Arkéa Home Loans SFH - August 2025

Cut-off Date	31/07/2025

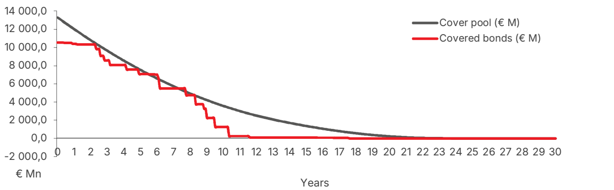
COLLATERAL DESCRIPTION asset report date : August 2025

A] Overview data

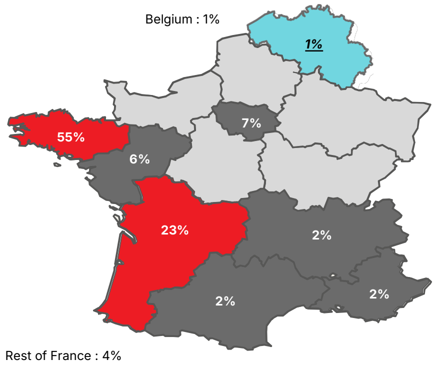
1. Borrower information

Total outstanding current balance (in €)	13 290 966 579 €
Number of loans	212 109
Number of borrowers	133 354
Average Loan balance (in €)	62 661 €
Weighted Average Seasoning (in months)	74
Weighted Average Remaining term (in months)	161
Percentage of Variable Loans	0,1%
Weighted Average Current Unindexed LTV (in %)	67%
Weighted Average Current Indexed LTV (in %)	56%

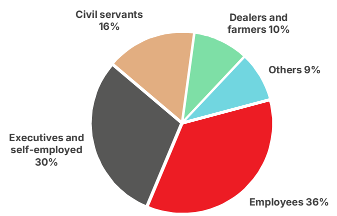
Amortisation profile



1.a Geographical breakdown (outstanding)

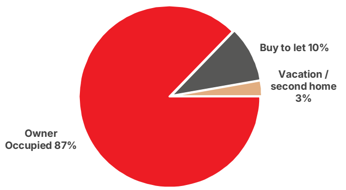


1.b Borrowers by social category

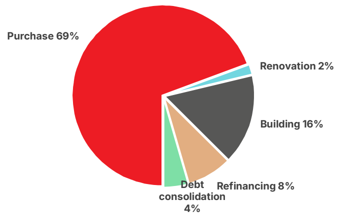


2. Home loans information

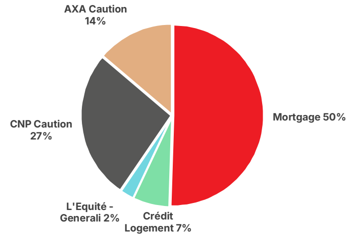
2.a Occupancy Type



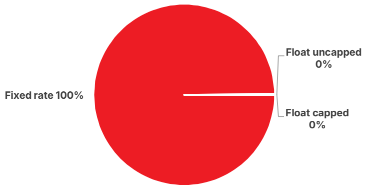
2.b Loan purpose



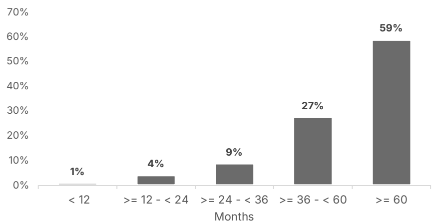
2.c Mortgage vs guaranteed loans



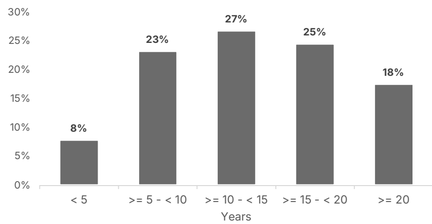
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - August 2025

Cut-off Date	31/07/2025

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%	1 607,5	51 158	12%
> 40% - <= 50%	1 139,2	20 629	9%
> 50% - <= 60%	1 551,1	25 346	12%
> 60% - <= 70%	2 072,8	30 923	16%
> 70% - <= 80%	2 722,7	36 405	20%
> 80% - <= 85%	1 492,0	18 194	11%
> 85% - <= 90%	1 486,8	16 640	11%
> 90% - <= 95%	960,1	10 147	7%
> 95% - <= 100%	258,8	2 667	2%
Total	**13 291,0**	**212 109**	**100%**

