Arkéa Home Loans SFH - November 2023

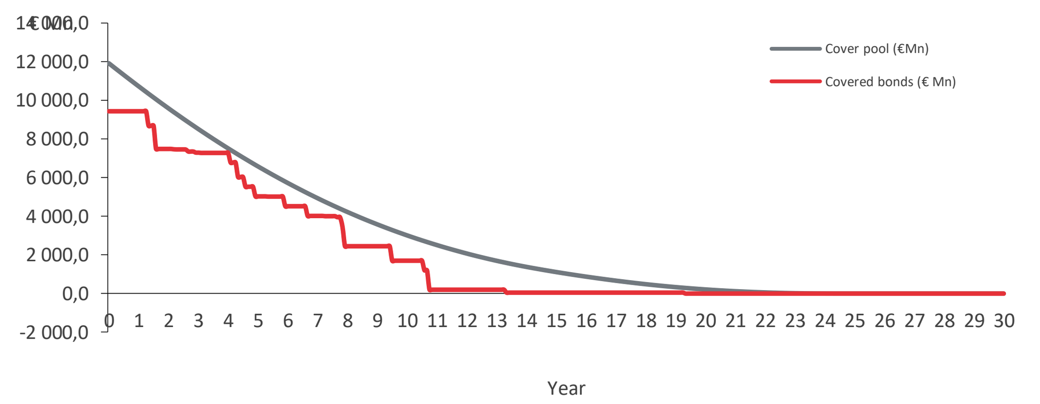
Cut-off Date	31/10/2023

COLLATERAL DESCRIPTION asset report date November 2023

A] Overview data

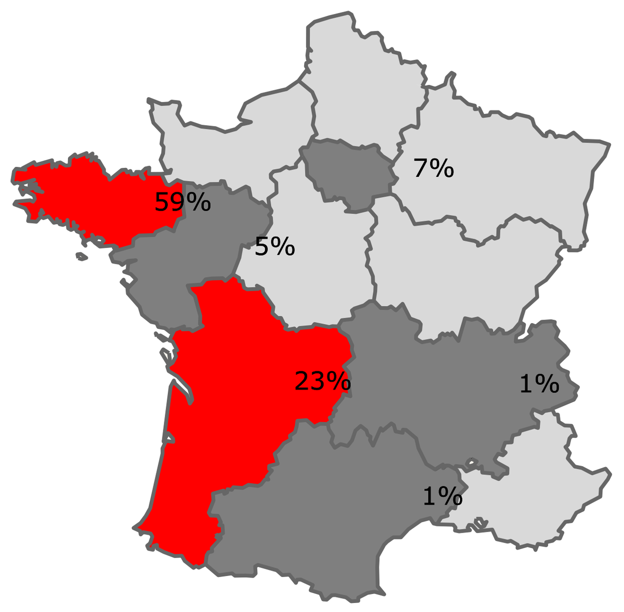
Total outstanding current balance (in €)	11 914 827 302 €
Number of loans	200 767
Number of borrowers	121 284
Average Loan balance (in €)	59 347
Weighted Average Seasoning (in months)	67
Weighted Average Remaining term (in months)	158
Percentage of Variable Loans	0,2%
Weighted Average Current Unindexed LTV (in %)	69%
Weighted Average Current Indexed LTV (in %)	52%

Amortisation profile



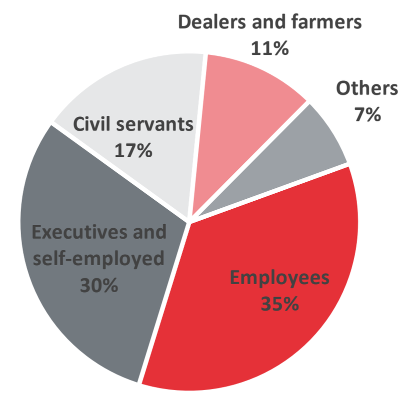
1. Borrower information

1.a Geographical breakdown (outstanding)



