Arkéa Home Loans SFH - February 2024

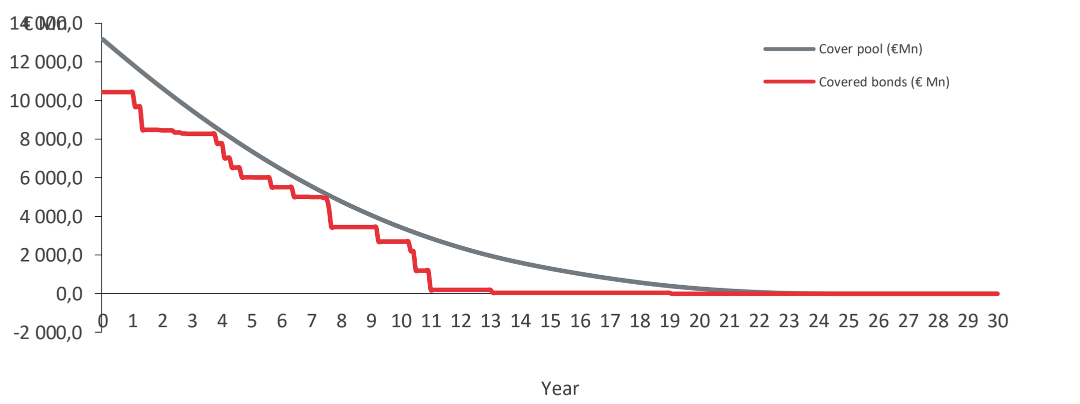
Cut-off Date	31/01/2024

COLLATERAL DESCRIPTION asset report date February 2024

A] Overview data

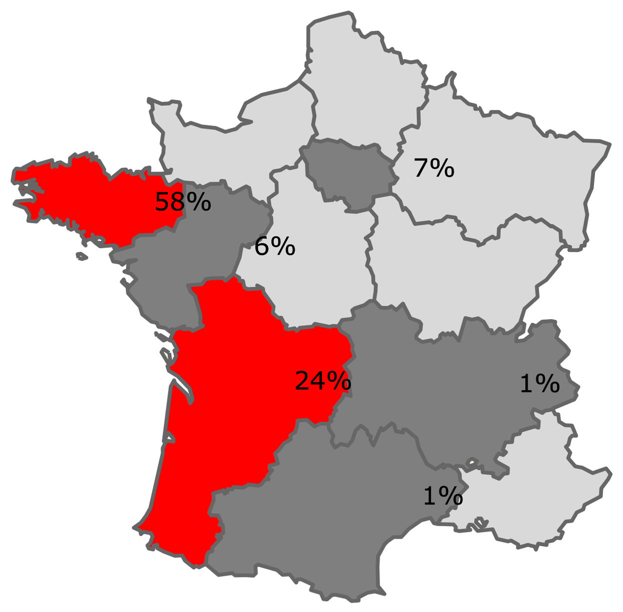
Total outstanding current balance (in €)	**13 165 668 962 €**
Number of loans	**217 002**
Number of borrowers	**130 614**
Average Loan balance (in €)	**60 671**
Weighted Average Seasoning (in months)	**66**
Weighted Average Remaining term (in months)	**160**
Percentage of Variable Loans	**0,2%**
Weighted Average Current Unindexed LTV (in %)	**69%**
Weighted Average Current Indexed LTV (in %)	**53%**

Amortisation profile



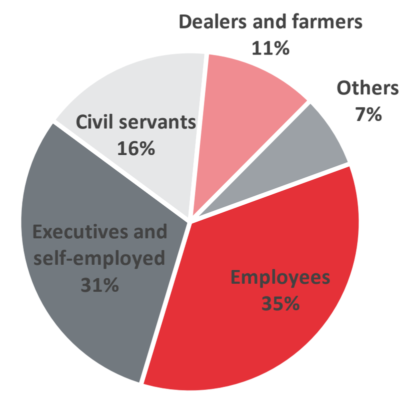
1. Borrower information

1.a Geographical breakdown (outstanding)



