Arkéa Home Loans SFH - August 2024

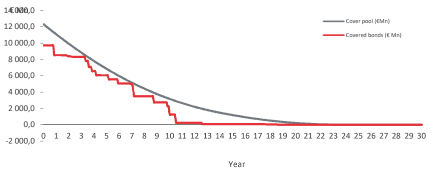
Cut-off Date	31/07/2024

COLLATERAL DESCRIPTION asset report date August 2024

A] Overview data

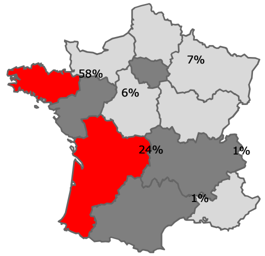
Total outstanding current balance (in €)	12 290 687 675 €
Number of loans	203 354
Number of borrowers	122 935
Average Loan balance (in €)	60 440
Weighted Average Seasoning (in months)	69
Weighted Average Remaining term (in months)	159
Percentage of Variable Loans	0,2%
Weighted Average Current Unindexed LTV (in %)	68%
Weighted Average Current Indexed LTV (in %)	53%

Amortisation profile



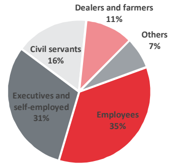
1. Borrower information

1.a Geographical breakdown (outstanding)



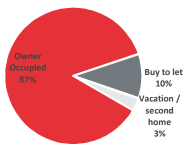
Rest of France : 3%

1.b Borrowers by social category

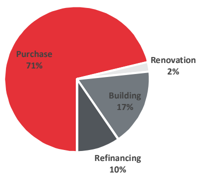


2. Home loans information

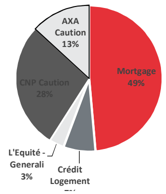
2.a Occupancy Type



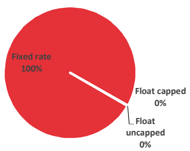
2.b Loan purpose



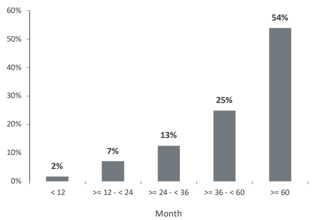
2.c Mortgage vs guaranteed loans



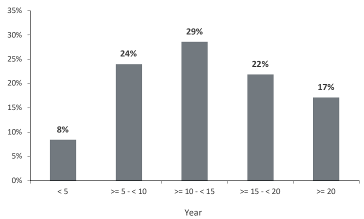
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - August 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%	1 414,2	47 575	12%
> 40% - <= 50%	996,7	19 104	8%
> 50% - <= 60%	1 328,3	22 936	11%
> 60% - <= 70%	1 757,2	27 711	14%
> 70% - <= 80%	2 367,1	33 466	19%
> 80% - <= 85%	1 365,5	17 699	11%
> 85% - <= 90%	1 436,2	17 047	12%
> 90% - <= 95%	1 222,9	13 536	10%
> 95% - <= 100%	402,5	4 280	3%
Total	**12 290,7**	**203 354**	**100%**

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 119,3	83 067	25%
> 40% - <= 50%	2 173	36 832	18%
> 50% - <= 60%	2 472	35 485	20%
> 60% - <= 70%	2 049	24 722	17%
> 70% - <= 80%	1 303	13 556	11%
> 80% - <= 85%	450	4 058	4%
> 85% - <= 90%	330	2 731	3%
> 90% - <= 95%	265	2 021	2%
> 95% - <= 100%	126	867	1%
Total	**12 287,8**	**203 339**	**100%**

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	12 290,7	203 354
> 0		
Total	**12 290,7**	**203 354**

