Arkéa Home Loans SFH - July 2025

Cut-off Date	30/06/2025

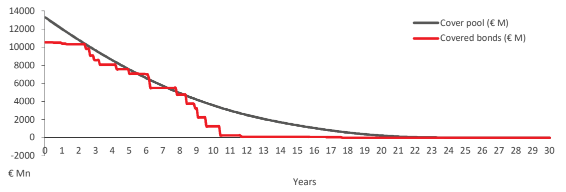
COLLATERAL DESCRIPTION asset report date : July 2025

A] Overview data

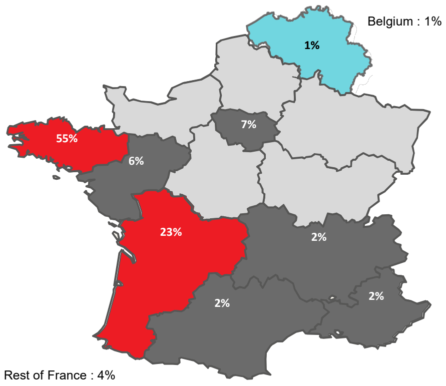
1. Borrower information

Total outstanding current balance (in €)	13 291 445 700 €
Number of loans	212 157
Number of borrowers	133 285
Average Loan balance (in €)	62 649 €
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%

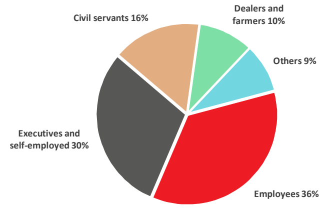
Amortisation profile



1.a Geographical breakdown (outstanding)

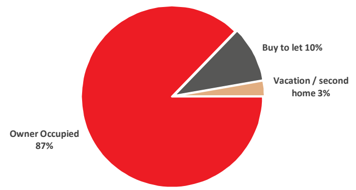


1.b Borrowers by social category

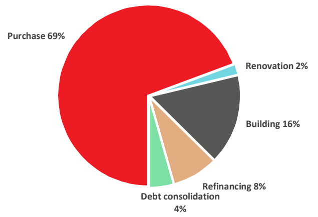


2. Home loans information

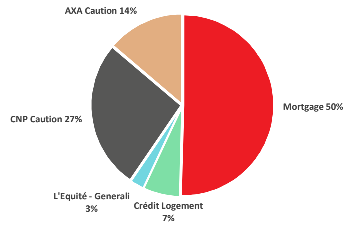
2.a Occupancy Type



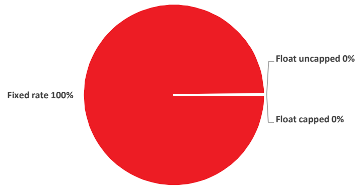
2.b Loan purpose



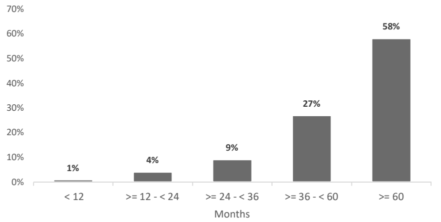
2.c Mortgage vs guaranteed loans



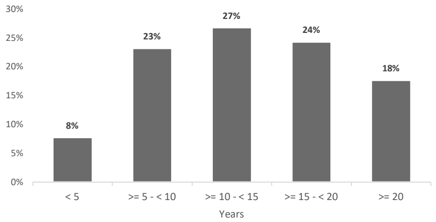
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - July 2025

ARKEA HOME LOANS SFH

Cut-off Date	30/06/2025

B] Portfolio breakdowns

1. Overview of Loan Metrics

1.a Unindexed LTV Ranges Distribution

Unindexed LTV ranges	Total Loan Balance in € M	Number of Loans	% *(amount)*
0 - <= 40%	1 594,1	50 959	12%
> 40% - <= 50%	1 135,4	20 613	9%
> 50% - <= 60%	1 535,0	25 159	12%
> 60% - <= 70%	2 064,2	30 790	16%
> 70% - <= 80%	2 699,7	36 233	20%
> 80% - <= 85%	1 494,2	18 193	11%
> 85% - <= 90%	1 503,3	16 874	11%
> 90% - <= 95%	990,0	10 506	7%
> 95% - <= 100%	275,5	2 830	2%
Total	**13 291,4**	**212 157**	**100%**

