Arkéa Home Loans SFH - June 2025

Cut-off Date	31/05/2025

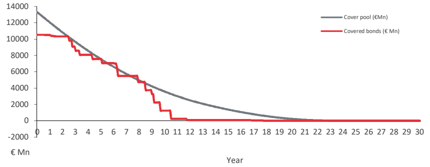
ARKEA HOME LOANS SFH

COLLATERAL DESCRIPTION asset report date June 2025

A] Overview data

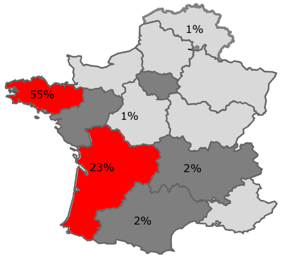
Total outstanding current balance (in €)	13 290 876 702 €
Number of loans	212 317
Number of borrowers	133 291
Average Loan balance (in €)	62 599
Weighted Average Seasoning (in months)	73
Weighted Average Remaining term (in months)	162
Percentage of Variable Loans	0,1%
Weighted Average Current Unindexed LTV (in %)	67%
Weighted Average Current Indexed LTV (in %)	56%

Amortisation profile



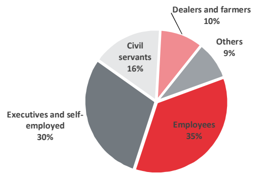
1. Borrower information

1.a Geographical breakdown (outstanding)



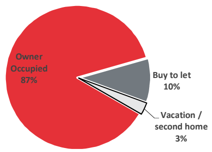
Rest of France : 20%

1.b Borrowers by social category

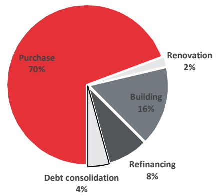


2. Home loans information

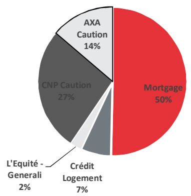
2.a Occupancy Type



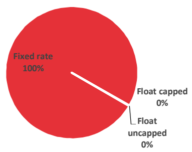
2.b Loan purpose



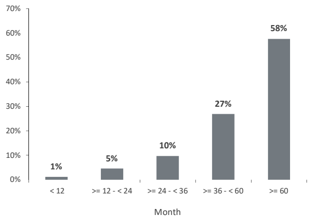
2.c Mortgage vs guaranteed loans



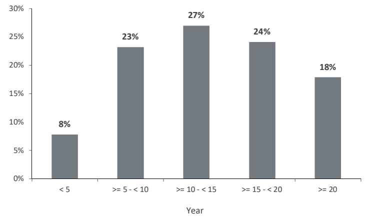
2.d Rate type



2.e Seasoning



2.f Residual maturity



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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%	1 582,2	50 875	12%
> 40% - <= 50%	1 131,0	20 570	9%
> 50% - <= 60%	1 526,8	25 077	11%
> 60% - <= 70%	2 040,1	30 511	15%
> 70% - <= 80%	2 683,6	36 128	20%
> 80% - <= 85%	1 488,7	18 165	11%
> 85% - <= 90%	1 521,8	17 107	11%
> 90% - <= 95%	1 021,4	10 838	8%
> 95% - <= 100%	295,3	3 046	2%
Total	13 290,9	212 317	100%

1b. Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in Mln €	Number of Loans	% (amount)
0 - <= 40%	3 054,8	82 009	23%
> 40% - <= 50%	2 140	36 220	16%
> 50% - <= 60%	2 466	35 285	19%
> 60% - <= 70%	2 131	25 971	16%
> 70% - <= 80%	1 597	16 530	12%
> 80% - <= 85%	618	5 788	5%
> 85% - <= 90%	493	4 281	4%
> 90% - <= 95%	400	3 323	3%
> 95% - <= 100%	291	2 240	2%
> 100% - <= 105%	96	655	1%
> 105%	3	15	0%
Total	13 290,9	212 317	100%

2. Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in Mln €	Number of Loans
0	13 290,9	212 317
> 0		
Total	13 290,9	212 317

