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INVESTOR PRESENTATION

Full Year Results 2021

February 2022

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The audit procedures carried out by the Statutory Auditors on the 2021 consolidated financial statements presented in this document are in progress.

MMG is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR).

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AGENDA

1 Business Update

2 Financial Results

3 Acquisition of HSBC’s French Retail Banking Activities - Update

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BUSINESS UPDATE

FULL YEAR PERFORMANCE 2021

GROUP PERFORMANCE

- Strong commercial performance with 8.9% growth of Receivables, driven by debt refinancing & professional mortgages
- Strong core financial performance (€36m Core EBT), excluding costs related to CCF project[(a)] and transformation/restructuring costs
- Strong reduction of NPLs (4.5% NPL ratio at YE 2021 vs 6.3% at YE 2020)
- High solvency ratios, supported by successful Tier 2 issued in July 2021 & capital injection in December

UPDATE ON STRATEGIC DEVELOPMENTS

- CCF Project on good track, with key milestones reached following project's announcement in June 2021
- Pursued implementation of Group's simplification & transformation strategy for long-term value creation, with concrete commercial and operational benefits
- 58m capital injection from Shareholder in December 2021 to support investments related to CCF project
- Group's P2R reduced to 3.5% by regulator from January 2022 onwards (down from 4.5%), with 0% P2G

GOVERNANCE

- 4 new members appointed to Board of Directors with added skillset (retail banking, technology & transformation)
- Strong Shareholder support, fully committed to long-term development, as further demonstrated by strategic deal with HSBC & capital injection

Balance sheet items
Income statement items
Regulatory ratios

			Evolution vs 2019
Net Receivables YE 2021	€6.6bn	+8.9% YoY	+23.6%
NBI FY 2021	€191m	+1.1% YoY	+12.2%
Cost of Risk FY 2021	3bps	↘ 63 bps YoY	↘ 3 bps
Core EBT FY 2021	€36m	+19.5% YoY	+20.0%
Total Capital YE 2021	€979m	+17.7% YoY	+25.6%
Total Capital Ratio YE 2021	19.9%	↗ 220 bps YoY	↗ 260 bps
CET1 Ratio YE 2021	15.6%	↗ 20 bps YoY	↗ 80 bps
LCR YE 2021	442%	↗ 90% YoY	↗ 255%

Note: 2021 financials are unaudited
(a) Acquisition project of HSBC's retail banking activities in France

Evolution vs 2019

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UPDATE ON KEY STRATEGIC INITIATIVES

Focused on adapting & executing strategy for long-term value creation

OBJECTIVES	MEANS	UPDATES
Achieving critical scale to increase operational efficiency (Cost to Income ratio)	Core growth	▪ Strong organic growth in 2021 with 11% RoE on new speciality finance origination ▪ 2021 originations exceeding pre-covid levels in debt refinancing (+21% vs FY 2019) and professional mortgages (+42%). DOMs -2% vs FY 2019 due to more challenging health context and car supply shortages
	External growth	▪ Speciality finance: acquisition in 2018 of BESV (professional mortgages), fully integrated into My Money Bank ▪ Retail banking: acquisition in 2020 of SGBA, rebranded as Banque des Caraïbes ▪ CCF Project: on-going project to acquire HSBC's French retail banking activities
Optimize organization and processes to support commercial & operational performance	Simplification	▪ Group's simplification & disposal of non-strategic activities following change of control (from General Electric to Cerberus Capital Management): residential mortgage business (sold to Bawag in December 2016), Auto Mainland (sold to Financo in June 2018), New Caledonian business (sold to Société Générale in July 2020) ▪ Merger of My Money Bank with My Partner Bank (ex-BESV) in December 2020: mutualisation & creation of synergies
	Transformation	▪ Benefits of the digital transformation plan in terms of commercial efficiency and operational productivity: - Debt refinancing front-to-end transformation programme completed in June 2020 ("Transfo DC Project"), with extensive digitalisation of processes: Time to Offer reduced to ~15 days (vs 30 days before), OPEX reduction resulting from digitalisation estimated at €4.5m p.a. in 2021. - DOM's new front end and back office management tool ("GROM") delivered in July 2021 in Reunion and in February 2022 in for the Caribbean

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MMG'S MARKET POSITIONING (1/2)

Leader in specialty finance in France, with an ambition to expand into retail banking

% of net receivables | €6.6bn (as of YE 2021)

SPECIALTY FINANCE

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77% | €5.1bn

APR [(a)]

	Mortgage Refinancing	Unsecured Refinancing	Professional mortgages
APR [(a)]	2.0-2.5%	4-4.5%	3.5-4.0%

- **Leading player** in the French refinancing mortgage market, with a focus on the **secured refinancing market**
- **Strong franchise** in the financing of real estate professionals (developers, property brokers), with a focus on **small & premium prime urban projects**

Somafi-Soguafi · Sorefi

17% | €1.1bn

Auto & Consumer

6.5-7.0%

- **Leader in auto financing** in the DOM with **strong local brand recognition** developed across decades (since the 1960s)

Refinancing loans

- Mortgage refinancing loans: first lien mortgage loans with average portfolio LTVs of c.50%
- Unsecured Refinancing: restricted to home owners
- Longstanding relationships with broker network (20 years+) with >300 brokers

