

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 Sept 2020
	Short Term : A-3	
	Perspective : Negative	

3 - Cover Pool Summary Statistics as of
March 31, 2021

Number of Loans	20 618
Original Principal Balance	2 481 052 907
Current Principal Balance	1 912 917 518
Eligible Principal Balance	1 825 029 158
Average Original Principal Balance	120 334
Average Current Principal Balance	92 779
Average Eligible Principal Balance (LTV60)	88 516
Maximum Loan Balance	966 782
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,48%
Weighted Average Current LTV	50,97%
Weighted Average Debt-To-Income at Origination (MMB)	29,98%
Weighted Average Remaining Term (Months)	205,9
Weighted Average Seasoning (Months)	39,6
Weighted Average Interest Rate	2,67%
Current Principal Balance (Fixed rate)	1 742 577 648
% Fixed rate Loans	91,10%
Current Principal Balance (Variable rate)	170 339 869
% Variable rate Loans	8,90%
% 10 largest exposures	0,45%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 13/04/2021

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

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

CCR	CONTRACTUAL COVER RATIO	1,1190
	Adjusted Aggregate Asset Amount (AAAA)	1 790 357 836,16
	Aggregate Notes Outstanding Principal Amount	1 600 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	1 821 826 207,26
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	1 825 029 146,71
A2	i * ii	1 821 826 207,26
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	1 912 917 517,62
	ii = Asset Percentage	95%
B	Cash Collateral Account	20 904 451,93
C	C = min(ASAA;SAL*AAAA)	99 593,87
	Aggregate Substitution Asset Amount (ASAA)	99 593,87
	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[	49 206 221	2,57%	4 527	21,96%
[25 000 ; 50 000[	104 014 164	5,44%	2 789	13,53%
[50 000 ; 75 000[	180 047 890	9,41%	2 877	13,95%
[75 000 ; 100 000[	240 280 837	12,56%	2 750	13,34%
[100 000 ; 150 000[	472 031 216	24,68%	3 841	18,63%
[150 000 ; 200 000[	339 934 578	17,77%	1 973	9,57%
[200 000 ; 250 000[	200 747 332	10,49%	905	4,39%
[250 000 ; 300 000[	119 819 618	6,26%	438	2,12%
[300 000 ; 350 000[	69 894 491	3,65%	217	1,05%
[350 000 ; 400 000[	46 374 514	2,42%	125	0,61%
[400 000 ; 450 000[	28 340 244	1,48%	67	0,32%
[450 000 ; 500 000[	16 677 872	0,87%	35	0,17%
>= 500 000	45 548 540	2,38%	74	0,36%
TOTAL	1 912 917 518	100,00%	20 618	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	1 734 877 807	90,69%	14 849	72,02%
Variable	170 339 869	8,90%	5 621	27,26%
Other	7 699 842	0,40%	148	0,72%
TOTAL	1 912 917 518	100,00%	20 618	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	131 304 272	6,86%	1 690	8,20%
Aquitaine-Limousin-Poitou-Charentes	198 240 545	10,36%	2 385	11,57%
Auvergne-Rhône-Alpes	194 180 573	10,15%	1 972	9,56%
Bourgogne-Franche-Comté	60 793 304	3,18%	910	4,41%
Bretagne	92 135 451	4,82%	1 234	5,99%
Centre-Val de Loire	61 037 139	3,19%	842	4,08%
Ile-de-France	330 395 887	17,27%	2 330	11,30%
Languedoc-Roussillon-Midi-Pyrénées	215 092 719	11,24%	2 226	10,80%
Nord-Pas-de-Calais-Picardie	208 576 687	10,90%	2 630	12,76%
Normandie	78 107 494	4,08%	1 158	5,62%
