Arkéa Home Loans SFH - July 2023

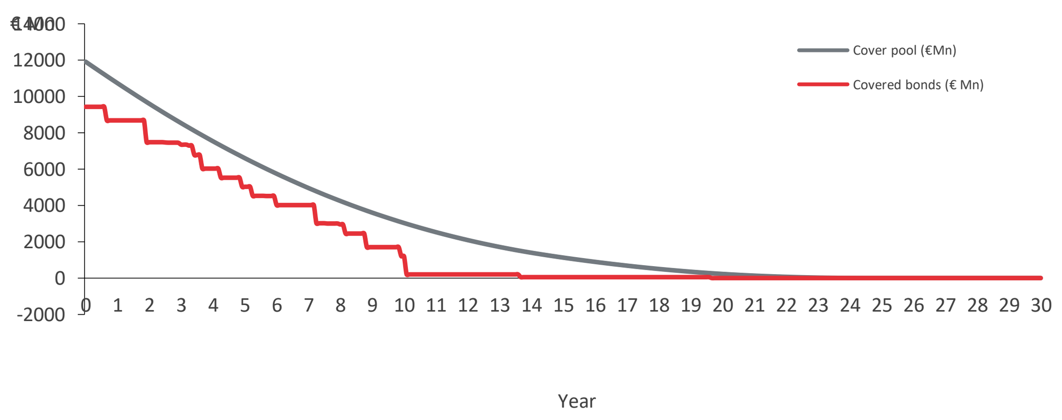
Cut-off Date	30/06/2023

COLLATERAL DESCRIPTION asset report date July 2023

A] Overview data

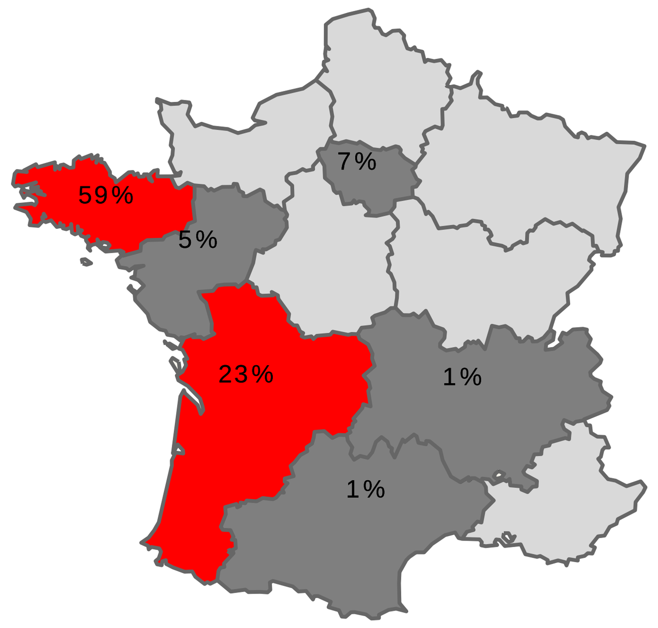
Total outstanding current balance (in €)	11 915 643 482 €
Number of loans	200 788
Number of borrowers	121 019
Average Loan balance (in €)	59 344
Weighted Average Seasoning (in months)	64
Weighted Average Remaining term (in months)	159
Percentage of Variable Loans	0,2%
Weighted Average Current Unindexed LTV (in %)	70%
Weighted Average Current Indexed LTV (in %)	52%

Amortisation profile



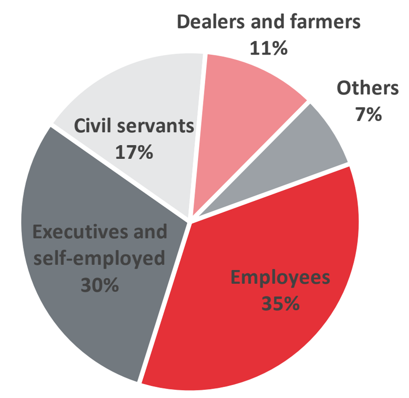
1. Borrower information

1.a Geographical breakdown (outstanding)



