

Arkéa Home Loans SFH - October 2020

Cut-off Date	30/09/2020
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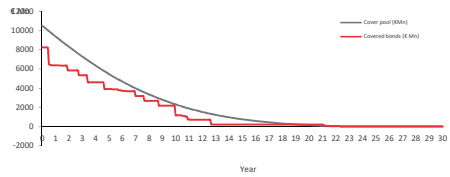


COLLATERAL DESCRIPTION asset report date October 2020

A J Overview data

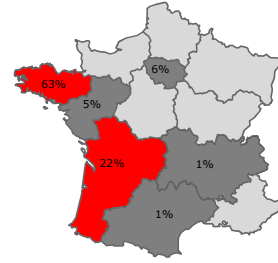
Total outstanding current balance (in €)	10 511 479 889 €
Number of loans	204 253
Number of borrowers	122 211
Average Loan balance (in €)	51 463
Weighted Average Seasoning (in months)	64
Weighted Average Remaining term (in months)	147
Percentage of Variable Loans	1%
Weighted Average Current Unindexed LTV (in %)	68%
Weighted Average Current Indexed LTV (in %)	61%

Amortisation profile



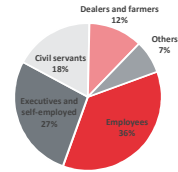
1. Borrower information

1.a Geographical breakdown (outstanding)



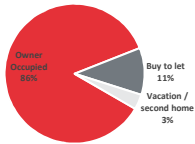
Rest of France : 3%

1.b Borrowers by social category

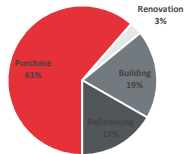


2. Home loans information

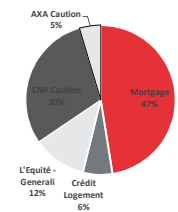
2.a Occupancy Type



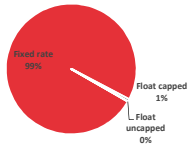
2.b Loan purpose



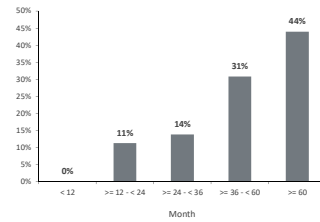
2.c Mortgage vs guaranteed loans



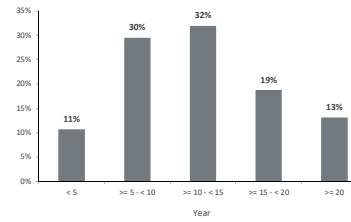
2.d Rate type



2.e Seasoning



2.f Residual maturity





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B ] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 368,3	52 927	13%
> 40% - <= 50%	843,5	18 358	8%
> 50% - <= 60%	1 114,2	22 034	11%
> 60% - <= 70%	1 433,4	26 109	14%
> 70% - <= 80%	1 795,0	30 015	17%
> 80% - <= 85%	1 038,3	15 814	10%
> 85% - <= 90%	1 153,2	16 271	11%
> 90% - <= 95%	1 112,4	14 723	11%
> 95% - <= 100%	653,2	8 002	6%
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>100%</b>

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 769,2	61 449	17%
> 40% - <= 50%	1 094	22 299	10%
> 50% - <= 60%	1 467	27 289	14%
> 60% - <= 70%	1 916	32 525	18%
> 70% - <= 80%	2 184	33 492	21%
> 80% - <= 85%	957	13 440	9%
> 85% - <= 90%	697	9 022	7%
> 90% - <= 95%	347	3 955	3%
> 95% - <= 100%	80	782	1%
> 100%			
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>100%</b>

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	10 511,5	204 253
> 0		
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>

