Arkéa Home Loans SFH - November 2024

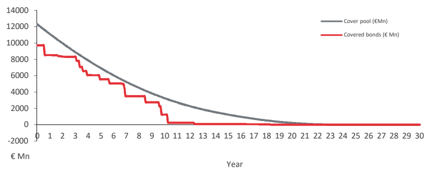
Cut-off Date	31/10/2024

COLLATERAL DESCRIPTION asset report date November 2024

A] Overview data

Total outstanding current balance (in €)	12 290 750 273€
Number of loans	199 533
Number of borrowers	124 726
Average Loan balance (in €)	61 598
Weighted Average Seasoning (in months)	70
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

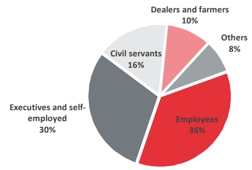


1. Borrower information

1.a Geographical breakdown (outstanding)

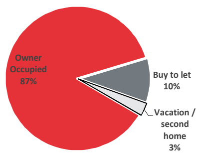
Rest of France : 19%

1.b Borrowers by social category

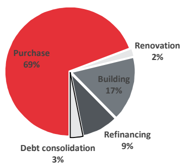


2. Home loans information

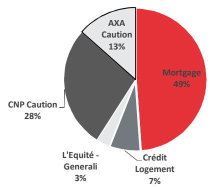
2.a Occupancy Type



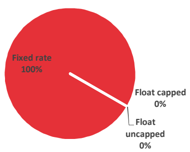
2.b Loan purpose



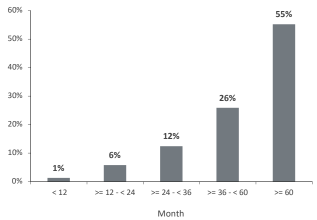
2.c Mortgage vs guaranteed loans



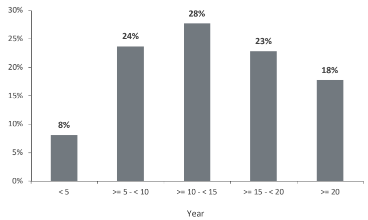
2.d Rate type



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%	1 429,6	47 204	12%
> 40% - <= 50%	1 023,6	19 043	8%
> 50% - <= 60%	1 373,4	23 030	11%
> 60% - <= 70%	1 812,1	27 771	15%
> 70% - <= 80%	2 394,4	33 062	19%
> 80% - <= 85%	1 372,8	17 423	11%
> 85% - <= 90%	1 415,2	16 296	12%
> 90% - <= 95%	1 113,8	12 097	9%
> 95% - <= 100%	355,8	3 607	3%
Total	12 290,8	199 533	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 099,4	81 635	25%
> 40% - <= 50%	2 175	36 163	18%
> 50% - <= 60%	2 446	34 391	20%
> 60% - <= 70%	2 020	23 956	16%
> 70% - <= 80%	1 319	13 369	11%
> 80% - <= 85%	480	4 198	4%
> 85% - <= 90%	364	2 924	3%
> 90% - <= 95%	273	2 089	2%
> 95% - <= 100%	114	800	1%
Total	12 289,1	199 525	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	12 290,0	199 528
> 0	0,8	5
Total	12 290,8	199 533

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%]
Auvergne-Rhône-Alpes	213,2	1 962	2%	25,1	22,2	21,7	33,1	42,3	20,9	23,1	19,4	5,3
Bourgogne-Franche-Comté	27,1	334	0%	2,5	2,6	3,1	4,3	5,4	3,2	3,1	2,5	0,6
Bretagne	6 866,4	130 472	56%	842,3	567,6	747,2	977,8	1 342,8	768,1	785,2	625,1	210,3
Centre-Val de Loire	60,9	847	0%	7,7	5,8	7,2	10,1	11,8	7,2	5,4	4,2	1,5
Corse	9,0	112	0%	0,8	1,7	1,2	1,8	1,5	0,9	0,8	0,1	0,1
Departements d'Outre-Mer	17,5	233	0%	2,9	1,9	2,2	3,3	3,3	2,1	1,3	0,4	0,0
Grand Est	65,6	679	1%	6,3	5,5	10,3	10,6	12,6	8,6	4,5	5,4	1,8
Hauts-de-France	121,2	1 269	1%	10,4	9,7	14,6	21,1	26,1	12,6	9,8	11,0	5,9
Ile-de-France	894,0	7 928	7%	121,0	84,4	89,2	121,9	158,7	97,0	120,0	80,8	20,9
Normandie	107,9	1 502	1%	11,7	8,1	14,3	14,4	18,2	14,2	14,1	8,9	3,9
Nouvelle-Aquitaine	2 842,4	40 524	23%	291,5	234,3	352,8	458,6	562,0	307,1	316,4	250,7	69,1
Occitanie	185,0	2 203	2%	26,2	17,9	21,6	31,3	30,7	21,0	19,5	12,9	3,9
Pays de la Loire	689,3	9 633	6%	53,8	44,5	65,2	95,0	147,7	90,9	92,7	75,1	24,3
Provence-Alpes-Côte d'Azur	191,2	1 835	2%	27,3	17,5	22,7	28,8	31,5	19,0	19,2	17,1	8,1
Total	12 290,8	199 533	100%	1 429,6	1 023,6	1 373,4	1 812,1	2 394,4	1 372,8	1 415,2	1 113,8	355,8

