

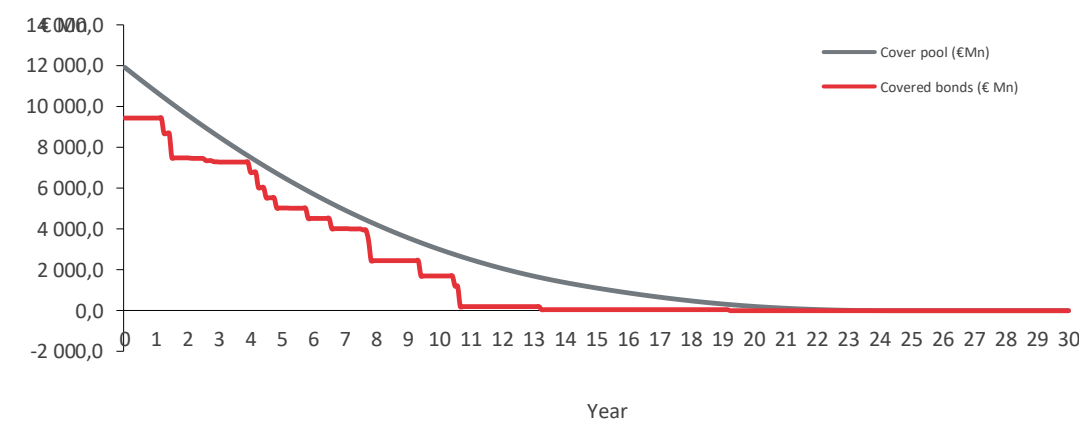
Cut-off Date	30/11/2023
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COLLATERAL DESCRIPTION asset report date December 2023

A] Overview data

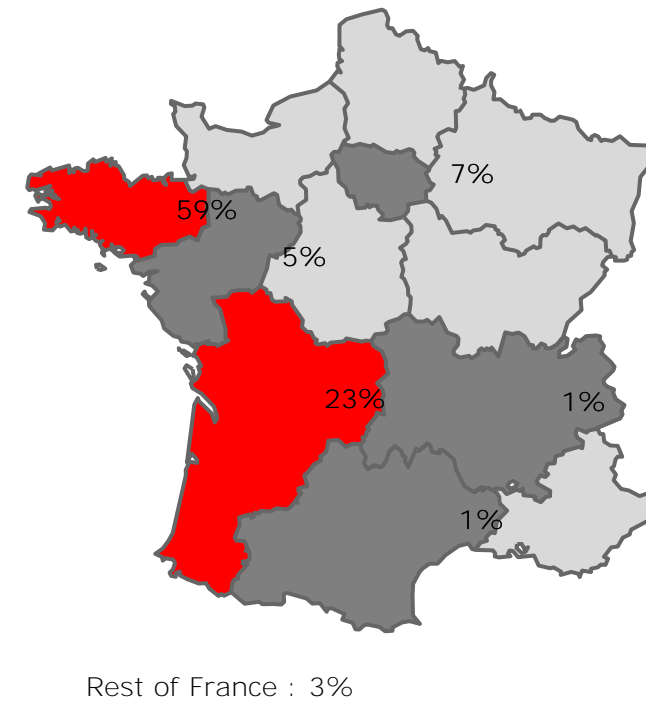
Total outstanding current balance (in €)	11 915 715 592 €
Number of loans	200 881
Number of borrowers	121 392
Average Loan balance (in €)	59 317
Weighted Average Seasoning (in months)	67
Weighted Average Remaining term (in months)	158
Percentage of Variable Loans	0,2%
Weighted Average Current Unindexed LTV (in %)	69%
Weighted Average Current Indexed LTV (in %)	52%

