

**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
FR0014000409	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 July 2023
	Outlook : Negative	
My Money Bank	Long Term : BBB-	Last update as of July 2023
	Short Term : A-3	
	Outlook : Negative	

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

Number of Loans	28 643
Original Principal Balance	4 007 310 842
Current Principal Balance	<b>2 991 367 505</b>
Eligible Principal Balance	2 986 480 773
Average Original Principal Balance	139 905
Average Current Principal Balance	104 436
Average Eligible Principal Balance (LTV80)	104 266
Maximum Loan Balance	2 249 398
Maximum Remaining Term (Month)	365
Weighted Average Original LTV	64,71%
Weighted Average Current LTV	48,59%
Weighted Average Debt-To-Income at Origination (MMB)	30,24%
Weighted Average Remaining Term (Months)	209,3
Weighted Average Seasoning (Months)	48,2
Weighted Average Interest Rate	2,81%
Current Principal Balance (Fixed rate)	2 837 417 587
% Fixed rate Loans	94,85%
Current Principal Balance (Variable rate)	153 949 918
% Variable rate Loans	5,15%
% 10 largest exposures	0,44%

## CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 23/01/2024

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

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

CCR	CONTRACTUAL COVER RATIO	1,0469
	Adjusted Aggregate Asset Amount (AAAA)	2 753 284 700,51
	Aggregate Notes Outstanding Principal Amount	2 630 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 818 853 661,20
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	2 986 480 771,52
A2	i * ii	2 818 853 661,20
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	2 991 367 505,27
	ii = Asset Percentage	94%
B	Cash Collateral Account	22 130 652,72
C	C = min(ASAA;SAL*AAAA)	99 966,59
	Aggregate Substitution Asset Amount (ASAA)	99 966,59
	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[	55 780 385	1,86%	5 476	19,12%
[25 000 ; 50 000[	136 400 086	4,56%	3 649	12,74%
[50 000 ; 75 000[	230 906 648	7,72%	3 697	12,91%
[75 000 ; 100 000[	300 816 614	10,06%	3 449	12,04%
[100 000 ; 150 000[	706 033 920	23,60%	5 716	19,96%
[150 000 ; 200 000[	552 363 423	18,47%	3 205	11,19%
[200 000 ; 250 000[	356 807 987	11,93%	1 604	5,60%
[250 000 ; 300 000[	215 304 433	7,20%	791	2,76%
[300 000 ; 350 000[	148 530 373	4,97%	461	1,61%
[350 000 ; 400 000[	76 035 919	2,54%	204	0,71%
[400 000 ; 450 000[	58 241 607	1,95%	137	0,48%
[450 000 ; 500 000[	36 484 406	1,22%	77	0,27%
>= 500 000	117 661 703	3,93%	177	0,62%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>

## 2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 832 211 365	94,68%	22 914	80,00%
Variable	153 949 918	5,15%	5 609	19,58%
Other	5 206 221	0,17%	120	0,42%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>

### 3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhône-Alpes	320 650 685	10,72%	2 802	9,78%
Bourgogne-Franche-Comté	88 996 777	2,98%	1 146	4,00%
Bretagne	136 747 899	4,57%	1 676	5,85%
Centre-Val-de-Loire	81 109 110	2,71%	1 092	3,81%
Grand-Est	202 836 861	6,78%	2 335	8,15%
Hauts-de-France	305 636 898	10,22%	3 619	12,63%
Ile-de-France	570 800 573	19,08%	3 622	12,65%
Normandie	122 115 309	4,08%	1 511	5,28%
Nouvelle-Aquitaine	300 743 605	10,05%	3 191	11,14%
Occitanie	325 520 630	10,88%	3 132	10,93%
Pays de la Loire	165 503 805	5,53%	1 931	6,74%
Provence-Alpes-Côte-d'Azur	370 705 353	12,39%	2 586	9,03%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>

