

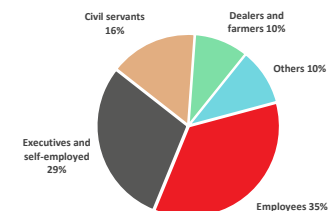
COLLATERAL DESCRIPTION asset report date : September 2026

A] Overview data

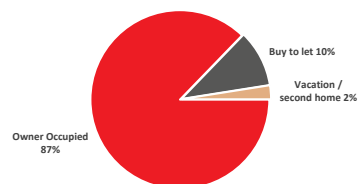
Total outstanding current balance (in €)	15 314 471 235 €
Number of loans	236 442
Number of borrowers	149 212
Average Loan balance (in €)	64 771 €
Weighted Average Seasoning (in months)	79
Weighted Average Remaining term (in months)	163
Percentage of Variable Loans	0.1%
Weighted Average Current Unindexed LTV (in %)	66%
Weighted Average Current Indexed LTV (in %)	57%



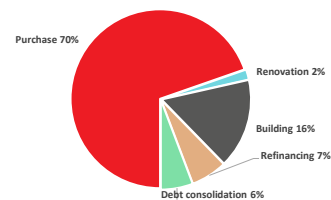
1.b Borrowers by social category



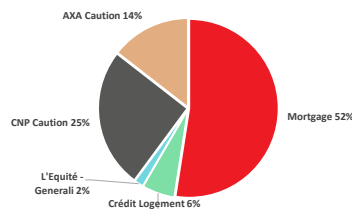
2.a Occupancy Type



2.b Loan purpose



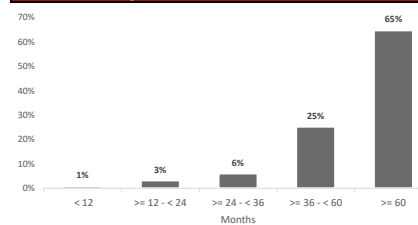
2.c Mortgage vs guaranteed loans



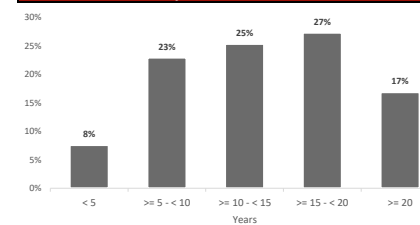
2.d Rate type



2.e Seasoning



2.f Residual maturity



Arkéa Home Loans SFH - September 2026



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B.1 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%	1 921,2	57 511	13%
> 40% - <= 50%	1 351,1	23 314	9%
> 50% - <= 60%	1 888,0	29 342	12%
> 60% - <= 70%	2 556,3	36 418	17%
> 70% - <= 80%	3 231,4	41 707	21%
> 80% - <= 85%	1 810,7	20 850	12%
> 85% - <= 90%	1 467,7	16 015	10%
> 90% - <= 95%	819,9	8 619	5%
> 95% - <= 100%	268,1	2 666	2%
Total	15 314,5	236 442	100%

1.b Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in € M	Number of Loans	% (amount)
0 - <= 40%	3 492,4	89 821	23%
> 40% - <= 50%	2 397	39 624	16%
> 50% - <= 60%	2 654	37 038	17%
> 60% - <= 70%	2 370	27 888	15%
> 70% - <= 80%	1 900	19 780	12%
> 80% - <= 85%	821	7 747	5%
> 85% - <= 90%	696	6 276	5%
> 90% - <= 95%	583	5 080	4%
> 95% - <= 100%	364	2 948	2%
> 100% - <= 105%	37	237	0%
> 105%	1	3	0%
Total	15 314,5	236 442	100%

1.c Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in € M	Number of Loans
0	15 314,5	236 442
> 0		
Total	15 314,5	236 442