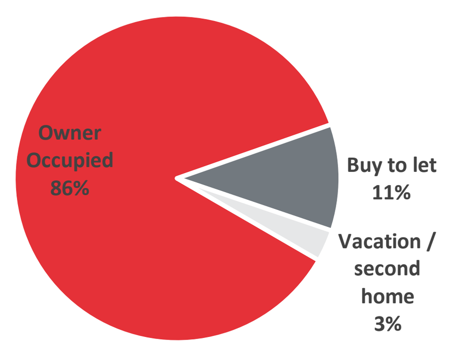
Rest of France : 3%

1.b Borrowers by social category

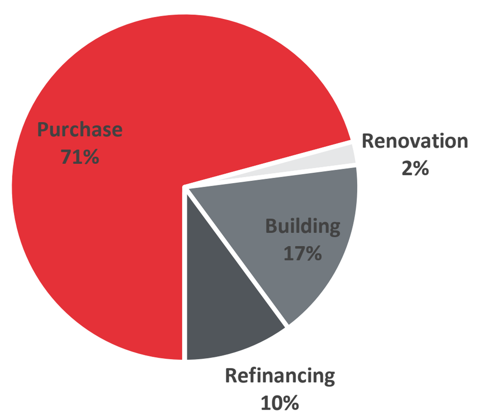


2. Home loans information

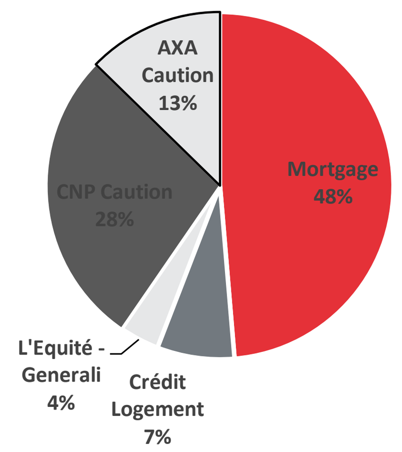
2.a Occupancy Type



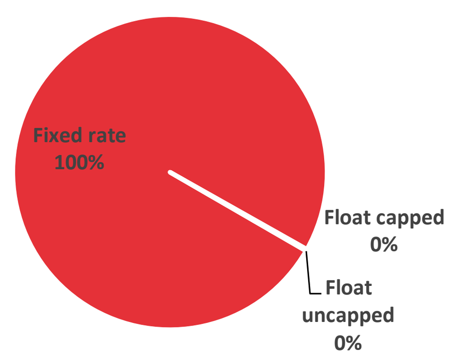
2.b Loan purpose



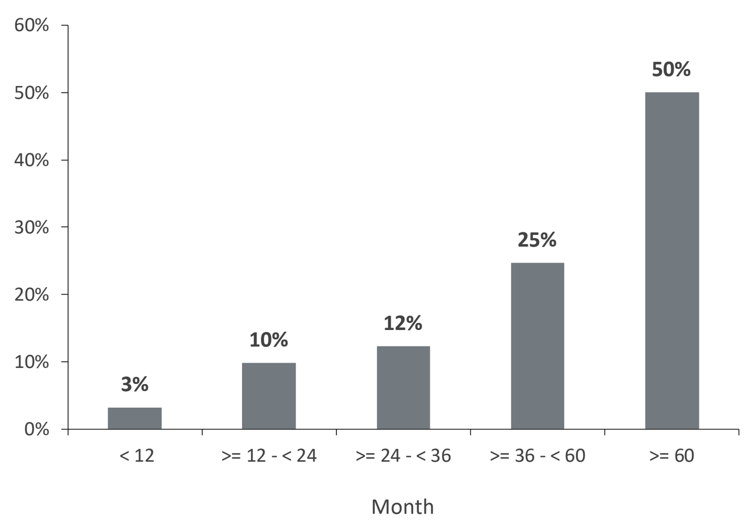
2.c Mortgage vs guaranteed loans



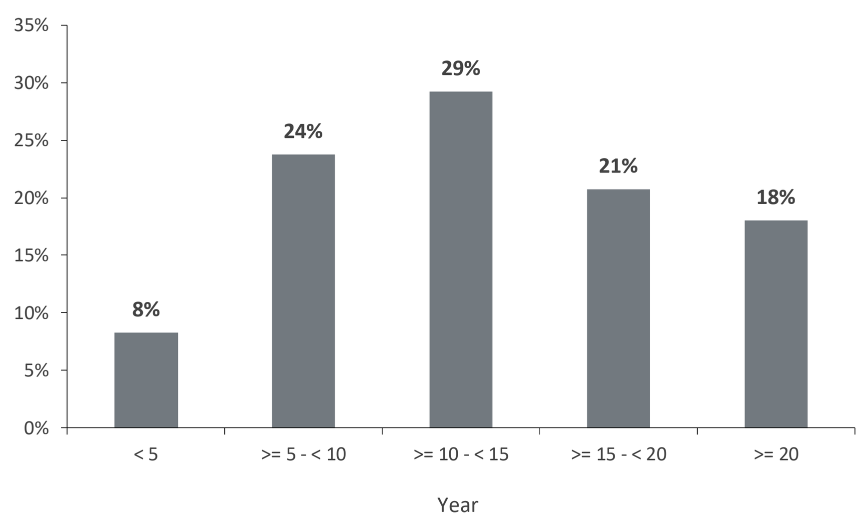
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - February 2024

Cut-off Date	31/01/2024

B] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 471,5	49 832	11%
> 40% - <= 50%	1 027,6	19 740	8%
> 50% - <= 60%	1 376,5	23 935	10%
> 60% - <= 70%	1 798,7	28 614	14%
> 70% - <= 80%	2 418,4	34 368	18%
> 80% - <= 85%	1 428,5	18 765	11%
> 85% - <= 90%	1 513,8	18 314	11%
> 90% - <= 95%	1 451,6	16 247	11%
> 95% - <= 100%	679,0	7 187	5%
Total	13 165,7	217 002	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 313,9	87 911	25%
> 40% - <= 50%	2 310	39 008	18%
> 50% - <= 60%	2 701	38 770	21%
> 60% - <= 70%	2 268	27 265	17%
> 70% - <= 80%	1 400	14 480	11%
> 80% - <= 85%	449	4 013	3%
> 85% - <= 90%	345	2 792	3%
> 90% - <= 95%	259	1 939	2%
> 95% - <= 100%	119	824	1%
Total	13 165,7	217 002	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	13 165,7	217 002
