

Programme Information
1 - Programme Description

Covered Bond Programme size	EUR 10.000.000.000,00
Notes Outstanding Principal Amount	EUR 575.000.000,00

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

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
March 31, 2019

Number of Loans	5 927
Original Principal Balance	783 537 402
Current Principal Balance	734 027 343
Eligible Principal Balance	687 128 689
Average Original Principal Balance	132 198
Average Current Principal Balance	123 845
Average Eligible Principal Balance (LTV60)	115 932
Maximum Loan Balance	991 677
Maximum Remaining Term (Month)	300
Weighted Average Original LTV	61,44%
Weighted Average Current LTV	56,11%
Weighted Average Debt-To-Income at Origination (MMB)	29,80%
Weighted Average Remaining Term (Months)	215,4
Weighted Average Seasoning (Months)	17,0
Weighted Average Interest Rate	2,88%
Current Principal Balance (Fixed rate)	734 027 343
% Fixed rate Loans	100,00%
Current Principal Balance (Variable rate)	0
% Variable rate Loans	0,00%
% 10 largest exposures	1,11%

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 13/03/2019

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

CCR	CONTRACTUAL COVER RATIO		1,0722
	Adjusted Aggregate Asset Amount (AAAA)		616 522 242,97
	Aggregate Notes Outstanding Principal Amount		575 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)		Pass
A	A = min(A1;A2)		613 020 197,33
A1	Aggregate Adjusted Loan Outstanding Principal Amounts		687 128 688,78
A2	i * ii		613 020 197,33
	i = Aggregate unadjusted Loan Outstanding Principal Amounts		734 027 342,72
	ii = Asset Percentage		84%
B	Cash Collateral Account		19 652 722,00
C	C = min(ASAA;SAL*AAAA)		99 323,64
	Aggregate Substitution Asset Amount (ASAA)		99 323,64
	Substitution Asset Limit (SAL)		15%
	SAL*AAAA		86 250 000,00
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%	124,07%
Contractual	123,00%	131,09%

