

Programme Information
1 - Programme Description

Covered Bond Programme size	EUR 10.000.000.000,00
Notes Outstanding Principal Amount	EUR 600.000.000,00

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

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

2 - External Rating

Entity	Standard & Poor's rating	Rating Date
MMB SCF 's Covered Bonds	AAA	October 2018
My Money Bank	Long Term : BBB-	Last update as of October 2018
	Short Term : A-3	
	Perspective : Stable	

3 - Cover Pool Summary Statistics as of
June 30, 2019

Number of Loans	6 044
Original Principal Balance	803 106 284
Current Principal Balance	745 415 404
Eligible Principal Balance	698 041 455
Average Original Principal Balance	132 877
Average Current Principal Balance	123 331
Average Eligible Principal Balance (LTV60)	115 493
Maximum Loan Balance	981 552
Maximum Remaining Term (Month)	300
Weighted Average Original LTV	61,58%
Weighted Average Current LTV	56,03%
Weighted Average Debt-To-Income at Origination (MMB)	29,84%
Weighted Average Remaining Term (Months)	213,8
Weighted Average Seasoning (Months)	19,2
Weighted Average Interest Rate	2,86%
Current Principal Balance (Fixed rate)	745 415 404
% Fixed rate Loans	100,00%
Current Principal Balance (Variable rate)	0
% Variable rate Loans	0,00%
% 10 largest exposures	1,08%

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 12/06/2019

CCR = Adjusted Aggregate Asset Amount (AAAA)/Aggregate Note Outstanding Principal Amount
(AAAA) = A + B + C + D - W

CCR	CONTRACTUAL COVER RATIO	1,0620
	Adjusted Aggregate Asset Amount (AAAA)	637 195 114,45
	Aggregate Notes Outstanding Principal Amount	600 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	633 826 970,85
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	698 041 454,98
A2	i * ii	633 826 970,85
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	745 415 403,81
	ii = Asset Percentage	85%
B	Cash Collateral Account	19 518 786,35
C	C = min(ASAA;SAL*AAAA)	99 357,25
	Aggregate Substitution Asset Amount (ASAA)	99 357,25
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	90 000 000,00
D	Permitted Investments	0
W	Potential Commingling Amount	16 250 000,00
	Collection Loss Trigger Event	True
	Aggregate amount of 2.5 months of collections	16 250 000,00
	Additional Collection Loss Amount	0

