

Bank Name	RCI Banque
LEI Code	96950001WI712W7PQG45
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



## **Key Metrics**

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,069	4,932	4,966	5,138	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,069	4,932	4,966	5,138	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,069	4,932	4,966	5,138	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	5,069	4,932	4,966	5,138	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,040	5,909	5,941	6,002	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,040	5,909	5,941	6,002	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	32,900	33,420	33,220	34,943	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	32,900	33,420	33,220	34,943	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.41%	14.76%	14.95%	14.71%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.41%	14.76%	14.95%	14.71%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.41%	14.76%	14.95%	14.71%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.41%	14.76%	14.95%	14.71%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.36%	17.68%	17.88%	17.18%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	17.68%	17.88%	17.18%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	58,429	58,628	59,852	59,597	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.67%	8.41%	8.30%	8.62%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,069	4,932	4,966	5,138	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,069	4,932	4,966	5,138	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	58,429	58,628	59,852	59,597	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,429	58,628	59,852	59,597	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.67%	8.41%	8.30%	8.62%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.67%	8.41%	8.30%	8.62%	[A.2]/[B.2]	



# EBA 2022 EU-wide Transparency Exercise Capital RCI Banque

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	6,040	5,909	5,941	6,002	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	transitional adjustments)	5,069	4,932	4,966	5,138	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	814	814	814	814	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,167	2,162	1,993	2,001	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-435	-402	-328	-279	C 01.00 (r0180,c0010)	Articles 4(500), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,829	2,833	3,004	3,001	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (I) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	4	-8	-57	-105	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-85	-156	-157	-157	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) or COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-4	-5	-6	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-193	-276	-267	-96	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of ORC, Articles 36(1) point (b) (i), 24(1) point (b), 344(1) point (b) and 250 of ORC, Articles 36(1) point (b) (ii) and 270(1) of ORC, Articles 36(1) point (b) (iii) and 153(0) of ORC and Articles 36(1) point (b) (v) and 153(4) of ORC.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-3	0	0	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-27	-31	-31	-34	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (+0530.c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$\begin{array}{c} C \otimes 1.00 \ (r06600,c0010) + C \otimes 1.00 \\ (r0700,c0010) + C \otimes 1.00 \ (r0710,c0010) + C \\ 01.00 \ (r0740,c0010) + C \otimes 1.00 \ (r0744,c0000) \\ + C \otimes 1.00 \ (r0748,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 05.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,069	4,932	4,966	5,138	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	971	977	975	864	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	864	864	864	864	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		107	113	111	0	C 03.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.0	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	32,900	33,420	33,220	34,943	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.41%	14.76%	14.95%	14.71%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.41%	14.76%	14.95%	14.71%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.36%	17.68%	17.88%	17.18%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,069	4,932	4,966	5,138	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0.0)]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.41%	14.76%	14.95%	14.71%	A.4.3.01.0)1 [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	·	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	0	0	C 05.01 (10440.c0040)	
		Adjustments included in KWAS due to IPKS 9 transitional arrangements ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re				L		

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particularity behavior. In this Pillar 3 disclosure



#### Overview of Risk exposure amounts

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	A 6 70 /00 /7074	RW As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	28,293	29,535	28,662	30,245	C 20.0 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0250, s001) + C 08.01 (r0050, c0250, s001) + C 08.01 (r0040, c0250, s002) + C 08.01 (r0050, c0250, s002)) + C 08.01 (r0060, c0250, s002) + C 08.01 (r0060, c0250, s002)
Of which the standardised approach	10,390	10,681	10,095	10,929	C 02.00 (r0060, r0010)-[C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001)+ C 07.00 (r0130, r0220, s001)]
Of which the foundation IRB (FIRB) approach	12	41	34	69	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	17,892	18,813	18,533	19,247	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	242	125	141	164	C 07.00 (r0090, -0220, s001) + C 07.00 (r0110, -0220, s001) + C 07.00 (r0130, -0220, s001) + C 08.01 (r0040, -0226, s001) + C 08.01 (r0040, -0266, s001) + C 08.01 (r0040, -0266, s001) + C 08.01 (r0040, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0060, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0060, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0060, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0060, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0060, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0060, -0266, s002) + C 08.01 (r0050, -0266, s002) + C 08.01 (r0060, -0266, s002) +
Credit valuation adjustment - CVA	361	254	225	256	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	688	773	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	688	773	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,-0450)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c1000),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,003	3,505	3,505	3,505	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	4,003	3,505	3,505	3,505	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	32,900	33,420	33,220	34,943	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# 2022 EU-wide Transparency Exercise P&L RCI Banque

