Arkéa Home Loans SFH - March 2023

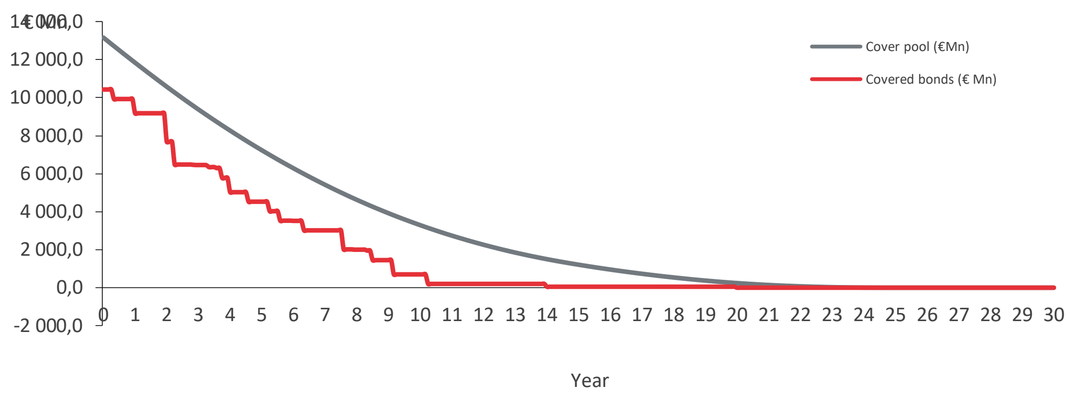
Cut-off Date	28/02/2023

COLLATERAL DESCRIPTION asset report date March 2023

A] Overview data

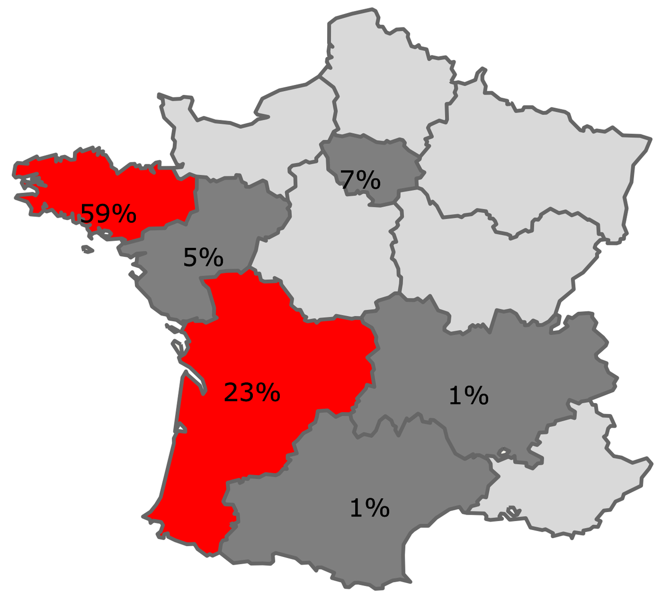
Total outstanding current balance (in €)	13 165 616 189 €
Number of loans	227 007
Number of borrowers	135 972
Average Loan balance (in €)	57 997
Weighted Average Seasoning (in months)	64
Weighted Average Remaining term (in months)	157
Percentage of Variable Loans	0,3%
Weighted Average Current Unindexed LTV (in %)	69%
Weighted Average Current Indexed LTV (in %)	53%

Amortisation profile



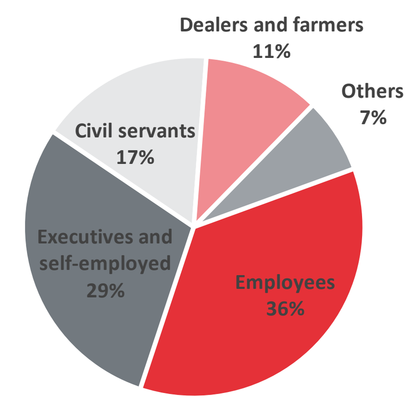
1. Borrower information

1.a Geographical breakdown (outstanding)



