INVESTOR PRESENTATION

Half Year Results 2023

DISCLAIMER

IMPORTANT NOTICE – PLEASE READ

This document (the "**Presentation**") has been prepared by Promontoria MMB (together with its consolidated subsidiaries "**My Money Group**" or "**MMG**") for information purposes as a basis for discussion only and is not an offer to buy or sell or a solicitation of an offer to buy or sell any security or instrument or to participate in any trading strategy. For the avoidance of doubt, it being specified that MMG shall not incur any liability or responsibility in connection with this document.

This document should not be relied on as an undertaking, promise, warranty or representation as to the future provision of services or products, or as an offer, solicitation or recommendation for the purchase or sale of securities or any other financial product described herein. It is not intended to create any rights of a legally binding or enforceable nature between MMG and the recipient in respect of the provision of services or products. It does not purport to be a comprehensive review of any prospective investors' investment objectives, financial situation or particular needs.

MMG does not owe any fiduciary duty and this document and the information it contains shall not be construed as financial, legal, regulatory, tax or accounting advice. You should also make your own evaluation of the document, the information herein contained and any investment. You should consult with your advisors concerning these matters before undertaking any subscription and obtain independent professional advice from appropriate professional advisors if you deem it appropriate before undertaking any action.

Under no circumstance shall MMG or any of its directors, officers, employees be responsible or liable, directly or indirectly, to any person or entity for any direct or consequential damage, loss, cost, charge, expense or other liability whatsoever, in whole or in part, resulting from, caused or alleged to be caused by or in connection with the use of or reliance on the information and the contents in this document and/or any omission, condition or other circumstances within or outside the control of MMG or any of its directors. officers or employees in connection with the procurement, collection, compilation, analysis, interpretation, communication or delivery of the information and the contents of this document.

This document is for distribution only under such circumstances as may be permitted by applicable law. Recipients of this material should inform themselves about and observe any applicable legal or regulatory requirements in relation to the distribution or possession of this document to or in that jurisdiction. In this respect. MMG does not accept any liability to any person in relation to the distribution or possession of this document to or in any jurisdiction. This document is not directed at, or intended for distribution or use by, any person or entity who is a citizen or resident of any jurisdiction where such distribution, publication, availability or use would be contrary to applicable laws or regulations of such jurisdictions

By your receipt of this document, you are confirming to MMG that you are such a person. If this is not the case, then you must return this document to MMG immediately.

This document and its content are strictly confidential, and you must not copy, publish, reproduce, redistribute, transmit, communicate or disclose, directly or indirectly, in whole or in part, this document to any third party other than your directors, employees and professional advisers, without MMG prior written consent. Your receipt and use of this document constitute notice and acceptance of the foregoing.

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

AGENDA

1 Business Update & Financial Results

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

1 BUSINESS UPDATE & FINANCIAL RESULTS

HALF YEAR 2023 KEY HIGHLIGHTS

GROUP PERFORMANCE

- Limited commercial activity in H1 2023 (€475m new volumes, down 65%% vs H1 2022) following September 2022 decision to slow down originations in a rising rates environment
- Gradual restart of originations expected in H2 2023 as usury rates recover
- Originations will remain strictly restricted in Professional Mortgages to protect the franchise in adverse environment
- Specialty Finance: €(26)m PBT impacted by prudent provisioning on Professional Mortgages & legacy book (€26m)
- Group: €(73)m PBT, in line with expectations, impacted by CCF Project investments (€26m), Banque des Caraibes simplification costs (€13m) and prudent provisioning policy (€26m).
- Slight increase of NPLs (4.4% NPL ratio at end June 2023, vs 3.7% at YE 2022), driven by Professional Mortgages

BALANCE SHEET & CAPITAL

- Stable deposit base & strong liquidity throughout the first half of 2023 (liquidity capacity equivalent to 18% of balance sheet)
- Strong solvency, with capital ratios well above regulatory requirements
- Prudent approach in uncertain environment with €29m forward-looking provisions in balance sheet at end June 2023 (0.4% of Receivables)

UPDATE ON STRATEGIC DEVELOPMENTS

- Revised terms and adjusted scope agreed with HSBC in June 2023 for the acquisition of its French retail banking activities (CCF Project). Closing expected on 1st of January 2024
- Board's decision to simplify retail banking activities in the Caribbean and focus on retail banking in mainland France through the CCF Project
- Strong Shareholder support, fully committed to long-term development, with €58m additional capital injection planned in September 2023 & €225m on acquisition closing date

Balance sheet items
Income statement items
Regulatory ratios

Net Receivables H1 2023	NBI H1 2023	Cost of Risk H1 2023	PBT H1 2023
€6.7bn	€121m	103 bps	€(73)m

Total Capital Ratio H1 2023	CET1 Ratio H1 2023	LCR H1 2023	NSFR H1 2023
17.0%	13.0%	325%	125%

MY MONEY GROUP'S FRANCHISES

Leader in specialty finance, expanding into retail banking

SPECIALTY FINANCE

mymoneybank | Somafi-Soguafi | Sorefi

RETAIL BANKING

BANQUE DES CARAÏBES

	mymoneybank			Somafi-Soguafi / Sorefi	Banque des Caraïbes
Net Receivables	€5.2bn			€1.1bn	€0.4bn
APR (a)	Mortgage Refinancing 4.0%-4.5%	Unsecured Refinancing 5.0%-5.5%	Professional mortgages Euribor3M + 3.25%	Auto & Consumer 8.5%-9.0%	3.0%-3.5%

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

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

- **Project of acquisition** of HSBC's French retail activities (CCF Project)

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 (83% of portfolio)
- Real estate project purpose: 31% Residential, 32% Offices, 19% Commercial, 18% 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.

