

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

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

Number of Loans	25 781
Original Principal Balance	3 215 366 113
Current Principal Balance	2 448 394 629
Eligible Principal Balance	2 324 628 612
Average Original Principal Balance	124 718
Average Current Principal Balance	94 969
Average Eligible Principal Balance (LTV60)	90 168
Maximum Loan Balance	2 416 023
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,77%
Weighted Average Current LTV	51,16%
Weighted Average Debt-To-Income at Origination (MMB)	30,09%
Weighted Average Remaining Term (Months)	208,2
Weighted Average Seasoning (Months)	39,7
Weighted Average Interest Rate	2,60%
Current Principal Balance (Fixed rate)	2 231 597 169
% Fixed rate Loans	91,15%
Current Principal Balance (Variable rate)	216 797 461
% Variable rate Loans	8,85%
% 10 largest exposures	0,50%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 12/10/2021

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

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

CCR	CONTRACTUAL COVER RATIO	1,0750
	Adjusted Aggregate Asset Amount (AAAA)	2 257 492 300,72
	Aggregate Notes Outstanding Principal Amount	2 100 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 324 628 600,02
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	2 324 628 600,02
A2	i * ii	2 331 804 409,00
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	2 448 394 629,45
	ii = Asset Percentage	95%
B	Cash Collateral Account	20 564 039,06
C	C = min(ASAA;SAL*AAAA)	99 661,64
	Aggregate Substitution Asset Amount (ASAA)	99 661,64
	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[	62 761 856	2,56%	5 786	22,44%
[25 000 ; 50 000[	132 409 672	5,41%	3 556	13,79%
[50 000 ; 75 000[	212 109 711	8,66%	3 404	13,20%
[75 000 ; 100 000[	280 995 838	11,48%	3 225	12,51%
[100 000 ; 150 000[	576 380 429	23,54%	4 684	18,17%
[150 000 ; 200 000[	439 409 200	17,95%	2 550	9,89%
[200 000 ; 250 000[	263 910 182	10,78%	1 189	4,61%
[250 000 ; 300 000[	171 777 582	7,02%	630	2,44%
[300 000 ; 350 000[	108 220 342	4,42%	335	1,30%
[350 000 ; 400 000[	62 563 307	2,56%	169	0,66%
[400 000 ; 450 000[	33 672 074	1,38%	80	0,31%
[450 000 ; 500 000[	27 582 705	1,13%	58	0,22%
>= 500 000	76 601 731	3,13%	115	0,45%
TOTAL	2 448 394 629	100,00%	25 781	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 222 864 550	90,79%	18 455	71,58%
Variable	216 797 461	8,85%	7 165	27,79%
Other	8 732 619	0,36%	161	0,62%
TOTAL	2 448 394 629	100,00%	25 781	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Alsace-Champagne-Ardenne-Lorraine	163 388 782	6,67%	2 093	8,12%
Aquitaine-Limousin-Poitou-Charentes	247 724 904	10,12%	2 941	11,41%
Auvergne-Rhône-Alpes	260 410 308	10,64%	2 494	9,67%
Bourgogne-Franche-Comté	74 854 029	3,06%	1 113	4,32%
Bretagne	115 472 574	4,72%	1 560	6,05%
Centre-Val de Loire	71 092 849	2,90%	1 026	3,98%
Ile-de-France	447 481 116	18,28%	3 037	11,78%
Languedoc-Roussillon-Midi-Pyrénées	265 530 066	10,85%	2 756	10,69%
Nord-Pas-de-Calais-Picardie	258 926 885	10,58%	3 282	12,73%
Normandie	97 072 248	3,96%	1 425	5,53%
Pays de la Loire	143 034 391	5,84%	1 796	6,97%
