

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
FR001400CYG2	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 March 2022
My Money Bank	Long Term : BBB-	Last update as of October 2021
	Short Term : A-3	
	Outlook : Developing	

3 - Cover Pool Summary Statistics as of
September 30, 2022

Number of Loans	30 673
Original Principal Balance	4 046 290 762
Current Principal Balance	3 056 881 219
Eligible Principal Balance	3 050 464 474
Average Original Principal Balance	131 917
Average Current Principal Balance	99 660
Average Eligible Principal Balance (LTV60)	99 451
Maximum Loan Balance	2 343 030
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,92%
Weighted Average Current LTV	49,61%
Weighted Average Debt-To-Income at Origination (MMB)	30,17%
Weighted Average Remaining Term (Months)	211,5
Weighted Average Seasoning (Months)	40,8
Weighted Average Interest Rate	2,54%
Current Principal Balance (Fixed rate)	2 831 134 750
% Fixed rate Loans	92,62%
Current Principal Balance (Variable rate)	225 746 469
% Variable rate Loans	7,38%
% 10 largest exposures	0,45%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 18/10/2022

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

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

CCR	CONTRACTUAL COVER RATIO	1,0821
	Adjusted Aggregate Asset Amount (AAAA)	2 845 945 418,79
	Aggregate Notes Outstanding Principal Amount	2 630 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 911 315 446,71
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	3 050 464 472,69
A2	i * ii	2 911 315 446,71
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	3 056 881 219,05
	ii = Asset Percentage	95%
B	Cash Collateral Account	22 330 175,14
C	C = min(ASAA;SAL*AAAA)	99 796,94
	Aggregate Substitution Asset Amount (ASAA)	99 796,94
	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[	69 191 078	2,26%	6 792	22,14%
[25 000 ; 50 000[	151 533 511	4,96%	4 082	13,31%
[50 000 ; 75 000[	243 009 751	7,95%	3 893	12,69%
[75 000 ; 100 000[	310 238 227	10,15%	3 562	11,61%
[100 000 ; 150 000[	691 516 507	22,62%	5 605	18,27%
[150 000 ; 200 000[	549 744 267	17,98%	3 192	10,41%
[200 000 ; 250 000[	358 371 107	11,72%	1 613	5,26%
[250 000 ; 300 000[	226 407 373	7,41%	832	2,71%
[300 000 ; 350 000[	156 404 295	5,12%	485	1,58%
[350 000 ; 400 000[	84 451 942	2,76%	227	0,74%
[400 000 ; 450 000[	49 377 867	1,62%	117	0,38%
[450 000 ; 500 000[	40 251 094	1,32%	85	0,28%
>= 500 000	126 384 199	4,13%	188	0,61%

TOTAL	3 056 881 219	100,00%	30 673	100,00%
--------------	----------------------	----------------	---------------	----------------