1.b Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in € M	Number of Loans	% *(amount)*
0 - <= 40%	3 061,5	82 023	23%
> 40% - <= 50%	2 145	36 293	16%
> 50% - <= 60%	2 455	35 079	18%
> 60% - <= 70%	2 123	25 807	16%
> 70% - <= 80%	1 596	16 552	12%
> 80% - <= 85%	621	5 806	5%
> 85% - <= 90%	490	4 282	4%
> 90% - <= 95%	402	3 340	3%
> 95% - <= 100%	294	2 294	2%
> 100% - <= 105%	99	646	1%
> 105%	5	35	0%
Total	**13 291,4**	**212 157**	**100%**

1.c Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in € M	Number of Loans
0	13 291,4	212 157
> 0		
Total	**13 291,4**	**212 157**

1.d Geographic Distribution

	Total Loan Balance (€ M)				Unindexed LTV Range (€ M)								
	French region [FR] or Country	Total Loan Balance	Number of Loans	% (amount)	[0% ; 40%]	] 40% ; 50%]	] 50% ; 60%]	] 60% ; 70%]	] 70% ; 80%]	] 80% ; 85%]	] 85% ; 90%]	] 90% ; 95%]	] 95% ; 100%]
FR	Auvergne-Rhône-Alpes	241,6	2 227	2%	30,6	23,7	29,3	37,3	53,0	22,1	25,1	18,4	2,2
FR	Bourgogne-Franche-Comté	35,4	417	0%	2,9	3,4	4,4	6,3	7,7	5,6	2,6	2,5	0,1
FR	Bretagne	7 256,7	136 310	55%	911,1	610,2	804,9	1 086,1	1 462,5	821,2	815,6	565,4	179,7
FR	Centre-Val de Loire	70,7	965	1%	9,5	6,2	7,9	12,7	14,7	6,7	6,9	4,5	1,3
FR	Corse	8,7	114	0%	0,8	1,9	1,0	2,1	1,3	0,8	0,6	0,1	0,0
FR	Departements d'Outre-Mer	17,8	232	0%	3,4	2,1	2,4	3,0	3,3	2,8	0,8	0,0	0,0
FR	Grand Est	82,7	838	1%	7,6	7,1	11,9	15,2	19,8	7,5	7,8	4,5	1,1
FR	Hauts-de-France	154,6	1 596	1%	13,6	11,4	20,6	27,4	36,2	14,1	16,2	13,3	1,8
FR	Ile-de-France	931,3	8 342	7%	134,1	84,2	103,7	138,3	177,9	107,4	118,8	59,0	7,9
FR	Normandie	127,2	1 720	1%	13,6	10,4	17,3	17,1	27,2	15,4	13,5	9,6	3,1
FR	Nouvelle-Aquitaine	3 047,4	42 960	23%	318,8	269,5	387,8	516,2	619,3	336,3	335,2	213,2	51,1
FR	Occitanie	212,9	2 507	2%	30,7	22,0	26,6	37,1	40,6	22,6	18,9	11,3	3,0
FR	Pays de la Loire	748,9	10 399	6%	62,7	52,2	75,0	113,0	169,0	97,8	97,0	65,0	17,2
FR	Provence-Alpes-Côte d'Azur	219,0	2 077	2%	31,4	21,5	28,3	33,0	42,1	18,9	25,3	15,0	3,5
BE	Belgique	136,6	1 453	1%	23,1	9,5	13,8	19,4	25,1	14,9	19,1	7,9	3,6
	Total	**13 291,4**	**212 157**	**100%**	**1 594,1**	**1 135,4**	**1 535,0**	**2 064,2**	**2 699,7**	**1 494,2**	**1 503,3**	**990,0**	**275,5**