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	294,7	2 720	2%	40,4	29,9	38,6	54,9	64,2	30,4	24,3	7,4	4,5
FR	Bourgogne-Franche-Comté	50,0	556	0%	4,8	4,6	7,6	9,9	11,6	4,8	4,2	1,2	1,4
FR	Bretagne	8 210,2	148 747	54%	1 036,0	686,1	947,1	1 300,9	1 712,2	974,0	836,9	534,8	182,3
FR	Centre-Val de Loire	87,7	1 136	1%	12,3	7,6	11,0	17,6	17,7	10,0	6,0	4,3	1,2
FR	Corse	9,8	126	0%	1,1	1,5	1,4	1,7	2,2	0,7	0,5	0,7	0,0
FR	Departements d'Outre-Mer	16,1	215	0%	3,7	1,1	3,4	2,7	3,7	1,0	0,2	0,3	0,0
FR	Grand Est	113,3	1 184	1%	11,6	12,6	19,6	20,6	25,6	13,1	5,8	3,6	0,9
FR	Hauts-de-France	207,4	2 167	1%	22,0	19,0	28,7	39,0	46,8	24,0	18,6	7,3	2,1
FR	Ile-de-France	1 056,5	9 366	7%	159,7	101,2	132,0	175,5	225,0	139,9	87,1	24,7	11,4
FR	Normandie	150,4	2 000	1%	17,6	15,7	20,0	22,5	32,7	17,5	13,5	8,2	2,7
FR	Nouvelle-Aquitaine	3 403,0	47 230	22%	386,5	328,3	465,7	617,1	711,1	401,9	308,5	146,6	37,4
FR	Occitanie	257,3	3 015	2%	39,6	26,4	39,1	47,3	54,3	22,0	17,2	8,4	3,1
FR	Pays de la Loire	874,9	12 053	6%	80,6	62,2	98,9	156,6	208,9	107,0	98,1	50,6	12,0
FR	Provence-Alpes-Côte d'Azur	275,8	2 632	2%	44,3	30,2	38,6	45,7	53,1	27,1	24,6	8,7	3,4
BE	Belgique	307,1	3 295	2%	61,0	24,9	36,3	44,3	62,3	37,2	22,3	13,2	5,6
	Total	15 314,5	236 442	100%	1 921,2	1 351,1	1 888,0	2 556,3	3 231,4	1 810,7	1 467,7	819,9	268,1

Arkéa Home Loans SFH - September 2026



Cut-off Date	31/08/2026
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B1 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	10 669,5	158 251	70%	1 262,1	876,5	1 210,8	1 672,8	2 254,0	1 377,1	1 156,1	651,1	209,2
Renovation	277,8	6 674	2%	39,3	24,1	37,1	46,7	60,0	29,1	21,3	14,7	5,6
Building	2 483,8	43 393	16%	329,3	202,9	277,6	413,3	537,7	279,5	251,3	144,1	48,0
Refinancing	999,7	19 665	7%	163,6	138,8	201,0	226,5	182,0	62,6	21,6	2,5	1,1
Debt consolidation	883,6	8 459	6%	127,0	108,8	161,5	197,0	197,7	62,5	17,4	7,6	4,1
Other / No Data	0,0		0%									
Total	15 314,5	236 442	100%	1 921,2	1 351,1	1 888,0	2 556,3	3 231,4	1 810,7	1 467,7	819,9	268,1

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	13 353,6	203 627	87%	1 615,9	1 161,9	1 634,7	2 224,8	2 845,8	1 620,9	1 305,4	714,7	229,4
Buy to let	1 573,2	26 756,0	10%	221,4	138,2	196,2	268,9	318,7	159,0	142,2	93,4	35,2
Vacation / second home	381,4	5 991,0	2%	82,5	50,5	56,1	60,4	66,6	30,4	19,5	11,9	3,5
Other / No Data	6,3	68,0	0%	1,4	0,5	1,0	2,1	0,3	0,3	0,6	0,0	0%
Total	15 314,5	236 442	100%	1 921,2	1 351,1	1 888,0	2 556,3	3 231,4	1 810,7	1 467,7	819,9	268,1

