Arkéa Home Loans SFH - May 2024

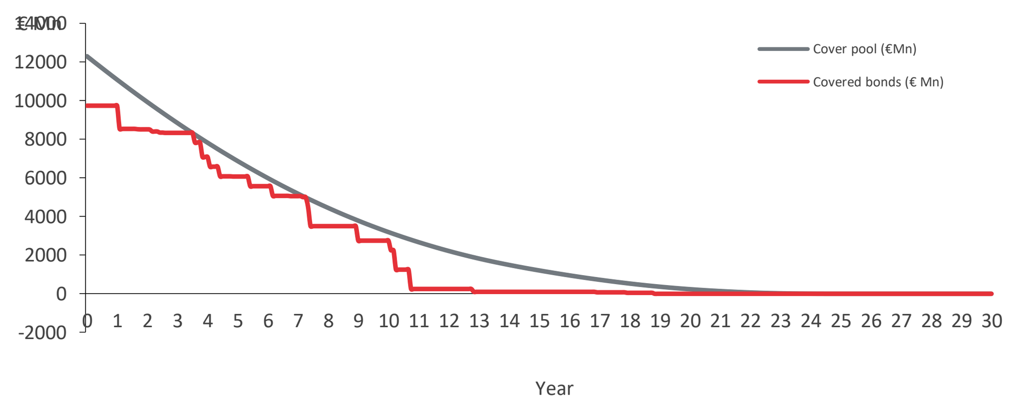
Cut-off Date	30/04/2024

COLLATERAL DESCRIPTION asset report date May 2024

A] Overview data

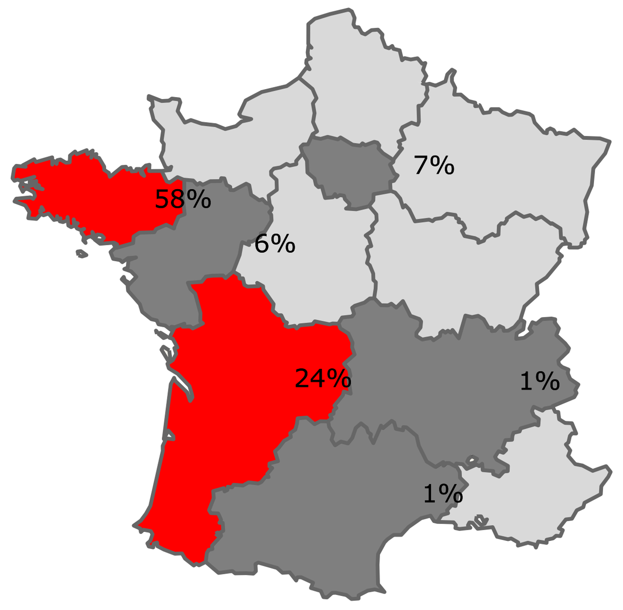
Total outstanding current balance (in €)	**12 290 638 904 €**
Number of loans	**203 016**
Number of borrowers	**122 614**
Average Loan balance (in €)	**60 540**
Weighted Average Seasoning (in months)	**68**
Weighted Average Remaining term (in months)	**160**
Percentage of Variable Loans	**0,2%**
Weighted Average Current Unindexed LTV (in %)	**69%**
Weighted Average Current Indexed LTV (in %)	**53%**

Amortisation profile



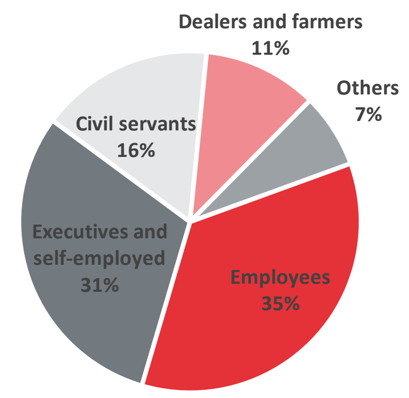
1. Borrower information

1.a Geographical breakdown (outstanding)