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	33,0	387	0%	3,2	3,0	3,2	5,8	6,0	4,6	2,7	3,9	0,3
Aquitaine-Limousin-Poitou-Charentes	2 912,9	41 629	24%	293,9	233,5	347,9	455,6	579,8	305,6	326,1	284,6	85,8
Auvergne-Rhône-Alpes	159,5	1 583	1%	20,0	14,8	14,7	24,3	30,2	19,1	17,7	15,7	3,0
Bourgogne-Franche-Comté	13,3	194	0%	1,5	1,3	1,4	1,3	2,6	1,8	1,6	1,5	0,2
Bretagne	7 174,2	136 117	58%	866,9	583,3	764,9	1 000,5	1 372,4	802,2	824,8	704,8	254,4
Centre-Val de Loire	45,6	703	0%	6,0	3,6	5,5	5,6	10,4	4,8	4,5	3,7	1,3
Corse	9,8	121	0%	0,8	1,5	1,5	1,5	2,0	1,3	0,9	0,1	0,1
Departements d'Outre-Mer	18,0	244	0%	2,8	2,0	2,4	3,4	3,2	2,0	1,5	0,7	0,0
Ile-de-France	829,8	7 537	7%	113,5	78,4	82,2	109,7	148,0	90,7	107,5	85,4	14,3
Languedoc-Roussillon-Midi-Pyrénées	133,2	1 758	1%	18,3	12,9	14,5	19,9	23,0	14,1	18,1	10,0	2,4
Nord-Pas-de-Calais-Picardie	64,3	753	1%	6,1	4,4	7,4	8,0	15,4	7,3	6,6	7,4	1,7
Normandie	82,8	1 290	1%	10,2	6,4	8,2	10,6	13,2	9,6	13,4	8,6	2,8
Pays de la Loire	681,1	9 628	6%	52,5	41,3	61,3	91,8	139,3	87,6	94,1	82,2	31,1
Provence-Alpes-Côte d'Azur	133,2	1 410	1%	18,3	10,3	13,2	19,1	21,6	14,8	16,8	14,1	5,1
Total	**12 290,7**	**203 354**	**100%**	**1 414,2**	**996,7**	**1 328,3**	**1 757,2**	**2 367,1**	**1 365,5**	**1 436,2**	**1 222,9**	**402,5**

Arkéa Home Loans SFH - August 2024

ARKEA HOME LOANS SFH

Cut-off Date	31/07/2024

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	8 752,8	136 085	71%	987,0	688,8	913,9	1 185,6	1 628,9	984,7	1 094,9	950,9	317,9
Renovation	260,5	6 667	2%	35,6	21,5	31,5	37,7	51,6	26,4	26,3	20,0	9,9
Building	2 097,2	38 372	17%	284,5	178,5	219,9	281,8	406,6	235,5	228,0	192,3	70,1
Refinancing	1 180,3	22 230	10%	107,1	108,0	163,0	252,0	280,0	118,9	86,9	59,7	4,7
Other / No Data	0,0		0%									
Total	**12 290,7**	**203 354**	**100%**	**1 414,2**	**996,7**	**1 328,3**	**1 757,2**	**2 367,1**	**1 365,5**	**1 436,2**	**1 222,9**	**402,5**

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	10 633,3	173 928	87%	1 166,6	835,9	1 137,9	1 504,1	2 050,1	1 205,6	1 270,8	1 102,7	359,6
Buy to let	1 282,7	23 433,0	10%	179,0	116,3	141,0	196,3	255,7	125,1	132,9	99,0	37,3
Vacation / second home	374,7	5 993,0	3%	68,7	44,6	49,4	56,7	61,3	34,8	32,5	21,2	5,6
Other / No Data	0,0		0%									
Total	**12 290,7**	**203 354**	**100%**	**1 414,2**	**996,7**	**1 328,3**	**1 757,2**	**2 367,1**	**1 365,5**	**1 436,2**	**1 222,9**	**402,5**

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	7 995,5	134 253	65%	883,0	623,8	834,4	1 122,0	1 538,0	909,2	953,8	849,4	281,8
Protected life-time employment	2 017,8	34 480	16%	233,4	168,1	228,1	310,3	386,9	222,7	225,2	186,5	56,6
Self employed	1 729,2	26 355	14%	224,2	154,5	201,7	251,3	338,8	175,5	195,7	139,8	47,5
Retired	0,0		0%									
Unemployed	215,8	4 229	2%	30,8	20,7	27,3	31,3	36,7	22,5	22,7	18,5	5,3
Other	332,4	4 037	3%	42,7	29,7	36,8	42,2	66,7	35,5	38,7	28,7	11,4
Total	**12 290,7**	**203 354**	**100%**	**1 414,2**	**996,7**	**1 328,3**	**1 757,2**	**2 367,1**	**1 365,5**	**1 436,2**	**1 222,9**	**402,5**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 976,6	95 665	49%
Crédit Logement	869,2	8 567	7%
L'Equité - Generali	410,9	15 506	3%
CNP Caution	3 416,1	61 147	28%
AXA Caution	1 618,0	22 469	13%
Other / No Data			
Total	**12 290,7**	**203 354**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	12 271,6	202 549	100%
Float capped	18,0	774	0%
Float uncapped	1,0	31	0%
Total	**12 290,7**	**203 354**	**100%**

Arkéa Home Loans SFH - August 2024

ARKEA HOME LOANS SFH

Cut-off Date	31/07/2024

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	212,2	1 767	2%	9,9	11,9	18,4	24,5	30,7	25,6	28,6	32,9	29,7
>= 12 - < 24	868,6	7 912	7%	41,8	46,6	71,8	99,3	139,6	89,6	116,4	169,1	94,4
>= 24 - < 36	1 537,3	15 965	13%	80,1	75,3	121,4	157,7	252,5	170,9	260,6	305,8	113,0
>= 36 - < 60	3 048,7	39 067	25%	174,3	156,2	236,8	345,8	584,3	415,4	524,6	479,2	132,2
>= 60	6 623,8	138 643	54%	1 108,1	706,7	879,9	1 129,9	1 360,0	664,0	506,0	236,0	33,1
Total	**12 290,7**	**203 354**	**100%**	**1 414,2**	**996,7**	**1 328,3**	**1 757,2**	**2 367,1**	**1 365,5**	**1 436,2**	**1 222,9**	**402,5**

