Arkéa Home Loans SFH - September 2024

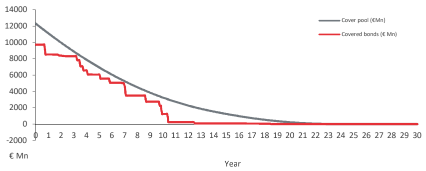
Cut-off Date	31/08/2024

COLLATERAL DESCRIPTION asset report date September 2024

A] Overview data

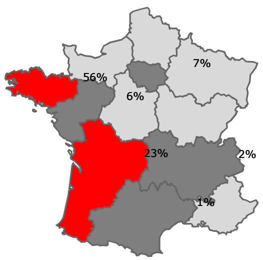
Total outstanding current balance (in €)	**12 290 353 958€**
Number of loans	**199 637**
Number of borrowers	**124 825**
Average Loan balance (in €)	**61 564**
Weighted Average Seasoning (in months)	**69**
Weighted Average Remaining term (in months)	**161**
Percentage of Variable Loans	**0,1%**
Weighted Average Current Unindexed LTV (in %)	**68%**
Weighted Average Current Indexed LTV (in %)	**53%**

Amortisation profile



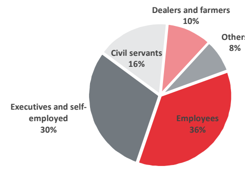
1. Borrower information

1.a Geographical breakdown (outstanding)



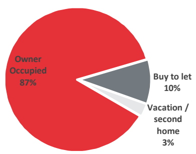
Rest of France : 5%

1.b Borrowers by social category

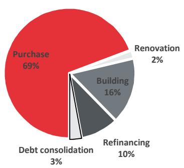


2. Home loans information

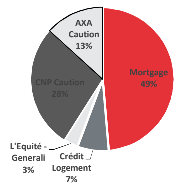
2.a Occupancy Type



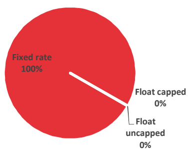
2.b Loan purpose



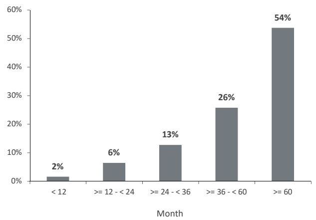
2.c Mortgage vs guaranteed loans



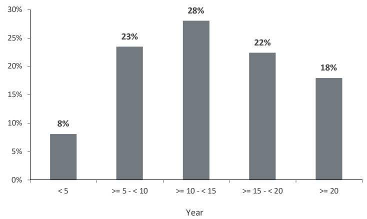
2.d Rate type



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%	1 416,9	46 844	12%
> 40% - <= 50%	1 007,4	18 883	8%
> 50% - <= 60%	1 354,9	22 762	11%
> 60% - <= 70%	1 790,2	27 491	15%
> 70% - <= 80%	2 364,3	32 848	19%
> 80% - <= 85%	1 366,1	17 393	11%
> 85% - <= 90%	1 411,4	16 535	11%
> 90% - <= 95%	1 176,5	12 819	10%
> 95% - <= 100%	402,7	4 062	3%
Total	12 290,4	199 637	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 084,4	81 295	25%
> 40% - <= 50%	2 161	36 021	18%
> 50% - <= 60%	2 462	34 756	20%
> 60% - <= 70%	2 035	24 214	17%
> 70% - <= 80%	1 325	13 447	11%
> 80% - <= 85%	470	4 131	4%
> 85% - <= 90%	356	2 838	3%
> 90% - <= 95%	274	2 089	2%
> 95% - <= 100%	121	834	1%
Total	12 288,0	199 625	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	12 289,9	199 633
> 0	0,5	4
Total	12 290,4	199 637

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	63,7	656	1%	5,6	4,9	9,2	11,3	11,5	7,9	5,3	5,6	2,3
Aquitaine-Limousin-Poitou-Charentes	2 859,5	40 649	23%	288,3	231,7	347,5	456,1	566,9	303,8	315,9	269,2	80,0
Auvergne-Rhône-Alpes	209,8	1 937	2%	24,7	20,7	22,6	32,8	41,3	20,9	21,3	17,3	8,2
Bourgogne-Franche-Comté	25,5	317	0%	2,4	2,4	2,6	3,4	5,2	3,4	2,7	2,8	0,7
Bretagne	6 876,5	130 742	56%	836,6	563,7	740,3	965,8	1 322,3	772,7	790,4	657,9	226,7
Centre-Val de Loire	60,3	847	0%	7,7	5,5	7,4	10,2	11,7	6,6	5,1	4,5	1,7
Corse	9,5	117	0%	0,7	1,4	1,5	1,4	1,9	1,2	0,9	0,1	0,1
Departements d'Outre-Mer	17,6	236	0%	2,8	1,9	2,5	3,4	3,2	1,8	1,6	0,4	0,0
Ile-de-France	891,0	7 885	7%	119,8	83,2	87,9	119,7	156,5	94,6	113,9	88,6	26,8
Languedoc-Roussillon-Midi-Pyrénées	182,4	2 185	1%	25,1	17,5	21,1	30,3	30,5	20,2	18,8	14,2	4,6
Nord-Pas-de-Calais-Picardie	118,1	1 244	1%	9,9	8,8	14,2	19,8	24,3	12,2	10,2	10,5	8,2
Normandie	107,1	1 497	1%	11,9	8,0	13,4	14,8	17,6	13,7	14,4	9,0	4,2
Pays de la Loire	680,4	9 517	6%	53,9	41,4	64,1	92,3	140,7	88,5	91,2	79,8	28,4
Provence-Alpes-Côte d'Azur	189,0	1 808	2%	27,3	16,3	20,5	29,0	30,6	18,3	19,7	16,5	10,8
Total	12 290,4	199 637	100%	1 416,9	1 007,4	1 354,9	1 790,2	2 364,3	1 366,1	1 411,4	1 176,5	402,7

