

Programme Information
1 - Programme Description

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	2 400 000 000,00

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
FR00140004Q9	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	Final Maturity date	Extended Maturity Date	Maturity Type
FR0014009N63	EUR	300 000 000,00	Fixed	14/04/2025	14/04/2026	Soft Bullet

2 - External Rating

Entity	Standard & Poor's rating	Rating Date
MMB SCF 's Covered Bonds	AAA	Last update as of March 2022
My Money Bank	Long Term : BBB-	Last update as of October 2021
	Short Term : A-3	
	Outlook : Developing	

3 - Cover Pool Summary Statistics as of
June 30, 2022

Number of Loans	30 104
Original Principal Balance	3 858 373 493
Current Principal Balance	2 876 195 657
Eligible Principal Balance	2 751 530 187
Average Original Principal Balance	128 168
Average Current Principal Balance	95 542
Average Eligible Principal Balance (LTV60)	91 401
Maximum Loan Balance	2 361 436
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,82%
Weighted Average Current LTV	49,07%
Weighted Average Debt-To-Income at Origination (MMB)	30,15%
Weighted Average Remaining Term (Months)	208,1
Weighted Average Seasoning (Months)	42,3
Weighted Average Interest Rate	2,54%
Current Principal Balance (Fixed rate)	2 632 895 801
% Fixed rate Loans	91,54%
Current Principal Balance (Variable rate)	243 299 856
% Variable rate Loans	8,46%
% 10 largest exposures	0,42%

