

Cut-off Date

30/09/2026

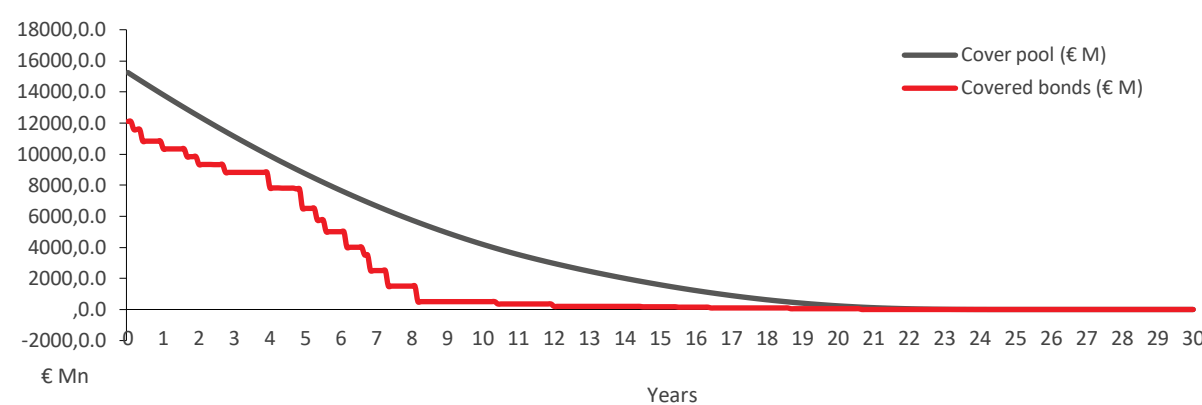
COLLATERAL DESCRIPTION asset report date : October 2026

A | Overview data

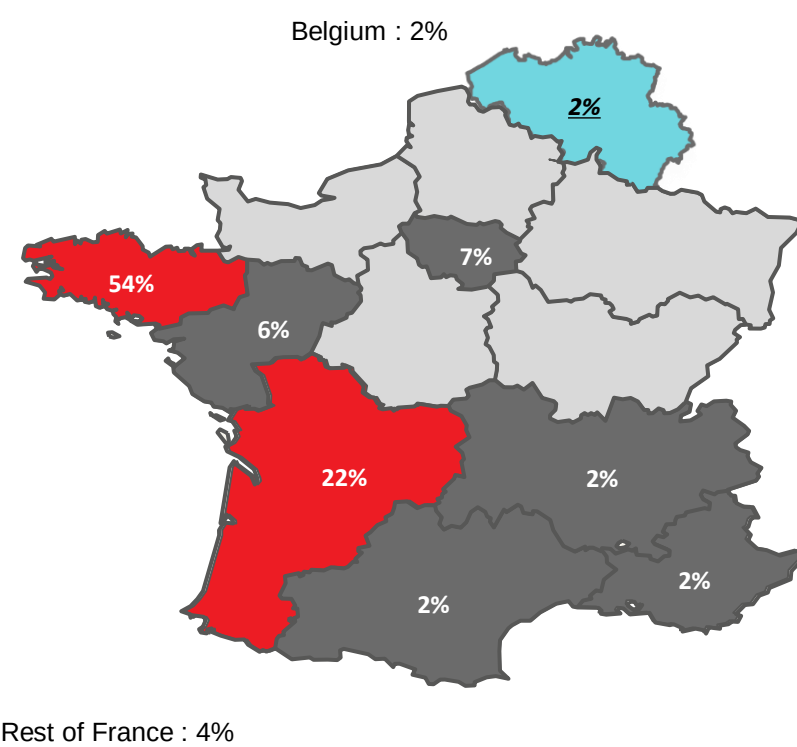
1. Borrower information

Total outstanding current balance (in €)	15 245 769 999 €
Number of loans	235 726
Number of borrowers	148 908
Average Loan balance (in €)	64 676 €
Weighted Average Seasoning (in months)	79
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 %)	57%

