

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
FR0014000409	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 July 2023
	Outlook : Negative	
My Money Bank	Long Term : BBB-	Last update as of July 2023
	Short Term : A-3	
	Outlook : Negative	

3 - Cover Pool Summary Statistics as of
June 30, 2023

Number of Loans	29 460
Original Principal Balance	4 036 588 798
Current Principal Balance	3 030 084 554
Eligible Principal Balance	3 025 069 910
Average Original Principal Balance	137 019
Average Current Principal Balance	102 854
Average Eligible Principal Balance (LTV80)	102 684
Maximum Loan Balance	2 287 174
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,87%
Weighted Average Current LTV	48,90%
Weighted Average Debt-To-Income at Origination (MMB)	30,16%
Weighted Average Remaining Term (Months)	210,7
Weighted Average Seasoning (Months)	45,1
Weighted Average Interest Rate	2,72%
Current Principal Balance (Fixed rate)	2 848 331 071
% Fixed rate Loans	94,00%
Current Principal Balance (Variable rate)	181 753 484
% Variable rate Loans	6,00%
% 10 largest exposures	0,44%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 01/08/2023

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

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

CCR	CONTRACTUAL COVER RATIO	1,0706
	Adjusted Aggregate Asset Amount (AAAA)	2 815 670 762,00
	Aggregate Notes Outstanding Principal Amount	2 630 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 885 794 813,60
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	3 025 069 908,87
A2	i * ii	2 885 794 813,60
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	3 030 084 554,28
	ii = Asset Percentage	95%
B	Cash Collateral Account	17 575 630,14
C	C = min(ASAA;SAL*AAAA)	99 898,26
	Aggregate Substitution Asset Amount (ASAA)	99 898,26
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	394 500 000,00
D	Permitted Investments	0
E	Forward Financial Instruments	0
W	Potential Commingling Amount	87 799 580,00
	Collection Loss Trigger Event	True
	Aggregate amount of 2.5 months of collections	87 799 580,00
	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[	61 574 556	2,03%	6 034	20,48%
[25 000 ; 50 000[	140 490 095	4,64%	3 765	12,78%
[50 000 ; 75 000[	235 353 561	7,77%	3 773	12,81%
[75 000 ; 100 000[	304 958 263	10,06%	3 499	11,88%
[100 000 ; 150 000[	702 254 744	23,18%	5 680	19,28%
[150 000 ; 200 000[	550 976 702	18,18%	3 192	10,84%
[200 000 ; 250 000[	359 322 138	11,86%	1 613	5,48%
[250 000 ; 300 000[	221 752 333	7,32%	814	2,76%
[300 000 ; 350 000[	153 188 711	5,06%	474	1,61%
[350 000 ; 400 000[	80 153 604	2,65%	215	0,73%
[400 000 ; 450 000[	54 750 985	1,81%	129	0,44%
[450 000 ; 500 000[	40 270 357	1,33%	85	0,29%
>= 500 000	125 038 506	4,13%	187	0,63%
TOTAL	3 030 084 554	100,00%	29 460	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
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Fixed	2 842 184 521	93,80%	22 810	77,43%
Variable	181 753 484	6,00%	6 515	22,11%
Other	6 146 550	0,20%	135	0,46%
TOTAL	3 030 084 554	100,00%	29 460	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhône-Alpes	327 913 177	10,82%	2 885	9,79%
Bourgogne-Franche-Comté	88 911 256	2,93%	1 190	4,04%
Bretagne	138 397 542	4,57%	1 753	5,95%
Centre-Val-de-Loire	81 541 237	2,69%	1 114	3,78%
Grand-Est	203 753 468	6,72%	2 387	8,10%
Hauts-de-France	309 154 894	10,20%	3 761	12,77%
Ile-de-France	580 171 712	19,15%	3 674	12,47%
Normandie	124 442 178	4,11%	1 596	5,42%
Nouvelle-Aquitaine	305 271 663	10,07%	3 287	11,16%
Occitanie	329 027 629	10,86%	3 189	10,82%
Pays de la Loire	169 649 812	5,60%	2 001	6,79%
Provence-Alpes-Côte-d'Azur	371 849 987	12,27%	2 623	8,90%
TOTAL	3 030 084 554	100,00%	29 460	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	4 489 276	0,15%	1 597	5,42%
1	10 175 488	0,34%	1 160	3,94%
2	15 075 598	0,50%	1 019	3,46%
3	21 185 304	0,70%	979	3,32%
4	26 864 000	0,89%	973	3,30%
5	35 634 612	1,18%	1 029	3,49%
6	38 071 661	1,26%	873	2,96%
7	51 705 679	1,71%	1 036	3,52%
8	65 674 149	2,17%	1 080	3,67%
9	83 512 566	2,76%	1 251	4,25%
10	91 984 213	3,04%	1 192	4,05%
11	100 486 504	3,32%	1 113	3,78%
12	133 810 970	4,42%	1 341	4,55%
13	153 406 779	5,06%	1 365	4,63%
14	119 664 669	3,95%	1 081	3,67%
15	127 940 337	4,22%	1 087	3,69%
16	140 471 730	4,64%	1 096	3,72%
17	171 888 889	5,67%	1 266	4,30%
18	186 018 321	6,14%	1 243	4,22%
19	147 761 211	4,88%	999	3,39%
20	152 814 624	5,04%	953	3,23%
21	207 399 675	6,84%	1 188	4,03%
22	299 332 703	9,88%	1 559	5,29%
23	451 858 505	14,91%	2 089	7,09%
24	191 451 103	6,32%	878	2,98%
25	1 405 987	0,05%	13	0,04%
TOTAL	3 030 084 554	100,00%	29 460	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	21 632 632	0,71%	701	2,38%
[1 ; 2[	293 526 219	9,69%	2 222	7,54%