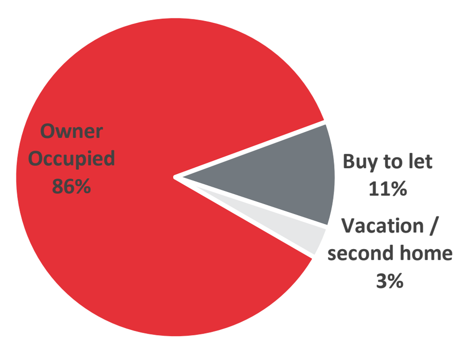
Rest of France : 3%

1.b Borrowers by social category

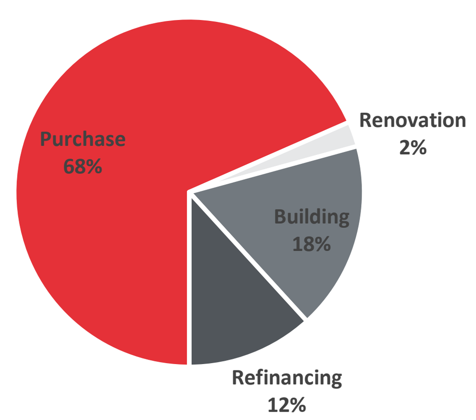


2. Home loans information

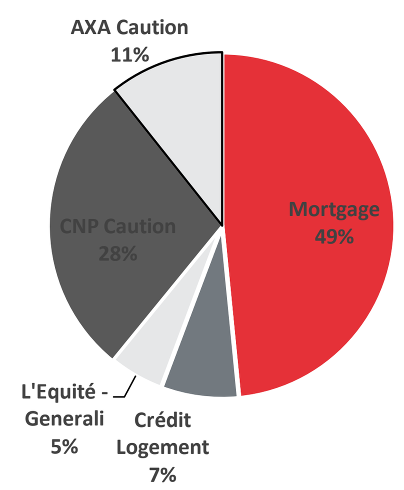
2.a Occupancy Type



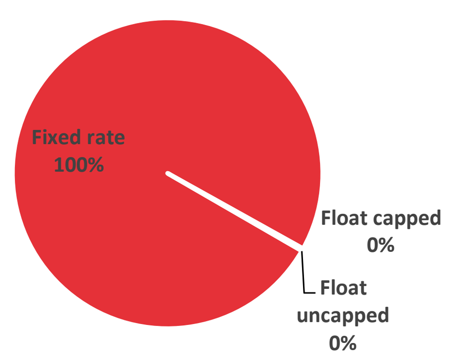
2.b Loan purpose



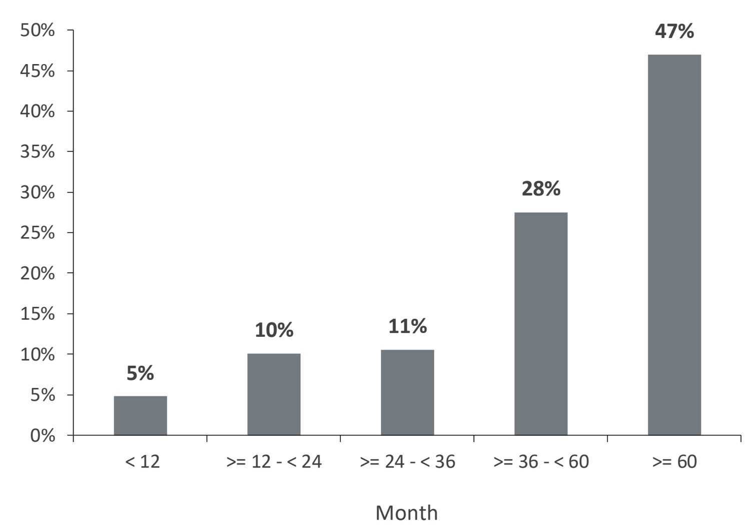
2.c Mortgage vs guaranteed loans



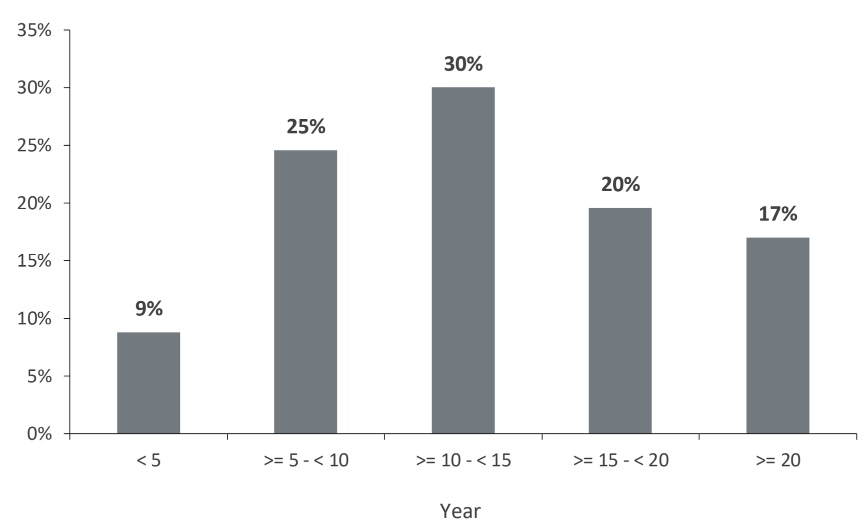
2.d Rate type



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%	1 510,5	53 471	11%
> 40% - <= 50%	1 014,1	20 535	8%
> 50% - <= 60%	1 400,0	25 068	11%
> 60% - <= 70%	1 774,1	29 659	13%
> 70% - <= 80%	2 313,8	34 191	18%
> 80% - <= 85%	1 400,5	19 062	11%
> 85% - <= 90%	1 477,1	18 852	11%
> 90% - <= 95%	1 418,4	16 751	11%
> 95% - <= 100%	857,2	9 418	7%
Total	13 165,6	227 007	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 223,3	89 319	24%
> 40% - <= 50%	2 266	39 918	17%
> 50% - <= 60%	2 799	42 349	21%
> 60% - <= 70%	2 507	32 166	19%
> 70% - <= 80%	1 469	15 619	11%
> 80% - <= 85%	410	3 807	3%
> 85% - <= 90%	243	2 059	2%
> 90% - <= 95%	170	1 243	1%
> 95% - <= 100%	78	525	1%
Total	13 165,3	227 005	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	13 165,6	227 007
> 0		
Total	13 165,6	227 007