1.b Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in € M	Number of Loans	% *(amount)*
0 - <= 40%	3 079,1	82 219	23%
> 40% - <= 50%	2 145	36 308	16%
> 50% - <= 60%	2 449	34 975	18%
> 60% - <= 70%	2 123	25 749	16%
> 70% - <= 80%	1 595	16 505	12%
> 80% - <= 85%	624	5 840	5%
> 85% - <= 90%	489	4 281	4%
> 90% - <= 95%	399	3 346	3%
> 95% - <= 100%	296	2 279	2%
> 100% - <= 105%	88	589	1%
> 105%	3	18	0%
Total	**13 291,0**	**212 109**	**100%**

1.c Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in € M	Number of Loans
0	13 291,0	212 109
> 0		
Total	**13 291,0**	**212 109**

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	240,6	2 219	2%	30,5	24,2	31,0	35,7	53,3	20,9	25,9	16,9	2,2
FR	Bourgogne-Franche-Comté	36,3	424	0%	3,0	3,3	4,9	6,6	7,9	5,3	3,2	2,0	0,1
FR	Bretagne	7 248,2	136 150	55%	915,1	610,5	810,5	1 087,5	1 473,4	821,8	807,7	551,5	170,2
FR	Centre-Val de Loire	71,6	968	1%	9,8	6,3	7,7	13,0	14,6	7,2	6,7	5,0	1,2
FR	Corse	8,6	114	0%	0,8	1,9	1,0	2,2	1,2	1,1	0,2	0,1	0,0
FR	Departements d'Outre-Mer	17,7	228	0%	3,4	1,9	2,3	3,0	3,7	2,6	0,8	0,0	0,0
FR	Grand Est	83,0	844	1%	7,8	7,3	12,7	15,5	20,0	7,5	7,2	4,1	0,9
FR	Hauts-de-France	155,4	1 607	1%	13,9	12,0	20,4	28,0	36,6	14,7	15,3	12,7	1,8
FR	Ile-de-France	930,4	8 343	7%	134,8	84,8	105,5	136,8	182,5	106,4	117,1	54,5	7,8
FR	Normandie	126,7	1 710	1%	13,6	11,1	16,6	17,4	27,3	14,8	13,6	9,4	2,9
FR	Nouvelle-Aquitaine	3 044,1	42 925	23%	323,0	270,1	392,2	519,4	619,4	335,5	332,5	205,2	46,7
FR	Occitanie	214,8	2 529	2%	31,3	22,1	26,8	38,5	41,3	22,5	18,9	11,1	2,3
FR	Pays de la Loire	751,4	10 440	6%	64,2	51,6	76,3	115,5	171,1	97,3	94,3	64,6	16,6
FR	Provence-Alpes-Côte d'Azur	219,7	2 086	2%	31,6	22,2	28,6	33,7	42,2	18,9	24,8	14,9	2,6
BE	Belgique	142,6	1 522	1%	24,7	9,8	14,6	19,9	28,1	15,2	18,6	8,2	3,4
	Total	**13 291,0**	**212 109**	**100%**	**1 607,5**	**1 139,2**	**1 551,1**	**2 072,8**	**2 722,7**	**1 492,0**	**1 486,8**	**960,1**	**258,8**

Arkéa Home Loans SFH - August 2025

ARKEA HOME LOANS SFH

Cut-off Date	31/07/2025

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	9 221,5	140 585	69%	1 067,5	748,1	1 004,1	1 338,4	1 846,0	1 091,5	1 151,4	765,8	208,7
Renovation	252,4	6 389	2%	34,6	22,4	32,0	40,6	50,3	28,0	24,0	15,6	4,8
Building	2 147,5	38 860	16%	294,9	183,7	227,4	323,2	453,6	242,0	220,6	160,6	41,3
Refinancing	1 077,9	20 860	8%	136,4	116,4	186,9	242,9	233,2	85,5	62,4	12,6	1,6
Debt consolidation	591,7	5 415	4%	74,1	68,6	100,7	127,7	139,6	44,9	28,3	5,5	2,4
Other / No Data	0,0		0%									
Total	**13 291,0**	**212 109**	**100%**	**1 607,5**	**1 139,2**	**1 551,1**	**2 072,8**	**2 722,7**	**1 492,0**	**1 486,8**	**960,1**	**258,8**

