Arkéa Home Loans SFH - August 2023

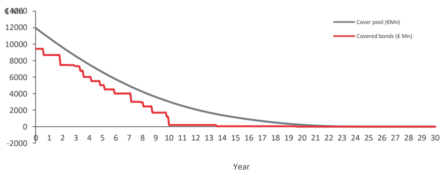
Cut-off Date	31/07/2023

COLLATERAL DESCRIPTION asset report date August 2023

A] Overview data

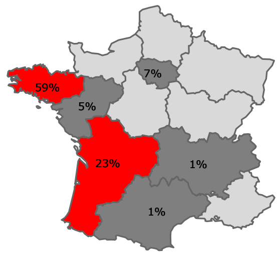
Total outstanding current balance (in €)	**11 915 686 833 €**
Number of loans	**200 847**
Number of borrowers	**121 089**
Average Loan balance (in €)	**59 327**
Weighted Average Seasoning (in months)	**65**
Weighted Average Remaining term (in months)	**158**
Percentage of Variable Loans	**0,2%**
Weighted Average Current Unindexed LTV (in %)	**69%**
Weighted Average Current Indexed LTV (in %)	**52%**

Amortisation profile



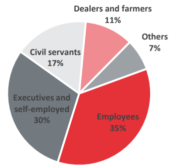
1. Borrower information

1.a Geographical breakdown (outstanding)



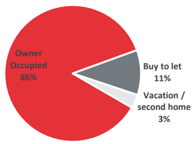
Rest of France : 3%

1.b Borrowers by social category

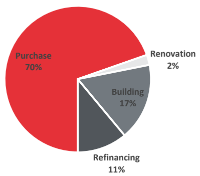


2. Home loans information

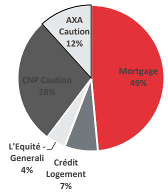
2.a Occupancy Type



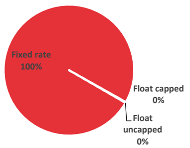
2.b Loan purpose



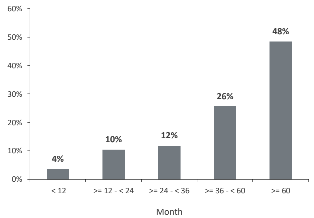
2.c Mortgage vs guaranteed loans



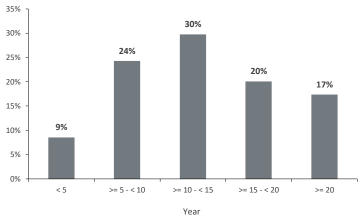
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - August 2023

Cut-off Date	31/07/2023

B] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 340,3	46 360	11%
> 40% - <= 50%	920,2	18 232	8%
> 50% - <= 60%	1 251,3	22 110	11%
> 60% - <= 70%	1 614,8	26 390	14%
> 70% - <= 80%	2 134,6	30 912	18%
> 80% - <= 85%	1 310,3	17 434	11%
> 85% - <= 90%	1 362,0	17 012	11%
> 90% - <= 95%	1 302,7	15 046	11%
> 95% - <= 100%	679,3	7 351	6%
Total	**11 915,7**	**200 847**	**100%**

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 044,6	81 525	26%
> 40% - <= 50%	2 122	36 393	18%
> 50% - <= 60%	2 562	37 205	22%
> 60% - <= 70%	2 138	26 251	18%
> 70% - <= 80%	1 240	12 864	10%
> 80% - <= 85%	343	3 061	3%
> 85% - <= 90%	248	2 007	2%
> 90% - <= 95%	162	1 172	1%
> 95% - <= 100%	57	369	0%
Total	**11 915,7**	**200 847**	**100%**

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	11 915,7	200 847
> 0		
Total	**11 915,7**	**200 847**