Professional mortgages

- Financing of real estate projects mainly in the Paris region (>80% of portfolio)
- Real estate project purpose: 29% Residential, 35% Offices, 27% Commercial, 9% Others
- Selective origination (>10% RoE) with conservative limits (max. LTV at 80%)

Auto & Consumer

- For retail customers & SME customers:
  - New/used car loans and leases
  - Personal loans
  - Revolving
  - Unsecured refinancing
  - Auto fleets (SMEs)
  - Equipment loans and leases: trucks, construction, etc. (SMEs)

Insurance

- Death or invalidity
- Involuntary Unemployment

Deposits

- Term accounts and interest-bearing savings accounts
- €3.7bn deposit base

Insurance [(b)]

- Borrower insurance
- Guaranteed Asset Protection (GAP)
- Warranty extension

RETAIL BANKING

BANQUE DES CARAÏBES

6% | €0.4bn

2-2.5%

- **Retail bank** offering everyday banking products as well as financing and savings solutions
- **Project of acquisition** of HSBC's French retail banking activities

Retail banking

- 17,000 clients & 5 branches in the Caribbean
- Credit cards, current accounts & other everyday banking products
- Deposits: €0.3bn (7% of Group's total deposits)
- Financing solution: mortgage loans, consumer credit, corporate loans, auto loans and leases, loans to local authorities

Following Framework Agreement signed on 25 November 2021, planned acquisition of HSBC's retail banking activities in France in H2 2023:

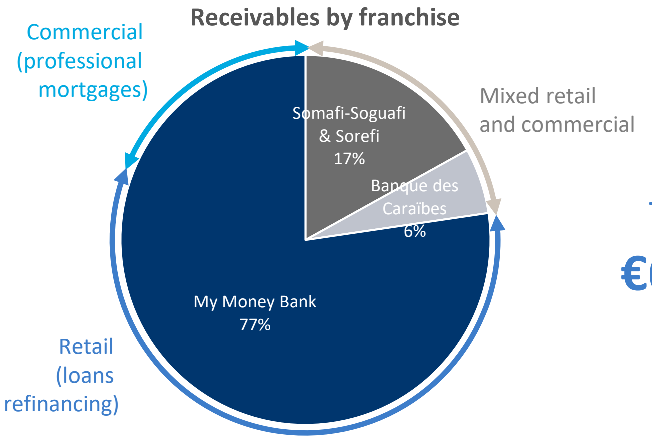
- add high-quality retail network serving c. 800,000 customers across France
- re-establish and build on Crédit Commercial de France (CCF) brand

Note: Figures as of year-end 2021, unless indicated otherwise
(a) Typical customer rates for 2021 new credit originations (including interest income, insurance income, fees and other income).
(b) Optional insurance (borrower insurance and auto damage) brokered by MMB on behalf of its insurance partners.

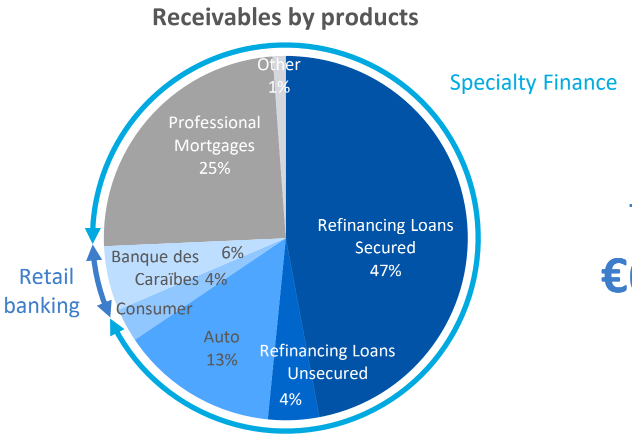
MMG'S MARKET POSITIONING (2/2)