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	11 600,3	182 471	87%	1 349,6	966,0	1 345,3	1 790,8	2 401,6	1 318,8	1 336,7	863,3	228,3
Buy to let	1 327,1	23 807,0	10%	186,6	124,0	154,4	223,2	260,3	142,0	125,5	85,5	25,5
Vacation / second home	362,9	5 821,0	3%	71,3	49,1	51,4	58,4	60,6	31,2	24,6	11,3	5,1
Other / No Data	0,7	10,0	0%	0,1	0,0	0,0	0,4	0,1	0,0	0,0	0,0	0%
Total	**13 291,0**	**212 109**	**100%**	**1 607,5**	**1 139,2**	**1 551,1**	**2 072,8**	**2 722,7**	**1 492,0**	**1 486,8**	**960,1**	**258,8**

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	8 890,6	142 228	67%	1 037,3	739,4	1 010,5	1 359,1	1 837,2	997,5	1 042,3	684,4	182,8
Protected life-time employment	2 123,4	35 219	16%	255,6	188,5	268,4	352,5	430,6	234,6	222,0	135,5	35,7
Self employed	1 705,9	26 086	13%	232,7	158,1	205,6	277,3	341,3	198,6	160,6	102,9	28,7
Retired	0,0		0%									
Unemployed	230,9	4 382	2%	34,6	20,9	30,4	35,2	47,7	22,2	23,5	12,7	3,7
Other	340,3	4 194	3%	47,3	32,3	36,1	48,7	65,8	39,1	38,4	24,6	8,0
Total	**13 291,0**	**212 109**	**100%**	**1 607,5**	**1 139,2**	**1 551,1**	**2 072,8**	**2 722,7**	**1 492,0**	**1 486,8**	**960,1**	**258,8**

2.d Guaranty Type

Guaranty	Total Loan Balance in € M	Number of Loans	% (amount)
Mortgage	6 710,5	100 678	50%
Crédit Logement	870,4	8 554	7%
L'Equité - Generali	331,3	13 479	2%
CNP Caution	3 541,4	63 392	27%
AXA Caution	1 837,4	26 006	14%
Other / No Data			
Total	**13 291,0**	**212 109**	**100%**

2.e Rate Type

Rate	Total Loan Balance in € M	Number of Loans	% (amount)
Fixed rate	13 276,8	211 557	100%
Float capped	13,3	525	0%
Float uncapped	0,9	27	0%
Total	**13 291,0**	**212 109**	**100%**

Arkéa Home Loans SFH - August 2025

Cut-off Date	31/07/2025

B] Portfolio breakdowns - continued

3. Overview of Loan Attributes and Borrower Profile

3.a Seasoning

Total Loan Balance (€ M)				Unindexed LTV Range (€ M)								
Seasoning (in months)	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%]
< 12	117,1	1 082	1%	5,8	3,8	9,5	14,1	19,6	14,2	16,7	15,1	18,3
>= 12 - < 24	540,0	4 845	4%	27,7	31,3	44,1	61,5	94,7	62,3	66,6	93,6	58,2
>= 24 - < 36	1 160,7	10 952	9%	61,6	63,6	107,4	136,8	207,0	134,7	178,7	209,9	60,9
>= 36 - < 60	3 654,7	41 878	27%	236,3	217,6	322,0	457,7	738,8	511,4	665,0	409,7	96,2
>= 60	7 818,5	153 352	59%	1 276,2	822,9	1 068,1	1 402,7	1 662,6	769,4	559,8	231,8	25,1
Total	**13 291,0**	**212 109**	**100%**	**1 607,5**	**1 139,2**	**1 551,1**	**2 072,8**	**2 722,7**	**1 492,0**	**1 486,8**	**960,1**	**258,8**

3.b Residual Maturity

Total Loan Balance (€ M)				Unindexed LTV Range (€ M)								
Maturity (in years)	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%]
< 5	1 042,3	56 127	8%	597,8	100,3	92,3	111,7	101,0	26,9	10,3	1,8	0,2
>= 5 - < 10	3 091,3	60 428	23%	630,1	521,3	530,3	435,8	434,5	240,5	204,4	82,6	11,7
>= 10 - < 15	3 563,1	44 782	27%	251,5	297,2	496,5	790,5	818,2	317,6	289,5	230,8	71,1
>= 15 - < 20	3 261,2	32 307	25%	86,1	144,8	277,5	479,9	907,3	588,6	501,9	241,1	33,9
>= 20	2 333,1	18 465	18%	42,0	75,6	154,5	254,9	461,7	318,2	480,7	403,8	141,8
Total	**13 291,0**	**212 109**	**100%**	**1 607,5**	**1 139,2**	**1 551,1**	**2 072,8**	**2 722,7**	**1 492,0**	**1 486,8**	**960,1**	**258,8**