OVERCOLLATERALISATION

Ratio	Minimum	Current
Legal	105,00%	120,69%
Contractual	120,70%	127,51%

Cover Pool stratification

1 - Cover Pool Outstanding Balance Distribution

Outstanding Balance (€)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 25 000[	259 673	0,03%	21	0,35%
[25 000 ; 50 000[	16 480 016	2,21%	402	6,65%
[50 000 ; 75 000[	67 014 276	8,99%	1 062	17,57%
[75 000 ; 100 000[	110 589 325	14,84%	1 266	20,95%
[100 000 ; 150 000[	212 799 381	28,55%	1 736	28,72%
[150 000 ; 200 000[	151 679 852	20,35%	886	14,66%
[200 000 ; 250 000[	78 513 269	10,53%	355	5,87%
[250 000 ; 300 000[	41 365 682	5,55%	152	2,51%
[300 000 ; 350 000[	23 830 917	3,20%	74	1,22%
[350 000 ; 400 000[	14 115 957	1,89%	38	0,63%
[400 000 ; 450 000[	6 736 700	0,90%	16	0,26%
[450 000 ; 500 000[	5 224 842	0,70%	11	0,18%
>= 500 000	16 805 514	2,25%	25	0,41%
TOTAL	745 415 404	100,00%	6 044	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	745 415 404	100,00%	6 044	100,00%
Variable	0	0,00%	0	0,00%
TOTAL	745 415 404	100,00%	6 044	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorra	49 520 105	6,64%	442	7,31%
Aquitaine-Limousin-Poitou-Charen	90 687 826	12,17%	778	12,87%
Auvergne-Rhône-Alpes	77 264 897	10,37%	612	10,13%
Bourgogne-Franche-Comté	24 845 286	3,33%	251	4,15%
Bretagne	40 847 203	5,48%	386	6,39%
Centre-Val de Loire	22 981 070	3,08%	220	3,64%
Ile-de-France	114 598 724	15,37%	683	11,30%
Languedoc-Roussillon-Midi-Pyréné	82 442 604	11,06%	682	11,28%
Nord-Pas-de-Calais-Picardie	78 652 679	10,55%	728	12,05%
Normandie	30 665 872	4,11%	295	4,88%
Pays de la Loire	47 094 553	6,32%	416	6,88%
Provence-Alpes-Côte d'Azur	85 814 584	11,51%	551	9,12%
TOTAL	745 415 404	100,00%	6 044	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	2 103	0,00%	3	0,05%
1	27 279	0,00%	4	0,07%
2	0	0,00%	0	0,00%
3	70 309	0,01%	1	0,02%
4	95 991	0,01%	4	0,07%
5	216 733	0,03%	5	0,08%
6	131 333	0,02%	2	0,03%
7	7 633 466	1,02%	115	1,90%
8	9 514 584	1,28%	133	2,20%
9	17 353 995	2,33%	222	3,67%
10	20 118 780	2,70%	234	3,87%
11	22 594 241	3,03%	263	4,35%
12	47 992 444	6,44%	492	8,14%
13	69 350 449	9,30%	667	11,04%
14	54 359 001	7,29%	483	7,99%
15	19 545 659	2,62%	172	2,85%
16	23 529 021	3,16%	205	3,39%
17	53 154 291	7,13%	442	7,31%
18	79 727 220	10,70%	586	9,70%
19	64 835 423	8,70%	428	7,08%
20	20 666 246	2,77%	144	2,38%
21	17 516 251	2,35%	113	1,87%
22	67 872 203	9,11%	454	7,51%
23	111 786 635	15,00%	662	10,95%
24	37 321 745	5,01%	210	3,47%
25	0	0,00%	0	0,00%
TOTAL	745 415 404	100,00%	6 044	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	4 829 993	0,65%	34	0,56%
[1 ; 2[	0	0,00%	0	0,00%
[2 ; 3[	522 779 562	70,13%	3871	64,05%
[3 ; 4[	172 652 830	23,16%	1639	27,12%
[4 ; 5[	43 280 443	5,81%	465	7,69%
[5 ; 6[	1 800 389	0,24%	34	0,56%
[6 ; 7[	72 188	0,01%	1	0,02%
[7 ; 8[	0	0,00%	0	0,00%
[8 ; 9[	0	0,00%	0	0,00%
>= 9	0	0,00%	0	0,00%
TOTAL	745 415 404	100,00%	6 044	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	30 758	0,00%	1	0,02%
[5 ; 10 [	1 594 742	0,21%	24	0,40%
[10 ; 15 [	14 688 381	1,97%	221	3,66%
[15 ; 20 [	53 586 740	7,19%	626	10,36%
[20 ; 25 [	114 708 577	15,39%	1 125	18,61%
[25 ; 30 [	159 884 346	21,45%	1 355	22,42%
[30 ; 35 [	201 273 565	27,00%	1 449	23,97%
[35 ; 40 [	190 969 423	25,62%	1 208	19,99%
[40 ; 45 [	7 935 530	1,06%	34	0,56%
[45 ; 50 [	743 340	0,10%	1	0,02%
[50 ; 55 [	0	0,00%	0	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
TOTAL	745 415 404	100,00%	6 044	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	713 893 652	95,77%	5 831	96,48%
Buy to let	14 249 940	1,91%	92	1,52%
Second home	10 040 168	1,35%	99	1,64%
Other	7 231 644	0,97%	22	0,36%
TOTAL	745 415 404	100,00%	6 044	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	455 152	0,06%	10	0,17%
[10 ; 20[	10 491 756	1,41%	163	2,70%
[20 ; 30[	32 731 772	4,39%	427	7,06%
[30 ; 40[	53 493 012	7,18%	611	10,11%
[40 ; 50[	92 381 680	12,39%	858	14,20%
[50 ; 60[	115 573 292	15,50%	991	16,40%
[60 ; 70[	158 830 758	21,31%	1 147	18,98%
[70 ; 80[	200 185 689	26,86%	1 367	22,62%
[80 ; 90[	76 854 876	10,31%	446	7,38%
>= 90	4 417 417	0,59%	24	0,40%
TOTAL	745 415 404	100,00%	6 044	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 019 372	0,14%	28	0,46%
[10 ; 20[	16 449 727	2,21%	260	4,30%
[20 ; 30[	44 697 321	6,00%	572	9,46%
[30 ; 40[	73 877 963	9,91%	757	12,52%
[40 ; 50[	108 912 021	14,61%	1 002	16,58%
[50 ; 60[	150 750 494	20,22%	1 178	19,49%
[60 ; 70[	194 770 708	26,13%	1 318	21,81%
[70 ; 80[	121 201 568	16,26%	747	12,36%
[80 ; 90[	33 736 230	4,53%	182	3,01%
>= 90	0	0,00%	0	0,00%
TOTAL	745 415 404	100,00%	6 044	100,00%