

Programme Information
1 - Programme Description

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	1 100 000 000,00

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

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 Covered Bonds	AAA	October 2018
My Money Bank	Long Term : BBB-	Last update as of September 2019
	Short Term : A-3	
	Perspective : Stable	

3 - Cover Pool Summary Statistics as of
September 30, 2019

Number of Loans	15 021
Original Principal Balance	1 740 631 769
Current Principal Balance	1 419 489 102
Eligible Principal Balance	1 321 411 455
Average Original Principal Balance	115 880
Average Current Principal Balance	94 500
Average Eligible Principal Balance (LTV60)	87 971
Maximum Loan Balance	971 360
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	63,81%
Weighted Average Current LTV	55,11%
Weighted Average Debt-To-Income at Origination (MMB)	30,34%
Weighted Average Remaining Term (Months)	207,9
Weighted Average Seasoning (Months)	31,9
Weighted Average Interest Rate	2,82%
Current Principal Balance (Fixed rate)	1 265 202 016
% Fixed rate Loans	89,13%
Current Principal Balance (Variable rate)	142 896 564
% Variable rate Loans	10,07%
% 10 largest exposures	0,58%

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 09/10/2019

CCR = Adjusted Aggregate Asset Amount (AAAA)/Aggregate Note Outstanding Principal Amount
(AAAA) = A + B + C + D - W

CCR	CONTRACTUAL COVER RATIO		1,0698
	Adjusted Aggregate Asset Amount (AAAA)		1 176 790 619,24
	Aggregate Notes Outstanding Principal Amount		1 100 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)		Pass
A	A = min(A1;A2)		1 191 993 820,54
A1	Aggregate Adjusted Loan Outstanding Principal Amounts		1 321 411 455,14
A2	i * ii		1 191 993 820,54
	i = Aggregate unadjusted Loan Outstanding Principal Amounts		1 419 489 101,51
	ii = Asset Percentage		84%
B	Cash Collateral Account		19 247 407,47
C	C = min(ASAA;SAL*AAAA)		99 391,23
	Aggregate Substitution Asset Amount (ASAA)		99 391,23
	Substitution Asset Limit (SAL)		15%
	SAL*AAAA		165 000 000,00
D	Permitted Investments		0
W	Potential Commingling Amount		34 550 000,00
	Collection Loss Trigger Event		True
	Aggregate amount of 2.5 months of collections		34 550 000,00
	Additional Collection Loss Amount		0