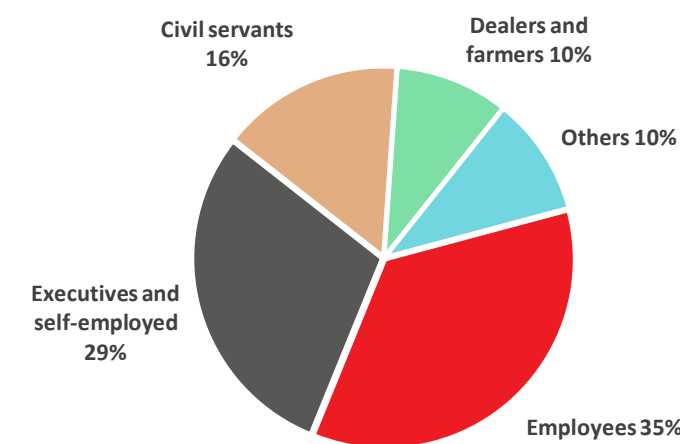
Amortisation profile



1.a Geographical breakdown (outstanding)

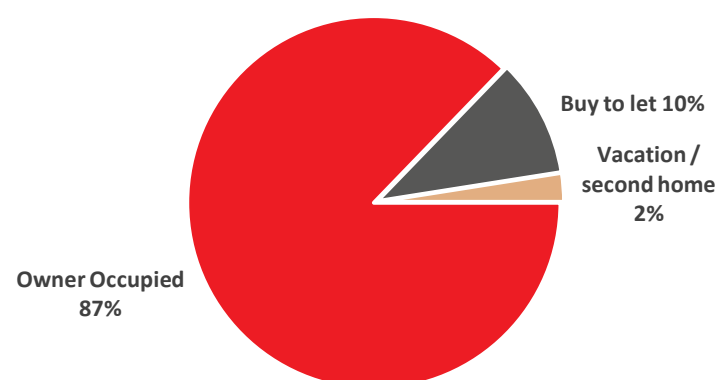


1.b Borrowers by social category

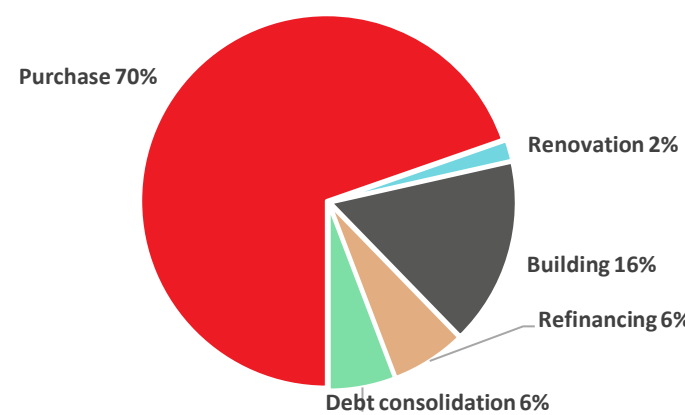


2. Home loans information

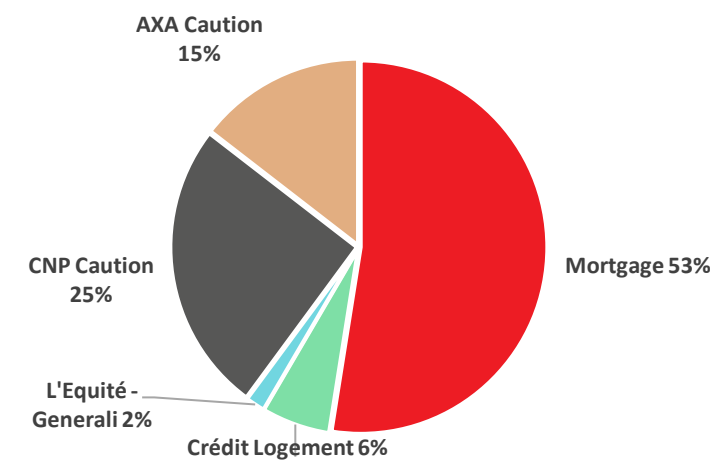
2.a Occupancy Type



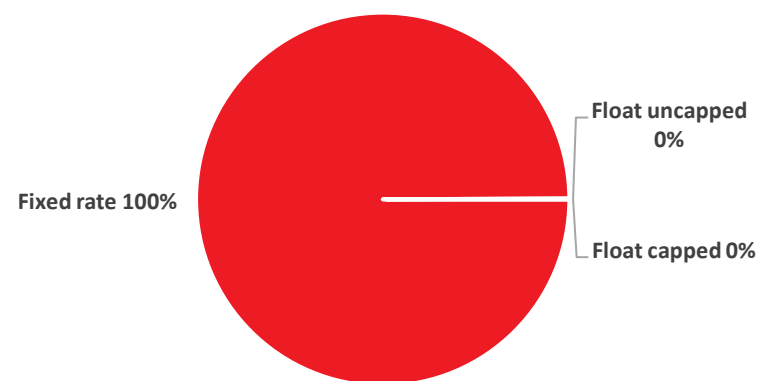
2.b Loan purpose



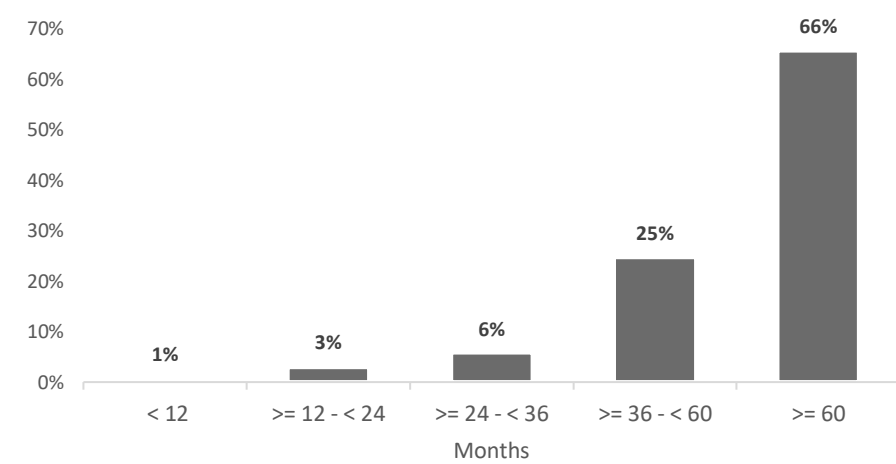
2.c Mortgage vs guaranteed loans



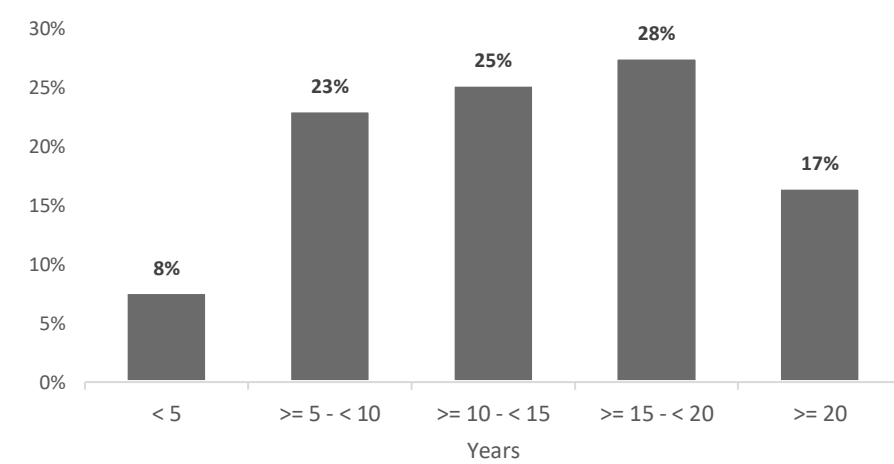
2.d Rate type



2.e Seasoning



2.f Residual maturity



Cut-off Date	30/09/2026
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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%	1 931,0	57 715	13%
> 40% - <= 50%	1 351,6	23 298	9%
> 50% - <= 60%	1 895,8	29 460	12%
> 60% - <= 70%	2 566,2	36 560	17%
> 70% - <= 80%	3 247,7	41 760	21%
> 80% - <= 85%	1 792,1	20 651	12%
> 85% - <= 90%	1 425,2	15 534	9%
> 90% - <= 95%	787,4	8 281	5%
> 95% - <= 100%	248,8	2 467	2%
Total	15 245,8	235 726	100%