Retail banking

Snapshot – Banques des Caraibes' simplification

- Decision to simplify Banque des Caraibes' activities and focus on implementing our retail banking strategy in mainland France (CCF)
- Successful staff voluntary departure programme (89% acceptance rate) completed in July 2023 at Banque des Caraibes

Acquisition of HSBC's retail banking activities on good-track with a closing planned on 1 January 2024 (see Section 2):

- High-quality retail network serving c. 800,000 customers across France
- €15bn loans & €21bn deposits (as of March 2023)
- re-establish and build the CCF brand
- Banque des Caraibes' legal entity will host the activities transferred from HSBC and be rebranded as CCF (head office transferred to Paris)

Insurance

- Death or invalidity
- Unemployment

Deposits

- Term accounts and interest-bearing savings accounts
- €4.3bn deposit base

Insurance (b)

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

Note: Figures as of end of June 2023, unless indicated otherwise
(a) Typical customer rates for H1 2023 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.

H1 2023 FINANCIAL PERFORMANCE

Financial performance impacted by higher cost of risk as well as CCF project investments and Banque des Caraibes' simplification costs

€m	2022A	H1 2022A			H1 2023A			
	Group	Specialty finance	BDC/CCF Project	Group	Specialty finance	BDC/CCF Project	Group	
Net Interest Income	173	78	5	83	75	5	80	
Net Fee and Commission Income	24	10	1	11	9	1	10	
Other Income	87	0	32	32	3	29	31	
Net Banking Income	**284**	**88**	**38**	**126**	**86**	**35**	**121**	1
Operating Expenses (incl. D&A)	(289)	(81)	(56)	(137)	(79)	(79)	(159)	2
Cost of Risk	(25)	(12)	2	(11)	(33)	(2)	(35)	3
Operating Income	**(30)**	**26**	**(47)**	**(21)**	**(26)**	**(47)**	**(73)**	
Net Income/Expense from Other Assets	2	0	0	0	0	-	0	
Profit Before Tax	**(28)**	**27**	**(47)**	**(20)**	**(26)**	**(47)**	**(73)**	4
Tax	21	(6)	12	6	9	7	16	
Total Net Income	**(7)**	**21**	**(35)**	**(14)**	**(17)**	**(40)**	**(57)**	
Selected data								
AGR (€m)	6,911	6,441	391	6,832	6,415	397	6,812	
NIM	2.5%	2.4%	2.6%	2.4%	2.3%	2.5%	2.3%	5
CoR (bps)	36	39	(99)	31	102	116	103	

KEY HIGHLIGHTS

1
- Specialty Finance: NBI down 2.3% vs H1 2022, mainly driven by the lag in new loan origination repricing
- CCF Project: €28m exceptional gain related to hedging instruments unwind

2
- Specialty Finance: 2.1% OPEX reduction mainly due to reduced spend on IT programmes
- Group OPEX impacted by €54m exceptional costs related to CCF Project (vs €44m in H1 2022) & €13m simplification costs (Banque de Caraibes' voluntary departure programme)

3 €35m cost of risk, with a €25m increase of Group's credit risk provisions reflecting market uncertainties

4 €(73)m PBT, driven mainly by i) €54m CCF Project costs, ii) €13m simplification costs (Banque des Caraibes), iii) €35m cost of risk, iv) €28m gain resulting from hedging instrument unwind (related to the acquisition of the HSBC portfolio)

5 Reduction of the average Net Interest Margin resulting from the increase in funding costs

BALANCE SHEET SUMMARY

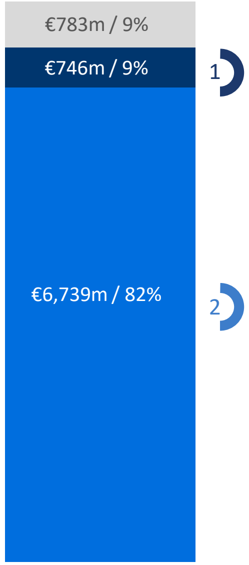
Very well capitalised balance sheet with a strong liquidity position and a diversified funding base

BALANCE SHEET OVERVIEW (June 2023)

Total Assets (€8.3bn)

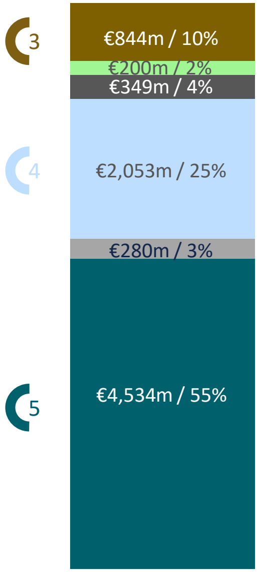
1 Strong cash position:
- > €700m cash & HQLA
- ~€1.5bn available liquidity (18% of balance sheet), including also unused ECB access capacity

2 Receivables split:
- 51% in refinancing loans
- 17% in auto/consumer lending in DOM
- 26% in commercial real estate
- 6% Banque des Caraïbes
- 1% non-core



Other Assets
Cash & Equivalents
Net Customer Loans

Total Liabilities & Equity (€8.3bn)



3 High level of capital at 13.0% CET1 / 17.0% Total Capital ratio

4 Financing raised on capital markets (covered bonds)

5 Strong and stable deposit base

Equity
Other liabilities
ECB (TLTRO)
Hybrid capital (Additional Tier 1 & Tier 2)
Covered Bonds
Deposits

mymoneygroup

CREDIT RISK OVERVIEW

Prudent approach maintained in current uncertain environment, particularly in Professional Mortgages business

KEY HIGHLIGHTS

1 €48m increase of NPLs in H1 2023, with 4.4% NPL ratio at June 2023 (vs 3.7% at YE 2022), driven by Professional Mortgages & a non-core legacy file

2 €25m increase of credit risk provisions in H1 2023:

A €22m added in base provisions, reflecting the deterioration of risk indicators in inflationary environment, particularly in Professional Mortgages.