### 4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	3 988 843	0,13%	1 510	5,27%
1	9 093 367	0,30%	993	3,47%
2	14 373 658	0,48%	923	3,22%
3	19 457 118	0,65%	913	3,19%
4	27 434 420	0,92%	959	3,35%
5	32 991 683	1,10%	936	3,27%
6	41 189 851	1,38%	923	3,22%
7	50 729 950	1,70%	979	3,42%
8	67 435 950	2,25%	1 088	3,80%
9	80 129 184	2,68%	1 174	4,10%
10	92 086 827	3,08%	1 174	4,10%
11	104 209 387	3,48%	1 152	4,02%
12	135 074 643	4,52%	1 283	4,48%
13	147 755 969	4,94%	1 348	4,71%
14	108 115 729	3,61%	993	3,47%
15	142 880 536	4,78%	1 200	4,19%
16	138 281 110	4,62%	1 051	3,67%
17	167 416 009	5,60%	1 212	4,23%
18	191 062 256	6,39%	1 249	4,36%
19	143 913 384	4,81%	983	3,43%
20	190 275 866	6,36%	1 163	4,06%
21	214 813 121	7,18%	1 209	4,22%
22	346 376 298	11,58%	1 726	6,03%
23	424 530 466	14,19%	1 968	6,87%
24	96 005 742	3,21%	518	1,81%
25	1 746 138	0,06%	16	0,06%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>

### 5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	20 723 561	0,69%	668	2,33%
[1 ; 2[	279 756 742	9,35%	2 166	7,56%
[2 ; 3[	1 851 894 836	61,91%	12 402	43,30%
[3 ; 4[	497 139 816	16,62%	5 417	18,91%
[4 ; 5[	119 210 217	3,99%	1 362	4,76%
[5 ; 6[	69 739 054	2,33%	1 487	5,19%
[6 ; 7[	88 678 518	2,96%	2 765	9,65%
[7 ; 8[	56 857 807	1,90%	1 913	6,68%
[8 ; 9[	6 587 249	0,22%	373	1,30%
>= 9	779 706	0,03%	90	0,31%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	104 008	0,00%	3	0,01%
[5 ; 10 [	5 179 809	0,17%	79	0,28%
[10 ; 15 [	46 120 922	1,54%	775	2,71%
[15 ; 20 [	193 580 364	6,47%	2 585	9,02%
[20 ; 25 [	449 126 042	15,01%	4 994	17,44%
[25 ; 30 [	656 334 746	21,94%	6 559	22,90%
[30 ; 35 [	768 324 686	25,68%	6 720	23,46%
[35 ; 40 [	820 320 020	27,42%	6 199	21,64%
[40 ; 45 [	51 522 917	1,72%	721	2,52%
[45 ; 50 [	753 990	0,03%	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%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 855 074 304	95,44%	27 695	96,69%
Second home	51 244 402	1,71%	400	1,40%
Buy to let	49 903 123	1,67%	420	1,47%
Other	35 145 676	1,17%	128	0,45%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 387 899	0,05%	29	0,10%
[10 ; 20[	28 581 967	0,96%	516	1,80%
[20 ; 30[	91 613 709	3,06%	1 486	5,19%
[30 ; 40[	182 866 039	6,11%	2 510	8,76%
[40 ; 50[	300 126 704	10,03%	3 503	12,23%
[50 ; 60[	458 680 144	15,33%	4 644	16,21%
[60 ; 70[	577 479 686	19,30%	5 197	18,14%
[70 ; 80[	834 978 963	27,91%	6 883	24,03%
[80 ; 90[	474 913 879	15,88%	3 429	11,97%
>= 90	40 738 516	1,36%	446	1,56%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	46 609 418	1,56%	4 163	14,53%
[10 ; 20[	168 876 129	5,65%	4 107	14,34%
[20 ; 30[	300 200 285	10,04%	4 102	14,32%
[30 ; 40[	461 240 446	15,42%	4 437	15,49%
[40 ; 50[	570 273 036	19,06%	4 249	14,83%
[50 ; 60[	574 204 839	19,20%	3 443	12,02%
[60 ; 70[	458 079 754	15,31%	2 326	8,12%
[70 ; 80[	315 027 574	10,53%	1 413	4,93%
[80 ; 90[	91 783 035	3,07%	380	1,33%
>= 90	5 072 988	0,17%	23	0,08%
<b>TOTAL</b>	<b>2 991 367 505</b>	<b>100,00%</b>	<b>28 643</b>	<b>100,00%</b>