Arkéa Home Loans SFH - April 2025

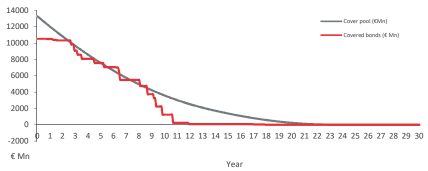
Cut-off Date	31/03/2025

COLLATERAL DESCRIPTION asset report date April 2025

A] Overview data

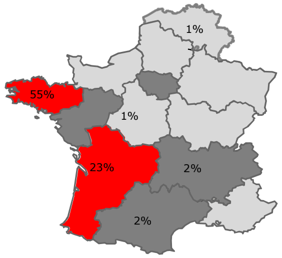
Total outstanding current balance (in €)	13 290 801 039 €
Number of loans	212 074
Number of borrowers	133 027
Average Loan balance (in €)	62 671
Weighted Average Seasoning (in months)	72
Weighted Average Remaining term (in months)	162
Percentage of Variable Loans	0,1%
Weighted Average Current Unindexed LTV (in %)	68%
Weighted Average Current Indexed LTV (in %)	54%

Amortisation profile



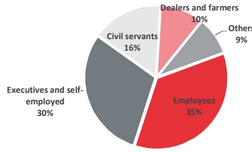
1. Borrower information

1.a Geographical breakdown (outstanding)



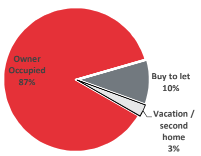
Rest of France : 20%

1.b Borrowers by social category

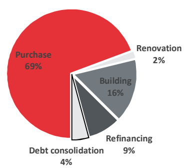


2. Home loans information

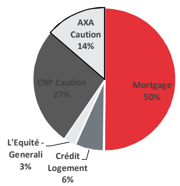
2.a Occupancy Type



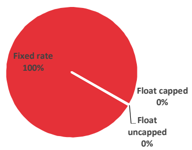
2.b Loan purpose



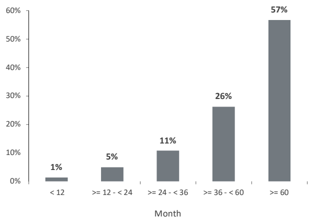
2.c Mortgage vs guaranteed loans



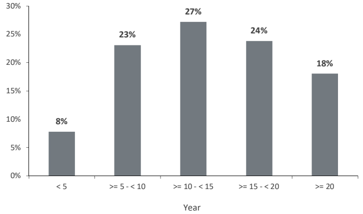
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - April 2025

Cut-off Date	31/03/2025

B] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 557,8	50 341	12%
> 40% - <= 50%	1 117,5	20 392	8%
> 50% - <= 60%	1 500,7	24 784	11%
> 60% - <= 70%	2 003,3	30 045	15%
> 70% - <= 80%	2 653,3	35 797	20%
> 80% - <= 85%	1 486,2	18 256	11%
> 85% - <= 90%	1 527,1	17 307	11%
> 90% - <= 95%	1 084,4	11 537	8%
> 95% - <= 100%	360,5	3 615	3%
Total	13 290,8	212 074	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 282,4	85 911	25%
> 40% - <= 50%	2 323	38 349	17%
> 50% - <= 60%	2 535	35 293	19%
> 60% - <= 70%	2 145	25 147	16%
> 70% - <= 80%	1 513	15 034	11%
> 80% - <= 85%	543	4 826	4%
> 85% - <= 90%	459	3 772	3%
> 90% - <= 95%	338	2 605	3%
> 95% - <= 100%	153	1 136	1%
> 100% - <= 105%	0	1	0%
Total	13 290,8	212 074	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	13 290,8	212 074
> 0		
Total	13 290,8	212 074

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	238,7	2 187	2%	28,3	24,6	27,5	35,6	51,5	24,3	24,2	17,7	5,0
Bourgogne-Franche-Comté	34,7	407	0%	2,8	3,2	3,9	6,2	7,3	5,6	2,7	2,5	0,5
Bretagne	7 279,3	136 705	55%	896,1	605,0	792,0	1 057,3	1 442,3	819,5	834,7	609,4	223,0
Centre-Val de Loire	69,4	944	1%	9,1	5,8	8,2	11,7	13,6	8,1	7,1	3,7	2,1
Corse	8,9	115	0%	0,8	1,6	1,1	2,3	0,9	1,2	0,6	0,3	0,0
Departements d'Outre-Mer	17,6	235	0%	3,3	1,7	2,2	3,4	3,5	2,8	0,8	0,0	0,0
Grand Est	79,4	810	1%	6,9	7,1	11,5	13,8	18,5	7,6	7,5	5,1	1,5
Hauts-de-France	152,6	1 568	1%	13,4	10,6	19,8	25,6	35,7	15,0	15,4	13,4	3,8
Ile-de-France	932,0	8 301	7%	130,8	85,3	101,0	131,2	174,9	105,5	121,7	67,2	14,3
Normandie	126,1	1 696	1%	13,3	10,6	16,7	16,4	25,0	15,5	14,2	10,5	3,8
Nouvelle-Aquitaine	3 052,1	42 929	23%	312,3	260,4	380,2	503,8	614,8	328,9	339,4	240,5	71,8
Occitanie	212,0	2 489	2%	29,2	20,9	26,2	38,2	39,4	21,4	21,0	13,2	2,6
Pays de la Loire	745,9	10 318	6%	59,6	51,0	72,6	107,5	163,8	98,5	96,3	74,2	22,4
Provence-Alpes-Côte d'Azur	219,4	2 076	2%	31,2	21,0	25,8	34,2	40,2	19,8	23,1	17,7	6,3
Belgique	122,7	1 294	1%	20,7	8,6	12,1	16,2	21,7	12,6	18,4	8,9	3,6
Total	13 290,8	212 074	100%	1 557,8	1 117,5	1 500,7	2 003,3	2 653,3	1 486,2	1 527,1	1 084,4	360,5

