

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

Covered Bond Programme size	10 000 000 000,00
Notes Outstanding Principal Amount	2 630 000 000,00

**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
FR001400BYC3	EUR	150 000 000,00	Fixed	1,42%	27/07/2024	27/07/2025	Soft Bullet
FR001400CVG2	EUR	80 000 000,00	Fixed	3,00%	27/09/2025	27/09/2026	Soft Bullet

**2 - External Rating**

Entity	Standard & Poor's rating	Rating Date
MMB SCF 's Covered Bonds	AAA	Last update as of August 2022
	Outlook : Stable	
My Money Bank	Long Term : BBB-	Last update as of July 2022
	Short Term : A-3	
	Outlook : Stable	

**3 - Cover Pool Summary Statistics as of**
**March 31, 2023**

Number of Loans	30 045
Original Principal Balance	4 082 514 400
Current Principal Balance	<b>3 080 798 285</b>
Eligible Principal Balance	3 076 432 718
Average Original Principal Balance	135 880
Average Current Principal Balance	102 539
Average Eligible Principal Balance (LTV60)	102 394
Maximum Loan Balance	2 305 900
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,90%
Weighted Average Current LTV	48,49%
Weighted Average Debt-To-Income at Origination (MMB)	30,16%
Weighted Average Remaining Term (Months)	211,9
Weighted Average Seasoning (Months)	43,1
Weighted Average Interest Rate	2,67%
Current Principal Balance (Fixed rate)	2 885 065 082
% Fixed rate Loans	93,65%
Current Principal Balance (Variable rate)	195 733 204
% Variable rate Loans	6,35%
% 10 largest exposures	0,44%

**CONTRACTUAL COVER RATIO**

Contractual Cover Test Date = 02/05/2023

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

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

CCR	<b>CONTRACTUAL COVER RATIO</b>	<b>1,0635</b>
	Adjusted Aggregate Asset Amount (AAAA)	2 797 103 873,62
	Aggregate Notes Outstanding Principal Amount	2 630 000 000,00
	<b>CONTRACTUAL COVER TEST RESULT (PASS/FAIL)</b>	<b>Pass</b>
A	<b>A = min(A1;A2)</b>	<b>2 864 043 867,11</b>
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	3 076 432 716,65
A2	i * ii	2 864 043 867,11
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	3 080 798 285,41
	ii = Asset Percentage	93%
B	Cash Collateral Account	20 759 722,04
C	<b>C = min(ASAA;SAL*AAAA)</b>	<b>99 864,47</b>
	Aggregate Substitution Asset Amount (ASAA)	99 864,47
	Substitution Asset Limit (SAL)	15%
	SAL*AAAA	394 500 000,00
D	Permitted Investments	0
E	Forward Financial Instruments	0
W	Potential Commingling Amount	87 799 580,00
	Collection Loss Trigger Event	True
	Aggregate amount of 2.5 months of collections	87 799 580,00
	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[	63 713 397	2,07%	6 274	20,88%
[25 000 ; 50 000[	144 350 809	4,69%	3 877	12,90%
[50 000 ; 75 000[	237 181 826	7,70%	3 798	12,64%
[75 000 ; 100 000[	304 760 395	9,89%	3 500	11,65%
[100 000 ; 150 000[	708 398 430	22,99%	5 733	19,08%
[150 000 ; 200 000[	558 743 817	18,14%	3 242	10,79%
[200 000 ; 250 000[	370 917 251	12,04%	1 666	5,55%
[250 000 ; 300 000[	229 013 020	7,43%	840	2,80%
[300 000 ; 350 000[	153 646 061	4,99%	476	1,58%
[350 000 ; 400 000[	87 139 163	2,83%	234	0,78%
[400 000 ; 450 000[	55 218 031	1,79%	130	0,43%
[450 000 ; 500 000[	39 830 117	1,29%	84	0,28%
>= 500 000	127 885 968	4,15%	191	0,64%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>

## 2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 878 278 904	93,43%	22 922	76,29%
Variable	195 733 204	6,35%	6 981	23,24%
Other	6 786 178	0,22%	142	0,47%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>

## 3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhône-Alpes	333 543 161	10,83%	2 947	9,81%
Bourgogne-Franche-Comté	90 456 316	2,94%	1 226	4,08%
Bretagne	141 298 702	4,59%	1 788	5,95%
Centre-Val-de-Loire	82 869 276	2,69%	1 155	3,84%
Grand-Est	206 971 174	6,72%	2 433	8,10%
Hauts-de-France	316 121 042	10,26%	3 833	12,76%
Ile-de-France	589 838 757	19,15%	3 727	12,40%
Normandie	125 922 740	4,09%	1 634	5,44%
Nouvelle-Aquitaine	309 777 736	10,06%	3 358	11,18%
Occitanie	333 508 024	10,83%	3 237	10,77%
Pays de la Loire	172 682 645	5,61%	2 037	6,78%
Provence-Alpes-Côte-d'Azur	377 808 713	12,26%	2 670	8,89%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>