Diversified product offering with large market share in key markets

DIVERSIFIED PRODUCTS OFFERING

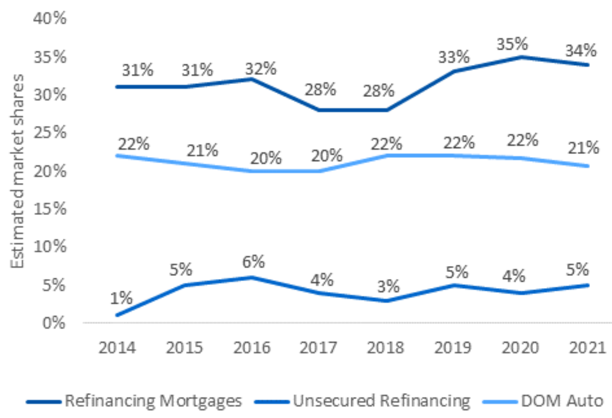


Total:
€6.6bn



Total:
€6.6bn

STABLE MARKET SHARES…

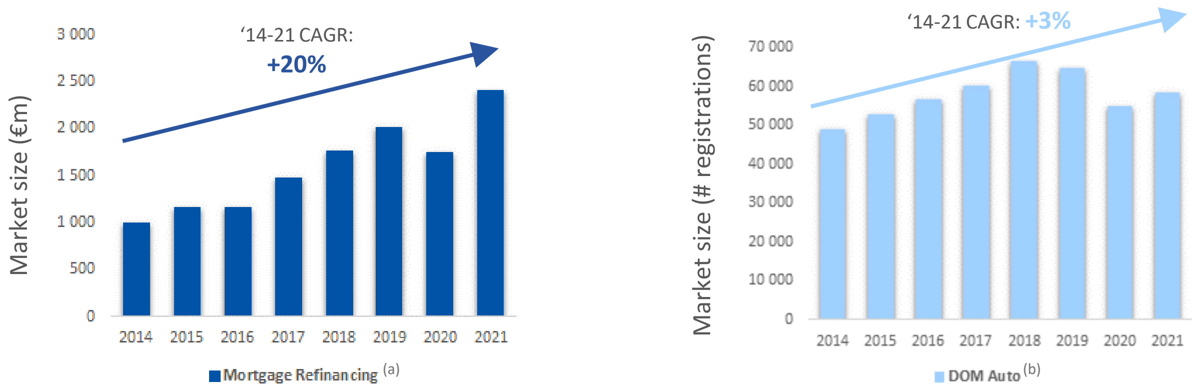


30-35% Refinancing mortgages: #2 player, stable market shares

20-22% Leader in auto financing in the DOM

<5% Smaller market shares in unsecured refinancing

… IN STRUCTURALLY GROWING MARKETS



Source: Figures as of year-end 2021
(a) Based on Management estimates from feedback of MMG's brokers.
(b) Based on number of new cars registered for a given period sourced from third party market research.

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MMG'S ASSET QUALITY

High quality credit portfolio underpinned by a robust underwriting

MORTGAGE REFINANCING PORTFOLIO

- Exclusive focus on performing customers
- Use of demonstrated conservative underwriting models with proven resilience through cycles
- Assess repayment ability based on: (i) extensive documentation, (ii) in-depth analysis of past banking behaviour, (iii) review of long-term revenues, charges and disposable income, and (iv) independent valuation of collateral
- Low credit limits (e.g. DTI < 40%)
- Strong security once credit granted in all cases: first lien mortgage, payment through notary, and direct debit

96% Owner-occupied

100% 1st lien

62% In urban areas

50% Avg. LTV

0.70% Top 20 loans as % of total

<18% Concentration in each mainland region

c.7 bps

€3.1bn

DOM AUTO

- Strong market knowledge and insights (active since the 1960s) supported by long-term partnerships with local car dealers
- Direct presence in local car dealers' showrooms
- Favourable market dynamics from (i) marginal vehicle fraud due to island nature, (ii) high proportion of civil servants, and (iii) importance of vehicles to clients in their day-to-day life
- Credit worthiness established through (i) extensive documentation, (ii) proprietary scoring models (robustness demonstrated through back testing), and (iii) strict credit policy (DTI<50%. disposable income thresholds)

56% Loan

44% Lease

87% new vehicles

5.8% of residual value on leases without buyback

€25.2k Avg. Auto financing size

c.27% of civil servants (retail only)

c.100 bps

€0.9bn

PROFESSIONAL MORTGAGES PORTFOLIO

- Financing professional short term mortgages in dynamic urban mortgage areas
- Strong direct relationships with clients who are renowned professionals within the small and mid-sized segment
- Short to medium term maturity (2Y to 5Y original maturity) and strong security package (mostly registered mortgage & shareholder guarantee)
- Lending limits with max LTV of 80% (independent expert valuation), min 40% presales for developers

c.81% Collateral in Paris Metropolitan Area

100% in mainland France

100% 1st lien

66% Avg. LTV

29% / 35% Residential / Offices (loan purpose)

51% Loans with < 2 Yr. maturity

c.30 bps

€1.6bn

Average annual core credit losses (blue)

Net Receivables (YE 2021) (grey)

2

FINANCIAL RESULTS

2021 FINANCIAL PERFORMANCE

Strong financial performance, excluding costs related to CCF Project / transformation investments and a €32m tax impact from DTA derecognition (with no impact on solvency)

€m	2019A Group	2020A Group	2021A Specialty finance	2021A BDC/CCF Project	2021A Group	
Net Interest Income	137	159	149	8	156	
Net Fee and Commission Income	15	15	13	4	17	
Other Income	18	14	17	-	17	
Net Banking Income	**170**	**189**	**178**	**12**	**191**	1
Operating Expenses (incl. D&A)	(159)	(169)	(154)	(37)	(191)	2
Cost of Risk	(3)	(38)	(6)	5	(2)	3
Operating Income	**7**	**(19)**	**18**	**(20)**	**(2)**	
Net Income/Expense from Other Assets	(2)	4	1	(0)	1	
Acquisition Gain	-	75	-	-	-	
Earnings Before Tax	**5**	**60**	**19**	**(20)**	**(1)**	
Tax	(1)	1	(3)	(28)	(31)	4
Total Net Income	**4**	**61**	**16**	**(48)**	**(32)**	
One-offs	**(25)**	**(30)**	**(19)**	**(18)**	**(37)**	
Core Earnings Before Tax (excluding one-offs)	**30**	**30**	**38**	**(2)**	**36**	5
Selected data						
AGR (€m)	5,229	5,803	5,960	388	6,348	
NIM	2.6%	2.7%	2.5%	2.0%	2.5%	
CoR (bps)	6	66	11	(120)	3	