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	1 033,3	54 671	8%	562,1	108,4	94,0	110,7	106,1	31,4	15,8	4,4	0,5
>= 5 - < 10	2 949,0	58 628	24%	551,1	475,1	496,0	416,6	416,0	231,0	216,9	123,3	22,9
>= 10 - < 15	3 512,1	44 876	29%	211,7	254,5	419,0	688,5	823,0	341,7	330,5	315,8	127,4
>= 15 - < 20	2 689,1	27 679	22%	62,5	103,1	202,7	334,2	666,6	504,6	474,7	284,1	56,6
>= 20	2 107,2	17 500	17%	26,8	55,6	116,6	207,1	355,5	256,8	398,3	495,3	195,1
Total	**12 290,7**	**203 354**	**100%**	**1 414,2**	**996,7**	**1 328,3**	**1 757,2**	**2 367,1**	**1 365,5**	**1 436,2**	**1 222,9**	**402,5**

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	4 318,0	80 971	35%	391,3	308,5	432,8	605,4	860,7	515,4	531,1	496,9	176,0
Executives and self-employed	3 760,8	45 347	31%	431,8	327,0	432,0	543,0	720,8	404,8	441,8	357,0	102,7
Civil servants	2 017,8	34 480	16%	233,4	168,1	228,1	310,3	386,9	222,7	225,2	186,5	56,6
Dealers and farmers	1 323,7	24 918	11%	141,2	95,6	132,6	188,6	266,6	151,4	168,6	130,2	48,9
Others	870,3	17 638	7%	216,5	97,6	102,8	109,9	132,2	71,2	69,4	52,3	18,3
Total	**12 290,7**	**203 354**	**100%**	**1 414,2**	**996,7**	**1 328,3**	**1 757,2**	**2 367,1**	**1 365,5**	**1 436,2**	**1 222,9**	**402,5**

ASSET COVER TEST

Date of Asset Cover Test	**12/08/2024**

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

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

Asset Cover Ratio	**114%**
Adjusted Aggregate Asset Amount (AAAA)	**11 063 112 474**
Aggregate Covered Bond Outstanding Principal Amount	**9 732 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 614 699 853**
Adjusted Home Loan Outstanding Principal Amount	12 256 685 969
(i)*(ii)	11 614 699 853
Unadjusted Home Loan Outstanding Principal Amount (i)	12 290 687 675
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	2 765 778 119
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	**551 587 379**
WAM (Years)	5,667
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	1,44
CM-ARKEACB-2011_01	10 000 000	22/03/2029	4,61
CM-ARKEACB-2011_02	15 000 000	11/02/2031	6,50
CM-ARKEACB-2011_02	10 000 000	17/02/2026	1,52
CM-ARKEACB-2011_06	10 000 000	01/06/2026	1,80
CM-ARKEACB-2011_07	16 000 000	05/07/2031	6,89
CM-ARKEACB-2011_07	100 000 000	06/07/2026	1,90
CM-ARKEACB-2011_07	10 000 000	07/07/2031	6,90
CM-ARKEACB-2011_07	15 000 000	21/12/2026	2,36
CM-ARKEACB-2011_07	26 500 000	21/07/2031	6,94
CM-ARKEACB-2011_10	55 000 000	14/10/2026	2,17
CM-ARKEACB-2015_06	700 000 000	24/06/2025	0,87
CM-ARKEACB-2017_10	500 000 000	05/10/2027	3,15
CM-ARKEACB-2018_03	50 000 000	31/03/2043	18,63
CM-ARKEACB-2018_06	500 000 000	01/06/2033	8,80
CM-ARKEACB-2018_06	500 000 000	08/06/2028	3,82
CM-ARKEACB-2019_07	500 000 000	12/07/2029	4,91
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,14
CM-ARKEACB-2021_06	500 000 000	17/06/2025	0,85
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,10
CM-ARKEACB-2022_03	150 000 000	31/03/2037	12,63
CM-ARKEACB-2022_05	750 000 000	16/05/2032	7,76
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,15
CM-ARKEACB-2022_12	500 000 000	22/12/2026	2,36
CM-ARKEACB-2023_01	750 000 000	30/03/2027	2,63
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	8,97
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	9,49
CM-ARKEACB-2024_04	25 000 000	08/04/2041	16,65
CM-ARKEACB-2024_04	25 000 000	08/04/2042	17,65