B €3m forward-looking ("FWL") provisions added in balance sheet in H1 2023, bringing total FWL provision to €29m (12% of total provisions), to protect against the adverse effects of the inflationary environment and reflect the anticipated drop in real estate valuations (revision of internal HPI assumptions to the downside).

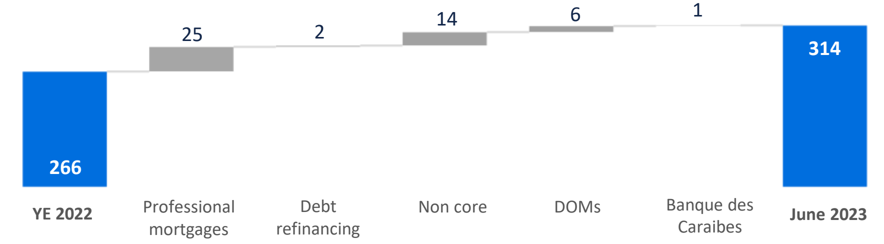
Snapshot - Professional Mortgages credit risk developments & MMG strategy

- A decline in real estate valuations is expected as a result of rising rates, but has not yet fully materialized so far in large French cities, supporting a "wait and see" approach from investors and a market freeze (sharp drop in transaction volumes in H1 2023)
- €25m growth of NPLs in H1 2023
- MMG decision to reduce originations (since September 2022) and to restrict it to strongest segments (Paris & Residential): less than €20m originations in H1 2023
- Very prudent provisioning policy (+12% increase of provisions), based on conservative assumptions: 20%-50% real estate valuations decline assumed (depending on locations)
- Conservative average LTV (<70%) enabling to absorb extreme property valuation shocks

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

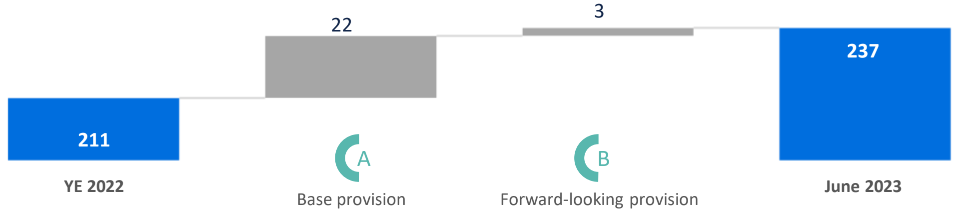
NPLs – H1 2023 EVOLUTION (million €)

1



STOCK OF PROVISIONS – H1 2023 EVOLUTION (million €)

2



HISTORICAL ASSET QUALITY KEY FIGURES

3

	2019	2020	2021	2022	June '23
NPL ratio	8.1%	6.3%	4.5%	3.7%	4.4%
NPL coverage ratio	29.3%	34.0%	41.0%	44.0%	44.8%
% secured in credit portfolio[(a)]	87%	88%	89%	90%	90%
% retail exposures in credit portfolio	69%	67%	70%	66%	67%
Average LTV refinancing mortgages	52%	51%	50%	49%	49%
Average LTV professional real estate	72%	70%	66%	64%	65%

(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

mymoneygroup

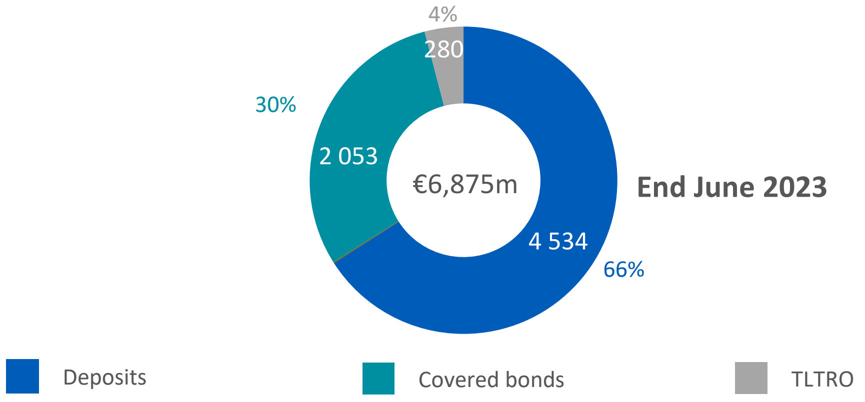
FUNDING STRUCTURE

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

FUNDING MIX EVOLUTION 2019-2022

€m	Funding sources	YE '20	YE '21	YE '22	H1 '23	WAL (yrs)	
Unsecured	Deposits	3,852	4,079	4,479	4,534	2	1
	Commercial paper	80	20	33	8	0.3	2
Secured	Public RMBS	214	-	-	-	2-3	
	Public Auto ABS	233	99	1	-	2	
	Covered bond	1,583	2,052	2,052	2,053	8	3
	Private repo	50	23	68	-	2	
	TLTRO	280	280	280	280	3	4
Total		6,292	6,552	6,912	6,875		

FUNDING MIX



KEY HIGHLIGHTS

1 **Deposits**

- Continuous growth of deposit base (x4 since year-end 2017 & 8% YoY growth)
- 55% of retail deposits as of June 2023 (vs 35% in June 2022)
- 57% of deposits guaranteed by French deposit guarantee scheme (FGRD)

2 **Commercial paper programme for short-term liquidity**

3 **Covered bonds**

- French AAA-rated covered bond programme with refinancing mortgages as collateral
- €2.1bn bonds outstanding as of end 2023 (excluding retained bonds)
- No bond maturing in 2023 & 2024 ; next repayment in October 2025
- Match-funded against average duration of assets - Outstanding bonds' WAL ~ 5.4 years