## 4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	4 175 321	0,14%	1 583	5,27%
1	11 840 552	0,38%	1 347	4,48%
2	15 523 749	0,50%	1 055	3,51%
3	21 709 645	0,70%	999	3,33%
4	29 254 336	0,95%	1 066	3,55%
5	36 112 842	1,17%	1 015	3,38%
6	38 228 645	1,24%	901	3,00%
7	53 988 905	1,75%	1 061	3,53%
8	64 888 708	2,11%	1 073	3,57%
9	84 137 059	2,73%	1 278	4,25%
10	93 883 688	3,05%	1 214	4,04%
11	99 308 178	3,22%	1 110	3,69%
12	123 268 624	4,00%	1 233	4,10%
13	154 567 627	5,02%	1 389	4,62%
14	143 960 408	4,67%	1 283	4,27%
15	116 026 829	3,77%	1 004	3,34%
16	139 732 005	4,54%	1 075	3,58%
17	159 282 928	5,17%	1 164	3,87%
18	183 788 422	5,97%	1 272	4,23%
19	169 522 242	5,50%	1 063	3,54%
20	139 326 124	4,52%	900	3,00%
21	212 552 142	6,90%	1 238	4,12%
22	263 263 661	8,55%	1 374	4,57%
23	412 283 745	13,38%	1 938	6,45%
24	308 991 851	10,03%	1 398	4,65%
25	1 180 050	0,04%	12	0,04%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	20 848 432	0,68%	690	2,30%
[1 ; 2[	300 805 157	9,76%	2 244	7,47%
[2 ; 3[	1 981 664 030	64,32%	12 910	42,97%
[3 ; 4[	516 444 904	16,76%	6 024	20,05%
[4 ; 5[	107 854 029	3,50%	3 141	10,45%
[5 ; 6[	118 810 764	3,86%	3 632	12,09%
[6 ; 7[	30 869 648	1,00%	1 086	3,61%
[7 ; 8[	3 178 987	0,10%	286	0,95%
[8 ; 9[	302 224	0,01%	31	0,10%
>= 9	20 108	0,00%	1	0,00%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	109 519	0,00%	5	0,02%
[5 ; 10 [	5 272 316	0,17%	88	0,29%
[10 ; 15 [	47 753 775	1,55%	805	2,68%
[15 ; 20 [	203 668 297	6,61%	2 740	9,12%
[20 ; 25 [	471 281 870	15,30%	5 312	17,68%
[25 ; 30 [	679 484 339	22,06%	6 911	23,00%
[30 ; 35 [	792 685 098	25,73%	7 066	23,52%
[35 ; 40 [	823 948 922	26,74%	6 303	20,98%
[40 ; 45 [	55 794 015	1,81%	806	2,68%
[45 ; 50 [	798 465	0,03%	8	0,03%
[50 ; 55 [	1 668	0,00%	1	0,00%
[55 ; 60 [	0	0,00%	0	0,00%
>= 60%	0	0,00%	0	0,00%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 944 042 163	95,56%	29 092	96,83%
Second home	50 848 486	1,65%	410	1,36%
Buy to let	49 359 482	1,60%	418	1,39%
Other	36 548 154	1,19%	125	0,42%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 408 434	0,05%	31	0,10%
[10 ; 20[	27 577 977	0,90%	515	1,71%
[20 ; 30[	93 128 188	3,02%	1 545	5,14%
[30 ; 40[	184 188 287	5,98%	2 649	8,82%
[40 ; 50[	309 408 494	10,04%	3 680	12,25%
[50 ; 60[	463 921 889	15,06%	4 833	16,09%
[60 ; 70[	598 120 703	19,41%	5 476	18,23%
[70 ; 80[	864 162 418	28,05%	7 160	23,83%
[80 ; 90[	494 143 581	16,04%	3 640	12,12%
>= 90	44 738 314	1,45%	516	1,72%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	51 269 419	1,66%	4 724	15,72%
[10 ; 20[	178 516 031	5,79%	4 451	14,81%
[20 ; 30[	306 287 471	9,94%	4 238	14,11%
[30 ; 40[	468 454 573	15,21%	4 521	15,05%
[40 ; 50[	589 463 903	19,13%	4 384	14,59%
[50 ; 60[	584 746 411	18,98%	3 487	11,61%
[60 ; 70[	483 608 619	15,70%	2 428	8,08%
[70 ; 80[	320 670 427	10,41%	1 412	4,70%
[80 ; 90[	94 462 398	3,07%	381	1,27%
>= 90	3 319 035	0,11%	19	0,06%
<b>TOTAL</b>	<b>3 080 798 285</b>	<b>100,00%</b>	<b>30 045</b>	<b>100,00%</b>