

Programme Information
1 - Programme Description

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	1 600 000 000,00

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
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

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 June 2021
	Short Term : A-3	
	Credit Watch : Developing	

3 - Cover Pool Summary Statistics as of June 30, 2021

Number of Loans	19 850
Original Principal Balance	2 398 478 602
Current Principal Balance	1 826 226 854
Eligible Principal Balance	1 749 942 047
Average Original Principal Balance	120 830
Average Current Principal Balance	92 001
Average Eligible Principal Balance (LTV60)	88 158
Maximum Loan Balance	958 829
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,54%
Weighted Average Current LTV	50,23%
Weighted Average Debt-To-Income at Origination (MMB)	29,97%
Weighted Average Remaining Term (Months)	203,9
Weighted Average Seasoning (Months)	42,0
Weighted Average Interest Rate	2,66%
Current Principal Balance (Fixed rate)	1 667 940 244
% Fixed rate Loans	91,33%
Current Principal Balance (Variable rate)	158 286 610
% Variable rate Loans	8,67%
% 10 largest exposures	0,46%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 08/07/2021

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

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

CCR	CONTRACTUAL COVER RATIO	1,0657
	Adjusted Aggregate Asset Amount (AAAA)	1 705 161 724,26
	Aggregate Notes Outstanding Principal Amount	1 600 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	1 739 263 670,57
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	1 749 942 036,19
A2	i * ii	1 739 263 670,57
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	1 826 226 854,10
	ii = Asset Percentage	95%
B	Cash Collateral Account	18 270 843,02
C	C = min(ASAA;SAL*AAAA)	99 627,57
	Aggregate Substitution Asset Amount (ASAA)	99 627,57
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	240 000 000,00
D	Permitted Investments	0
W	Potential Commingling Amount	52 472 416,90
	Collection Loss Trigger Event	True
	Aggregate amount of 2.5 months of collections	52 472 416,90
	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[	47 394 968	2,60%	4 399	22,16%
[25 000 ; 50 000[	100 319 976	5,49%	2 688	13,54%
[50 000 ; 75 000[	176 230 083	9,65%	2 818	14,20%
[75 000 ; 100 000[	229 600 986	12,57%	2 627	13,23%
[100 000 ; 150 000[	452 737 076	24,79%	3 688	18,58%
[150 000 ; 200 000[	325 111 697	17,80%	1 887	9,51%
[200 000 ; 250 000[	186 403 267	10,21%	840	4,23%
[250 000 ; 300 000[	112 933 813	6,18%	413	2,08%
[300 000 ; 350 000[	65 972 402	3,61%	205	1,03%
[350 000 ; 400 000[	44 415 641	2,43%	120	0,60%
[400 000 ; 450 000[	25 349 844	1,39%	60	0,30%
[450 000 ; 500 000[	16 676 702	0,91%	35	0,18%
>= 500 000	43 080 399	2,36%	70	0,35%
TOTAL	1 826 226 854	100,00%	19 850	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	1 660 812 101	90,94%	14 382	72,45%
Variable	158 286 610	8,67%	5 333	26,87%
Other	7 128 143	0,39%	135	0,68%
TOTAL	1 826 226 854	100,00%	19 850	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	124 679 911	6,83%	1 628	8,20%
Aquitaine-Limousin-Poitou-Charentes	187 568 643	10,27%	2 285	11,51%
Auvergne-Rhône-Alpes	184 938 547	10,13%	1 884	9,49%
Bourgogne-Franche-Comté	56 747 029	3,11%	869	4,38%
Bretagne	87 707 936	4,80%	1 193	6,01%
Centre-Val de Loire	58 026 177	3,18%	810	4,08%