> 0		
Total	13 165,7	217 002

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	36,6	423	0%	2,8	3,0	3,0	6,7	6,5	4,5	4,5	3,8	1,7
Aquitaine-Limousin-Poitou-Charentes	3 107,8	44 160	24%	299,4	241,5	350,9	469,6	588,6	322,8	347,3	333,5	154,2
Auvergne-Rhône-Alpes	167,3	1 640	1%	19,9	15,1	14,9	22,8	29,3	21,2	18,7	20,7	4,8
Bourgogne-Franche-Comté	14,4	214	0%	1,5	1,3	1,7	1,1	2,5	1,7	2,2	1,5	0,9
Bretagne	7 693,3	145 650	58%	910,7	600,0	794,1	1 037,7	1 397,7	841,8	874,0	827,9	409,4
Centre-Val de Loire	50,0	759	0%	5,9	4,2	5,7	5,3	11,7	4,4	6,3	4,4	2,1
Corse	11,0	125	0%	0,9	1,1	1,4	1,4	2,8	0,9	1,6	0,7	0,2
Departements d'Outre-Mer	20,6	269	0%	3,0	2,5	2,4	4,0	3,5	2,1	2,0	1,2	0,0
Ile-de-France	896,9	8 075	7%	117,0	81,2	92,1	106,0	152,2	92,1	106,8	114,3	35,3
Languedoc-Roussillon-Midi-Pyrénées	140,5	1 854	1%	18,1	13,6	15,3	18,7	24,9	13,3	16,7	15,2	4,7
Nord-Pas-de-Calais-Picardie	69,7	805	1%	6,2	5,4	7,4	7,0	15,5	8,7	8,7	8,6	2,2
Normandie	87,1	1 340	1%	10,5	6,4	8,8	10,4	15,2	8,2	11,8	10,5	5,3
Pays de la Loire	725,5	10 166	6%	55,6	41,6	65,0	87,8	145,7	89,2	98,9	90,2	51,5
Provence-Alpes-Côte d'Azur	145,0	1 522	1%	19,9	10,7	13,8	20,2	22,5	17,6	14,3	19,1	6,8
Total	13 165,7	217 002	100%	1 471,5	1 027,6	1 376,5	1 798,7	2 418,4	1 428,5	1 513,8	1 451,6	679,0