Arkéa Home Loans SFH - July 2025

Cut-off Date	30/06/2025

B] Portfolio breakdowns - continued

2. Overview of Loan Characteristics

2.a Loan Purpose

Total Loan Balance (€ M)				Unindexed LTV Range (€ M)								
Loan Purpose	Total Loan Balance	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	140 517	69%	1 058,8	747,2	993,8	1 333,2	1 823,2	1 092,1	1 160,4	786,4	221,6
Renovation	254,2	6 426	2%	34,6	21,9	31,5	41,2	51,5	27,1	24,8	16,1	5,6
Building	2 149,2	38 877	16%	293,9	184,5	225,8	322,5	447,2	242,0	224,8	164,7	43,8
Refinancing	1 089,8	21 038	8%	135,0	115,9	185,3	242,9	239,9	87,4	65,0	16,8	1,7
Debt consolidation	581,5	5 299	4%	71,9	66,0	98,5	124,4	137,9	45,7	28,4	6,0	2,8
Other / No Data	0,0		0%									
Total	**13 291,4**	**212 157**	**100%**	**1 594,1**	**1 135,4**	**1 535,0**	**2 064,2**	**2 699,7**	**1 494,2**	**1 503,3**	**990,0**	**275,5**

2.b Occupancy Type

Total Loan Balance (€ M)				Unindexed LTV Range (€ M)								
Occupancy Type	Total Loan Balance	Number of Loans	% (amount)	[0% ; 40%]	] 40% ; 50%]	] 50% ; 60%]	] 60% ; 70%]	] 70% ; 80%]	] 80% ; 85%]	] 85% ; 90%]	] 90% ; 95%]	] 95% ; 100%]
Owner Occupied	11 599,7	182 487	87%	1 336,7	961,3	1 331,3	1 784,1	2 380,2	1 320,9	1 350,8	891,4	243,0
Buy to let	1 327,1	23 828,0	10%	185,7	125,9	151,7	222,3	260,4	139,4	127,7	86,9	27,0
Vacation / second home	364,0	5 833,0	3%	71,6	48,2	52,0	57,4	58,9	33,9	24,7	11,7	5,6
Other / No Data	0,7	9,0	0%	0,1	0,0	0,0	0,4	0,1	0,0	0,0	0,0	0%
Total	**13 291,4**	**212 157**	**100%**	**1 594,1**	**1 135,4**	**1 535,0**	**2 064,2**	**2 699,7**	**1 494,2**	**1 503,3**	**990,0**	**275,5**

2.c Employment Type

Total Loan Balance (€ M)				Unindexed LTV Range (€ M)								
Employment Type	Total Loan Balance	Number of Loans	% (amount)	[0% ; 40%]	] 40% ; 50%]	] 50% ; 60%]	] 60% ; 70%]	] 70% ; 80%]	] 80% ; 85%]	] 85% ; 90%]	] 90% ; 95%]	] 95% ; 100%]
Employed	8 893,0	142 346	67%	1 028,0	737,1	1 000,6	1 351,0	1 823,3	1 000,3	1 055,5	701,3	195,7
Protected life-time employment	2 126,9	35 253	16%	253,8	187,5	264,5	352,6	430,0	235,0	224,2	141,4	37,9
Self employed	1 702,1	25 998	13%	231,0	158,3	203,8	275,7	334,4	200,2	161,0	108,3	29,4
Retired	0,0		0%									
Unemployed	230,3	4 368	2%	34,6	20,9	29,2	37,1	45,6	21,4	23,6	14,1	3,7
Other	339,1	4 192	3%	46,6	31,6	36,8	47,9	66,3	37,3	39,0	24,9	8,8
Total	**13 291,4**	**212 157**	**100%**	**1 594,1**	**1 135,4**	**1 535,0**	**2 064,2**	**2 699,7**	**1 494,2**	**1 503,3**	**990,0**	**275,5**

2.d Guaranty Type

Guaranty	Total Loan Balance in € M	Number of Loans	% (amount)
Mortgage	6 699,9	100 490	50%
Crédit Logement	874,7	8 612	7%
L'Equité - Generali	337,7	13 711	3%
CNP Caution	3 545,1	63 460	27%
AXA Caution	1 834,1	25 884	14%
Other / No Data			
Total	**13 291,4**	**212 157**	**100%**

2.e Rate Type

Rate	Total Loan Balance in € M	Number of Loans	% (amount)
Fixed rate	13 277,0	211 584	100%
Float capped	13,6	544	0%
Float uncapped	0,9	29	0%
Total	**13 291,4**	**212 157**	**100%**

