

Cut-off Date	28/02/2026
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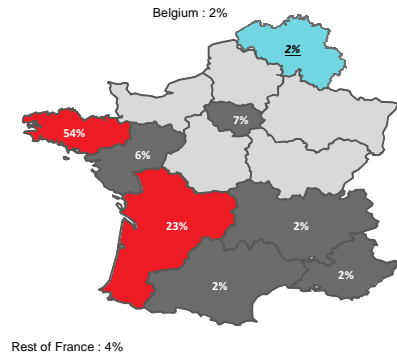
COLLATERAL DESCRIPTION asset report date : March 2026

A | Overview data

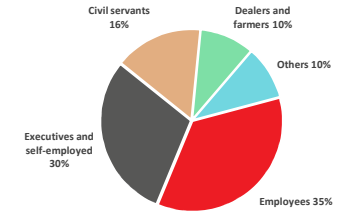
1. Borrower information

Total outstanding current balance (in €)	14 389 646 145 €
Number of loans	224 697
Number of borrowers	141 564
Average Loan balance (in €)	64 040 €
Weighted Average Seasoning (in months)	76
Weighted Average Remaining term (in months)	162
Percentage of Variable Loans	0.1%
Weighted Average Current Unindexed LTV (in %)	66%
Weighted Average Current Indexed LTV (in %)	56%

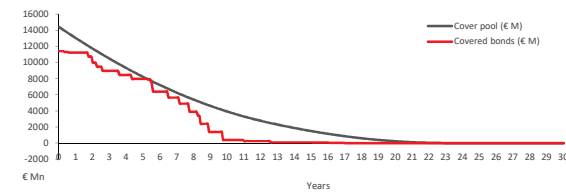
1.a Geographical breakdown (outstanding)



1.b Borrowers by social category

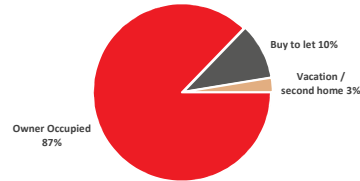


Amortisation profile

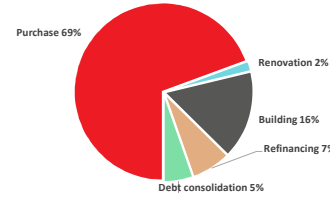


2. Home loans information

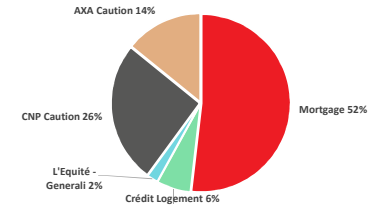
2.a Occupancy Type



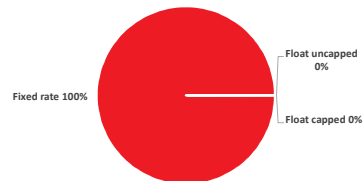
2.b Loan purpose



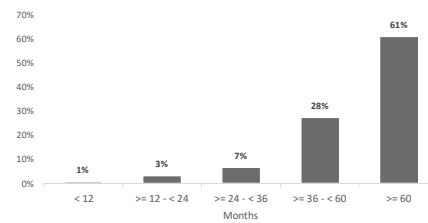
2.c Mortgage vs guaranteed loans



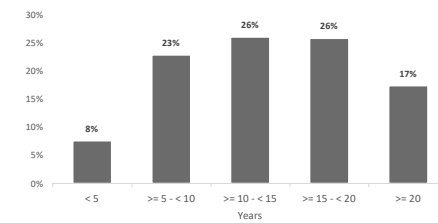
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - March 2026



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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%	1 779,8	54 367	12%
> 40% - <= 50%	1 244,5	21 922	9%
> 50% - <= 60%	1 724,8	27 223	12%
> 60% - <= 70%	2 332,2	33 865	16%
> 70% - <= 80%	3 016,2	39 435	21%
> 80% - <= 85%	1 654,6	19 357	11%
> 85% - <= 90%	1 488,2	16 491	10%
> 90% - <= 95%	897,0	9 474	6%
> 95% - <= 100%	252,3	2 563	2%
Total	14 389,6	224 697	100%

1.b Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in € M	Number of Loans	% (amount)
0 - <= 40%	3 308,1	86 055	23%
> 40% - <= 50%	2 288	38 058	16%
> 50% - <= 60%	2 554	35 962	18%
> 60% - <= 70%	2 258	26 879	16%
> 70% - <= 80%	1 769	18 328	12%
> 80% - <= 85%	720	6 755	5%
> 85% - <= 90%	604	5 417	4%
> 90% - <= 95%	501	4 254	3%
> 95% - <= 100%	331	2 629	2%
> 100% - <= 105%	54	348	0%
> 105%	3	12	0%
Total	14 389,6	224 697	100%