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,397	1,797	470	987
Of which debt securities income	9	15	7	16
Of which loans and advances income	1,328	1,706	438	920
Interest expenses	474	627	175	384
(Of which deposits expenses)	242	324	80	177
(Of which debt securities issued expenses)	186	251	80	178
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	8	0	2
Net Fee and commission income	361	484	116	264
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-5	-5	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	4	0	36	65
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	-3	-1	2
Gains or (-) losses from hedge accounting, net	-2	-5	-2	2
Exchange differences [gain or (-) loss], net	0	12	-10	-7
Net other operating income /(expenses)	-18	-17	-28	-14
TOTAL OPERATING INCOME, NET	1,269	1,643	408	916
(Administrative expenses)	426	567	176	318
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	14	19	5	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-7	-15	0	14
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	-7	-15	-1	14
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>1</sup>	0	-7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	62	22	105
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	46	62	22	105
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	0	0
(of which Goodwill)	0	1	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	151	181	-63	12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	942	1,191	142	482
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	683	866	78	335
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	683	866	78	335
Of which attributable to owners of the parent  (i) Information available only as of end of the year	670	846	73	333

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 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	/06/2022		
		F	air value hieran	chy		F	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	10,072				7,944				9,715				6,469				IAS 1.54 (i)
Financial assets held for trading	10	0	10	0	12	0	12	0	42	0	42	0	71	0	71	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	169	169	0	0	137	137	0	0	137	137	0	0	147	147	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	456	456	0	0	692	692	0	0	885	885	0	0	840	840	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	42,695				44,291				43,038				45,160				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	158	0	158	0	135	0	135	0	139	0	139	0	189	0	189	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	2,665				2,920				2,777				3,133				
TOTAL ASSETS	56,226				56,132				56,733				56,009				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accur	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairn	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	439	17	0	0	0	0	675	17	0	0	0	0	849	35	0	0	0	0	765	74	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	39,255	3,637	777	-307	-211	-500	40,981	3,275	993	-292	-170	-540	39,748	3,255	990	-295	-173	-551	42,042	3,161	953	-310	-173	-571	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

RCI Banque

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	11	17	13	14	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	16	17	18	15	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	46,307	47,060	47,246	47,104	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	27	27	88	168	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	173	163	184	191	IAS 37.10; IAS 1.54(I)
Tax liabilities	795	763	816	822	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,890	1,863	2,000	1,832	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	50,219	49,910	50,362	50,145	IAS 1.9(b);IG 6
TOTAL EQUITY	6,007	6,222	6,370	5,864	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	56,226	56,132	56,733	56,009	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## Breakdown of liabilities

RCI Banque

(mln EUR)

	min EUR)		Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		38	44	100	182	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	2,709	3,738	3,735	3,728	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,938	1,877	1,791	1,955	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	11	16	13	30	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	268	346	353	310	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	82	144	173	136	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	699	700	700	703	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	21,159	21,020	21,202	21,509	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	15,581	15,724	16,329	16,576	Annex V.Part 1.42(f), 44(c)
Debt securities issued		19,006	18,863	18,925	18,000	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	887	893	877	880	Annex V.Part 1.37
Other financial liabilities		543	532	558	914	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		46,361	47,121	47,364	47,301	



# 2022 EU-wide Transparency Exercise Market Risk RCI Banque

									KCI Ddi	ique												
	SA					)	IM									II						
			VaR (Memora	ndum item)	STRESSED VaR (	'Memorandum item)	AND MIC	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (I	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)			LAST	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RIS EXPOSURI AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	12/2021					
ided Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0				4		
uities	0	o o	0	ő	0	0							ŏ	ő	0	0				4		
Of which: General risk	0	0	0	0	0	0							0	0	0	0				4		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0				4 /		
reign exchange risk mmodities risk	0	0	0	0	0	0							ľ	0	0	0				4		
otal	ŏ	ŏ	ő	ŏ	ŏ	ő	0	0	0	0	0	0	ő	Ö	ŏ	ő	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31	/03/2022									As of 30/0	06/2022					
ided Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0				4		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
ities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	Ö	0							0	Ō	0	0						
Of which: Specific risk	.0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	688	773	0	0	0	0							l ő	0	0	0				4		



