

Cut-off Date	31/05/2023
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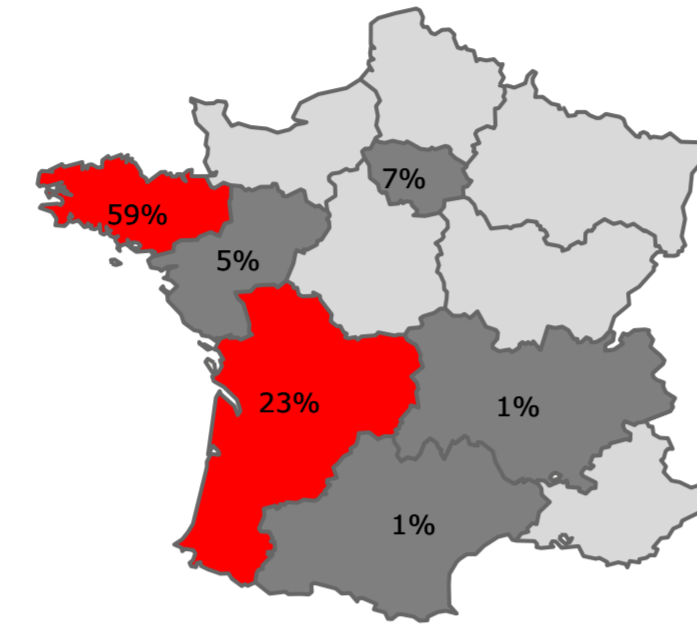
COLLATERAL DESCRIPTION asset report date June 2023

A ] Overview data

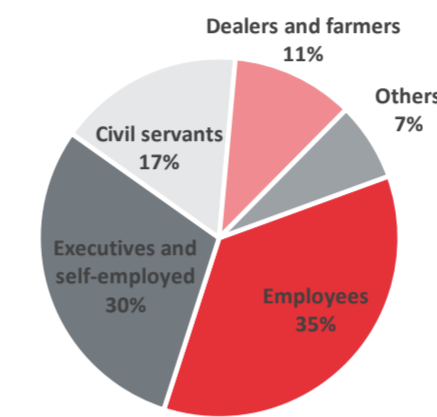
<b>Total outstanding current balance (in €)</b>	<b>12 540 588 713 €</b>
<b>Number of loans</b>	<b>211 258</b>
<b>Number of borrowers</b>	<b>127 032</b>
<b>Average Loan balance (in €)</b>	<b>59 361</b>
<b>Weighted Average Seasoning (in months)</b>	<b>64</b>
<b>Weighted Average Remaining term (in months)</b>	<b>159</b>
<b>Percentage of Variable Loans</b>	<b>0,2%</b>
<b>Weighted Average Current Unindexed LTV (in %)</b>	<b>70%</b>
<b>Weighted Average Current Indexed LTV (in %)</b>	<b>53%</b>

1. Borrower information

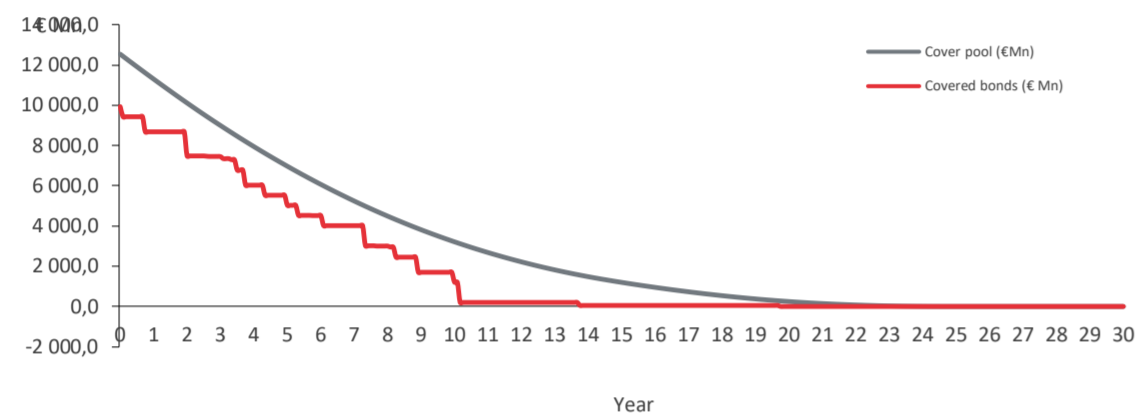
1.a Geographical breakdown (outstanding)



