Arkéa Home Loans SFH - July 2024

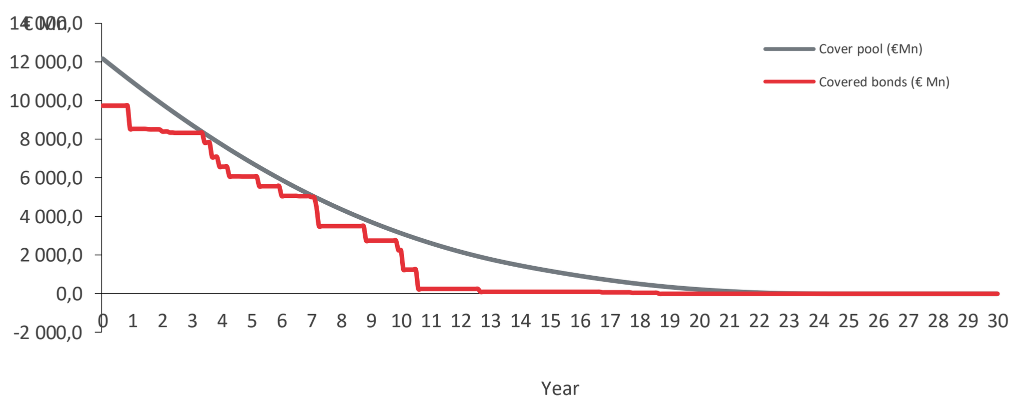
Cut-off Date	30/06/2024

COLLATERAL DESCRIPTION asset report date July 2024

A] Overview data

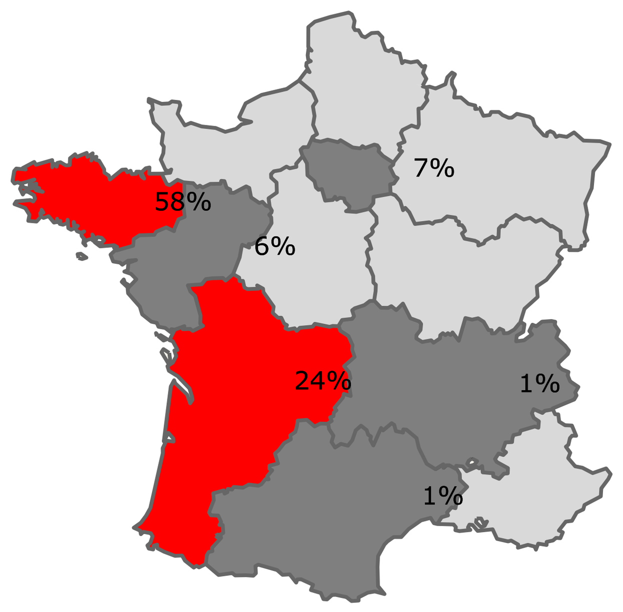
Total outstanding current balance (in €)	12 165 714 096 €
Number of loans	201 722
Number of borrowers	121 963
Average Loan balance (in €)	60 309
Weighted Average Seasoning (in months)	69
Weighted Average Remaining term (in months)	159
Percentage of Variable Loans	0,2%
Weighted Average Current Unindexed LTV (in %)	68%
Weighted Average Current Indexed LTV (in %)	53%

Amortisation profile



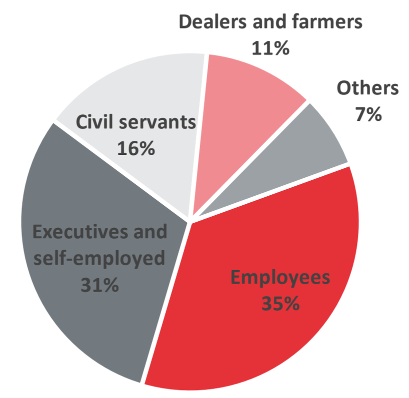
1. Borrower information

1.a Geographical breakdown (outstanding)