Arkéa Home Loans SFH - July 2025

Cut-off Date	30/06/2025

B] Portfolio breakdowns - continued

3. Overview of Loan Attributes and Borrower Profile

3.a Seasoning

Total Loan Balance (€ M)			
Seasoning (in months)	Total Loan Balance	Number of Loans	% (amount)
< 12	145,1	1 326	1%
>= 12 - < 24	566,3	5 011	4%
>= 24 - < 36	1 232,7	11 833	9%
>= 36 - < 60	3 606,0	41 502	27%
>= 60	7 741,5	152 485	58%
Total	**13 291,4**	**212 157**	**100%**

Seasoning (in months)	Unindexed LTV Range (€ M)								
	[0% ; 40%]	] 40% ; 50%]	] 50% ; 60%]	] 60% ; 70%]	] 70% ; 80%]	] 80% ; 85%]	] 85% ; 90%]	] 90% ; 95%]	] 95% ; 100%]
< 12	6,0	6,1	11,6	19,8	24,9	15,7	20,3	19,4	21,3
>= 12 - < 24	30,4	33,4	47,7	61,6	93,5	64,0	72,0	98,5	65,2
>= 24 - < 36	65,8	67,8	112,2	146,1	219,1	145,3	191,9	217,2	67,4
>= 36 - < 60	231,2	211,2	314,0	446,2	722,3	507,0	655,3	420,9	97,8
>= 60	1 260,6	816,9	1 049,5	1 390,5	1 639,9	762,3	563,8	234,0	24,0
Total	**1 594,1**	**1 135,4**	**1 535,0**	**2 064,2**	**2 699,7**	**1 494,2**	**1 503,3**	**990,0**	**275,5**

3.b Residual Maturity

Total Loan Balance (€ M)			
Maturity (in years)	Total Loan Balance	Number of Loans	% (amount)
< 5	1 039,2	56 046	8%
>= 5 - < 10	3 089,0	60 468	23%
>= 10 - < 15	3 571,3	44 840	27%
>= 15 - < 20	3 238,8	32 164	24%
>= 20	2 353,1	18 639	18%
Total	**13 291,4**	**212 157**	**100%**

Maturity (in years)	Unindexed LTV Range (€ M)								
	[0% ; 40%]	] 40% ; 50%]	] 50% ; 60%]	] 60% ; 70%]	] 70% ; 80%]	] 80% ; 85%]	] 85% ; 90%]	] 90% ; 95%]	] 95% ; 100%]
< 5	594,3	100,5	91,3	112,0	101,1	27,0	10,6	2,2	0,2
>= 5 - < 10	623,6	518,8	527,9	435,8	435,4	239,9	207,3	86,6	13,7
>= 10 - < 15	249,9	298,5	485,5	789,0	817,0	322,6	295,0	239,3	74,5
>= 15 - < 20	84,6	142,8	276,0	476,5	888,6	582,9	509,5	241,6	36,3
>= 20	41,7	74,8	154,3	250,9	457,6	321,7	480,9	420,3	150,8
Total	**1 594,1**	**1 135,4**	**1 535,0**	**2 064,2**	**2 699,7**	**1 494,2**	**1 503,3**	**990,0**	**275,5**

3.c Borrower social category

Total Loan Balance (€ M)			
Social category	Total Loan Balance	Number of Loans	% (amount)
Employees	4 732,1	84 418	36%
Executives and self-employed	3 959,6	47 100	30%
Civil servants	2 126,9	35 253	16%
Dealers and farmers	1 306,5	24 405	10%
Others	1 166,3	20 981	9%
Total	**13 291,4**	**212 157**	**100%**

Social category	Unindexed LTV Range (€ M)								
	[0% ; 40%]	] 40% ; 50%]	] 50% ; 60%]	] 60% ; 70%]	] 70% ; 80%]	] 80% ; 85%]	] 85% ; 90%]	] 90% ; 95%]	] 95% ; 100%]
Employees	445,6	355,0	508,9	720,7	1 016,9	552,0	589,6	425,6	117,8
Executives and self-employed	467,7	367,5	478,5	618,0	794,7	451,2	443,4	267,3	71,5
Civil servants	253,8	187,5	264,5	352,6	430,0	235,0	224,2	141,4	37,9
Dealers and farmers	143,9	99,8	137,2	208,8	273,2	163,9	147,7	101,5	30,5
Others	283,1	125,7	145,8	164,2	184,8	92,2	98,4	54,2	17,9
Total	**1 594,1**	**1 135,4**	**1 535,0**	**2 064,2**	**2 699,7**	**1 494,2**	**1 503,3**	**990,0**	**275,5**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	**11/07/2025**