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%	2,2	3,0	2,9	5,9	5,5	4,0	4,5	2,2	2,4
Aquitaine-Limousin-Poitou-Charentes	2 784,0	40 624	23%	265,9	211,4	309,8	418,1	520,6	306,6	303,8	291,4	156,4
Auvergne-Rhône-Alpes	153,1	1 512	1%	16,9	14,0	13,5	20,7	21,8	22,3	17,5	18,7	7,8
Bourgogne-Franche-Comté	13,4	197	0%	1,2	1,6	1,4	1,3	2,2	1,5	1,7	1,7	0,8
Bretagne	7 002,8	135 347	59%	838,8	543,0	726,1	940,2	1 244,2	771,8	797,1	749,2	392,4
Centre-Val de Loire	45,2	696	0%	5,0	4,6	4,4	5,7	9,8	3,5	5,2	5,0	1,9
Corse	10,0	119	0%	1,0	0,9	0,8	1,2	2,9	0,7	1,7	0,7	0,2
Departements d'Outre-Mer	20,1	264	0%	2,7	2,0	2,6	3,4	3,7	1,4	2,3	1,7	0,4
Ile-de-France	806,4	7 467	7%	105,5	73,1	87,7	94,4	131,2	77,7	92,9	97,3	46,6
Languedoc-Roussillon-Midi-Pyrénées	129,7	1 714	1%	16,0	11,1	14,9	14,4	23,1	12,8	16,1	14,7	6,6
Nord-Pas-de-Calais-Picardie	64,5	731	1%	5,7	4,5	6,8	7,5	10,6	9,4	8,3	6,4	5,4
Normandie	79,6	1 233	1%	9,5	6,1	7,6	10,1	14,3	7,0	10,6	9,8	4,7
Pays de la Loire	639,7	9 132	5%	51,8	36,1	57,9	76,2	122,8	77,5	85,8	86,0	45,5
Provence-Alpes-Côte d'Azur	134,7	1 420	1%	18,1	8,9	15,0	15,9	21,8	14,1	14,6	17,8	8,4
Total	**11 915,7**	**200 847**	**100%**	**1 340,3**	**920,2**	**1 251,3**	**1 614,8**	**2 134,6**	**1 310,3**	**1 362,0**	**1 302,7**	**679,3**

Arkéa Home Loans SFH - August 2023

ARKEA HOME LOANS SFH

Cut-off Date	31/07/2023

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	8 297,7	131 941	70%	931,7	644,5	850,1	1 074,5	1 405,6	907,0	967,2	997,1	520,0
Renovation	267,1	6 912	2%	36,0	21,3	28,8	37,9	48,9	29,2	28,7	23,9	12,4
Building	2 034,6	37 918	17%	280,9	166,2	216,7	253,6	360,9	220,6	232,9	198,9	104,0
Refinancing	1 316,3	24 076	11%	91,7	88,2	155,8	248,9	319,2	153,6	133,2	82,8	42,9
Other / No Data	0,0		0%									
Total	**11 915,7**	**200 847**	**100%**	**1 340,3**	**920,2**	**1 251,3**	**1 614,8**	**2 134,6**	**1 310,3**	**1 362,0**	**1 302,7**	**679,3**

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	10 263,1	171 407	86%	1 094,3	771,1	1 051,4	1 391,7	1 833,0	1 146,9	1 195,1	1 162,7	616,8
Buy to let	1 267,7	23 270,0	11%	178,2	110,4	148,1	168,5	241,0	131,7	127,1	113,8	48,9
Vacation / second home	384,9	6 170,0	3%	67,8	38,7	51,9	54,7	60,7	31,7	39,9	26,1	13,6
Other / No Data	0,0		0%									
Total	**11 915,7**	**200 847**	**100%**	**1 340,3**	**920,2**	**1 251,3**	**1 614,8**	**2 134,6**	**1 310,3**	**1 362,0**	**1 302,7**	**679,3**

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	7 755,1	132 932	65%	836,8	571,9	787,3	1 021,1	1 390,2	872,6	909,4	883,8	482,0
Protected life-time employment	1 984,2	34 331	17%	218,6	156,4	212,4	295,3	356,7	212,3	223,6	208,9	100,0
Self employed	1 660,4	25 718	14%	214,6	146,3	190,8	236,4	299,1	170,4	173,6	155,2	74,0
Retired	0,0		0%									
Unemployed	199,4	4 051	2%	30,4	18,9	25,8	24,7	35,0	19,4	18,4	18,9	7,9
Other	316,6	3 815	3%	39,9	26,7	35,0	37,4	53,6	35,7	37,0	35,8	15,4
Total	**11 915,7**	**200 847**	**100%**	**1 340,3**	**920,2**	**1 251,3**	**1 614,8**	**2 134,6**	**1 310,3**	**1 362,0**	**1 302,7**	**679,3**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 782,7	94 632	49%
Crédit Logement	877,7	8 770	7%
L'Equité - Generali	524,0	18 267	4%
CNP Caution	3 337,6	60 113	28%
AXA Caution	1 393,7	19 065	12%
Other / No Data			
Total	**11 915,7**	**200 847**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	11 889,0	199 782	100%
Float capped	25,1	1 020	0%
Float uncapped	1,6	45	0%
Total	**11 915,7**	**200 847**	**100%**

Arkéa Home Loans SFH - August 2023

Cut-off Date	31/07/2023

ARKEA HOME LOANS SFH

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	429,3	3 822	4%	20,0	21,8	33,2	51,2	67,7	50,1	55,2	61,8	68,4
>= 12 - < 24	1 245,2	12 312	10%	62,6	62,2	86,4	131,0	183,1	126,8	152,7	249,1	191,3
>= 24 - < 36	1 408,1	16 087	12%	76,0	68,6	111,9	151,8	224,8	152,5	215,6	264,3	142,7
>= 36 - < 60	3 058,6	41 590	26%	160,2	148,8	216,5	312,0	525,3	418,3	520,3	520,7	236,5
>= 60	5 774,5	127 036	48%	1 021,6	618,7	803,3	968,9	1 133,9	562,7	418,2	206,8	40,5
Total	**11 915,7**	**200 847**	**100%**	**1 340,3**	**920,2**	**1 251,3**	**1 614,8**	**2 134,6**	**1 310,3**	**1 362,0**	**1 302,7**	**679,3**