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach RCI Banque

		Standardised Approach											
			As of 30/	09/2021			As of 31,	12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions				
	(min EUR, %)												
Consolidated data	Central decomments or control basis  special operments or buil authorities  to build authorities  to death of build  to	9,250 48 0 0 0 2,258 2,970 7,001 1,787 0 0 395	9,245 45 0 0 0 2,243 2,451 564 6,570 0 0 0 0 0 0	283 9 0 0 0 530 2,324 422 4,715 0 0 225 10 0 0	199	7,781 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7,776 35 0 0 1,590 3,987 942 6,610 1,746 0 0 299	303 7 7 0 0 0 5 2,889 7,23 4,660 1,012 0 0 0 0 0 0	18				
C	Collective investments undertakings (CIU)	76 314	76 314	160 681		70 288	70 288	99 667					
	Equity Other exposures	1.926	1.789	1,550		1.956	1.799	1,553					
	Standardised Total <sup>2</sup>	24,438	23,233	10.632	465	22,767	21,543	10.806	45				

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	6.888	6,884			5.124	5.120		
	Regional governments or local authorities	48	44	9		38	35	7	
	Public sector entities	10		í		0		ń	
	Multilateral Development Banks	0	i i	i i		0	0	0	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	1,121	1,111	226		725	715	146	
	Corporates	303	300	280		510	507	478	
	of which: SME	39	39	30		130	130	100	
	Retail	464	348	247		502	390	276	
FRANCE	of which: SME	78	77	44		97	96	55	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	2	2		31	20	28	10
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds			0				0	
	Claims on institutions and corporates with a ST credit assessment	11	11	2		12	12	2	
1	Collective investments undertakings (CIU)	69	69	69		10	35	35	
	Equity	807	720	637		791	700	610	
1	Other exosures	807	720	637	00		/00	610	106

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Com de construente se conseil de conseil de Com Asia  Resissoul construentes e leval authorites  Public active autilités  Public active autilités  Publication de conseil de con	901 0 0 0 0 536 245 441 111 17 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	901 0 0 0 0 533 224 41 111 17 0 0 0 8	0 0 0 110 224 32 80 10 0 0 1 1	2	893 0 0 0 0 347 366 99 92 18 0 0 4 4 0 0 0	893 0 0 0 344 299 82 92 18 0 0 0 0 9 0	0 0 0 73 221 66 10 0 0 2 2	1
	Standardised Total <sup>2</sup>	333	323	2/3	14	313	303	400	15

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Childric Sell Executors in default Items associated with carefularly high risk Covered books alone and covered associate Collective investments undertakings (CIU) Ecolor investments undertakings (CIU)	958 0 0 0 0 97 28 4 284 88 0 0 0 0 0 0	958 0 0 0 97 27 4 288 73 0 0 0 0 0	160 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	1,239 0 0 0 160 37 10 272 9 3 0 0 0	1,239 0 0 0 0 160 36 8 260 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 0 0 34 34 6 95 60 0 0 0 0 0 0 0 0 0 0	1
	Other exposures Standardised Total <sup>2</sup>	395	390	305	16	445	440	341	13

		(2) Total value adjustments an exposures, but includes general		interparty excludes those for se	curtisation exposures, additional	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	d Approach			
			As of 30;	09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Control concernments or control hashes  Residual concernments or local authorities  Public sector entities  Public sector entities  Institutions  Institutio	77 0 0 0 0 194 207 95 338 88 0 0 0 0 0 0	777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 0 0 0 0 39 162 54 233 47 0 0 1 1 0 0	14	73 0 0 0 0 195 217 160 349 92 0 0 0 0 0 0	73 0 0 0 1981 131 133 333 83 0 0 0 0	40 0 0 0 0 0 39 152 102 238 4 0 0 0 0 0 0 0	35
	Standardised Total <sup>2</sup>				31				30



