

Programme Information
1 - Programme Description

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	2 630 000 000,00

a - Benchmark Issuances

ISIN	Currency	Principal Balance	Interest Type	Coupon	Final Maturity date	Extended Maturity Date	Maturity Type
FR0013368263	EUR	500 000 000,00	Fixed	0,75%	31/10/2025	31/10/2026	Soft Bullet
FR0013447075	EUR	500 000 000,00	Fixed	0,05%	17/09/2029	17/09/2030	Soft Bullet
FR00140004Q9	EUR	500 000 000,00	Fixed	0,01%	14/10/2030	14/10/2031	Soft Bullet
FR0014005H24	EUR	500 000 000,00	Fixed	0,01%	20/09/2031	20/09/2032	Soft Bullet

b - Private Placements

ISIN	Currency	Principal Balance	Interest Type	Final Maturity date	Extended Maturity Date	Maturity Type
FR0013406402	EUR	50 000 000,00	Fixed	01/03/2039	01/03/2040	Soft Bullet
FR0013411691	EUR	25 000 000,00	Fixed	28/03/2034	28/03/2035	Soft Bullet
FR0013414380	EUR	25 000 000,00	Fixed	15/04/2031	15/04/2032	Soft Bullet

c - Retained Issuances

ISIN	Currency	Principal Balance	Interest Type	Coupon	Final Maturity date	Extended Maturity Date	Maturity Type
FR0014009N63	EUR	300 000 000,00	Fixed	1,00%	14/04/2025	14/04/2026	Soft Bullet
FR001400BYC3	EUR	150 000 000,00	Fixed	1,42%	27/07/2024	27/07/2025	Soft Bullet
FR001400CVG2	EUR	80 000 000,00	Fixed	3,00%	27/09/2025	27/09/2026	Soft Bullet

2 - External Rating

Entity	Standard & Poor's rating	Rating Date
MMB SCF 's Covered Bonds	AAA	Last update as of August 2022
	Outlook : Stable	
My Money Bank	Long Term : BBB-	Last update as of July 2022
	Short Term : A-3	
	Outlook : Stable	

3 - Cover Pool Summary Statistics as of
December 31, 2022

Number of Loans	30 449
Original Principal Balance	4 087 226 887
Current Principal Balance	3 093 866 555
Eligible Principal Balance	3 089 880 981
Average Original Principal Balance	134 232
Average Current Principal Balance	101 608
Average Eligible Principal Balance (LTV60)	101 477
Maximum Loan Balance	2 324 518
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,94%
Weighted Average Current LTV	48,29%
Weighted Average Debt-To-Income at Origination (MMB)	30,16%
Weighted Average Remaining Term (Months)	212,3
Weighted Average Seasoning (Months)	41,5
Weighted Average Interest Rate	2,62%
Current Principal Balance (Fixed rate)	2 884 237 218
% Fixed rate Loans	93,22%
Current Principal Balance (Variable rate)	209 629 337
% Variable rate Loans	6,78%
% 10 largest exposures	0,44%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 07/02/2023

CCR = Adjusted Aggregate Asset Amount (AAAA)/Aggregate Note Outstanding Principal Amount

(AAAA) = A + B + C + D + E - W

CCR	CONTRACTUAL COVER RATIO	1,0730
	Adjusted Aggregate Asset Amount (AAAA)	2 821 890 166,19
	Aggregate Notes Outstanding Principal Amount	2 630 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 888 946 722,64
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	3 089 880 979,91
A2	i * ii	2 888 946 722,64
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	3 093 866 555,16
	ii = Asset Percentage	93%
B	Cash Collateral Account	20 643 612,48
C	C = min(ASAA;SAL*AAAA)	99 831,07
	Aggregate Substitution Asset Amount (ASAA)	99 831,07
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	394 500 000,00
D	Permitted Investments	0
E	Forward Financial Instruments	0
W	Potential Commingling Amount	87 800 000,00
	Collection Loss Trigger Event	True
	Aggregate amount of 2.5 months of collections	87 800 000,00
	Additional Collection Loss Amount	0