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	1 019,1	52 947	9%	541,1	112,8	92,1	104,5	106,4	36,8	17,7	6,4	1,2
>= 5 - < 10	2 890,8	58 453	24%	522,1	437,1	502,6	431,8	383,1	218,7	209,7	139,4	46,3
>= 10 - < 15	3 546,9	46 321	30%	196,0	239,1	384,7	610,8	813,2	388,9	341,7	356,8	215,7
>= 15 - < 20	2 391,1	25 047	20%	57,0	84,3	175,7	281,0	514,5	421,1	448,0	306,1	103,3
>= 20	2 067,7	18 079	17%	24,0	46,9	96,2	186,7	317,4	244,8	344,9	494,0	312,9
Total	**11 915,7**	**200 847**	**100%**	**1 340,3**	**920,2**	**1 251,3**	**1 614,8**	**2 134,6**	**1 310,3**	**1 362,0**	**1 302,7**	**679,3**

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	4 215,8	80 599	35%	375,8	282,5	412,1	553,5	777,3	506,6	519,9	506,9	281,3
Executives and self-employed	3 575,5	43 678	30%	400,0	290,2	401,3	497,6	638,0	378,7	399,4	370,2	200,3
Civil servants	1 984,2	34 331	17%	218,6	156,4	212,4	295,3	356,7	212,3	223,6	208,9	100,0
Dealers and farmers	1 304,9	25 102	11%	135,3	98,2	126,4	172,4	245,4	145,9	154,3	155,4	71,6
Others	835,4	17 137	7%	210,8	92,9	99,2	96,0	117,2	66,9	64,8	61,3	26,2
Total	**11 915,7**	**200 847**	**100%**	**1 340,3**	**920,2**	**1 251,3**	**1 614,8**	**2 134,6**	**1 310,3**	**1 362,0**	**1 302,7**	**679,3**

ASSET COVER TEST

Date of Asset Cover Test	15/08/2023

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)	**10 721 769 601**
Aggregate Covered Bond Outstanding Principal Amount	**9 432 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 260 324 057**
Adjusted Home Loan Outstanding Principal Amount	11 892 204 944
(i)*(ii)	11 260 324 057
Unadjusted Home Loan Outstanding Principal Amount (i)	11 915 686 833
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	2 680 442 400
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	**538 554 456**
WAM (Years)	5,710
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-2011_02	15 000 000	19/01/2026	2,43
CM-ARKEACB-2011_02	10 000 000	22/03/2029	5,60
CM-ARKEACB-2011_02	15 000 000	11/02/2031	7,49
CM-ARKEACB-2011_03	10 000 000	17/02/2026	2,51
CM-ARKEACB-2011_06	10 000 000	01/06/2026	2,80
CM-ARKEACB-2011_06	16 000 000	05/07/2031	7,89
CM-ARKEACB-2011_07	100 000 000	06/07/2026	2,89
CM-ARKEACB-2011_07	10 000 000	07/07/2031	7,89
CM-ARKEACB-2011_07	15 000 000	21/12/2026	3,35
CM-ARKEACB-2011_09	26 500 000	21/07/2031	7,93
CM-ARKEACB-2011_11	55 000 000	14/10/2026	3,16
CM-ARKEACB-2015_09	700 000 000	24/06/2025	1,86
CM-ARKEACB-2018_03	500 000 000	05/10/2027	4,14
CM-ARKEACB-2018_04	50 000 000	31/03/2043	19,62
CM-ARKEACB-2018_06	500 000 000	01/06/2033	9,80
CM-ARKEACB-2018_06	500 000 000	08/06/2028	4,82
CM-ARKEACB-2018_11	750 000 000	04/03/2024	0,55
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,91
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	7,14
CM-ARKEACB-2021_06	500 000 000	17/06/2025	1,84
CM-ARKEACB-2021_09	500 000 000	20/09/2031	8,10
CM-ARKEACB-2022_03	150 000 000	31/03/2037	13,63
CM-ARKEACB-2022_05	750 000 000	16/05/2032	8,75
CM-ARKEACB-2022_10	500 000 000	04/10/2028	5,14
CM-ARKEACB-2022_12	500 000 000	22/12/2026	3,35
CM-ARKEACB-2023_01	750 000 000	30/03/2027	3,62
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	9,96