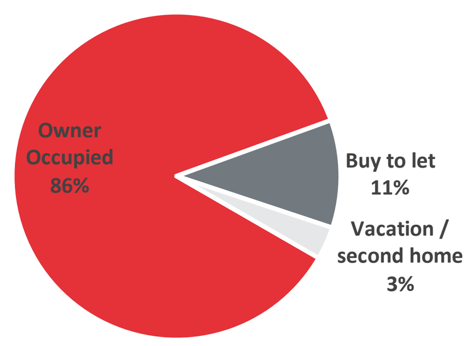
Rest of France : 3%

1.b Borrowers by social category

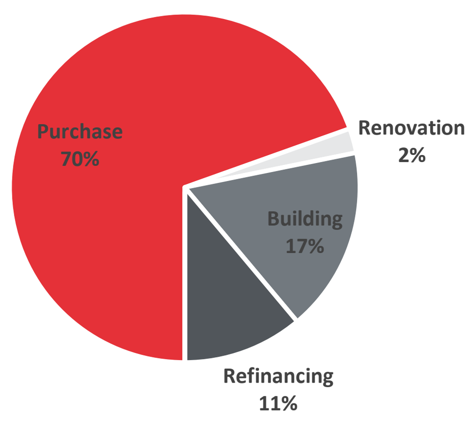


2. Home loans information

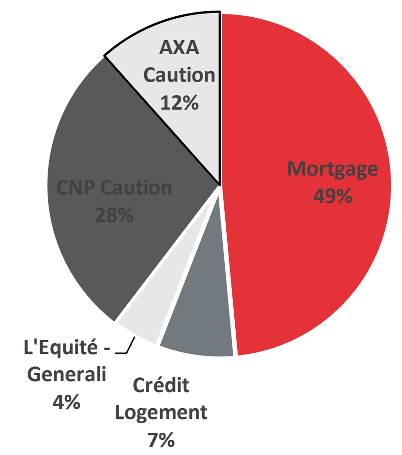
2.a Occupancy Type



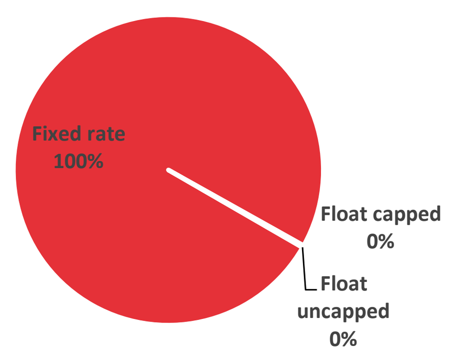
2.b Loan purpose



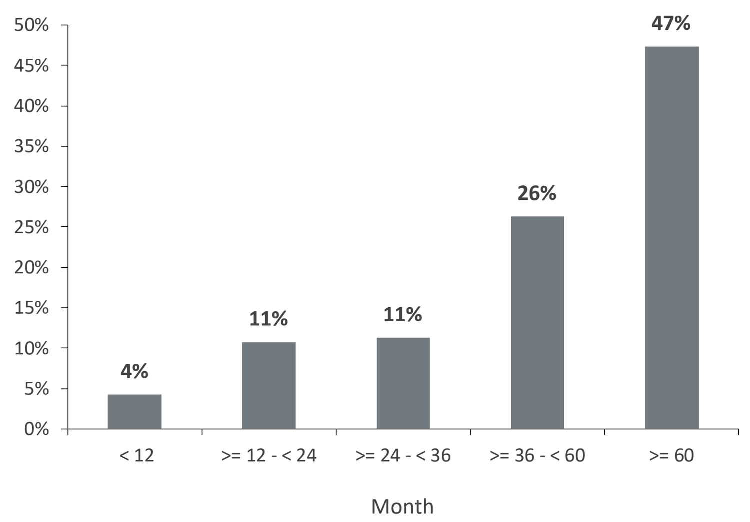
2.c Mortgage vs guaranteed loans



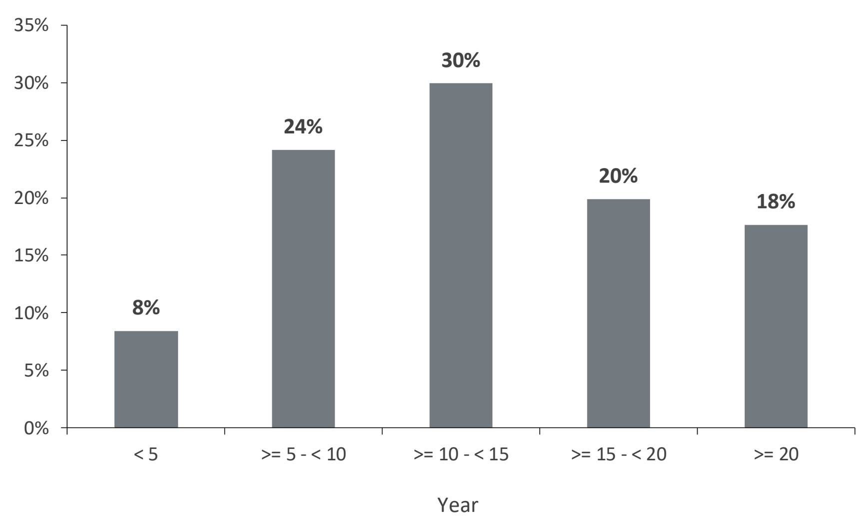
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - July 2023