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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	8 519,9	131 626	69%	955,5	669,6	889,6	1 152,6	1 575,6	964,0	1 066,7	919,7	326,7
Renovation	246,4	6 365	2%	34,1	20,4	29,7	35,8	48,7	25,5	24,7	18,9	8,4
Building	2 007,6	36 836	16%	275,0	170,1	210,5	273,3	392,8	225,2	221,1	176,4	63,4
Refinancing	1 155,5	21 669	9%	109,0	108,1	163,9	246,8	269,6	115,8	82,8	55,8	3,6
Debt consolidation	361,0	3 141	3%	43,4	39,2	61,2	81,7	77,5	35,7	16,2	5,6	0,5
Other / No Data	0,0		0%									
Total	**12 290,4**	**199 637**	**100%**	**1 416,9**	**1 007,4**	**1 354,9**	**1 790,2**	**2 364,3**	**1 366,1**	**1 411,4**	**1 176,5**	**402,7**

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	10 707,4	171 603	87%	1 179,8	850,9	1 169,7	1 549,5	2 065,0	1 212,4	1 256,8	1 064,6	358,6
Buy to let	1 225,1	22 322,0	10%	171,4	113,3	136,7	187,0	241,0	119,9	125,5	92,0	38,4
Vacation / second home	357,6	5 711,0	3%	65,7	43,0	48,5	53,7	58,3	33,9	29,1	19,8	5,7
Other / No Data	0,2	1,0	0%	0,0	0,2	0,0	0,0	0,0	0,0	0,0	0,0	0%
Total	**12 290,4**	**199 637**	**100%**	**1 416,9**	**1 007,4**	**1 354,9**	**1 790,2**	**2 364,3**	**1 366,1**	**1 411,4**	**1 176,5**	**402,7**

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	8 143,1	133 316	66%	902,0	643,3	868,4	1 165,9	1 567,5	922,3	951,2	830,5	292,0
Protected life-time employment	2 020,7	33 930	16%	235,4	169,0	236,7	315,4	386,9	222,7	225,2	174,8	54,6
Self employed	1 609,3	24 564	13%	208,9	146,0	188,3	237,9	311,5	167,6	178,0	128,9	42,0
Retired	0,0		0%									
Unemployed	215,8	4 137	2%	30,8	20,6	27,9	31,3	38,5	22,0	23,0	17,1	4,6
Other	301,5	3 690	2%	39,8	28,5	33,6	39,7	59,9	31,5	34,0	25,2	9,5
Total	**12 290,4**	**199 637**	**100%**	**1 416,9**	**1 007,4**	**1 354,9**	**1 790,2**	**2 364,3**	**1 366,1**	**1 411,4**	**1 176,5**	**402,7**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 980,8	91 935	49%
Crédit Logement	864,6	8 533	7%
L'Equité - Generali	403,3	15 369	3%
CNP Caution	3 415,2	61 153	28%
AXA Caution	1 626,4	22 647	13%
Other / No Data			
Total	**12 290,4**	**199 637**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	12 272,4	198 876	100%
Float capped	17,0	731	0%
Float uncapped	1,0	30	0%
Total	**12 290,4**	**199 637**	**100%**

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ARKEA HOME LOANS SFH

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	185,2	1 573	2%	9,1	9,6	15,7	23,6	24,9	21,8	24,0	31,5	25,0
>= 12 - < 24	786,4	6 997	6%	37,4	40,2	67,3	87,4	128,4	86,7	107,0	150,9	81,0
>= 24 - < 36	1 559,0	15 767	13%	82,7	85,1	127,9	168,0	258,1	177,8	258,7	294,8	105,8
>= 36 - < 60	3 161,5	39 317	26%	188,4	171,5	258,0	362,2	611,7	427,3	527,1	464,8	150,6
>= 60	6 598,3	135 983	54%	1 099,3	701,0	886,0	1 149,1	1 341,1	652,5	494,6	234,6	40,1
Total	**12 290,4**	**199 637**	**100%**	**1 416,9**	**1 007,4**	**1 354,9**	**1 790,2**	**2 364,3**	**1 366,1**	**1 411,4**	**1 176,5**	**402,7**

