Arkéa Home Loans SFH - June 2024

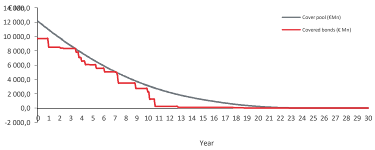
Cut-off Date	31/05/2024

COLLATERAL DESCRIPTION asset report date June 2024

A] Overview data

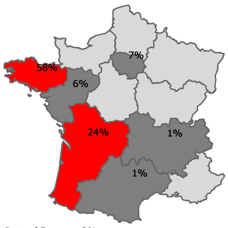
Total outstanding current balance (in €)	12 165 926 131 €
Number of loans	201 601
Number of borrowers	121 827
Average Loan balance (in €)	60 347
Weighted Average Seasoning (in months)	68
Weighted Average Remaining term (in months)	159
Percentage of Variable Loans	0,2%
Weighted Average Current Unindexed LTV (in %)	69%
Weighted Average Current Indexed LTV (in %)	53%

Amortisation profile



1. Borrower information

1.a Geographical breakdown (outstanding)

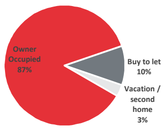


Rest of France : 3%

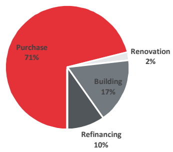
1.b Borrowers by social category

2. Home loans information

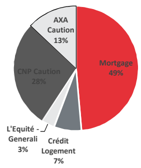
2.a Occupancy Type



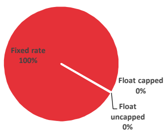
2.b Loan purpose



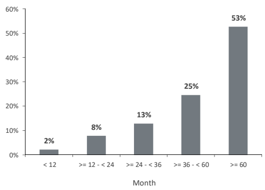
2.c Mortgage vs guaranteed loans



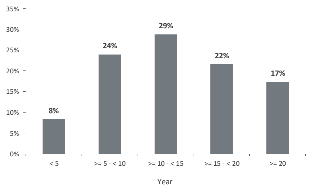
2.d Rate type



2.e Seasoning



2.f Residual maturity



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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%	1 390,9	47 077	11%
> 40% - <= 50%	979,2	18 809	8%
> 50% - <= 60%	1 305,5	22 653	11%
> 60% - <= 70%	1 715,0	27 168	14%
> 70% - <= 80%	2 308,5	32 695	19%
> 80% - <= 85%	1 350,6	17 593	11%
> 85% - <= 90%	1 418,6	16 952	12%
> 90% - <= 95%	1 254,3	13 969	10%
> 95% - <= 100%	443,3	4 685	4%
Total	12 165,9	201 601	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 080,0	82 321	25%
> 40% - <= 50%	2 139	36 274	18%
> 50% - <= 60%	2 473	35 567	20%
> 60% - <= 70%	2 039	24 649	17%
> 70% - <= 80%	1 303	13 501	11%
> 80% - <= 85%	427	3 838	4%
> 85% - <= 90%	317	2 652	3%
> 90% - <= 95%	253	1 901	2%
> 95% - <= 100%	128	865	1%
Total	12 159,5	201 568	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	12 165,9	201 601
> 0		
Total	12 165,9	201 601

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	32,3	379	0%	2,6	3,0	2,8	6,2	5,5	4,3	3,5	3,6	0,7
Aquitaine-Limousin-Poitou-Charentes	2 880,7	41 177	24%	288,6	229,3	340,5	445,4	562,8	300,8	324,3	288,5	100,5
Auvergne-Rhône-Alpes	157,5	1 559	1%	19,5	15,1	14,7	23,0	27,6	21,3	16,8	15,9	3,6
Bourgogne-Franche-Comté	13,0	195	0%	1,5	1,2	1,5	0,8	2,7	1,7	1,7	1,5	0,4
Bretagne	7 101,6	135 055	58%	854,5	570,5	752,7	981,6	1 339,3	796,2	814,1	718,8	273,9
Centre-Val de Loire	45,1	695	0%	5,4	4,1	5,5	5,0	11,0	4,5	4,9	3,3	1,3
Corse	9,9	120	0%	0,7	1,4	1,4	2,0	1,6	1,5	1,0	0,2	0,1
Departements d'Outre-Mer	18,6	249	0%	2,8	2,1	2,4	3,4	3,0	1,8	2,1	0,9	0,0
Ile-de-France	826,4	7 509	7%	111,3	78,3	79,7	105,4	145,3	89,1	104,0	96,9	16,3
Languedoc-Roussillon-Midi-Pyrénées	131,8	1 745	1%	17,9	12,3	14,3	19,1	23,8	13,9	16,0	11,6	3,0
Nord-Pas-de-Calais-Picardie	63,7	744	1%	5,8	4,6	7,3	7,6	14,6	6,8	7,5	8,0	1,5
Normandie	81,6	1 270	1%	10,1	6,2	8,1	10,3	12,7	9,9	11,6	10,0	2,8
Pays de la Loire	670,8	9 495	6%	51,8	41,2	61,7	86,3	137,1	83,3	95,6	79,0	34,8
Provence-Alpes-Côte d'Azur	133,1	1 409	1%	18,4	9,8	12,9	19,0	21,4	15,6	15,3	15,9	4,7
Total	12 165,9	201 601	100%	1 390,9	979,2	1 305,5	1 715,0	2 308,5	1 350,6	1 418,6	1 254,3	443,3