OVERCOLLATERALISATION

Ratio	Minimum	Current
Legal	105,00%	123,14%
Contractual	122,64%	130,80%

Cover Pool stratification

1 - Cover Pool Outstanding Balance Distribution

Outstanding Balance (€)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 25 000[	31 347 102	2,21%	2 714	18,07%
[25 000 ; 50 000[	77 087 759	5,43%	2 053	13,67%
[50 000 ; 75 000[	141 236 340	9,95%	2 264	15,07%
[75 000 ; 100 000[	196 207 885	13,82%	2 250	14,98%
[100 000 ; 150 000[	359 101 758	25,30%	2 935	19,54%
[150 000 ; 200 000[	262 813 946	18,51%	1 531	10,19%
[200 000 ; 250 000[	145 929 802	10,28%	661	4,40%
[250 000 ; 300 000[	82 921 458	5,84%	305	2,03%
[300 000 ; 350 000[	45 354 210	3,20%	141	0,94%
[350 000 ; 400 000[	26 452 152	1,86%	71	0,47%
[400 000 ; 450 000[	13 128 881	0,92%	31	0,21%
[450 000 ; 500 000[	9 873 320	0,70%	21	0,14%
>= 500 000	28 034 488	1,97%	44	0,29%
TOTAL	1 419 489 102	100,00%	15 021	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	1 265 202 016	89,13%	11 243	74,85%
Variable	142 896 564	10,07%	3 550	23,63%
Other	11 390 522	0,80%	228	1,52%
TOTAL	1 419 489 102	100,00%	15 021	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	97 075 564	6,84%	1 173	7,81%
Aquitaine-Limousin-Poitou-Charentes	161 848 911	11,40%	1 832	12,20%
Auvergne-Rhône-Alpes	143 883 396	10,14%	1 432	9,53%
Bourgogne-Franche-Comté	49 218 445	3,47%	707	4,71%
Bretagne	75 989 933	5,35%	928	6,18%
Centre-Val de Loire	47 978 378	3,38%	663	4,41%
Ile-de-France	217 077 116	15,29%	1 610	10,72%
Languedoc-Roussillon-Midi-Pyrénées	160 748 622	11,32%	1 639	10,91%
Nord-Pas-de-Calais-Picardie	159 563 042	11,24%	1 940	12,92%
Normandie	60 057 227	4,23%	837	5,57%
Pays de la Loire	87 370 887	6,16%	1 038	6,91%
Provence-Alpes-Côte d'Azur	158 677 582	11,18%	1 222	8,14%
TOTAL	1 419 489 102	100,00%	15 021	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
< 1 y	1 293 909	0,09%	437	2,91%
1 - 2 y	3 053 674	0,22%	394	2,62%
2 - 3 y	5 832 551	0,41%	393	2,62%
3 - 4 y	10 469 361	0,74%	577	3,84%
4 - 5 y	12 165 994	0,86%	482	3,21%
5 - 6 y	16 069 545	1,13%	497	3,31%
6 - 7 y	16 093 475	1,13%	410	2,73%
7 - 8 y	26 966 606	1,90%	536	3,57%
8 - 9 y	29 176 166	2,06%	532	3,54%
9 - 10 y	43 279 097	3,05%	635	4,23%
10 - 11 y	40 912 287	2,88%	577	3,84%
11 - 12 y	56 343 656	3,97%	727	4,84%
12 - 13 y	75 785 279	5,34%	839	5,59%
13 - 14 y	92 995 780	6,55%	933	6,21%
14 - 15 y	88 790 970	6,26%	862	5,74%
15 - 16 y	48 301 680	3,40%	466	3,10%
16 - 17 y	48 751 425	3,43%	456	3,04%
17 - 18 y	80 777 870	5,69%	688	4,58%
18 - 19 y	101 941 749	7,18%	783	5,21%
19 - 20 y	107 577 127	7,58%	730	4,86%
20 - 21 y	34 017 186	2,40%	241	1,60%
21 - 22 y	35 287 497	2,49%	259	1,72%
22 - 23 y	93 258 713	6,57%	615	4,09%
23 - 24 y	169 762 059	11,96%	969	6,45%
24 - 25 y	179 523 309	12,65%	975	6,49%
> 25 y	1 062 136	0,07%	8	0,05%
TOTAL	1 419 489 102	100,00%	15 021	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	24 650 013	1,74%	825	5,49%
[1 ; 2[	28 707 404	2,02%	914	6,08%
[2 ; 3[	931 793 080	65,64%	7980	53,13%
[3 ; 4[	349 633 428	24,63%	3860	25,70%
[4 ; 5[	65 728 587	4,63%	935	6,22%
[5 ; 6[	12 452 183	0,88%	287	1,91%
[6 ; 7[	4 547 993	0,32%	132	0,88%
[7 ; 8[	1 568 137	0,11%	59	0,39%
[8 ; 9[	365 097	0,03%	25	0,17%
>= 9	43 180	0,00%	4	0,03%
TOTAL	1 419 489 102	100,00%	15 021	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	142 466	0,01%	7	0,05%
[5 ; 10 [	2 280 995	0,16%	42	0,28%
[10 ; 15 [	21 692 115	1,53%	379	2,52%
[15 ; 20 [	94 556 103	6,66%	1 310	8,72%
[20 ; 25 [	200 348 660	14,11%	2 549	16,97%
[25 ; 30 [	308 097 802	21,70%	3 340	22,24%
[30 ; 35 [	373 894 702	26,34%	3 604	23,99%
[35 ; 40 [	383 305 855	27,00%	3 248	21,62%
[40 ; 45 [	34 270 600	2,41%	537	3,57%
[45 ; 50 [	899 804	0,06%	5	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	1 419 489 102	100,00%	15 021	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	1 364 537 937	96,13%	14 557	96,91%
Buy to let	27 609 386	1,95%	191	1,27%
Second home	16 648 914	1,17%	234	1,56%
Other	10 692 865	0,75%	39	0,26%
TOTAL	1 419 489 102	100,00%	15 021	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	843 234	0,06%	19	0,13%
[10 ; 20[	16 006 009	1,13%	312	2,08%
[20 ; 30[	52 755 205	3,72%	916	6,10%
[30 ; 40[	94 454 418	6,65%	1 509	10,05%
[40 ; 50[	154 667 407	10,90%	1 990	13,25%
[50 ; 60[	201 107 407	14,17%	2 257	15,03%
[60 ; 70[	272 810 753	19,22%	2 670	17,78%
[70 ; 80[	412 851 303	29,08%	3 571	23,77%
[80 ; 90[	195 868 067	13,80%	1 581	10,53%
>= 90	18 125 297	1,28%	196	1,30%
TOTAL	1 419 489 102	100,00%	15 021	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	9 311 397	0,66%	1 101	7,33%
[10 ; 20[	50 810 960	3,58%	1 560	10,39%
[20 ; 30[	105 281 356	7,42%	1 992	13,26%
[30 ; 40[	154 335 587	10,87%	2 070	13,78%
[40 ; 50[	204 535 272	14,41%	2 105	14,01%
[50 ; 60[	255 691 862	18,01%	2 149	14,31%
[60 ; 70[	303 674 304	21,39%	2 145	14,28%
[70 ; 80[	224 188 478	15,79%	1 337	8,90%
[80 ; 90[	110 841 806	7,81%	549	3,65%
>= 90	818 080	0,06%	13	0,09%
TOTAL	1 419 489 102	100,00%	15 021	100,00%