Arkéa Home Loans SFH - October 2025

ARKEA HOME LOANS SFH

Cut-off Date	30/09/2025

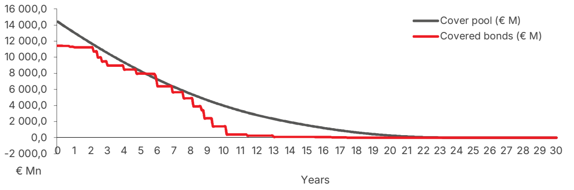
COLLATERAL DESCRIPTION asset report date : October 2025

A] Overview data

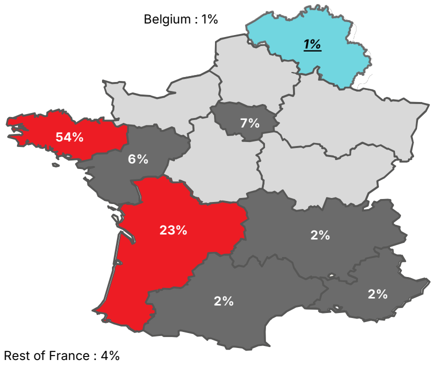
1. Borrower information

Total outstanding current balance (in €)	14 420 504 210 €
Number of loans	225 195
Number of borrowers	141 407
Average Loan balance (in €)	64 036 €
Weighted Average Seasoning (in months)	73
Weighted Average Remaining term (in months)	164
Percentage of Variable Loans	0,1%
Weighted Average Current Unindexed LTV (in %)	67%
Weighted Average Current Indexed LTV (in %)	57%

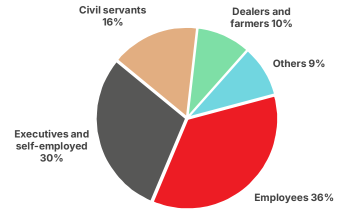
Amortisation profile



1.a Geographical breakdown (outstanding)

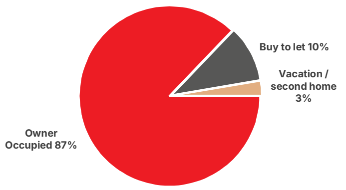


1.b Borrowers by social category

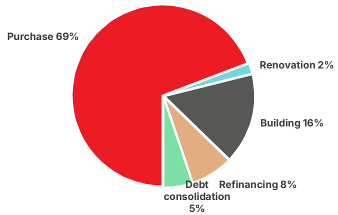


2. Home loans information

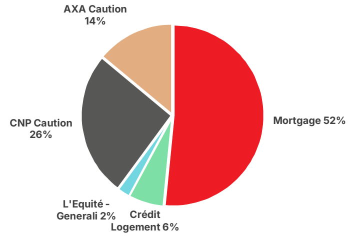
2.a Occupancy Type



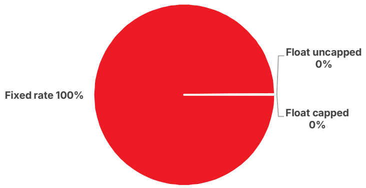
2.b Loan purpose



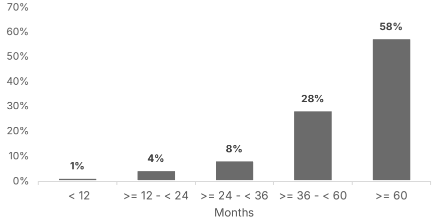
2.c Mortgage vs guaranteed loans



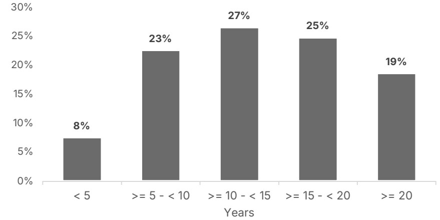
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - October 2025

ARKEA HOME LOANS SFH

Cut-off Date	30/09/2025

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%	1 718,9	53 460	12%
> 40% - <= 50%	1 210,0	21 581	8%
> 50% - <= 60%	1 670,2	26 738	12%
> 60% - <= 70%	2 232,0	32 575	15%
> 70% - <= 80%	2 933,4	38 575	20%
> 80% - <= 85%	1 636,1	19 519	11%
> 85% - <= 90%	1 600,8	17 788	11%
> 90% - <= 95%	1 055,6	11 186	7%
> 95% - <= 100%	363,5	3 773	3%
Total	**14 420,5**	**225 195**	**100%**

