

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
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

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
June 30, 2024

Number of Loans	27 917
Original Principal Balance	3 976 537 923
Current Principal Balance	2 954 764 899
Eligible Principal Balance	2 943 572 086
Average Original Principal Balance	142 441
Average Current Principal Balance	105 841
Average Eligible Principal Balance (LTV80)	105 440
Maximum Loan Balance	2 211 186
Maximum Remaining Term (Month)	300
Weighted Average Original LTV	64,51%
Weighted Average Current LTV	50,55%
Weighted Average Debt-To-Income at Origination (MMB)	30,35%
Weighted Average Remaining Term (Months)	207,2
Weighted Average Seasoning (Months)	51,1
Weighted Average Interest Rate	2,89%
Current Principal Balance (Fixed rate)	2 823 882 711
% Fixed rate Loans	95,57%
Current Principal Balance (Variable rate)	130 882 188
% Variable rate Loans	4,43%
% 10 largest exposures	0,44%

Asset Coverage Test

CONTRACTUAL COVER RATIO

Contractual Cover Test Date = 17/07/2024

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

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

CCR	CONTRACTUAL COVER RATIO	1,1331
	Adjusted Aggregate Asset Amount (AAAA)	2 719 514 121,34
	Aggregate Notes Outstanding Principal Amount	2 400 000 000,00
	CONTRACTUAL COVER TEST RESULT (PASS/FAIL)	Pass
A	A = min(A1;A2)	2 787 777 053,76
A1	Aggregate Adjusted Loan Outstanding Principal Amounts	2 943 572 085,65
A2	i * ii	2 787 777 053,76
	i = Aggregate unadjusted Loan Outstanding Principal Amounts	2 954 764 899,28
	ii = Asset Percentage	94%
B	Cash Collateral Account	19 450 545,67
C	C = min(ASAA;SAL*AAAA)	85 681,91
	Aggregate Substitution Asset Amount (ASAA)	85 681,91
	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[	52 020 597	1,76%	4 943	17,71%
[25 000 ; 50 000[	132 235 758	4,48%	3 524	12,62%
[50 000 ; 75 000[	228 895 789	7,75%	3 660	13,11%
[75 000 ; 100 000[	297 809 508	10,08%	3 415	12,23%
[100 000 ; 150 000[	716 677 081	24,25%	5 814	20,83%
[150 000 ; 200 000[	553 564 299	18,73%	3 217	11,52%
[200 000 ; 250 000[	348 412 200	11,79%	1 568	5,62%
[250 000 ; 300 000[	208 315 697	7,05%	767	2,75%
[300 000 ; 350 000[	142 341 837	4,82%	443	1,59%
[350 000 ; 400 000[	70 922 884	2,40%	190	0,68%
[400 000 ; 450 000[	55 058 383	1,86%	130	0,47%
[450 000 ; 500 000[	39 743 491	1,35%	84	0,30%
>= 500 000	108 767 375	3,68%	162	0,58%
TOTAL	2 954 764 899	100,00%	27 917	100,00%

2 - Cover Pool Rate Type Distribution

Interest Rate Type	Principal Balance	% / Total	Number of Loans	% / Total
Fixed	2 819 725 794	95,43%	23 064	82,62%
Variable	130 882 188	4,43%	4 750	17,01%
Other	4 156 917	0,14%	103	0,37%
TOTAL	2 954 764 899	100,00%	27 917	100,00%

3 - Cover Pool Geographical Distribution

French Region	Principal Balance	% / Total	Number of Loans	% / Total
Auvergne-Rhône-Alpes	316 126 460	10,70%	2 724	9,76%
Bourgogne-Franche-Comté	89 280 339	3,02%	1 124	4,03%
Bretagne	136 542 055	4,62%	1 615	5,79%
Centre-Val-de-Loire	81 014 485	2,74%	1 042	3,73%
Grand-Est	198 363 863	6,71%	2 269	8,13%
Hauts-de-France	302 943 729	10,25%	3 510	12,57%
Ile-de-France	556 440 662	18,83%	3 534	12,66%
Normandie	120 596 695	4,08%	1 447	5,18%
Nouvelle-Aquitaine	301 231 442	10,19%	3 154	11,30%
Occitanie	324 342 177	10,98%	3 082	11,04%
Pays de la Loire	164 242 581	5,56%	1 864	6,68%
Provence-Alpes-Côte-d'Azur	363 640 411	12,31%	2 552	9,14%
TOTAL	2 954 764 899	100,00%	27 917	100,00%