4 **ECB**

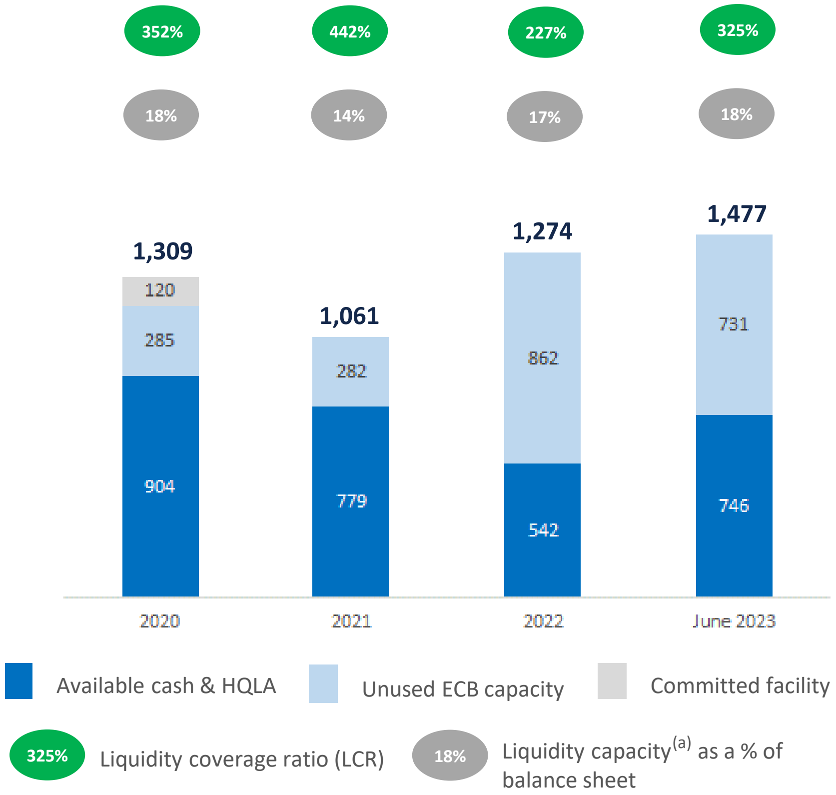
- Limited TLTRO's participation (€280m) to be fully repaid in September 2023

LIQUIDITY POSITION & INVESTMENT BOOK

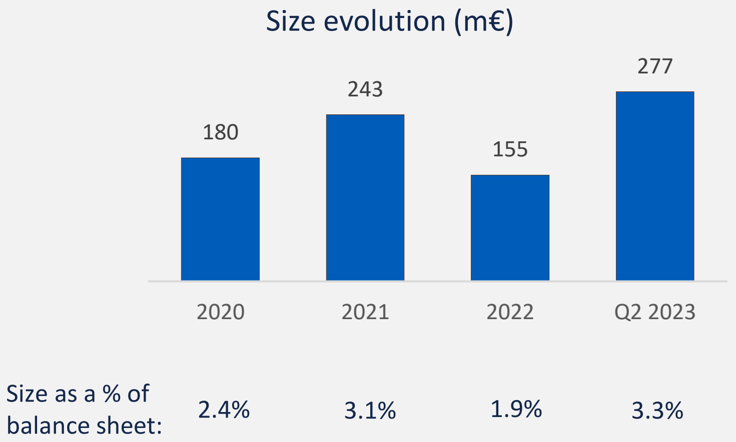
Maintaining a strong liquidity through the cycles, with limited & prudently managed investment book

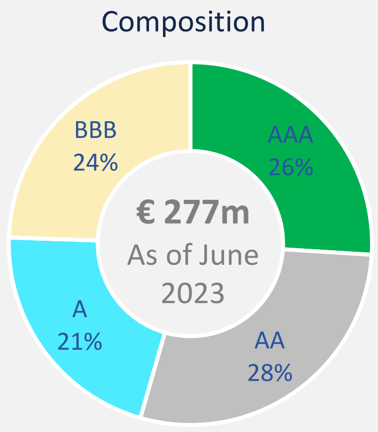
Maintaining strong liquidity

Cash position & Liquidity capacity (million euros):



Investment book key highlights





Investment book developments:

- MMG Investment strategy is to maintain sufficient HQLA stock for regulatory requirements while optimizing the excess cash returns and avoiding any P&L volatility
- MMG holds a banking book with strict investment criteria and does not perform any trading activities
- No interest rate risk except in limited cases where the residual maturity is short
- Portfolio constantly below 3.5% of balance sheet since 2017

Portfolio as of June 2023:

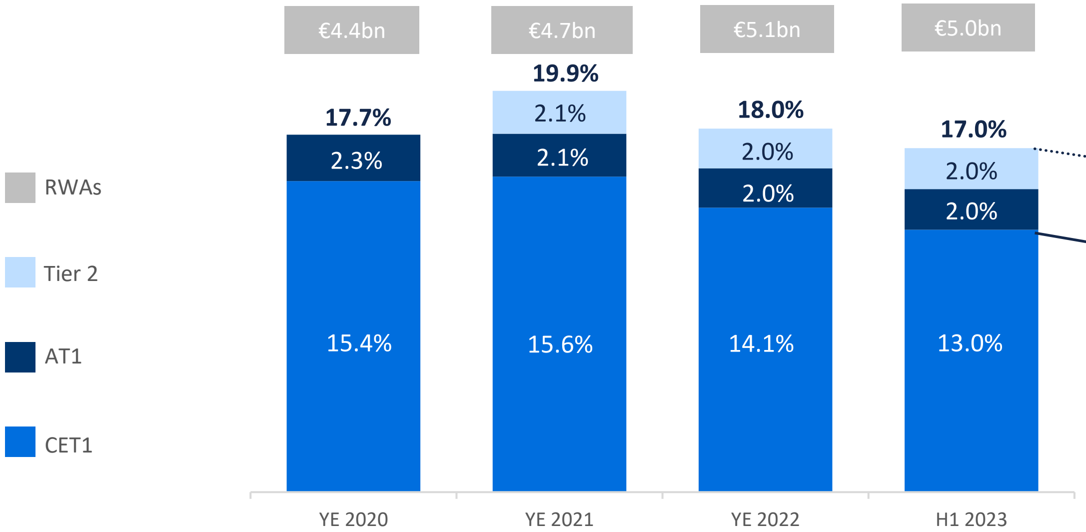
- < 50 positions, €6m average ticket & c. 4 years WAL
- 100% investment grade & euro denominated
- > 76% A-rated or above
- 95% of portfolio is ECB eligible & 89% is HQLA
- Interest-rate risk almost fully hedged (<1% unrealized loss)