1.b Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in € M	Number of Loans	% *(amount)*
0 - <= 40%	3 223,1	85 006	22%
> 40% - <= 50%	2 246	37 662	16%
> 50% - <= 60%	2 571	36 433	18%
> 60% - <= 70%	2 282	27 454	16%
> 70% - <= 80%	1 798	18 595	12%
> 80% - <= 85%	727	6 828	5%
> 85% - <= 90%	606	5 375	4%
> 90% - <= 95%	504	4 291	3%
> 95% - <= 100%	370	2 942	3%
> 100% - <= 105%	89	584	1%
> 105%	5	25	0%
Total	**14 420,5**	**225 195**	**100%**

1.c Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in € M	Number of Loans
0	14 420,5	225 195
> 0		
Total	**14 420,5**	**225 195**

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	271,8	2 473	2%	33,6	25,9	35,1	41,9	60,4	25,6	29,2	16,1	4,2
FR	Bourgogne-Franche-Comté	42,4	483	0%	3,9	3,3	5,9	7,6	9,5	5,1	4,0	2,4	0,7
FR	Bretagne	7 788,8	143 347	54%	960,1	636,6	862,1	1 143,1	1 562,1	883,1	868,1	627,2	246,5
FR	Centre-Val de Loire	80,6	1 048	1%	10,3	6,8	8,7	14,4	16,4	7,8	7,2	6,3	2,6
FR	Corse	9,2	118	0%	0,9	1,7	1,5	1,9	1,6	1,1	0,2	0,1	0,0
FR	Departements d'Outre-Mer	17,1	220	0%	3,3	1,9	2,5	2,6	4,1	1,8	0,8	0,0	0,2
FR	Grand Est	100,4	1 007	1%	9,6	7,9	16,3	17,7	23,6	9,3	9,8	4,1	2,1
FR	Hauts-de-France	183,1	1 854	1%	15,8	14,4	24,0	32,8	43,9	19,2	17,3	12,9	2,7
FR	Ile-de-France	1 005,4	8 898	7%	145,7	90,1	113,8	155,9	193,7	124,8	120,5	52,7	8,1
FR	Normandie	140,3	1 863	1%	14,5	12,6	18,2	19,0	29,3	17,9	15,1	9,8	3,9
FR	Nouvelle-Aquitaine	3 270,2	45 443	23%	345,5	289,4	415,2	555,4	666,9	365,5	358,2	213,8	60,3
FR	Occitanie	241,1	2 788	2%	35,4	24,0	30,9	43,1	46,7	24,8	19,5	12,5	4,1
FR	Pays de la Loire	815,1	11 145	6%	68,8	56,1	80,7	127,1	185,0	103,9	104,4	68,6	20,5
FR	Provence-Alpes-Côte d'Azur	249,8	2 349	2%	36,4	24,9	34,3	39,3	48,8	21,3	24,9	16,8	3,0
BE	Belgique	205,1	2 159	1%	35,0	14,4	20,9	30,3	41,4	24,8	21,5	12,3	4,5
	Total	**14 420,5**	**225 195**	**100%**	**1 718,9**	**1 210,0**	**1 670,2**	**2 232,0**	**2 933,4**	**1 636,1**	**1 600,8**	**1 055,6**	**363,5**

Arkéa Home Loans SFH - October 2025

Cut-off Date	30/09/2025

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	9 983,4	149 596	69%	1 138,0	789,7	1 071,4	1 434,5	1 990,5	1 203,6	1 233,5	840,8	281,3
Renovation	269,7	6 651	2%	35,9	23,6	33,2	45,2	51,8	30,6	26,0	16,9	6,4
Building	2 332,6	41 264	16%	309,2	191,9	246,7	347,2	481,6	259,7	246,2	180,1	70,0
Refinancing	1 089,8	20 906	8%	143,6	121,5	193,8	244,8	232,1	82,4	60,0	9,8	1,8
Debt consolidation	744,9	6 778	5%	92,1	83,3	125,1	160,2	177,3	59,8	35,1	8,0	3,9
Other / No Data	0,0		0%									
Total	**14 420,5**	**225 195**	**100%**	**1 718,9**	**1 210,0**	**1 670,2**	**2 232,0**	**2 933,4**	**1 636,1**	**1 600,8**	**1 055,6**	**363,5**