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	240,6	2 218	2%	29,7	24,9	28,0	37,5	51,3	23,0	25,2	18,8	2,2
Bourgogne-Franche-Comté	34,8	410	0%	2,7	3,5	4,3	5,8	7,5	5,7	2,6	2,1	0,5
Bretagne	7 264,3	136 564	55%	908,9	604,2	802,9	1 076,8	1 458,0	820,3	827,4	576,7	189,1
Centre-Val de Loire	70,4	958	1%	9,3	6,3	8,0	12,5	13,9	7,7	6,4	4,7	1,6
Corse	8,8	113	0%	0,8	2,0	1,1	2,2	0,9	1,2	0,6	0,1	0,0
Departements d'Outre-Mer	17,6	231	0%	3,2	2,2	2,0	3,1	3,5	2,8	0,8	0,0	0,0
Grand Est	81,6	831	1%	7,5	7,1	11,9	14,6	18,9	7,8	7,8	4,5	1,4
Hauts-de-France	153,0	1 582	1%	13,3	11,5	20,0	27,2	35,1	15,0	15,7	13,4	1,7
Ile-de-France	930,4	8 327	7%	132,3	84,5	104,5	132,4	177,2	107,0	121,5	61,6	9,6
Normandie	127,3	1 722	1%	13,6	10,4	17,1	17,0	26,7	14,5	14,1	10,6	3,2
Nouvelle-Aquitaine	3 050,2	42 996	23%	315,5	269,4	386,6	511,0	618,2	331,3	338,2	224,2	55,8
Occitanie	212,5	2 500	2%	30,0	21,8	26,6	37,7	40,0	21,4	20,0	11,6	3,3
Pays de la Loire	748,5	10 389	6%	61,3	52,6	73,6	111,3	166,5	98,2	97,8	67,9	19,3
Provence-Alpes-Côte d'Azur	218,6	2 073	2%	31,4	21,1	27,0	32,9	42,3	18,5	25,0	16,6	3,8
Belgique	132,3	1 403	1%	22,5	9,5	13,3	18,3	23,5	14,2	18,7	8,7	3,7
Total	13 290,9	212 317	100%	1 582,2	1 131,0	1 526,8	2 040,1	2 683,6	1 488,7	1 521,8	1 021,4	295,3

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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	9 216,7	140 595	69%	1 053,0	744,2	990,3	1 313,9	1 810,4	1 083,1	1 176,0	807,9	237,9
Renovation	255,4	6 465	2%	34,7	21,7	31,4	41,4	52,0	26,0	25,5	16,7	6,0
Building	2 148,8	38 884	16%	292,6	183,2	225,8	318,7	444,8	242,7	223,9	170,1	47,0
Refinancing	1 098,8	21 177	8%	132,7	115,5	183,6	244,9	243,2	90,9	66,8	19,7	1,5
Debt consolidation	571,2	5 196	4%	69,3	66,3	95,7	121,2	133,3	46,0	29,5	7,0	2,9
Other / No Data	0,0		0%									
Total	**13 290,9**	**212 317**	**100%**	**1 582,2**	**1 131,0**	**1 526,8**	**2 040,1**	**2 683,6**	**1 488,7**	**1 521,8**	**1 021,4**	**295,3**

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	11 598,4	182 564	87%	1 326,1	958,2	1 323,7	1 763,4	2 364,9	1 313,0	1 365,5	922,5	261,0
Buy to let	1 326,6	23 885,0	10%	184,6	125,5	151,5	218,0	260,2	140,0	131,5	86,9	28,3
Vacation / second home	365,3	5 859,0	3%	71,3	47,2	51,6	58,3	58,3	35,7	24,7	12,0	6,0
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	**13 290,9**	**212 317**	**100%**	**1 582,2**	**1 131,0**	**1 526,8**	**2 040,1**	**2 683,6**	**1 488,7**	**1 521,8**	**1 021,4**	**295,3**

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	8 890,4	142 485	67%	1 019,0	735,0	994,4	1 337,3	1 812,6	992,9	1 065,6	723,4	210,3
Protected life-time employment	2 132,5	35 313	16%	251,7	186,5	264,9	347,6	427,5	239,2	228,9	146,1	40,1
Self employed	1 702,0	25 982	13%	230,4	157,2	202,7	271,9	333,7	197,3	163,9	112,5	32,5
Retired	0,0		0%									
Unemployed	227,7	4 351	2%	34,8	21,1	28,8	35,8	44,0	22,4	22,7	14,9	3,2
Other	338,3	4 186	3%	46,4	31,2	36,0	47,5	65,8	36,9	40,7	24,5	9,2
Total	**13 290,9**	**212 317**	**100%**	**1 582,2**	**1 131,0**	**1 526,8**	**2 040,1**	**2 683,6**	**1 488,7**	**1 521,8**	**1 021,4**	**295,3**

7. Guaranty Type

Guaranty	Total Loan Balance in Mln €	Number of Loans	% (amount)
Mortgage	6 687,0	100 372	50%
Crédit Logement	876,9	8 655	7%
L'Equité - Generali	344,9	13 984	3%
CNP Caution	3 553,0	63 553	27%
AXA Caution	1 829,1	25 753	14%
Other / No Data			
Total	**13 290,9**	**212 317**	**100%**

8. Rate Type

Rate	Total Loan Balance in Mln €	Number of Loans	% (amount)
Fixed rate	13 275,9	211 716	100%
Float capped	14,0	571	0%
Float uncapped	0,9	30	0%
Total	**13 290,9**	**212 317**	**100%**