3. Geographic Distribution

Region	Total Loan Balance in Mln €	Number of Loans	% (amount)	Unindexed LTV Range (C Mn)									
				[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	85% ; 90%	[ 90% ; 95% ]	[ 95% ; 100% ]	
Alsace-Champagne-Ardenne-Lorraine	24,8	357	0%	1,9	1,4	3,5	3,4	5,3	2,6	2,6	2,0	2,2	
Aquitaine-Limousin-Poitou-Charentes	2 298,1	37 720	22%	240,9	171,9	246,8	319,5	412,5	237,8	259,7	254,8	154,2	
Auvergne-Rhône-Alpes	99,6	1 296	1%	12,6	9,9	10,9	16,6	13,8	8,5	11,0	10,0	6,3	
Bourgogne-Franche-Comté	10,3	180	0%	1,6	0,5	1,5	1,4	2,3	0,5	0,7	0,8	1,0	
Bretagne	6 571,3	143 574	63%	904,5	536,8	698,1	893,2	1 111,1	650,3	710,3	680,8	386,1	
Centre-Val de Loire	41,8	687	0%	5,6	3,3	4,1	5,4	8,1	2,5	6,0	4,5	2,4	
Corse	8,0	112	0%	2,0	0,5	0,9	0,7	1,1	1,3	0,7	0,5	0,4	
Départements d'Outre-Mer	0,0		0%										
Ile-de-France	629,3	7 303	6%	102,3	57,5	67,6	83,6	107,0	54,2	60,2	56,8	40,0	
Languedoc-Roussillon-Midi-Pyrénées	104,2	1 647	1%	15,9	8,5	12,2	17,9	16,7	8,7	12,9	7,2	4,1	
Nord-Pas-de-Calais-Picardie	50,1	657	0%	4,1	3,1	4,4	7,3	8,0	3,9	6,9	7,7	4,8	
Normandie	65,1	1 173	1%	8,5	6,4	7,1	8,0	10,7	7,2	6,7	6,1	4,3	
Pays de la Loire	479,0	7 879	5%	47,5	32,0	42,5	56,8	77,9	49,1	64,8	68,2	40,2	
Provence-Alpes-Côte d'Azur	103,1	1 321	1%	16,7	8,9	10,5	14,9	15,7	10,8	8,9	10,6	6,1	
<b>Total</b>	<b>10 484,6</b>	<b>203 906</b>	<b>100%</b>	<b>1 364,0</b>	<b>840,8</b>	<b>1 110,1</b>	<b>1 428,7</b>	<b>1 790,2</b>	<b>1 037,4</b>	<b>1 151,6</b>	<b>1 110,0</b>	<b>651,9</b>	

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**4. Loan Purpose**

Loan Purpose	Total Loan Balance In Mln €	Number of Loans	% (amount)	Unindexed LTV Range (C Mn)								
				[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	85% ; 90%	[ 90% ; 95% ]	[ 95% ; 100% ]
Purchase	6 451,1	121 707	61%	929,7	575,9	747,5	918,0	1 081,0	556,5	625,9	631,5	385,1
Renovation	286,8	8 672	3%	43,2	26,6	31,4	38,6	43,6	26,9	30,2	28,7	17,7
Building	2 012,6	43 247	19%	338,9	179,7	227,2	282,0	295,8	155,8	189,5	211,5	132,3
Refinancing	1 761,0	30 627	17%	56,6	61,2	108,1	194,7	374,6	299,2	307,6	240,8	118,2
Other / No Data	0,0		0%									
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>100%</b>	<b>1 368,3</b>	<b>843,5</b>	<b>1 114,2</b>	<b>1 433,4</b>	<b>1 795,0</b>	<b>1 038,3</b>	<b>1 153,2</b>	<b>1 112,4</b>	<b>653,2</b>

**5. Occupancy Type**

Occupancy Type	Total Loan Balance In Mln €	Number of Loans	% (amount)	Unindexed LTV Range (C Mn)								
				[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	85% ; 90%	[ 90% ; 95% ]	[ 95% ; 100% ]
Owner Occupied	9 010,0	175 571	86%	1 118,4	680,0	929,7	1 210,6	1 544,8	906,5	1 017,3	1 001,1	601,6
Buy to let	1 141,0	22 400,0	11%	179,6	126,1	139,8	169,3	193,5	105,3	108,0	84,7	34,6
Vacation / second home	360,5	6 282,0	3%	70,2	37,4	44,6	53,5	56,7	26,6	27,8	26,5	17,0
Other / No Data	0,0		0%									
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>100%</b>	<b>1 368,3</b>	<b>843,5</b>	<b>1 114,2</b>	<b>1 433,4</b>	<b>1 795,0</b>	<b>1 038,3</b>	<b>1 153,2</b>	<b>1 112,4</b>	<b>653,2</b>