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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	8 511,4	131 578	69%	960,4	678,3	899,6	1 164,3	1 602,3	969,0	1 081,3	868,7	287,5
Renovation	244,1	6 306	2%	33,7	21,1	29,2	36,3	47,7	26,6	23,5	19,2	6,7
Building	2 013,4	36 873	16%	275,1	171,1	210,2	280,1	400,5	228,2	216,3	173,3	58,6
Refinancing	1 133,5	21 385	9%	113,8	107,6	168,9	245,4	260,5	111,0	76,3	47,4	2,5
Debt consolidation	388,4	3 391	3%	46,7	45,5	65,5	86,0	83,4	38,1	17,7	5,1	0,5
Other / No Data	0,0		0%									
Total	**12 290,8**	**199 533**	**100%**	**1 429,6**	**1 023,6**	**1 373,4**	**1 812,1**	**2 394,4**	**1 372,8**	**1 415,2**	**1 113,8**	**355,8**

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	10 698,6	171 304	87%	1 188,5	863,7	1 188,3	1 562,3	2 096,2	1 213,2	1 261,7	1 008,9	315,8
Buy to let	1 235,4	22 517,0	10%	174,5	115,4	137,4	194,2	239,4	127,9	123,4	89,1	34,1
Vacation / second home	356,6	5 711,0	3%	66,6	44,3	47,7	55,6	58,8	31,7	30,1	15,9	5,9
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	**12 290,8**	**199 533**	**100%**	**1 429,6**	**1 023,6**	**1 373,4**	**1 812,1**	**2 394,4**	**1 372,8**	**1 415,2**	**1 113,8**	**355,8**

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	8 146,1	133 296	66%	912,0	653,7	881,7	1 181,1	1 588,5	925,8	958,8	787,6	256,9
Protected life-time employment	2 016,1	33 791	16%	235,2	171,4	240,7	317,2	391,4	223,5	222,7	164,5	49,5
Self employed	1 609,7	24 583	13%	210,4	148,1	190,1	240,6	314,9	168,7	178,8	121,8	36,4
Retired	0,0		0%									
Unemployed	213,1	4 090	2%	31,1	20,1	27,6	30,8	39,2	22,2	22,2	16,5	3,3
Other	305,7	3 773	2%	40,8	30,4	33,3	42,4	60,4	32,7	32,7	23,4	9,5
Total	**12 290,8**	**199 533**	**100%**	**1 429,6**	**1 023,6**	**1 373,4**	**1 812,1**	**2 394,4**	**1 372,8**	**1 415,2**	**1 113,8**	**355,8**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	6 009,0	92 267	49%
Crédit Logement	863,5	8 512	7%
L'Equité - Generali	386,5	14 941	3%
CNP Caution	3 380,5	60 770	28%
AXA Caution	1 651,3	23 043	13%
Other / No Data			
Total	**12 290,8**	**199 533**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	12 273,4	198 813	100%
Float capped	16,3	690	0%
Float uncapped	1,0	30	0%
Total	**12 290,8**	**199 533**	**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	144,1	1 265	1%	5,3	7,3	12,5	18,8	20,4	15,0	19,3	25,9	19,6
>= 12 - < 24	692,3	6 068	6%	33,8	36,8	59,3	75,3	107,6	75,5	99,5	133,6	70,8
>= 24 - < 36	1 513,8	15 079	12%	79,0	85,0	127,4	168,4	257,6	176,8	246,2	277,2	96,2
>= 36 - < 60	3 164,5	38 770	26%	189,2	172,2	260,1	361,2	624,7	434,2	544,8	445,7	132,4
>= 60	6 776,0	138 351	55%	1 122,2	722,3	914,1	1 188,3	1 384,1	671,2	505,4	231,5	36,8
Total	**12 290,8**	**199 533**	**100%**	**1 429,6**	**1 023,6**	**1 373,4**	**1 812,1**	**2 394,4**	**1 372,8**	**1 415,2**	**1 113,8**	**355,8**