1.b Borrowers by social category

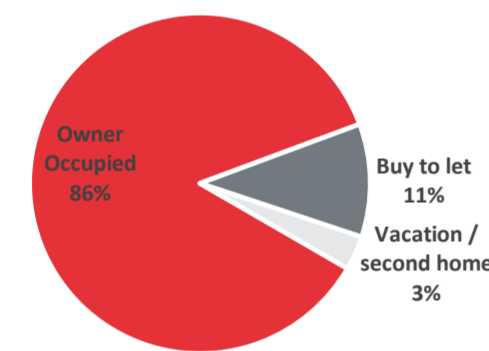


Amortisation profile

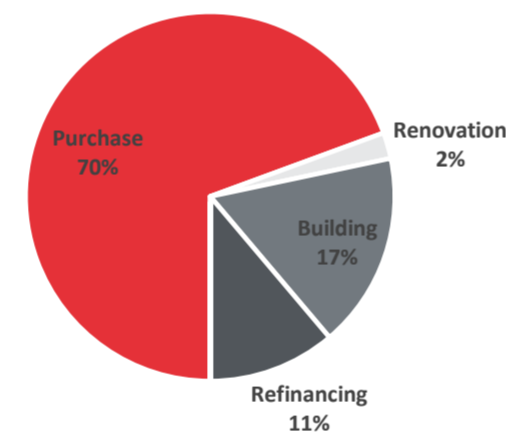


2. Home loans information

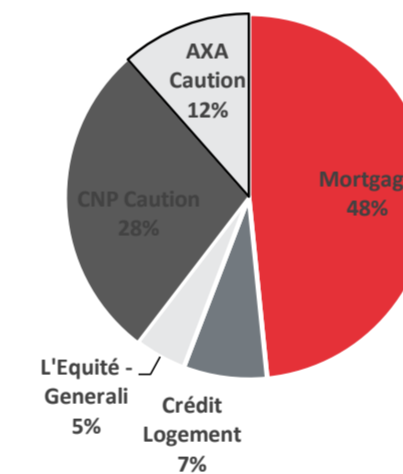
2.a Occupancy Type



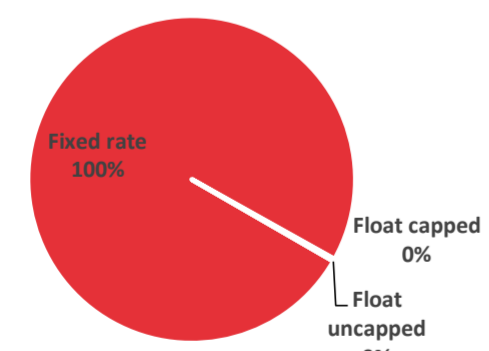
2.b Loan purpose



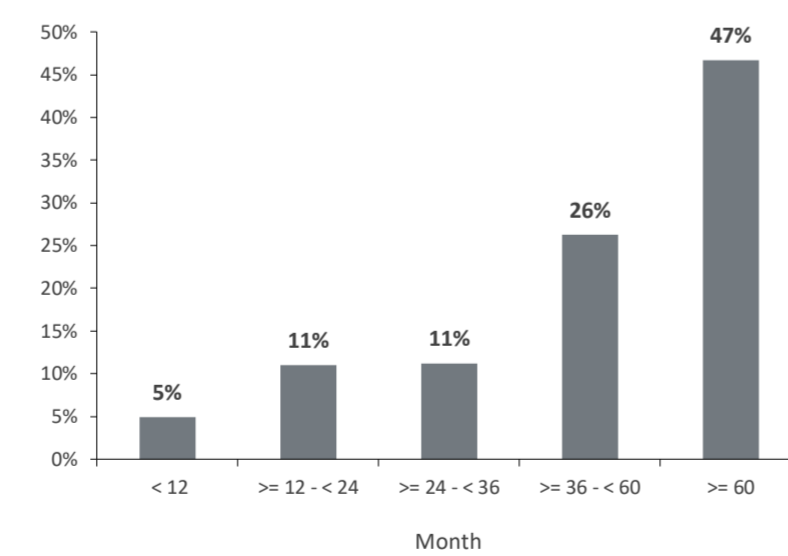
2.c Mortgage vs guaranteed loans



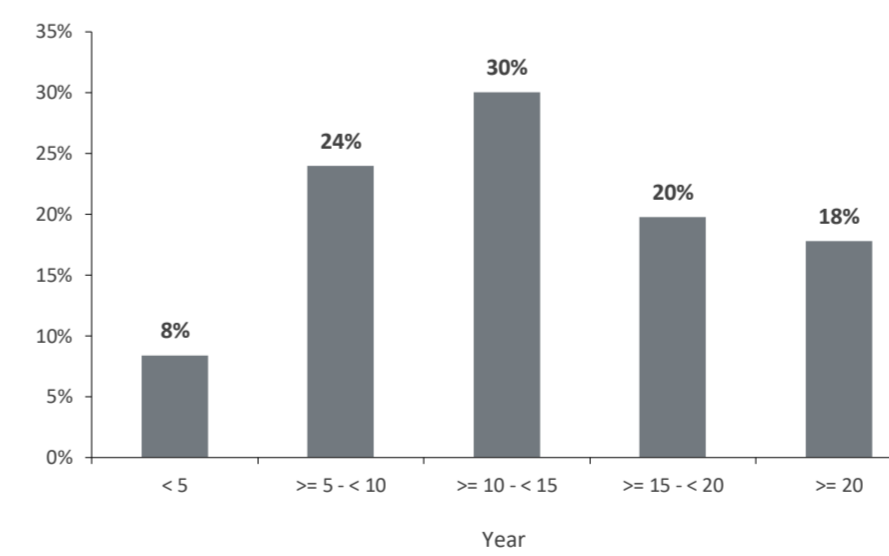
2.d Rate type



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%	1 397,9	48 668	11%
> 40% - <= 50%	949,7	18 904	8%
> 50% - <= 60%	1 303,4	23 035	10%
> 60% - <= 70%	1 679,3	27 592	13%
> 70% - <= 80%	2 200,9	31 976	18%
> 80% - <= 85%	1 337,1	17 839	11%
> 85% - <= 90%	1 418,5	17 792	11%
> 90% - <= 95%	1 381,8	16 000	11%
> 95% - <= 100%	872,1	9 452	7%
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 082,9	83 683	25%
> 40% - <= 50%	2 170	37 551	17%
> 50% - <= 60%	2 636	38 828	21%
> 60% - <= 70%	2 317	28 904	18%
> 70% - <= 80%	1 381	14 439	11%
> 80% - <= 85%	405	3 671	3%
> 85% - <= 90%	267	2 192	2%
> 90% - <= 95%	191	1 381	2%
> 95% - <= 100%	90	609	1%
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	12 540,6	211 258
> 0		
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>