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	35,9	429	0%	2,6	2,5	4,6	4,3	6,6	2,6	5,9	4,6	2,2
Aquitaine-Limousin-Poitou-Charentes	3 051,7	45 377	23%	293,8	226,9	346,3	447,4	568,6	334,5	326,6	311,8	195,7
Auvergne-Rhône-Alpes	166,4	1 653	1%	18,0	14,0	16,4	21,4	26,6	18,8	21,4	18,0	11,8
Bourgogne-Franche-Comté	14,3	221	0%	1,4	1,4	1,5	2,1	1,9	1,6	1,6	2,0	1,0
Bretagne	7 803,4	154 022	59%	955,4	609,7	813,8	1 044,2	1 358,9	824,1	882,5	825,8	489,0
Centre-Val de Loire	50,0	776	0%	5,9	4,3	5,5	6,6	9,4	5,3	4,2	6,1	2,9
Corse	10,7	134	0%	1,1	0,5	1,1	1,4	2,5	1,6	1,3	0,9	0,3
Departements d'Outre-Mer	24,0	311	0%	3,7	2,2	2,9	3,9	4,3	2,5	1,8	1,6	1,2
Ile-de-France	875,4	8 303	7%	115,5	80,0	95,8	107,9	133,7	82,5	95,6	97,2	67,3
Languedoc-Roussillon-Midi-Pyrénées	140,6	1 937	1%	17,6	12,3	17,6	17,6	23,5	11,4	16,5	16,3	7,7
Nord-Pas-de-Calais-Picardie	70,9	815	1%	5,8	6,0	6,7	8,0	11,1	11,9	6,6	8,0	6,7
Normandie	85,6	1 365	1%	10,4	7,3	7,6	9,9	15,2	8,1	9,9	11,8	5,3
Pays de la Loire	692,2	10 085	5%	58,7	36,9	63,3	82,4	126,7	81,7	89,6	96,3	56,6
Provence-Alpes-Côte d'Azur	144,5	1 579	1%	20,8	10,0	16,6	17,1	24,9	13,8	13,8	17,9	9,6
Total	13 165,6	227 007	100%	1 510,5	1 014,1	1 400,0	1 774,1	2 313,8	1 400,5	1 477,1	1 418,4	857,2

