Arkéa Home Loans SFH - April 2024

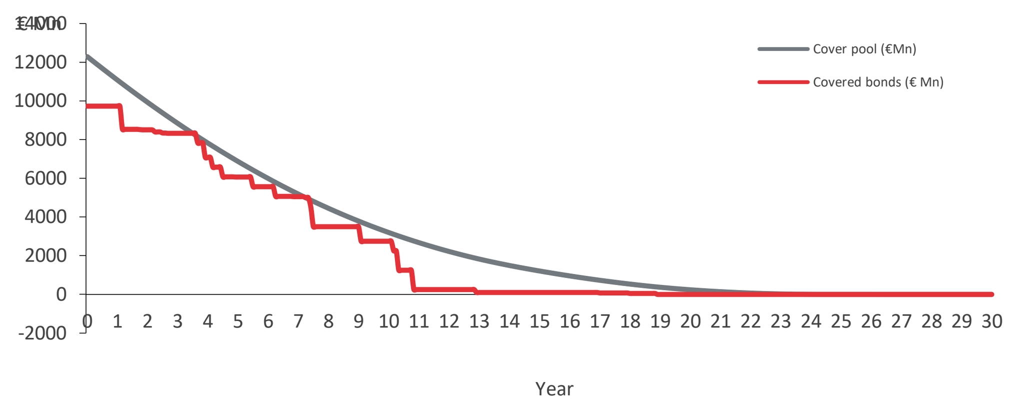
Cut-off Date	3/31/2024

COLLATERAL DESCRIPTION asset report date April 2024

A] Overview data

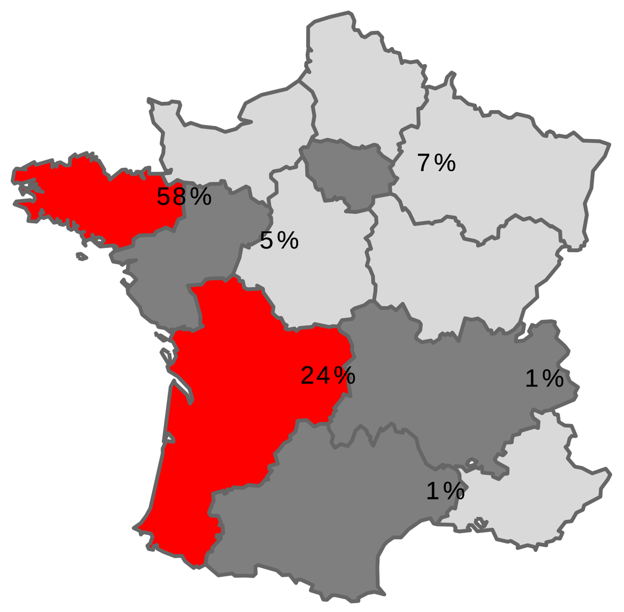
Total outstanding current balance (in €)	**12,290,647,515 €**
Number of loans	202,784
Number of borrowers	122,485
Average Loan balance (in €)	60,610
Weighted Average Seasoning (in months)	67
Weighted Average Remaining term (in months)	160
Percentage of Variable Loans	0.2%
Weighted Average Current Unindexed LTV (in %)	69%
Weighted Average Current Indexed LTV (in %)	53%

Amortisation profile



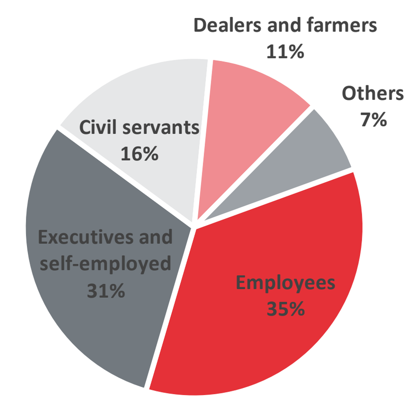
1. Borrower information

1.a Geographical breakdown (outstanding)



