Arkéa Home Loans SFH - October 2023

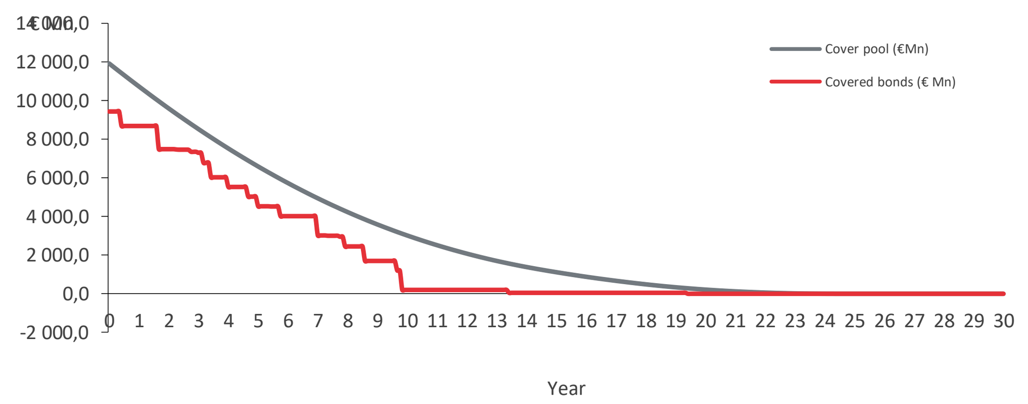
Cut-off Date	30/09/2023

COLLATERAL DESCRIPTION asset report date October 2023

A] Overview data

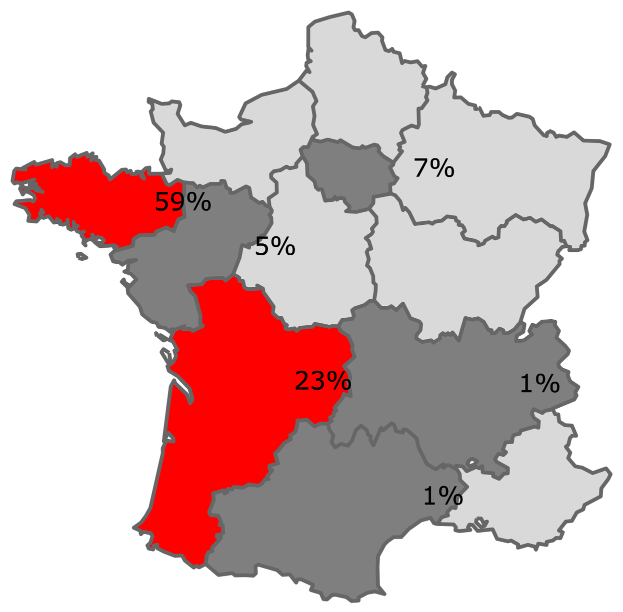
Total outstanding current balance (in €)	11 915 638 840 €
Number of loans	200 760
Number of borrowers	121 197
Average Loan balance (in €)	59 353
Weighted Average Seasoning (in months)	66
Weighted Average Remaining term (in months)	158
Percentage of Variable Loans	0,2%
Weighted Average Current Unindexed LTV (in %)	69%
Weighted Average Current Indexed LTV (in %)	52%

Amortisation profile



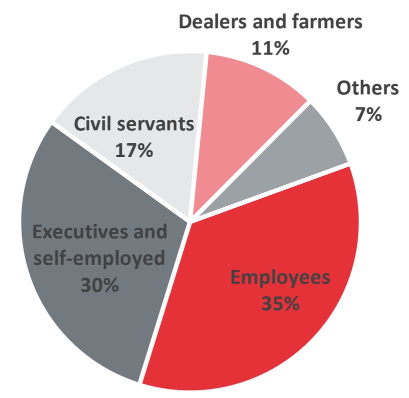
1. Borrower information

1.a Geographical breakdown (outstanding)