KEY HIGHLIGHTS

1 +2.5% NBI YoY, excluding €3m mark-to-market loss on last legacy RMBS swap unwind

2 +1.8% in OPEX, excluding i) investments in technology & restructuring costs (€15m in 2020, €15m in 2021), ii) €19m exceptional costs related to CCF project & M&A in 2021

3 Reduction of cost of risk driven by strong portfolio performance and partial release of forward-looking provision

4 €32m Temporary de-recognition of Deferred Tax Assets (DTA) in application of IFRS rules as CCF Project investments are expected to hinder Group's capacity to generate taxable profits within next 5 years.
- DTA will be reactivated once their utilization within 5-year timeframe is demonstrated
- **No impact on Group's regulatory equity/solvency**

5 +19.5% of Core Earning before Tax, excluding i) mark-to-market loss on last legacy RMBS swap unwind, ii) investments in tech & restructuring, iii) costs related to CCF Project & M&A costs

Note: 2021 financials are unaudited

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BALANCE SHEET SUMMARY

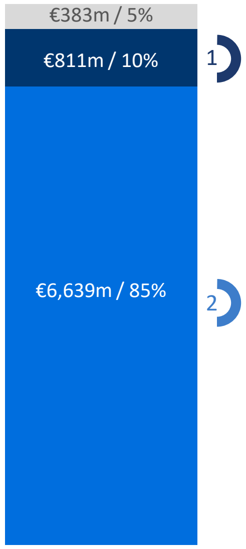
Very well capitalised balance sheet with a strong liquidity position and a diversified funding base

BALANCE SHEET OVERVIEW (year-end 2021)

Total Assets (€7.8bn)

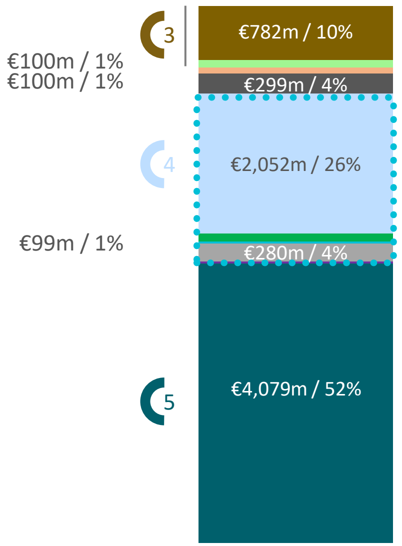
1 Strong cash position:
- 96% available cash & HQLA
- 4% restricted cash [(a)]

2 Receivables split:
- 52% in refinancing loans
- 17% in auto/consumer lending in DOM
- 25% in commercial real estate (MPB)
- 6% Banque des Caraïbes
- 1% non-core



Other Assets
Cash & Equivalents
Net Customer Loans

Total Liabilities & Equity (€7.8bn)



High level of capital at 15.6% CET1 / 19.9% Total Capital ratio 3

Financing raised on capital markets (covered bonds) 4

Strong and stable deposit base 5

Equity
Tier 2
Covered Bonds
Private ABS/Repo
Commercial Paper
Additional Tier 1
Other liabilities
Public Auto ABS
ECB
Deposits

Wholesale funding[(b)]: €2,473m / 32%

(a) Cash collected from clients against securitised loans.
(b) Debt securities issued (excluding AT1 & Tier 2). In million €, and in % of total funding.

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CREDIT RISK OVERVIEW

Strong credit profile further supported by active portfolio management, prudent provisioning policy & economic recovery

KEY HIGHLIGHTS

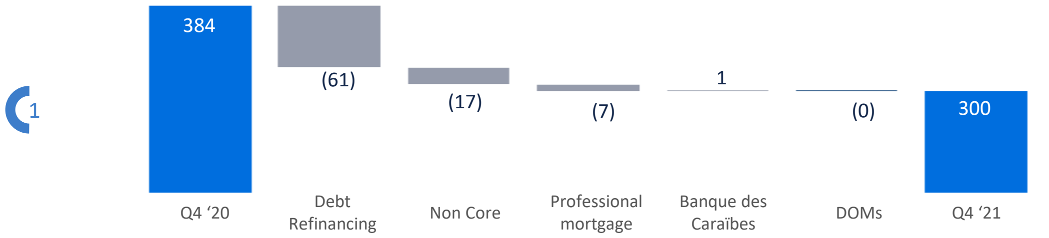
1 Strong reduction of NPLs YoY, with 4.5% NPL ratio at YE 2021 (vs 6.3% at YE 2020), with significant contribution of Debt Refinancing business

2 Reduction of provisions as a result of:

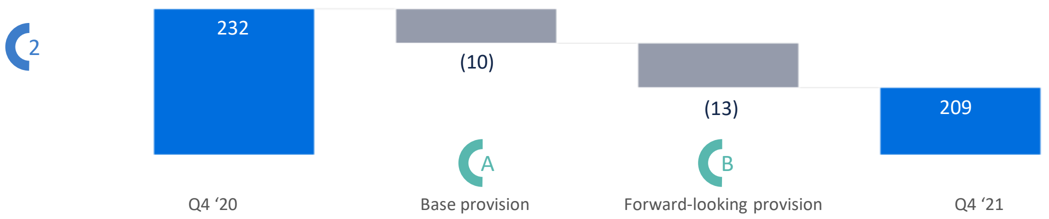
- A Improvement of risk indicators, with significant reduction of NPL portfolios, driven by lower delinquencies in major franchises, and a decrease of historical Probability of Default rates
- B €13m reduction of forward-looking provisions, reflecting overall improvement of macroeconomic environment. Group remains prudent with €12m FWL provisions on balance sheet at YE 2021, given persisting uncertain environment (Covid, inflation, DOMs, etc.)