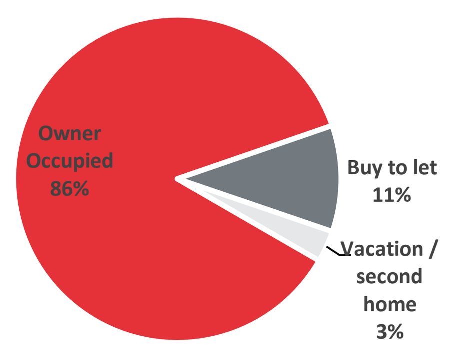
Rest of France : 3%

1.b Borrowers by social category

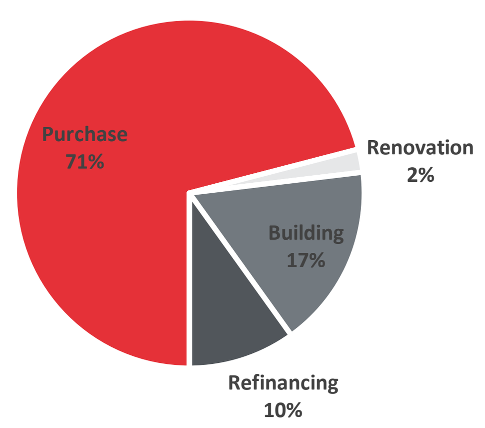


2. Home loans information

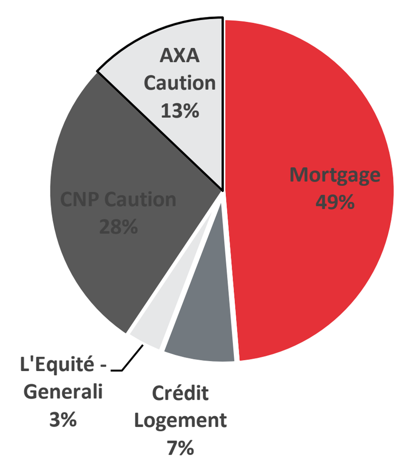
2.a Occupancy Type



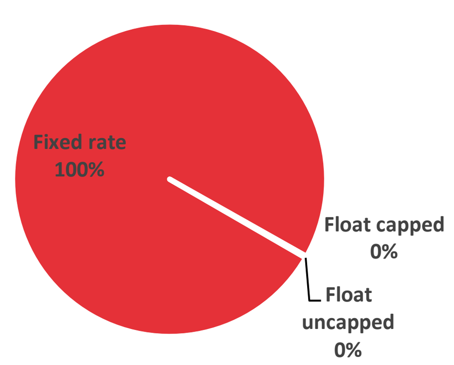
2.b Loan purpose



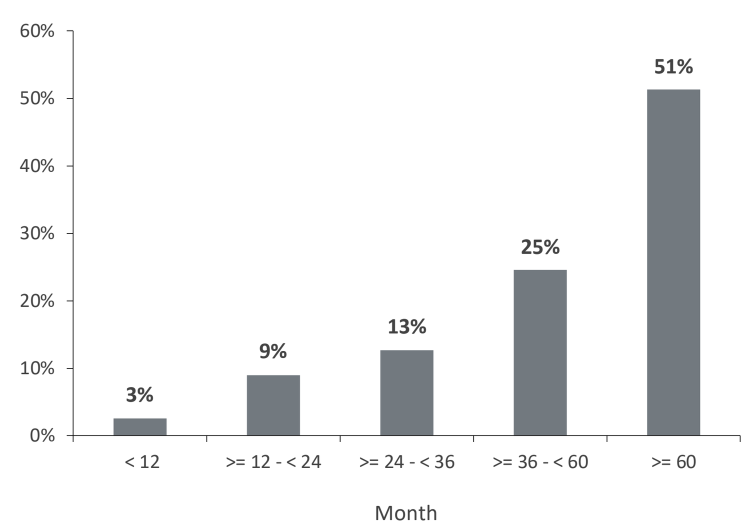
2.c Mortgage vs guaranteed loans



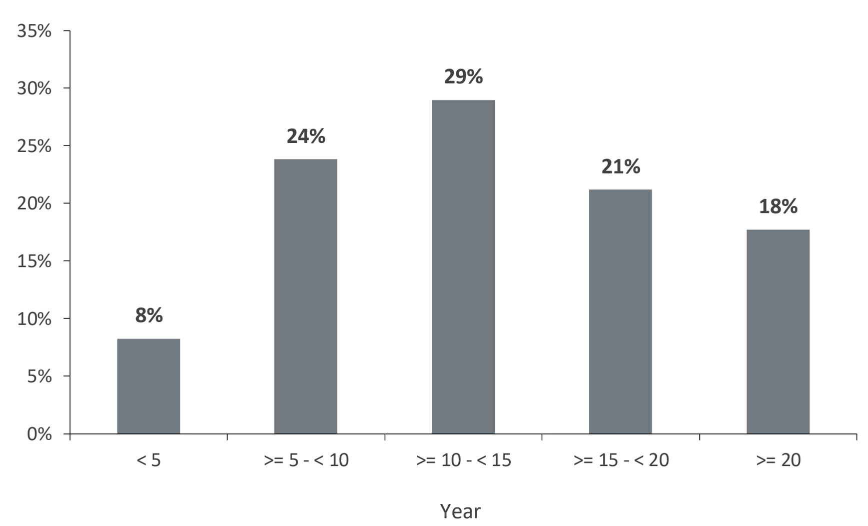
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - April 2024