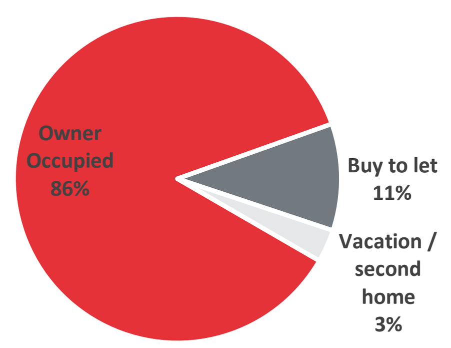
Rest of France : 3%

1.b Borrowers by social category

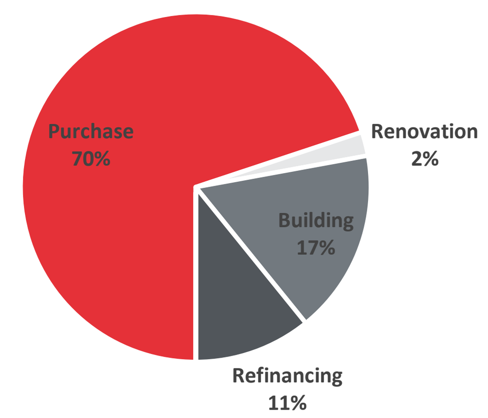


2. Home loans information

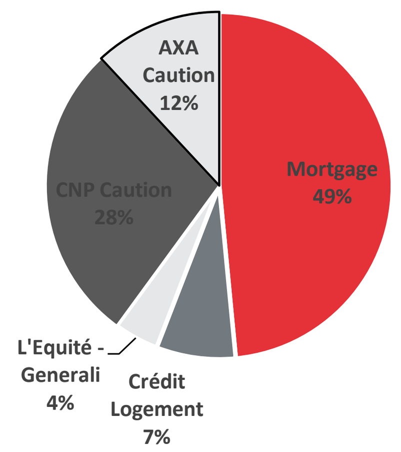
2.a Occupancy Type



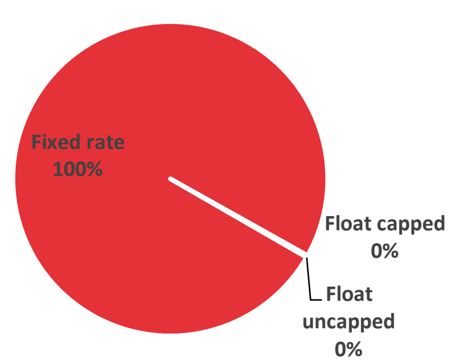
2.b Loan purpose



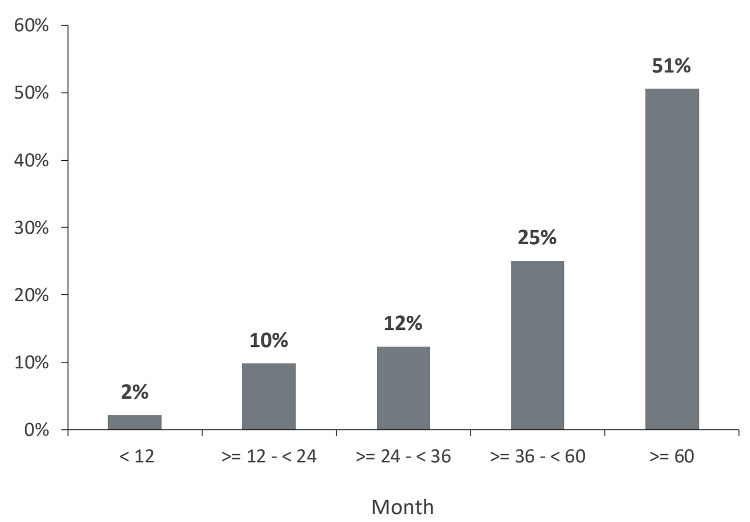
2.c Mortgage vs guaranteed loans



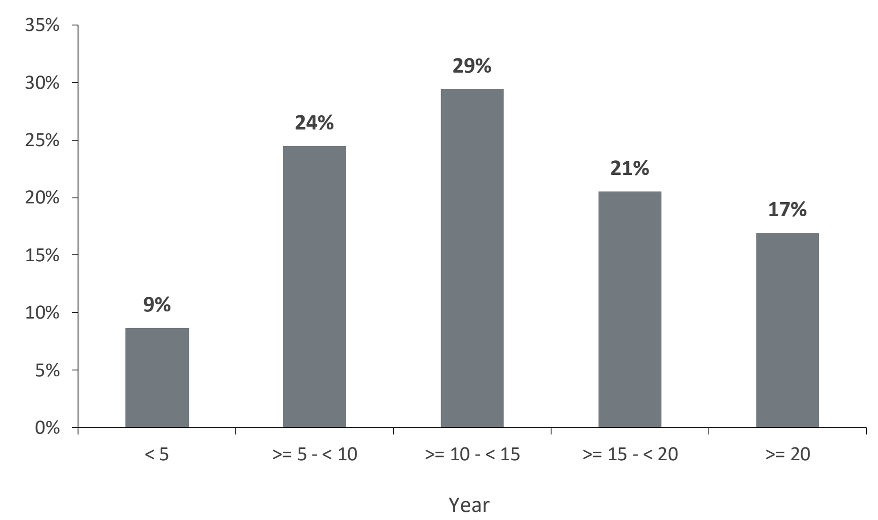
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - November 2023

ARKEA HOME LOANS SFH

Cut-off Date	31/10/2023

B] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 367,1	47 038	11%
> 40% - <= 50%	944,8	18 464	8%
> 50% - <= 60%	1 266,7	22 327	11%
> 60% - <= 70%	1 644,6	26 716	14%
> 70% - <= 80%	2 192,4	31 588	18%
> 80% - <= 85%	1 320,1	17 562	11%
> 85% - <= 90%	1 364,2	16 761	11%
> 90% - <= 95%	1 288,1	14 688	11%
> 95% - <= 100%	526,9	5 623	4%
Total	11 914,8	200 767	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 125,6	83 277	26%
> 40% - <= 50%	2 170	36 900	18%
> 50% - <= 60%	2 548	36 772	21%
> 60% - <= 70%	2 062	24 943	17%
> 70% - <= 80%	1 205	12 409	10%
> 80% - <= 85%	331	2 923	3%
> 85% - <= 90%	252	2 005	2%
> 90% - <= 95%	165	1 181	1%
> 95% - <= 100%	57	357	0%
Total	11 914,8	200 767	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	11 914,8	200 767