Amortisation profile

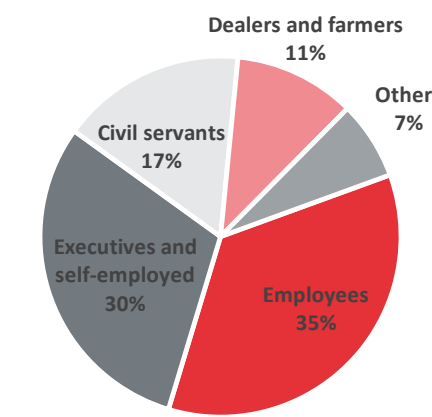


1. Borrower information

1.a Geographical breakdown (outstanding)

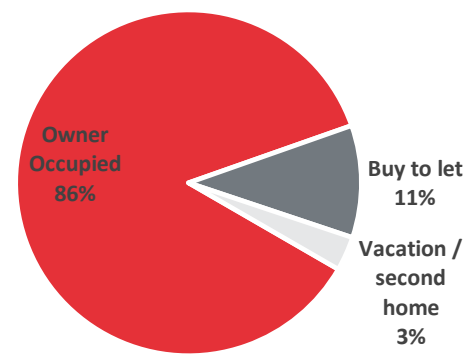


1.b Borrowers by social category

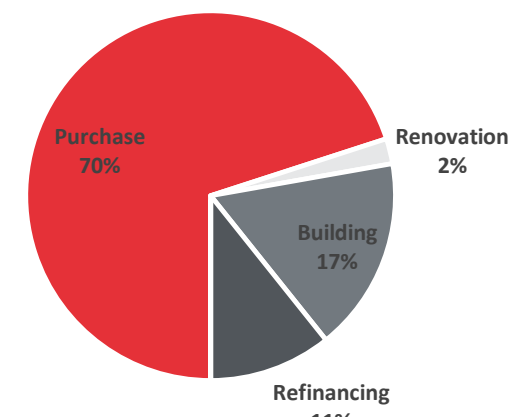


2. Home loans information

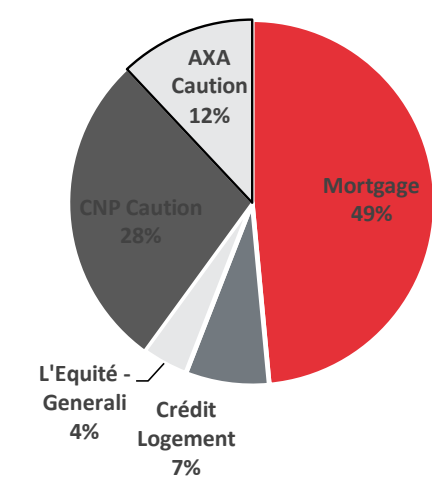
2.a Occupancy Type



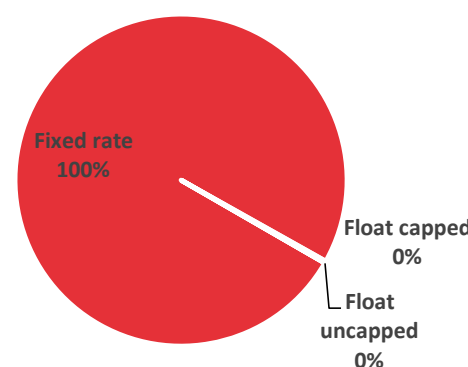
2.b Loan purpose



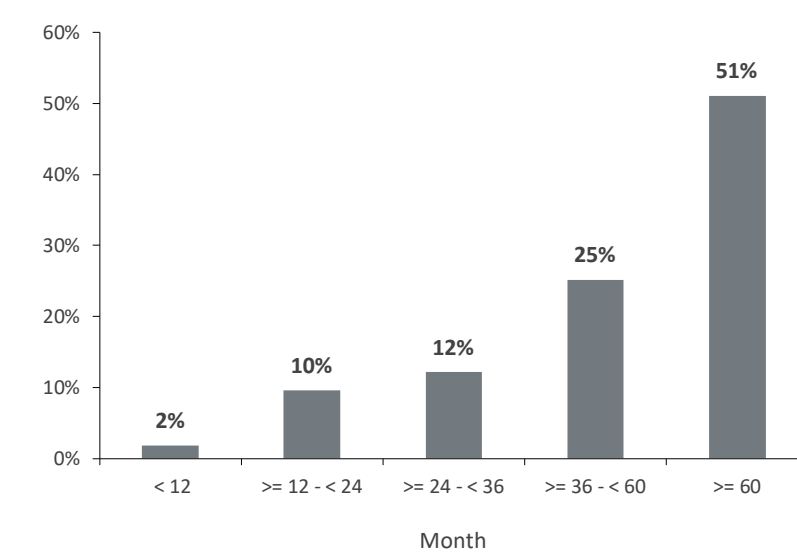
2.c Mortgage vs guaranteed loans



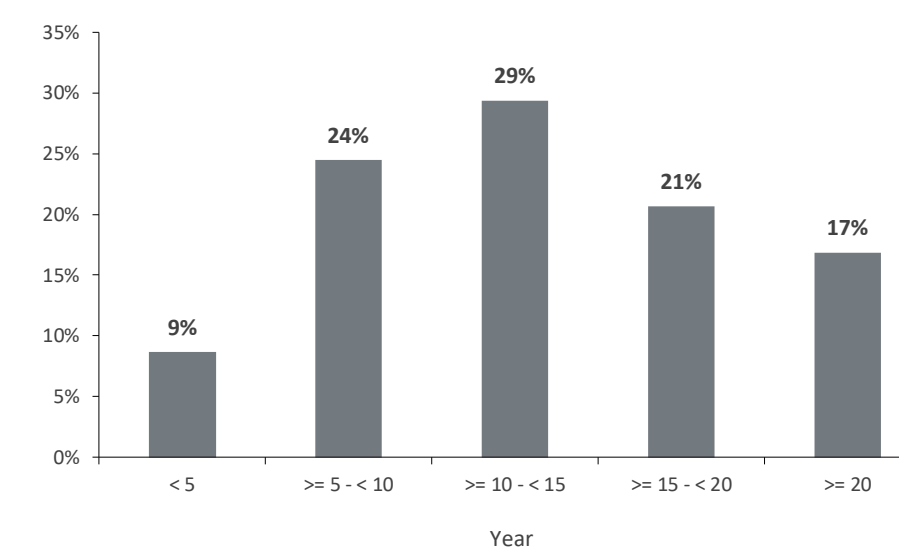
2.d Rate type



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%	1 375,6	47 271	12%
> 40% - <= 50%	955,0	18 595	8%
> 50% - <= 60%	1 266,9	22 369	11%
> 60% - <= 70%	1 661,1	26 899	14%
> 70% - <= 80%	2 209,5	31 831	19%
> 80% - <= 85%	1 321,8	17 536	11%
> 85% - <= 90%	1 366,8	16 740	11%
> 90% - <= 95%	1 276,4	14 517	11%
> 95% - <= 100%	482,5	5 123	4%
Total	11 915,7	200 881	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 134,7	83 566	26%
> 40% - <= 50%	2 177	37 007	18%
> 50% - <= 60%	2 544	36 699	21%
> 60% - <= 70%	2 051	24 773	17%
> 70% - <= 80%	1 200	12 338	10%
> 80% - <= 85%	332	2 952	3%
> 85% - <= 90%	251	1 983	2%
> 90% - <= 95%	168	1 202	1%
> 95% - <= 100%	57	361	0%
Total	11 915,7	200 881	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	11 915,7	200 881
> 0		
Total	11 915,7	200 881

