

Final Terms dated 26 September 2022

MMB SCF

Legal Entity Identifier (LEI): 969500901GY8ZCBR6Y85

**Issue of €80,000,000 3.003 per cent *obligations foncières* due 27 September 2025 extendible up to 27
September 2026
(the "Notes")**

**under the €10,000,000,000 Euro Medium Term Note Programme
for the issue of *obligations foncières***

Series no.: 13

Tranche no.: 1

Issue Price: 100 per cent.

Dealer

Crédit Agricole CIB

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions (the "**Conditions**") set forth in the base prospectus dated 19 July 2022 which received approval number 22-0315 from the *Autorité des marchés financiers* (the "**AMF**") on 19 July 2022 (the "**Base Prospectus**") which constitutes a base prospectus for the purposes of the Prospectus Regulation / Regulation (EU) 2017/1129 of the European Parliament and of the Council dated 14 June 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, as amended (the "**Prospectus Regulation**").

This document constitutes the final terms (the "**Final Terms**") relating to the Notes for the purposes of Article 8.4 of the Prospectus Regulation and must be read in conjunction with such Base Prospectus in order to obtain all the relevant information. The Base Prospectus and these Final Terms are available for viewing on the websites of My Money Bank (www.mymoneybank.com/en/organization/investor-reports) and of the AMF (www.amf-france.org) and copies may be obtained, upon request and free of charge, during normal business hours at the registered office of the Issuer.

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| 1. | (i) | Series Number: | 13 |
| | (ii) | Tranche Number: | 1 |
| | (iii) | Date on which Notes become fungible: | Not Applicable |
| 2. | | Specified Currency: | Euro |
| 3. | | Aggregate Nominal Amount of Notes: | |
| | (i) | Series: | €80,000,000 |
| | (ii) | Tranche: | €80,000,000 |
| 4. | | Issue Price: | 100 per cent. of the Aggregate Nominal Amount of the Tranche |
| 5. | | Specified Denominations: | €100,000 |
| 6. | (i) | Issue Date: | 27 September 2022 |
| | (ii) | Interest Commencement Date: | Issue Date |
| 7. | | Final Maturity Date: | 27 September 2025 |
| 8. | | Extended Final Maturity Date: | 27 September 2026 |
| 9. | | Interest Basis / Rate of Interest: | 3.003 per cent. Fixed Rate
<i>(further particulars specified in paragraph 14)</i> |
| 10. | | Redemption / Payment Basis: | Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Final Maturity Date or the Extended Final Maturity Date, as the case may be, at 100 per cent. of the Aggregate Nominal Amount
<i>(further particulars specified in paragraph 17)</i> |
| 11. | | Change of Interest Basis: | Not Applicable |

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| 12. | Put / Call Options: | Issuer Call |
| 13. | Date of corporate authorisations for issuance of Notes obtained: | (i) Decision of the Board of Directors (<i>Conseil d'administration</i>) of the Issuer dated 14 December 2021 authorising in the conditions set out therein the issue of <i>obligations</i> and other notes up to a maximum amount of € 2,000,000,000 for a period of one year and (ii) decision of the Board of Directors (<i>Conseil d'administration</i>) of the Issuer dated 20 September 2022 authorising the Issuer's quarterly programme of borrowings up to € 80,000,000 for the fourth quarter of 2022. |

PROVISIONS RELATING TO INTEREST PAYABLE

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| 14. | Fixed Rate Notes Provisions: | Applicable |
| | (i) Rate of Interest: | 3.003 per cent. <i>per annum</i> payable annually in arrear |
| | (ii) Interest Payment Dates: | 27 September in each year commencing on 27 September 2023 and up to and including the Final Maturity Date or, as the case may be, the Extended Final Maturity Date |
| | (iii) Fixed Coupon Amount: | €3,003 per Specified Denomination |
| | (iv) Broken Amount: | Not Applicable |
| | (v) Day Count Fraction: | Actual/Actual (ICMA) |
| | (vi) Determination Dates: | 27 September in each year |
| 15. | Floating Rate Notes Provisions: | Not Applicable |
| 16. | Fixed/Floating Rate Notes Provisions, Fixed/Fixed Rate Notes Provisions or Floating/Floating Rate Notes Provisions: | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

- 17. Final Redemption Amount of each Note:** €100,000 per Specified Denomination
- (i) Extension Trigger Event: As per Condition 6(a)
- (ii) Notice period of any Extension Trigger Event: 3 Business Days
- 18. Redemption by Instalment:** Not Applicable
- 19. Call Option:** Applicable
- (i) Optional Redemption Date(s): Any Business Day from the Issue Date until the Final Maturity Date or, if applicable, the Extended Final Maturity Date
- (ii) Optional Redemption Amount(s) of each Note: Optional Redemption Amount = 100% or in part as per below
- (iii) If redeemable in part:
- (a) Minimum Redemption Amount: €10 per €100,000 in Specified Denomination
- (b) Maximum Redemption Amount: €99,990 per €100,000 in Specified Denomination
- (iv) Option Exercise Date(s): Any Business Day from the Issue Date until the Final Maturity Date or, if applicable, the Extended Final Maturity Date
- (v) Notice period (if other than as set out in the Conditions): 3 Business Days
- 20. Put Option:** Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