(a) Cash, HQLA, unused ECB capacity & committed private facility line (RCF)

MMG CAPITAL RATIOS & HEADROOM BUFFER

Maintaining strong solvency & robust MDA buffer

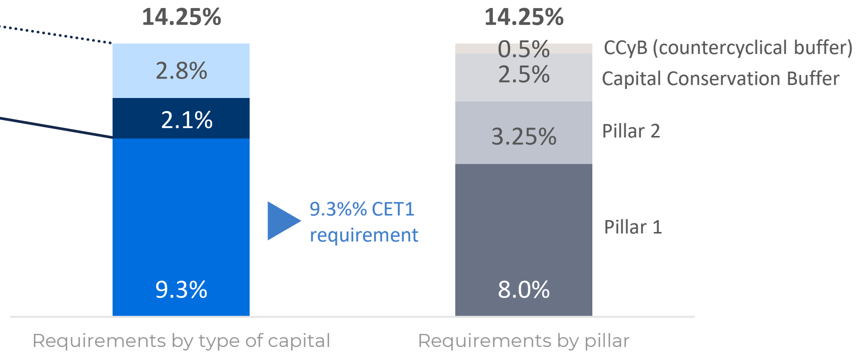
CAPITAL RATIOS (TRANSITIONAL)



Leverage ratio:	10.4%	10.3%	9.4%	9.2%

CAPITAL REQUIREMENTS

Total Capital and CET1 requirements increased to 14.25% / 9.33%, following reintroduction of a CCyB (50 bps) by French regulator)



HIGHLIGHTS

- Comfortable capital position with 17.0% Total Capital ratio & 13.0% CET1 ratio, well above minimum regulatory requirement of respectively 14.25% (Total Capital) and 9.3% (CET1)
- Reduction of capital ratios in H1 2023 driven by the investments related to CCF Project
- Re-introduction of CCyB (Countercyclical Capital Buffer) for all French banks in April 2023 (50bps). Additional 50bps increase announced by ACPR, applicable from January 2024
- €58m capital injection planned in September 2023 by Cerberus to support the investments related to CCF project and consolidate capital buffers

GROUP MDA LEVELS (end June 2023)

	CET 1	Total Capital
H1 2023 ratio (Transitional)	13.0%	17.0%
MDA Level	9.3%	14.25%
MDA Buffer (%)	3.7%	2.8%
MDA Buffer (€)	€182m	€138m[(a)]

- MDA Buffer currently amounts to €138m[(a)] under MMG's transitional Total Capital requirement
- No P2G, meaning the entire MDA buffer is available to protect capital distributions

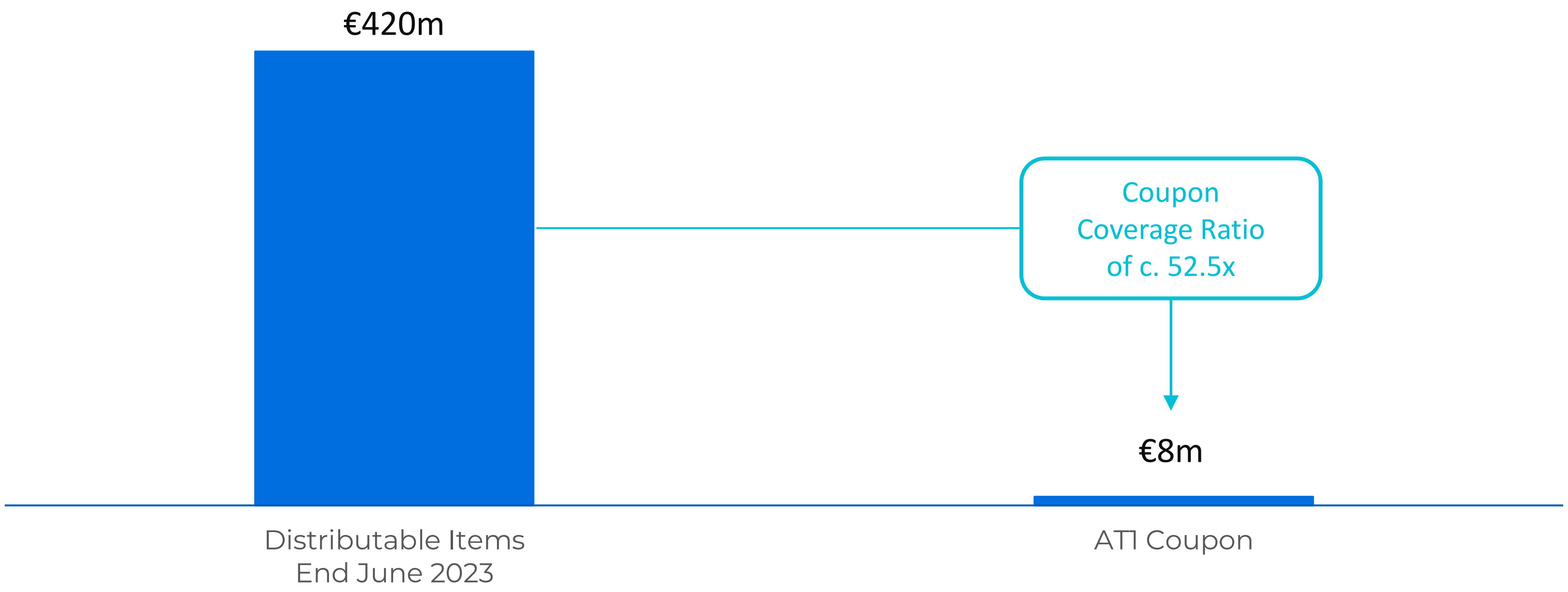
(a) €113m MDA buffer taking into account 50 bps additional CET1 requirements by January 2024 (CCyB)

mymoneygroup

HIGH LEVEL OF AVAILABLE DISTRIBUTABLE ITEMS (ADIs)