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	33,2	392	0%	2,5	2,7	3,3	6,3	5,5	4,0	4,4	3,0	1,5	
Aquitaine-Limousin-Poitou-Charentes	2 797,1	40 837	23%	276,2	223,2	313,4	435,7	532,7	306,1	305,6	292,3	111,9	
Auvergne-Rhône-Alpes	154,7	1 524	1%	18,0	13,9	13,7	20,6	25,7	22,0	16,9	19,1	4,9	
Bourgogne-Franche-Comté	13,6	203	0%	1,3	1,3	1,7	1,1	2,4	1,5	1,5	2,4	0,3	
Bretagne	6 974,3	134 991	59%	857,0	560,7	733,5	959,0	1 286,3	777,6	794,4	725,9	279,9	
Centre-Val de Loire	45,1	701	0%	5,4	4,2	5,4	4,8	10,4	3,6	5,3	4,6	1,5	
Corse	9,9	116	0%	0,9	1,1	0,8	1,4	2,8	0,7	1,5	0,5	0,2	
Departements d'Outre-Mer	19,8	260	0%	2,5	2,5	1,9	4,1	3,7	1,5	1,6	2,0	0,0	
Ile-de-France	815,9	7 513	7%	108,4	74,8	89,6	96,8	136,3	82,6	97,1	101,1	29,2	
Languedoc-Roussillon-Midi-Pyrénées	128,2	1 714	1%	16,7	11,7	14,3	17,1	22,5	12,9	14,8	14,5	3,8	
Nord-Pas-de-Calais-Picardie	65,0	745	1%	5,8	5,1	7,4	6,5	13,5	7,7	8,3	7,8	2,7	
Normandie	79,6	1 244	1%	10,0	6,2	7,9	9,9	15,2	7,6	11,1	8,3	3,4	
Pays de la Loire	646,5	9 228	5%	52,6	37,7	60,1	79,8	131,6	79,5	89,7	78,3	37,1	
Provence-Alpes-Côte d'Azur	132,8	1 413	1%	18,3	9,9	13,9	18,1	20,9	14,5	14,6	16,5	6,1	
Total	11 915,7	200 881	100%	1 375,6	955,0	1 266,9	1 661,1	2 209,5	1 321,8	1 366,8	1 276,4	482,5	

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4. Loan Purpose

Loan Purpose	Total Loan Balance In Mln €	Number of Loans	% (amount)	Unindexed LTV Range (€ Mn)								
				[0% : 40%]	[40% : 50%]	[50% : 60%]	60% : 70%	70% : 80%	80% : 85%	[85% : 90%]	[90% : 95%]	[95% : 100%]
Purchase	8 342,4	132 452	70%	954,8	667,2	867,3	1 100,0	1 478,1	915,2	999,4	985,2	375,1
Renovation	262,9	6 872	2%	37,0	20,9	29,8	39,0	48,1	31,2	25,9	21,4	9,7
Building	2 031,3	37 914	17%	285,6	169,7	212,3	265,2	372,0	232,1	224,7	197,4	72,2
Refinancing	1 279,1	23 643	11%	98,2	97,3	157,5	256,9	311,2	143,3	116,8	72,4	25,5
Other / No Data	0,0		0%									
Total	11 915,7	200 881	100%	1 375,6	955,0	1 266,9	1 661,1	2 209,5	1 321,8	1 366,8	1 276,4	482,5

5. Occupancy Type

Occupancy Type	Total Loan Balance In Mln €	Number of Loans	% (amount)	Unindexed LTV Range (€ Mn)								
				[0% : 40%]	[40% : 50%]	[50% : 60%]	60% : 70%	70% : 80%	80% : 85%	[85% : 90%]	[90% : 95%]	[95% : 100%]
Owner Occupied	10 281,8	171 593	86%	1 125,1	800,7	1 072,1	1 427,7	1 901,5	1 160,6	1 205,0	1 145,9	443,3
Buy to let	1 252,4	23 148,0	11%	180,7	114,1	144,5	174,8	248,3	128,9	124,4	104,7	32,0
Vacation / second home	381,5	6 140,0	3%	69,8	40,2	50,3	58,7	59,7	32,3	37,4	25,8	7,2
Other / No Data	0,0		0%									
Total	11 915,7	200 881	100%	1 375,6	955,0	1 266,9	1 661,1	2 209,5	1 321,8	1 366,8	1 276,4	482,5

