Arkéa Home Loans SFH - May 2025

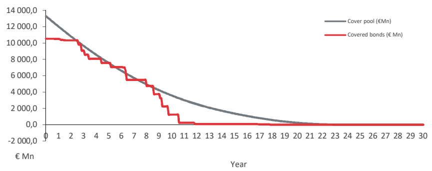
Cut-off Date	30/04/2025

COLLATERAL DESCRIPTION asset report date May 2025

A] Overview data

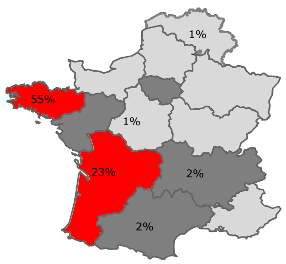
Total outstanding current balance (in €)	13 290 622 863€
Number of loans	212 205
Number of borrowers	133 140
Average Loan balance (in €)	62 631
Weighted Average Seasoning (in months)	72
Weighted Average Remaining term (in months)	162
Percentage of Variable Loans	0,1%
Weighted Average Current Unindexed LTV (in %)	67%
Weighted Average Current Indexed LTV (in %)	56%

Amortisation profile



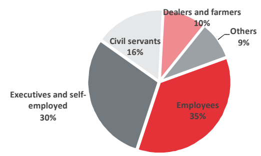
1. Borrower information

1.a Geographical breakdown (outstanding)



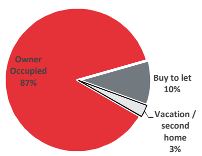
Rest of France : 20%

1.b Borrowers by social category

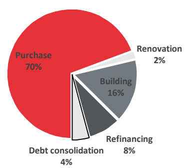


2. Home loans information

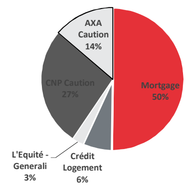
2.a Occupancy Type



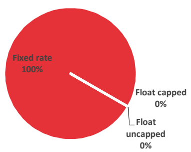
2.b Loan purpose



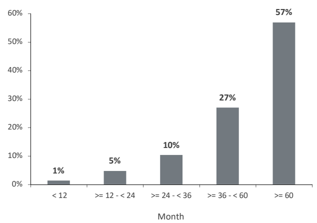
2.c Mortgage vs guaranteed loans



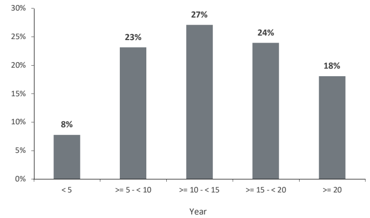
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - May 2025

ARKEA HOME LOANS SFH

Cut-off Date	30/04/2025

B] Portfolio breakdowns

1a. Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	1 570,7	50 672	12%
> 40% - <= 50%	1 124,4	20 448	8%
> 50% - <= 60%	1 510,4	24 886	11%
> 60% - <= 70%	2 021,0	30 265	15%
> 70% - <= 80%	2 671,7	36 016	20%
> 80% - <= 85%	1 488,3	18 256	11%
> 85% - <= 90%	1 528,5	17 190	12%
> 90% - <= 95%	1 047,8	11 130	8%
> 95% - <= 100%	327,7	3 342	2%
Total	13 290,6	212 205	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 044,8	81 824	23%
> 40% - <= 50%	2 128	36 038	16%
> 50% - <= 60%	2 465	35 324	19%
> 60% - <= 70%	2 140	26 068	16%
> 70% - <= 80%	1 603	16 640	12%
> 80% - <= 85%	619	5 781	5%
> 85% - <= 90%	488	4 236	4%
> 90% - <= 95%	397	3 283	3%
> 95% - <= 100%	291	2 235	2%
> 100% - <= 105%	110	751	1%
> 105%	5	25	0%
Total	13 290,6	212 205	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	13 290,6	212 205
> 0		
Total	13 290,6	212 205