4 - Cover Pool Remaining Term Distribution

Remaining Terms (Years)	Principal Balance	% / Total	Number of Loans	% / Total
0	2 915 785	0,10%	1 235	4,42%
1	8 212 955	0,28%	894	3,20%
2	13 907 454	0,47%	893	3,20%
3	18 865 759	0,64%	866	3,10%
4	27 603 004	0,93%	950	3,40%
5	30 917 269	1,05%	835	2,99%
6	42 270 018	1,43%	969	3,47%
7	53 572 100	1,81%	972	3,48%
8	67 346 556	2,28%	1 105	3,96%
9	82 095 849	2,78%	1 159	4,15%
10	90 930 275	3,08%	1 105	3,96%
11	117 302 134	3,97%	1 272	4,56%
12	141 005 651	4,77%	1 326	4,75%
13	113 323 603	3,84%	1 079	3,87%
14	133 150 370	4,51%	1 200	4,30%
15	129 412 274	4,38%	1 055	3,78%
16	158 032 689	5,35%	1 209	4,33%
17	178 636 520	6,05%	1 244	4,46%
18	148 982 414	5,04%	1 026	3,68%
19	171 770 118	5,81%	1 140	4,08%
20	194 721 789	6,59%	1 168	4,18%
21	277 353 628	9,39%	1 498	5,37%
22	411 566 491	13,93%	1 990	7,13%
23	211 677 829	7,16%	1 014	3,63%
24	129 192 367	4,37%	713	2,55%
25	0	0,00%	0	0,00%
TOTAL	2 954 764 899	100,00%	27 917	100,00%

5 - Cover Pool Interest Rate Distribution

Interest Rate (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 1[	20 060 857	0,68%	645	2,31%
[1 ; 2[	266 787 403	9,03%	2 122	7,60%
[2 ; 3[	1 771 349 019	59,95%	12 111	43,38%
[3 ; 4[	462 590 253	15,66%	5 164	18,50%
[4 ; 5[	147 521 880	4,99%	1 537	5,51%
[5 ; 6[	154 885 108	5,24%	1 934	6,93%
[6 ; 7[	76 885 572	2,60%	2 384	8,54%
[7 ; 8[	48 303 638	1,63%	1 655	5,93%
[8 ; 9[	5 778 772	0,20%	305	1,09%
>= 9	602 396	0,02%	60	0,21%
TOTAL	2 954 764 899	100,00%	27 917	100,00%

6 - Cover Pool Current DTI Distribution

Current DTI (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 5 [	99 288	0,00%	3	0,01%
[5 ; 10 [	5 027 062	0,17%	78	0,28%
[10 ; 15 [	44 057 746	1,49%	740	2,65%
[15 ; 20 [	189 098 807	6,40%	2 511	8,99%
[20 ; 25 [	434 119 696	14,69%	4 795	17,18%
[25 ; 30 [	642 117 835	21,73%	6 353	22,76%
[30 ; 35 [	757 150 508	25,62%	6 551	23,47%
[35 ; 40 [	824 042 692	27,89%	6 181	22,14%
[40 ; 45 [	58 326 495	1,97%	697	2,50%
[45 ; 50 [	724 770	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	2 954 764 899	100,00%	27 917	100,00%

7 - Cover Pool Occupancy Type

Property Guaranty Type	Principal Balance	% / Total	Number of Loans	% / Total
Owner Occupied	2 815 271 449	95,28%	26 962	96,58%
Second home	50 310 658	1,70%	392	1,40%
Buy to let	52 415 873	1,77%	431	1,54%
Other	36 766 920	1,24%	132	0,47%
TOTAL	2 954 764 899	100,00%	27 917	100,00%

8 - Cover Pool LTV @ Origination Distribution

LTV @origination (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	1 762 859	0,06%	35	0,13%
[10 ; 20[	30 087 314	1,02%	521	1,87%
[20 ; 30[	91 821 272	3,11%	1 453	5,20%
[30 ; 40[	183 277 855	6,20%	2 477	8,87%
[40 ; 50[	302 044 521	10,22%	3 458	12,39%
[50 ; 60[	456 499 730	15,45%	4 539	16,26%
[60 ; 70[	566 344 639	19,17%	5 044	18,07%
[70 ; 80[	819 208 144	27,72%	6 696	23,99%
[80 ; 90[	464 519 026	15,72%	3 294	11,80%
>= 90	39 199 539	1,33%	400	1,43%
TOTAL	2 954 764 899	100,00%	27 917	100,00%

9 - Cover Pool Current LTV Distribution

Current LTV (%)	Principal Balance	% / Total	Number of Loans	% / Total
[0 ; 10[	42 384 488	1,43%	3 602	12,90%
[10 ; 20[	152 929 697	5,18%	3 715	13,31%
[20 ; 30[	278 283 411	9,42%	3 891	13,94%
[30 ; 40[	421 274 057	14,26%	4 170	14,94%
[40 ; 50[	537 979 510	18,21%	4 195	15,03%
[50 ; 60[	528 201 828	17,88%	3 370	12,07%
[60 ; 70[	473 324 544	16,02%	2 558	9,16%
[70 ; 80[	345 341 629	11,69%	1 684	6,03%
[80 ; 90[	146 650 834	4,96%	622	2,23%
>= 90	28 394 902	0,96%	110	0,39%
TOTAL	2 954 764 899	100,00%	27 917	100,00%