ARKEA HOME LOANS SFH

Cut-off Date	30/06/2023

B] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 335,9	46 271	11%
> 40% - <= 50%	914,1	18 099	8%
> 50% - <= 60%	1 243,7	22 019	10%
> 60% - <= 70%	1 604,2	26 252	13%
> 70% - <= 80%	2 118,1	30 730	18%
> 80% - <= 85%	1 295,0	17 246	11%
> 85% - <= 90%	1 354,7	16 980	11%
> 90% - <= 95%	1 309,3	15 151	11%
> 95% - <= 100%	740,7	8 040	6%
Total	11 915,6	200 788	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 033,1	81 279	25%
> 40% - <= 50%	2 118	36 328	18%
> 50% - <= 60%	2 557	37 212	21%
> 60% - <= 70%	2 154	26 482	18%
> 70% - <= 80%	1 249	12 926	10%
> 80% - <= 85%	341	3 043	3%
> 85% - <= 90%	241	1 956	2%
> 90% - <= 95%	163	1 172	1%
> 95% - <= 100%	61	390	1%
Total	11 915,6	200 788	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	11 915,6	200 788
> 0		
Total	11 915,6	200 788

3. Geographic Distribution

Total Loan Balance (€ Mn)				Unindexed LTV Range (€ Mn)								
Region	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%]
Alsace-Champagne-Ardenne-Lorraine	32,1	385	0%	2,4	2,8	2,8	5,4	5,7	3,3	5,0	2,0	2,7
Aquitaine-Limousin-Poitou-Charentes	2 773,7	40 538	23%	263,5	210,0	310,1	413,2	513,2	304,5	300,0	290,4	168,9
Auvergne-Rhône-Alpes	151,9	1 524	1%	16,4	13,2	14,1	20,6	22,6	20,9	17,8	18,5	7,7
Bourgogne-Franche-Comté	13,2	193	0%	1,2	1,5	1,3	1,2	2,2	1,7	1,1	1,8	1,1
Bretagne	7 003,5	135 407	59%	836,7	540,3	724,3	933,2	1 231,6	758,0	793,8	758,9	426,8
Centre-Val de Loire	44,1	697	0%	5,1	4,1	4,5	5,7	8,9	3,2	5,0	5,1	2,4
Corse	9,9	120	0%	1,1	0,8	1,0	1,3	2,6	0,7	1,7	0,6	0,2
Departements d'Outre-Mer	20,5	266	0%	3,2	2,0	2,5	3,2	3,7	1,7	1,7	2,1	0,4
Ile-de-France	815,4	7 469	7%	107,3	74,8	85,8	95,8	131,9	75,4	91,7	95,8	56,8
Languedoc-Roussillon-Midi-Pyrénées	128,3	1 706	1%	15,6	11,0	14,3	15,5	23,2	11,1	16,0	14,6	7,0
Nord-Pas-de-Calais-Picardie	64,6	729	1%	5,4	4,7	6,7	7,8	10,1	9,3	8,2	6,3	5,9
Normandie	78,5	1 220	1%	9,7	5,8	7,4	9,8	13,4	6,9	11,4	8,8	5,2
Pays de la Loire	645,2	9 119	5%	51,8	35,2	56,4	76,7	124,8	76,2	87,1	86,3	50,7
Provence-Alpes-Côte d'Azur	134,7	1 415	1%	18,0	9,2	15,3	15,6	22,5	12,2	13,6	18,5	9,9
Total	11 915,7	200 788	100%	1 337,3	915,5	1 246,5	1 604,9	2 116,6	1 285,2	1 354,2	1 309,9	745,5