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	2 200	2%	28,9	25,0	27,9	36,4	51,4	23,6	24,9	17,1	3,7
Bourgogne-Franche-Comté	34,6	407	0%	2,7	3,4	4,0	6,0	7,5	5,6	3,1	2,0	0,5
Bretagne	7 274,9	136 678	55%	903,5	603,8	795,8	1 068,0	1 457,8	817,4	831,1	591,9	205,6
Centre-Val de Loire	69,6	947	1%	9,2	6,1	7,9	12,1	13,6	7,9	6,7	4,7	1,5
Corse	8,8	115	0%	0,8	1,7	1,1	2,4	0,8	1,3	0,6	0,1	0,0
Departements d'Outre-Mer	17,6	230	0%	3,2	2,0	2,0	3,2	3,4	2,8	1,2	0,0	0,0
Grand Est	80,0	813	1%	7,2	7,3	11,6	13,7	18,7	7,5	8,2	4,3	1,5
Hauts-de-France	152,0	1 570	1%	13,3	11,0	19,8	26,4	34,6	15,6	15,1	14,1	2,3
Ile-de-France	930,3	8 301	7%	130,9	85,2	103,4	131,6	174,8	107,3	122,3	63,4	11,4
Normandie	126,9	1 712	1%	13,8	10,3	16,8	16,4	26,2	15,4	13,9	10,4	3,7
Nouvelle-Aquitaine	3 052,4	42 972	23%	314,9	264,6	382,4	508,0	614,6	329,8	343,5	229,7	64,9
Occitanie	211,7	2 500	2%	29,4	22,1	25,9	38,1	39,5	20,9	20,0	12,6	3,2
Pays de la Loire	747,0	10 335	6%	60,4	52,1	72,5	108,2	165,3	100,8	94,7	72,5	20,6
Provence-Alpes-Côte d'Azur	218,5	2 074	2%	31,2	20,9	26,4	33,7	40,9	19,5	24,8	15,9	5,3
Belgique	127,5	1 351	1%	21,5	9,1	12,9	17,0	22,7	12,9	18,6	9,0	3,7
Total	13 290,6	212 205	100%	1 570,7	1 124,4	1 510,4	2 021,0	2 671,7	1 488,3	1 528,5	1 047,8	327,7

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Cut-off Date	30/04/2025

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	9 217,1	140 471	69%	1 046,1	741,6	979,0	1 300,9	1 799,1	1 080,2	1 179,7	825,1	265,2
Renovation	255,4	6 489	2%	34,9	22,1	30,5	40,6	51,9	25,3	26,4	17,5	6,2
Building	2 147,3	38 837	16%	291,7	182,4	225,0	312,4	443,1	242,1	224,9	174,3	51,4
Refinancing	1 108,9	21 315	8%	130,4	113,5	183,6	246,8	247,0	93,5	68,7	23,4	2,0
Debt consolidation	562,0	5 093	4%	67,6	64,8	92,2	120,4	130,6	47,1	28,8	7,5	3,0
Other / No Data	0,0		0%									
Total	**13 290,6**	**212 205**	**100%**	**1 570,7**	**1 124,4**	**1 510,4**	**2 021,0**	**2 671,7**	**1 488,3**	**1 528,5**	**1 047,8**	**327,7**

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	11 598,5	182 468	87%	1 315,6	953,4	1 311,0	1 744,1	2 355,7	1 313,0	1 370,2	946,0	289,5
Buy to let	1 326,2	23 874,0	10%	184,1	124,4	147,4	219,3	257,5	139,8	132,5	89,2	32,1
Vacation / second home	365,2	5 854,0	3%	70,8	46,6	52,0	57,3	58,3	35,5	25,9	12,6	6,2
Other / No Data	0,7	9,0	0%	0,1	0,0	0,0	0,4	0,2	0,0	0,0	0,0	0%
Total	**13 290,6**	**212 205**	**100%**	**1 570,7**	**1 124,4**	**1 510,4**	**2 021,0**	**2 671,7**	**1 488,3**	**1 528,5**	**1 047,8**	**327,7**

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	8 887,8	142 390	67%	1 010,0	729,5	983,9	1 324,2	1 801,5	997,4	1 065,2	741,3	234,9
Protected life-time employment	2 135,3	35 335	16%	250,8	185,1	264,2	343,6	426,5	239,9	231,7	148,4	45,2
Self employed	1 701,7	25 935	13%	228,1	157,8	198,2	269,6	336,6	192,0	167,6	118,2	33,7
Retired	0,0		0%									
Unemployed	227,2	4 366	2%	34,7	20,8	28,8	36,5	42,5	21,7	23,6	15,7	3,0
Other	338,6	4 179	3%	47,0	31,3	35,4	47,1	64,7	37,4	40,4	24,3	11,0
Total	**13 290,6**	**212 205**	**100%**	**1 570,7**	**1 124,4**	**1 510,4**	**2 021,0**	**2 671,7**	**1 488,3**	**1 528,5**	**1 047,8**	**327,7**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	6 671,3	100 106	50%
Crédit Logement	881,9	8 677	7%
L'Equité - Generali	352,0	14 196	3%
CNP Caution	3 558,2	63 579	27%
AXA Caution	1 827,2	25 647	14%
Other / No Data			
Total	**13 290,6**	**212 205**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	13 275,3	211 578	100%
Float capped	14,4	597	0%
Float uncapped	0,9	30	0%
Total	**13 290,6**	**212 205**	**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	169,1	1 570	1%	8,7	7,1	14,2	21,6	27,9	18,5	22,9	22,5	25,7
>= 12 - < 24	627,6	5 478	5%	30,8	37,4	51,9	64,1	101,3	70,9	86,7	110,4	74,3
>= 24 - < 36	1 361,5	13 224	10%	72,0	74,7	121,2	160,7	234,8	160,0	217,9	239,3	81,0
>= 36 - < 60	3 576,3	41 563	27%	224,5	207,5	296,8	427,7	710,0	500,5	642,0	446,1	121,2
>= 60	7 556,0	150 370	57%	1 234,7	797,6	1 026,3	1 347,0	1 597,9	738,5	559,0	229,5	25,6
Total	**13 290,6**	**212 205**	**100%**	**1 570,7**	**1 124,4**	**1 510,4**	**2 021,0**	**2 671,7**	**1 488,3**	**1 528,5**	**1 047,8**	**327,7**