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	10 281,5	158 896	67%	1 251,5	884,1	1 236,0	1 700,3	2 173,8	1 259,2	1 024,3	564,1	188,4
Protected life-time employment	2 384,9	38 346	16%	300,5	221,8	324,0	411,5	502,2	264,9	205,9	117,1	36,8
Self employed	1 944,5	29 020	13%	271,2	180,7	250,3	334,6	415,0	204,9	169,8	89,7	28,2
Retired	0,0		0%									
Unemployed	275,2	5 106	2%	41,2	27,6	34,4	43,9	52,9	33,8	23,7	14,1	3,5
Other	428,3	5 074	3%	56,9	36,9	43,3	66,0	87,6	47,8	43,9	34,9	11,1
Total	15 314,5	236 442	100%	1 921,2	1 351,1	1 888,0	2 556,3	3 231,4	1 810,7	1 467,7	819,9	268,1

2.d Guaranty Type

Guaranty	Total Loan Balance in € M	Number of Loans	% (amount)
Mortgage	8 036,2	116 561	52%
Crédit Logement	910,1	8 842	6%
L'Equité - Generali	261,0	11 072	2%
CNP Caution	3 888,8	68 116	25%
AXA Caution	2 218,4	31 851	14%
Other / No Data			
Total	15 314,5	236 442	100%

2.e Rate Type

Rate	Total Loan Balance in € M	Number of Loans	% (amount)
Fixed rate	15 303,2	236 074	100%
Float capped	10,6	348	0%
Float uncapped	0,6	20	0%
Total	15 314,5	236 442	100%

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B1 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	139,2	1 264	1%	9,0	8,7	11,8	14,3	21,4	13,4	20,7	14,6	25,2
>= 12 - < 24	486,8	4 695	3%	29,6	25,2	39,4	54,0	78,8	56,8	71,4	73,3	58,2
>= 24 - < 36	917,8	8 685	6%	50,6	50,7	77,6	111,4	153,8	115,0	145,2	154,3	59,2
>= 36 - < 60	3 861,2	40 740	25%	244,6	225,3	344,3	521,6	811,4	603,7	615,9	395,3	99,1
>= 60	9 909,5	181 058	65%	1 587,4	1 041,2	1 414,9	1 854,9	2 166,0	1 021,7	614,5	182,4	26,4
Total	15 314,5	236 442	100%	1 921,2	1 351,1	1 888,0	2 556,3	3 231,4	1 810,7	1 467,7	819,9	268,1

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	1 157,9	61 272	8%	681,6	102,5	104,3	130,7	106,6	22,3	8,3	1,4	0,0
>= 5 - < 10	3 514,4	66 784	23%	758,2	603,5	617,6	474,2	496,1	293,9	189,5	71,0	10,4
>= 10 - < 15	3 879,8	48 237	25%	302,9	359,0	604,0	960,9	847,7	300,8	269,0	174,9	60,7
>= 15 - < 20	4 181,1	40 055	27%	125,3	199,9	386,6	684,4	1 257,5	775,8	524,6	189,6	37,4
>= 20	2 581,2	20 094	17%	53,2	86,2	175,5	306,0	523,5	417,9	476,3	383,0	159,6
Total	15 314,5	236 442	100%	1 921,2	1 351,1	1 888,0	2 556,3	3 231,4	1 810,7	1 467,7	819,9	268,1

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	5 413,4	93 197	35%	525,1	426,1	623,8	903,1	1 187,9	693,1	599,4	339,1	115,7
Executives and self-employed	4 501,2	52 604	29%	563,7	421,3	571,1	766,6	961,8	532,5	412,6	208,5	63,1
Civil servants	2 384,9	38 346	16%	300,5	221,8	324,0	411,5	502,2	264,9	205,9	117,1	36,8
Dealers and farmers	1 470,9	26 786	10%	164,7	117,1	173,5	250,9	322,9	177,4	148,2	86,1	30,0
Others	1 544,1	25 509	10%	367,3	164,8	195,6	224,1	256,5	142,7	101,6	69,1	22,4
Total	15 314,5	236 442	100%	1 921,2	1 351,1	1 888,0	2 556,3	3 231,4	1 810,7	1 467,7	819,9	268,1