Arkéa Home Loans SFH - February 2024

Cut-off Date	31/01/2024

ARKEA HOME LOANS SFH

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	9 320,6	144 470	71%	1 025,6	718,6	950,9	1 206,0	1 642,2	999,6	1 122,8	1 126,8	528,2
Renovation	284,7	7 272	2%	38,1	22,3	30,7	41,5	51,8	31,8	31,3	23,2	13,9
Building	2 231,1	40 811	17%	301,7	180,7	228,7	288,8	404,8	251,1	246,7	216,4	112,1
Refinancing	1 329,3	24 449	10%	106,2	105,9	166,2	262,4	319,6	146,0	112,9	85,2	24,8
Other / No Data	0,0		0%									
Total	**13 165,7**	**217 002**	**100%**	**1 471,5**	**1 027,6**	**1 376,5**	**1 798,7**	**2 418,4**	**1 428,5**	**1 513,8**	**1 451,6**	**679,0**

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	11 365,1	185 327	86%	1 208,2	861,8	1 165,5	1 544,2	2 086,7	1 253,6	1 330,2	1 304,8	610,0
Buy to let	1 386,9	25 146,0	11%	190,7	120,3	155,2	192,4	270,3	137,0	143,6	120,3	57,0
Vacation / second home	413,7	6 529,0	3%	72,7	45,4	55,8	62,2	61,4	37,9	39,9	26,5	11,9
Other / No Data	0,0		0%									
Total	**13 165,7**	**217 002**	**100%**	**1 471,5**	**1 027,6**	**1 376,5**	**1 798,7**	**2 418,4**	**1 428,5**	**1 513,8**	**1 451,6**	**679,0**

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	8 577,7	143 501	65%	919,6	641,0	865,4	1 141,8	1 570,2	950,3	1 009,7	993,4	486,4
Protected life-time employment	2 165,8	36 796	16%	241,6	172,9	235,0	323,8	404,1	227,1	241,7	230,2	89,4
Self employed	1 844,9	27 991	14%	232,1	162,5	211,5	263,2	336,8	186,1	202,3	172,2	78,2
Retired	0,0		0%									
Unemployed	226,3	4 475	2%	34,2	20,8	27,0	29,4	41,5	23,6	20,6	21,0	8,3
Other	351,0	4 239	3%	44,1	30,3	37,6	40,5	65,8	41,4	39,5	34,9	16,7
Total	**13 165,7**	**217 002**	**100%**	**1 471,5**	**1 027,6**	**1 376,5**	**1 798,7**	**2 418,4**	**1 428,5**	**1 513,8**	**1 451,6**	**679,0**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	6 406,6	102 366	49%
Crédit Logement	949,8	9 257	7%
L'Equité - Generali	490,2	17 717	4%
CNP Caution	3 647,0	64 827	28%
AXA Caution	1 672,0	22 835	13%
Other / No Data			
Total	**13 165,7**	**217 002**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	13 141,8	216 004	100%
Float capped	22,5	957	0%
Float uncapped	1,4	41	0%
Total	**13 165,7**	**217 002**	**100%**

Arkéa Home Loans SFH - February 2024

ARKEA HOME LOANS SFH

Cut-off Date	31/01/2024

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	425,8	3 511	3%	20,6	23,4	34,0	47,8	61,3	42,6	51,6	70,8	73,9
>= 12 - < 24	1 291,2	12 233	10%	62,2	65,1	103,1	138,6	195,1	122,7	165,8	250,7	187,8
>= 24 - < 36	1 617,4	17 710	12%	86,1	78,2	116,5	167,6	253,5	180,2	249,3	321,8	164,1
>= 36 - < 60	3 247,5	42 902	25%	172,9	159,4	238,5	337,7	583,3	433,4	549,2	562,7	210,4
>= 60	6 583,8	140 646	50%	1 129,8	701,4	884,5	1 106,9	1 325,2	649,7	497,9	245,6	42,9
Total	**13 165,7**	**217 002**	**100%**	**1 471,5**	**1 027,6**	**1 376,5**	**1 798,7**	**2 418,4**	**1 428,5**	**1 513,8**	**1 451,6**	**679,0**

