

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 December 2020
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
December 31, 2021

Number of Loans	25 966
Original Principal Balance	3 304 610 984
Current Principal Balance	2 526 805 492
Eligible Principal Balance	2 417 008 581
Average Original Principal Balance	127 267
Average Current Principal Balance	97 312
Average Eligible Principal Balance (LTV60)	93 084
Maximum Loan Balance	2 397 932
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,85%
Weighted Average Current LTV	49,87%
Weighted Average Debt-To-Income at Origination (MMB)	30,08%
Weighted Average Remaining Term (Months)	209,6
Weighted Average Seasoning (Months)	39,6
Weighted Average Interest Rate	2,57%
Current Principal Balance (Fixed rate)	2 324 837 611
% Fixed rate Loans	92,01%
Current Principal Balance (Variable rate)	201 967 881
% Variable rate Loans	7,99%
% 10 largest exposures	0,50%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 12/01/2022

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

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

CCR	CONTRACTUAL COVER RATIO	1,1141
	Adjusted Aggregate Asset Amount (AAAA)	2 339 547 929,86
	Aggregate Notes Outstanding Principal Amount	2 100 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 406 481 420,85
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	2 417 008 569,79
A2	i * ii	2 406 481 420,85
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	2 526 805 491,89
	ii = Asset Percentage	95%
B	Cash Collateral Account	20 766 813,29
C	C = min(ASAA;SAL*AAAA)	99 695,72
	Aggregate Substitution Asset Amount (ASAA)	99 695,72
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	315 000 000,00
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[	60 416 138	2,39%	5 653	21,77%
[25 000 ; 50 000[	130 062 610	5,15%	3 487	13,43%
[50 000 ; 75 000[	211 819 136	8,38%	3 401	13,10%
[75 000 ; 100 000[	282 644 650	11,19%	3 247	12,50%
[100 000 ; 150 000[	587 887 261	23,27%	4 777	18,40%
[150 000 ; 200 000[	458 169 259	18,13%	2 662	10,25%
[200 000 ; 250 000[	276 927 881	10,96%	1 248	4,81%
[250 000 ; 300 000[	181 004 047	7,16%	665	2,56%
[300 000 ; 350 000[	119 922 930	4,75%	371	1,43%
[350 000 ; 400 000[	65 591 406	2,60%	177	0,68%
[400 000 ; 450 000[	36 977 464	1,46%	88	0,34%
[450 000 ; 500 000[	30 312 586	1,20%	64	0,25%
>= 500 000	85 070 123	3,37%	126	0,49%
TOTAL	2 526 805 492	100,00%	25 966	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 316 831 499	91,69%	18 985	73,11%
Variable	201 967 881	7,99%	6 832	26,31%
Other	8 006 111	0,32%	149	0,57%
TOTAL	2 526 805 492	100,00%	25 966	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	168 233 023	6,66%	2 085	8,03%
Aquitaine-Limousin-Poitou-Charentes	258 542 483	10,23%	2 967	11,43%
Auvergne-Rhône-Alpes	270 201 567	10,69%	2 529	9,74%
Bourgogne-Franche-Comté	76 046 024	3,01%	1 116	4,30%
Bretagne	116 027 537	4,59%	1 544	5,95%
Centre-Val de Loire	72 949 685	2,89%	1 035	3,99%
Ile-de-France	467 250 627	18,49%	3 107	11,97%
Languedoc-Roussillon-Midi-Pyrénées	275 663 954	10,91%	2 795	10,76%
Nord-Pas-de-Calais-Picardie	265 500 916	10,51%	3 309	12,74%
Normandie	98 740 893	3,91%	1 409	5,43%