Arkéa Home Loans SFH - April 2025

Cut-off Date	31/03/2025

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	9 213,6	140 279	69%	1 039,6	736,7	972,9	1 289,5	1 780,9	1 074,8	1 175,9	853,9	289,3
Renovation	256,1	6 501	2%	34,1	22,8	30,1	39,6	52,2	25,4	27,3	17,2	7,5
Building	2 145,3	38 837	16%	290,6	182,3	224,8	306,3	439,0	241,7	225,0	176,7	58,9
Refinancing	1 118,3	21 427	8%	127,7	113,4	182,1	247,9	251,4	95,6	69,6	28,5	2,1
Debt consolidation	557,5	5 030	4%	65,7	62,3	90,8	119,9	129,8	48,7	29,3	8,2	2,8
Other / No Data	0,0		0%									
Total	**13 290,8**	**212 074**	**100%**	**1 557,8**	**1 117,5**	**1 500,7**	**2 003,3**	**2 653,3**	**1 486,2**	**1 527,1**	**1 084,4**	**360,5**

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	11 593,2	182 312	87%	1 304,1	947,3	1 300,6	1 730,3	2 339,5	1 309,5	1 366,0	977,6	318,3
Buy to let	1 330,1	23 886,0	10%	183,1	123,6	148,0	215,5	255,7	141,5	134,6	92,1	36,0
Vacation / second home	366,8	5 867,0	3%	70,5	46,6	52,1	57,1	57,8	35,2	26,5	14,8	6,2
Other / No Data	0,7	9,0	0%	0,1	0,0	0,0	0,3	0,3	0,0	0,0	0,0	0%
Total	**13 290,8**	**212 074**	**100%**	**1 557,8**	**1 117,5**	**1 500,7**	**2 003,3**	**2 653,3**	**1 486,2**	**1 527,1**	**1 084,4**	**360,5**

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	8 885,6	142 319	67%	1 003,0	724,1	975,1	1 317,7	1 783,6	995,0	1 061,9	766,8	258,4
Protected life-time employment	2 137,4	35 362	16%	249,0	185,6	261,1	339,9	427,4	238,6	234,0	151,9	49,9
Self employed	1 702,4	25 879	13%	225,2	156,1	199,7	264,4	335,1	192,5	166,5	125,8	37,2
Retired	0,0		0%									
Unemployed	226,3	4 350	2%	34,1	21,0	28,5	35,5	42,7	21,8	24,8	14,9	2,9
Other	339,2	4 164	3%	46,5	30,7	36,3	45,7	64,5	38,2	39,9	25,0	12,2
Total	**13 290,8**	**212 074**	**100%**	**1 557,8**	**1 117,5**	**1 500,7**	**2 003,3**	**2 653,3**	**1 486,2**	**1 527,1**	**1 084,4**	**360,5**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	6 667,9	99 984	50%
Crédit Logement	885,6	8 705	7%
L'Equité - Generali	358,3	14 362	3%
CNP Caution	3 556,9	63 527	27%
AXA Caution	1 822,0	25 496	14%
Other / No Data			
Total	**13 290,8**	**212 074**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	13 274,9	211 433	100%
Float capped	14,9	611	0%
Float uncapped	0,9	30	0%
Total	**13 290,8**	**212 074**	**100%**

Arkéa Home Loans SFH - April 2025

Cut-off Date	31/03/2025

ARKEA HOME LOANS SFH

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	176,6	1 640	1%	9,0	7,5	14,7	21,9	28,0	19,5	22,7	23,4	30,1
>= 12 - < 24	659,1	5 714	5%	33,0	37,7	53,8	68,1	103,9	73,1	92,6	115,5	81,5
>= 24 - < 36	1 432,8	13 942	11%	75,6	78,7	125,2	165,4	246,7	170,7	232,4	250,9	87,1
>= 36 - < 60	3 488,3	40 784	26%	216,5	197,8	288,5	413,3	691,3	481,8	616,6	448,5	134,0
>= 60	7 533,9	149 994	57%	1 223,6	795,8	1 018,5	1 334,6	1 583,4	741,1	562,9	246,2	27,9
Total	**13 290,8**	**212 074**	**100%**	**1 557,8**	**1 117,5**	**1 500,7**	**2 003,3**	**2 653,3**	**1 486,2**	**1 527,1**	**1 084,4**	**360,5**