**6. Employment Type**

Employment Type	Total Loan Balance In Mln €	Number of Loans	% (amount)	Unindexed LTV Range (C Mn)								
				[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	85% ; 90%	[ 90% ; 95% ]	[ 95% ; 100% ]
Employed	6 768,3	135 689	64%	859,0	511,7	686,8	908,2	1 147,6	681,5	773,8	749,7	449,9
Protected life-time employment	1 840,1	35 785	18%	229,8	148,0	196,5	246,8	325,5	194,2	197,8	195,0	106,4
Self employed	1 490,9	25 357	14%	212,8	140,5	178,2	216,5	258,3	127,9	143,7	135,3	77,7
Retired	0,0		0%									
Unemployed	185,2	4 415	2%	32,1	17,5	23,5	27,3	29,9	14,6	18,1	12,9	9,3
Other	226,9	3 007	2%	34,6	25,8	29,2	34,6	33,7	20,1	19,7	19,4	9,8
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>100%</b>	<b>1 368,3</b>	<b>843,5</b>	<b>1 114,2</b>	<b>1 433,4</b>	<b>1 795,0</b>	<b>1 038,3</b>	<b>1 153,2</b>	<b>1 112,4</b>	<b>653,2</b>

**7. Guaranty Type**

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	4 990,0	94 004	47%
Crédit Logement	675,7	9 146	6%
L'Equité - Generali	1 223,5	36 599	12%
CNP Caution	3 137,9	58 125	30%
AXA Caution	484,4	6 379	5%
Other / No Data			
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>100%</b>

**8. Rate Type**

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	10 440,7	201 717	99%
Float capped	67,1	2 444	1%
Float uncapped	3,7	92	0%
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>100%</b>

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9. Seasoning

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)								
Seasoning (in months)	Total Loan Balance In Mln €	Number of Loans	% (amount)	[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	85% ; 90%	[ 90% ; 95% ]	[ 95% ; 100% ]
< 12	0,0		0%									
>= 12 - < 24	1 139,8	13 998	11%	60,5	58,2	85,7	120,0	168,1	96,4	140,2	219,0	191,6
>= 24 - < 36	1 397,2	18 621	14%	79,4	64,6	95,6	131,4	212,9	149,3	206,4	286,9	170,8
>= 36 - < 60	3 119,2	50 522	31%	180,5	150,4	221,3	355,9	595,7	470,4	538,0	429,4	177,6
>= 60	4 445,9	116 635	44%	1 026,3	551,3	673,2	777,6	756,0	291,2	216,2	117,7	36,4
<b>Total</b>	<b>10 102,0</b>	<b>199 776</b>	<b>100%</b>	<b>1 346,7</b>	<b>824,5</b>	<b>1 075,8</b>	<b>1 384,9</b>	<b>1 732,7</b>	<b>1 007,3</b>	<b>1 100,8</b>	<b>1 053,0</b>	<b>576,4</b>