3 Stable highly secured & diversified credit portfolio resulting from historical conservative underwriting criteria and strict risk policy

NPLs – YoY EVOLUTION (million €)



STOCK OF PROVISIONS – YoY EVOLUTION (million €)



HISTORICAL ASSET QUALITY KEY FIGURES

	2018	2019	2020	2021
NPL ratio	7.5%	8.1%	6.3%	4.5%
NPL coverage ratio	36.0%	29.3%	34.0%	41.0%
Exposures Stage 3 (%)	2.6%	5.6%	4.5%	3.4%
% secured in credit porfolio[(a)]	87%	87%	88%	89%
% retail exposures in credit portfolio	70%	69%	67%	70%
Average LTV refinancing mortgages	50%	52%	51%	50%
Average LTV professional real estate	72%	72%	73%	66%

(a) Share of credit exposures covered by a security in the form of a first ranking mortgage or a security on a vehicle or equipment

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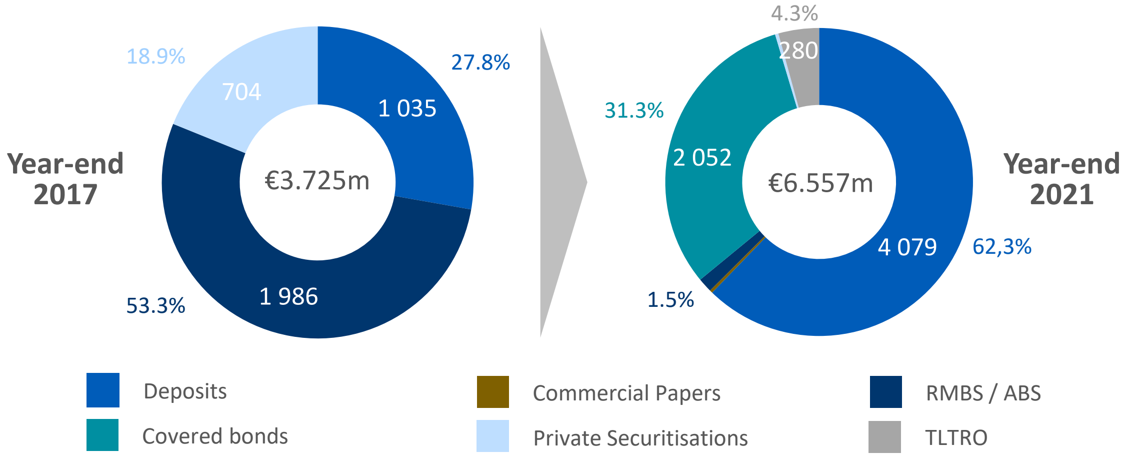
FUNDING STRUCTURE

Solid funding structure based on stable deposit base and AAA-rated covered bonds programme

FUNDING MIX EVOLUTION 2017-2021

€m	Funding sources	YE '17	YE '19	YE '20	YE '21	WAL (yrs)	
Unsecured	Deposits	1,035	3,531	3,852	4,079	2	1
	Commercial paper	-	113	80	20	0.3	2
Secured	Public RMBS	1,596	575	214	-	2-3	3
	Public Auto ABS	390	318	233	99	2	3
	Covered bond	-	1 053	1,583	2,052	8	3
	Private ABS / repo	704	14	50	23	2	4
	TLTRO	-	-	280	280	3	4
Total		3,725	5,604	6,292	6,552		

FUNDING MIX EVOLUTION



KEY HIGHLIGHTS

1 Deposits

- Significant growth of deposits since 2017 (x3.9 between YE '17 and end YE '21),
- Diversification of distribution channels (38% of retail deposits as of YE '21)

2 Commercial paper programme for short-term liquidity

3 Capital markets

- 2 public programmes: MMB SCF's covered bonds & SapphireOne Auto ABS programmes. Public RMBS gradually replaced by covered bonds, with last RMBS fully repaid in December 2021
- Issuances under both programmes to consolidate investor base and brand recognition
- 4th covered bonds benchmark transaction completed in October 2021: €500m on a 10-year maturity. Group's lowest spread ever for a 10Y deal (MS + 8bp), 3x oversubscription

4 ECB TLTRO & Private funding from banks

- Limited participation in ECB's TLTRO in September 2020 (for €280m)
- Marginal recourse to private funding