Cut-off Date	3/31/2024

B] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance **in Mln €**	Number of Loans	% (amount)
0 - <= 40%	1,383.9	46,923	11%
> 40% - <= 50%	971.9	18,570	8%
> 50% - <= 60%	1,298.4	22,526	11%
> 60% - <= 70%	1,698.7	26,936	14%
> 70% - <= 80%	2,290.9	32,492	19%
> 80% - <= 85%	1,344.6	17,551	11%
> 85% - <= 90%	1,428.8	17,197	12%
> 90% - <= 95%	1,326.6	14,822	11%
> 95% - <= 100%	546.9	5,767	4%
Total	12,290.6	202,784	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance **in Mln €**	Number of Loans	% (amount)
0 - <= 40%	3,075.0	82,051	25%
> 40% - <= 50%	2,136	36,143	17%
> 50% - <= 60%	2,499	36,017	20%
> 60% - <= 70%	2,079	25,099	17%
> 70% - <= 80%	1,331	13,841	11%
> 80% - <= 85%	439	3,985	4%
> 85% - <= 90%	321	2,704	3%
> 90% - <= 95%	259	1,928	2%
> 95% - <= 100%	142	958	1%
Total	12,279.5	202,726	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance **in Mln €**	Number of Loans
0	12,290.6	202,784
> 0		
Total	12,290.6	202,784

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	381	0%	2.7	2.9	2.4	6.3	5.9	3.5	4.7	2.8	1.5
Aquitaine-Limousin-Poitou-Charentes	2,906.2	41,386	24%	285.7	229.7	335.0	443.1	556.9	302.0	326.8	304.9	122.1
Auvergne-Rhône-Alpes	157.3	1,554	1%	19.0	15.0	14.8	22.2	27.4	19.3	16.9	18.9	3.8
Bourgogne-Franche-Comté	13.2	197	0%	1.5	1.1	1.8	0.8	2.4	1.8	2.0	1.5	0.4
Bretagne	7,181.9	135,952	58%	853.7	564.7	747.7	977.2	1,324.7	796.0	822.9	760.4	334.5
Centre-Val de Loire	45.7	700	0%	5.4	4.0	5.2	5.0	11.1	4.4	5.7	3.6	1.3
Corse	9.7	118	0%	0.7	1.1	1.5	1.6	2.0	0.8	1.4	0.4	0.1
Departements d'Outre-Mer	19.0	253	0%	2.8	2.4	2.3	3.4	3.3	1.5	2.0	1.3	0.0
Ile-de-France	833.6	7,533	7%	110.1	76.5	83.1	101.4	148.1	87.3	100.7	100.6	25.8
Languedoc-Roussillon-Midi-Pyrénées	132.8	1,755	1%	17.5	12.6	14.6	18.1	24.3	12.4	16.4	13.4	3.6
Nord-Pas-de-Calais-Picardie	65.0	754	1%	5.6	5.2	7.0	6.7	14.5	8.2	7.4	8.1	2.1
Normandie	82.3	1,278	1%	10.1	6.1	7.9	10.2	14.1	8.2	11.5	9.5	4.6
Pays de la Loire	675.5	9,501	5%	51.0	40.4	61.7	83.8	135.7	83.1	94.6	84.1	41.0
Provence-Alpes-Côte d'Azur	135.7	1,422	1%	18.1	10.3	13.3	18.8	20.4	16.0	15.7	17.1	6.1
Total	12,290.6	202,784	100%	1,383.9	971.9	1,298.4	1,698.7	2,290.9	1,344.6	1,428.8	1,326.6	546.9

