

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

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	1 470 000 000,00

**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

**c - Retained Issuance**

ISIN	Currency	Principal Balance	Interest Type	Final Maturity date	Extended Maturity Date	Maturity Type
FR0013500006	EUR	120 000 000,00	Fixed	25/03/2027	25/03/2028	Soft Bullet
FR0013509551	EUR	50 000 000,00	Fixed	22/04/2023	22/04/2024	Soft Bullet
FR0013528718	EUR	200 000 000,00	Fixed	10/08/2023	10/08/2024	Soft Bullet

**2 - External Rating**

Entity	Standard & Poor's rating	Rating Date
MMB SCF's Covered Bonds	AAA	Last update as of June 2020
My Money Bank	Long Term : BBB-	Last update as of April 2020
	Short Term : A-3	
	Perspective : Negative	

**3 - Cover Pool Summary Statistics as of**
**September 30, 2020**

Number of Loans	18 411
Original Principal Balance	2 187 716 178
Current Principal Balance	<b>1 737 534 694</b>
Eligible Principal Balance	1 633 632 924
Average Original Principal Balance	118 827
Average Current Principal Balance	94 375
Average Eligible Principal Balance (LTV60)	88 731
Maximum Loan Balance	982 540
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,54%
Weighted Average Current LTV	53,50%
Weighted Average Debt-To-Income at Origination (MMB)	30,10%
Weighted Average Remaining Term (Months)	209,3
Weighted Average Seasoning (Months)	35,4
Weighted Average Interest Rate	2,73%
Current Principal Balance (Fixed rate)	1 595 696 488
% Fixed rate Loans	91,84%
Current Principal Balance (Variable rate)	141 838 205
% Variable rate Loans	8,16%
% 10 largest exposures	0,50%

Asset Coverage Test

**CONTRACTUAL COVER RATIO**

Contractual Cover Test Date = 07/10/2020

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

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

CCR	<b>CONTRACTUAL COVER RATIO</b>	<b>1,0912</b>
	Adjusted Aggregate Asset Amount (AAAA)	1 604 066 083,78
	Aggregate Notes Outstanding Principal Amount	1 470 000 000,00
	<b>CONTRACTUAL COVER TEST RESULT (PASS/FAIL)</b>	Pass
A	<b>A = min(A1;A2)</b>	<b>1 633 632 911,80</b>
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	1 633 632 911,80
A2	i * ii	1 654 794 946,43
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	1 737 534 693,75
	ii = Asset Percentage	95%
B	<b>Cash Collateral Account</b>	<b>21 383 645,45</b>
C	<b>C = min(ASAA;SAL*AAAA)</b>	<b>99 526,53</b>
	Aggregate Substitution Asset Amount (ASAA)	99 526,53
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	220 500 000,00
D	<b>Permitted Investments</b>	<b>0</b>
W	Potential Commingling Amount	51 050 000,00
	Collection Loss Trigger Event	True
	Aggregate amount of 2.5 months of collections	51 050 000,00
	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[	42 657 278	2,46%	3 937	21,38%
[25 000 ; 50 000[	90 219 417	5,19%	2 421	13,15%
[50 000 ; 75 000[	160 655 785	9,25%	2 563	13,92%
[75 000 ; 100 000[	214 089 044	12,32%	2 451	13,31%
[100 000 ; 150 000[	431 477 566	24,83%	3 512	19,08%
[150 000 ; 200 000[	309 993 601	17,84%	1 800	9,78%
[200 000 ; 250 000[	184 691 192	10,63%	834	4,53%
[250 000 ; 300 000[	115 518 259	6,65%	422	2,29%
[300 000 ; 350 000[	67 358 918	3,88%	208	1,13%
[350 000 ; 400 000[	39 887 309	2,30%	107	0,58%
[400 000 ; 450 000[	25 019 435	1,44%	59	0,32%
[450 000 ; 500 000[	16 149 550	0,93%	34	0,18%
>= 500 000	39 817 341	2,29%	63	0,34%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>

## 2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	1 588 212 439	91,41%	13 470	73,16%
Variable	141 838 205	8,16%	4 785	25,99%
Other	7 484 049	0,43%	156	0,85%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>

## 3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	117 760 409	6,78%	1 450	7,88%
Aquitaine-Limousin-Poitou-Charentes	183 342 164	10,55%	2 175	11,81%
Auvergne-Rhône-Alpes	180 053 772	10,36%	1 772	9,62%
Bourgogne-Franche-Comté	56 081 550	3,23%	840	4,56%
Bretagne	83 259 503	4,79%	1 104	6,00%
Centre-Val de Loire	54 364 025	3,13%	755	4,10%
Ile-de-France	292 051 061	16,81%	2 035	11,05%
Languedoc-Roussillon-Midi-Pyrénées	195 643 949	11,26%	2 000	10,86%
Nord-Pas-de-Calais-Picardie	192 046 426	11,05%	2 347	12,75%
Normandie	71 916 771	4,14%	1 070	5,81%
Pays de la Loire	100 122 718	5,76%	1 268	6,89%
Provence-Alpes-Côte d'Azur	210 892 348	12,14%	1 595	8,66%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>