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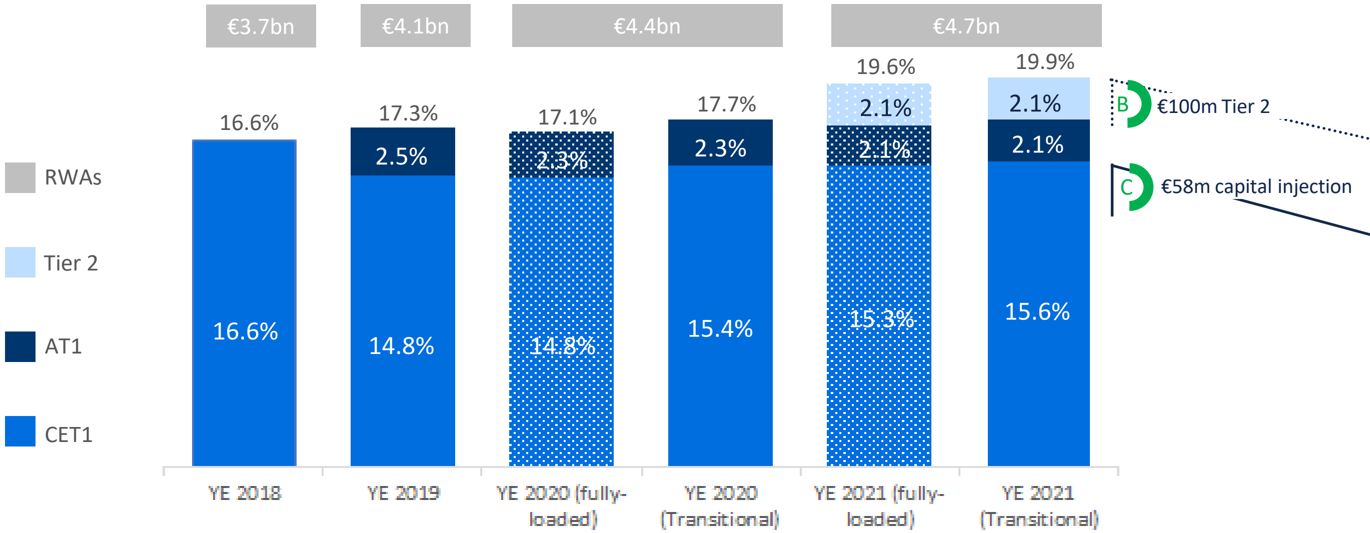
MMG CAPITAL RATIOS & HEADROOM BUFFER

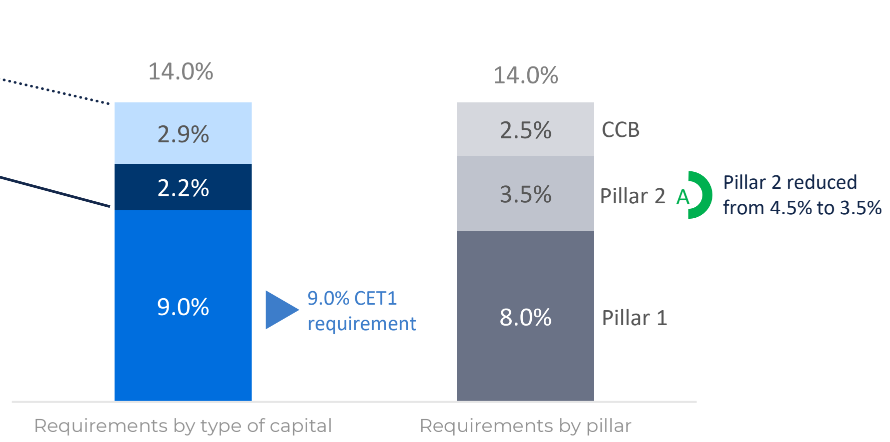
Strong solvency & Robust MDA buffer, supported by capital injection, Tier 2 issuance & P2R relief

CAPITAL RATIOS



CAPITAL REQUIREMENTS

Total Capital and CET1 requirements reduced to 14.0% / 9.0%, following regulatory P2R reduction



HIGHLIGHTS

- Comfortable capital position with 19.9% Total Capital ratio & 15.6% CET1 ratio
- MMG well above minimum regulatory requirement of respectively 14.0% (Total Capital) and 9.0% (CET1), resulting from:
  - A 3.5% P2R (down from 4.5%) applicable from January 2022 onwards, following reduction decided by ACPR. No P2G
  - B €100m RAC Tier 2 issuance completed in July 2021
  - C €58m capital injection from Shareholder completed in December 2021 to support investments related to CCF Project

GROUP MDA LEVELS (year-end 2021)

