

Programme Information
1 - Programme Description

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	2 400 000 000,00

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

c - Retained Issuances

ISIN	Currency	Principal Balance	Interest Type	Coupon	Final Maturity date	Extended Maturity Date	Maturity Type
FR0014009N63	EUR	300 000 000,00	Fixed	1,00%	14/04/2025	14/04/2026	Soft Bullet

2 - External Rating

Entity	Standard & Poor's rating	Rating Date
MMB SCF 's Covered Bonds	AAA	Last update as of July 2023
	Outlook : Negative	
	Long Term : BBB-	
My Money Bank	Short Term : A-3	Last update as of July 2023
	Outlook : Negative	

3 - Cover Pool Summary Statistics as of
September 30, 2024

Number of Loans	27 111
Original Principal Balance	3 883 752 998
Current Principal Balance	2 860 908 308
Eligible Principal Balance	2 851 459 519
Average Original Principal Balance	143 254
Average Current Principal Balance	105 526
Average Eligible Principal Balance (LTV80)	105 177
Maximum Loan Balance	2 191 915
Maximum Remaining Term (Month)	300
Weighted Average Original LTV	64,55%
Weighted Average Current LTV	49,92%
Weighted Average Debt-To-Income at Origination (MMB)	30,34%
Weighted Average Remaining Term (Months)	204,9
Weighted Average Seasoning (Months)	53,7
Weighted Average Interest Rate	2,87%
Current Principal Balance (Fixed rate)	2 738 917 804
% Fixed rate Loans	95,74%
Current Principal Balance (Variable rate)	121 990 504
% Variable rate Loans	4,26%
% 10 largest exposures	0,45%