3. Geographic Distribution

Region	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% ]	
Alsace-Champagne-Ardenne-Lorraine	34,8	408	0%	2,3	3,0	3,0	5,5	6,0	3,2	5,9	3,4	2,6	
Aquitaine-Limousin-Poitou-Charentes	2 912,4	42 430	23%	274,3	213,3	328,2	432,3	534,1	314,5	310,6	305,8	199,3	
Auvergne-Rhône-Alpes	164,2	1 579	1%	17,4	13,7	14,5	22,3	25,6	18,9	20,6	19,0	12,2	
Bourgogne-Franche-Comté	14,1	208	0%	1,3	1,3	1,7	2,0	2,0	1,8	1,7	1,1	1,2	
Bretagne	7 381,7	142 720	59%	877,3	566,2	751,3	976,5	1 282,8	794,9	833,9	796,6	502,2	
Centre-Val de Loire	47,4	722	0%	5,3	4,4	4,6	6,4	9,2	4,1	4,7	5,5	3,1	
Corse	10,7	128	0%	1,1	0,8	0,9	1,4	2,8	1,1	1,4	1,0	0,2	
Departements d'Outre-Mer	21,4	277	0%	3,3	2,0	3,0	3,4	3,8	2,3	1,3	2,0	0,4	
Ile-de-France	858,0	7 899	7%	111,0	75,1	92,0	99,3	136,8	78,1	97,0	105,7	62,9	
Languedoc-Roussillon-Midi-Pyrénées	137,0	1 820	1%	16,6	13,0	14,6	16,2	24,3	11,9	17,5	15,9	7,0	
Nord-Pas-de-Calais-Picardie	66,4	757	1%	5,1	5,5	6,1	7,9	10,8	9,5	8,5	7,0	6,1	
Normandie	82,2	1 286	1%	9,7	6,9	8,2	9,0	13,9	7,1	12,0	10,1	5,4	
Pays de la Loire	669,3	9 543	5%	53,9	35,9	59,0	80,3	125,9	76,2	88,4	91,7	57,9	
Provence-Alpes-Côte d'Azur	141,1	1 481	1%	19,1	8,7	16,4	16,8	23,0	13,5	15,0	16,9	11,6	
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>	<b>1 397,9</b>	<b>949,7</b>	<b>1 303,4</b>	<b>1 679,3</b>	<b>2 200,9</b>	<b>1 337,1</b>	<b>1 418,5</b>	<b>1 381,8</b>	<b>872,1</b>	

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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	8 704,0	138 538	69%	969,8	664,1	880,3	1 117,1	1 442,2	908,8	1 005,9	1 044,4	671,2	
Renovation	285,4	7 378	2%	38,4	23,4	29,5	39,4	50,1	32,6	31,2	26,4	14,4	
Building	2 149,6	40 073	17%	296,2	173,4	234,2	269,8	366,5	227,4	236,7	215,7	129,7	
Refinancing	1 401,6	25 269	11%	93,4	88,8	159,4	253,0	342,1	168,3	144,6	95,2	56,7	
Other / No Data	0,0		0%										
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>	<b>1 397,9</b>	<b>949,7</b>	<b>1 303,4</b>	<b>1 679,3</b>	<b>2 200,9</b>	<b>1 337,1</b>	<b>1 418,5</b>	<b>1 381,8</b>	<b>872,1</b>	

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	10 787,3	180 205	86%	1 138,2	795,1	1 095,8	1 446,1	1 884,0	1 166,3	1 245,9	1 229,4	786,6	
Buy to let	1 348,4	24 591,0	11%	188,7	113,3	153,6	175,3	254,9	142,0	132,4	120,4	67,9	
Vacation / second home	404,9	6 462,0	3%	71,0	41,3	54,0	57,9	62,0	28,9	40,2	32,0	17,6	
Other / No Data	0,0		0%										
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>	<b>1 397,9</b>	<b>949,7</b>	<b>1 303,4</b>	<b>1 679,3</b>	<b>2 200,9</b>	<b>1 337,1</b>	<b>1 418,5</b>	<b>1 381,8</b>	<b>872,1</b>	

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	8 159,8	139 853	65%	878,5	588,2	815,0	1 061,7	1 427,3	887,4	951,5	944,5	605,7	
Protected life-time employment	2 085,6	36 080	17%	225,0	161,9	222,1	308,8	368,4	215,2	227,9	220,7	135,6	
Self employed	1 747,9	26 973	14%	220,0	150,1	203,5	244,8	311,4	177,8	179,8	163,5	96,9	
Retired	0,0		0%										
Unemployed	211,3	4 327	2%	31,7	21,4	26,4	24,6	36,3	20,3	19,9	19,2	11,5	
Other	336,0	4 025	3%	42,6	28,1	36,4	39,5	57,4	36,4	39,3	33,9	22,4	
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>	<b>1 397,9</b>	<b>949,7</b>	<b>1 303,4</b>	<b>1 679,3</b>	<b>2 200,9</b>	<b>1 337,1</b>	<b>1 418,5</b>	<b>1 381,8</b>	<b>872,1</b>	

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	6 069,6	99 575	48%
Crédit Logement	928,8	9 201	7%
L'Équité - Generali	574,9	19 753	5%
CNP Caution	3 524,1	63 127	28%
AXA Caution	1 443,2	19 602	12%
Other / No Data			
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	12 511,9	210 110	100%
Float capped	26,8	1 097	0%
Float uncapped	1,8	51	0%
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>