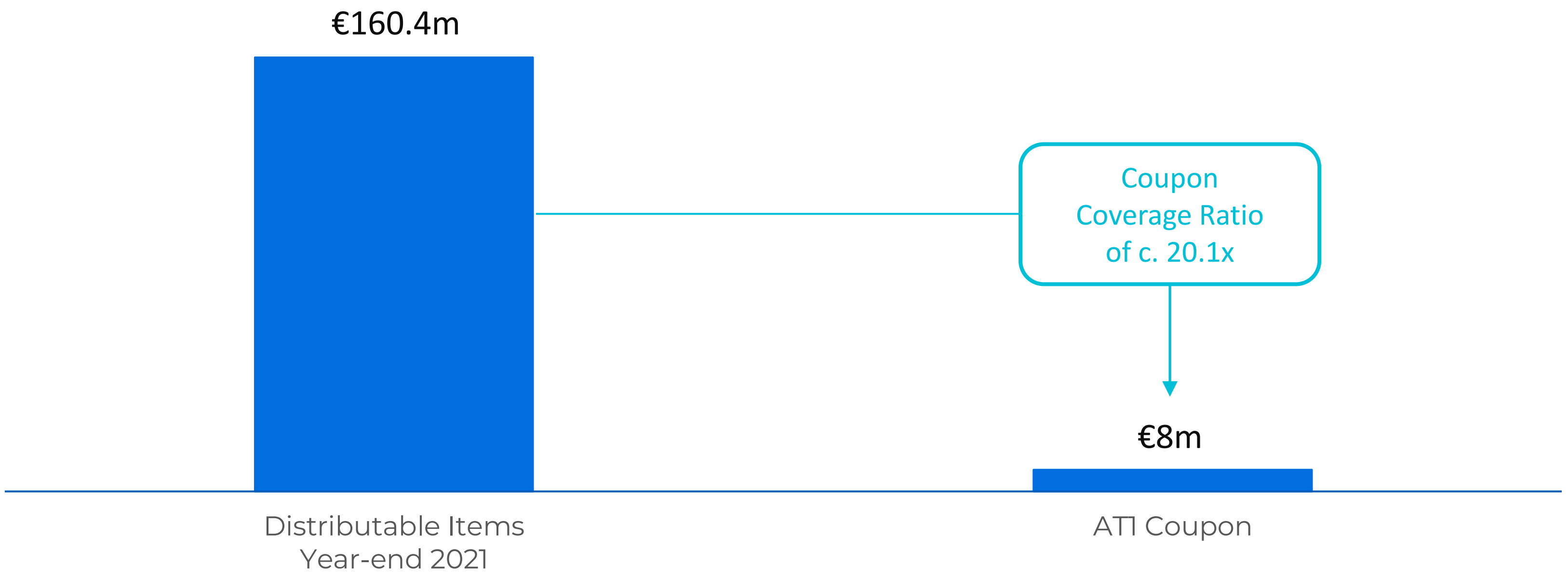
	CET 1	Total Capital
YE 2021 ratio (Transitionnal)	15.6%	19.9%
MDA Level	9.0%	14.0%
MDA Buffer (%)	6.6%	5.9%
MDA Buffer (€)	€313m	€276m

- MDA Buffer currently amounts to **€276m** under MMG's transitional Total Capital requirement
- No P2G, meaning the entire MDA buffer is available to protect capital distributions

HIGH LEVEL OF AVAILABLE DISTRIBUTABLE ITEMS (ADIs)

Significant payment capacity from distributable items

DISTRIBUTABLE ITEMS



- At year-end 2021, MMG had Distributable Items (as per French Code de Commerce) of €160.4m at Group level
- **Comfortable Distributable Items relative to AT1 coupons costs with a coverage ratio of c. 20.1x**

3

ACQUISITION OF HSBC'S FRENCH RETAIL BANKING ACTIVITIES UPDATE

CCF PROJECT UPDATE

Key milestones reached in H2 2021 following acquisition announcement in June

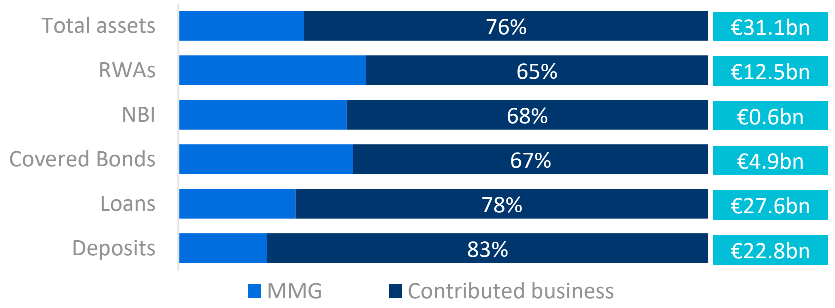
ACQUISITION OVERVIEW

- Acquisition of HSBC retail banking activities in France, which will be re-established under the well-known Crédit Commercial de France (CCF) brand
- Asset contribution deal, expected to close in H2 2023
- In-scope: retail banking activities in France
  - Customer loans (c. €21bn, mostly retail) & deposits (c. €19bn)
  - ~€25bn AuM in Asset Management & Insurance
  - 244 branches, c.800,000 clients & c.3,900 staff (mostly client-facing)
  - HSBC SFH, an issuer of covered bonds dedicated to the refinancing of home loans
- A premier banking partner, Arkéa Banking Services, to host operations and IT on their platform
- Combined CET1 ratio at closing expected to be at least 15%
- As of Dec-20, €23.7 bn of total assets to be acquired and c.1.2% NPL ratio
- Our shareholder is engaged in supporting the success of the transaction