Significant payment capacity from distributable items

DISTRIBUTABLE ITEMS



- At the end of June 2023, MMG had Distributable Items (as per French Code de Commerce) of €420m at Group level
- **Comfortable Distributable Items relative to AT1 coupons costs with a coverage ratio of c. 52.5x**

2

ACQUISITION OF HSBC’S FRENCH RETAIL BANKING ACTIVITIES - UPDATE

REVISED ACQUISITION TERMS AGREED WITH HSBC

Revised terms agreed with HSBC and new completion target date set on 1st January 2024

1	€7bn loan portfolio retained by HBCE	▪ **HSBC Continental Europe ("HBCE") will retain a portfolio of €7bn of home loans portfolio**, which was originally part of the sale ▪ **Retained home loans will be replaced with cash**, equivalent to the carrying value of such loans, in the transaction perimeter. Cash received from HSBC will be invested in low-risk assets offering higher yield in comparison with the low-rate home loans retained by HSBC ▪ This will contribute to mitigating the Purchase Price Accounting ("PPA") impact at close on regulated capital, resulting from significant interest rate rises since the initial deal agreed in 2021
2	Revised capital contributions	▪ **Parties have agreed new capital contributions** ▪ **Seller Contribution** will be split into two different sources under newly agreed terms **a. The Net Asset Value** ("NAV") of the transferring activities will be set by reference to both the prevailing interest rates observed on the French residential home loan market and market rates (10-year mid swap) as on closing date, capped at €1,720m **b. Introduction of a profit participation instrument** which could be subscribed by HSBC at the level of a Cerberus fund (out of My Money Group perimeter). Proceeds, whose amount will depend on the level of residential home loan rates & market rates at closing date, will be invested as capital (CET1) into My Money Group's holding company (Promontoria MMB). The total Seller Contribution, aggregating the NAV delivered at closing date and the investment in the profit participation instrument, could represent up to €1.768bn ▪ **My Money Group's shareholder contribution**: €225m capital to be injected by closing date
3	Retention of the "CCF" brand by HBCE	▪ The Crédit Commercial de France ("CCF") brand will be excluded from the scope of the Transaction and retained by HBCE ▪ My Money Group will enter into a long term agreement with HBCE to rent and use the CCF brand
4	Other Adjustments	▪ Closing date is expected on January 1st 2024, with long stop date extendable to 2 December 24 ▪ Extensions of the insurance distribution agreement between HSBC Assurance Vie (France) and My Money Group ▪ Extensions of the asset management distribution agreement between HSBC Global Asset Management (France) and My Money Group

mymoneygroup

CCF PROJECT OVERVIEW (AFTER REVISED DEAL)

A historic brand in the French banking sector with a premium customer base, high expertise in wealth management and strong risk profile

Acquisition Overview

- **Acquisition of HSBC retail banking activities in France**, which will be re-established under the well-known CCF brand (created in 1917)
- **Asset contribution deal**, expected to **close in January 2024**
- A premier banking partner, Arkéa Banking Services, to host operations and IT on their platform
- My Money Group's **CET1 ratio expected above 15% at closing**
- As of year-end 2022, €27bn of total assets to be acquired

In-scope: retail banking activities in France

- **c.€15bn Customer loans**[a] (YE 2022, exclusively retail) & **c.€21bn Deposits**
- ~**€26bn AuM** in Asset Management & Insurance
- 244 branches, c.**800,000 clients** & c.3,600 employees (mostly client-facing)
- **HSBC SFH, an issuer of covered bonds**

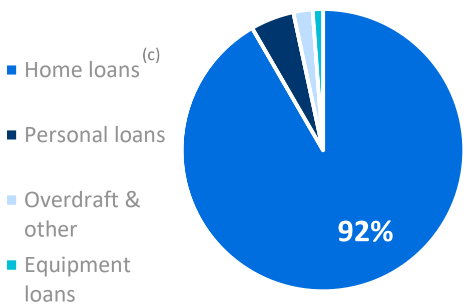
Illustrative Side-by-Side Contribution (YE 2022)

	November 2021 deal		Newly signed MoU		Change
AuM	100%	€25.6bn	*unchanged*		
Total assets	76%	€35.1bn	*unchanged*		
RWAs[b]	59%	€12.6bn	53%	€10.9bn	*-13%*
Covered Bonds	71%	€6.8bn	*unchanged*		
Loans[a]	77%	€28.6bn	68%	€21.9bn	*-23%*
Deposits	82%	€25.6bn	*unchanged*		
Cash	76%	€2.0n	95%	€9.0bn	*X 4.6*

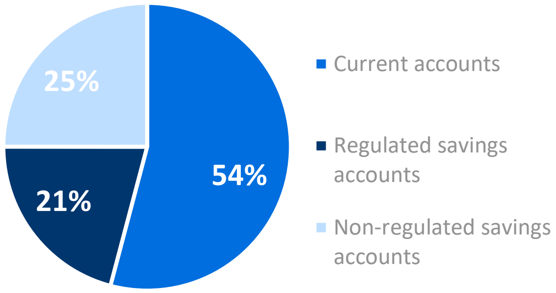
■ MMG ■ Contributed business

Composition of Loans and Deposits in-scope (YE 2022)