Cover Pool stratification

1 - Cover Pool Outstanding Balance Distribution

Outstanding Balance (€)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 25 000[	159 240	0,02%	15	0,25%
[25 000 ; 50 000[	15 930 841	2,17%	387	6,53%
[50 000 ; 75 000[	64 970 125	8,85%	1 027	17,33%
[75 000 ; 100 000[	108 868 982	14,83%	1 245	21,01%
[100 000 ; 150 000[	210 946 538	28,74%	1 721	29,04%
[150 000 ; 200 000[	150 287 686	20,47%	876	14,78%
[200 000 ; 250 000[	78 150 747	10,65%	353	5,96%
[250 000 ; 300 000[	39 314 367	5,36%	144	2,43%
[300 000 ; 350 000[	22 591 266	3,08%	70	1,18%
[350 000 ; 400 000[	12 653 072	1,72%	34	0,57%
[400 000 ; 450 000[	7 553 753	1,03%	18	0,30%
[450 000 ; 500 000[	6 191 402	0,84%	13	0,22%
>= 500 000	16 409 325	2,24%	24	0,40%
TOTAL	734 027 343	100,00%	5 927	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	734 027 343	100,00%	5 927	100,00%
Variable	0	0,00%	0	0,00%
TOTAL	734 027 343	100,00%	5 927	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorr	48 547 363	6,61%	436	7,36%
Aquitaine-Limousin-Poitou-Chare	89 746 328	12,23%	769	12,97%
Auvergne-Rhône-Alpes	75 858 426	10,33%	599	10,11%
Bourgogne-Franche-Comté	24 669 046	3,36%	246	4,15%
Bretagne	40 674 589	5,54%	380	6,41%
Centre-Val de Loire	22 677 403	3,09%	217	3,66%
Ile-de-France	113 915 833	15,52%	674	11,37%
Languedoc-Roussillon-Midi-Pyrén	80 202 928	10,93%	659	11,12%
Nord-Pas-de-Calais-Picardie	77 246 457	10,52%	720	12,15%
Normandie	31 051 502	4,23%	294	4,96%
Pays de la Loire	46 611 255	6,35%	401	6,77%
Provence-Alpes-Côte d'Azur	82 826 214	11,28%	532	8,98%
TOTAL	734 027 343	100,00%	5 927	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	1 177	0,00%	2	0,03%
1	32 640	0,00%	4	0,07%
2	0	0,00%	0	0,00%
3	75 121	0,01%	1	0,02%
4	56 479	0,01%	3	0,05%
5	86 769	0,01%	2	0,03%
6	318 862	0,04%	6	0,10%
7	5 768 515	0,79%	84	1,42%
8	9 129 082	1,24%	130	2,19%
9	16 571 822	2,26%	212	3,58%
10	19 525 631	2,66%	226	3,81%
11	22 143 578	3,02%	256	4,32%
12	41 204 609	5,61%	424	7,15%
13	68 870 174	9,38%	647	10,92%
14	62 589 871	8,53%	555	9,36%
15	18 288 626	2,49%	166	2,80%
16	24 159 877	3,29%	208	3,51%
17	45 599 283	6,21%	379	6,39%
18	76 091 292	10,37%	569	9,60%
19	72 313 381	9,85%	491	8,28%
20	20 676 909	2,82%	143	2,41%
21	18 313 330	2,49%	119	2,01%
22	50 828 621	6,92%	334	5,64%
23	109 665 515	14,94%	658	11,10%
24	51 429 158	7,01%	307	5,18%
25	287 019	0,04%	1	0,02%
TOTAL	734 027 343	100,00%	5 927	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	5 131 517	0,70%	39	0,66%
[1 ; 2[	0	0,00%	0	0,00%
[2 ; 3[	507 754 309	69,17%	3729	62,92%
[3 ; 4[	173 269 814	23,61%	1633	27,55%
[4 ; 5[	45 930 376	6,26%	491	8,28%
[5 ; 6[	1 867 807	0,25%	34	0,57%
[6 ; 7[	73 520	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	734 027 343	100,00%	5 927	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	31 079	0,00%	1	0,02%
[5 ; 10 [	1 616 710	0,22%	24	0,40%
[10 ; 15 [	14 477 369	1,97%	216	3,64%
[15 ; 20 [	54 284 065	7,40%	627	10,58%
[20 ; 25 [	112 657 529	15,35%	1 099	18,54%
[25 ; 30 [	158 279 483	21,56%	1 327	22,39%
[30 ; 35 [	195 957 640	26,70%	1 408	23,76%
[35 ; 40 [	188 701 935	25,71%	1 192	20,11%
[40 ; 45 [	7 272 655	0,99%	32	0,54%
[45 ; 50 [	748 876	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	734 027 343	100,00%	5 927	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	704 802 687	96,02%	5 727	96,63%
Buy to let	13 127 008	1,79%	92	1,55%
Second home	10 233 162	1,39%	90	1,52%
Other	5 864 486	0,80%	18	0,30%
TOTAL	734 027 343	100,00%	5 927	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	464 372	0,06%	10	0,17%
[10 ; 20[	10 632 494	1,45%	163	2,75%
[20 ; 30[	32 425 176	4,42%	420	7,09%
[30 ; 40[	54 999 546	7,49%	616	10,39%
[40 ; 50[	90 199 211	12,29%	832	14,04%
[50 ; 60[	111 532 369	15,19%	959	16,18%
[60 ; 70[	158 101 165	21,54%	1 131	19,08%
[70 ; 80[	199 166 289	27,13%	1 361	22,96%
[80 ; 90[	72 476 381	9,87%	413	6,97%
>= 90	4 030 338	0,55%	22	0,37%
TOTAL	734 027 343	100,00%	5 927	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	962 062	0,13%	26	0,44%
[10 ; 20[	16 300 411	2,22%	253	4,27%
[20 ; 30[	43 437 485	5,92%	551	9,30%
[30 ; 40[	74 802 985	10,19%	755	12,74%
[40 ; 50[	106 425 351	14,50%	976	16,47%
[50 ; 60[	144 389 231	19,67%	1 126	19,00%
[60 ; 70[	194 918 574	26,55%	1 315	22,19%
[70 ; 80[	119 057 225	16,22%	743	12,54%
[80 ; 90[	33 734 019	4,60%	182	3,07%
>= 90	0	0,00%	0	0,00%
TOTAL	734 027 343	100,00%	5 927	100,00%