RCI Banque

Central decorrements or control basis   Section   Sect													
Combal assessmental or central balance   Combal assessment   Com						Standardisc	d Approach						
Central decorrements or control basis   Section   Sect				As of 30	/09/2021			As of 31	/12/2021				
Control conversaments or control basis   25		(all Elif El	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	SPAIN	Coming occurrences or comments or comments of the comments of	19	19	0 0 0 0 4 133	5	64	0 0 0 0 32 146 63	0 0 0 6 131 49				

		exposums, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31	/12/2021			
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
BRAZIL	Central occurrences or central sharing  Medical conversation or local submittee  Medical conversation or local submittee  Medical conversation or  Medical conversation or	113 0 0 0 0 109 159 154 1,249 0 0 0 0 0 0 0 0 8 3 5 5	113 0 0 0 0 109 63 1,186 0 0 0 0 0 0 0 0 83 3 3 1,28 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	83 0 0 0 82 54 48 872 55 0 0 0 0 124 29 0 7	- 46	129 0 0 0 38 2992 243 1,211 117 0 0 0 0 0 0 0 8	129 0 0 0 0 0 0 186 126 127 114 0 0 0 0 0	85 0 0 0 0 0 0 36 311 96 842 65 0 0 0 0 14 4 0 0 0 8 8	ta		
	Other exposures Standardised Total <sup>2</sup>	8		,	84	٥			83		

Objeted exposure, unlike Exposure value, is reposted before taking into account any effect due to oredit convenion factors or outd risk mitigation tachniques (u.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

Compare Value		exposures, but includes general credit risk adjustments.									
Control over-mental or control (Exp. N)   Control over-mental over-mental or control (Exp. N)   Control over-mental ov					Standardisc	d Approach					
Comparison   Com			As of 30,	09/2021			As of 31,	12/2021			
Cord of occurrence for control basis:   122   122   0   96   96   96   96   96   96   96	(mt 600 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central constrainments or central seasoid public sector refines  Auditional Deviationment Enrich  Auditional Deviationment Enrich  Enrichteilen  Germanisment  Germanismen	1622 0 0 0 777 8 8 14 0 0 0 0 0 0 0 0 8 4 0 0 0 777 8 8 8 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	102 0 0 0 77 77 8 8 14 0 0 0 0 0 0 77 78 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0 0 5 6 6 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	96 0 0 17 10 15 0 0 0 2 2 2 3 3 3 3 4 8	96 0 0 0 10 10 10 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 8 8 9 0 0 0 0 0 6			

		exposures, but includes gene	ral credit risk adjustments.							
					Standardise	d Approach				
			As of 30	09/2021		As of 31/12/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>	
	(min EUR, %) Central governments or central banks	37	37	63		42	42	63		
	Regional governments or local authorities	0	0	0		0	0			
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	3	3	1		8	8	2		
	Corporates	368	195	160		374	222	179		
	of which: SME	301	147	112		311	181	138		
	Retail	421	393 279	24S 159		436 309	406	253 164		
POLAND	of which: SME	299	2/9	159		309	288	164		
. 000	Secured by mortgages on immovable property	0	0	U		0	U	0		
	of which: SME Exposures in default	40	23	24				28		
	Exposures in default  Items associated with particularly high risk	40	23	24	14	44	20	20		
	Covered bonds	ů	0	0		ů	i i	0		
	Claims on institutions and corporates with a ST credit assessment	0	l ő	l ő		ů	i i			
	Collective investments undertakings (CIU)	ō	ō	ō		ō	0	0		
	Equity	ō	ō	ō		ō	0	0		
	Other exposures	22	21	21		24	23	23		
	Standardied Total <sup>2</sup>				21					

		exposures, but includes gener		unterparty excludes those for se	icuresation esposures, additiona	i valuation adjustments (AVAs)	and other own runds reduction	IS REMORD ED UNE	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1 96		0		0	
	Corporates	101	9/	96		93	92	91	
	of which: SME Retail	635	616	429		671	652	454	
	of which: SME	203	186	106		212	195	111	
SWITZERLAND	Secured by mortgages on immovable property	203	100	100		212	193	111	
I	of which: SME	0		0		o o	0		
	Exposures in default	9	8	11	1	10	8	8	3
	Items associated with particularly high risk	0	0	0		0	0	0	
I	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Equity	0	0	0		0	0	0	
	Other exposures	43	42	38		48	48	39	
	Standardised Total <sup>2</sup>				5				7

O Copyrel appears, unlike Exposurs value, in reported before taking this account any effect due to credit convenion factors or credit nike integration beforepass (e.g. substitution effects).