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4. Loan Purpose

Total Loan Balance (€ Mn)				Unindexed LTV Range (€ Mn)								
Loan Purpose	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%]
Purchase	8 287,5	131 782	70%	930,4	643,5	845,5	1 069,3	1 391,4	880,8	960,0	993,6	573,0
Renovation	270,1	6 946	2%	36,2	21,8	28,8	37,2	48,0	30,6	30,3	24,7	12,6
Building	2 035,6	37 922	17%	281,0	164,2	218,6	251,6	353,6	219,3	230,0	206,1	111,2
Refinancing	1 322,5	24 138	11%	89,7	86,0	153,7	246,8	323,6	154,5	133,9	85,5	48,8
Other / No Data	0,0		0%									
Total	**11 915,7**	**200 788**	**100%**	**1 337,3**	**915,5**	**1 246,5**	**1 604,9**	**2 116,6**	**1 285,2**	**1 354,2**	**1 309,9**	**745,5**

5. Occupancy Type

Total Loan Balance (€ Mn)				Unindexed LTV Range (€ Mn)								
Occupancy Type	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%]
Owner Occupied	10 262,6	171 349	86%	1 090,3	767,1	1 047,7	1 380,7	1 814,2	1 126,3	1 191,7	1 168,7	675,8
Buy to let	1 268,9	23 274,0	11%	178,2	110,0	148,7	168,6	240,6	130,7	125,3	110,7	56,0
Vacation / second home	384,2	6 165,0	3%	68,7	38,4	50,1	55,7	61,8	28,2	37,2	30,4	13,7
Other / No Data	0,0		0%									
Total	**11 915,7**	**200 788**	**100%**	**1 337,3**	**915,5**	**1 246,5**	**1 604,9**	**2 116,6**	**1 285,2**	**1 354,2**	**1 309,9**	**745,5**

6. Employment Type

Total Loan Balance (€ Mn)				Unindexed LTV Range (€ Mn)								
Employment Type	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%]
Employed	7 744,6	132 811	65%	836,0	568,8	781,5	1 014,3	1 376,1	847,5	907,5	890,5	522,4
Protected life-time employment	1 990,6	34 386	17%	218,2	155,8	214,2	293,0	353,4	210,5	221,6	209,6	114,4
Self employed	1 664,0	25 733	14%	214,1	144,1	191,8	234,9	299,0	170,6	171,2	157,3	81,1
Retired	0,0		0%									
Unemployed	198,4	4 052	2%	29,4	19,6	24,4	24,8	34,2	19,7	18,3	18,2	9,7
Other	318,0	3 806	3%	39,6	27,2	34,7	38,0	53,8	36,9	35,6	34,3	17,9
Total	**11 915,7**	**200 788**	**100%**	**1 337,3**	**915,5**	**1 246,5**	**1 604,9**	**2 116,6**	**1 285,2**	**1 354,2**	**1 309,9**	**745,5**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 783,0	94 634	49%
Crédit Logement	878,5	8 773	7%
L'Equité - Generali	533,7	18 481	4%
CNP Caution	3 339,5	60 034	28%
AXA Caution	1 381,0	18 866	12%
Other / No Data			
Total	**11 915,6**	**200 788**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	11 888,2	199 707	100%
Float capped	25,8	1 035	0%
Float uncapped	1,7	46	0%
Total	**11 915,6**	**200 788**	**100%**

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Cut-off Date	30/06/2023

9. Seasoning

Total Loan Balance (€ Mn)				Unindexed LTV Range (€ Mn)								
Seaoning (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	509,2	4 586	4%	26,9	25,9	39,6	62,8	78,3	54,8	65,0	70,9	84,9
>= 12 - < 24	1 280,7	12 775	11%	60,8	64,9	87,6	129,2	186,4	129,9	159,3	251,7	210,8
>= 24 - < 36	1 348,1	15 546	11%	73,0	64,4	102,8	143,8	212,6	146,4	204,7	255,1	145,3
>= 36 - < 60	3 133,6	42 749	26%	166,4	154,9	221,9	318,0	536,5	417,9	524,7	532,4	260,8
>= 60	5 644,1	125 132	47%	1 008,7	603,9	791,7	950,5	1 104,3	545,9	401,0	199,2	38,9
Total	**11 915,6**	**200 788**	**100%**	**1 335,9**	**914,1**	**1 243,7**	**1 604,2**	**2 118,1**	**1 295,0**	**1 354,7**	**1 309,3**	**740,7**