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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	8 644,1	134 661	71%	971,5	677,3	897,7	1 153,6	1 580,6	967,0	1 072,4	972,5	351,4
Renovation	259,6	6 645	2%	35,2	21,8	30,1	36,5	50,1	27,7	26,8	21,4	10,0
Building	2 068,8	37 963	17%	281,1	174,7	217,5	275,4	392,7	231,6	228,1	193,5	74,2
Refinancing	1 193,4	22 332	10%	103,2	105,4	160,1	249,4	285,1	124,2	91,3	66,9	7,7
Other / No Data	0,0		0%									
Total	**12 165,9**	**201 601**	**100%**	**1 390,9**	**979,2**	**1 305,5**	**1 715,0**	**2 308,5**	**1 350,6**	**1 418,6**	**1 254,3**	**443,3**

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	10 518,8	172 334	86%	1 145,8	821,8	1 114,3	1 468,0	1 995,4	1 193,6	1 253,6	1 128,0	398,5
Buy to let	1 272,2	23 269,0	10%	176,7	114,6	142,8	189,8	252,0	123,8	130,4	104,4	37,7
Vacation / second home	374,9	5 998,0	3%	68,5	42,9	48,4	57,3	61,1	33,2	34,6	21,9	7,1
Other / No Data	0,0		0%									
Total	**12 165,9**	**201 601**	**100%**	**1 390,9**	**979,2**	**1 305,5**	**1 715,0**	**2 308,5**	**1 350,6**	**1 418,6**	**1 254,3**	**443,3**

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	7 918,3	133 154	65%	867,2	614,1	817,4	1 094,9	1 497,0	898,7	947,3	863,8	317,9
Protected life-time employment	1 997,8	34 201	16%	230,5	164,2	225,5	301,9	382,8	215,8	224,5	196,2	56,4
Self employed	1 709,5	26 085	14%	220,8	150,7	198,9	247,6	329,0	175,9	190,1	144,4	52,1
Retired	0,0		0%									
Unemployed	212,0	4 182	2%	30,9	20,2	27,0	29,8	36,1	22,7	21,2	18,0	6,2
Other	328,3	3 979	3%	41,5	29,9	36,7	40,9	63,6	37,5	35,4	32,0	10,7
Total	**12 165,9**	**201 601**	**100%**	**1 390,9**	**979,2**	**1 305,5**	**1 715,0**	**2 308,5**	**1 350,6**	**1 418,6**	**1 254,3**	**443,3**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 916,0	94 926	49%
Crédit Logement	867,2	8 561	7%
L'Equité - Generali	422,9	15 784	3%
CNP Caution	3 377,8	60 473	28%
AXA Caution	1 581,9	21 857	13%
Other / No Data			
Total	**12 165,9**	**201 601**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	12 145,9	200 735	100%
Float capped	19,0	833	0%
Float uncapped	1,1	33	0%
Total	**12 165,9**	**201 601**	**100%**

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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	257,6	2 111	2%	13,0	13,4	22,2	29,5	38,6	27,5	35,8	40,0	37,7
>= 12 - < 24	959,3	8 982	8%	47,6	49,9	83,3	108,4	156,1	101,2	126,2	176,7	110,0
>= 24 - < 36	1 557,5	16 409	13%	79,4	78,0	119,9	159,1	249,5	175,9	251,8	322,0	121,9
>= 36 - < 60	2 994,0	38 904	25%	168,8	155,2	227,1	326,8	561,2	410,8	519,7	483,6	140,9
>= 60	6 397,7	135 195	53%	1 082,1	682,7	853,0	1 091,3	1 303,1	635,3	485,1	232,0	32,9
Total	**12 165,9**	**201 601**	**100%**	**1 390,9**	**979,2**	**1 305,5**	**1 715,0**	**2 308,5**	**1 350,6**	**1 418,6**	**1 254,3**	**443,3**