> 0		
Total	11 914,8	200 767

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	390	0%	2,4	2,7	3,1	6,5	5,3	4,0	4,6	2,7	1,8
Aquitaine-Limousin-Poitou-Charentes	2 792,2	40 741	23%	274,3	218,4	314,7	428,9	532,0	305,9	303,1	291,7	123,2
Auvergne-Rhône-Alpes	154,6	1 516	1%	17,8	13,9	13,1	21,4	24,8	22,3	16,9	18,8	5,4
Bourgogne-Franche-Comté	13,5	198	0%	1,3	1,4	1,7	1,2	2,4	1,3	1,6	2,4	0,3
Bretagne	6 982,1	135 051	59%	852,7	557,8	731,1	953,2	1 275,7	777,2	794,6	735,0	304,7
Centre-Val de Loire	44,9	698	0%	5,5	4,0	5,4	4,6	10,7	3,3	5,7	4,5	1,2
Corse	10,0	116	0%	0,9	1,0	0,9	1,5	2,8	0,5	1,7	0,5	0,2
Departements d'Outre-Mer	19,9	261	0%	2,5	2,2	2,1	4,2	3,5	1,7	1,7	2,0	0,0
Ile-de-France	813,2	7 503	7%	107,9	73,4	90,5	94,7	134,3	83,1	95,0	101,0	33,2
Languedoc-Roussillon-Midi-Pyrénées	128,0	1 705	1%	15,9	12,3	14,6	16,2	22,7	12,3	15,4	14,7	3,9
Nord-Pas-de-Calais-Picardie	64,5	736	1%	5,8	4,8	7,1	7,0	12,3	8,3	7,8	8,2	3,1
Normandie	79,5	1 241	1%	10,0	5,9	8,2	9,5	15,1	7,6	10,5	9,0	3,7
Pays de la Loire	646,4	9 201	5%	52,0	37,5	60,2	78,2	128,7	78,5	90,8	80,5	40,0
Provence-Alpes-Côte d'Azur	132,9	1 410	1%	18,0	9,4	14,2	17,7	22,0	13,7	14,8	17,1	6,0
Total	11 914,8	200 767	100%	1 367,1	944,8	1 266,7	1 644,6	2 192,4	1 320,1	1 364,2	1 288,1	526,9