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	1 034,5	55 832	8%	583,5	100,6	92,2	110,7	102,1	30,4	12,2	2,3	0,4
>= 5 - < 10	3 072,8	60 270	23%	605,7	509,8	526,0	426,9	436,6	237,1	213,5	100,9	16,4
>= 10 - < 15	3 614,7	45 381	27%	247,5	297,1	469,2	770,0	819,9	339,7	308,8	263,8	98,7
>= 15 - < 20	3 168,7	31 583	24%	81,9	136,5	263,2	456,2	841,7	560,0	514,6	266,8	47,7
>= 20	2 400,2	19 008	18%	39,1	73,5	150,1	239,4	453,0	319,1	478,1	450,5	197,3
Total	**13 290,8**	**212 074**	**100%**	**1 557,8**	**1 117,5**	**1 500,7**	**2 003,3**	**2 653,3**	**1 486,2**	**1 527,1**	**1 084,4**	**360,5**

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	4 732,9	84 521	36%	434,9	349,6	499,0	700,3	997,6	548,2	589,8	459,7	153,8
Executives and self-employed	3 959,7	46 976	30%	455,8	362,0	465,8	600,2	782,2	446,2	448,8	301,4	97,4
Civil servants	2 137,4	35 362	16%	249,0	185,6	261,1	339,9	427,4	238,6	234,0	151,9	49,9
Dealers and farmers	1 315,1	24 469	10%	143,5	95,3	134,9	202,8	271,0	159,9	155,3	113,9	38,4
Others	1 145,8	20 746	9%	274,6	125,0	139,9	160,0	175,2	93,3	99,2	57,6	21,1
Total	**13 290,8**	**212 074**	**100%**	**1 557,8**	**1 117,5**	**1 500,7**	**2 003,3**	**2 653,3**	**1 486,2**	**1 527,1**	**1 084,4**	**360,5**

ASSET COVER TEST

Date of Asset Cover Test	10/04/2025

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)	**12 034 352 323**
Aggregate Covered Bond Outstanding Principal Amount	**10 532 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	PASS

A = min(A1;A2)	**12 692 714 992**
Adjusted Home Loan Outstanding Principal Amount	13 246 955 157
(i)*(ii)	12 692 714 992
Unadjusted Home Loan Outstanding Principal Amount (i)	13 290 801 039
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	3 008 588 081
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	**658 362 669**
WAM (Years)	6,251
Aggregate Covered Bond Outstanding Principal Amount	10 532 500 000
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	0,78
CM-ARKEACB-2011_01	10 000 000	22/03/2029	3,95
CM-ARKEACB-2011_02	15 000 000	11/02/2031	5,84
CM-ARKEACB-2011_02	10 000 000	17/02/2026	0,86
CM-ARKEACB-2011_06	10 000 000	01/06/2026	1,14
CM-ARKEACB-2011_07	16 000 000	05/07/2031	6,23
CM-ARKEACB-2011_07	100 000 000	06/07/2026	1,24
CM-ARKEACB-2011_07	10 000 000	07/07/2031	6,24
CM-ARKEACB-2011_07	15 000 000	21/12/2026	1,70
CM-ARKEACB-2011_07	26 500 000	21/07/2031	6,28
CM-ARKEACB-2011_10	55 000 000	14/10/2026	1,51
CM-ARKEACB-2017_10	500 000 000	05/10/2027	2,49
CM-ARKEACB-2018_03	50 000 000	31/03/2043	17,97
CM-ARKEACB-2018_06	500 000 000	01/06/2033	8,14
CM-ARKEACB-2018_06	500 000 000	08/06/2028	3,16
CM-ARKEACB-2019_07	500 000 000	12/07/2029	4,25
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	5,48
CM-ARKEACB-2021_09	500 000 000	20/09/2031	6,44
CM-ARKEACB-2022_03	150 000 000	31/03/2037	11,97
CM-ARKEACB-2022_05	750 000 000	16/05/2032	7,10
CM-ARKEACB-2022_10	500 000 000	04/10/2028	3,49
CM-ARKEACB-2022_12	500 000 000	22/12/2026	1,70
CM-ARKEACB-2023_01	750 000 000	30/03/2027	1,97
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	8,31
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	8,83
CM-ARKEACB-2024_04	25 000 000	08/04/2041	15,99
CM-ARKEACB-2024_04	25 000 000	08/04/2042	16,99
CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	9,67
CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	7,67