## 4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	1 487 272	0,09%	678	3,68%
1	4 758 904	0,27%	602	3,27%
2	9 975 886	0,57%	793	4,31%
3	15 521 738	0,89%	852	4,63%
4	15 697 394	0,90%	602	3,27%
5	17 456 679	1,00%	564	3,06%
6	25 966 988	1,49%	655	3,56%
7	28 337 582	1,63%	592	3,22%
8	38 000 522	2,19%	660	3,58%
9	42 574 956	2,45%	647	3,51%
10	54 721 202	3,15%	758	4,12%
11	75 452 985	4,34%	892	4,84%
12	84 493 498	4,86%	911	4,95%
13	96 139 798	5,53%	955	5,19%
14	91 119 686	5,24%	825	4,48%
15	52 393 980	3,02%	483	2,62%
16	76 861 654	4,42%	682	3,70%
17	97 680 505	5,62%	771	4,19%
18	125 129 439	7,20%	892	4,84%
19	95 192 729	5,48%	636	3,45%
20	39 921 484	2,30%	287	1,56%
21	82 117 061	4,73%	570	3,10%
22	143 468 089	8,26%	872	4,74%
23	225 930 765	13,00%	1 266	6,88%
24	194 457 415	11,19%	955	5,19%
25	2 676 481	0,15%	11	0,06%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	15 750 049	0,91%	691	3,75%
[1 ; 2[	52 094 057	3,00%	1 437	7,81%
[2 ; 3[	1 216 756 922	70,03%	10 288	55,88%
[3 ; 4[	384 205 544	22,11%	4 496	24,42%
[4 ; 5[	54 624 298	3,14%	1 049	5,70%
[5 ; 6[	9 463 535	0,54%	272	1,48%
[6 ; 7[	3 113 386	0,18%	101	0,55%
[7 ; 8[	1 270 550	0,07%	54	0,29%
[8 ; 9[	231 688	0,01%	20	0,11%
>= 9	24 666	0,00%	3	0,02%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	466 068	0,03%	8	0,04%
[5 ; 10 [	3 204 149	0,18%	55	0,30%
[10 ; 15 [	28 106 241	1,62%	513	2,79%
[15 ; 20 [	118 679 036	6,83%	1 621	8,80%
[20 ; 25 [	262 643 862	15,12%	3 256	17,69%
[25 ; 30 [	380 786 286	21,92%	4 223	22,94%
[30 ; 35 [	447 529 796	25,76%	4 355	23,65%
[35 ; 40 [	458 521 820	26,39%	3 771	20,48%
[40 ; 45 [	36 684 546	2,11%	600	3,26%
[45 ; 50 [	912 890	0,05%	9	0,05%
[50 ; 55 [	0	0,00%	0	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	1 665 335 787	95,84%	17 837	96,88%
Second home	36 354 072	2,09%	307	1,67%
Buy to let	17 583 421	1,01%	206	1,12%
Other	18 261 414	1,05%	61	0,33%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 019 427	0,06%	21	0,11%
[10 ; 20[	18 087 639	1,04%	335	1,82%
[20 ; 30[	57 650 060	3,32%	1 006	5,46%
[30 ; 40[	107 849 235	6,21%	1 701	9,24%
[40 ; 50[	181 331 802	10,44%	2 345	12,74%
[50 ; 60[	248 961 648	14,33%	2 835	15,40%
[60 ; 70[	337 899 682	19,45%	3 328	18,08%
[70 ; 80[	482 807 899	27,79%	4 223	22,94%
[80 ; 90[	275 522 986	15,86%	2 260	12,28%
>= 90	26 404 317	1,52%	357	1,94%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	16 323 214	0,94%	1 893	10,28%
[10 ; 20[	73 649 199	4,24%	2 367	12,86%
[20 ; 30[	132 431 486	7,62%	2 501	13,58%
[30 ; 40[	193 209 645	11,12%	2 350	12,76%
[40 ; 50[	263 571 039	15,17%	2 505	13,61%
[50 ; 60[	349 519 173	20,12%	2 707	14,70%
[60 ; 70[	347 609 410	20,01%	2 239	12,16%
[70 ; 80[	267 364 683	15,39%	1 416	7,69%
[80 ; 90[	92 555 197	5,33%	426	2,31%
>= 90	1 301 648	0,07%	7	0,04%
<b>TOTAL</b>	<b>1 737 534 694</b>	<b>100,00%</b>	<b>18 411</b>	<b>100,00%</b>