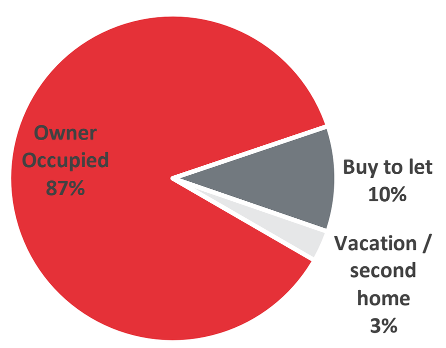
Rest of France : 3%

1.b Borrowers by social category

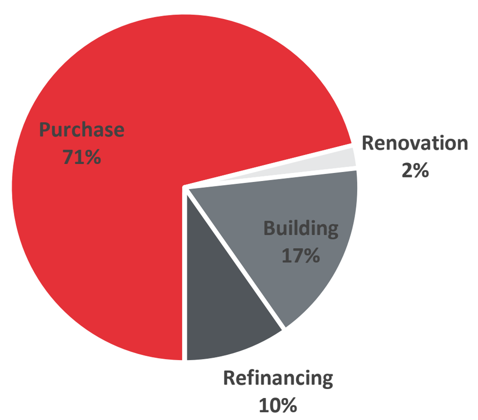


2. Home loans information

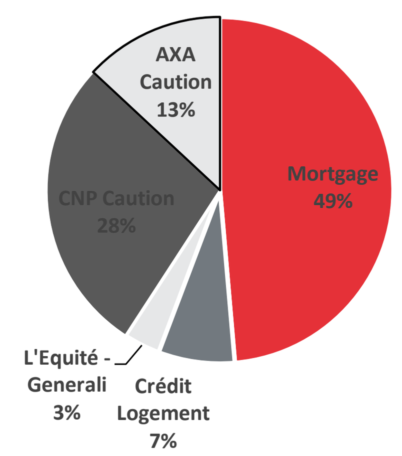
2.a Occupancy Type



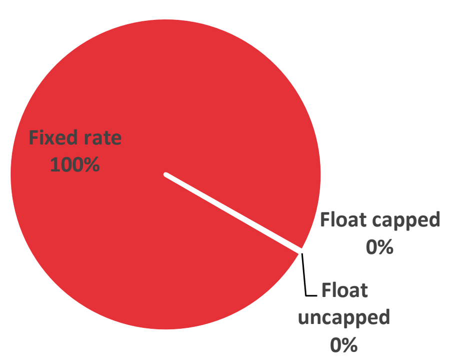
2.b Loan purpose



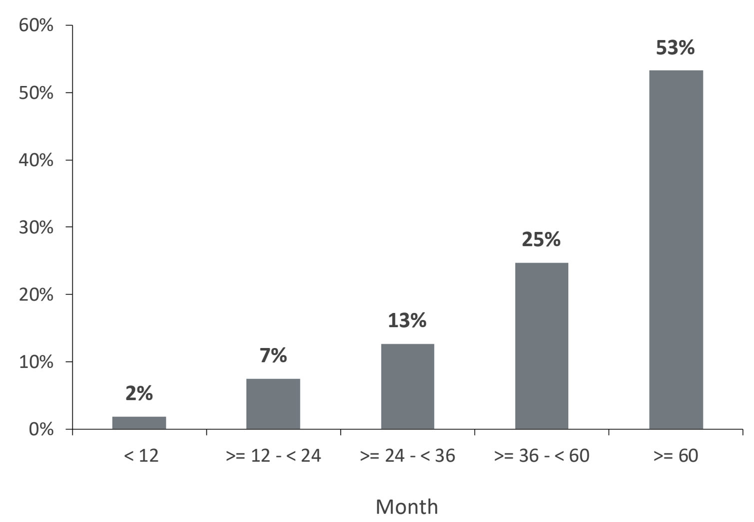
2.c Mortgage vs guaranteed loans



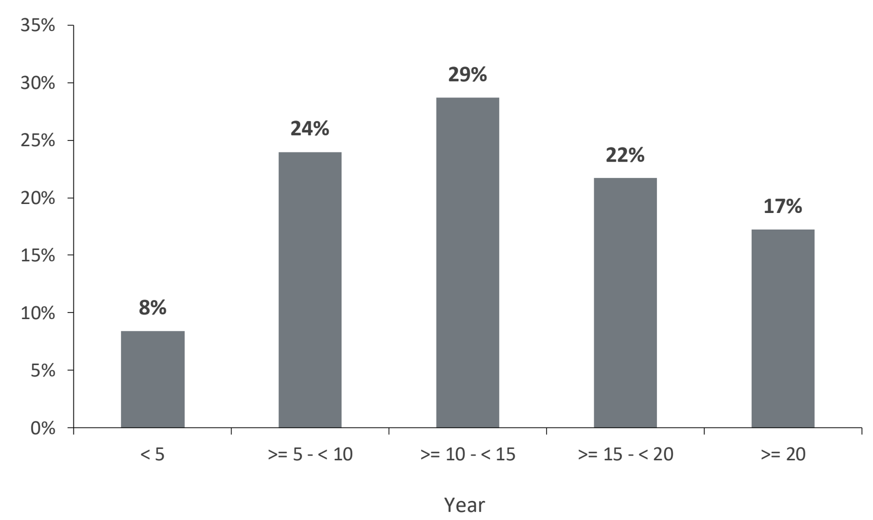
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - July 2024

Cut-off Date	30/06/2024

B] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 398,6	47 279	11%
> 40% - <= 50%	989,1	19 002	8%
> 50% - <= 60%	1 311,9	22 683	11%
> 60% - <= 70%	1 727,1	27 299	14%
> 70% - <= 80%	2 329,7	33 017	19%
> 80% - <= 85%	1 347,8	17 514	11%
> 85% - <= 90%	1 422,2	16 946	12%
> 90% - <= 95%	1 228,8	13 632	10%
> 95% - <= 100%	410,5	4 350	3%
Total	12 165,7	201 722	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 094,0	82 615	25%
> 40% - <= 50%	2 150	36 448	18%
> 50% - <= 60%	2 463	35 405	20%
> 60% - <= 70%	2 038	24 584	17%
> 70% - <= 80%	1 287	13 347	11%
> 80% - <= 85%	432	3 886	4%
> 85% - <= 90%	319	2 663	3%
> 90% - <= 95%	254	1 923	2%
> 95% - <= 100%	123	827	1%
Total	12 161,2	201 698	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	12 165,7	201 722