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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	9 007,9	146 941	68%	1 043,1	707,6	937,9	1 171,4	1 496,7	923,6	1 019,7	1 054,3	653,7
Renovation	305,7	8 127	2%	43,2	25,7	32,5	40,3	54,3	32,3	32,5	29,3	15,5
Building	2 303,3	43 827	17%	327,5	185,3	255,5	291,7	380,1	244,2	260,7	225,4	132,8
Refinancing	1 548,7	28 112	12%	96,6	95,6	174,1	270,7	382,6	200,3	164,2	109,4	55,2
Other / No Data	0,0		0%									
Total	**13 165,6**	**227 007**	**100%**	**1 510,5**	**1 014,1**	**1 400,0**	**1 774,1**	**2 313,8**	**1 400,5**	**1 477,1**	**1 418,4**	**857,2**

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	11 329,4	193 988	86%	1 230,4	847,3	1 184,5	1 526,2	1 983,6	1 223,9	1 301,9	1 260,1	771,5
Buy to let	1 409,0	26 074,0	11%	202,4	122,8	160,8	187,5	259,9	148,4	135,1	125,3	66,8
Vacation / second home	427,1	6 945,0	3%	77,7	44,0	54,6	60,4	70,3	28,2	40,1	33,0	18,9
Other / No Data	0,0		0%									
Total	**13 165,6**	**227 007**	**100%**	**1 510,5**	**1 014,1**	**1 400,0**	**1 774,1**	**2 313,8**	**1 400,5**	**1 477,1**	**1 418,4**	**857,2**

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	8 553,3	150 278	65%	943,3	627,9	882,4	1 119,5	1 504,2	925,6	996,4	958,7	595,2
Protected life-time employment	2 200,1	38 742	17%	246,4	173,5	237,5	322,2	391,0	225,7	235,4	231,1	137,3
Self employed	1 843,6	29 084	14%	241,6	160,2	216,2	262,1	324,4	190,2	185,5	172,8	90,5
Retired	0,0		0%									
Unemployed	223,6	4 696	2%	34,7	22,5	26,1	27,8	36,8	24,5	19,4	19,8	11,9
Other	345,1	4 207	3%	44,5	30,0	37,8	42,4	57,4	34,5	40,4	35,9	22,2
Total	**13 165,6**	**227 007**	**100%**	**1 510,5**	**1 014,1**	**1 400,0**	**1 774,1**	**2 313,8**	**1 400,5**	**1 477,1**	**1 418,4**	**857,2**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	6 377,8	106 972	48%
Crédit Logement	959,7	9 905	7%
L'Equité - Generali	679,8	23 040	5%
CNP Caution	3 742,2	67 830	28%
AXA Caution	1 406,1	19 260	11%
Other / No Data			
Total	**13 165,6**	**227 007**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	13 131,1	225 654	100%
Float capped	32,5	1 294	0%
Float uncapped	2,0	59	0%
Total	**13 165,6**	**227 007**	**100%**

Arkéa Home Loans SFH - March 2023

ARKEA HOME LOANS SFH

Cut-off Date	28/02/2023

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	631,0	5 787	5%	32,3	30,5	50,4	71,4	99,3	62,4	74,0	91,9	118,7
>= 12 - < 24	1 332,3	13 803	10%	67,9	65,0	93,6	141,8	193,3	133,2	160,8	256,0	220,8
>= 24 - < 36	1 393,7	16 422	11%	71,8	67,8	104,5	132,8	218,5	152,5	218,1	264,0	163,7
>= 36 - < 60	3 625,4	50 112	28%	197,3	177,0	269,5	384,8	613,5	473,1	601,3	593,6	315,3
>= 60	6 183,2	140 883	47%	1 141,2	673,8	882,0	1 043,3	1 189,2	579,3	422,9	212,9	38,7
Total	**13 165,6**	**227 007**	**100%**	**1 510,5**	**1 014,1**	**1 400,0**	**1 774,1**	**2 313,8**	**1 400,5**	**1 477,1**	**1 418,4**	**857,2**

