

**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
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 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**

September 30, 2023

Number of Loans	29 058
Original Principal Balance	4 025 652 421
Current Principal Balance	<b>3 013 306 016</b>
Eligible Principal Balance	3 007 763 006
Average Original Principal Balance	138 539
Average Current Principal Balance	103 700
Average Eligible Principal Balance (LTV80)	103 509
Maximum Loan Balance	2 268 341
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,76%
Weighted Average Current LTV	49,04%
Weighted Average Debt-To-Income at Origination (MMB)	30,19%
Weighted Average Remaining Term (Months)	210,2
Weighted Average Seasoning (Months)	46,6
Weighted Average Interest Rate	2,77%
Current Principal Balance (Fixed rate)	2 844 667 735
% Fixed rate Loans	94,40%
Current Principal Balance (Variable rate)	168 638 281
% Variable rate Loans	5,60%
% 10 largest exposures	0,44%

## CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 09/11/2023

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

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

CCR	CONTRACTUAL COVER RATIO	1,0670
	Adjusted Aggregate Asset Amount (AAAA)	2 806 197 468,58
	Aggregate Notes Outstanding Principal Amount	2 630 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 869 815 253,22
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	3 007 763 004,42
A2	i * ii	2 869 815 253,22
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	3 013 306 015,88
	ii = Asset Percentage	95%
B	Cash Collateral Account	24 081 862,94
C	C = min(ASAA;SAL*AAAA)	99 932,42
	Aggregate Substitution Asset Amount (ASAA)	99 932,42
	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[	58 716 628	1,95%	5 767	19,85%
[25 000 ; 50 000[	138 722 252	4,60%	3 710	12,77%
[50 000 ; 75 000[	231 364 099	7,68%	3 706	12,75%
[75 000 ; 100 000[	303 535 650	10,07%	3 482	11,98%
[100 000 ; 150 000[	703 401 053	23,34%	5 694	19,60%
[150 000 ; 200 000[	551 532 211	18,30%	3 198	11,01%
[200 000 ; 250 000[	358 771 629	11,91%	1 612	5,55%
[250 000 ; 300 000[	220 035 552	7,30%	808	2,78%
[300 000 ; 350 000[	154 394 091	5,12%	478	1,64%
[350 000 ; 400 000[	76 821 843	2,55%	206	0,71%
[400 000 ; 450 000[	59 584 560	1,98%	140	0,48%
[450 000 ; 500 000[	38 014 006	1,26%	80	0,28%
>= 500 000	118 412 443	3,93%	177	0,61%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>

## 2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 839 210 960	94,22%	22 861	78,67%
Variable	168 638 281	5,60%	6 073	20,90%
Other	5 456 776	0,18%	124	0,43%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>

### 3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhône-Alpes	324 509 658	10,77%	2 849	9,80%
Bourgogne-Franche-Comté	89 285 728	2,96%	1 169	4,02%
Bretagne	137 921 938	4,58%	1 708	5,88%
Centre-Val-de-Loire	81 556 628	2,71%	1 099	3,78%
Grand-Est	203 429 162	6,75%	2 351	8,09%
Hauts-de-France	307 613 555	10,21%	3 694	12,71%
Ile-de-France	576 750 709	19,14%	3 656	12,58%
Normandie	124 061 061	4,12%	1 565	5,39%
Nouvelle-Aquitaine	302 130 659	10,03%	3 248	11,18%
Occitanie	328 031 392	10,89%	3 154	10,85%
Pays de la Loire	168 222 674	5,58%	1 965	6,76%
Provence-Alpes-Côte-d'Azur	369 792 853	12,27%	2 600	8,95%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>