> 0		
Total	12 165,7	201 722

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	384	0%	2,7	3,2	3,0	6,1	5,7	4,8	3,0	3,7	0,4
Aquitaine-Limousin-Poitou-Charentes	2 880,5	41 232	24%	289,6	232,6	341,1	448,6	565,6	303,2	324,4	285,6	89,8
Auvergne-Rhône-Alpes	157,4	1 565	1%	19,5	15,0	15,4	23,6	27,5	21,4	17,1	14,8	3,1
Bourgogne-Franche-Comté	13,0	196	0%	1,5	1,3	1,5	0,9	2,8	1,8	1,3	1,7	0,1
Bretagne	7 101,3	135 098	58%	859,6	577,2	754,8	984,9	1 356,0	788,3	819,3	704,6	256,7
Centre-Val de Loire	45,2	694	0%	5,7	3,8	5,6	5,3	10,7	4,9	4,3	3,5	1,3
Corse	9,8	120	0%	0,8	1,3	1,6	1,7	1,7	1,4	1,0	0,2	0,1
Departements d'Outre-Mer	18,2	248	0%	2,8	2,0	2,6	3,0	3,3	1,8	1,8	1,0	0,0
Ile-de-France	825,8	7 503	7%	112,5	78,2	81,6	108,0	145,6	88,8	105,3	91,2	14,8
Languedoc-Roussillon-Midi-Pyrénées	131,3	1 740	1%	17,9	12,5	14,2	19,5	23,0	14,5	16,5	10,5	2,8
Nord-Pas-de-Calais-Picardie	63,5	747	1%	6,2	4,5	7,1	8,0	15,0	6,7	6,8	7,9	1,4
Normandie	81,8	1 272	1%	10,1	6,1	8,0	10,6	12,8	9,7	12,5	9,3	2,9
Pays de la Loire	672,2	9 515	6%	51,2	41,5	62,3	88,2	137,8	85,9	92,8	79,6	32,9
Provence-Alpes-Côte d'Azur	133,0	1 408	1%	18,4	9,9	13,1	18,8	22,2	14,7	16,2	15,3	4,3
Total	12 165,7	201 722	100%	1 398,6	989,1	1 311,9	1 727,1	2 329,7	1 347,8	1 422,2	1 228,8	410,5