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	1 017,3	53 919	8%	552,2	108,8	91,4	108,7	105,3	29,8	15,8	4,7	0,5
>= 5 - < 10	2 908,7	58 055	24%	541,4	462,5	491,8	414,4	404,3	229,4	211,8	128,2	25,0
>= 10 - < 15	3 501,8	44 894	29%	209,3	253,2	408,6	672,6	813,6	343,1	334,6	326,3	140,6
>= 15 - < 20	2 623,4	27 051	22%	61,8	98,8	199,2	316,2	635,3	492,3	466,1	294,3	59,3
>= 20	2 114,8	17 682	17%	26,3	55,9	114,5	203,2	349,9	256,0	390,3	500,8	217,9
Total	**12 165,9**	**201 601**	**100%**	**1 390,9**	**979,2**	**1 305,5**	**1 715,0**	**2 308,5**	**1 350,6**	**1 418,6**	**1 254,3**	**443,3**

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	4 270,9	80 292	35%	385,7	303,0	424,0	589,4	836,6	513,4	524,5	500,9	193,4
Executives and self-employed	3 722,6	44 854	31%	423,6	318,7	423,2	535,8	696,9	399,8	436,0	368,2	120,4
Civil servants	1 997,8	34 201	16%	230,5	164,2	225,5	301,9	382,8	215,8	224,5	196,2	56,4
Dealers and farmers	1 314,1	24 801	11%	138,5	96,0	129,6	182,5	262,9	148,4	168,9	133,1	54,2
Others	860,5	17 453	7%	212,6	97,3	103,1	105,5	129,1	73,3	64,6	55,9	19,0
Total	**12 165,9**	**201 601**	**100%**	**1 390,9**	**979,2**	**1 305,5**	**1 715,0**	**2 308,5**	**1 350,6**	**1 418,6**	**1 254,3**	**443,3**

ASSET COVER TEST

Date of Asset Cover Test	14/06/2024

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

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

Asset Cover Ratio	**112%**
Adjusted Aggregate Asset Amount (AAAA)	**10 929 491 597**
Aggregate Covered Bond Outstanding Principal Amount	**9 732 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	PASS

A = min(A1;A2)	**11 496 800 194**
Adjusted Home Loan Outstanding Principal Amount	12 132 128 821
(i)*(ii)	11 496 800 194
Unadjusted Home Loan Outstanding Principal Amount (i)	12 165 926 131
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	2 732 372 899
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	**567 308 597**
WAM (Years)	5,829
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 from Asset Cover Test Date (Years)
CM-ARKEACB-2011_01	15 000 000	19/01/2026	1,60
CM-ARKEACB-2011_01	10 000 000	22/03/2029	4,77
CM-ARKEACB-2011_02	15 000 000	11/02/2031	6,66
CM-ARKEACB-2011_02	10 000 000	17/02/2026	1,68
CM-ARKEACB-2011_06	10 000 000	01/06/2026	1,96
CM-ARKEACB-2011_07	16 000 000	05/07/2031	7,06
CM-ARKEACB-2011_07	100 000 000	06/07/2026	2,06
CM-ARKEACB-2011_07	10 000 000	07/07/2031	7,06
CM-ARKEACB-2011_07	15 000 000	21/12/2026	2,52
CM-ARKEACB-2011_07	26 500 000	21/07/2031	7,10
CM-ARKEACB-2011_10	55 000 000	14/10/2026	2,33
CM-ARKEACB-2015_06	700 000 000	24/06/2025	1,03
CM-ARKEACB-2017_10	500 000 000	05/10/2027	3,31
CM-ARKEACB-2018_03	50 000 000	31/03/2043	18,79
CM-ARKEACB-2018_06	500 000 000	01/06/2033	8,96
CM-ARKEACB-2018_06	500 000 000	08/06/2028	3,98
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,08
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,31
CM-ARKEACB-2021_06	500 000 000	17/06/2025	1,01
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,27
CM-ARKEACB-2022_03	150 000 000	31/03/2037	12,79
CM-ARKEACB-2022_05	750 000 000	16/05/2032	7,92
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,31
CM-ARKEACB-2022_12	500 000 000	22/12/2026	2,52
CM-ARKEACB-2023_01	750 000 000	30/03/2027	2,79
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	9,13
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	9,65
CM-ARKEACB-2024_04	25 000 000	08/04/2041	16,82
CM-ARKEACB-2024_04	25 000 000	08/04/2042	17,82