### 4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	4 368 576	0,14%	1 573	5,41%
1	9 495 688	0,32%	1 057	3,64%
2	14 475 725	0,48%	960	3,30%
3	20 674 556	0,69%	976	3,36%
4	26 310 836	0,87%	937	3,22%
5	35 460 696	1,18%	992	3,41%
6	39 265 382	1,30%	904	3,11%
7	50 651 464	1,68%	992	3,41%
8	66 416 248	2,20%	1 088	3,74%
9	79 906 809	2,65%	1 203	4,14%
10	93 473 875	3,10%	1 180	4,06%
11	101 690 251	3,37%	1 136	3,91%
12	132 387 637	4,39%	1 301	4,48%
13	156 290 973	5,19%	1 404	4,83%
14	107 278 407	3,56%	969	3,33%
15	136 364 708	4,53%	1 146	3,94%
16	138 004 537	4,58%	1 072	3,69%
17	171 432 533	5,69%	1 255	4,32%
18	200 475 370	6,65%	1 314	4,52%
19	135 517 863	4,50%	920	3,17%
20	173 064 604	5,74%	1 103	3,80%
21	209 079 774	6,94%	1 176	4,05%
22	319 728 759	10,61%	1 618	5,57%
23	482 699 871	16,02%	2 230	7,67%
24	106 856 458	3,55%	534	1,84%
25	1 934 417	0,06%	18	0,06%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>

### 5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	21 716 766	0,72%	688	2,37%
[1 ; 2[	286 732 310	9,52%	2 190	7,54%
[2 ; 3[	1 898 605 321	63,01%	12 579	43,29%
[3 ; 4[	509 775 589	16,92%	5 501	18,93%
[4 ; 5[	78 356 844	2,60%	1 261	4,34%
[5 ; 6[	64 802 594	2,15%	1 880	6,47%
[6 ; 7[	105 457 287	3,50%	3 087	10,62%
[7 ; 8[	44 553 298	1,48%	1 554	5,35%
[8 ; 9[	2 871 211	0,10%	268	0,92%
>= 9	434 796	0,01%	50	0,17%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	106 425	0,00%	5	0,02%
[5 ; 10 [	5 165 977	0,17%	80	0,28%
[10 ; 15 [	46 581 826	1,55%	786	2,70%
[15 ; 20 [	196 322 496	6,52%	2 625	9,03%
[20 ; 25 [	456 462 316	15,15%	5 124	17,63%
[25 ; 30 [	664 528 683	22,05%	6 658	22,91%
[30 ; 35 [	774 635 699	25,71%	6 812	23,44%
[35 ; 40 [	816 135 847	27,08%	6 209	21,37%
[40 ; 45 [	52 597 921	1,75%	751	2,58%
[45 ; 50 [	768 826	0,03%	8	0,03%
[50 ; 55 [	0	0,00%	0	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 877 119 643	95,48%	28 110	96,74%
Second home	51 260 198	1,70%	404	1,39%
Buy to let	50 052 300	1,66%	418	1,44%
Other	34 873 875	1,16%	126	0,43%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 480 656	0,05%	30	0,10%
[10 ; 20[	28 551 364	0,95%	515	1,77%
[20 ; 30[	91 512 056	3,04%	1 498	5,16%
[30 ; 40[	183 788 071	6,10%	2 568	8,84%
[40 ; 50[	301 656 538	10,01%	3 553	12,23%
[50 ; 60[	459 681 574	15,26%	4 680	16,11%
[60 ; 70[	582 406 146	19,33%	5 290	18,20%
[70 ; 80[	842 054 818	27,94%	6 942	23,89%
[80 ; 90[	480 682 042	15,95%	3 511	12,08%
>= 90	41 492 752	1,38%	471	1,62%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	46 906 653	1,56%	4 327	14,89%
[10 ; 20[	168 307 688	5,59%	4 156	14,30%
[20 ; 30[	293 631 925	9,74%	4 083	14,05%
[30 ; 40[	455 561 540	15,12%	4 440	15,28%
[40 ; 50[	566 388 832	18,80%	4 253	14,64%
[50 ; 60[	568 490 612	18,87%	3 452	11,88%
[60 ; 70[	473 441 347	15,71%	2 404	8,27%
[70 ; 80[	328 177 978	10,89%	1 477	5,08%
[80 ; 90[	106 965 490	3,55%	441	1,52%
>= 90	5 433 953	0,18%	25	0,09%
<b>TOTAL</b>	<b>3 013 306 016</b>	<b>100,00%</b>	<b>29 058</b>	<b>100,00%</b>