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 07/07/2022

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

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

CCR	CONTRACTUAL COVER RATIO	1,1121
	Adjusted Aggregate Asset Amount (AAAA)	2 668 930 597,20
	Aggregate Notes Outstanding Principal Amount	2 400 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 739 233 959,02
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	2 751 530 175,97
A2	i * ii	2 739 233 959,02
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	2 876 195 656,97
	ii = Asset Percentage	95%
B	Cash Collateral Account	17 396 875,37
C	C = min(ASAA;SAL*AAAA)	99 762,81
	Aggregate Substitution Asset Amount (ASAA)	99 762,81
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	360 000 000,00
D	Permitted Investments	0
W	Potential Commingling Amount	87 800 000,00
	Collection Loss Trigger Event	True
	Aggregate amount of 2.5 months of collections	87 800 000,00
	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[	72 227 699	2,51%	6 976	23,17%
[25 000 ; 50 000[	155 349 304	5,40%	4 187	13,91%
[50 000 ; 75 000[	243 157 888	8,45%	3 904	12,97%
[75 000 ; 100 000[	310 145 829	10,78%	3 561	11,83%
[100 000 ; 150 000[	655 571 372	22,79%	5 317	17,66%
[150 000 ; 200 000[	510 079 591	17,73%	2 966	9,85%
[200 000 ; 250 000[	324 013 648	11,27%	1 460	4,85%
[250 000 ; 300 000[	206 015 949	7,16%	757	2,51%
[300 000 ; 350 000[	140 243 234	4,88%	435	1,44%
[350 000 ; 400 000[	73 599 253	2,56%	198	0,66%
[400 000 ; 450 000[	42 429 658	1,48%	101	0,34%
[450 000 ; 500 000[	36 749 128	1,28%	78	0,26%
>= 500 000	106 613 104	3,71%	164	0,54%
TOTAL	2 876 195 657	100,00%	30 104	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 624 150 557	91,24%	21 612	71,79%
Variable	243 299 856	8,46%	8 314	27,62%
Other	8 745 244	0,30%	178	0,59%
TOTAL	2 876 195 657	100,00%	30 104	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	196 498 015	6,83%	2 461	8,17%
Aquitaine-Limousin-Poitou-Charentes	291 461 538	10,13%	3 394	11,27%
Auvergne-Rhône-Alpes	308 582 316	10,73%	2 959	9,83%
Bourgogne-Franche-Comté	86 350 608	3,00%	1 283	4,26%
Bretagne	135 260 263	4,70%	1 815	6,03%
Centre-Val de Loire	80 666 413	2,80%	1 181	3,92%
Ile-de-France	530 551 767	18,45%	3 603	11,97%
Languedoc-Roussillon-Midi-Pyrénées	315 870 189	10,98%	3 236	10,75%
Nord-Pas-de-Calais-Picardie	301 950 264	10,50%	3 885	12,91%
Normandie	117 273 113	4,08%	1 642	5,45%
Pays de la Loire	161 373 925	5,61%	2 049	6,81%
Provence-Alpes-Côte d'Azur	350 357 248	12,18%	2 596	8,62%
TOTAL	2 876 195 657	100,00%	30 104	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	4 181 514	0,15%	1 520	5,05%
1	14 247 963	0,50%	1 656	5,50%
2	20 564 308	0,71%	1 365	4,53%
3	24 929 102	0,87%	1 148	3,81%
4	32 853 602	1,14%	1 155	3,84%
5	41 422 671	1,44%	1 166	3,87%
6	43 260 976	1,50%	1 042	3,46%
7	50 873 703	1,77%	965	3,21%
8	76 627 303	2,66%	1 342	4,46%
9	88 143 731	3,06%	1 256	4,17%
10	89 862 876	3,12%	1 158	3,85%
11	101 003 339	3,51%	1 177	3,91%
12	115 268 699	4,01%	1 190	3,95%
13	151 352 814	5,26%	1 404	4,66%
14	151 431 847	5,27%	1 296	4,31%
15	95 752 234	3,33%	836	2,78%
16	121 880 990	4,24%	962	3,20%
17	136 259 590	4,74%	978	3,25%
18	170 939 083	5,94%	1 190	3,95%
19	153 409 763	5,33%	1 011	3,36%
20	107 915 713	3,75%	739	2,45%
21	162 567 798	5,65%	983	3,27%
22	224 268 005	7,80%	1 236	4,11%
23	333 698 269	11,60%	1 670	5,55%
24	362 118 641	12,59%	1 646	5,47%
25	1 361 121	0,05%	13	0,04%
TOTAL	2 876 195 657	100,00%	30 104	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	27 640 762	0,96%	1 196	3,97%
[1 ; 2[	293 950 479	10,22%	4 215	14,00%
[2 ; 3[	1 927 252 350	67,01%	15 832	52,59%
[3 ; 4[	544 630 499	18,94%	6 692	22,23%
[4 ; 5[	58 858 903	2,05%	1 387	4,61%
[5 ; 6[	16 347 742	0,57%	478	1,59%
[6 ; 7[	5 935 006	0,21%	209	0,69%
[7 ; 8[	1 362 154	0,05%	73	0,24%
[8 ; 9[	189 836	0,01%	19	0,06%
>= 9	27 926	0,00%	3	0,01%
TOTAL	2 876 195 657	100,00%	30 104	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	188 685	0,01%	10	0,03%
[5 ; 10 [	5 244 187	0,18%	94	0,31%
[10 ; 15 [	45 755 914	1,59%	811	2,69%
[15 ; 20 [	190 830 412	6,63%	2 774	9,21%
[20 ; 25 [	431 990 534	15,02%	5 286	17,56%
[25 ; 30 [	647 364 839	22,51%	7 038	23,38%
[30 ; 35 [	731 415 525	25,43%	7 014	23,30%
[35 ; 40 [	767 998 577	26,70%	6 185	20,55%
[40 ; 45 [	54 559 229	1,90%	883	2,93%
[45 ; 50 [	842 818	0,03%	8	0,03%
[50 ; 55 [	4 938	0,00%	1	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
TOTAL	2 876 195 657	100,00%	30 104	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 751 734 399	95,67%	29 153	96,84%
Second home	51 669 013	1,80%	434	1,44%
Buy to let	41 613 717	1,45%	403	1,34%
Other	31 178 528	1,08%	114	0,38%
TOTAL	2 876 195 657	100,00%	30 104	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 694 974	0,06%	35	0,12%
[10 ; 20[	25 444 792	0,88%	513	1,70%
[20 ; 30[	91 093 832	3,17%	1 627	5,40%
[30 ; 40[	171 925 343	5,98%	2 687	8,93%
[40 ; 50[	292 988 186	10,19%	3 763	12,50%
[50 ; 60[	420 543 072	14,62%	4 752	15,79%
[60 ; 70[	558 907 931	19,43%	5 457	18,13%
[70 ; 80[	814 188 920	28,31%	7 098	23,58%
[80 ; 90[	460 122 214	16,00%	3 636	12,08%
>= 90	39 286 392	1,37%	536	1,78%
TOTAL	2 876 195 657	100,00%	30 104	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	49 552 714	1,72%	4 830	16,04%
[10 ; 20[	173 093 928	6,02%	4 744	15,76%
[20 ; 30[	272 307 217	9,47%	4 137	13,74%
[30 ; 40[	417 560 786	14,52%	4 318	14,34%
[40 ; 50[	540 626 953	18,80%	4 319	14,35%
[50 ; 60[	538 358 994	18,72%	3 450	11,46%
[60 ; 70[	472 084 508	16,41%	2 449	8,14%
[70 ; 80[	304 784 362	10,60%	1 413	4,69%
[80 ; 90[	107 425 748	3,73%	442	1,47%
>= 90	400 447	0,01%	2	0,01%
TOTAL	2 876 195 657	100,00%	30 104	100,00%