Pays de la Loire	111 926 851	5,85%	1 452	7,04%
Provence-Alpes-Côte d'Azur	231 126 596	12,08%	1 789	8,68%
TOTAL	1 912 917 518	100,00%	20 618	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	1 861 035	0,10%	742	3,60%
1	6 605 274	0,35%	827	4,01%
2	13 128 951	0,69%	1 006	4,88%
3	18 906 840	0,99%	932	4,52%
4	17 810 928	0,93%	701	3,40%
5	23 993 572	1,25%	697	3,38%
6	31 441 768	1,64%	768	3,72%
7	34 789 833	1,82%	703	3,41%
8	40 695 060	2,13%	677	3,28%
9	54 964 490	2,87%	865	4,20%
10	71 387 616	3,73%	924	4,48%
11	83 048 302	4,34%	971	4,71%
12	85 656 835	4,48%	912	4,42%
13	109 198 359	5,71%	1 061	5,15%
14	93 493 613	4,89%	862	4,18%
15	66 459 082	3,47%	602	2,92%
16	86 046 624	4,50%	732	3,55%
17	107 213 681	5,60%	825	4,00%
18	130 748 704	6,84%	904	4,38%
19	91 968 865	4,81%	628	3,05%
20	53 351 766	2,79%	394	1,91%
21	105 900 411	5,54%	692	3,36%
22	157 721 947	8,25%	938	4,55%
23	269 196 407	14,07%	1 453	7,05%
24	155 485 638	8,13%	791	3,84%
25	1 841 916	0,10%	11	0,05%
TOTAL	1 912 917 518	100,00%	20 618	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	19 736 417	1,03%	856	4,15%
[1 ; 2[	104 867 847	5,48%	2 171	10,53%
[2 ; 3[	1 312 433 487	68,61%	11 226	54,45%
[3 ; 4[	407 123 621	21,28%	4 806	23,31%
[4 ; 5[	53 695 556	2,81%	1 062	5,15%
[5 ; 6[	9 814 635	0,51%	290	1,41%
[6 ; 7[	3 666 763	0,19%	120	0,58%
[7 ; 8[	1 274 336	0,07%	63	0,31%
[8 ; 9[	286 346	0,01%	21	0,10%
>= 9	18 510	0,00%	3	0,01%
TOTAL	1 912 917 518	100,00%	20 618	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	442 856	0,02%	8	0,04%
[5 ; 10 [	3 855 492	0,20%	69	0,33%
[10 ; 15 [	31 565 920	1,65%	574	2,78%
[15 ; 20 [	133 556 731	6,98%	1 891	9,17%
[20 ; 25 [	291 177 968	15,22%	3 680	17,85%
[25 ; 30 [	428 973 488	22,43%	4 794	23,25%
[30 ; 35 [	497 720 098	26,02%	4 857	23,56%
[35 ; 40 [	487 670 562	25,49%	4 107	19,92%
[40 ; 45 [	37 080 244	1,94%	631	3,06%
[45 ; 50 [	874 158	0,05%	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	1 912 917 518	100,00%	20 618	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	1 832 182 876	95,78%	19 967	96,84%
Second home	39 412 676	2,06%	334	1,62%
Buy to let	21 466 952	1,12%	245	1,19%
Other	19 855 014	1,04%	72	0,35%
TOTAL	1 912 917 518	100,00%	20 618	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	986 670	0,05%	21	0,10%
[10 ; 20[	19 973 695	1,04%	380	1,84%
[20 ; 30[	62 860 491	3,29%	1 132	5,49%
[30 ; 40[	116 333 812	6,08%	1 882	9,13%
[40 ; 50[	200 256 696	10,47%	2 597	12,60%
[50 ; 60[	281 903 929	14,74%	3 226	15,65%
[60 ; 70[	377 059 088	19,71%	3 756	18,22%
[70 ; 80[	527 420 707	27,57%	4 738	22,98%
[80 ; 90[	298 005 536	15,58%	2 493	12,09%
>= 90	28 116 894	1,47%	393	1,91%
TOTAL	1 912 917 518	100,00%	20 618	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	22 978 578	1,20%	2 425	11,76%
[10 ; 20[	96 890 264	5,07%	2 967	14,39%
[20 ; 30[	157 357 052	8,23%	2 783	13,50%
[30 ; 40[	239 010 261	12,49%	2 792	13,54%
[40 ; 50[	324 263 174	16,95%	2 944	14,28%
[50 ; 60[	403 011 468	21,07%	2 986	14,48%
[60 ; 70[	374 218 481	19,56%	2 267	11,00%
[70 ; 80[	243 772 396	12,74%	1 229	5,96%
[80 ; 90[	51 030 273	2,67%	222	1,08%
>= 90	385 572	0,02%	3	0,01%
TOTAL	1 912 917 518	100,00%	20 618	100,00%