10. Residual Maturity

Total Loan Balance (€ Mn)				Unindexed LTV Range (€ 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	1 003,4	52 434	8%	536,6	111,0	89,1	101,4	105,6	35,3	16,8	6,4	1,1
>= 5 - < 10	2 878,4	58 434	24%	522,1	432,6	502,0	432,3	377,9	214,0	208,2	140,3	49,1
>= 10 - < 15	3 565,4	46 661	30%	197,1	237,4	387,0	606,5	811,4	385,6	340,8	362,7	236,9
>= 15 - < 20	2 367,3	24 869	20%	58,1	85,9	171,4	280,4	501,8	410,7	441,0	303,6	114,6
>= 20	2 101,2	18 390	18%	23,5	48,7	97,0	184,3	320,0	239,6	347,4	496,9	343,8
Total	**11 915,7**	**200 788**	**100%**	**1 337,3**	**915,5**	**1 246,5**	**1 604,9**	**2 116,6**	**1 285,2**	**1 354,2**	**1 309,9**	**745,5**

11. Borrower social category

Total Loan Balance (€ Mn)				Unindexed LTV Range (€ 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	4 219,3	80 607	35%	373,7	280,1	409,7	551,4	770,9	493,4	522,3	513,1	304,6
Executives and self-employed	3 561,6	43 579	30%	399,9	287,7	397,3	492,3	633,0	369,0	393,9	370,9	217,6
Civil servants	1 990,6	34 386	17%	218,2	155,8	214,2	293,0	353,4	210,5	221,6	209,6	114,4
Dealers and farmers	1 306,0	25 071	11%	135,2	97,9	127,4	173,1	241,6	143,0	152,4	157,0	78,5
Others	838,0	17 145	7%	210,3	94,0	97,9	95,1	117,6	69,3	64,0	59,4	30,5
Total	**11 915,7**	**200 788**	**100%**	**1 337,3**	**915,5**	**1 246,5**	**1 604,9**	**2 116,6**	**1 285,2**	**1 354,2**	**1 309,9**	**745,5**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	**17/07/2023**

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)	**10 714 239 449**
Aggregate Covered Bond Outstanding Principal Amount	**9 432 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 260 283 090**
Adjusted Home Loan Outstanding Principal Amount	11 891 731 443
(i)*(ii)	11 260 283 090
Unadjusted Home Loan Outstanding Principal Amount (i)	11 915 643 482
Asset Percentage (ii)	94,50%

Cash Collateral Account	

C = min(ASAA;ASAA level limit * AAAA)	**-**
Aggregate Substitution Asset Amount (or ASAA)	-
ASAA level limit * AAAA	2 678 559 862
ASAA level limit	20%
ASAA level is acceptable	**TRUE**

Permitted Investments	**-**

Payments due under Issuer Hedging Agreement	**-**

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	**546 043 641**
WAM (Years)	5,789
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	2,51
CM-ARKEACB-2011_02	10 000 000	22/03/2029	5,68
CM-ARKEACB-2011_02	15 000 000	11/02/2031	7,57
CM-ARKEACB-2011_03	10 000 000	17/02/2026	2,59
CM-ARKEACB-2011_06	10 000 000	01/06/2026	2,87
CM-ARKEACB-2011_06	16 000 000	05/07/2031	7,97
CM-ARKEACB-2011_07	100 000 000	06/07/2026	2,97
CM-ARKEACB-2011_07	10 000 000	07/07/2031	7,97
CM-ARKEACB-2011_07	15 000 000	21/12/2026	3,43
CM-ARKEACB-2011_09	26 500 000	21/07/2031	8,01
CM-ARKEACB-2011_11	55 000 000	14/10/2026	3,24
CM-ARKEACB-2015_09	700 000 000	24/06/2025	1,94
CM-ARKEACB-2018_03	500 000 000	05/10/2027	4,22
CM-ARKEACB-2018_04	50 000 000	31/03/2043	19,70
CM-ARKEACB-2018_06	500 000 000	01/06/2033	9,88
CM-ARKEACB-2018_06	500 000 000	08/06/2028	4,90
CM-ARKEACB-2018_11	750 000 000	04/03/2024	0,63
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,99
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	7,22
CM-ARKEACB-2021_06	500 000 000	17/06/2025	1,92
CM-ARKEACB-2021_09	500 000 000	20/09/2031	8,18
CM-ARKEACB-2022_03	150 000 000	31/03/2037	13,71
CM-ARKEACB-2022_05	750 000 000	16/05/2032	8,83
CM-ARKEACB-2022_10	500 000 000	04/10/2028	5,22
CM-ARKEACB-2022_12	500 000 000	22/12/2026	3,43
CM-ARKEACB-2023_01	750 000 000	30/03/2027	3,70
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	10,04