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9. Seasoning

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)									
Seasoning (in months)	Total Loan Balance In Mln C	Number of Loans	% (amount)	[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	[ 85% ; 90% ]	[ 90% ; 95% ]	[ 95% ; 100% ]	
< 12	615,8	5 575	5%	31,8	29,8	47,7	74,0	89,9	67,7	76,2	88,1	110,5	
>= 12 - < 24	1 376,4	13 799	11%	65,2	66,5	95,2	140,4	196,1	133,5	170,8	266,7	241,9	
>= 24 - < 36	1 409,0	16 247	11%	72,6	65,6	107,0	140,8	217,9	157,1	209,6	265,5	172,9	
>= 36 - < 60	3 290,5	44 926	26%	170,2	161,6	234,6	334,5	563,5	424,8	539,7	555,0	306,6	
>= 60	5 848,9	130 711	47%	1 058,0	626,1	818,9	989,6	1 133,5	554,0	422,2	206,5	40,2	
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>	<b>1 397,9</b>	<b>949,7</b>	<b>1 303,4</b>	<b>1 679,3</b>	<b>2 200,9</b>	<b>1 337,1</b>	<b>1 418,5</b>	<b>1 381,8</b>	<b>872,1</b>	

10. Residual Maturity

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)									
Maturity (in years)	Total Loan Balance In Mln C	Number of Loans	% (amount)	[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	[ 85% ; 90% ]	[ 90% ; 95% ]	[ 95% ; 100% ]	
< 5	1 054,5	55 065	8%	567,4	116,5	93,3	106,1	107,8	37,0	18,4	6,5	1,6	
>= 5 - < 10	3 005,9	61 134	24%	541,1	447,6	520,0	452,9	396,5	220,6	217,8	151,8	57,5	
>= 10 - < 15	3 766,0	49 454	30%	205,5	248,5	405,9	634,5	845,0	407,8	362,9	380,3	275,8	
>= 15 - < 20	2 481,3	25 970	20%	58,7	87,5	179,9	292,0	520,5	420,5	461,5	324,0	136,7	
>= 20	2 232,9	19 635	18%	25,2	49,7	104,4	193,8	331,0	251,2	357,8	519,2	400,5	
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>	<b>1 397,9</b>	<b>949,7</b>	<b>1 303,4</b>	<b>1 679,3</b>	<b>2 200,9</b>	<b>1 337,1</b>	<b>1 418,5</b>	<b>1 381,8</b>	<b>872,1</b>	

11. Borrower social category

Total Loan Balance (C Mn)				Unindexed LTV Range (C Mn)									
Social category	Total Loan Balance In Mln C	Number of Loans	% (amount)	[ 0% ; 40% ]	[ 40% ; 50% ]	[ 50% ; 60% ]	60% ; 70%	70% ; 80%	80% ; 85%	[ 85% ; 90% ]	[ 90% ; 95% ]	[ 95% ; 100% ]	
Employees	4 453,9	84 993	36%	395,2	292,0	429,5	580,7	805,4	513,4	541,7	547,2	348,8	
Executives and self-employed	3 743,4	45 640	30%	415,9	296,7	413,6	513,6	653,6	387,1	414,6	393,6	254,7	
Civil servants	2 085,6	36 080	17%	225,0	161,9	222,1	308,8	368,4	215,2	227,9	220,7	135,6	
Dealers and farmers	1 375,5	26 447	11%	140,5	100,7	135,5	177,9	247,2	152,3	164,7	160,7	95,9	
Others	882,2	18 098	7%	221,2	98,4	102,7	98,3	126,2	69,1	69,6	59,6	37,1	
<b>Total</b>	<b>12 540,6</b>	<b>211 258</b>	<b>100%</b>	<b>1 397,9</b>	<b>949,7</b>	<b>1 303,4</b>	<b>1 679,3</b>	<b>2 200,9</b>	<b>1 337,1</b>	<b>1 418,5</b>	<b>1 381,8</b>	<b>872,1</b>	

## ASSET COVER TEST

<b>Date of Asset Cover Test</b>	<b>15/06/2023</b>
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**Adjusted Aggregate Asset Amount (AAAA)**