Provence-Alpes-Côte d'Azur	303 406 477	12,39%	2 258	8,76%
TOTAL	2 448 394 629	100,00%	25 781	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	2 695 403	0,11%	988	3,83%
1	10 081 301	0,41%	1 230	4,77%
2	18 701 387	0,76%	1 324	5,14%
3	23 261 915	0,95%	1 086	4,21%
4	23 799 738	0,97%	878	3,41%
5	34 563 291	1,41%	995	3,86%
6	37 370 317	1,53%	895	3,47%
7	42 990 602	1,76%	859	3,33%
8	51 424 727	2,10%	878	3,41%
9	74 956 899	3,06%	1 148	4,45%
10	86 336 333	3,53%	1 113	4,32%
11	93 268 437	3,81%	1 089	4,22%
12	101 284 683	4,14%	1 070	4,15%
13	118 270 577	4,83%	1 121	4,35%
14	137 875 517	5,63%	1 182	4,58%
15	83 650 808	3,42%	790	3,06%
16	100 701 991	4,11%	821	3,18%
17	133 534 467	5,45%	989	3,84%
18	136 657 147	5,58%	927	3,60%
19	137 033 926	5,60%	914	3,55%
20	81 095 312	3,31%	577	2,24%
21	138 069 939	5,64%	863	3,35%
22	207 323 150	8,47%	1 210	4,69%
23	251 176 643	10,26%	1 310	5,08%
24	321 291 003	13,12%	1 514	5,87%
25	979 114	0,04%	10	0,04%
TOTAL	2 448 394 629	100,00%	25 781	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	26 618 163	1,09%	1 151	4,46%
[1 ; 2[	173 342 149	7,08%	3 257	12,63%
[2 ; 3[	1 696 173 097	69,28%	13 846	53,71%
[3 ; 4[	476 434 647	19,46%	5 684	22,05%
[4 ; 5[	54 869 410	2,24%	1 172	4,55%
[5 ; 6[	14 107 307	0,58%	400	1,55%
[6 ; 7[	5 176 977	0,21%	172	0,67%
[7 ; 8[	1 387 483	0,06%	72	0,28%
[8 ; 9[	245 810	0,01%	23	0,09%
>= 9	39 588	0,00%	4	0,02%
TOTAL	2 448 394 629	100,00%	25 781	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	437 615	0,02%	10	0,04%
[5 ; 10 [	4 682 619	0,19%	82	0,32%
[10 ; 15 [	38 830 913	1,59%	705	2,73%
[15 ; 20 [	163 020 236	6,66%	2 379	9,23%
[20 ; 25 [	369 700 149	15,10%	4 597	17,83%
[25 ; 30 [	553 509 530	22,61%	6 008	23,30%
[30 ; 35 [	629 840 642	25,72%	6 041	23,43%
[35 ; 40 [	641 162 058	26,19%	5 185	20,11%
[40 ; 45 [	46 364 285	1,89%	767	2,98%
[45 ; 50 [	846 582	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	2 448 394 629	100,00%	25 781	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 340 773 579	95,60%	24 949	96,77%
Second home	46 763 779	1,91%	398	1,54%
Buy to let	32 519 545	1,33%	336	1,30%
Other	28 337 726	1,16%	98	0,38%
TOTAL	2 448 394 629	100,00%	25 781	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 574 359	0,06%	32	0,12%
[10 ; 20[	22 911 928	0,94%	458	1,78%
[20 ; 30[	77 774 784	3,18%	1 390	5,39%
[30 ; 40[	148 688 150	6,07%	2 341	9,08%
[40 ; 50[	251 391 546	10,27%	3 238	12,56%
[50 ; 60[	360 679 259	14,73%	4 073	15,80%
[60 ; 70[	471 165 745	19,24%	4 637	17,99%
[70 ; 80[	679 854 237	27,77%	5 954	23,09%
[80 ; 90[	399 144 192	16,30%	3 183	12,35%
>= 90	35 210 429	1,44%	475	1,84%
TOTAL	2 448 394 629	100,00%	25 781	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	34 108 574	1,39%	3 439	13,34%
[10 ; 20[	126 972 429	5,19%	3 804	14,76%
[20 ; 30[	207 911 007	8,49%	3 495	13,56%
[30 ; 40[	310 505 180	12,68%	3 472	13,47%
[40 ; 50[	421 724 640	17,22%	3 673	14,25%
[50 ; 60[	474 436 136	19,38%	3 374	13,09%
[60 ; 70[	453 862 798	18,54%	2 578	10,00%
[70 ; 80[	313 328 367	12,80%	1 512	5,86%
[80 ; 90[	104 555 472	4,27%	429	1,66%
>= 90	990 028	0,04%	5	0,02%
TOTAL	2 448 394 629	100,00%	25 781	100,00%