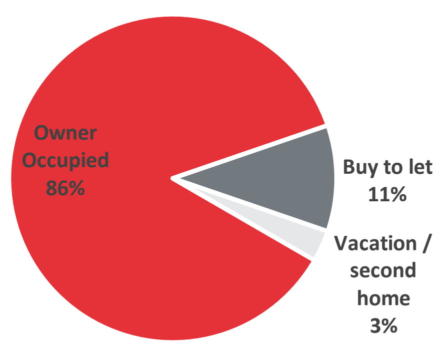
Rest of France : 3%

1.b Borrowers by social category

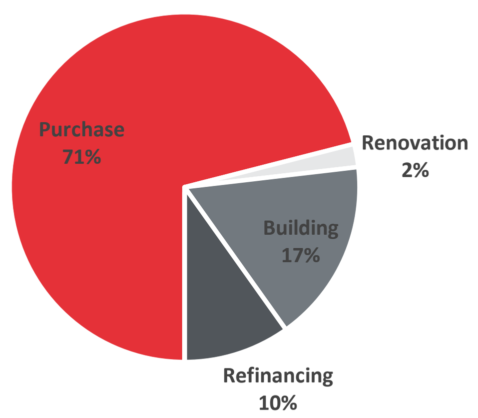


2. Home loans information

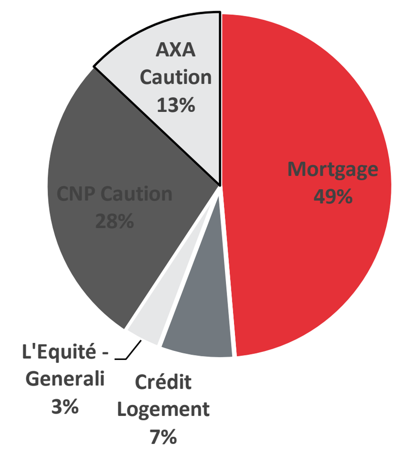
2.a Occupancy Type



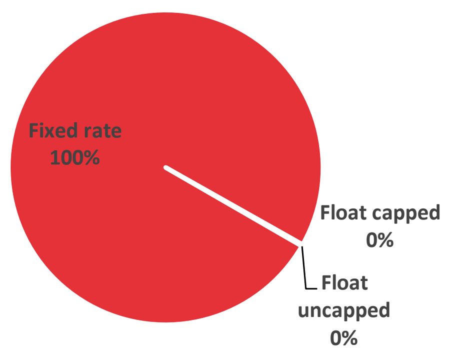
2.b Loan purpose



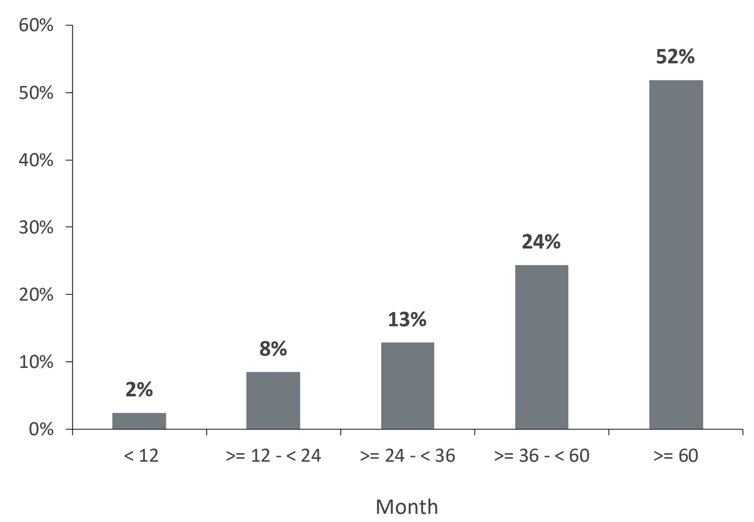
2.c Mortgage vs guaranteed loans



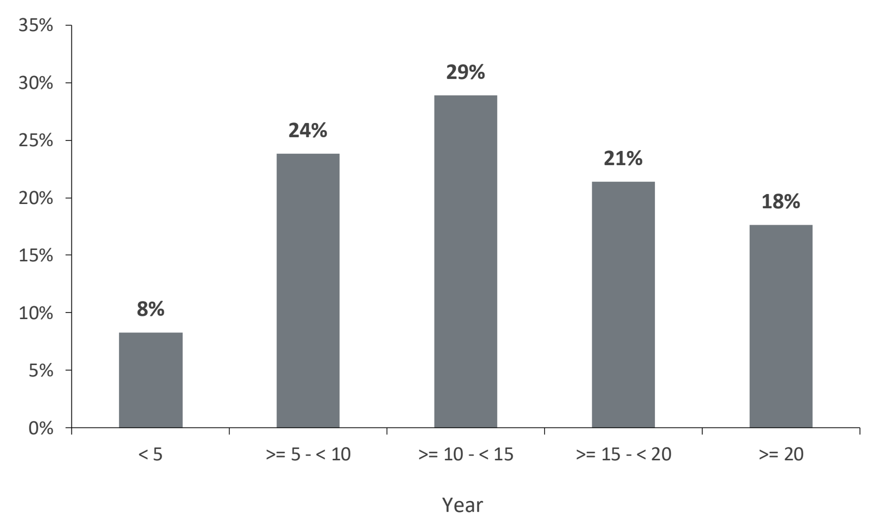
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - May 2024

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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%	1 390,2	47 069	11%
> 40% - <= 50%	979,9	18 766	8%
> 50% - <= 60%	1 306,8	22 676	11%
> 60% - <= 70%	1 714,3	27 126	14%
> 70% - <= 80%	2 311,0	32 781	19%
> 80% - <= 85%	1 355,2	17 662	11%
> 85% - <= 90%	1 426,6	17 112	12%
> 90% - <= 95%	1 298,3	14 472	11%
> 95% - <= 100%	508,3	5 352	4%
Total	12 290,6	203 016	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 086,1	82 374	25%
> 40% - <= 50%	2 143	36 326	17%
> 50% - <= 60%	2 496	35 931	20%
> 60% - <= 70%	2 070	24 989	17%
> 70% - <= 80%	1 328	13 803	11%
> 80% - <= 85%	442	3 995	4%
> 85% - <= 90%	318	2 668	3%
> 90% - <= 95%	262	1 961	2%
> 95% - <= 100%	136	925	1%
Total	12 282,1	202 972	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	12 290,6	203 016