Pays de la Loire	144 383 199	5,71%	1 787	6,88%
Provence-Alpes-Côte d'Azur	313 265 584	12,40%	2 283	8,79%
TOTAL	2 526 805 492	100,00%	25 966	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	3 069 225	0,12%	1 036	3,99%
1	10 269 873	0,41%	1 250	4,81%
2	17 949 445	0,71%	1 256	4,84%
3	21 133 687	0,84%	999	3,85%
4	25 032 312	0,99%	880	3,39%
5	33 041 477	1,31%	959	3,69%
6	37 040 378	1,47%	901	3,47%
7	41 591 315	1,65%	801	3,08%
8	54 717 340	2,17%	929	3,58%
9	78 896 321	3,12%	1 184	4,56%
10	85 579 244	3,39%	1 087	4,19%
11	89 355 804	3,54%	1 037	3,99%
12	102 884 875	4,07%	1 105	4,26%
13	124 728 743	4,94%	1 149	4,43%
14	139 654 217	5,53%	1 180	4,54%
15	88 023 776	3,48%	809	3,12%
16	101 789 048	4,03%	819	3,15%
17	140 007 839	5,54%	1 015	3,91%
18	136 575 970	5,41%	933	3,59%
19	138 676 760	5,49%	932	3,59%
20	95 948 290	3,80%	643	2,48%
21	139 377 060	5,52%	872	3,36%
22	225 197 468	8,91%	1 275	4,91%
23	264 519 968	10,47%	1 357	5,23%
24	330 769 361	13,09%	1 548	5,96%
25	975 697	0,04%	10	0,04%
TOTAL	2 526 805 492	100,00%	25 966	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	26 575 916	1,05%	1 140	4,39%
[1 ; 2[	190 569 759	7,54%	3 305	12,73%
[2 ; 3[	1 762 815 867	69,76%	14 077	54,21%
[3 ; 4[	475 299 651	18,81%	5 675	21,86%
[4 ; 5[	51 508 187	2,04%	1 125	4,33%
[5 ; 6[	13 499 691	0,53%	383	1,48%
[6 ; 7[	4 940 060	0,20%	168	0,65%
[7 ; 8[	1 343 379	0,05%	68	0,26%
[8 ; 9[	217 595	0,01%	22	0,08%
>= 9	35 386	0,00%	3	0,01%
TOTAL	2 526 805 492	100,00%	25 966	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	529 499	0,02%	11	0,04%
[5 ; 10 [	4 970 827	0,20%	87	0,34%
[10 ; 15 [	41 207 460	1,63%	722	2,78%
[15 ; 20 [	166 586 129	6,59%	2 390	9,20%
[20 ; 25 [	384 527 371	15,22%	4 619	17,79%
[25 ; 30 [	570 715 477	22,59%	6 044	23,28%
[30 ; 35 [	648 561 626	25,67%	6 068	23,37%
[35 ; 40 [	659 870 100	26,11%	5 253	20,23%
[40 ; 45 [	49 004 346	1,94%	765	2,95%
[45 ; 50 [	832 657	0,03%	7	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%
TOTAL	2 526 805 492	100,00%	25 966	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 414 569 068	95,56%	25 124	96,76%
Second home	48 508 445	1,92%	402	1,55%
Buy to let	33 809 145	1,34%	339	1,31%
Other	29 918 835	1,18%	101	0,39%
TOTAL	2 526 805 492	100,00%	25 966	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 599 783	0,06%	32	0,12%
[10 ; 20[	22 932 158	0,91%	454	1,75%
[20 ; 30[	82 848 534	3,28%	1 419	5,46%
[30 ; 40[	150 887 533	5,97%	2 322	8,94%
[40 ; 50[	255 305 991	10,10%	3 235	12,46%
[50 ; 60[	371 267 166	14,69%	4 095	15,77%
[60 ; 70[	486 417 785	19,25%	4 652	17,92%
[70 ; 80[	699 871 012	27,70%	6 023	23,20%
[80 ; 90[	419 371 540	16,60%	3 257	12,54%
>= 90	36 303 990	1,44%	477	1,84%
TOTAL	2 526 805 492	100,00%	25 966	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	36 675 351	1,45%	3 594	13,84%
[10 ; 20[	137 559 018	5,44%	3 854	14,84%
[20 ; 30[	225 480 389	8,92%	3 543	13,64%
[30 ; 40[	346 621 294	13,72%	3 708	14,28%
[40 ; 50[	462 713 148	18,31%	3 838	14,78%
[50 ; 60[	500 636 018	19,81%	3 324	12,80%
[60 ; 70[	459 918 374	18,20%	2 479	9,55%
[70 ; 80[	270 878 913	10,72%	1 273	4,90%
[80 ; 90[	85 810 786	3,40%	351	1,35%
>= 90	512 201	0,02%	2	0,01%
TOTAL	2 526 805 492	100,00%	25 966	100,00%