1.c Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in € M	Number of Loans
0	14 389,6	224 697
> 0		
Total	14 389,6	224 697

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	274,0	2 515	2%	35,7	26,5	35,2	47,4	59,0	28,1	27,0	11,7	3,4
FR	Bourgogne-Franche-Comté	44,5	510	0%	4,4	3,1	7,1	9,2	9,0	5,4	3,9	1,6	1,0
FR	Bretagne	7 743,7	142 226	54%	981,8	644,7	881,6	1 189,8	1 610,7	884,2	821,0	554,7	175,1
FR	Centre-Val de Loire	81,6	1 067	1%	10,5	6,9	9,6	15,8	16,8	8,0	7,0	5,2	1,8
FR	Corse	9,6	121	0%	0,9	1,9	1,5	1,7	1,4	1,2	0,4	0,1	0,5
FR	Departements d'Outre-Mer	16,4	215	0%	3,7	1,3	3,1	2,5	3,6	1,1	0,9	0,2	0,0
FR	Grand Est	101,1	1 038	1%	10,3	9,6	17,7	17,0	24,3	10,3	7,7	3,2	1,1
FR	Hauts-de-France	186,4	1 926	1%	17,0	16,8	24,3	35,7	43,6	20,6	18,2	8,5	1,7
FR	Ile-de-France	1 002,6	8 924	7%	150,5	92,9	114,6	163,7	205,0	133,6	96,2	38,1	7,9
FR	Normandie	141,1	1 871	1%	14,9	14,2	18,1	19,8	30,6	18,5	13,9	8,9	2,3
FR	Nouvelle-Aquitaine	3 249,5	45 381	23%	359,3	303,2	430,0	575,2	673,8	367,9	329,2	174,6	36,3
FR	Occitanie	240,9	2 804	2%	36,8	24,4	33,2	43,4	48,3	24,9	17,8	8,6	3,5
FR	Pays de la Loire	817,2	11 264	6%	72,6	56,1	88,8	138,8	191,4	99,2	101,6	57,1	11,6
FR	Provence-Alpes-Côte d'Azur	250,8	2 380	2%	38,3	26,2	34,6	38,8	52,1	22,1	23,1	13,3	2,2
BE	Belgique	230,1	2 455	2%	43,1	16,6	25,4	33,5	46,7	29,5	20,2	11,3	3,9
	Total	14 389,6	224 697	100%	1 779,8	1 244,5	1 724,8	2 332,2	3 016,2	1 654,6	1 488,2	897,0	252,3

Arkéa Home Loans SFH - March 2026



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BI Portfolio breakdowns - continued

2. Overview of Loan Characteristics

2.a Loan Purpose

Loan Purpose	Total Loan Balance	Number of Loans	% (amount)	Unindexed LTV Range (€ M)									
				[0% ; 40%]	[40% ; 50%]	[50% ; 60%]	[60% ; 70%]	[70% ; 80%]	[80% ; 85%]	[85% ; 90%]	[90% ; 95%]	[95% ; 100%]	
Purchase	9 986,1	149 799	69%	1 177,0	808,9	1 105,3	1 516,4	2 067,6	1 243,6	1 153,5	719,8	194,1	
Renovation	265,7	6 527	2%	37,0	23,1	34,2	44,2	56,7	28,2	22,7	14,0	5,6	
Building	2 327,9	41 153	16%	313,5	193,1	253,4	368,2	502,5	251,7	245,2	151,5	48,6	
Refinancing	1 035,8	20 026	7%	150,6	127,8	198,1	233,9	207,7	71,5	40,0	5,2	0,9	
Debt consolidation	774,2	7 192	5%	101,6	91,6	133,9	169,5	181,7	59,5	26,8	6,5	3,1	
Other / No Data	0,0		0%										
Total	14 389,6	224 697	100%	1 779,8	1 244,5	1 724,8	2 332,2	3 016,2	1 654,6	1 488,2	897,0	252,3	