1.b Indexed LTV Ranges Distribution

Indexed LTV ranges	Total Loan Balance in € M	Number of Loans	% (amount)
0 - <= 40%	3 501,7	89 963	23%
> 40% - <= 50%	2 390	39 491	16%
> 50% - <= 60%	2 646	36 921	17%
> 60% - <= 70%	2 354	27 679	15%
> 70% - <= 80%	1 891	19 684	12%
> 80% - <= 85%	813	7 676	5%
> 85% - <= 90%	690	6 232	5%
> 90% - <= 95%	579	5 052	4%
> 95% - <= 100%	348	2 821	2%
> 100% - <= 105%	32	205	0%
> 105%	1	2	0%
Total	15 245,8	235 726	100%

1.c Current Arrears Ranges Distribution

Number of months in arrears	Total Loan Balance in € M	Number of Loans
0	15 245,8	235 726
> 0		
Total	15 245,8	235 726

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	293,6	2 717	2%	40,8	30,3	39,8	55,4	62,5	29,4	24,2	6,8	4,4	
FR	Bourgogne-Franche-Comté	49,9	560	0%	4,9	4,9	7,6	9,5	12,0	4,5	3,9	1,5	1,0	
FR	Bretagne	8 171,1	148 241	54%	1 039,5	682,8	952,2	1 305,7	1 721,7	963,6	816,2	519,0	170,3	
FR	Centre-Val de Loire	87,6	1 140	1%	13,0	6,9	11,8	17,2	18,2	9,6	5,6	4,3	1,0	
FR	Corse	9,7	126	0%	1,2	1,4	1,4	1,7	2,5	0,3	0,5	0,7	0,0	
FR	Departements d'Outre-Mer	16,0	215	0%	3,6	1,1	3,4	2,7	3,7	1,0	0,3	0,2	0,0	
FR	Grand Est	113,1	1 187	1%	12,0	12,6	20,3	20,6	24,9	13,1	5,4	3,2	0,9	
FR	Hauts-de-France	207,3	2 175	1%	22,5	19,3	28,0	40,3	45,8	24,2	18,0	7,2	2,1	
FR	Ile-de-France	1 051,7	9 343	7%	160,2	100,8	133,1	175,1	227,4	137,2	84,5	22,7	10,6	
FR	Normandie	149,8	1 992	1%	17,9	16,2	19,3	23,5	32,2	17,8	12,3	8,2	2,4	
FR	Nouvelle-Aquitaine	3 385,2	47 051	22%	387,9	332,2	465,2	618,3	716,9	393,8	300,7	137,2	32,9	
FR	Occitanie	255,6	3 006	2%	39,4	26,2	40,3	46,6	53,8	22,7	15,5	8,6	2,7	
FR	Pays de la Loire	872,2	12 034	6%	82,0	61,6	98,7	157,0	209,7	111,6	92,4	47,8	11,3	
FR	Provence-Alpes-Côte d'Azur	274,6	2 624	2%	44,4	30,3	38,5	46,9	52,3	27,3	23,9	7,7	3,4	
BE	Belgique	308,2	3 315	2%	61,7	25,0	36,1	45,6	64,1	35,8	21,9	12,2	5,7	
Total		15 245,8	235 726	100%	1 931,0	1 351,6	1 895,8	2 566,2	3 247,7	1 792,1	1 425,2	787,4	248,8	

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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	10 622,3	157 784	70%	1 267,5	877,9	1 212,5	1 683,2	2 274,3	1 367,4	1 121,3	621,7	196,4
Renovation	275,6	6 622	2%	38,6	24,6	37,9	47,0	58,6	28,8	21,1	13,6	5,6
Building	2 476,5	43 310	16%	329,4	202,3	279,4	416,5	537,8	278,8	247,9	142,4	42,0
Refinancing	988,0	19 508	6%	166,4	136,7	202,7	221,4	180,8	57,5	18,8	2,5	1,0
Debt consolidation	883,4	8 502	6%	129,0	110,1	163,3	198,1	196,2	59,6	16,1	7,1	3,8
Other / No Data	0,0		0%									
Total	15 245,8	235 726	100%	1 931,0	1 351,6	1 895,8	2 566,2	3 247,7	1 792,1	1 425,2	787,4	248,8