KEY MILESTONES PASSED IN 2021

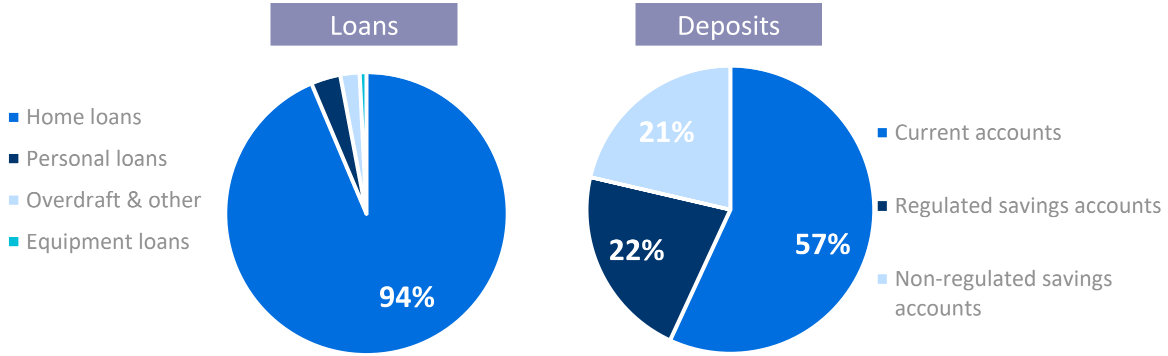
- 18 June: Memorandum of Understanding signed with HSBC Continental Europe (HBCE) for the acquisition of their retail banking network in France, subject to customary approvals
- 24 November: signature with Arkéa Banking Services (Crédit Mutuel Arkéa Group) of a strategic partnership under which the IT operations of the new CCF will be operated by Arkéa
- 25 November: binding agreement (Framework Agreement) signed with HBCE confirming the acquisition
- 25 November: launch of consent solicitation process to request HSBC SFH bondholders' approval on the future transfer to My Money Group of i) HSBC SFH, ii) the 2 series of covered bonds issued by HSBC SFH and maturing after the expected acquisition date (in or after 2023)
- 10 December: announcement of bondholders' approval following HSBC SFH consent solicitation process, highlighting investors support to the acquisition project & ensuring key refinancing tool will be part of the acquisition scope (subject to regulators' approval)
- Rigorous project management teams in place with direct oversight by Board of Directors & Shareholder

ILLUSTRATIVE SIDE-BY-SIDE CONTRIBUTION AS OF DEC-20



(a) Estimate under standardised approach.
(b) 86% of home loans are guaranteed, the remaining balance are backed by a first lien mortgage.

COMPOSITION OF LOANS AND DEPOSITS IN-SCOPE AS OF DEC-20



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CCF PROJECT RATIONALE

Building on HSBC's French network historical strengths and on synergies with MMG to roll out an innovative and profitable retail banking model

1 Capitalize on HSBC/CCF historical strengths to build a challenger bank dedicated to premium customers

- Develop a retail & wealth management challenger bank focused on high-end customers, capitalizing on the unique premium positioning of HSBC's network in the French retail banking market
- Revive the CCF brand, a traditional player (founded in 1917) in the French market that represents excellence in service & wealth management
- Maintain HSBC/CCF's recognized expertise in risk management, preserving strong asset quality & high proportion of secured portfolios with low RWA density

2 Remain at the forefront of innovation and digitalization to optimize customer service

- Develop a tailored products and service offering, adapted to French market specificities and high-end customers' needs and expectations
- Continue the transformation initiated by HSBC to create an omnichannel distribution model, providing a modern & efficient online banking platform enabling clients to manage efficiently their-to-day operations while reducing operational costs
- Offer premium customer service, with branch advisers focusing on their role of providing support and financial advice with high added value to increase revenues

3 Build on synergies with My Money Group and leverage on Shareholder's expertise to optimize profitability

- Improve overall business profitability and reduce operational costs (Cost to Income ratio), leveraging on My Money Group's existing resources and central functions (Treasury, Accounting, Regulatory, Legal, etc.) to absorb Group balance sheet's growth
- Capitalize on Cerberus deep expertise in integrating & streamlining operations and businesses in the European banking sector
- Cross-sell products throughout an extended network and prime customer base to diversify products offer (specialty finance, asset management, etc.)

4 Leverage on strategic partnership with Arkéa Banking Services to ensure seamless migration and optimize cost base

- Ensure a smooth migration of business and operations from HSBC to My Money Group, leveraging on Arkéa Banking Service ("ABS") banking platform and its proven track-record hosting physical retail banking or full digital banks in the French market
- Reduce operational costs thanks to strategic partnership with ABS, enabling to access a robust IT infrastructure and leveraging scale

CONCLUSION

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A challenger bank building on strong fundamentals and engaged in strategic acquisition to gain scale and support long-term profitability

1. Group refocused on key markets since 2017 with strong commercial momentum
2. Very strong fundamentals (capital, liquidity, funding) & secured credit portfolio with strict underwriting criteria and limited cost of risk through the cycle
3. Prudent risk & provisioning approach maintained in an improved economic environment
4. Group engaged in transformative acquisition to gain scale and develop an innovative and profitable retail & wealth management banking model under the CCF brand
5. Group remaining at the forefront of innovation and digitalization in the banking industry for long term value creation
6. Strong shareholder support and commitment to the business

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