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	1 032,4	55 912	8%	586,0	97,9	92,4	111,2	102,0	28,8	11,3	2,5	0,3
>= 5 - < 10	3 072,8	60 282	23%	614,0	513,2	525,9	426,7	437,7	235,7	211,9	92,6	15,2
>= 10 - < 15	3 602,9	45 279	27%	248,7	299,1	472,3	777,1	819,3	334,9	303,9	258,1	89,5
>= 15 - < 20	3 177,9	31 688	24%	82,6	138,7	267,5	461,5	856,1	567,0	514,7	247,3	42,7
>= 20	2 404,7	19 044	18%	39,4	75,5	152,4	244,6	456,6	322,0	486,7	447,3	180,1
Total	**13 290,6**	**212 205**	**100%**	**1 570,7**	**1 124,4**	**1 510,4**	**2 021,0**	**2 671,7**	**1 488,3**	**1 528,5**	**1 047,8**	**327,7**

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	4 732,7	84 513	36%	438,2	351,3	501,0	703,5	1 009,1	550,6	589,9	447,2	141,9
Executives and self-employed	3 956,7	47 022	30%	460,5	364,0	469,1	606,9	785,9	445,7	453,1	286,0	85,5
Civil servants	2 135,3	35 335	16%	250,8	185,1	264,2	343,6	426,5	239,9	231,7	148,4	45,2
Dealers and farmers	1 313,9	24 490	10%	142,8	99,0	134,8	204,5	273,0	160,4	154,6	109,4	35,3
Others	1 152,1	20 845	9%	278,4	125,1	141,2	162,6	177,2	91,7	99,2	56,9	19,8
Total	**13 290,6**	**212 205**	**100%**	**1 570,7**	**1 124,4**	**1 510,4**	**2 021,0**	**2 671,7**	**1 488,3**	**1 528,5**	**1 047,8**	**327,7**

ASSET COVER TEST

Date of Asset Cover Test	12/05/2025

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)	**12 043 409 817**
Aggregate Covered Bond Outstanding Principal Amount	**10 532 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	PASS

A = min(A1;A2)	**12 692 544 834**
Adjusted Home Loan Outstanding Principal Amount	13 223 473 883
(i)*(ii)	12 692 544 834
Unadjusted Home Loan Outstanding Principal Amount (i)	13 290 622 863
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	3 010 852 454
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	**649 135 017**
WAM (Years)	6,163
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	0,69
CM-ARKEACB-2011_01	10 000 000	22/03/2029	3,86
CM-ARKEACB-2011_02	15 000 000	11/02/2031	5,75
CM-ARKEACB-2011_02	10 000 000	17/02/2026	0,77
CM-ARKEACB-2011_06	10 000 000	01/06/2026	1,05
CM-ARKEACB-2011_07	16 000 000	05/07/2031	6,15
CM-ARKEACB-2011_07	100 000 000	06/07/2026	1,15
CM-ARKEACB-2011_07	10 000 000	07/07/2031	6,15
CM-ARKEACB-2011_07	15 000 000	21/12/2026	1,61
CM-ARKEACB-2011_07	26 500 000	21/07/2031	6,19
CM-ARKEACB-2011_10	55 000 000	14/10/2026	1,42
CM-ARKEACB-2017_10	500 000 000	05/10/2027	2,40
CM-ARKEACB-2018_03	50 000 000	31/03/2043	17,88
CM-ARKEACB-2018_06	500 000 000	01/06/2033	8,05
CM-ARKEACB-2018_06	500 000 000	08/06/2028	3,07
CM-ARKEACB-2019_07	500 000 000	12/07/2029	4,17
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	5,40
CM-ARKEACB-2021_09	500 000 000	20/09/2031	6,36
CM-ARKEACB-2022_03	150 000 000	31/03/2037	11,89
CM-ARKEACB-2022_05	750 000 000	16/05/2032	7,01
CM-ARKEACB-2022_10	500 000 000	04/10/2028	3,40
CM-ARKEACB-2022_12	500 000 000	22/12/2026	1,61
CM-ARKEACB-2023_01	750 000 000	30/03/2027	1,88
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	8,22
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	8,74
CM-ARKEACB-2024_04	25 000 000	08/04/2041	15,91
CM-ARKEACB-2024_04	25 000 000	08/04/2042	16,91
CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	9,58
CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	7,58