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	13 295,8	203 055	87%	1 625,3	1 162,0	1 641,9	2 238,2	2 860,5	1 602,3	1 269,6	684,0	212,0
Buy to let	1 566,1	26 652,0	10%	221,9	138,4	197,4	265,9	322,0	158,5	136,2	92,0	33,7
Vacation / second home	379,5	5 967,0	2%	82,6	50,9	55,8	60,7	65,0	31,0	19,0	11,4	3,1
Other / No Data	4,3	52,0	0%	1,2	0,3	0,6	1,4	0,2	0,3	0,4	0,0	0%
Total	15 245,8	235 726	100%	1 931,0	1 351,6	1 895,8	2 566,2	3 247,7	1 792,1	1 425,2	787,4	248,8

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	10 236,5	158 360	67%	1 258,2	884,5	1 241,7	1 709,6	2 187,8	1 245,1	998,2	538,1	173,2
Protected life-time employment	2 367,9	38 165	16%	301,6	223,6	323,0	413,4	497,2	262,4	200,9	112,0	34,0
Self employed	1 936,9	29 015	13%	273,1	178,8	252,2	332,9	417,8	205,6	161,6	88,8	26,2
Retired	0,0		0%									
Unemployed	276,2	5 107	2%	41,0	27,8	34,9	45,4	54,1	31,8	23,3	14,4	3,5
Other	428,3	5 079	3%	57,1	36,8	43,9	64,9	90,9	47,2	41,3	34,1	12,0
Total	15 245,8	235 726	100%	1 931,0	1 351,6	1 895,8	2 566,2	3 247,7	1 792,1	1 425,2	787,4	248,8

2.d Guaranty Type

Guaranty	Total Loan Balance in € M	Number of Loans	% (amount)
Mortgage	8 004,9	116 343	53%
Crédit Logement	904,0	8 808	6%
L'Equité - Generali	254,8	10 854	2%
CNP Caution	3 866,8	67 851	25%
AXA Caution	2 215,2	31 870	15%
Other / No Data			
Total	15 245,8	235 726	100%

2.e Rate Type

Rate	Total Loan Balance in € M	Number of Loans	% (amount)
Fixed rate	15 234,8	235 368	100%
Float capped	10,3	338	0%
Float uncapped	0,6	20	0%
Total	15 245,8	235 726	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	123,7	1 121	1%	8,0	8,1	10,6	12,5	21,1	11,4	16,7	14,3	21,0
>= 12 - < 24	460,1	4 428	3%	27,5	23,2	37,7	51,6	74,3	50,5	66,7	72,7	55,8
>= 24 - < 36	883,7	8 467	6%	49,5	50,1	75,9	105,0	147,8	114,9	137,3	146,1	57,3
>= 36 - < 60	3 773,6	39 529	25%	241,1	219,9	336,8	511,4	799,8	589,6	605,4	380,9	88,7
>= 60	10 004,7	182 181	66%	1 604,9	1 050,3	1 434,8	1 885,7	2 204,8	1 025,6	599,2	173,4	26,0
Total	15 245,8	235 726	100%	1 931,0	1 351,6	1 895,8	2 566,2	3 247,7	1 792,1	1 425,2	787,4	248,8

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	1 161,1	61 442	8%	684,2	102,0	104,5	131,0	107,6	22,0	8,0	1,6	0,1
>= 5 - < 10	3 516,1	66 729	23%	763,8	604,0	619,8	472,1	500,1	293,4	185,4	67,6	10,0
>= 10 - < 15	3 850,8	47 805	25%	303,8	359,0	607,5	965,2	843,3	292,9	256,4	166,5	56,3
>= 15 - < 20	4 201,8	40 173	28%	126,9	202,9	389,8	697,6	1 282,7	773,9	513,8	177,4	36,8
>= 20	2 515,9	19 577	17%	52,4	83,7	174,1	300,3	514,0	409,9	461,6	374,3	145,6
Total	15 245,8	235 726	100%	1 931,0	1 351,6	1 895,8	2 566,2	3 247,7	1 792,1	1 425,2	787,4	248,8