Arkéa Home Loans SFH - April 2024

ARKEA HOME LOANS SFH

Cut-off Date	3/31/2024

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	8,720.6	135,293	71%	965.8	675.6	893.5	1,142.6	1,557.3	957.0	1,067.7	1,028.5	432.6
Renovation	263.1	6,709	2%	35.4	21.5	29.2	37.5	48.5	29.4	28.1	22.0	11.6
Building	2,089.0	38,189	17%	281.7	172.2	217.0	273.1	387.6	232.1	232.5	203.5	89.3
Refinancing	1,217.9	22,593	10%	101.0	102.6	158.7	245.5	297.5	126.2	100.5	72.6	13.4
Other / No Data	0.0		0%									
Total	12,290.6	202,784	100%	1,383.9	971.9	1,298.4	1,698.7	2,290.9	1,344.6	1,428.8	1,326.6	546.9

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	10,617.8	173,263	86%	1,139.1	816.2	1,103.7	1,454.2	1,978.0	1,187.2	1,256.7	1,191.7	491.2
Buy to let	1,290.9	23,463.0	11%	176.2	113.4	143.5	187.3	254.4	122.6	136.6	110.1	46.9
Vacation / second home	381.9	6,058.0	3%	68.7	42.3	51.2	57.2	58.6	34.8	35.5	24.8	8.8
Other / No Data	0.0		0%									
Total	12,290.6	202,784	100%	1,383.9	971.9	1,298.4	1,698.7	2,290.9	1,344.6	1,428.8	1,326.6	546.9

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	7,996.8	133,925	65%	864.7	606.3	811.5	1,077.6	1,492.5	893.3	948.1	908.2	394.5
Protected life-time employment	2,021.8	34,458	16%	228.9	163.5	226.3	299.6	381.0	213.4	228.0	211.4	69.7
Self employed	1,725.8	26,196	14%	218.1	152.4	197.0	251.5	317.5	176.5	195.9	155.0	62.0
Retired	0.0		0%									
Unemployed	214.1	4,199	2%	31.2	20.1	26.7	29.0	38.2	21.6	19.3	20.0	7.9
Other	332.2	4,006	3%	41.0	29.7	36.9	40.8	61.7	39.8	37.4	32.0	12.9
Total	12,290.6	202,784	100%	1,383.9	971.9	1,298.4	1,698.7	2,290.9	1,344.6	1,428.8	1,326.6	546.9

7. Guaranty Type

Guaranty	Total Loan Balance **in Mln €**	Number of Loans	% (amount)
Mortgage	5,981.2	95,558	49%
Crédit Logement	878.1	8,610	7%
L'Equité - Generali	440.0	16,170	4%
CNP Caution	3,408.9	60,715	28%
AXA Caution	1,582.5	21,731	13%
Other / No Data			
Total	12,290.6	202,784	100%

8. Rate Type

Rate	Total Loan Balance **in Mln €**	Number of Loans	% (amount)
Fixed rate	12,269.3	201,878	100%
Float capped	20.1	871	0%
Float uncapped	1.2	35	0%
Total	12,290.6	202,784	100%

Arkéa Home Loans SFH - April 2024

Cut-off Date	3/31/2024

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	315.9	2,607	3%	15.0	16.6	26.5	31.4	48.3	33.4	41.9	51.3	51.4
>= 12 - < 24	1,105.1	10,411	9%	53.9	58.1	91.1	122.3	173.9	107.1	148.1	206.8	143.7
>= 24 - < 36	1,558.7	16,687	13%	80.5	78.3	115.5	160.4	244.1	172.6	243.5	321.5	142.4
>= 36 - < 60	3,012.3	39,460	25%	162.7	149.0	222.9	322.4	550.9	402.4	518.6	513.7	169.7
>= 60	6,298.7	133,619	51%	1,071.8	669.9	842.4	1,062.1	1,273.6	629.1	476.7	233.3	39.6
Total	12,290.6	202,784	100%	1,383.9	971.9	1,298.4	1,698.7	2,290.9	1,344.6	1,428.8	1,326.6	546.9