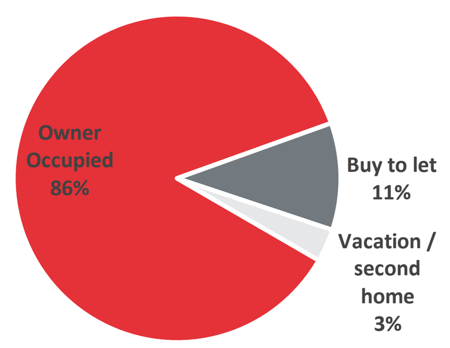
Rest of France : 3%

1.b Borrowers by social category

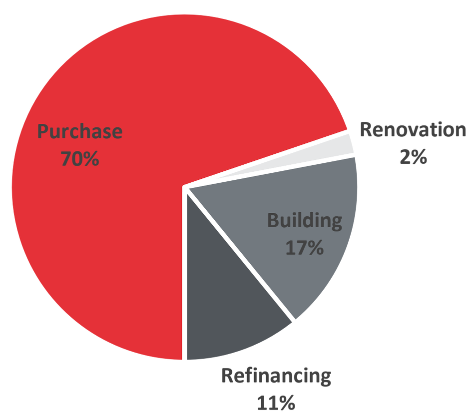


2. Home loans information

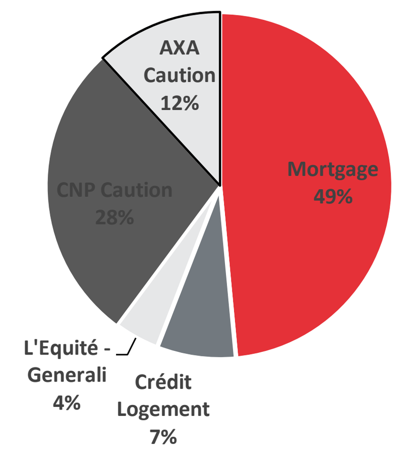
2.a Occupancy Type



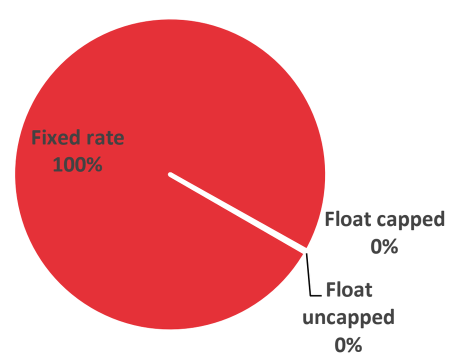
2.b Loan purpose



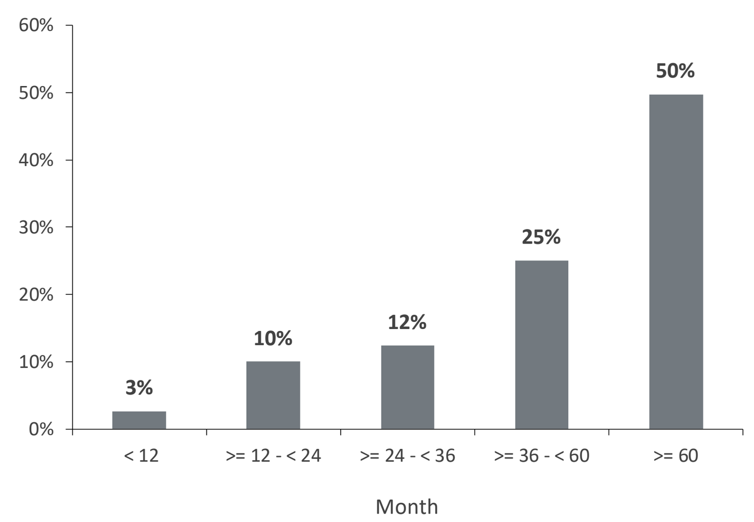
2.c Mortgage vs guaranteed loans



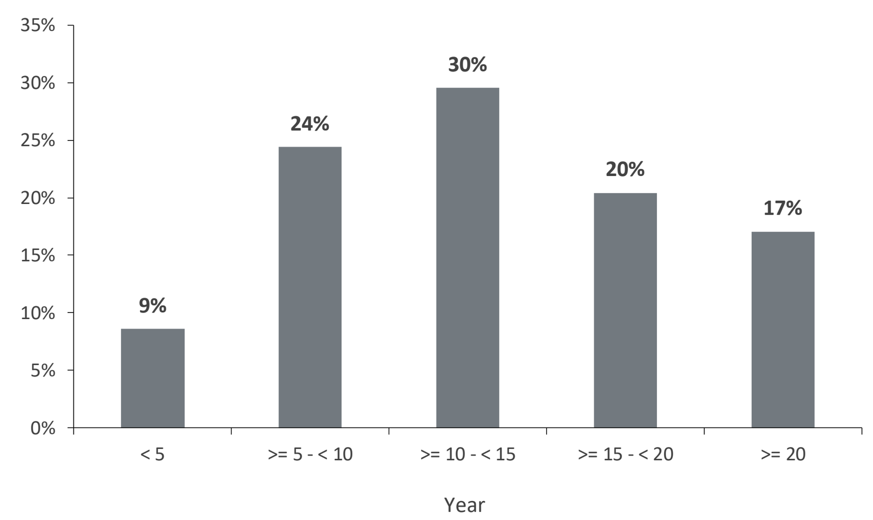
2.d Rate type



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%	1 357,3	46 770	11%
> 40% - <= 50%	934,0	18 351	8%
> 50% - <= 60%	1 258,5	22 242	11%
> 60% - <= 70%	1 640,2	26 645	14%
> 70% - <= 80%	2 173,6	31 345	18%
> 80% - <= 85%	1 316,7	17 512	11%
> 85% - <= 90%	1 365,3	16 879	11%
> 90% - <= 95%	1 292,5	14 823	11%
> 95% - <= 100%	577,5	6 193	5%
Total	11 915,6	200 760	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 111,6	82 968	26%
> 40% - <= 50%	2 163	36 807	18%
> 50% - <= 60%	2 561	36 955	21%
> 60% - <= 70%	2 071	25 116	17%
> 70% - <= 80%	1 214	12 496	10%
> 80% - <= 85%	328	2 914	3%
> 85% - <= 90%	245	1 968	2%
> 90% - <= 95%	166	1 176	1%
> 95% - <= 100%	57	360	0%
Total	11 915,6	200 760	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	11 915,6	200 760
> 0		
Total	11 915,6	200 760