Arkéa Home Loans SFH - July 2024

ARKEA HOME LOANS SFH

Cut-off Date	30/06/2024

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	8 650,1	134 805	71%	976,0	682,4	904,0	1 162,2	1 597,5	970,4	1 079,4	954,6	323,7
Renovation	259,0	6 638	2%	35,2	21,8	30,3	37,2	51,1	26,0	26,5	20,9	9,9
Building	2 071,3	38 025	17%	282,5	176,9	217,4	277,2	398,8	231,2	226,7	190,6	69,9
Refinancing	1 185,4	22 254	10%	104,9	108,0	160,2	250,6	282,2	120,2	89,6	62,7	6,9
Other / No Data	0,0		0%									
Total	**12 165,7**	**201 722**	**100%**	**1 398,6**	**989,1**	**1 311,9**	**1 727,1**	**2 329,7**	**1 347,8**	**1 422,2**	**1 228,8**	**410,5**

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	10 523,3	172 499	86%	1 153,2	829,6	1 121,9	1 478,5	2 015,1	1 191,1	1 259,2	1 105,3	369,4
Buy to let	1 269,6	23 250,0	10%	177,7	115,3	140,6	193,0	253,4	122,3	131,3	101,6	34,4
Vacation / second home	372,8	5 973,0	3%	67,7	44,3	49,4	55,6	61,1	34,4	31,8	21,9	6,7
Other / No Data	0,0		0%									
Total	**12 165,7**	**201 722**	**100%**	**1 398,6**	**989,1**	**1 311,9**	**1 727,1**	**2 329,7**	**1 347,8**	**1 422,2**	**1 228,8**	**410,5**

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	7 921,0	133 243	65%	874,0	620,2	821,0	1 104,8	1 513,4	895,8	949,1	850,0	292,6
Protected life-time employment	1 995,8	34 205	16%	231,0	166,2	226,5	304,1	383,5	216,9	222,4	191,6	53,7
Self employed	1 708,2	26 114	14%	220,9	152,6	200,4	246,6	331,9	176,8	191,0	138,4	49,6
Retired	0,0		0%									
Unemployed	212,5	4 183	2%	31,0	20,0	27,3	30,1	36,2	22,2	22,7	17,8	5,4
Other	328,2	3 977	3%	41,7	30,1	36,7	41,6	64,7	36,2	37,0	31,0	9,1
Total	**12 165,7**	**201 722**	**100%**	**1 398,6**	**989,1**	**1 311,9**	**1 727,1**	**2 329,7**	**1 347,8**	**1 422,2**	**1 228,8**	**410,5**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 916,4	94 961	49%
Crédit Logement	866,9	8 555	7%
L'Equité - Generali	415,7	15 619	3%
CNP Caution	3 378,3	60 565	28%
AXA Caution	1 588,4	22 022	13%
Other / No Data			
Total	**12 165,7**	**201 722**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	12 146,1	200 884	100%
Float capped	18,5	805	0%
Float uncapped	1,1	33	0%
Total	**12 165,7**	**201 722**	**100%**

Arkéa Home Loans SFH - July 2024

Cut-off Date	30/06/2024

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	225,8	1 864	2%	11,5	12,4	19,1	27,3	34,4	23,4	32,0	33,6	32,0
>= 12 - < 24	912,3	8 437	7%	44,9	47,7	78,6	104,9	146,2	97,8	120,0	173,2	99,0
>= 24 - < 36	1 540,6	16 081	13%	77,6	78,9	121,5	155,5	251,2	171,9	253,3	315,8	114,9
>= 36 - < 60	3 008,6	38 884	25%	172,2	154,9	231,0	338,5	568,0	410,1	525,5	475,9	132,5
>= 60	6 478,4	136 456	53%	1 092,4	695,2	861,7	1 100,9	1 329,8	644,6	491,4	230,3	32,1
Total	**12 165,7**	**201 722**	**100%**	**1 398,6**	**989,1**	**1 311,9**	**1 727,1**	**2 329,7**	**1 347,8**	**1 422,2**	**1 228,8**	**410,5**