> 0		
Total	12 290,6	203 016

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	32,5	381	0%	2,7	2,7	2,9	6,3	5,6	4,4	3,7	3,1	1,1
Aquitaine-Limousin-Poitou-Charentes	2 909,3	41 437	24%	287,9	230,1	337,8	448,9	560,6	304,5	326,8	298,1	114,5
Auvergne-Rhône-Alpes	159,0	1 566	1%	19,2	15,3	14,8	23,2	27,4	20,8	16,3	18,4	3,6
Bourgogne-Franche-Comté	13,1	197	0%	1,5	1,1	1,6	0,9	2,4	2,0	1,7	1,5	0,4
Bretagne	7 176,8	136 057	58%	855,6	570,8	753,1	980,1	1 341,8	799,4	819,1	744,6	312,3
Centre-Val de Loire	45,6	701	0%	5,4	3,9	5,8	4,9	11,2	4,1	5,6	3,4	1,3
Corse	10,0	120	0%	0,7	1,5	1,4	1,9	1,7	1,3	1,2	0,2	0,1
Departements d'Outre-Mer	19,0	253	0%	2,8	2,3	2,4	3,4	3,2	1,5	2,4	0,9	0,0
Ile-de-France	833,3	7 554	7%	110,8	77,9	81,5	104,4	147,2	87,7	103,2	99,0	21,5
Languedoc-Roussillon-Midi-Pyrénées	132,7	1 750	1%	17,7	12,7	14,4	18,5	24,3	13,1	15,8	12,9	3,4
Nord-Pas-de-Calais-Picardie	65,0	756	1%	5,8	5,0	7,2	7,3	14,5	7,3	7,9	8,2	1,8
Normandie	82,4	1 276	1%	10,1	5,9	8,4	10,3	13,3	9,4	12,2	9,4	3,5
Pays de la Loire	676,9	9 546	6%	51,3	41,0	62,0	85,3	137,1	84,1	95,3	81,2	39,5
Provence-Alpes-Côte d'Azur	135,2	1 422	1%	18,8	9,7	13,5	19,0	20,5	15,7	15,5	17,3	5,3
Total	12 290,6	203 016	100%	1 390,2	979,9	1 306,8	1 714,3	2 311,0	1 355,2	1 426,6	1 298,3	508,3