[2 ; 3[	1 946 536 168	64,24%	12 772	43,35%
[3 ; 4[	501 169 581	16,54%	5 488	18,63%
[4 ; 5[	64 025 767	2,11%	1 650	5,60%
[5 ; 6[	94 636 132	3,12%	2 866	9,73%
[6 ; 7[	88 391 891	2,92%	2 881	9,78%
[7 ; 8[	18 508 732	0,61%	705	2,39%
[8 ; 9[	1 608 874	0,05%	168	0,57%
>= 9	48 558	0,00%	7	0,02%
TOTAL	3 030 084 554	100,00%	29 460	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	111 299	0,00%	7	0,02%
[5 ; 10 [	5 125 380	0,17%	84	0,29%
[10 ; 15 [	47 423 247	1,57%	796	2,70%
[15 ; 20 [	200 162 040	6,61%	2 684	9,11%
[20 ; 25 [	464 204 550	15,32%	5 229	17,75%
[25 ; 30 [	667 851 940	22,04%	6 742	22,89%
[30 ; 35 [	776 126 443	25,61%	6 901	23,42%
[35 ; 40 [	814 040 341	26,87%	6 232	21,15%
[40 ; 45 [	54 255 123	1,79%	776	2,63%
[45 ; 50 [	783 619	0,03%	8	0,03%
[50 ; 55 [	572	0,00%	1	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
TOTAL	3 030 084 554	100,00%	29 460	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 894 580 273	95,53%	28 515	96,79%
Second home	50 130 839	1,65%	404	1,37%
Buy to let	48 935 442	1,61%	415	1,41%
Other	36 438 001	1,20%	126	0,43%
TOTAL	3 030 084 554	100,00%	29 460	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 373 035	0,05%	30	0,10%
[10 ; 20[	28 045 712	0,93%	517	1,75%
[20 ; 30[	91 728 425	3,03%	1 520	5,16%
[30 ; 40[	182 285 615	6,02%	2 593	8,80%
[40 ; 50[	303 232 481	10,01%	3 610	12,25%
[50 ; 60[	458 005 381	15,12%	4 738	16,08%
[60 ; 70[	586 019 653	19,34%	5 346	18,15%
[70 ; 80[	850 499 578	28,07%	7 039	23,89%
[80 ; 90[	485 007 107	16,01%	3 575	12,14%
>= 90	43 887 567	1,45%	492	1,67%
TOTAL	3 030 084 554	100,00%	29 460	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	48 469 610	1,60%	4 496	15,26%
[10 ; 20[	171 667 786	5,67%	4 280	14,53%
[20 ; 30[	296 119 917	9,77%	4 138	14,05%
[30 ; 40[	456 234 541	15,06%	4 452	15,11%
[40 ; 50[	572 685 638	18,90%	4 305	14,61%

[50 ; 60[	572 262 440	18,89%	3 460	11,74%
[60 ; 70[	479 711 660	15,83%	2 442	8,29%
[70 ; 80[	325 620 677	10,75%	1 441	4,89%
[80 ; 90[	102 558 677	3,38%	423	1,44%
>= 90	4 753 609	0,16%	23	0,08%
TOTAL	3 030 084 554	100,00%	29 460	100,00%