Loans



Deposits



(a) Excluding c. €7bn home loans retained by HBCE under the adjusted transaction scope
(b) Estimate under standardised approach.
(c) ~85% of home loans are guaranteed, the remaining balance are backed by a first lien mortgage

mymoneygroup

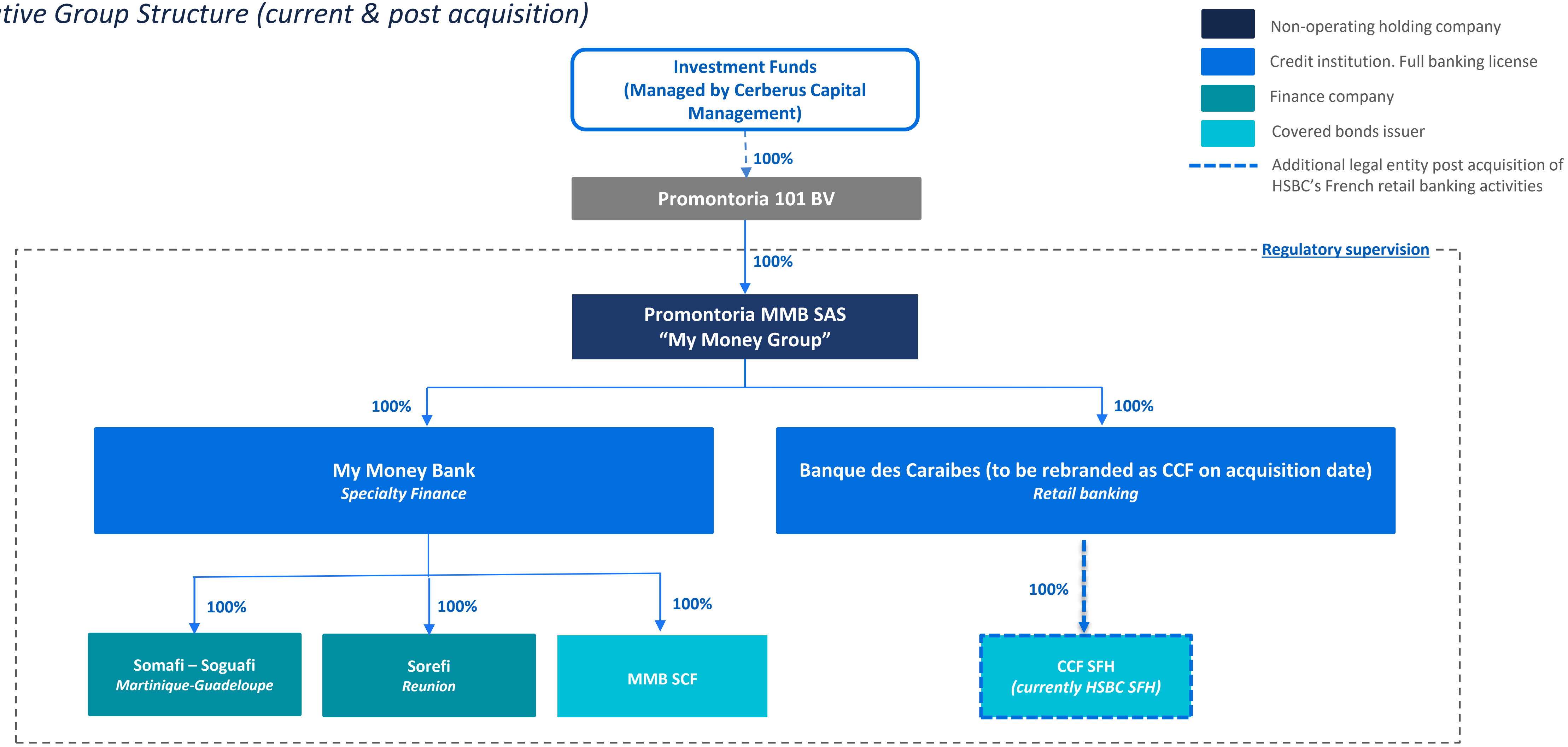
CCF PROJECT UPDATE

Migration project on good track for a closing on 1 January 2024

Regulatory approval	• Updated filing submitted to the ACPR & ECB following new Memorandum of Understanding signed with HBCE on 14 June 2023 • Regular briefings with regulator (ACPR) and several Q&A interactions following submission of application • Formal ACPR & ECB approval expected by mid-October 2023
Operational & IT migration	• Safely migrate c. 800 000 clients and operations from HSBC environment to Arkéa Banking Services (ABS) platform • Advancing well across key milestones for a migration & closing of the acquisition by 1st January 2024 • Dress rehearsal testing completed successfully during the week-ends of 1 April & 1 July 2023. Next ones planned at end September and end November
Commercial strategy & network	• On-going definition of strategic execution roadmap to deliver top-line growth while reducing operational & structural cost base • Prepare the transferring network and effectively deliver the rebranding of branches (under the new CCF brand) • Ensure a smooth customer transition… IBAN change & App. Strong customer service via Relationship Managers continuity
Human resources	• Welcome, onboard and train c. 3,600 colleagues joining the Group from HSBC Continental Europe • Equip our new colleagues with the necessary tools, support and knowledge to ensure a successful integration
Functions	• Complement My Money Group's existing capabilities: resources scaling & key functions recalibration (compliance, risk, regulatory reporting, etc.) • Adapt policies, processes and controls to reflect the nature of CCF retail business and its specificities
Funding & ALM	• December 2021: success of the consent solicitation process launched with investors for the transfer of HSBC SFH to My Money Group on acquisition date • €2.5bn of covered bonds issued by HSBC SFH in 2022 to optimize the funding mix / ALM of the Group post acquisition • Hedging instruments in place to protect transferring business against interest rates volatility
Budget	• Our shareholder is committed to the success of the acquisition. €58m capital injection planned in September 2023 & €225m on closing date.