2.b Occupancy Type

Occupancy Type	Total Loan Balance	Number of Loans	% (amount)	Unindexed LTV Range (€ M)									
				[0% ; 40%]	[40% ; 50%]	[50% ; 60%]	[60% ; 70%]	[70% ; 80%]	[80% ; 85%]	[85% ; 90%]	[90% ; 95%]	[95% ; 100%]	
Owner Occupied	12 549,2	193 368	87%	1 492,5	1 065,6	1 494,8	2 024,7	2 659,6	1 471,1	1 333,1	791,3	216,3	
Buy to let	1 466,3	25 425,0	10%	209,3	131,2	173,2	250,1	290,8	153,9	133,8	93,2	30,9	
Vacation / second home	372,9	5 889,0	3%	77,7	47,7	56,3	56,8	65,8	29,6	21,3	12,5	5,2	
Other / No Data	1,3	15,0	0%	0,3	0,0	0,4	0,6	0,0	0,0	0,0	0,0	0%	
Total	14 389,6	224 697	100%	1 779,8	1 244,5	1 724,8	2 332,2	3 016,2	1 654,6	1 488,2	897,0	252,3	

2.c Employment Type

Employment Type	Total Loan Balance	Number of Loans	% (amount)	Unindexed LTV Range (€ M)									
				[0% ; 40%]	[40% ; 50%]	[50% ; 60%]	[60% ; 70%]	[70% ; 80%]	[80% ; 85%]	[85% ; 90%]	[90% ; 95%]	[95% ; 100%]	
Employed	9 648,8	150 883	67%	1 154,3	813,4	1 123,9	1 550,6	2 031,6	1 129,5	1 047,1	620,6	177,8	
Protected life-time employment	2 269,7	36 858	16%	279,7	202,9	300,9	383,7	475,9	247,0	215,1	129,8	34,7	
Self employed	1 828,8	27 558	13%	254,8	170,8	227,0	301,0	383,2	201,2	166,7	100,1	24,1	
Retired	0,0		0%										
Unemployed	256,9	4 746	2%	38,1	25,0	33,0	40,1	49,4	28,7	22,9	14,6	5,0	
Other	385,4	4 652	3%	52,9	32,4	40,0	56,8	76,0	48,2	36,4	31,9	10,8	
Total	14 389,6	224 697	100%	1 779,8	1 244,5	1 724,8	2 332,2	3 016,2	1 654,6	1 488,2	897,0	252,3	

2.d Guaranty Type

Guaranty	Total Loan Balance in € M	Number of Loans	% (amount)
Mortgage	7 458,2	109 453	52%
Crédit Logement	892,2	8 688	6%
L'Equité - Generali	290,5	12 009	2%
CNP Caution	3 710,8	65 489	26%
AXA Caution	2 037,8	29 058	14%
Other / No Data			
Total	14 389,6	224 697	100%

2.e Rate Type

Rate	Total Loan Balance in € M	Number of Loans	% (amount)
Fixed rate	14 377,3	224 261	100%
Float capped	11,7	413	0%
Float uncapped	0,7	23	0%
Total	14 389,6	224 697	100%

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BI 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	133,5	1 240	1%	7,4	7,2	12,7	14,7	20,9	15,8	16,6	17,6	20,5
>= 12 - < 24	494,0	4 786	3%	27,0	21,3	44,7	59,5	81,0	57,5	67,6	81,2	54,3
>= 24 - < 36	992,3	9 008	7%	55,1	57,1	85,9	121,6	176,2	122,0	156,8	166,0	51,6
>= 36 - < 60	3 978,1	43 617	28%	259,9	239,8	350,1	517,5	831,6	598,4	647,6	429,7	103,4
>= 60	8 791,7	166 046	61%	1 430,4	919,1	1 231,4	1 619,0	1 906,6	860,8	599,6	202,5	22,4
Total	14 389,6	224 697	100%	1 779,8	1 244,5	1 724,8	2 332,2	3 016,2	1 654,6	1 488,2	897,0	252,3

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	1 107,7	58 502	8%	643,0	100,8	98,4	124,7	105,6	23,6	9,9	1,5	0,3
>= 5 - < 10	3 294,1	63 415	23%	696,9	559,9	582,5	450,0	462,7	260,3	196,9	73,7	11,3
>= 10 - < 15	3 753,8	46 879	26%	283,0	327,7	540,9	887,6	852,3	306,6	283,9	209,2	62,5
>= 15 - < 20	3 721,5	36 120	26%	104,7	171,6	334,4	580,9	1 085,8	671,0	520,3	219,2	33,7
>= 20	2 512,6	19 781	17%	52,2	84,5	168,6	289,2	509,9	393,1	477,2	393,4	144,5
Total	14 389,6	224 697	100%	1 779,8	1 244,5	1 724,8	2 332,2	3 016,2	1 654,6	1 488,2	897,0	252,3