(2) Total view adjustments and provincious per country of constraight encludes those for securitation exposures, additional visuation adjustments (JANA) and other core forcin deviatations related to the exposures, that includes or cold relial adjustments or country of constraints or constraints.

		Standardised Approach								
			As of 30,	09/2021			As of 31	/12/2021		
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
COLOMBIA	Control operation of the control shades  Applies and control operations  Applies and control operations  Applies and control operations  Institutions  Insti	2 0 0 0 0 0 0 0 46 22 591 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 46 21 21 5 0 0 0 0 0	4 0 0 0 0 0 41 16 429 3 0 0 45 5 0 0	м	2 0 0 0 0 0 0 47 72 20 571 5 0 0 0 0 1 1 1 1 0	2 0 0 0 47 19 55 5 0 0 0 42 2 2 2 2 3 3 4 3 4 3 4 3 4 3 4 4 3 4 3	40 00 00 00 42 15 415 3 0 0 0 0 12 12 12 12 13 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15		
	Standardised Total <sup>2</sup>		·		42	_			33	



					Standardise	d Approach							
			As of 31,	03/2022			As of 30,	06/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %)												
Consolidated data	Central Governments or central banks Applical governments or local authorities Public sector entities Heilitizate al Covingment Banks Heilitizate al Covingment Banks Identification Organisations Central Organisations Central Covingment Banks Governments Gove	9,364 41 0 0 0 2,107 3,474 1,499 7,695	9,358 37 0 0 2,071 2,877 993 7,289	325 7 0 0 465 2,666 760 5,167		6,082 41 0 0 2,397 4,249 1,739 7,782	6,075 37 0 0 2,361 3,618 1,221 7,384	353 7 0 0 0 532 3,368 934 5,220					
	of which SHE Secured by annotation of minimovable property Encourses in default Encourses in default Encourses in default Encourses bounds Convert bounds Co	1,901 0 450 0 270 71 192 1,059	1,758 0 0 230 0 0 270 71 192 907	1,019 0 0 251 0 159 102 428 666	209	1,992 0 0 444 0 166 71 210 1,087	1,862 0 0 217 0 0 163 71 210 930	1,078 0 0 234 0 129 106 456 688	219				
	Standardised Total <sup>2</sup>	24,721			524 t due to credit conversion factor				558				

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR, 16)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	6.620	6,615			3,240	3,235	0	
	Regional governments or local authorities	40	27	7		3,240	3,233	2	
	Public sector entities	0	27	í		10	0	í í	
	Multilateral Development Banks	ō	ō	i i		ō	ō	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,077	1,067	216		1,114	1,103	222	
	Corporates	501	496	459		850	843	782	
	of which: SME	157	155	118		263	260	200	
	Retail	499	385	275		513	400	284	
FRANCE	of which: SME	77	76	43		90	89	51	
1100100	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0				0	0	0	
	Exposures in default Items associated with particularly high risk	33	23	31	- 11	33	21	29	- 11
	Covered bonds	ŏ				,	0		
	Claims on institutions and corporates with a ST credit assessment	17	17	3		23	20	4	
	Collective investments undertakings (CIU)	0	0	i i		0	0	i i	
	Equity	35	35	35		45	45	45	
	Other exposures	523	433	359		556	464	365	
	Standardised Total <sup>2</sup>				108				113

(1) Original exposure, utilise Exposure value, is reported before taking into account any effect due to orekt convention feators or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for inscriptation exposure, additional valuation adjustments (AVA) and other own funds industrien related to the