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	1,018.0	53,575	8%	550.8	108.9	92.2	106.9	106.0	30.7	17.1	4.7	0.7
>= 5 - < 10	2,927.3	58,268	24%	538.4	457.9	494.7	419.4	402.9	229.8	215.1	137.1	32.0
>= 10 - < 15	3,560.4	45,712	29%	208.7	252.6	405.0	658.7	821.9	349.6	339.7	350.4	173.9
>= 15 - < 20	2,604.1	26,900	21%	59.9	95.6	195.8	308.7	607.6	480.9	473.0	306.9	75.6
>= 20	2,180.8	18,329	18%	26.1	56.8	110.7	205.0	352.5	253.6	383.9	527.5	264.7
Total	12,290.6	202,784	100%	1,383.9	971.9	1,298.4	1,698.7	2,290.9	1,344.6	1,428.8	1,326.6	546.9

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	4,316.4	80,841	35%	385.2	299.5	419.4	580.4	831.9	513.7	523.9	524.3	238.1
Executives and self-employed	3,753.3	44,997	31%	418.3	315.3	422.3	533.4	687.3	399.9	435.9	389.0	151.9
Civil servants	2,021.8	34,458	16%	228.9	163.5	226.3	299.6	381.0	213.4	228.0	211.4	69.7
Dealers and farmers	1,331.2	24,993	11%	137.9	96.6	127.8	182.0	260.5	144.0	175.4	143.4	63.7
Others	868.0	17,495	7%	213.6	96.9	102.5	103.4	130.3	73.6	65.6	58.5	23.5
Total	12,290.6	202,784	100%	1,383.9	971.9	1,298.4	1,698.7	2,290.9	1,344.6	1,428.8	1,326.6	546.9

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	4/15/2024

Adjusted Aggregate Asset Amount (AAAA)
Aggregate Covered Bond Outstanding Principal Amount

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

Asset Cover Ratio	**113%**
Adjusted Aggregate Asset Amount (AAAA)	**11,031,365,625**
Aggregate Covered Bond Outstanding Principal Amount	**9,732,500,000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11,614,661,902**
Adjusted Home Loan Outstanding Principal Amount	12,254,878,575
(i)*(ii)	11,614,661,902
Unadjusted Home Loan Outstanding Principal Amount (i)	12,290,647,515
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	2,757,841,406
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	**583,296,277**
WAM (Years)	5.993
Aggregate Covered Bond Outstanding Principal Amount	9,732,500,000
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	1/19/2026	1.76
CM-ARKEACB-2011_02	10,000,000	3/22/2029	4.93
CM-ARKEACB-2011_02	15,000,000	2/11/2031	6.83
CM-ARKEACB-2011_03	10,000,000	2/17/2026	1.84
CM-ARKEACB-2011_06	10,000,000	6/1/2026	2.13
CM-ARKEACB-2011_06	16,000,000	7/5/2031	7.22
CM-ARKEACB-2011_07	100,000,000	7/6/2026	2.22
CM-ARKEACB-2011_07	10,000,000	7/7/2031	7.23
CM-ARKEACB-2011_07	15,000,000	12/21/2026	2.68
CM-ARKEACB-2011_09	26,500,000	7/21/2031	7.26
CM-ARKEACB-2011_11	55,000,000	10/14/2026	2.50
CM-ARKEACB-2015_09	700,000,000	6/24/2025	1.19
CM-ARKEACB-2018_03	500,000,000	10/5/2027	3.47
CM-ARKEACB-2018_04	50,000,000	3/31/2043	18.96
CM-ARKEACB-2018_06	500,000,000	6/1/2033	9.13
CM-ARKEACB-2018_06	500,000,000	6/8/2028	4.15
CM-ARKEACB-2019_07	500,000,000	7/12/2029	5.24
CM-ARKEACB-2020_06	1,000,000,000	10/4/2030	6.47
CM-ARKEACB-2021_06	500,000,000	6/17/2025	1.17
CM-ARKEACB-2021_09	500,000,000	9/20/2031	7.43
CM-ARKEACB-2022_03	150,000,000	3/31/2037	12.96
CM-ARKEACB-2022_05	750,000,000	5/16/2032	8.08
CM-ARKEACB-2022_10	500,000,000	10/4/2028	4.47
CM-ARKEACB-2022_12	500,000,000	12/22/2026	2.69
CM-ARKEACB-2023_01	750,000,000	3/30/2027	2.95
CM-ARKEACB-2023_06	1,000,000,000	8/1/2033	9.30
CM-ARKEACB-2024_02	1,000,000,000	2/7/2034	9.82
CM-ARKEACB-2024_04	25,000,000	4/8/2041	16.98
CM-ARKEACB-2024_04	25,000,000	4/8/2042	17.98