R = Adjusted Aggregate Asset Amount (AAAA) / Aggregate Covered Bond Outstanding Principal Amount

(AAAA) = A + B + C + D - (Y + Z)

R	**Asset Cover Ratio**	**114,5%**
	Adjusted Aggregate Asset Amount (AAAA)	**12 061 497 474**
	Aggregate Covered Bond Outstanding Principal Amount	**10 532 500 000**
	ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A	**A = min(A1;A2)**	**12 693 330 643**
A1	**Adjusted Home Loan Outstanding Principal Amount**	13 225 646 446
A2	**(i)*(ii)**	12 693 330 643
	Unadjusted Home Loan Outstanding Principal Amount (i)	13 291 445 700
	Asset Percentage (ii)	95,50%

B	**Cash Collateral Account**	

C	**C = min(ASAA;ASAA level limit * AAAA)**	**0**
	Aggregate Substitution Asset Amount (or ASAA)	**0**
	ASAA level limit * AAAA	**3 015 374 368**
	ASAA level limit	**20%**
	ASAA level is acceptable	**TRUE**

D	**Permitted Investments**	**0**

Y	**Payments due under Issuer Hedging Agreement**	**0**

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	**Z = WAM * Aggregate Covered Bond Outstanding Principal Amount * Negative Carry Adjustment**	**631 833 169**
	WAM (Years)	5,999
	Aggregate Covered Bond Outstanding Principal Amount	10 532 500 000
	Negative Carry Adjustment	1,00%

N°	Name of Series	Outstanding Principal Amount	Scheduled Maturity Date	Remaining Maturity *from Asset Cover Test Date in years*
6	CM-ARKEACB-2011_01	15 000 000	19/01/2026	0,53
7	CM-ARKEACB-2011_01	10 000 000	22/03/2029	3,70
8	CM-ARKEACB-2011_02	15 000 000	11/02/2031	5,59
9	CM-ARKEACB-2011_02	10 000 000	17/02/2026	0,61
17	CM-ARKEACB-2011_06	10 000 000	01/06/2026	0,89
20	CM-ARKEACB-2011_07	16 000 000	05/07/2031	5,98
21	CM-ARKEACB-2011_07	100 000 000	06/07/2026	0,99
22	CM-ARKEACB-2011_07	10 000 000	07/07/2031	5,99
25	CM-ARKEACB-2011_07	15 000 000	21/12/2026	1,45
26	CM-ARKEACB-2011_07	26 500 000	21/07/2031	6,03
30	CM-ARKEACB-2011_10	55 000 000	14/10/2026	1,26
42	CM-ARKEACB-2017_10	500 000 000	05/10/2027	2,23
43	CM-ARKEACB-2018_03	50 000 000	31/03/2043	17,72
44	CM-ARKEACB-2018_06	500 000 000	01/06/2033	7,89
45	CM-ARKEACB-2018_06	500 000 000	08/06/2028	2,91
47	CM-ARKEACB-2019_07	500 000 000	12/07/2029	4,00
48	CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	5,23
51	CM-ARKEACB-2021_09	500 000 000	20/09/2031	6,19
52	CM-ARKEACB-2022_03	150 000 000	31/03/2037	11,72
53	CM-ARKEACB-2022_05	750 000 000	16/05/2032	6,85
54	CM-ARKEACB-2022_10	500 000 000	04/10/2028	3,23
55	CM-ARKEACB-2022_12	500 000 000	22/12/2026	1,45
56	CM-ARKEACB-2023_01	750 000 000	30/03/2027	1,72
57	CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	8,06
58	CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	8,58
59	CM-ARKEACB-2024_04	25 000 000	08/04/2041	15,74
60	CM-ARKEACB-2024_04	25 000 000	08/04/2042	16,74
61	CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	9,42
62	CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	7,42