		(2) Total value adjustments an exposures, but includes genen		interparty excludes those for se	curitisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Committee of the Commit	883 0 0 0 369 313 100 3 13 26 0 0 6 0 2 2 2 0 0	883 0 0 0 0 0 3257 50 313 26 0 0 0 2 2 2 2 2 2 2 2 3 3 3 3 3 3 3 3 3	0 0 0 0 775 256 69 230 15 0 0 2 2 0 0	,	897 0 0 0 413 346 105 304 26 0 0 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$97 0 0 0 428 388 964 26 0 0 1 1 1 1 1 1 1 0 0	0 0 0 0 0 285 73 222 15 0 0 0	
	Other evenoures Standardised Total <sup>2</sup>	95		24	16	90	78	23	15

		exposures, but includes general							
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30,	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	1,281	1,281	15		1311	1.311	15	
	Regional governments or local authorities	0	0	0		0	0	0	
UNITED KINGDOM  EXIL Col	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	190	190	39		147	147	30	
	Corporates	69	67	57		73	69	57	
	of which: SME	44	42	32 268		55 390	51 372	39 277	
	Retail	376 103	359	268		390 106	3/2	65	
	of which: SME	103	86	63		106	89	65	
	Secured by mortgages on immovable property of which: SME		0				0	0	
	Exposures in default	ž	4		1	7	, and a	2	
	Items associated with particularly high risk	ő	,	0		ń	í	ń	
	Covered bonds	ō	ō	ō		i i	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	229	224	137		195	190	134	
	Charles developed Tabel				16				

Combit developments for control basis   Exposure Value   Role exposures smooth   Projectional   Projectional			exposures, but includes gener	al credit risk adjustments.						
Original Exposure   Exposure Value   Role exposure amount   Value Algoriments and Original Exposure Value   Role exposure amount   Value Algoriments and providence   Exposure Value   Role exposure amount   Value Algoriments and providence   Exposure Value   Role exposure amount   Value Algoriments and providence   Exposure Value   Role exposure amount   Value Algoriments and providence   Exposure Value   Role exposure amount   Value Algoriments and providence   Value Algoriments and Original Exposure   Value Algoriments   Value Algoriment						Standardise	d Approach			
Combit developments for control basis   Exposure Value   Role exposures smooth   Projectional   Projectional				As of 31	/03/2022			As of 30,	06/2022	
Comit al overvenmenta y contra ta basis   72   72   73   75   76   76   77   78   78   78   78   78		(1) E	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	ITALY	Control concentration or central bander Audition of the Control of	255 193	221 160	185 124 249	17	247 174 370 101 0 0 15 5 0 0	210 141 358	0 0 0 89 178 109 252	i.



	RCI Banque								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
SPAIN	Control deversements or control stands  Sections of communities to local substitution  Recording of the control	40 0 0 14 135 63 161 1 0	40 0 0 0 14 134 62 161 1 0	18 0 0 0 0 3 119 48 120 1 0		45 0 0 0 24 224 126 151 0 0	45 0 0 0 24 223 125 151 0 0	17 0 0 0 0 5 194 96 114 10 0	
	Emouves in default Theme specialist without acticularly high risk Covered bands Claims on institutions and corporates with a ST credit assessment Collective investments undertakines (CIU) Other emouves Standardised Total  Standardised Total	12 0 0 0 0 0 47	1 0 0 0 0 0	1 0 0 0 0 0 24	12	11 0 0 0 0 0 0 50	0 0 0 0 0 0 26	0 0 0 0 0 25	11
		(1) Original exposure, unlike Ex	cosure value, is reported before	e taking into account any effect		s or credit risk mitigation technic	oues (e.g. substitution effects)		

Compared September   Explaints Vision   Explaints			exposures, but includes gener		anorparty excludes those for se	cunsiation exposures, apptions	vauacon adjusements (ARAS) a	and other own runds reduction	is related to the	
Control development   Expense Value   Expens						Standardise	d Approach			
Column   Experiment Vision   Experiment Visi				As of 31,	/03/2022			As of 30,	06/2022	
Court all ownermentar or count of bushests   156		(m. 68 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Claims in institutions and corporates with a ST credit assessment 66 66 99 66 66 62 202 62 62 62 62 62 62 62 62 62 62 62 62 62	BRAZIL	Control deverements or central banks Resilicated oververements for load anti-ordina Resilicated oververements for load anti-ordina Resilicated Development Banks Resilicated Development Banks Resilicated Development Banks Resilicated R	0 0 0 109 309 258 1,433	0 0 0 109 149 116 1,342	0 0 0 60 122 89 993 76 0		0 0 0 73 363 294 1,365 141 0	0 0 0 73 196 149 1,270	0 0 0 62 160 114 929	66

		exposures, but includes gener		morparty excuces tricke for sec	insiation exposures, apptiona	valuation adjustments (AXAS) i	and denier own runds reduction	ts related to the	
					Standardise	d Approach			
			As of 31,	03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
KOREA, REPUBLIC OF	South of southernial and control and and c	96 0 0 0 30 30 9 9 13 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 0 1 0	96 0 0 0 0 30 9 9 10 0 0 0 0 0 0 0 0 10 10 10 10 10 10 10	0 0 0 6 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0		95 0 0 0 27 12 12 12 0 0 0 0 9 9 9 9	96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 9 9 7 0 0 0 0 0	2
Ot	Standardised Total <sup>2</sup>				10				10