Aggregate Covered Bond Outstanding Principal Amount

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

<b>Asset Cover Ratio</b>	<b>114%</b>
<b>Adjusted Aggregate Asset Amount (AAAA)</b>	<b>11 296 192 843</b>
<b>Aggregate Covered Bond Outstanding Principal Amount</b>	<b>9 932 500 000</b>
<b>ASSET COVER TEST RESULT (PASS/FAIL)</b>	<b>PASS</b>

<b>A = min(A1;A2)</b>	<b>11 850 856 334</b>
<b>Adjusted Home Loan Outstanding Principal Amount</b>	<b>12 512 772 741</b>
<b>(i)*(ii)</b>	<b>11 850 856 334</b>
<b>Unadjusted Home Loan Outstanding Principal Amount (i)</b>	<b>12 540 588 713</b>
<b>Asset Percentage (ii)</b>	<b>94,50%</b>

<b>Cash Collateral Account</b>	<b>-</b>
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<b>C = min(ASAA;ASAA level limit * AAAA)</b>	<b>-</b>
<b>Aggregate Substitution Asset Amount (or ASAA)</b>	<b>-</b>
<b>ASAA level limit * AAAA</b>	<b>2 824 048 211</b>
<b>ASAA level limit</b>	<b>20%</b>
<b>ASAA level is acceptable</b>	<b>TRUE</b>

<b>Permitted Investments</b>	<b>-</b>
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<b>Payments due under Issuer Hedging Agreement</b>	<b>-</b>
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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

<b>Z = WAM * Aggregate Covered Bond Outstanding Principal Amount * Negative Carry Adjustment</b>	<b>554 663 491</b>
<b>WAM (Years)</b>	<b>5,584</b>
<b>Aggregate Covered Bond Outstanding Principal Amount</b>	<b>9 932 500 000</b>
<b>Negative Carry Adjustment</b>	<b>1,00%</b>

Name of Series	Outstanding Principal Amount	Scheduled Maturity Date	Remaining Maturity (Years)
CM-ARKEACB-2011_02	15 000 000	19/01/2026	2,60
CM-ARKEACB-2011_02	10 000 000	22/03/2029	5,77
CM-ARKEACB-2011_02	15 000 000	11/02/2031	7,66
CM-ARKEACB-2011_03	10 000 000	17/02/2026	2,68
CM-ARKEACB-2011_06	10 000 000	01/06/2026	2,96
CM-ARKEACB-2011_06	16 000 000	05/07/2031	8,05
CM-ARKEACB-2011_07	100 000 000	06/07/2026	3,06
CM-ARKEACB-2011_07	10 000 000	07/07/2031	8,06
CM-ARKEACB-2011_07	15 000 000	21/12/2026	3,52
CM-ARKEACB-2011_09	26 500 000	21/07/2031	8,10
CM-ARKEACB-2011_11	55 000 000	14/10/2026	3,33
CM-ARKEACB-2015_06	500 000 000	11/07/2023	0,07
CM-ARKEACB-2015_09	700 000 000	24/06/2025	2,03
CM-ARKEACB-2018_03	500 000 000	05/10/2027	4,31
CM-ARKEACB-2018_04	50 000 000	31/03/2043	19,79
CM-ARKEACB-2018_06	500 000 000	01/06/2033	9,96
CM-ARKEACB-2018_06	500 000 000	08/06/2028	4,98
CM-ARKEACB-2018_11	750 000 000	04/03/2024	0,72
CM-ARKEACB-2019_07	500 000 000	12/07/2029	6,08
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	7,30
CM-ARKEACB-2021_06	500 000 000	17/06/2025	2,01
CM-ARKEACB-2021_09	500 000 000	20/09/2031	8,27
CM-ARKEACB-2022_03	150 000 000	31/03/2037	13,79
CM-ARKEACB-2022_05	750 000 000	16/05/2032	8,92
CM-ARKEACB-2022_10	500 000 000	04/10/2028	5,31
CM-ARKEACB-2022_12	500 000 000	22/12/2026	3,52
CM-ARKEACB-2023_01	750 000 000	30/03/2027	3,79
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	10,13