Cover Pool stratification

1 - Cover Pool Outstanding Balance Distribution

Outstanding Balance (€)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 25 000[	66 466 497	2,15%	6 534	21,46%
[25 000 ; 50 000[	145 956 686	4,72%	3 928	12,90%
[50 000 ; 75 000[	239 440 521	7,74%	3 840	12,61%
[75 000 ; 100 000[	311 276 317	10,06%	3 574	11,74%
[100 000 ; 150 000[	704 223 330	22,76%	5 697	18,71%
[150 000 ; 200 000[	560 008 936	18,10%	3 248	10,67%
[200 000 ; 250 000[	366 273 693	11,84%	1 646	5,41%
[250 000 ; 300 000[	231 641 438	7,49%	851	2,79%
[300 000 ; 350 000[	159 988 536	5,17%	496	1,63%
[350 000 ; 400 000[	87 171 588	2,82%	234	0,77%
[400 000 ; 450 000[	53 496 273	1,73%	126	0,41%
[450 000 ; 500 000[	39 751 493	1,28%	84	0,28%
>= 500 000	128 171 248	4,14%	191	0,63%
TOTAL	3 093 866 555	100,00%	30 449	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 876 755 959	92,98%	22 862	75,08%
Variable	209 629 337	6,78%	7 434	24,41%
Other	7 481 260	0,24%	153	0,50%
TOTAL	3 093 866 555	100,00%	30 449	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhône-Alpes	313 671 729	10,14%	3 412	11,21%
Bourgogne-Franche-Comté	333 584 057	10,78%	2 982	9,79%
Bretagne	142 595 116	4,61%	1 823	5,99%
Centre-Val de Loire	83 499 246	2,70%	1 170	3,84%
Grand-Est	208 707 885	6,75%	2 465	8,10%
Hauts-de-France	318 586 170	10,30%	3 887	12,77%
Ile-de-France	583 595 977	18,86%	3 733	12,26%
Normandie	126 811 786	4,10%	1 645	5,40%
Nouvelle-Aquitaine	91 538 706	2,96%	1 270	4,17%
Occitanie	337 542 745	10,91%	3 289	10,80%
Pays de la Loire	174 006 915	5,62%	2 071	6,80%
Provence-Alpes-Côte d'Azur	379 726 222	12,27%	2 702	8,87%
TOTAL	3 093 866 555	100,00%	30 449	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	4 137 233	0,13%	1 597	5,24%
1	12 769 185	0,41%	1 477	4,85%
2	17 247 952	0,56%	1 142	3,75%
3	22 081 700	0,71%	1 025	3,37%
4	30 145 411	0,97%	1 084	3,56%
5	38 471 412	1,24%	1 087	3,57%
6	39 365 162	1,27%	935	3,07%
7	52 149 150	1,69%	989	3,25%
8	67 543 487	2,18%	1 171	3,85%
9	88 653 246	2,87%	1 311	4,31%
10	88 599 411	2,86%	1 145	3,76%
11	98 642 514	3,19%	1 124	3,69%
12	117 165 173	3,79%	1 181	3,88%
13	159 088 177	5,14%	1 435	4,71%
14	159 556 424	5,16%	1 394	4,58%
15	105 641 293	3,41%	919	3,02%
16	142 830 802	4,62%	1 101	3,62%
17	145 740 247	4,71%	1 050	3,45%
18	176 286 160	5,70%	1 223	4,02%
19	188 312 791	6,09%	1 172	3,85%
20	129 116 693	4,17%	845	2,78%
21	200 364 363	6,48%	1 183	3,89%
22	231 280 006	7,48%	1 245	4,09%
23	380 020 294	12,28%	1 818	5,97%
24	397 473 414	12,85%	1 784	5,86%
25	1 184 855	0,04%	12	0,04%
TOTAL	3 093 866 555	100,00%	30 449	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	19 970 780	0,65%	688	2,26%
[1 ; 2[	302 622 259	9,78%	2 238	7,35%
[2 ; 3[	1 976 490 919	63,88%	13 318	43,74%
[3 ; 4[	580 581 529	18,77%	7 839	25,74%
[4 ; 5[	162 087 144	5,24%	4 423	14,53%
[5 ; 6[	42 347 696	1,37%	1 385	4,55%
[6 ; 7[	8 063 972	0,26%	442	1,45%
[7 ; 8[	1 530 107	0,05%	105	0,34%
[8 ; 9[	150 250	0,00%	9	0,03%
>= 9	21 900	0,00%	2	0,01%
TOTAL	3 093 866 555	100,00%	30 449	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	115 128	0,00%	5	0,02%
[5 ; 10 [	5 188 185	0,17%	89	0,29%
[10 ; 15 [	48 040 267	1,55%	816	2,68%
[15 ; 20 [	206 253 726	6,67%	2 795	9,18%
[20 ; 25 [	469 829 101	15,19%	5 366	17,62%
[25 ; 30 [	683 264 813	22,08%	7 019	23,05%
[30 ; 35 [	796 703 832	25,75%	7 150	23,48%
[35 ; 40 [	826 892 159	26,73%	6 374	20,93%
[40 ; 45 [	56 763 073	1,83%	826	2,71%
[45 ; 50 [	813 513	0,03%	8	0,03%
[50 ; 55 [	2 757	0,00%	1	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
TOTAL	3 093 866 555	100,00%	30 449	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 957 289 056	95,59%	29 485	96,83%
Second home	51 591 325	1,67%	417	1,37%
Buy to let	48 818 679	1,58%	425	1,40%
Other	36 167 495	1,17%	122	0,40%
TOTAL	3 093 866 555	100,00%	30 449	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 501 541	0,05%	33	0,11%
[10 ; 20[	27 523 103	0,89%	527	1,73%
[20 ; 30[	93 827 004	3,03%	1 578	5,18%
[30 ; 40[	184 003 549	5,95%	2 670	8,77%
[40 ; 50[	312 214 736	10,09%	3 749	12,31%
[50 ; 60[	461 368 109	14,91%	4 881	16,03%
[60 ; 70[	596 563 849	19,28%	5 521	18,13%
[70 ; 80[	873 916 197	28,25%	7 251	23,81%
[80 ; 90[	498 423 627	16,11%	3 712	12,19%
>= 90	44 524 840	1,44%	527	1,73%
TOTAL	3 093 866 555	100,00%	30 449	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	54 067 456	1,75%	4 938	16,22%
[10 ; 20[	180 831 605	5,84%	4 554	14,96%
[20 ; 30[	309 860 482	10,02%	4 280	14,06%
[30 ; 40[	474 554 418	15,34%	4 578	15,03%
[40 ; 50[	596 739 500	19,29%	4 434	14,56%
[50 ; 60[	583 590 733	18,86%	3 468	11,39%
[60 ; 70[	483 629 031	15,63%	2 417	7,94%
[70 ; 80[	314 546 512	10,17%	1 384	4,55%
[80 ; 90[	93 012 657	3,01%	380	1,25%
>= 90	3 034 162	0,10%	16	0,05%
TOTAL	3 093 866 555	100,00%	30 449	100,00%