3.c Borrower social category

Total Loan Balance (€ M)				Unindexed LTV Range (€ M)								
Social category	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%]
Employees	4 719,6	84 244	36%	448,4	356,7	515,0	724,9	1 020,4	551,9	580,7	410,8	110,9
Executives and self-employed	3 964,5	47 136	30%	472,4	367,5	480,4	620,4	810,5	443,7	442,4	261,5	65,8
Civil servants	2 123,4	35 219	16%	255,6	188,5	268,4	352,5	430,6	234,6	222,0	135,5	35,7
Dealers and farmers	1 307,3	24 427	10%	145,0	99,7	140,2	210,0	271,6	166,9	144,4	99,3	30,1
Others	1 176,2	21 083	9%	286,2	126,8	147,1	165,1	189,6	94,8	97,3	53,0	16,3
Total	**13 291,0**	**212 109**	**100%**	**1 607,5**	**1 139,2**	**1 551,1**	**2 072,8**	**2 722,7**	**1 492,0**	**1 486,8**	**960,1**	**258,8**

ARKEA HOME LOANS SFH

ASSET COVER TEST

Date of Asset Cover Test	08/08/2025

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

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

R	**Asset Cover Ratio**	**114,6%**
	Adjusted Aggregate Asset Amount (AAAA)	**12 069 114 110**
	Aggregate Covered Bond Outstanding Principal Amount	**10 532 500 000**
	ASSET COVER TEST RESULT (PASS/FAIL)	**PASS**

A	**A = min(A1;A2)**	**12 692 873 083**
A1	**Adjusted Home Loan Outstanding Principal Amount**	13 226 360 078
A2	**(i)*(ii)**	12 692 873 083
	Unadjusted Home Loan Outstanding Principal Amount (i)	13 290 966 579
	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	**3 017 278 527**
	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**	**623 758 973**
	WAM (Years)	5,922
	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	0,45
7	CM-ARKEACB-2011_01	10 000 000	22/03/2029	3,62
8	CM-ARKEACB-2011_02	15 000 000	11/02/2031	5,51
9	CM-ARKEACB-2011_02	10 000 000	17/02/2026	0,53
17	CM-ARKEACB-2011_06	10 000 000	01/06/2026	0,81
20	CM-ARKEACB-2011_07	16 000 000	05/07/2031	5,91
21	CM-ARKEACB-2011_07	100 000 000	06/07/2026	0,91
22	CM-ARKEACB-2011_07	10 000 000	07/07/2031	5,91
25	CM-ARKEACB-2011_07	15 000 000	21/12/2026	1,37
26	CM-ARKEACB-2011_07	26 500 000	21/07/2031	5,95
30	CM-ARKEACB-2011_10	55 000 000	14/10/2026	1,18
42	CM-ARKEACB-2017_10	500 000 000	05/10/2027	2,16
43	CM-ARKEACB-2018_03	50 000 000	31/03/2043	17,64
44	CM-ARKEACB-2018_06	500 000 000	01/06/2033	7,81
45	CM-ARKEACB-2018_06	500 000 000	08/06/2028	2,83
47	CM-ARKEACB-2019_07	500 000 000	12/07/2029	3,93
48	CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	5,16
51	CM-ARKEACB-2021_09	500 000 000	20/09/2031	6,12
52	CM-ARKEACB-2022_03	150 000 000	31/03/2037	11,64
53	CM-ARKEACB-2022_05	750 000 000	16/05/2032	6,77
54	CM-ARKEACB-2022_10	500 000 000	04/10/2028	3,16
55	CM-ARKEACB-2022_12	500 000 000	22/12/2026	1,37
56	CM-ARKEACB-2023_01	750 000 000	30/03/2027	1,64
57	CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	7,98
58	CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	8,50
59	CM-ARKEACB-2024_04	25 000 000	08/04/2041	15,67
60	CM-ARKEACB-2024_04	25 000 000	08/04/2042	16,67
61	CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	9,34
62	CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	7,34