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Cut-off Date	31/10/2023

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	8 329,1	132 232	70%	950,1	659,9	866,6	1 088,9	1 459,3	915,7	987,9	993,9	406,7
Renovation	263,4	6 875	2%	36,3	21,1	29,6	38,5	48,4	30,9	26,4	21,7	10,5
Building	2 033,6	37 906	17%	284,0	168,6	214,1	263,0	368,4	228,7	231,0	196,1	79,7
Refinancing	1 288,8	23 754	11%	96,6	95,2	156,5	254,2	316,3	144,6	118,9	76,5	30,0
Other / No Data	0,0		0%									
Total	**11 914,8**	**200 767**	**100%**	**1 367,1**	**944,8**	**1 266,7**	**1 644,6**	**2 192,4**	**1 320,1**	**1 364,2**	**1 288,1**	**526,9**

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	10 274,7	171 432	86%	1 117,1	792,7	1 070,7	1 414,2	1 886,6	1 155,7	1 202,0	1 152,8	483,0
Buy to let	1 256,6	23 189,0	11%	181,0	111,6	145,9	172,4	246,5	129,6	125,6	108,3	35,6
Vacation / second home	383,5	6 146,0	3%	69,0	40,5	50,1	58,1	59,3	34,8	36,6	26,9	8,3
Other / No Data	0,0		0%									
Total	**11 914,8**	**200 767**	**100%**	**1 367,1**	**944,8**	**1 266,7**	**1 644,6**	**2 192,4**	**1 320,1**	**1 364,2**	**1 288,1**	**526,9**

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	7 763,5	132 825	65%	854,1	586,3	797,8	1 041,0	1 435,0	876,8	909,1	884,9	378,5
Protected life-time employment	1 974,9	34 205	17%	222,3	160,7	216,2	300,1	360,3	213,2	222,5	204,7	74,9
Self employed	1 663,5	25 863	14%	217,4	151,7	193,3	240,6	307,1	172,2	176,5	147,2	57,6
Retired	0,0		0%									
Unemployed	197,8	4 038	2%	31,9	18,7	24,1	25,9	34,7	19,6	19,0	18,0	5,8
Other	315,2	3 836	3%	41,3	27,4	35,3	37,1	55,4	38,2	37,1	33,3	10,0
Total	**11 914,8**	**200 767**	**100%**	**1 367,1**	**944,8**	**1 266,7**	**1 644,6**	**2 192,4**	**1 320,1**	**1 364,2**	**1 288,1**	**526,9**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	5 776,0	94 495	48%
Crédit Logement	882,2	8 764	7%
L'Equité - Generali	497,5	17 681	4%
CNP Caution	3 337,7	60 258	28%
AXA Caution	1 421,4	19 569	12%
Other / No Data			
Total	**11 914,8**	**200 767**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	11 890,1	199 754	100%
Float capped	23,3	972	0%
Float uncapped	1,5	41	0%
Total	**11 914,8**	**200 767**	**100%**

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Cut-off Date	31/10/2023

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	258,0	2 213	2%	14,1	13,2	21,1	29,0	37,4	22,2	33,1	45,5	42,4
>= 12 - < 24	1 169,6	11 305	10%	58,0	60,1	89,3	131,5	177,7	124,6	144,9	236,2	147,4
>= 24 - < 36	1 472,7	16 395	12%	80,5	77,4	109,7	162,7	240,4	166,6	226,5	283,6	125,2
>= 36 - < 60	2 990,2	40 316	25%	162,1	146,8	220,8	310,7	533,2	414,1	515,9	508,6	177,9
>= 60	6 024,4	130 538	51%	1 052,3	647,2	825,9	1 010,7	1 203,6	592,6	443,8	214,3	34,0
Total	**11 914,8**	**200 767**	**100%**	**1 367,1**	**944,8**	**1 266,7**	**1 644,6**	**2 192,4**	**1 320,1**	**1 364,2**	**1 288,1**	**526,9**