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) a	and other own funds reduction	is related to the	
		exposures, out includes gener	a creax rex adjustments.		Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min SUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	46 0	46 0	64		50 0	50 0	66 0	
	Public sector entities Multilateral Develooment Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	52 354 293	30 178 138	13 145 105		48 356 289	26 196 152	12 160 116	
DOLAND.	Retail of which: SME Secured by mortuages on immovable property	454 326	409 291	255 166		470 339	430 309	267 176	
E H C C C	of which: SME Exposures in default	0 45	0 25	0 27	15	0 41	0 27	0 27	13
	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity Other exposures	0	0 0 17	0 0 17		0 0 20	0 0 19	0 0 19	
	Standardised Total <sup>2</sup>				23				21

		exposures, but includes gener		uneparty endudes order for se	Carramatori exposores, apartoris	r vacacori acposimenta (AFAS)	and delet dest to the reductor	is reason to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min ELR, %) Central governments or central banks	0				0	0		
	Regional governments or local authorities	o o	0	0		ō	ō	ō	
	Public sector entities	0	0			0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
SWITZERLAND  EN CO	Institutions	5	5	1		4	4	1	
	Corporates	100	98	96		90	89	88	
	of which: SME	6	6	5		5	5	4	
	Retail	711	686			741	716		
	of which: SME	234	210	120		234	211	121	
	Secured by mortoages on immovable property	0	0	0			0	0	
	of which: SME						1		
	Exposures in default Items associated with particularly high risk	12		10	4	14	10	10	
	Items associated with particularly high risk Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment	ő	0	ő		ő	ů o	ŏ	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	5	5	2		6	6	3	
	Standardised Total <sup>2</sup>				8				

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
COLOMBIA	Central governments or central salests espiciola governments or local salestificas espiciola government or local salestificas espiciola government salest festilisticas develorement banks festilisticas develorement	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 77 72 22 643 5 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 72 16 481 3 0 0 46 0 0 0 0 15	21	2 0 0 0 0 0 0 57 71 693 0 0 71 0 0 0 0 2 2	2 0 0 0 0 0 56 56 67 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0 0 49 24 53 3 0 0 0 0 0 19 19 19 2 19 19 19 19 19 19 19 19 19 19 19 19 19	22
	Standardised Total <sup>a</sup>				40				4

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

RCI Banque

							IRB Ap	proach					
				As of :	0/09/2021					As of 3	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and	Original I		Exposure Value <sup>1</sup>	Risk exposure		Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8,208	40	7,483	4,647	91	139	8,828	112	8,828	5,640	79	109
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,597	27	1.477	845	65	0	1.540	51	1,540	788	55	
	Corporates - UT Which: SME Retail	28.645	404	28.452	13.256	128	55 590	29,209	543	29,209	788 13.215	315	35 596
	Retail - Secured on real estate property	20,043	904	20,432	13,230	120	0	29,209	343	29,209	13,215	313	0
	Retail - Secured on real estate property - Of Which: SME	0		0		ő	0	, a	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-	50 0	0	0	n	o o	0	o o	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	28.645	404	28.452	13.256	128	590	29,209	543	29.209	13.215	315	596
	Retail - Other Retail - Of Which: SME	2,927	72	2,735	1,315	22	77	2,980	86	2,980	1,266	59	72
	Retail - Other Retail - Of Which: non-SME	25,717	332	25,717	11,941	107	512	26,228	458	26,228	11,949	257	524
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				17,903						18,854		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
7) IRB Test does one include the Consultational concilion station in the account motion to the 2016 concept.