- 21. Form of Notes:** Dematerialised Notes
- (i) Form of Dematerialised Notes: Bearer form (*au porteur*)
- (ii) Registration Agent: Not Applicable
- (iii) Temporary Global Certificate: Not Applicable
- 22. Financial Centre or other special provisions relating to payment dates for the purposes of Condition 7(g):** Not Applicable
- 23. Adjusted Payment Date:** The next following Business Day
- 24. Talons for future Coupons or Receipts to be attached to Definitive Materialised Notes (and dates on which such Talons mature):** Not Applicable

25. **Full Masse (Condition 10 paragraphs (a) to (h)):**
- (i) Representative: Not Applicable
 - (ii) Alternate Representative: Not Applicable
 - (iii) Remuneration of Representative: Not Applicable
28. **Prohibition of Sales to EEA Retail Investors:** Applicable

THIRD PARTY INFORMATION

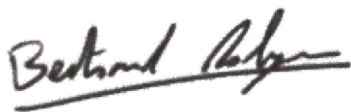
RESPONSIBILITY

I accept responsibility for the information contained in these Final Terms.

Signed on behalf of MMB SCF:

By : Mr. Bertrand ROBEQUAIN, *Directeur Général Délégué*

Duly authorised

A handwritten signature in black ink, appearing to read "Bertrand Robequain", is written over a horizontal line.

PART B - OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) Listing(s): Euronext Paris
- (ii) (a) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Euronext Paris with effect from 27 September 2022
- (b) Regulated Markets or equivalent markets on which, to the knowledge of the Issuer, securities of the same class of the Notes to be admitted to trading are already admitted to trading: Not Applicable
- (iii) Estimate of total expenses related to admission to trading: €3,300

2. RATING

- Ratings: The Notes are expected to be rated:
AAA: S&P Global Ratings Europe Limited ("**S&P**")
The above rating agency is established in the European Union, registered under Regulation (EC) no. 1060/2009 of the European Parliament and of the Council dated 16 September 2009 on credit rating agencies, as amended (the "**CRA Regulation**") and included in the list of registered credit rating agencies published on the European Securities and Markets Authority's website (<http://www.esma.europa.eu/page/List-registered-and-certified-CRAs>) in accordance with the CRA Regulation.

3. USE OF AND ESTIMATED NET PROCEEDS

- (i) Use of net proceeds: *See section entitled "Use of Proceeds" of the Base Prospectus*
- (ii) Estimated net proceeds: €80,000,000
(If proceeds are intended for more than one use, split out and present in order of priority. If proceeds are insufficient to fund all proposed uses, state amount and sources of other funding.)

4. NOTIFICATION

Not Applicable

5.	SPECIFIC CONTROLLER	The specific controller (<i>contrôleur spécifique</i>) of the Issuer has delivered a certificate relating to the borrowing programme for the current quarter certifying that the value of the assets of the Issuer will be greater than the value of its liabilities benefiting from the <i>Privilège</i> with respect to such quarterly borrowing programme.
6.	OTHER ADVISORS	Not Applicable
7.	INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE	Not Applicable
8.	FIXED RATE NOTES ONLY-YIELD	Not Applicable
	Indication of Yield:	3.003 per cent. <i>per annum</i>
9.	OPERATIONAL INFORMATION	
	ISIN Code:	FR001400CYG2
	Common Code:	253995394
	FISN Code:	As indicated on the Association of National Numbering Agencies (ANNA) website
	CFI Code:	
	Depositories:	As indicated on the Association of National Numbering Agencies (ANNA) website
	(i) Euroclear France to act as Central Depository	Yes
	(ii) Common Depository for Euroclear Bank and Clearstream Banking, S.A.	No
	Name(s) and address(es) of any clearing system(s) other than Euroclear Bank and Clearstream Banking, S.A. and the relevant identification number(s):	Not Applicable
	Delivery:	Delivery against payment
	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
	Name and address of Calculation Agent (if any):	Not Applicable
10.	EUROPEAN COVERED BOBD (PREMIUM) LABEL	
	The Notes benefit from the "European Covered Bond (Premium)" label.	

11. DISTRIBUTION

Method of distribution:	Non-syndicated
(i) If syndicated, names of Managers:	Not Applicable
(ii) Stabilising Manager(s) (if any):	Not Applicable
If non-syndicated, name of Dealer:	Crédit Agricole Corporate and Investment Ban 12, place des Etats-Unis CS 70052 92547 Montrouge Cedex France
U.S. selling restrictions:	The Issuer is Category 1 for the purposes of Regulation S under the United States Securities Act of 1933, as amended. TEFRA Not Applicable