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	5 385,0	92 793	35%	526,8	428,9	625,4	908,5	1 195,2	687,3	583,9	323,0	106,0
Executives and self-employed	4 487,1	52 550	29%	569,1	418,4	575,8	767,9	966,9	529,5	401,2	199,3	59,0
Civil servants	2 367,9	38 165	16%	301,6	223,6	323,0	413,4	497,2	262,4	200,9	112,0	34,0
Dealers and farmers	1 462,1	26 688	10%	165,4	116,3	173,5	251,7	326,4	174,0	142,3	85,7	26,8
Others	1 543,6	25 530	10%	368,1	164,4	198,0	224,8	262,1	138,7	97,1	67,4	23,1
Total	15 245,8	235 726	100%	1 931,0	1 351,6	1 895,8	2 566,2	3 247,7	1 792,1	1 425,2	787,4	248,8

ASSET COVER TEST

Date of Asset Cover Test	15/10/2026
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R =
$$\frac{\text{Adjusted Aggregate Asset Amount (AAAA)}}{\text{Aggregate Covered Bond Outstanding Principal Amount}}$$

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

R	Asset Cover Ratio	114,4%
	Adjusted Aggregate Asset Amount (AAAA)	13 836 699 582
	Aggregate Covered Bond Outstanding Principal Amount	12 097 000 000
	ASSET COVER TEST RESULT (PASS/FAIL)	PASS

A	A = min(A1;A2)	14 450 966 824
A1	Adjusted Home Loan Outstanding Principal Amount	15 170 051 926
A2	(i)*(ii)	14 450 966 824
	Unadjusted Home Loan Outstanding Principal Amount (i)	15 245 769 999
	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	3 459 174 896
	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	614 267 242
	WAM (Years)	5,078
	Aggregate Covered Bond Outstanding Principal Amount	12 097 000 000
	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	2,43
8	CM-ARKEACB-2011_02	15 000 000	11/02/2031	4,33
20	CM-ARKEACB-2011_07	16 000 000	05/07/2031	4,72
22	CM-ARKEACB-2011_07	10 000 000	07/07/2031	4,73
25	CM-ARKEACB-2011_07	15 000 000	21/12/2026	0,18
26	CM-ARKEACB-2011_07	26 500 000	21/07/2031	4,76
42	CM-ARKEACB-2017_10	500 000 000	05/10/2027	0,97
43	CM-ARKEACB-2018_03	50 000 000	31/03/2043	16,46
44	CM-ARKEACB-2018_06	500 000 000	01/06/2033	6,63
45	CM-ARKEACB-2018_06	500 000 000	08/06/2028	1,65
47	CM-ARKEACB-2019_07	500 000 000	12/07/2029	2,74
48	CM-ARKEACB-2020_06	1 000 000 000	04/10/2030	3,97
51	CM-ARKEACB-2021_09	500 000 000	20/09/2031	4,93
52	CM-ARKEACB-2022_03	150 000 000	31/03/2037	10,46
53	CM-ARKEACB-2022_05	750 000 000	16/05/2032	5,59
54	CM-ARKEACB-2022_10	500 000 000	04/10/2028	1,97
55	CM-ARKEACB-2022_12	500 000 000	22/12/2026	0,19
56	CM-ARKEACB-2023_01	750 000 000	30/03/2027	0,45
57	CM-ARKEACB-2023_06	1 000 000 000	01/08/2033	6,80
58	CM-ARKEACB-2024_02	1 000 000 000	07/02/2034	7,32
59	CM-ARKEACB-2024_04	25 000 000	08/04/2041	14,48
60	CM-ARKEACB-2024_04	25 000 000	08/04/2042	15,48
61	CM-ARKEACB-2024_12	1 000 000 000	10/12/2034	8,15
62	CM-ARKEACB-2024_12	1 000 000 000	10/12/2032	6,15
63	CM-ARKEACB-2025_09	750 000 000	04/09/2031	4,89
64	CM-ARKEACB-2025_10	154 500 000	18/10/2038	12,01
65	CM-ARKEACB-2026_05	750 000 000	16/02/2032	5,34
66	CM-ARKEACB-2026_06	50 000 000	02/06/2045	18,63
67	CM-ARKEACB-2026_06	50 000 000	03/06/2047	20,63