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	32,6	391	0%	2,4	2,7	3,1	6,0	5,4	3,6	4,5	2,7	2,0
Aquitaine-Limousin-Poitou-Charentes	2 789,7	40 685	23%	270,5	215,4	311,2	428,0	529,9	305,5	303,8	289,4	135,8
Auvergne-Rhône-Alpes	153,2	1 512	1%	17,1	14,2	12,6	21,0	25,0	21,5	17,0	18,3	6,4
Bourgogne-Franche-Comté	13,2	197	0%	1,3	1,4	1,5	1,4	2,3	1,2	1,7	2,1	0,3
Bretagne	6 993,2	135 148	59%	846,9	551,7	731,0	952,7	1 263,7	774,6	796,2	747,0	329,5
Centre-Val de Loire	45,5	695	0%	5,6	4,2	5,0	5,2	10,4	3,5	4,8	5,4	1,4
Corse	9,9	118	0%	0,9	0,9	1,1	1,4	2,8	0,5	1,7	0,5	0,2
Departements d'Outre-Mer	20,1	263	0%	2,6	1,8	2,5	4,2	3,5	1,6	1,8	2,2	
Ile-de-France	809,9	7 499	7%	106,9	72,8	88,6	96,1	132,7	81,2	95,8	99,6	36,1
Languedoc-Roussillon-Midi-Pyrénées	128,4	1 696	1%	15,7	12,0	14,7	15,3	22,6	12,7	15,1	15,7	4,6
Nord-Pas-de-Calais-Picardie	64,4	732	1%	5,8	4,7	6,8	7,3	12,3	8,3	7,6	7,1	4,6
Normandie	79,4	1 242	1%	9,6	6,2	7,6	10,2	15,3	7,2	11,1	8,7	3,6
Pays de la Loire	642,1	9 170	5%	51,9	37,4	59,2	77,1	127,5	78,4	88,1	80,7	41,8
Provence-Alpes-Côte d'Azur	134,0	1 412	1%	18,1	9,0	14,7	17,1	22,2	13,7	14,5	17,4	7,2
Total	11 915,7	200 760	100%	1 355,3	934,3	1 259,8	1 643,0	2 175,8	1 313,5	1 363,8	1 296,8	573,5