6. Employment Type

Employment Type	Total Loan Balance In Mln €	Number of Loans	% (amount)	Unindexed LTV Range (€ Mn)								
				[0% : 40%]	[40% : 50%]	[50% : 60%]	60% : 70%	70% : 80%	80% : 85%	[85% : 90%]	[90% : 95%]	[95% : 100%]
Employed	7 751,5	132 745	65%	858,7	591,3	795,7	1 054,4	1 438,6	878,1	909,6	877,6	347,5
Protected life-time employment	1 977,3	34 235	17%	225,2	162,3	217,6	300,3	368,1	212,4	220,4	203,6	67,5
Self employed	1 672,7	25 976	14%	217,7	154,6	194,4	243,4	308,2	175,7	179,7	147,1	51,9
Retired	0,0		0%									
Unemployed	200,0	4 081	2%	32,0	19,2	24,7	26,4	35,8	19,8	19,3	17,4	5,5
Other	314,2	3 844	3%	42,1	27,7	34,5	36,7	58,8	35,8	37,8	30,8	10,1
Total	11 915,7	200 881	100%	1 375,6	955,0	1 266,9	1 661,1	2 209,5	1 321,8	1 366,8	1 276,4	482,5

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 780,8	94 562	49%
Crédit Logement	881,5	8 756	7%
L'Equité - Generali	489,4	17 502	4%
CNP Caution	3 335,5	60 338	28%
AXA Caution	1 428,5	19 723	12%
Other / No Data			
Total	11 915,7	200 881	100%

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	11 891,6	199 885	100%
Float capped	22,7	955	0%
Float uncapped	1,5	41	0%
Total	11 915,7	200 881	100%

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9. Seasoning

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)									
Seasoning (in months)	Total Loan Balance In Min C	Number of Loans	% (amount)	[0% : 40%]	[40% : 50%]	[50% : 60%]	60% : 70%	70% : 80%	80% : 85%	[85% : 90%]	[90% : 95%]	[95% : 100%]	
< 12	226,6	1 917	2%	12,1	11,8	18,4	25,2	33,9	18,4	29,4	40,5	37,1	
>= 12 - < 24	1 150,7	11 042	10%	55,9	59,0	89,1	131,2	176,4	124,8	144,0	234,9	135,4	
>= 24 - < 36	1 453,6	16 136	12%	81,1	77,1	107,5	161,6	238,1	161,4	231,4	280,5	114,9	
>= 36 - < 60	2 996,9	40 218	25%	165,2	149,8	223,8	312,2	543,1	417,5	516,9	503,6	164,8	
>= 60	6 087,9	131 568	51%	1 061,3	657,4	828,2	1 031,0	1 218,0	599,7	445,2	217,0	30,3	
Total	11 915,7	200 881	100%	1 375,6	955,0	1 266,9	1 661,1	2 209,5	1 321,8	1 366,8	1 276,4	482,5	

10. Residual Maturity

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)									
Maturity (in years)	Total Loan Balance In Min C	Number of Loans	% (amount)	[0% : 40%]	[40% : 50%]	[50% : 60%]	60% : 70%	70% : 80%	80% : 85%	[85% : 90%]	[90% : 95%]	[95% : 100%]	
< 5	1 032,5	53 975	9%	553,0	115,2	91,8	107,4	107,5	33,7	17,8	5,6	0,7	
>= 5 - < 10	2 916,8	58 592	24%	538,3	457,3	496,0	433,0	393,5	227,4	206,8	134,5	30,1	
>= 10 - < 15	3 500,2	45 396	29%	200,9	242,9	400,7	634,7	822,7	371,3	334,0	338,3	154,7	
>= 15 - < 20	2 459,1	25 651	21%	58,1	90,9	178,0	298,2	562,1	449,2	454,1	302,4	66,1	
>= 20	2 007,2	17 267	17%	25,2	48,7	100,4	187,9	323,7	240,2	354,2	495,8	231,0	
Total	11 915,7	200 881	100%	1 375,6	955,0	1 266,9	1 661,1	2 209,5	1 321,8	1 366,8	1 276,4	482,5	