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	1 157,8	60 541	9%	619,0	133,5	102,5	113,1	119,5	41,4	19,5	7,4	1,9
>= 5 - < 10	3 238,0	66 619	25%	588,9	477,9	569,7	496,8	425,2	233,6	228,2	159,7	57,9
>= 10 - < 15	3 951,1	52 534	30%	214,7	259,2	435,7	666,3	902,9	427,1	387,7	386,9	270,7
>= 15 - < 20	2 576,7	27 247	20%	63,3	93,0	187,4	300,5	531,6	446,3	476,8	344,3	133,5
>= 20	2 242,0	20 066	17%	24,6	50,6	104,7	197,4	334,5	252,1	364,8	520,1	393,2
Total	**13 165,6**	**227 007**	**100%**	**1 510,5**	**1 014,1**	**1 400,0**	**1 774,1**	**2 313,8**	**1 400,5**	**1 477,1**	**1 418,4**	**857,2**

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	4 692,0	91 617	36%	429,5	309,9	466,0	615,2	848,6	536,5	582,4	556,4	347,6
Executives and self-employed	3 869,3	48 358	29%	442,4	315,3	438,2	533,6	678,9	403,4	421,6	400,6	235,4
Civil servants	2 200,1	38 742	17%	246,4	173,5	237,5	322,2	391,0	225,7	235,4	231,1	137,3
Dealers and farmers	1 466,2	28 669	11%	153,7	107,8	149,0	194,7	265,8	162,8	165,3	168,4	98,7
Others	937,9	19 621	7%	238,5	107,6	109,2	108,4	129,6	72,1	72,4	61,9	38,1
Total	**13 165,6**	**227 007**	**100%**	**1 510,5**	**1 014,1**	**1 400,0**	**1 774,1**	**2 313,8**	**1 400,5**	**1 477,1**	**1 418,4**	**857,2**

ASSET COVER TEST

Date of Asset Cover Test	15/03/2023

R = Adjusted Aggregate Asset Amount (AAAA) / Aggregate Covered Bond Outstanding Principal Amount

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

R	**Asset Cover Ratio**	**1,14696**
	Adjusted Aggregate Asset Amount (AAAA)	**11 965 644 903**
	Aggregate Covered Bond Outstanding Principal Amount	**10 432 500 000**
	ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**
A	**A = min(A1;A2)**	**12 441 507 299**
A1	**Adjusted Home Loan Outstanding Principal Amount**	13 139 920 430
A2	**(i)*(ii)**	12 441 507 299
	Unadjusted Home Loan Outstanding Principal Amount (i)	13 165 616 189
	Asset Percentage (ii)	94,50%
B	**Cash Collateral Account**	
C	**C = min(ASAA;ASAA level limit * AAAA)**	**-**
	Aggregate Substitution Asset Amount (or ASAA)	-
	ASAA level limit * AAAA	2 991 411 226
	ASAA level limit	20%
	ASAA level is acceptable	**TRUE**
D	**Permitted Investments**	**-**
Y	**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	**Z = WAM * Aggregate Covered Bond Outstanding Principal Amount * Negative Carry Adjustment**	**475 862 396**
	WAM (Years)	4,561
	Aggregate Covered Bond Outstanding Principal Amount	10 432 500 000
	Negative Carry Adjustment	1,00%

