# Arkéa Public Sector SCF Investor Report - December 2024

| Cut-off Date | 30/11/2024 |
|---|---|

## COLLATERAL DESCRIPTION asset report date December 2024

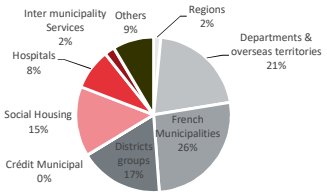
### A ] Overview data

| | |
|---|---|
| **Total outstanding current balance (in €)** | **4 609 194 319 €** |
| **Number of loans** | **3 752** |
| **Number of borrowers** | **1 743** |
| **Average Loan balance per borrower (in €)** | **2 644 403 €** |
| **Weighted Average Seasoning (in months)** | **69** |
| **Weighted Average Remaining term (in years)** | **14,3** |
| **Percentage of Fixed assets** | **65%** |

### B ] Portfolio breakdowns

#### 1. Borrower type breakdown

| Borrower type | Total Loan Balance In Mln € | Number of Loans |
|---|---|---|
| Regions | 69,6 | 8 |
| Departments & overseas territories | 965,7 | 170 |
| French Municipalities | 1 213,5 | 2 087 |
| Districts groups | 804,9 | 527 |
| Crédit Municipal | 3,0 | 1 |
| Social Housing | 669,8 | 375 |
| Hospitals | 390,8 | 115 |
| Inter municipality Services | 97,9 | 59 |
| Others | 394,0 | 410 |
| **Total** | **4 609,2** | **3 752** |

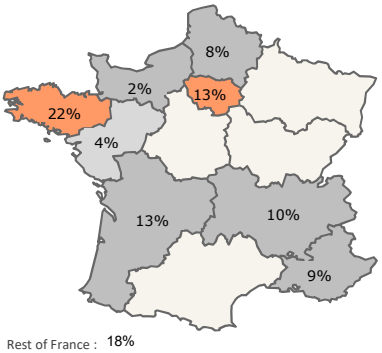



#### 2. Loan Type

| Loan Type | Total Loan Balance in Mln € | % |
|---|---|---|
| Fixed rate Loans | 2 976,5 | 65% |
| Non capped floaters | 1 632,7 | 35% |
| **Total** | **4 609,2** | **100%** |

#### 3. Geographic Distribution

| Region | Total Loan Balance In Mln € | % | Number of Loans |
|---|---|---|---|
| Alsace - Champagne-Ardenne - Lorraine | 261,8 | 6% | 65 |
| Aquitaine - Limousin - Poitou-Charentes | 605,1 | 13% | 684 |
| Auvergne - Rhône-Alpes | 448,7 | 10% | 159 |
| Bourgogne - Franche-Comté | 108,6 | 2% | 28 |
| Bretagne | 1 028,4 | 22% | 2 023 |
| Centre - Val de Loire | 57,4 | 1% | 14 |
| Corse | 0,1 | 0% | 4 |
| Ile-de-France | 612,7 | 13% | 219 |
| Languedoc-Roussillon - Midi-Pyrénées | 409,9 | 9% | 143 |
| Nord-Pas-de-Calais - Picardie | 375,2 | 8% | 188 |
| Normandie | 90,9 | 2% | 45 |
| Pays de la Loire | 187,1 | 4% | 67 |
| Provence-Alpes-Côte d'Azur | 423,2 | 9% | 113 |
| Départements d'Outre-Mer | 0,0 | 0% | 0 |
| Territoires d'Outre-Mer | 0,0 | 0% | 0 |
| **Total** | **4 609,2** | **100%** | **3 752** |




#### 4. Central Bank eligibility (ECB)

| | |
|---|---|
| Central Bank eligibility (% of cover pool) | 91% |

#### 5. Non performing loans

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

#### 6. Outstandings

| Name of Series | Outstanding Principal Amount (EUR) | Scheduled Maturity Date | Remaining Maturity (Years) |
|---|---|---|---|
| RCB2 | 120 000 000 | 18/08/2025 | 0,72 |
| OF3 | 50 000 000 | 18/11/2033 | 8,97 |
| OF4 | 27 000 000 | 25/04/2031 | 6,40 |
| OF5 | 70 000 000 | 26/01/2037 | 12,16 |
| OF6 | 100 000 000 | 07/08/2037 | 12,69 |
| OF7 | 25 000 000 | 18/05/2034 | 9,47 |
| OF8 | 45 000 000 | 18/05/2043 | 18,47 |
| OF9 | 110 000 000 | 26/06/2042 | 17,57 |
| OF10 | 10 000 000 | 19/07/2028 | 3,64 |
| OF11 | 5 000 000 | 02/08/2028 | 3,67 |
| OF12 | 10 000 000 | 19/10/2043 | 18,89 |
| OF13 | 5 000 000 | 19/10/2046 | 21,89 |
| OF14 | 10 000 000 | 29/01/2043 | 18,16 |
| OF16 | 500 000 000 | 15/01/2030 | 5,13 |
| OF17 | 500 000 000 | 31/03/2028 | 3,34 |
| OF18 | 500 000 000 | 10/01/2031 | 6,11 |
| OF18-1 | 250 000 000 | 10/01/2031 | 6,11 |
| OF18-2 | 100 000 000 | 10/01/2031 | 6,11 |
| OF 19 | 750 000 000 | 28/02/2029 | 4,24 |
| OF 20 | 500 000 000 | 14/06/2036 | 11,54 |
| **Total :** | **3 687 000 000** | **Moyenne :** | **6,71** |