

**Programme Information**
**1 - Programme Description**

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	2 100 000 000,00

**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

**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**
**March 31, 2022**

Number of Loans	30 080
Original Principal Balance	3 776 278 188
Current Principal Balance	<b>2 797 865 790</b>
Eligible Principal Balance	2 680 046 811
Average Original Principal Balance	125 541
Average Current Principal Balance	93 014
Average Eligible Principal Balance (LTV60)	89 097
Maximum Loan Balance	2 379 736
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,88%
Weighted Average Current LTV	48,87%
Weighted Average Debt-To-Income at Origination (MMB)	30,14%
Weighted Average Remaining Term (Months)	206,5
Weighted Average Seasoning (Months)	42,9
Weighted Average Interest Rate	2,56%
Current Principal Balance (Fixed rate)	2 534 896 016
% Fixed rate Loans	90,60%
Current Principal Balance (Variable rate)	262 969 775
% Variable rate Loans	9,40%
% 10 largest exposures	0,44%

**CONTRACTUAL COVER RATIO**

Contractual Cover Test Date = 12/04/2022

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

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

CCR	<b>CONTRACTUAL COVER RATIO</b>	<b>1,2371</b>
	Adjusted Aggregate Asset Amount (AAAA)	2 597 871 539,11
	Aggregate Notes Outstanding Principal Amount	2 100 000 000,00
	<b>CONTRACTUAL COVER TEST RESULT (PASS/FAIL)</b>	Pass
A	<b>A = min(A1;A2)</b>	<b>2 664 634 086,01</b>
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	2 680 046 800,30
A2	i * ii	2 664 634 086,01
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	2 797 865 790,31
	ii = Asset Percentage	95%
B	<b>Cash Collateral Account</b>	<b>20 937 724,02</b>
C	<b>C = min(ASAA;SAL*AAAA)</b>	<b>99 729,08</b>
	Aggregate Substitution Asset Amount (ASAA)	99 729,08
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	315 000 000,00
D	<b>Permitted Investments</b>	<b>0</b>
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[	75 717 736	2,71%	7 182	23,88%
[25 000 ; 50 000[	159 985 874	5,72%	4 305	14,31%
[50 000 ; 75 000[	245 588 343	8,78%	3 945	13,12%
[75 000 ; 100 000[	309 495 581	11,06%	3 555	11,82%
[100 000 ; 150 000[	644 879 474	23,05%	5 238	17,41%
[150 000 ; 200 000[	493 728 350	17,65%	2 868	9,53%
[200 000 ; 250 000[	304 717 573	10,89%	1 371	4,56%
[250 000 ; 300 000[	193 599 686	6,92%	711	2,36%
[300 000 ; 350 000[	130 345 889	4,66%	404	1,34%
[350 000 ; 400 000[	69 977 169	2,50%	189	0,63%
[400 000 ; 450 000[	40 708 772	1,45%	97	0,32%
[450 000 ; 500 000[	34 490 464	1,23%	73	0,24%
>= 500 000	94 630 880	3,38%	142	0,47%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>

## 2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 525 070 528	90,25%	21 115	70,20%
Variable	262 969 775	9,40%	8 777	29,18%
Other	9 825 488	0,35%	188	0,63%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>

## 3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	192 422 923	6,88%	2 481	8,25%
Aquitaine-Limousin-Poitou-Charentes	283 324 475	10,13%	3 408	11,33%
Auvergne-Rhône-Alpes	297 430 842	10,63%	2 939	9,77%
Bourgogne-Franche-Comté	83 952 245	3,00%	1 285	4,27%
Bretagne	131 580 433	4,70%	1 810	6,02%
Centre-Val de Loire	81 186 517	2,90%	1 199	3,99%
Ile-de-France	513 007 293	18,34%	3 556	11,82%
Languedoc-Roussillon-Midi-Pyrénées	304 230 518	10,87%	3 200	10,64%
Nord-Pas-de-Calais-Picardie	299 266 940	10,70%	3 906	12,99%
Normandie	112 249 175	4,01%	1 653	5,50%
Pays de la Loire	159 638 451	5,71%	2 077	6,90%
Provence-Alpes-Côte d'Azur	339 575 978	12,14%	2 566	8,53%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>