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	5 093,9	88 822	35%	492,7	392,3	562,6	828,3	1 116,5	616,7	607,5	369,4	107,9
Executives and self-employed	4 252,5	49 926	30%	524,4	396,1	530,3	689,1	896,1	492,4	426,2	237,8	60,1
Civil servants	2 269,7	36 858	16%	279,7	202,9	300,9	383,7	475,9	247,0	215,1	129,8	34,7
Dealers and farmers	1 395,4	25 695	10%	155,0	107,8	156,1	232,2	304,6	170,1	145,0	96,9	27,7
Others	1 378,1	23 396	10%	328,0	145,4	174,9	198,9	223,1	128,4	94,4	63,2	21,8
Total	14 389,6	224 697	100%	1 779,8	1 244,5	1 724,8	2 332,2	3 016,2	1 654,6	1 488,2	897,0	252,3

ASSET COVER TEST

Date of Asset Cover Test	12/03/2026
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R = Adjusted Aggregate Asset Amount (AAAA)
Aggregate Covered Bond Outstanding Principal Amount

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

Asset Cover Ratio	114,1%
Adjusted Aggregate Asset Amount (AAAA)	13 017 395 621
Aggregate Covered Bond Outstanding Principal Amount	11 412 000 000
ASSET COVER TEST RESULT (PASS/FAIL)	PASS

A = min(A1;A2)	13 639 475 019
Adjusted Home Loan Outstanding Principal Amount	14 319 139 307
(i)*(ii)	13 639 475 019
Unadjusted Home Loan Outstanding Principal Amount (i)	14 389 646 145
Asset Percentage (ii)	94,79%

Cash Collateral Account	
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C = min(ASAA;ASAA level limit * AAAA)	0
Aggregate Substitution Asset Amount (or ASAA)	0
ASAA level limit * AAAA	3 254 348 905
ASAA level limit	20%
ASAA level is acceptable	TRUE

Permitted Investments	0
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Payments due under Issuer Hedging Agreement	0
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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	622 079 398
WAM (Years)	5,451
Aggregate Covered Bond Outstanding Principal Amount	11 412 000 000
Negative Carry Adjustment	1,00%

Name of Series	Outstanding Principal Amount	Scheduled Maturity Date	Remaining Maturity <small>from Asset Cover Test Date in year</small>
CM-ARKEACB-2011_01	10 000 000	22/03/2029	3,03
CM-ARKEACB-2011_02	15 000 000	11/02/2031	4,92
CM-ARKEACB-2011_06	10 000 000	01/06/2026	0,22
CM-ARKEACB-2011_07	16 000 000	05/07/2031	5,31
CM-ARKEACB-2011_07	100 000 000	06/07/2026	0,32
CM-ARKEACB-2011_07	10 000 000	07/07/2031	5,32
CM-ARKEACB-2011_07	15 000 000	21/12/2026	0,78
CM-ARKEACB-2011_07	26 500 000	21/07/2031	5,36
CM-ARKEACB-2011_10	55 000 000	14/10/2026	0,59
CM-ARKEACB-2017_10	500 000 000	05/10/2027	1,57
CM-ARKEACB-2018_03	50 000 000	31/03/2043	17,05
CM-ARKEACB-2018_06	500 000 000	01/06/2033	7,22
CM-ARKEACB-2018_06	500 000 000	08/06/2028	2,24
CM-ARKEACB-2019_07	500 000 000	12/07/2029	3,33
CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	4,56
CM-ARKEACB-2021_09	500 000 000	20/09/2031	5,52
CM-ARKEACB-2022_03	150 000 000	31/03/2037	11,05
CM-ARKEACB-2022_05	750 000 000	16/05/2032	6,18
CM-ARKEACB-2022_10	500 000 000	04/10/2028	2,57
CM-ARKEACB-2022_12	500 000 000	22/12/2026	0,78
CM-ARKEACB-2023_01	750 000 000	30/03/2027	1,05
CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	7,39
CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	7,91
CM-ARKEACB-2024_04	25 000 000	08/04/2041	15,07
CM-ARKEACB-2024_04	25 000 000	08/04/2042	16,07
CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	8,75
CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	6,75
CM-ARKEACB-2025_09	750 000 000	04/09/2031	5,48
CM-ARKEACB-2025_10	154 500 000	18/10/2038	12,60