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 24/10/2024

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

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

CCR	CONTRACTUAL COVER RATIO	1,0961
	Adjusted Aggregate Asset Amount (AAAA)	2 630 589 006,58
	Aggregate Notes Outstanding Principal Amount	2 400 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	$A = \min(A1; A2)$	2 693 633 657,39
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	2 851 459 518,82
A2	i * ii	2 693 633 657,39
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	2 860 908 307,51
	ii = Asset Percentage	94%
B	Cash Collateral Account	23 521 832,16
C	$C = \min(ASAA; SAL * AAAA)$	1 232 677,03
	Aggregate Substitution Asset Amount (ASAA)	1 232 677,03
	Substitution Asset Limit (SAL)	15%
	SAL * AAAA	360 000 000,00
D	Permitted Investments	0
E	Forward Financial Instruments	0
W	Potential Commingling Amount	87 799 160,00
	Collection Loss Trigger Event	True
	Aggregate amount of 2.5 months of collections	87 799 160,00
	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[	50 991 042	1,78%	4 732	17,45%
[25 000 ; 50 000[	129 196 699	4,52%	3 435	12,67%
[50 000 ; 75 000[	225 109 681	7,87%	3 599	13,28%
[75 000 ; 100 000[	294 263 602	10,29%	3 374	12,45%
[100 000 ; 150 000[	700 823 695	24,50%	5 682	20,96%
[150 000 ; 200 000[	532 979 636	18,63%	3 096	11,42%
[200 000 ; 250 000[	337 538 298	11,80%	1 518	5,60%
[250 000 ; 300 000[	199 029 358	6,96%	731	2,70%
[300 000 ; 350 000[	130 789 655	4,57%	407	1,50%
[350 000 ; 400 000[	65 667 066	2,30%	176	0,65%
[400 000 ; 450 000[	54 609 851	1,91%	129	0,48%
[450 000 ; 500 000[	34 932 377	1,22%	74	0,27%
>= 500 000	104 977 347	3,67%	158	0,58%
TOTAL	2 860 908 308	100,00%	27 111	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 734 966 675	95,60%	22 620	83,43%
Variable	121 990 504	4,26%	4 393	16,20%
Other	3 951 128	0,14%	98	0,36%
TOTAL	2 860 908 308	100,00%	27 111	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhône-Alpes	306 013 538	10,70%	2 643	9,75%
Bourgogne-Franche-Comté	86 162 726	3,01%	1 089	4,02%
Bretagne	131 487 004	4,60%	1 564	5,77%
Centre-Val-de-Loire	77 470 247	2,71%	994	3,67%
Grand-Est	192 254 893	6,72%	2 203	8,13%
Hauts-de-France	293 478 765	10,26%	3 404	12,56%
Ile-de-France	539 786 808	18,87%	3 451	12,73%
Normandie	116 679 362	4,08%	1 399	5,16%
Nouvelle-Aquitaine	290 037 028	10,14%	3 059	11,28%
Occitanie	314 108 636	10,98%	3 015	11,12%
Pays de la Loire	158 625 029	5,54%	1 798	6,63%
Provence-Alpes-Côte-d'Azur	354 804 271	12,40%	2 492	9,19%
TOTAL	2 860 908 308	100,00%	27 111	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	2 833 763	0,10%	1 127	4,16%
1	8 211 341	0,29%	872	3,22%
2	13 455 568	0,47%	876	3,23%
3	19 621 131	0,69%	868	3,20%
4	27 639 703	0,97%	930	3,43%
5	31 759 408	1,11%	850	3,14%
6	41 685 590	1,46%	928	3,42%
7	54 822 407	1,92%	998	3,68%
8	69 348 665	2,42%	1 131	4,17%
9	81 230 643	2,84%	1 115	4,11%
10	89 367 311	3,12%	1 081	3,99%
11	118 112 447	4,13%	1 240	4,57%
12	140 175 640	4,90%	1 344	4,96%
13	103 790 705	3,63%	995	3,67%
14	136 335 217	4,77%	1 213	4,47%
15	126 029 590	4,41%	1 015	3,74%
16	156 150 969	5,46%	1 186	4,37%
17	187 590 798	6,56%	1 274	4,70%
18	134 216 157	4,69%	945	3,49%
19	176 478 334	6,17%	1 182	4,36%
20	195 518 059	6,83%	1 132	4,18%
21	293 003 234	10,24%	1 543	5,69%
22	441 152 531	15,42%	2 123	7,83%
23	131 916 421	4,61%	689	2,54%
24	80 462 673	2,81%	454	1,67%
25	0	0,00%	0	0,00%
TOTAL	2 860 908 308	100,00%	27 111	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	19 148 089	0,67%	618	2,28%
[1 ; 2[	257 256 808	8,99%	2 081	7,68%
[2 ; 3[	1 722 645 679	60,21%	11 923	43,98%
[3 ; 4[	444 986 135	15,55%	5 034	18,57%
[4 ; 5[	143 415 214	5,01%	1 573	5,80%
[5 ; 6[	157 942 535	5,52%	2 111	7,79%
[6 ; 7[	80 421 709	2,81%	2 420	8,93%
[7 ; 8[	32 827 895	1,15%	1 143	4,22%
[8 ; 9[	1 998 110	0,07%	176	0,65%
>= 9	266 134	0,01%	32	0,12%
TOTAL	2 860 908 308	100,00%	27 111	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	97 594	0,00%	3	0,01%
[5 ; 10 [	4 801 684	0,17%	77	0,28%
[10 ; 15 [	43 014 245	1,50%	712	2,63%
[15 ; 20 [	183 397 378	6,41%	2 443	9,01%
[20 ; 25 [	422 154 084	14,76%	4 653	17,16%
[25 ; 30 [	621 991 888	21,74%	6 175	22,78%
[30 ; 35 [	729 277 896	25,49%	6 350	23,42%
[35 ; 40 [	799 460 709	27,94%	6 028	22,23%
[40 ; 45 [	56 002 501	1,96%	662	2,44%
[45 ; 50 [	710 329	0,02%	8	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	2 860 908 308	100,00%	27 111	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 725 537 985	95,27%	26 178	96,56%
Second home	48 309 643	1,69%	384	1,42%
Buy to let	51 090 988	1,79%	422	1,56%
Other	35 969 691	1,26%	127	0,47%
TOTAL	2 860 908 308	100,00%	27 111	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 729 249	0,06%	35	0,13%
[10 ; 20[	28 684 889	1,00%	501	1,85%
[20 ; 30[	87 416 196	3,06%	1 399	5,16%
[30 ; 40[	176 930 110	6,18%	2 403	8,86%
[40 ; 50[	292 181 764	10,21%	3 354	12,37%
[50 ; 60[	442 338 547	15,46%	4 422	16,31%
[60 ; 70[	548 152 964	19,16%	4 884	18,01%
[70 ; 80[	796 562 423	27,84%	6 519	24,05%
[80 ; 90[	449 772 007	15,72%	3 206	11,83%
>= 90	37 140 158	1,30%	388	1,43%
TOTAL	2 860 908 308	100,00%	27 111	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	42 153 933	1,47%	3 456	12,75%
[10 ; 20[	151 631 967	5,30%	3 656	13,49%
[20 ; 30[	277 798 746	9,71%	3 872	14,28%
[30 ; 40[	417 903 432	14,61%	4 121	15,20%
[40 ; 50[	526 655 653	18,41%	4 067	15,00%
[50 ; 60[	520 743 284	18,20%	3 332	12,29%
[60 ; 70[	455 572 382	15,92%	2 437	8,99%
[70 ; 80[	312 617 452	10,93%	1 512	5,58%
[80 ; 90[	130 020 381	4,54%	563	2,08%
>= 90	25 811 077	0,90%	95	0,35%
TOTAL	2 860 908 308	100,00%	27 111	100,00%