Arkéa Public Sector SCF - November 2026

Cut-off Date	31/10/2026

COLLATERAL DESCRIPTION asset report date : November 2026

A] Overview data

1. Borrower information

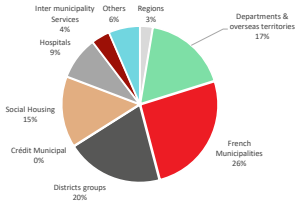
Total outstanding current balance (in €)	7 896 593 461 €
Number of loans	4 976
Number of borrowers	2 022
Average Loan balance per borrower (in €)	3 903 408 €
Weighted Average Seasoning (in months)	69
Weighted Average Remaining term (in years)	15,9
Percentage of Fixed assets	62%

B] Portfolio breakdowns

1. Overview of Loan Attributes and Borrower Profile

1.a Borrower type breakdown

Borrower type	Total Loan Balance in € M	Number of Loans
Regions	207,6	19
Departments & overseas territories	1 385,1	242
French Municipalities	2 034,1	2 665
Districts groups	1 586,4	748
Crédit Municipal	1,0	1
Social Housing	1 164,2	617
Hospitals	702,3	173
Inter municipality Services	303,0	96
Others	512,8	415
Total	**7 896,6**	**4 976**

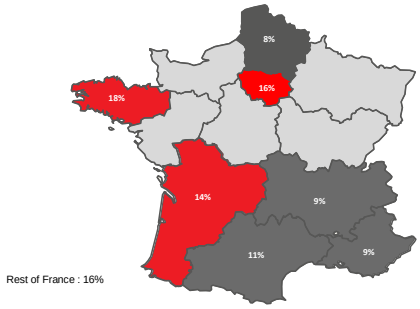


1.b Loan Type

Loan Type	Total Loan Balance in € M	%
Fixed rate Loans	4 875,3	62%
Non capped floaters	3 021,3	38%
Total	**7 896,6**	**100%**

1.c Geographic Distribution

Region	Total Loan Balance in € M	Number of Loans	%
Alsace - Champagne-Ardenne - Lorraine	480,4	124	6%
Aquitaine - Limousin - Poitou-Charentes	1 102,8	945	14%
Auvergne - Rhône-Alpes	672,7	231	9%
Bourgogne - Franche-Comté	145,5	44	2%
Bretagne	1 456,1	2 338	18%
Centre - Val de Loire	107,2	28	1%
Corse	0,0	1	0%
Ile-de-France	1 240,5	387	16%
Languedoc-Roussillon - Midi-Pyrénées	873,0	258	11%
Nord-Pas-de-Calais - Picardie	609,0	289	8%
Normandie	161,2	56	2%
Pays de la Loire	353,7	107	4%
Provence-Alpes-Côte d'Azur	677,4	166	9%
Départements d'Outre-Mer	17,1	2	0%
Territoires d'Outre-Mer	0,0	0	0%
Total	**7 896,6**	**4 976**	**100%**



1.d Central Bank eligibility (ECB)

Central Bank eligibility	% of cover pool
European Central Bank	93%

1.e Non performing loans

Payment delay over 90 days	Total Loan Balance in Mln €	Number of Loans
Principal	0,0	0
Interest	0,0	0
Total	**0,0**	**0**

2. Overview of Liabilities

2.a Outstandings

Name of Series	Outstanding Principal Amount (EUR)	Scheduled Maturity Date	Remaining Maturity *(in years)*
OF3	50 000 000	18/11/2033	7,05
OF4	27 000 000	25/04/2031	4,48
OF5	70 000 000	26/01/2037	10,24
OF6	100 000 000	07/08/2037	10,77
OF7	25 000 000	18/05/2034	7,55
OF8	45 000 000	18/05/2043	16,55
OF9	110 000 000	26/06/2042	15,65
OF10	10 000 000	19/07/2028	1,72
OF11	5 000 000	02/08/2028	1,75
OF12	10 000 000	19/10/2043	16,97
OF13	5 000 000	19/10/2046	19,97
OF14	10 000 000	29/01/2043	16,24
OF16	500 000 000	15/01/2030	3,21
OF17	500 000 000	31/03/2028	1,42
OF18	500 000 000	10/01/2031	4,19
OF18-1	250 000 000	10/01/2031	4,19
OF18-2	100 000 000	10/01/2031	4,19
OF 19	750 000 000	28/02/2029	2,33
OF 20	500 000 000	14/06/2036	9,62
OF 21	500 000 000	27/01/2032	5,24
OF 22	500 000 000	02/07/2035	8,67
OF 23	500 000 000	10/10/2055	28,94
OF 24	750 000 000	13/01/2036	9,20
OF 25	500 000 000	27/08/2034	7,82
Total :	**6 317 000 000,0**	**WAL :**	**7,92**