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	994,4	52 855	8%	544,4	103,3	90,8	106,3	101,0	29,6	14,9	3,5	0,4
>= 5 - < 10	2 884,6	57 118	23%	554,3	467,7	489,6	401,5	403,5	225,2	205,7	116,0	20,8
>= 10 - < 15	3 448,7	43 802	28%	220,1	263,6	428,0	690,2	791,5	333,8	315,5	292,6	113,4
>= 15 - < 20	2 754,7	27 963	22%	67,6	110,7	217,4	373,1	680,9	500,9	466,0	278,2	59,9
>= 20	2 208,0	17 899	18%	30,5	62,1	129,1	219,1	387,3	276,6	409,2	486,0	208,1
Total	**12 290,4**	**199 637**	**100%**	**1 416,9**	**1 007,4**	**1 354,9**	**1 790,2**	**2 364,3**	**1 366,1**	**1 411,4**	**1 176,5**	**402,7**

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	4 394,4	80 044	36%	396,0	316,1	452,1	631,8	883,8	520,7	528,2	484,8	180,9
Executives and self-employed	3 680,0	44 020	30%	421,5	322,7	423,3	535,7	700,6	400,7	427,5	342,6	105,3
Civil servants	2 020,7	33 930	16%	235,4	169,0	236,7	315,4	386,9	222,7	225,2	174,8	54,6
Dealers and farmers	1 264,0	23 688	10%	135,3	92,1	127,3	183,2	254,1	148,8	159,9	119,9	43,5
Others	931,2	17 955	8%	228,7	107,5	115,5	124,1	138,9	73,2	70,6	54,4	18,3
Total	**12 290,4**	**199 637**	**100%**	**1 416,9**	**1 007,4**	**1 354,9**	**1 790,2**	**2 364,3**	**1 366,1**	**1 411,4**	**1 176,5**	**402,7**

ASSET COVER TEST

Date of Asset Cover Test	13/09/2024

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

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

Asset Cover Ratio	**115%**
Adjusted Aggregate Asset Amount (AAAA)	**11 193 694 491**
Aggregate Covered Bond Outstanding Principal Amount	**9 732 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 737 288 030**
Adjusted Home Loan Outstanding Principal Amount	12 250 146 812
(i)*(ii)	11 737 288 030
Unadjusted Home Loan Outstanding Principal Amount (i)	12 290 353 958
Asset Percentage (ii)	95,50%

Cash Collateral Account	

C = min(ASAA;ASAA level limit * AAAA)	**-**
Aggregate Substitution Asset Amount (or ASAA)	-
ASAA level limit * AAAA	2 798 423 623
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	**543 593 539**
WAM (Years)	5,585
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	1,36
CM-ARKEACB-2011_01	10 000 000	22/03/2029	4,53
CM-ARKEACB-2011_02	15 000 000	11/02/2031	6,42
CM-ARKEACB-2011_02	10 000 000	17/02/2026	1,43
CM-ARKEACB-2011_06	10 000 000	01/06/2026	1,72
CM-ARKEACB-2011_07	16 000 000	05/07/2031	6,81
CM-ARKEACB-2011_07	100 000 000	06/07/2026	1,82
CM-ARKEACB-2011_07	10 000 000	07/07/2031	6,82
CM-ARKEACB-2011_07	15 000 000	21/12/2026	2,28
CM-ARKEACB-2011_07	26 500 000	21/07/2031	6,86
CM-ARKEACB-2011_10	55 000 000	14/10/2026	2,09
CM-ARKEACB-2015_06	700 000 000	24/06/2025	0,78
CM-ARKEACB-2017_10	500 000 000	05/10/2027	3,06
CM-ARKEACB-2018_03	50 000 000	31/03/2043	18,55
CM-ARKEACB-2018_06	500 000 000	01/06/2033	8,72
CM-ARKEACB-2018_06	500 000 000	08/06/2028	3,74
CM-ARKEACB-2019_07	500 000 000	12/07/2029	4,83
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,06
CM-ARKEACB-2021_06	500 000 000	17/06/2025	0,76
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,02
CM-ARKEACB-2022_03	150 000 000	31/03/2037	12,55
CM-ARKEACB-2022_05	750 000 000	16/05/2032	7,68
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,06
CM-ARKEACB-2022_12	500 000 000	22/12/2026	2,28
CM-ARKEACB-2023_01	750 000 000	30/03/2027	2,55
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	8,89
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	9,41
CM-ARKEACB-2024_04	25 000 000	08/04/2041	16,57
CM-ARKEACB-2024_04	25 000 000	08/04/2042	17,57