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 823 128 230	92,35%	22 615	73,73%
Variable	225 746 469	7,38%	7 897	25,75%
Other	8 006 520	0,26%	161	0,52%
TOTAL	3 056 881 219	100,00%	30 673	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	205 940 033	6,74%	2 496	8,14%
Aquitaine-Limousin-Poitou-Charentes	308 882 394	10,10%	3 448	11,24%
Auvergne-Rhône-Alpes	329 807 557	10,79%	3 007	9,80%
Bourgogne-Franche-Comté	91 204 379	2,98%	1 281	4,18%
Bretagne	141 151 814	4,62%	1 846	6,02%
Centre-Val de Loire	83 332 728	2,73%	1 172	3,82%
Ile-de-France	572 322 597	18,72%	3 714	12,11%
Languedoc-Roussillon-Midi-Pyrénées	333 452 819	10,91%	3 311	10,79%
Nord-Pas-de-Calais-Picardie	316 133 644	10,34%	3 940	12,85%
Normandie	125 491 090	4,11%	1 669	5,44%
Pays de la Loire	173 745 191	5,68%	2 092	6,82%
Provence-Alpes-Côte d'Azur	375 416 974	12,28%	2 697	8,79%
TOTAL	3 056 881 219	100,00%	30 673	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	4 168 287	0,14%	1 581	5,15%
1	13 834 034	0,45%	1 603	5,23%
2	19 081 423	0,62%	1 242	4,05%
3	23 647 465	0,77%	1 091	3,56%
4	32 557 434	1,07%	1 168	3,81%
5	40 033 450	1,31%	1 117	3,64%
6	42 467 173	1,39%	996	3,25%
7	51 297 903	1,68%	980	3,19%
8	74 310 556	2,43%	1 283	4,18%
9	87 997 358	2,88%	1 262	4,11%
10	86 855 098	2,84%	1 130	3,68%
11	98 487 519	3,22%	1 128	3,68%
12	121 311 908	3,97%	1 241	4,05%
13	152 068 496	4,97%	1 391	4,53%
14	160 943 764	5,26%	1 386	4,52%
15	102 254 244	3,35%	885	2,89%
16	134 856 323	4,41%	1 037	3,38%
17	138 961 591	4,55%	988	3,22%
18	175 992 851	5,76%	1 220	3,98%
19	183 226 707	5,99%	1 151	3,75%
20	124 342 626	4,07%	823	2,68%
21	181 768 306	5,95%	1 111	3,62%
22	221 561 634	7,25%	1 196	3,90%
23	354 792 036	11,61%	1 725	5,62%
24	428 365 751	14,01%	1 925	6,28%
25	1 697 282	0,06%	13	0,04%
TOTAL	3 056 881 219	100,00%	30 673	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	20 743 710	0,68%	738	2,41%
[1 ; 2[	310 869 657	10,17%	3 309	10,79%
[2 ; 3[	2 033 051 829	66,51%	15 897	51,83%
[3 ; 4[	603 384 848	19,74%	8 239	26,86%
[4 ; 5[	64 503 225	2,11%	1 596	5,20%
[5 ; 6[	16 993 629	0,56%	599	1,95%
[6 ; 7[	5 859 735	0,19%	208	0,68%
[7 ; 8[	1 278 693	0,04%	70	0,23%
[8 ; 9[	171 828	0,01%	14	0,05%
>= 9	24 066	0,00%	3	0,01%
TOTAL	3 056 881 219	100,00%	30 673	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	159 436	0,01%	8	0,03%
[5 ; 10 [	5 006 047	0,16%	89	0,29%
[10 ; 15 [	47 524 084	1,55%	823	2,68%
[15 ; 20 [	203 393 082	6,65%	2 816	9,18%
[20 ; 25 [	460 822 749	15,07%	5 401	17,61%
[25 ; 30 [	682 036 712	22,31%	7 107	23,17%
[30 ; 35 [	780 362 680	25,53%	7 192	23,45%
[35 ; 40 [	818 989 401	26,79%	6 368	20,76%
[40 ; 45 [	57 755 160	1,89%	860	2,80%
[45 ; 50 [	828 022	0,03%	8	0,03%
[50 ; 55 [	3 846	0,00%	1	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
TOTAL	3 056 881 219	100,00%	30 673	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 921 186 986	95,56%	29 700	96,83%
Second home	52 182 771	1,71%	432	1,41%
Buy to let	47 338 317	1,55%	423	1,38%
Other	36 173 145	1,18%	118	0,38%
TOTAL	3 056 881 219	100,00%	30 673	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 595 925	0,05%	34	0,11%
[10 ; 20[	27 065 297	0,89%	521	1,70%
[20 ; 30[	93 642 455	3,06%	1 608	5,24%
[30 ; 40[	182 038 970	5,96%	2 713	8,84%
[40 ; 50[	308 707 906	10,10%	3 789	12,35%
[50 ; 60[	449 199 028	14,69%	4 854	15,82%
[60 ; 70[	595 745 477	19,49%	5 593	18,23%
[70 ; 80[	863 668 443	28,25%	7 278	23,73%
[80 ; 90[	491 815 411	16,09%	3 745	12,21%
>= 90	43 402 307	1,42%	538	1,75%
TOTAL	3 056 881 219	100,00%	30 673	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	50 673 322	1,66%	4 893	15,95%
[10 ; 20[	174 465 923	5,71%	4 616	15,05%
[20 ; 30[	283 562 056	9,28%	4 131	13,47%
[30 ; 40[	440 775 884	14,42%	4 438	14,47%
[40 ; 50[	561 544 826	18,37%	4 398	14,34%
[50 ; 60[	568 874 719	18,61%	3 533	11,52%
[60 ; 70[	503 708 346	16,48%	2 573	8,39%
[70 ; 80[	350 340 092	11,46%	1 591	5,19%
[80 ; 90[	120 596 076	3,95%	487	1,59%
>= 90	2 339 974	0,08%	13	0,04%
TOTAL	3 056 881 219	100,00%	30 673	100,00%