11. Borrower social category

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)									
Social category	Total Loan Balance In Min C	Number of Loans	% (amount)	[0% : 40%]	[40% : 50%]	[50% : 60%]	60% : 70%	70% : 80%	80% : 85%	[85% : 90%]	[90% : 95%]	[95% : 100%]	
Employees	4 196,9	80 259	35%	385,2	291,6	414,8	571,4	807,5	508,4	508,1	505,6	204,4	
Executives and self-employed	3 609,1	44 146	30%	411,8	306,3	410,0	514,8	656,3	389,6	407,4	368,1	144,7	
Civil servants	1 977,3	34 235	17%	225,2	162,3	217,6	300,3	368,1	212,4	220,4	203,6	67,5	
Dealers and farmers	1 296,0	24 916	11%	136,0	99,4	127,1	178,6	253,8	144,7	162,7	145,4	48,4	
Others	836,4	17 325	7%	217,5	95,4	97,5	96,1	123,8	66,6	68,2	53,7	17,5	
Total	11 915,7	200 881	100%	1 375,6	955,0	1 266,9	1 661,1	2 209,5	1 321,8	1 366,8	1 276,4	482,5	

ASSET COVER TEST

Date of Asset Cover Test	14/12/2023
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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	114%
Adjusted Aggregate Asset Amount (AAAA)	10 753 044 759
Aggregate Covered Bond Outstanding Principal Amount	9 432 500 000
ASSET COVER TEST RESULT (PASS/FAIL)	PASS

A = min(A1;A2)	11 260 351 234
Adjusted Home Loan Outstanding Principal Amount	11 891 973 065
(i)*(ii)	11 260 351 234
Unadjusted Home Loan Outstanding Principal Amount (i)	11 915 715 592
Asset Percentage (ii)	94,50%

Cash Collateral Account	-
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C = min(ASAA;ASAA level limit * AAAA)	-
Aggregate Substitution Asset Amount (or ASAA)	-
ASAA level limit * AAAA	2 688 261 190
ASAA level limit	20%
ASAA level is acceptable	TRUE

Permitted Investments	-
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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	507 306 475
WAM (Years)	5,378
Aggregate Covered Bond Outstanding Principal Amount	9 432 500 000
Negative Carry Adjustment	1,00%

Name of Series	Outstanding Principal Amount	Scheduled Maturity Date	Remaining Maturity (Years)
CM-ARKEACB-2010_04	-		
CM-ARKEACB-2011_02	15 000 000	19/01/2026	2,10
CM-ARKEACB-2011_02	10 000 000	22/03/2029	5,27
CM-ARKEACB-2011_02	15 000 000	11/02/2031	7,16
CM-ARKEACB-2011_03	10 000 000	17/02/2026	2,18
CM-ARKEACB-2011_06	10 000 000	01/06/2026	2,46
CM-ARKEACB-2011_06	16 000 000	05/07/2031	7,56
CM-ARKEACB-2011_07	100 000 000	06/07/2026	2,56
CM-ARKEACB-2011_07	10 000 000	07/07/2031	7,56
CM-ARKEACB-2011_07	15 000 000	21/12/2026	3,02
CM-ARKEACB-2011_09	26 500 000	21/07/2031	7,60
CM-ARKEACB-2011_11	55 000 000	14/10/2026	2,83
CM-ARKEACB-2015_09	700 000 000	24/06/2025	1,53
CM-ARKEACB-2018_03	500 000 000	05/10/2027	3,81
CM-ARKEACB-2018_04	50 000 000	31/03/2043	19,29
CM-ARKEACB-2018_06	500 000 000	01/06/2033	9,46
CM-ARKEACB-2018_06	500 000 000	08/06/2028	4,48
CM-ARKEACB-2018_11	750 000 000	04/03/2024	0,22
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,58
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,81
CM-ARKEACB-2021_06	500 000 000	17/06/2025	1,51
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,77
CM-ARKEACB-2022_03	150 000 000	31/03/2037	13,30
CM-ARKEACB-2022_05	750 000 000	16/05/2032	8,42
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,81
CM-ARKEACB-2022_12	500 000 000	22/12/2026	3,02
CM-ARKEACB-2023_01	750 000 000	30/03/2027	3,29
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	9,63