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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	8 728,6	135 562	71%	969,7	681,2	899,1	1 151,7	1 576,9	967,8	1 074,1	1 005,4	402,7
Renovation	263,1	6 700	2%	35,7	21,6	30,0	37,0	49,8	28,5	27,1	22,4	11,1
Building	2 089,5	38 222	17%	283,1	173,0	217,6	275,5	393,3	233,3	230,9	198,2	84,6
Refinancing	1 209,4	22 532	10%	101,7	104,1	160,1	250,1	291,0	125,7	94,5	72,3	9,9
Other / No Data	0,0		0%									
Total	**12 290,6**	**203 016**	**100%**	**1 390,2**	**979,9**	**1 306,8**	**1 714,3**	**2 311,0**	**1 355,2**	**1 426,6**	**1 298,3**	**508,3**

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	10 622,4	173 487	86%	1 144,6	823,0	1 112,4	1 468,2	1 995,7	1 197,6	1 257,2	1 167,4	456,3
Buy to let	1 288,3	23 481,0	10%	176,3	114,8	144,3	189,3	255,3	122,3	134,3	108,1	43,6
Vacation / second home	379,9	6 048,0	3%	69,3	42,1	50,2	56,8	59,9	35,3	35,1	22,8	8,4
Other / No Data	0,0		0%									
Total	**12 290,6**	**203 016**	**100%**	**1 390,2**	**979,9**	**1 306,8**	**1 714,3**	**2 311,0**	**1 355,2**	**1 426,6**	**1 298,3**	**508,3**

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	7 997,7	134 050	65%	867,6	612,9	817,7	1 090,3	1 503,5	899,4	950,0	890,3	366,1
Protected life-time employment	2 020,0	34 485	16%	230,0	164,9	226,4	301,8	382,6	218,0	224,5	207,5	64,2
Self employed	1 728,1	26 284	14%	220,1	152,0	199,1	251,6	325,2	177,2	194,8	150,2	57,9
Retired	0,0		0%									
Unemployed	212,7	4 192	2%	30,9	20,4	26,6	30,4	36,7	21,9	19,7	18,7	7,5
Other	332,1	4 005	3%	41,5	29,7	37,0	40,3	62,9	38,7	37,7	31,5	12,7
Total	**12 290,6**	**203 016**	**100%**	**1 390,2**	**979,9**	**1 306,8**	**1 714,3**	**2 311,0**	**1 355,2**	**1 426,6**	**1 298,3**	**508,3**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 979,1	95 644	49%
Crédit Logement	875,2	8 608	7%
L'Equité - Generali	432,5	16 008	4%
CNP Caution	3 409,4	60 813	28%
AXA Caution	1 594,5	21 943	13%
Other / No Data			
Total	**12 290,6**	**203 016**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	12 269,9	202 129	100%
Float capped	19,5	852	0%
Float uncapped	1,2	35	0%
Total	**12 290,6**	**203 016**	**100%**

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Cut-off Date	30/04/2024

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	297,0	2 449	2%	14,9	16,1	23,9	31,7	45,8	32,3	40,9	48,1	43,3
>= 12 - < 24	1 043,8	9 802	8%	50,4	53,9	89,9	115,7	164,2	107,5	137,7	192,4	132,2
>= 24 - < 36	1 576,7	16 731	13%	80,7	79,7	120,0	162,2	253,6	174,0	247,5	320,9	138,1
>= 36 - < 60	2 998,3	39 155	24%	166,2	150,8	221,6	326,3	552,7	406,0	516,3	500,7	157,5
>= 60	6 374,9	134 879	52%	1 078,0	679,4	851,4	1 078,4	1 294,7	635,5	484,1	236,1	37,3
Total	**12 290,6**	**203 016**	**100%**	**1 390,2**	**979,9**	**1 306,8**	**1 714,3**	**2 311,0**	**1 355,2**	**1 426,6**	**1 298,3**	**508,3**