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	1 022,9	54 241	8%	556,9	108,5	92,2	109,0	105,9	29,8	16,0	4,2	0,4
>= 5 - < 10	2 915,9	58 124	24%	543,1	469,8	491,1	413,9	408,4	227,1	214,5	124,6	23,5
>= 10 - < 15	3 491,1	44 679	29%	210,2	254,6	413,8	677,9	815,3	339,2	330,8	319,0	130,4
>= 15 - < 20	2 638,5	27 197	22%	61,8	100,8	200,6	320,5	650,7	494,3	468,6	286,1	55,1
>= 20	2 097,3	17 481	17%	26,5	55,3	114,3	205,8	349,5	257,4	392,5	494,9	201,1
Total	**12 165,7**	**201 722**	**100%**	**1 398,6**	**989,1**	**1 311,9**	**1 727,1**	**2 329,7**	**1 347,8**	**1 422,2**	**1 228,8**	**410,5**

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	4 273,4	80 340	35%	388,4	307,5	424,4	594,4	848,1	507,3	529,1	494,6	179,6
Executives and self-employed	3 724,9	44 933	31%	425,6	322,3	428,4	536,3	704,4	403,6	433,7	360,6	110,2
Civil servants	1 995,8	34 205	16%	231,0	166,2	226,5	304,1	383,5	216,9	222,4	191,6	53,7
Dealers and farmers	1 309,9	24 748	11%	139,7	95,7	129,7	183,9	263,6	149,3	169,4	128,0	50,5
Others	861,6	17 496	7%	213,9	97,4	102,9	108,4	130,1	70,7	67,7	54,1	16,4
Total	**12 165,7**	**201 722**	**100%**	**1 398,6**	**989,1**	**1 311,9**	**1 727,1**	**2 329,7**	**1 347,8**	**1 422,2**	**1 228,8**	**410,5**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	**11/07/2024**

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)	**10 936 752 141**
Aggregate Covered Bond Outstanding Principal Amount	**9 732 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 496 599 821**
Adjusted Home Loan Outstanding Principal Amount	12 132 252 213
(i)*(ii)	11 496 599 821
Unadjusted Home Loan Outstanding Principal Amount (i)	12 165 714 096
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	2 734 188 035
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	**559 847 680**
WAM (Years)	5,752
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	1,52
CM-ARKEACB-2011_01	10 000 000	22/03/2029	4,69
CM-ARKEACB-2011_02	15 000 000	11/02/2031	6,58
CM-ARKEACB-2011_02	10 000 000	17/02/2026	1,60
CM-ARKEACB-2011_06	10 000 000	01/06/2026	1,89
CM-ARKEACB-2011_07	16 000 000	05/07/2031	6,98
CM-ARKEACB-2011_07	100 000 000	06/07/2026	1,98
CM-ARKEACB-2011_07	10 000 000	07/07/2031	6,98
CM-ARKEACB-2011_07	15 000 000	21/12/2026	2,44
CM-ARKEACB-2011_07	26 500 000	21/07/2031	7,02
CM-ARKEACB-2011_10	55 000 000	14/10/2026	2,26
CM-ARKEACB-2015_06	700 000 000	24/06/2025	0,95
CM-ARKEACB-2017_10	500 000 000	05/10/2027	3,23
CM-ARKEACB-2018_03	50 000 000	31/03/2043	18,72
CM-ARKEACB-2018_06	500 000 000	01/06/2033	8,89
CM-ARKEACB-2018_06	500 000 000	08/06/2028	3,91
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,00
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,23
CM-ARKEACB-2021_06	500 000 000	17/06/2025	0,93
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,19
CM-ARKEACB-2022_03	150 000 000	31/03/2037	12,72
CM-ARKEACB-2022_05	750 000 000	16/05/2032	7,84
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,23
CM-ARKEACB-2022_12	500 000 000	22/12/2026	2,44
CM-ARKEACB-2023_01	750 000 000	30/03/2027	2,71
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	9,05
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	9,57
CM-ARKEACB-2024_04	25 000 000	08/04/2041	16,74
CM-ARKEACB-2024_04	25 000 000	08/04/2042	17,74