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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	8 315,4	132 077	70%	940,9	653,3	860,3	1 090,5	1 439,5	912,7	979,5	1 000,3	438,4
Renovation	266,0	6 894	2%	35,7	21,5	29,4	38,0	49,0	30,6	27,2	22,4	12,2
Building	2 035,5	37 926	17%	282,6	168,3	214,9	260,6	368,1	223,0	230,9	198,0	89,1
Refinancing	1 298,7	23 863	11%	96,2	91,2	155,2	253,9	319,1	147,2	126,2	76,0	33,9
Other / No Data	0,0		0%									
Total	**11 915,7**	**200 760**	**100%**	**1 355,3**	**934,3**	**1 259,8**	**1 643,0**	**2 175,8**	**1 313,5**	**1 363,8**	**1 296,8**	**573,5**

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	10 271,2	171 388	86%	1 107,1	784,0	1 063,3	1 413,0	1 870,8	1 151,2	1 198,3	1 160,8	522,8
Buy to let	1 259,2	23 202,0	11%	179,8	110,1	146,3	171,3	245,3	129,9	126,8	110,2	39,6
Vacation / second home	385,2	6 170,0	3%	68,4	40,2	50,2	58,6	59,7	32,4	38,7	25,8	11,2
Other / No Data	0,0		0%									
Total	**11 915,7**	**200 760**	**100%**	**1 355,3**	**934,3**	**1 259,8**	**1 643,0**	**2 175,8**	**1 313,5**	**1 363,8**	**1 296,8**	**573,5**

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	7 763,8	132 861	65%	847,6	577,5	793,7	1 041,2	1 418,6	875,0	909,2	889,7	411,3
Protected life-time employment	1 977,4	34 253	17%	220,1	159,4	216,5	298,6	360,3	211,7	221,8	207,9	81,1
Self employed	1 661,2	25 795	14%	215,6	151,3	189,7	240,1	307,4	171,1	176,1	148,3	61,7
Retired	0,0		0%									
Unemployed	197,7	4 019	2%	31,7	18,6	25,0	24,8	35,1	19,0	18,9	17,3	7,3
Other	315,6	3 832	3%	40,2	27,6	34,9	38,3	54,4	36,7	37,8	33,6	12,0
Total	**11 915,7**	**200 760**	**100%**	**1 355,3**	**934,3**	**1 259,8**	**1 643,0**	**2 175,8**	**1 313,5**	**1 363,8**	**1 296,8**	**573,5**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 781,1	94 536	49%
Crédit Logement	880,8	8 763	7%
L'Equité - Generali	506,1	17 865	4%
CNP Caution	3 335,7	60 207	28%
AXA Caution	1 411,8	19 389	12%
Other / No Data			
Total	**11 915,6**	**200 760**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	11 890,2	199 728	100%
Float capped	23,9	991	0%
Float uncapped	1,5	41	0%
Total	**11 915,6**	**200 760**	**100%**

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9. Seasoning

Total Loan Balance (€ Mn)				Unindexed LTV Range (€ 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	319,4	2 765	3%	16,7	17,7	26,2	37,3	44,6	34,6	39,8	52,5	50,0
>= 12 - < 24	1 194,4	11 650	10%	58,0	60,5	87,6	133,7	178,3	123,3	150,0	242,1	161,0
>= 24 - < 36	1 484,1	16 658	12%	81,4	73,8	113,6	163,6	245,1	166,7	229,1	277,5	133,3
>= 36 - < 60	2 989,9	40 548	25%	158,9	146,8	221,6	310,4	524,9	413,7	510,2	506,1	197,4
>= 60	5 927,8	129 139	50%	1 042,4	635,2	809,5	995,4	1 180,7	578,3	436,2	214,3	35,9
Total	**11 915,6**	**200 760**	**100%**	**1 357,3**	**934,0**	**1 258,5**	**1 640,2**	**2 173,6**	**1 316,7**	**1 365,3**	**1 292,5**	**577,5**