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	1 089,8	56 914	8%	587,0	118,0	98,7	112,8	114,2	33,9	18,9	5,4	0,8
>= 5 - < 10	3 128,0	62 270	24%	568,6	488,3	526,6	452,7	426,2	245,0	226,6	153,1	40,7
>= 10 - < 15	3 845,2	49 509	29%	221,5	263,3	432,3	690,8	884,5	387,3	367,2	381,8	216,4
>= 15 - < 20	2 729,5	28 262	21%	64,1	99,2	199,4	322,9	620,2	496,3	497,0	336,1	94,3
>= 20	2 373,2	20 047	18%	30,2	58,8	119,5	219,5	373,3	266,0	403,9	575,3	326,7
Total	**13 165,7**	**217 002**	**100%**	**1 471,5**	**1 027,6**	**1 376,5**	**1 798,7**	**2 418,4**	**1 428,5**	**1 513,8**	**1 451,6**	**679,0**

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	4 636,5	86 730	35%	410,6	312,9	448,9	619,4	874,9	545,3	564,9	569,1	290,4
Executives and self-employed	4 012,3	47 972	30%	443,3	335,6	447,8	558,3	723,4	424,7	455,9	427,9	195,5
Civil servants	2 165,8	36 796	16%	241,6	172,9	235,0	323,8	404,1	227,1	241,7	230,2	89,4
Dealers and farmers	1 427,8	26 822	11%	146,4	103,3	137,9	192,2	277,0	153,7	180,2	161,2	75,9
Others	923,3	18 682	7%	229,6	102,8	107,0	105,1	139,0	77,7	71,2	63,2	27,7
Total	**13 165,7**	**217 002**	**100%**	**1 471,5**	**1 027,6**	**1 376,5**	**1 798,7**	**2 418,4**	**1 428,5**	**1 513,8**	**1 451,6**	**679,0**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	14/02/2024

Adjusted Aggregate Asset Amount (AAAA)

Aggregate Covered Bond Outstanding Principal Amount

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

Asset Cover Ratio	**115%**
Adjusted Aggregate Asset Amount (AAAA)	**11 950 262 056**
Aggregate Covered Bond Outstanding Principal Amount	**10 432 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**12 441 557 169**
Adjusted Home Loan Outstanding Principal Amount	13 131 337 298
(i)*(ii)	12 441 557 169
Unadjusted Home Loan Outstanding Principal Amount (i)	13 165 668 962
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	2 987 565 514
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	**491 295 113**
WAM (Years)	4,709
Aggregate Covered Bond Outstanding Principal Amount	10 432 500 000
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	1,93
CM-ARKEACB-2011_02	10 000 000	22/03/2029	5,10
CM-ARKEACB-2011_02	15 000 000	11/02/2031	6,99
CM-ARKEACB-2011_03	10 000 000	17/02/2026	2,01
CM-ARKEACB-2011_06	10 000 000	01/06/2026	2,29
CM-ARKEACB-2011_06	16 000 000	05/07/2031	7,39
CM-ARKEACB-2011_07	100 000 000	06/07/2026	2,39
CM-ARKEACB-2011_07	10 000 000	07/07/2031	7,39
CM-ARKEACB-2011_07	15 000 000	21/12/2026	2,85
CM-ARKEACB-2011_09	26 500 000	21/07/2031	7,43
CM-ARKEACB-2011_11	55 000 000	14/10/2026	2,66
CM-ARKEACB-2015_09	700 000 000	24/06/2025	1,36
CM-ARKEACB-2018_03	500 000 000	05/10/2027	3,64
CM-ARKEACB-2018_04	50 000 000	31/03/2043	19,12
CM-ARKEACB-2018_06	500 000 000	01/06/2033	9,30
CM-ARKEACB-2018_06	500 000 000	08/06/2028	4,31
CM-ARKEACB-2018_11	750 000 000	04/03/2024	0,05
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,41
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,64
CM-ARKEACB-2021_06	500 000 000	17/06/2025	1,34
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,60
CM-ARKEACB-2022_03	150 000 000	31/03/2037	13,13
CM-ARKEACB-2022_05	750 000 000	16/05/2032	8,25
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,64
CM-ARKEACB-2022_12	500 000 000	22/12/2026	2,85
CM-ARKEACB-2023_01	750 000 000	30/03/2027	3,12
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	9,46
CM-ARKEACB-2023_07	1 000 000 000	07/02/2034	9,98