Ile-de-France	318 931 254	17,46%	2 259	11,38%
Languedoc-Roussillon-Midi-Pyrénées	204 625 485	11,20%	2 154	10,85%
Nord-Pas-de-Calais-Picardie	197 783 552	10,83%	2 519	12,69%
Normandie	74 955 099	4,10%	1 119	5,64%
Pays de la Loire	107 592 680	5,89%	1 392	7,01%
Provence-Alpes-Côte d'Azur	222 670 542	12,19%	1 738	8,76%
TOTAL	1 826 226 854	100,00%	19 850	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	1 844 416	0,10%	723	3,64%
1	6 968 246	0,38%	881	4,44%
2	13 600 297	0,74%	1 017	5,12%
3	16 272 857	0,89%	797	4,02%
4	17 596 790	0,96%	666	3,36%
5	24 176 065	1,32%	702	3,54%
6	29 953 533	1,64%	712	3,59%
7	33 459 908	1,83%	684	3,45%
8	40 961 961	2,24%	683	3,44%
9	54 040 111	2,96%	854	4,30%
10	71 768 204	3,93%	927	4,67%
11	79 472 769	4,35%	916	4,61%
12	84 314 506	4,62%	902	4,54%
13	104 329 934	5,71%	1 005	5,06%
14	82 899 219	4,54%	775	3,90%
15	65 318 571	3,58%	608	3,06%
16	86 532 405	4,74%	713	3,59%
17	111 224 490	6,09%	849	4,28%
18	122 442 867	6,70%	840	4,23%
19	70 969 288	3,89%	504	2,54%
20	61 627 632	3,37%	445	2,24%
21	111 623 840	6,11%	738	3,72%
22	170 334 745	9,33%	988	4,98%
23	255 959 179	14,02%	1 358	6,84%
24	106 857 187	5,85%	553	2,79%
25	1 677 834	0,09%	10	0,05%
TOTAL	1 826 226 854	100,00%	19 850	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	18 714 799	1,02%	822	4,14%
[1 ; 2[	99 479 986	5,45%	2 080	10,48%
[2 ; 3[	1 261 576 107	69,08%	10 873	54,78%
[3 ; 4[	384 553 801	21,06%	4 620	23,27%
[4 ; 5[	48 011 644	2,63%	986	4,97%
[5 ; 6[	9 040 054	0,50%	276	1,39%
[6 ; 7[	3 466 370	0,19%	115	0,58%
[7 ; 8[	1 103 295	0,06%	55	0,28%
[8 ; 9[	265 473	0,01%	20	0,10%
>= 9	15 324	0,00%	3	0,02%
TOTAL	1 826 226 854	100,00%	19 850	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	431 153	0,02%	8	0,04%
[5 ; 10 [	3 792 255	0,21%	69	0,35%
[10 ; 15 [	30 303 518	1,66%	548	2,76%
[15 ; 20 [	127 472 865	6,98%	1 833	9,23%
[20 ; 25 [	278 440 776	15,25%	3 531	17,79%
[25 ; 30 [	409 916 209	22,45%	4 613	23,24%
[30 ; 35 [	474 109 663	25,96%	4 678	23,57%
[35 ; 40 [	465 579 296	25,49%	3 959	19,94%
[40 ; 45 [	35 320 704	1,93%	604	3,04%
[45 ; 50 [	860 415	0,05%	7	0,04%
[50 ; 55 [	0	0,00%	0	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
TOTAL	1 826 226 854	100,00%	19 850	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	1 749 515 688	95,80%	19 225	96,85%
Second home	36 946 547	2,02%	319	1,61%
Buy to let	20 792 948	1,14%	235	1,18%
Other	18 971 671	1,04%	71	0,36%
TOTAL	1 826 226 854	100,00%	19 850	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	859 875	0,05%	19	0,10%
[10 ; 20[	18 744 488	1,03%	363	1,83%
[20 ; 30[	59 307 159	3,25%	1 083	5,46%
[30 ; 40[	110 775 047	6,07%	1 809	9,11%
[40 ; 50[	190 258 174	10,42%	2 485	12,52%
[50 ; 60[	269 697 852	14,77%	3 113	15,68%
[60 ; 70[	361 211 332	19,78%	3 622	18,25%
[70 ; 80[	502 069 349	27,49%	4 572	23,03%
[80 ; 90[	286 527 158	15,69%	2 407	12,13%
>= 90	26 776 421	1,47%	377	1,90%
TOTAL	1 826 226 854	100,00%	19 850	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	23 688 818	1,30%	2 470	12,44%
[10 ; 20[	95 447 314	5,23%	2 846	14,34%
[20 ; 30[	154 804 238	8,48%	2 695	13,58%
[30 ; 40[	237 399 321	13,00%	2 749	13,85%
[40 ; 50[	321 053 101	17,58%	2 894	14,58%
[50 ; 60[	387 647 259	21,23%	2 846	14,34%
[60 ; 70[	353 568 323	19,36%	2 115	10,65%
[70 ; 80[	217 738 420	11,92%	1 086	5,47%
[80 ; 90[	34 331 720	1,88%	146	0,74%
>= 90	548 342	0,03%	3	0,02%
TOTAL	1 826 226 854	100,00%	19 850	100,00%