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	12 566,0	193 495	87%	1 442,1	1 030,3	1 446,8	1 930,5	2 584,2	1 444,8	1 436,1	938,8	312,5
Buy to let	1 469,8	25 673,0	10%	201,3	130,1	168,3	239,6	284,5	161,2	137,6	103,9	43,5
Vacation / second home	383,7	6 016,0	3%	75,4	49,6	55,1	61,4	64,5	30,2	27,2	12,9	7,4
Other / No Data	0,9	11,0	0%	0,1	0,0	0,0	0,6	0,2	0,0	0,0	0,0	0%
Total	**14 420,5**	**225 195**	**100%**	**1 718,9**	**1 210,0**	**1 670,2**	**2 232,0**	**2 933,4**	**1 636,1**	**1 600,8**	**1 055,6**	**363,5**

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	9 670,4	151 167	67%	1 111,6	788,9	1 089,0	1 474,9	1 985,0	1 100,3	1 123,7	740,5	256,6
Protected life-time employment	2 286,6	37 113	16%	269,8	200,0	290,1	373,6	460,5	256,0	235,0	150,1	51,4
Self employed	1 831,6	27 655	13%	248,6	164,8	219,7	294,5	363,4	210,8	174,8	117,6	37,5
Retired	0,0		0%									
Unemployed	250,5	4 645	2%	36,9	24,9	32,0	37,0	49,0	25,5	25,4	14,8	5,1
Other	381,3	4 615	3%	52,0	31,5	39,4	52,0	75,6	43,5	42,0	32,6	12,9
Total	**14 420,5**	**225 195**	**100%**	**1 718,9**	**1 210,0**	**1 670,2**	**2 232,0**	**2 933,4**	**1 636,1**	**1 600,8**	**1 055,6**	**363,5**

2.d Guaranty Type

Guaranty	Total Loan Balance in € M	Number of Loans	% (amount)
Mortgage	7 436,0	109 022	52%
Crédit Logement	909,1	8 826	6%
L'Equité - Generali	322,6	13 231	2%
CNP Caution	3 737,3	65 701	26%
AXA Caution	2 015,4	28 415	14%
Other / No Data			
Total	**14 420,5**	**225 195**	**100%**

2.e Rate Type

Rate	Total Loan Balance in € M	Number of Loans	% (amount)
Fixed rate	14 406,5	224 679	100%
Float capped	13,3	492	0%
Float uncapped	0,7	24	0%
Total	**14 420,5**	**225 195**	**100%**

Arkéa Home Loans SFH - October 2025

ARKEA HOME LOANS SFH

Cut-off Date	30/09/2025

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	191,0	1 780	1%	9,0	7,7	13,7	22,0	29,3	23,1	23,5	26,9	35,9
>= 12 - < 24	631,3	5 841	4%	32,3	31,5	55,4	77,0	104,9	72,5	86,5	102,0	69,3
>= 24 - < 36	1 195,3	10 987	8%	61,0	66,0	102,4	138,1	203,8	145,2	188,4	207,0	83,4
>= 36 - < 60	4 108,4	46 306	28%	263,7	242,9	358,2	515,7	838,0	577,5	702,9	467,8	141,8
>= 60	8 294,5	160 281	58%	1 353,0	862,0	1 140,5	1 479,2	1 757,4	817,9	599,6	251,9	33,1
Total	**14 420,5**	**225 195**	**100%**	**1 718,9**	**1 210,0**	**1 670,2**	**2 232,0**	**2 933,4**	**1 636,1**	**1 600,8**	**1 055,6**	**363,5**

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	1 088,3	57 941	8%	627,0	100,5	96,4	116,8	106,4	27,4	11,0	2,2	0,4
>= 5 - < 10	3 255,1	63 064	23%	667,5	545,9	561,4	455,0	449,7	254,2	213,7	91,1	16,6
>= 10 - < 15	3 825,3	47 976	27%	275,0	317,9	531,5	834,4	868,5	340,1	309,5	249,5	98,9
>= 15 - < 20	3 569,8	34 991	25%	98,5	160,9	304,9	526,7	985,1	632,0	539,1	271,9	50,6
>= 20	2 682,1	21 223	19%	50,8	84,8	176,0	299,1	523,6	382,3	527,5	440,9	197,0
Total	**14 420,5**	**225 195**	**100%**	**1 718,9**	**1 210,0**	**1 670,2**	**2 232,0**	**2 933,4**	**1 636,1**	**1 600,8**	**1 055,6**	**363,5**