## 4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	4 040 762	0,14%	1 436	4,77%
1	13 367 512	0,48%	1 621	5,39%
2	23 654 479	0,85%	1 575	5,24%
3	25 484 948	0,91%	1 210	4,02%
4	33 539 230	1,20%	1 164	3,87%
5	43 150 225	1,54%	1 231	4,09%
6	46 205 162	1,65%	1 095	3,64%
7	48 616 760	1,74%	952	3,16%
8	74 486 377	2,66%	1 302	4,33%
9	92 471 091	3,31%	1 332	4,43%
10	91 476 610	3,27%	1 193	3,97%
11	100 437 016	3,59%	1 181	3,93%
12	116 533 174	4,17%	1 223	4,07%
13	143 053 616	5,11%	1 337	4,44%
14	153 255 281	5,48%	1 305	4,34%
15	95 333 698	3,41%	857	2,85%
16	113 388 649	4,05%	911	3,03%
17	140 620 400	5,03%	1 009	3,35%
18	154 197 297	5,51%	1 076	3,58%
19	149 839 966	5,36%	1 018	3,38%
20	101 452 548	3,63%	678	2,25%
21	150 259 941	5,37%	932	3,10%
22	237 840 867	8,50%	1 339	4,45%
23	292 873 349	10,47%	1 464	4,87%
24	351 087 599	12,55%	1 627	5,41%
25	1 199 233	0,04%	12	0,04%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	30 780 643	1,10%	1 335	4,44%
[1 ; 2[	249 232 457	8,91%	4 036	13,42%
[2 ; 3[	1 885 014 919	67,37%	15 770	52,43%
[3 ; 4[	546 287 913	19,53%	6 716	22,33%
[4 ; 5[	61 199 312	2,19%	1 410	4,69%
[5 ; 6[	17 114 532	0,61%	478	1,59%
[6 ; 7[	6 527 961	0,23%	226	0,75%
[7 ; 8[	1 437 796	0,05%	76	0,25%
[8 ; 9[	238 558	0,01%	30	0,10%
>= 9	31 699	0,00%	3	0,01%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	297 487	0,01%	11	0,04%
[5 ; 10 [	5 209 621	0,19%	93	0,31%
[10 ; 15 [	45 428 000	1,62%	818	2,72%
[15 ; 20 [	185 181 225	6,62%	2 787	9,27%
[20 ; 25 [	417 215 665	14,91%	5 251	17,46%
[25 ; 30 [	631 305 306	22,56%	7 037	23,39%
[30 ; 35 [	716 347 132	25,60%	7 024	23,35%
[35 ; 40 [	741 803 347	26,51%	6 148	20,44%
[40 ; 45 [	54 213 553	1,94%	902	3,00%
[45 ; 50 [	858 428	0,03%	8	0,03%
[50 ; 55 [	6 028	0,00%	1	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 676 519 142	95,66%	29 139	96,87%
Second home	50 991 761	1,82%	440	1,46%
Buy to let	39 562 273	1,41%	390	1,30%
Other	30 792 614	1,10%	111	0,37%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 643 746	0,06%	34	0,11%
[10 ; 20[	24 239 312	0,87%	501	1,67%
[20 ; 30[	90 371 409	3,23%	1 643	5,46%
[30 ; 40[	167 036 077	5,97%	2 705	8,99%
[40 ; 50[	279 709 827	10,00%	3 748	12,46%
[50 ; 60[	405 967 462	14,51%	4 720	15,69%
[60 ; 70[	548 160 229	19,59%	5 464	18,16%
[70 ; 80[	793 016 211	28,34%	7 082	23,54%
[80 ; 90[	449 330 764	16,06%	3 630	12,07%
>= 90	38 390 754	1,37%	553	1,84%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	49 843 665	1,78%	4 837	16,08%
[10 ; 20[	171 842 176	6,14%	4 813	16,00%
[20 ; 30[	267 181 206	9,55%	4 187	13,92%
[30 ; 40[	401 655 045	14,36%	4 273	14,21%
[40 ; 50[	526 561 189	18,82%	4 297	14,29%
[50 ; 60[	522 959 244	18,69%	3 435	11,42%
[60 ; 70[	470 791 009	16,83%	2 487	8,27%
[70 ; 80[	289 966 118	10,36%	1 347	4,48%
[80 ; 90[	96 206 573	3,44%	398	1,32%
>= 90	859 566	0,03%	6	0,02%
<b>TOTAL</b>	<b>2 797 865 790</b>	<b>100,00%</b>	<b>30 080</b>	<b>100,00%</b>