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	996,0	53 169	8%	551,0	100,0	91,9	107,5	98,3	29,9	13,7	3,2	0,4
>= 5 - < 10	2 908,5	57 394	24%	561,7	475,9	495,6	403,7	412,8	225,1	207,1	107,5	19,1
>= 10 - < 15	3 405,1	43 122	28%	219,0	268,9	431,1	700,1	780,3	326,8	305,2	275,4	98,3
>= 15 - < 20	2 805,1	28 338	23%	67,0	114,8	223,1	388,0	712,0	510,4	473,0	263,5	53,4
>= 20	2 176,0	17 510	18%	30,8	64,0	131,8	212,8	391,0	280,6	416,2	464,2	184,6
Total	**12 290,8**	**199 533**	**100%**	**1 429,6**	**1 023,6**	**1 373,4**	**1 812,1**	**2 394,4**	**1 372,8**	**1 415,2**	**1 113,8**	**355,8**

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	4 394,9	79 941	36%	400,8	320,2	461,0	637,8	898,2	523,2	528,3	464,9	160,5
Executives and self-employed	3 688,9	44 152	30%	427,3	329,2	427,4	543,3	705,6	403,9	437,1	322,2	92,8
Civil servants	2 016,1	33 791	16%	235,2	171,4	240,7	317,2	391,4	223,5	222,7	164,5	49,5
Dealers and farmers	1 253,9	23 554	10%	135,4	91,8	128,6	184,8	259,6	147,5	157,8	111,7	36,7
Others	937,0	18 095	8%	230,9	111,0	115,7	129,1	139,6	74,7	69,4	50,5	16,2
Total	**12 290,8**	**199 533**	**100%**	**1 429,6**	**1 023,6**	**1 373,4**	**1 812,1**	**2 394,4**	**1 372,8**	**1 415,2**	**1 113,8**	**355,8**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	12/11/2024

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)	**11 210 593 574**
Aggregate Covered Bond Outstanding Principal Amount	**9 732 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 737 666 511**
Adjusted Home Loan Outstanding Principal Amount	12 252 252 159
(i)*(ii)	11 737 666 511
Unadjusted Home Loan Outstanding Principal Amount (i)	12 290 750 273
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	2 802 648 394
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	**527 072 936**
WAM (Years)	5,416
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	1,19
CM-ARKEACB-2011_01	10 000 000	22/03/2029	4,36
CM-ARKEACB-2011_02	15 000 000	11/02/2031	6,25
CM-ARKEACB-2011_02	10 000 000	17/02/2026	1,26
CM-ARKEACB-2011_06	10 000 000	01/06/2026	1,55
CM-ARKEACB-2011_07	16 000 000	05/07/2031	6,64
CM-ARKEACB-2011_07	100 000 000	06/07/2026	1,65
CM-ARKEACB-2011_07	10 000 000	07/07/2031	6,65
CM-ARKEACB-2011_07	15 000 000	21/12/2026	2,11
CM-ARKEACB-2011_07	26 500 000	21/07/2031	6,69
CM-ARKEACB-2011_10	55 000 000	14/10/2026	1,92
CM-ARKEACB-2015_06	700 000 000	24/06/2025	0,61
CM-ARKEACB-2017_10	500 000 000	05/10/2027	2,89
CM-ARKEACB-2018_03	50 000 000	31/03/2043	18,38
CM-ARKEACB-2018_06	500 000 000	01/06/2033	8,55
CM-ARKEACB-2018_06	500 000 000	08/06/2028	3,57
CM-ARKEACB-2019_07	500 000 000	12/07/2029	4,66
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	5,89
CM-ARKEACB-2021_06	500 000 000	17/06/2025	0,59
CM-ARKEACB-2021_09	500 000 000	20/09/2031	6,85
CM-ARKEACB-2022_03	150 000 000	31/03/2037	12,38
CM-ARKEACB-2022_05	750 000 000	16/05/2032	7,51
CM-ARKEACB-2022_10	500 000 000	04/10/2028	3,89
CM-ARKEACB-2022_12	500 000 000	22/12/2026	2,11
CM-ARKEACB-2023_01	750 000 000	30/03/2027	2,38
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	8,72
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	9,24
CM-ARKEACB-2024_04	25 000 000	08/04/2041	16,40
CM-ARKEACB-2024_04	25 000 000	08/04/2042	17,40