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	1 034,2	53 812	9%	552,8	113,9	93,5	106,1	108,3	35,3	17,4	5,9	0,9
>= 5 - < 10	2 915,1	58 512	24%	533,2	453,0	497,2	434,8	393,8	226,5	206,4	136,5	33,8
>= 10 - < 15	3 503,3	45 503	29%	198,9	239,8	398,6	623,0	822,8	374,8	332,5	345,2	167,8
>= 15 - < 20	2 445,8	25 520	21%	57,0	89,8	177,5	293,3	547,2	444,1	455,7	305,9	75,4
>= 20	2 016,5	17 420	17%	25,2	48,2	100,1	187,4	320,3	239,4	352,1	494,7	249,0
Total	**11 914,8**	**200 767**	**100%**	**1 367,1**	**944,8**	**1 266,7**	**1 644,6**	**2 192,4**	**1 320,1**	**1 364,2**	**1 288,1**	**526,9**

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	4 209,2	80 361	35%	381,9	290,9	416,3	563,3	807,4	505,9	510,4	511,4	221,7
Executives and self-employed	3 598,8	44 021	30%	410,1	300,4	409,5	507,2	654,0	389,0	403,8	366,3	158,5
Civil servants	1 974,9	34 205	17%	222,3	160,7	216,2	300,1	360,3	213,2	222,5	204,7	74,9
Dealers and farmers	1 296,8	24 920	11%	136,6	98,5	127,2	177,5	251,8	142,6	161,0	147,9	53,7
Others	835,2	17 260	7%	216,2	94,3	97,4	96,5	119,0	69,4	66,5	57,8	18,0
Total	**11 914,8**	**200 767**	**100%**	**1 367,1**	**944,8**	**1 266,7**	**1 644,6**	**2 192,4**	**1 320,1**	**1 364,2**	**1 288,1**	**526,9**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	**15/11/2023**

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)	**10 744 716 140**
Aggregate Covered Bond Outstanding Principal Amount	**9 432 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**11 259 511 800**
Adjusted Home Loan Outstanding Principal Amount	11 890 865 914
(i)*(ii)	11 259 511 800
Unadjusted Home Loan Outstanding Principal Amount (i)	11 914 827 302
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	2 686 179 035
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	**514 795 661**
WAM (Years)	5,458
Aggregate Covered Bond Outstanding Principal Amount	9 432 500 000
Negative Carry Adjustment	1,00%

Name of Series	Outstanding Principal Amount	Scheduled Maturity Date	Remaining Maturity (Years)
CM-ARKEACB-2010_04	-		
CM-ARKEACB-2011_02	15 000 000	19/01/2026	2,18
CM-ARKEACB-2011_02	10 000 000	22/03/2029	5,35
CM-ARKEACB-2011_02	15 000 000	11/02/2031	7,24
CM-ARKEACB-2011_03	10 000 000	17/02/2026	2,26
CM-ARKEACB-2011_06	10 000 000	01/06/2026	2,54
CM-ARKEACB-2011_06	16 000 000	05/07/2031	7,64
CM-ARKEACB-2011_07	100 000 000	06/07/2026	2,64
CM-ARKEACB-2011_07	10 000 000	07/07/2031	7,64
CM-ARKEACB-2011_07	15 000 000	21/12/2026	3,10
CM-ARKEACB-2011_09	26 500 000	21/07/2031	7,68
CM-ARKEACB-2011_11	55 000 000	14/10/2026	2,91
CM-ARKEACB-2015_09	700 000 000	24/06/2025	1,61
CM-ARKEACB-2018_03	500 000 000	05/10/2027	3,89
CM-ARKEACB-2018_04	50 000 000	31/03/2043	19,37
CM-ARKEACB-2018_06	500 000 000	01/06/2033	9,54
CM-ARKEACB-2018_06	500 000 000	08/06/2028	4,56
CM-ARKEACB-2018_11	750 000 000	04/03/2024	0,30
CM-ARKEACB-2019_07	500 000 000	12/07/2029	5,66
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	6,89
CM-ARKEACB-2021_06	500 000 000	17/06/2025	1,59
CM-ARKEACB-2021_09	500 000 000	20/09/2031	7,85
CM-ARKEACB-2022_03	150 000 000	31/03/2037	13,37
CM-ARKEACB-2022_05	750 000 000	16/05/2032	8,50
CM-ARKEACB-2022_10	500 000 000	04/10/2028	4,89
CM-ARKEACB-2022_12	500 000 000	22/12/2026	3,10
CM-ARKEACB-2023_01	750 000 000	30/03/2027	3,37
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	9,71