CCF PROJECT UPDATE

Indicative Group Structure (current & post acquisition)



mymoneygroup

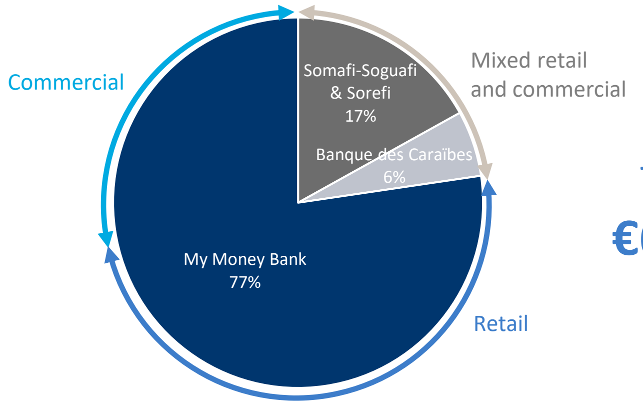
APPENDIX

MMG'S MARKET POSITIONING

Diversified product offering with large market share in key markets

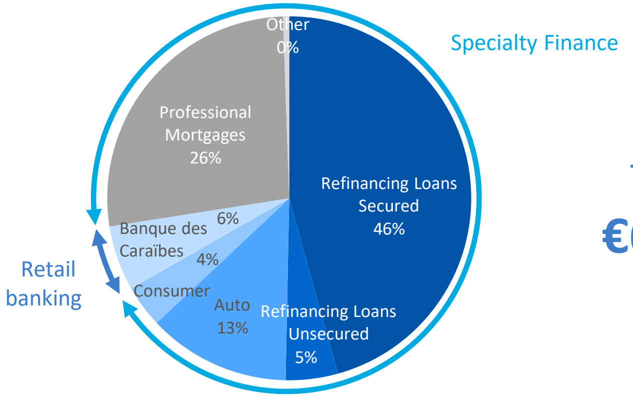
DIVERSIFIED PRODUCTS OFFERING

Receivables by franchise



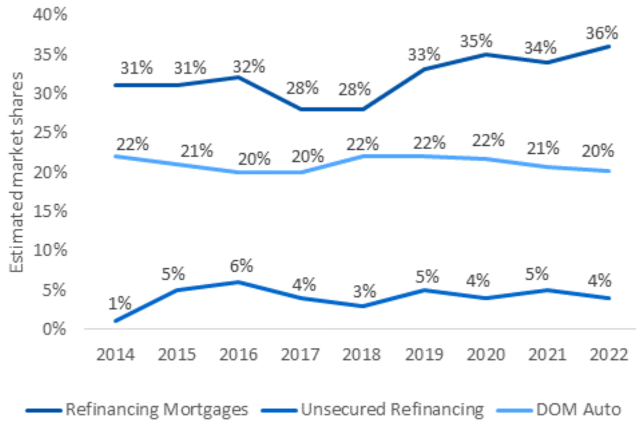
Total: **€6.7bn**

Receivables by products



Total: **€6.7bn**

STABLE MARKET SHARES…

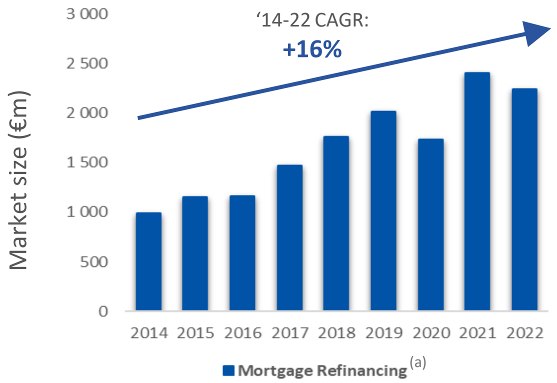


30-35% Refinancing mortgages: #2 player, stable market shares

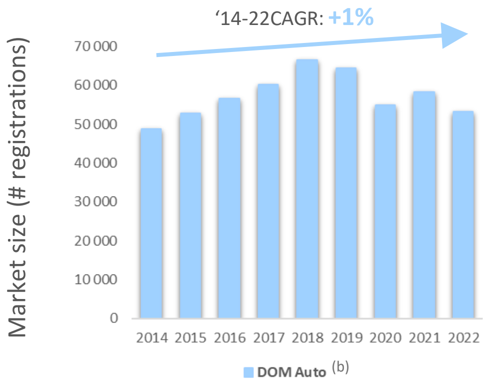
20-22% Leader in auto financing in the DOMs

<5% Smaller market shares in unsecured refinancing

… IN GROWING DEBT REFINANCING MARKET



… AND MATURE AUTO MARKET IN THE DOMs



Source: Figures as of June 2023, unless indicated otherwise
(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.

mymoneygroup

MMG'S ASSET QUALITY

High quality credit portfolio underpinned by a robust underwriting

MORTGAGE REFINANCING

- 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

95% Owner-occupied

100% 1st lien

58% In urban areas

49% Avg. LTV

0.73% Top 20 loans as % of total

<19% 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)

49% Loan

51% Lease

88% new vehicles

8.6% of residual value on leases without buyback

€14.0k Avg. Auto financing size

c.27% share of civil servants in originations (retail only)

c.100 bps

€0.9bn

PROFESSIONAL MORTGAGES

- 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.83% Collateral in Paris Metropolitan Area

100% in mainland France

100% 1st lien

67% Avg. LTV

31% / 32% Residential / Offices (loan purpose)

48% Loans maturing within 18 months

c.30 bps

€1.8bn

Average annual core credit losses (blue)

Net Receivables (End June 2023) (grey)

Note: Figures as of end of June 2023, unless indicated otherwise

mymoneygroup

CONTACTS

CONTACTS AND INVESTOR INFORMATION

Fady Wakil
My Money Group CFO

+33 1 58 13 28 61
fady.wakil@mymoneybank.com

Bertrand Robequain
Capital Markets & Investor Relations

+33 1 58 13 30 25
bertrand.robequain@mymoneybank.com