10. Residual Maturity

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)								
Maturity (in years)	Total Loan Balance In Mln €	Number of Loans	% (amount)	[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	85% ; 90%	[ 90% ; 95% ]	[ 95% ; 100% ]
< 5	1 075,5	57 782	11%	587,7	122,2	98,9	90,5	102,3	38,2	21,8	11,0	2,9
>= 5 - < 10	2 981,8	64 557	30%	547,5	422,8	479,8	470,3	423,7	200,5	206,6	158,6	71,9
>= 10 - < 15	3 231,2	47 274	32%	173,1	213,1	350,1	549,3	704,8	389,0	344,2	319,2	188,4
>= 15 - < 20	1 895,6	21 445	19%	48,7	65,8	135,6	221,8	363,7	263,0	362,7	297,9	136,4
>= 20	1 327,4	13 195	13%	11,3	19,6	49,7	101,4	200,5	147,6	217,9	325,6	253,7
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>104%</b>	<b>1 368,3</b>	<b>843,5</b>	<b>1 114,2</b>	<b>1 433,4</b>	<b>1 795,0</b>	<b>1 038,3</b>	<b>1 153,2</b>	<b>1 112,4</b>	<b>653,2</b>

11. Borrower social category

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)								
Social category	Total Loan Balance In Mln €	Number of Loans	% (amount)	[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	85% ; 90%	[ 90% ; 95% ]	[ 95% ; 100% ]
Employees	3 792,8	83 450	36%	406,3	257,4	368,4	509,8	651,5	398,3	464,6	455,6	280,9
Executives and self-employed	2 868,4	40 614	27%	378,3	249,2	318,3	403,6	501,7	275,7	299,2	277,3	165,2
Civil servants	1 840,1	35 785	18%	229,8	148,0	196,5	246,8	325,5	194,2	197,8	195,0	106,4
Dealers and farmers	1 245,9	26 452	12%	142,5	94,0	130,0	169,5	221,5	124,6	142,8	141,9	79,1
Others	764,3	17 952	7%	111,4	94,9	101,1	103,6	94,8	45,6	48,8	42,5	21,6
<b>Total</b>	<b>10 511,5</b>	<b>204 253</b>	<b>100%</b>	<b>1 368,3</b>	<b>843,5</b>	<b>1 114,2</b>	<b>1 433,4</b>	<b>1 795,0</b>	<b>1 038,3</b>	<b>1 153,2</b>	<b>1 112,4</b>	<b>653,2</b>

**ASSET COVER TEST**

<b>Date of Asset Cover Test</b>	<b>08/10/2020</b>
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**Adjusted Aggregate Asset Amount (AAAA)**

Aggregate Covered Bond Outstanding Principal Amount

$(AAAA) = A + B + C + D - (Y + Z)$

Asset Cover Ratio	1,08371
Adjusted Aggregate Asset Amount (AAAA)	9 004 421 249
Aggregate Covered Bond Outstanding Principal Amount	8 308 900 000
<b>ASSET COVER TEST RESULT (PASS/FAIL)</b>	<b>PASS</b>

A = min(A1;A2)	9 500 177 410
Adjusted Home Loan Outstanding Principal Amount	10 481 713 490
(i)*(ii)	9 500 177 410
Unadjusted Home Loan Outstanding Principal Amount (i)	10 511 479 889
Asset Percentage (ii)	90,38%

**Cash Collateral Account**

C = min(ASAA;ASAA level limit * AAAA)	-
Aggregate Substitution Asset Amount (or ASAA)	-
ASAA level limit * AAAA	2 251 105 312
ASAA level limit	20%
ASAA level is acceptable	<b>TRUE</b>

**Permitted Investments**

Payments due under Issuer Hedging Agreement	-
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Y is equal to :

- (i) ZERO before any Issuer Hedging Agreement shall be entered into by the Issuer subject to, and in accordance with the hedging strategy
- (ii) otherwise, an amount equal to the payments due under the Issuer Hedging Agreements (plus interest thereon) within the period of alpha plus 2 months preceding the relevant Asset Cover Test Date where alpha means the period between 2 interest payment dates (first day of such period included and last day of such period excluded) under the relevant Issuer Hedging Agreements

Z = WAM * Aggregate Covered Bond Outstanding Principal Amount * Negative Carry Adjustment	495 756 162
WAM (Years)	5,967
Aggregate Covered Bond Outstanding Principal Amount	8 308 900 000
Negative Carry Adjustment	1,00%