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	1 019,8	53 867	8%	551,4	109,5	92,3	108,0	107,1	29,8	16,3	4,8	0,6
>= 5 - < 10	2 928,3	58 370	24%	540,5	461,9	494,9	418,2	405,2	229,4	214,4	134,6	29,1
>= 10 - < 15	3 549,1	45 532	29%	211,0	253,5	407,2	667,8	823,1	349,1	337,9	338,6	160,8
>= 15 - < 20	2 627,2	27 096	21%	60,8	97,6	198,7	313,8	622,3	488,7	470,2	305,2	69,7
>= 20	2 166,3	18 151	18%	26,4	57,4	113,7	206,5	353,2	258,1	387,8	515,1	248,1
Total	**12 290,6**	**203 016**	**100%**	**1 390,2**	**979,9**	**1 306,8**	**1 714,3**	**2 311,0**	**1 355,2**	**1 426,6**	**1 298,3**	**508,3**

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	4 315,1	80 877	35%	386,5	302,7	423,5	586,5	837,3	519,7	523,1	516,6	219,3
Executives and self-employed	3 757,3	45 119	31%	422,2	317,2	424,9	538,3	698,8	396,5	438,4	377,7	143,3
Civil servants	2 020,0	34 485	16%	230,0	164,9	226,4	301,8	382,6	218,0	224,5	207,5	64,2
Dealers and farmers	1 331,2	25 035	11%	138,7	96,8	129,2	183,4	262,2	147,8	174,7	139,7	58,8
Others	867,0	17 500	7%	212,9	98,2	102,9	104,2	130,0	73,2	65,9	56,8	22,7
Total	**12 290,6**	**203 016**	**100%**	**1 390,2**	**979,9**	**1 306,8**	**1 714,3**	**2 311,0**	**1 355,2**	**1 426,6**	**1 298,3**	**508,3**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	**14/05/2024**

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)	**11 039 351 328**
Aggregate Covered Bond Outstanding Principal Amount	**9 732 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 614 653 764**
Adjusted Home Loan Outstanding Principal Amount	12 255 356 976
(i)*(ii)	11 614 653 764
Unadjusted Home Loan Outstanding Principal Amount (i)	12 290 638 904
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	2 759 837 832
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	**575 302 437**
WAM (Years)	5,911
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	19/01/2026	1,68
CM-ARKEACB-2011_02	10 000 000	22/03/2029	4,85
CM-ARKEACB-2011_02	15 000 000	11/02/2031	6,74
CM-ARKEACB-2011_03	10 000 000	17/02/2026	1,76
CM-ARKEACB-2011_06	10 000 000	01/06/2026	2,05
CM-ARKEACB-2011_06	16 000 000	05/07/2031	7,14
CM-ARKEACB-2011_07	100 000 000	06/07/2026	2,14
CM-ARKEACB-2011_07	10 000 000	07/07/2031	7,14
CM-ARKEACB-2011_07	15 000 000	21/12/2026	2,60
CM-ARKEACB-2011_09	26 500 000	21/07/2031	7,18
CM-ARKEACB-2011_11	55 000 000	14/10/2026	2,41
CM-ARKEACB-2015_09	700 000 000	24/06/2025	1,11
CM-ARKEACB-2018_03	500 000 000	05/10/2027	3,39
CM-ARKEACB-2018_04	50 000 000	31/03/2043	18,87
CM-ARKEACB-2018_06	500 000 000	01/06/2033	9,05
CM-ARKEACB-2018_06	500 000 000	08/06/2028	4,07
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,16
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,39
CM-ARKEACB-2021_06	500 000 000	17/06/2025	1,09
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,35
CM-ARKEACB-2022_03	150 000 000	31/03/2037	12,88
CM-ARKEACB-2022_05	750 000 000	16/05/2032	8,00
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,39
CM-ARKEACB-2022_12	500 000 000	22/12/2026	2,60
CM-ARKEACB-2023_01	750 000 000	30/03/2027	2,87
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	9,21
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	9,73
CM-ARKEACB-2024_04	25 000 000	08/04/2041	16,90
CM-ARKEACB-2024_04	25 000 000	08/04/2042	17,90