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	5 121,6	89 341	36%	477,1	380,5	545,6	788,1	1 089,3	603,7	639,3	441,2	156,8
Executives and self-employed	4 268,2	49 954	30%	504,8	388,3	515,5	661,9	873,7	485,5	462,2	288,2	88,2
Civil servants	2 286,6	37 113	16%	269,8	200,0	290,1	373,6	460,5	256,0	235,0	150,1	51,4
Dealers and farmers	1 405,3	25 841	10%	152,6	103,5	152,7	220,7	291,8	175,9	157,0	108,7	42,2
Others	1 338,9	22 946	9%	314,7	137,8	166,2	187,7	218,0	115,0	107,3	67,3	24,8
Total	**14 420,5**	**225 195**	**100%**	**1 718,9**	**1 210,0**	**1 670,2**	**2 232,0**	**2 933,4**	**1 636,1**	**1 600,8**	**1 055,6**	**363,5**

ASSET COVER TEST

Date of Asset Cover Test	13/10/2025

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

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

R	Asset Cover Ratio	113,7%
	Adjusted Aggregate Asset Amount (AAAA)	12 999 703 425
	Aggregate Covered Bond Outstanding Principal Amount	11 437 000 000
	ASSET COVER TEST RESULT (PASS/FAIL)	PASS

A	A = min(A1;A2)	13 668 724 370
A1	Adjusted Home Loan Outstanding Principal Amount	14 342 888 792
A2	(i)*(ii)	13 668 724 370
	Unadjusted Home Loan Outstanding Principal Amount (i)	14 420 504 210
	Asset Percentage (ii)	94,79%

B	Cash Collateral Account	

C	C = min(ASAA;ASAA level limit * AAAA)	0
	Aggregate Substitution Asset Amount (or ASAA)	0
	ASAA level limit * AAAA	3 249 925 856
	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	669 020 945
	WAM (Years)	5,850
	Aggregate Covered Bond Outstanding Principal Amount	11 437 000 000
	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	0,27
7	CM-ARKEACB-2011_01	10 000 000	22/03/2029	3,44
8	CM-ARKEACB-2011_02	15 000 000	11/02/2031	5,33
9	CM-ARKEACB-2011_02	10 000 000	17/02/2026	0,35
17	CM-ARKEACB-2011_06	10 000 000	01/06/2026	0,63
20	CM-ARKEACB-2011_07	16 000 000	05/07/2031	5,72
21	CM-ARKEACB-2011_07	100 000 000	06/07/2026	0,73
22	CM-ARKEACB-2011_07	10 000 000	07/07/2031	5,73
25	CM-ARKEACB-2011_07	15 000 000	21/12/2026	1,19
26	CM-ARKEACB-2011_07	26 500 000	21/07/2031	5,77
30	CM-ARKEACB-2011_10	55 000 000	14/10/2026	1,00
42	CM-ARKEACB-2017_10	500 000 000	05/10/2027	1,98
43	CM-ARKEACB-2018_03	50 000 000	31/03/2043	17,46
44	CM-ARKEACB-2018_06	500 000 000	01/06/2033	7,63
45	CM-ARKEACB-2018_06	500 000 000	08/06/2028	2,65
47	CM-ARKEACB-2019_07	500 000 000	12/07/2029	3,75
48	CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	4,97
51	CM-ARKEACB-2021_09	500 000 000	20/09/2031	5,94
52	CM-ARKEACB-2022_03	150 000 000	31/03/2037	11,46
53	CM-ARKEACB-2022_05	750 000 000	16/05/2032	6,59
54	CM-ARKEACB-2022_10	500 000 000	04/10/2028	2,98
55	CM-ARKEACB-2022_12	500 000 000	22/12/2026	1,19
56	CM-ARKEACB-2023_01	750 000 000	30/03/2027	1,46
57	CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	7,80
58	CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	8,32
59	CM-ARKEACB-2024_04	25 000 000	08/04/2041	15,49
60	CM-ARKEACB-2024_04	25 000 000	08/04/2042	16,48
61	CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	9,16
62	CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	7,16
63	CM-ARKEACB-2025_09	750 000 000	04/09/2031	5,89
64	CM-ARKEACB-2025_10	154 500 000	18/10/2038	13,01