Name of Series	Outstanding Principal Amount	Scheduled Maturity Date	Remaining Maturity (Years)
CM-ARKEACB-2010_04	-		
CM-ARKEACB-2010_06	1 000 000 000	16/06/2015	0,00
CM-ARKEACB-2010_07	250 000 000	16/06/2015	0,00
CM-ARKEACB-2010_08	250 000 000	16/06/2015	0,00
CM-ARKEACB-2011_01	23 000 000	22/07/2030	9,79
CM-ARKEACB-2011_01	50 000 000	13/08/2040	19,85
CM-ARKEACB-2011_02	15 000 000	19/01/2026	5,28
CM-ARKEACB-2011_02	10 000 000	22/03/2029	8,45
CM-ARKEACB-2011_02	15 000 000	11/02/2031	10,34
CM-ARKEACB-2011_03	10 000 000	17/02/2026	5,36
CM-ARKEACB-2011_03	20 000 000	01/04/2031	10,48
CM-ARKEACB-2011_03	9 000 000	07/04/2031	10,49
CM-ARKEACB-2011_04	16 000 000	15/04/2031	10,52
CM-ARKEACB-2011_05	996 400 000	13/04/2021	0,51
CM-ARKEACB-2011_05	21 000 000	26/05/2031	10,63
CM-ARKEACB-2011_05	41 000 000	26/05/2021	0,63
CM-ARKEACB-2011_06	12 000 000	31/05/2021	0,64
CM-ARKEACB-2011_06	10 000 000	01/06/2026	5,65
CM-ARKEACB-2011_06	30 000 000	24/06/2021	0,71
CM-ARKEACB-2011_06	22 000 000	01/07/2021	0,73
CM-ARKEACB-2011_06	16 000 000	05/07/2031	10,74
CM-ARKEACB-2011_07	100 000 000	06/07/2026	5,74
CM-ARKEACB-2011_07	10 000 000	07/07/2031	10,74
CM-ARKEACB-2011_07	16 000 000	09/07/2021	0,75
CM-ARKEACB-2011_07	10 000 000	11/07/2031	10,75
CM-ARKEACB-2011_07	15 000 000	21/12/2026	6,20
CM-ARKEACB-2011_09	26 500 000	21/07/2031	10,78
CM-ARKEACB-2011_09	155 000 000	22/09/2031	10,95
CM-ARKEACB-2011_10	150 000 000	22/09/2031	10,95
CM-ARKEACB-2011_10	20 000 000	04/10/2041	20,99
CM-ARKEACB-2011_11	55 000 000	14/10/2026	6,02
CM-ARKEACB-2011_11	10 000 000	15/11/2031	11,10
CM-ARKEACB-2011_11	750 000 000	13/04/2021	0,51
CM-ARKEACB-2011_11	10 000 000	25/11/2041	21,13
CM-ARKEACB-2011_12	20 000 000	02/12/2041	21,15
CM-ARKEACB-2011_12	100 000 000	13/12/2041	21,18
CM-ARKEACB-2011_12	25 000 000	20/12/2041	21,20
CM-ARKEACB-2012_02	10 000 000	02/02/2027	6,32
CM-ARKEACB-2012_02	10 000 000	07/02/2022	1,33
CM-ARKEACB-2013_07	10 000 000	27/02/2019	0,00
CM-ARKEACB-2015_06	500 000 000	11/07/2023	2,75
CM-ARKEACB-2015_09	700 000 000	24/06/2025	4,71
CM-ARKEACB-2017_09	500 000 000	30/09/2022	1,98
CM-ARKEACB-2018_03	500 000 000	05/10/2027	6,99
CM-ARKEACB-2018_04	50 000 000	31/03/2043	22,48
CM-ARKEACB-2018_05	500 000 000	01/06/2033	12,65
CM-ARKEACB-2018_11	500 000 000	08/06/2028	7,67
CM-ARKEACB-2019_07	750 000 000	04/03/2024	3,40
CM-ARKEACB-2019_08	500 000 000	12/07/2029	8,76
CM-ARKEACB-2019_09	1 000 000 000	04/10/2030	9,99

8 308 900 000,00  
8 308 900 000