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	1 023,6	53 336	9%	545,4	111,6	92,7	105,9	107,2	35,8	18,2	5,9	0,9
>= 5 - < 10	2 907,0	58 571	24%	532,4	447,8	494,7	435,2	391,1	222,8	207,0	138,9	37,0
>= 10 - < 15	3 518,1	45 772	30%	196,2	238,5	394,8	621,3	819,5	381,2	334,3	349,9	182,5
>= 15 - < 20	2 434,2	25 426	20%	57,2	88,7	178,9	290,5	540,9	431,3	456,2	306,1	84,5
>= 20	2 032,8	17 655	17%	24,1	47,8	98,7	190,1	317,0	242,4	348,1	495,9	268,7
Total	**11 915,7**	**200 760**	**100%**	**1 355,3**	**934,3**	**1 259,8**	**1 643,0**	**2 175,8**	**1 313,5**	**1 363,8**	**1 296,8**	**573,5**

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	4 212,2	80 441	35%	379,2	288,2	412,7	562,1	794,7	506,8	514,2	514,7	239,7
Executives and self-employed	3 594,4	43 923	30%	406,4	294,9	406,2	508,6	652,8	382,5	403,5	365,1	174,4
Civil servants	1 977,4	34 253	17%	220,1	159,4	216,5	298,6	360,3	211,7	221,8	207,9	81,1
Dealers and farmers	1 297,8	24 943	11%	136,2	98,5	126,0	177,1	249,8	144,5	157,7	151,5	56,6
Others	833,9	17 200	7%	213,4	93,4	98,4	96,6	118,2	68,0	66,6	57,6	21,7
Total	**11 915,7**	**200 760**	**100%**	**1 355,3**	**934,3**	**1 259,8**	**1 643,0**	**2 175,8**	**1 313,5**	**1 363,8**	**1 296,8**	**573,5**

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ASSET COVER TEST

Date of Asset Cover Test	16/10/2023

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)	**10 737 735 610**
Aggregate Covered Bond Outstanding Principal Amount	**9 432 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 260 278 704**
Adjusted Home Loan Outstanding Principal Amount	11 891 595 660
(i)*(ii)	11 260 278 704
Unadjusted Home Loan Outstanding Principal Amount (i)	11 915 638 840
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	2 684 433 903
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	**522 543 094**
WAM (Years)	5,540
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	2,26
CM-ARKEACB-2011_02	10 000 000	22/03/2029	5,43
CM-ARKEACB-2011_02	15 000 000	11/02/2031	7,32
CM-ARKEACB-2011_03	10 000 000	17/02/2026	2,34
CM-ARKEACB-2011_06	10 000 000	01/06/2026	2,63
CM-ARKEACB-2011_06	16 000 000	05/07/2031	7,72
CM-ARKEACB-2011_07	100 000 000	06/07/2026	2,72
CM-ARKEACB-2011_07	10 000 000	07/07/2031	7,72
CM-ARKEACB-2011_07	15 000 000	21/12/2026	3,18
CM-ARKEACB-2011_09	26 500 000	21/07/2031	7,76
CM-ARKEACB-2011_11	55 000 000	14/10/2026	3,00
CM-ARKEACB-2015_09	700 000 000	24/06/2025	1,69
CM-ARKEACB-2018_03	500 000 000	05/10/2027	3,97
CM-ARKEACB-2018_04	50 000 000	31/03/2043	19,46
CM-ARKEACB-2018_06	500 000 000	01/06/2033	9,63
CM-ARKEACB-2018_06	500 000 000	08/06/2028	4,65
CM-ARKEACB-2018_11	750 000 000	04/03/2024	0,38
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,74
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,97
CM-ARKEACB-2021_06	500 000 000	17/06/2025	1,67
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,93
CM-ARKEACB-2022_03	150 000 000	31/03/2037	13,46
CM-ARKEACB-2022_05	750 000 000	16/05/2032	8,58
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,97
CM-ARKEACB-2022_12	500 000 000	22/12/2026	3,18
CM-ARKEACB-2023_01	750 000 000	30/03/2027	3,45
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	9,79