N°	Name of Series	Outstanding Principal Amount	Scheduled Maturity Date	Remaining Maturity (Years)
1-2	CM-ARKEACB-2010_04	-		
3	CM-ARKEACB-2010_06	1 000 000 000	16/06/2015	0,00
4	CM-ARKEACB-2010_07	250 000 000	16/06/2015	0,00
5	CM-ARKEACB-2010_08	250 000 000	16/06/2015	0,00
6	CM-ARKEACB-2011_01	23 000 000	22/07/2020	0,00
7	CM-ARKEACB-2011_01	50 000 000	13/08/2020	0,00
8	CM-ARKEACB-2011_02	15 000 000	19/01/2026	2,85
9	CM-ARKEACB-2011_02	10 000 000	22/03/2029	6,02
3 T2	CM-ARKEACB-2011_02	15 000 000	11/02/2031	7,91
10	CM-ARKEACB-2011_03	10 000 000	17/02/2026	2,93
11	CM-ARKEACB-2011_03	20 000 000	01/04/2021	0,00
12	CM-ARKEACB-2011_03	9 000 000	07/04/2021	0,00
13	CM-ARKEACB-2011_04	16 000 000	15/04/2021	0,00
14	CM-ARKEACB-2011_05	996 400 000	13/04/2021	0,00
15	CM-ARKEACB-2011_05	21 000 000	01/05/2021	0,00
16	CM-ARKEACB-2011_05	41 000 000	01/05/2021	0,00
17	CM-ARKEACB-2011_06	12 000 000	01/05/2021	0,00
18	CM-ARKEACB-2011_06	10 000 000	01/06/2026	3,21
19	CM-ARKEACB-2011_06	30 000 000	01/06/2021	0,00
20	CM-ARKEACB-2011_06	22 000 000	01/07/2021	0,00
21	CM-ARKEACB-2011_06	16 000 000	05/07/2031	8,31
22	CM-ARKEACB-2011_07	100 000 000	06/07/2026	3,31
23	CM-ARKEACB-2011_07	10 000 000	07/07/2031	8,31
24	CM-ARKEACB-2011_07	16 000 000	09/07/2021	0,00
25	CM-ARKEACB-2011_07	10 000 000	11/07/2021	0,00
26	CM-ARKEACB-2011_07	15 000 000	21/12/2026	3,77
27	CM-ARKEACB-2011_09	26 500 000	21/07/2031	8,35
28	CM-ARKEACB-2011_09	55 000 000	15/09/2021	0,00
29	CM-ARKEACB-2011_10	50 000 000	15/09/2021	0,00
30	CM-ARKEACB-2011_10	20 000 000	04/10/2021	0,00
31	CM-ARKEACB-2011_11	55 000 000	14/10/2026	3,58
3 T3	CM-ARKEACB-2011_11	10 000 000	01/11/2021	0,00
12 T2	CM-ARKEACB-2011_11	750 000 000	13/04/2021	0,00
32	CM-ARKEACB-2011_11	10 000 000	01/11/2021	0,00
33	CM-ARKEACB-2011_12	20 000 000	02/12/2021	0,00
34	CM-ARKEACB-2011_12	100 000 000	13/12/2021	0,00
35	CM-ARKEACB-2011_12	25 000 000	20/12/2021	0,00
36	CM-ARKEACB-2012_02	10 000 000	01/02/2022	0,00
37	CM-ARKEACB-2012_02	10 000 000	07/02/2022	0,00
	CM-ARKEACB-2013_07	10 000 000	27/02/2019	0,00
39	CM-ARKEACB-2015_06	500 000 000	11/07/2023	0,32
40	CM-ARKEACB-2015_09	700 000 000	24/06/2025	2,28
41	CM-ARKEACB-2017_09	500 000 000	30/09/2022	0,00
42	CM-ARKEACB-2018_03	500 000 000	05/10/2027	4,56
43	CM-ARKEACB-2018_04	50 000 000	31/03/2043	20,04
44	CM-ARKEACB-2018_06	500 000 000	01/06/2033	10,21
45	CM-ARKEACB-2018_06	500 000 000	08/06/2028	5,23
46	CM-ARKEACB-2018_11	750 000 000	04/03/2024	0,97
47	CM-ARKEACB-2019_07	500 000 000	12/07/2029	6,33
48	CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	7,56
49	CM-ARKEACB-2021_03	1 500 000 000	22/03/2025	2,02
50	CM-ARKEACB-2021_06	500 000 000	17/06/2025	2,26
51	CM-ARKEACB-2021_09	500 000 000	20/09/2031	8,52
52	CM-ARKEACB-2022_03	150 000 000	31/03/2037	14,05
53	CM-ARKEACB-2022_05	750 000 000	16/05/2032	9,17
54	CM-ARKEACB-2022_10	500 000 000	04/10/2028	5,56
55	CM-ARKEACB-2022_12	500 000 000	22/12/2026	3,77
56	CM-ARKEACB-2023_01	750 000 000	30/03/2027	4,04