ASSET COVER TEST

Date of Asset Cover Test	16/09/2026
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$$R = \frac{\text{Adjusted Aggregate Asset Amount (AAAA)}}{\text{Aggregate Covered Bond Outstanding Principal Amount}}$$

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

Asset Cover Ratio	114,3%
Adjusted Aggregate Asset Amount (AAAA)	13 892 172 338
Aggregate Covered Bond Outstanding Principal Amount	12 152 000 000
ASSET COVER TEST RESULT (PASS/FAIL)	PASS

A	A = min(A1;A2)	14 516 086 479
A1	Adjusted Home Loan Outstanding Principal Amount	15 236 874 531
A2	(i)*(ii)	14 516 086 479
	Unadjusted Home Loan Outstanding Principal Amount (i)	15 314 471 235
	Asset Percentage (ii)	94,79%

B	Cash Collateral Account	
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C	C = min(ASAA;ASAA level limit * AAAA)	0
	Aggregate Substitution Asset Amount (or ASAA)	0
	ASAA level limit * AAAA	3 473 043 084
	ASAA level limit	20%
	ASAA level is acceptable	TRUE

D	Permitted Investments	0
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Y	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	Z = WAM * Aggregate Covered Bond Outstanding Principal Amount * Negative Carry Adjustment	623 914 141
	WAM (Years)	5,134
	Aggregate Covered Bond Outstanding Principal Amount	12 152 000 000
	Negative Carry Adjustment	1,00%

N°	Name of Series	Outstanding Principal Amount	Scheduled Maturity Date	Remaining Maturity from Asset Cover Test Date in years
7	CM-ARKEACB-2011_01	10 000 000	22/03/2029	2,51
8	CM-ARKEACB-2011_02	15 000 000	11/02/2031	4,41
20	CM-ARKEACB-2011_07	16 000 000	05/07/2031	4,80
22	CM-ARKEACB-2011_07	10 000 000	07/07/2031	4,80
25	CM-ARKEACB-2011_07	15 000 000	21/12/2026	0,26
26	CM-ARKEACB-2011_07	26 500 000	21/07/2031	4,84
30	CM-ARKEACB-2011_10	55 000 000	14/10/2026	0,08
42	CM-ARKEACB-2017_10	500 000 000	05/10/2027	1,05
43	CM-ARKEACB-2018_03	50 000 000	31/03/2043	16,54
44	CM-ARKEACB-2018_06	500 000 000	01/06/2033	6,71
45	CM-ARKEACB-2018_06	500 000 000	08/06/2028	1,73
47	CM-ARKEACB-2019_07	500 000 000	12/07/2029	2,82
48	CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	4,05
51	CM-ARKEACB-2021_09	500 000 000	20/09/2031	5,01
52	CM-ARKEACB-2022_03	150 000 000	31/03/2037	10,54
53	CM-ARKEACB-2022_05	750 000 000	16/05/2032	5,66
54	CM-ARKEACB-2022_10	500 000 000	04/10/2028	2,05
55	CM-ARKEACB-2022_12	500 000 000	22/12/2026	0,27
56	CM-ARKEACB-2023_01	750 000 000	30/03/2027	0,53
57	CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	6,87
58	CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	7,39
59	CM-ARKEACB-2024_04	25 000 000	08/04/2041	14,56
60	CM-ARKEACB-2024_04	25 000 000	08/04/2042	15,56
61	CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	8,23
62	CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	6,23
63	CM-ARKEACB-2025_09	750 000 000	04/09/2031	4,97
64	CM-ARKEACB-2025_10	154 500 000	18/10/2038	12,09
65	CM-ARKEACB-2026_05	750 000 000	16/02/2032	5,42
66	CM-ARKEACB-2026_06	50 000 000	02/06/2045	18,71
67	CM-ARKEACB-2026_06	50 000 000	03/06/2047	20,71