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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	157,8	1 457	1%	8,0	6,6	12,5	21,1	26,9	18,2	21,2	21,7	21,7
>= 12 - < 24	605,1	5 303	5%	30,6	35,2	51,6	62,6	98,0	70,1	78,8	106,3	71,8
>= 24 - < 36	1 290,1	12 492	10%	68,2	72,8	116,6	153,6	224,9	152,6	204,4	227,6	69,4
>= 36 - < 60	3 569,1	41 253	27%	224,9	209,1	306,5	428,8	714,4	497,3	649,3	430,5	108,2
>= 60	7 668,9	151 812	58%	1 250,5	807,3	1 039,6	1 373,9	1 619,4	750,5	568,1	235,3	24,3
Total	**13 290,9**	**212 317**	**100%**	**1 582,2**	**1 131,0**	**1 526,8**	**2 040,1**	**2 683,6**	**1 488,7**	**1 521,8**	**1 021,4**	**295,3**

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	1 034,8	56 048	8%	588,1	99,5	92,5	111,8	101,5	27,8	11,0	2,2	0,3
>= 5 - < 10	3 085,0	60 467	23%	620,1	516,6	526,9	431,3	436,8	238,2	211,3	89,9	14,0
>= 10 - < 15	3 587,5	45 062	27%	249,8	298,7	481,4	784,4	818,1	327,9	298,2	247,9	81,1
>= 15 - < 20	3 206,5	31 943	24%	83,4	141,1	272,4	465,6	869,1	574,8	517,5	243,5	39,2
>= 20	2 377,0	18 797	18%	40,8	75,0	153,7	247,0	458,1	320,0	483,9	437,9	160,7
Total	**13 290,9**	**212 317**	**100%**	**1 582,2**	**1 131,0**	**1 526,8**	**2 040,1**	**2 683,6**	**1 488,7**	**1 521,8**	**1 021,4**	**295,3**

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	4 730,4	84 494	36%	442,1	353,8	505,0	713,0	1 014,4	546,3	591,2	435,8	128,7
Executives and self-employed	3 958,9	47 113	30%	463,4	366,4	475,9	611,3	788,7	446,2	452,5	277,7	76,8
Civil servants	2 132,5	35 313	16%	251,7	186,5	264,9	347,6	427,5	239,2	228,9	146,1	40,1
Dealers and farmers	1 310,9	24 490	10%	143,5	99,3	137,3	206,6	272,4	163,5	150,4	106,0	31,9
Others	1 158,2	20 907	9%	281,5	124,9	143,8	161,6	180,6	93,4	98,8	55,8	17,8
Total	**13 290,9**	**212 317**	**100%**	**1 582,2**	**1 131,0**	**1 526,8**	**2 040,1**	**2 683,6**	**1 488,7**	**1 521,8**	**1 021,4**	**295,3**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	**11/06/2025**

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)	**12 052 303 157**
Aggregate Covered Bond Outstanding Principal Amount	**10 532 500 000**
ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A = min(A1;A2)	**12 692 787 250**
Adjusted Home Loan Outstanding Principal Amount	13 224 998 833
(i)*(ii)	12 692 787 250
Unadjusted Home Loan Outstanding Principal Amount (i)	13 290 876 702
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	3 013 075 789
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	**640 484 093**
WAM (Years)	6,081
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	0,61
CM-ARKEACB-2011_01	10 000 000	22/03/2029	3,78
CM-ARKEACB-2011_02	15 000 000	11/02/2031	5,67
CM-ARKEACB-2011_02	10 000 000	17/02/2026	0,69
CM-ARKEACB-2011_06	10 000 000	01/06/2026	0,97
CM-ARKEACB-2011_07	16 000 000	05/07/2031	6,06
CM-ARKEACB-2011_07	100 000 000	06/07/2026	1,07
CM-ARKEACB-2011_07	10 000 000	07/07/2031	6,07
CM-ARKEACB-2011_07	15 000 000	21/12/2026	1,53
CM-ARKEACB-2011_07	26 500 000	21/07/2031	6,11
CM-ARKEACB-2011_10	55 000 000	14/10/2026	1,34
CM-ARKEACB-2017_10	500 000 000	05/10/2027	2,32
CM-ARKEACB-2018_03	50 000 000	31/03/2043	17,80
CM-ARKEACB-2018_06	500 000 000	01/06/2033	7,97
CM-ARKEACB-2018_06	500 000 000	08/06/2028	2,99
CM-ARKEACB-2019_07	500 000 000	12/07/2029	4,08
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	5,31
CM-ARKEACB-2021_09	500 000 000	20/09/2031	6,28
CM-ARKEACB-2022_03	150 000 000	31/03/2037	11,80
CM-ARKEACB-2022_05	750 000 000	16/05/2032	6,93
CM-ARKEACB-2022_10	500 000 000	04/10/2028	3,32
CM-ARKEACB-2022_12	500 000 000	22/12/2026	1,53
CM-ARKEACB-2023_01	750 000 000	30/03/2027	1,80
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	8,14
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	8,66
CM-ARKEACB-2024_04	25 000 000	08/04/2041	15,82
CM-ARKEACB-2024_04	25 000 000	08/04/2042	16,82
CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	9,50
CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	7,50