(2) BB Total does not include the Securitisation position unlike in the results prior to the 2019 estarcise.
(3) Only the most relevant countries relevant countries are discissed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calcu

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min ELR <sub>v</sub> %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0 0
	Corporates	5.890	13	5.211	3.428	15	96	6,464	79	6,464	4.620	40	81
	Corporates - Of Which: Specialised Lending	3,090	13	3,211	3,920	15	90	0,464	79	0,404	9,020	90	91
	Corporates - Of Which: SME	701	5	603	385	14	26	678	17	678	467	16	16
	Retail	9,123	216	8,956	4.596	26	212	9.330	268	9.330	4.363	149	213
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,123	216	8,956	4,596	26	212	9,330	268	9,330	4,363	149	213
	Retail - Other Retail - Of Which: SME	1,379	43	1,211	588	5	39	1,390	49	1,390	605	43	33
	Retail - Other Retail - Of Which: non-SME	7,744	173	7,744	4,008	21	172	7,939	218	7,939	3,759	107	180
	Equity Other non credit-obligation assets		0	0	U	0	0	0	0	0	0		0
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	975	0	971	0 483	0	0	0	0	1.008	0	0	0
	Corporates	9/5	5	9/1	483	15	10	1,008	3		413 0	8	,
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	471		470	179	15		442	0	0 447	127		0
	Retail	6.702	36	6,689	2.031	31	44	6,753	59	6.753	2.147	39	48
	Retail - Secured on real estate property	0,702	30	0,009	2,031	31	0	0,733	39	0,733	2,147	39	- 0
	Retail - Secured on real estate property - Of Which: SME	0	0	0			0			0			0
GERMANY	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	6.702	36	6,689	2.031	31	44	6.753	59	6.753	2.147	39	48
	Retail - Other Retail - Of Which: SME	807	7	794	297	6	9	836	9	836	272	6	8
	Retail - Other Retail - Of Which: non-SME	5,895	29	5,895	1,734	25	34	5,917	50	5,917	1,875	33	40
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach							
				As of	30/09/2021					As of	31/12/2021				
		Original	Original Exposure <sup>1</sup> Of which: defaulted 0 0		Value <sup>1</sup>		Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)					Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	458	0	454	167	0	1	450	0	450	186	0	1		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	38	0	38	14	0	0	43	0	43	15	0	1		
	Retail	3,637	21	3,637	1,986	0	144	3,826	40	3,826	2,219	25	132		
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SMI			0	0	0	0	0	0	0		0	0		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: nor			0	0	0	0	0	0	0			0		
	Retail - Qualifying Revolving			0	0	0	0	0	0				0		
	Retail - Other Retail	3.637	21	3.637	1.986	0	144	3.826	40	3.826	2.219	25	132		
	Retail - Other Retail - Of Which: SME	0,007		0,007	0	0	244	0,020	0	0,020	0		0		
	Retail - Other Retail - Of Which: non-SME	3.637	21	3,637	1.986	ı ö	144	3.826	40	3.826	2.219	25	132		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets														
	TRR Total														

170 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)	Of which: defaulted		Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	430	15	394	211	49	13	518	27	518	191	24	11
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	229	10	209	133	25	10	229	27	229	97	24	10
	Retail	4,676	44	4,664	2,380	14	69	4,751	67	4,751	2,326	20	81
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIME	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	- 64	0	0 2,380	0	0 69	4,751	67	0	0 2.326	20	0 81
		4,676	44	4,664		14				4,751		20	
1	Retail - Other Retail - Of Which: SME	428	8	416	243	- 4	12	434	12	434	226	4	17
	Retail - Other Retail - Of Which: non-SME	4,248	36	4,248	2,137	12	57	4,317	55	4,317	2,101	16	65 0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0		0		0
1													
	IRB Total												

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

		IRB Approach												
				As of :	30/09/2021					As of	31/12/2021			
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	
	(min EUR, %)	0	Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	455	8	453	358	11	19	387	3	387	230	6	8	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 157		0 156	0 135	0 11	12	148	0	148	0 82	0	0	
	Corporates - Of Which: SME Retail	3.085	8	3.085	1.572	42	12 88	3.079	3 76	3.079	1.573	37	89	
	Retail - Secured on real estate property	3,085	60	3,085	1,5/2	42	88	3,079	76	3,079	1,5/3	37	89	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0		
SPAIN	Retail - Secured on real estate property - Of Which: non-Sh	0		0	0	0	0		0				0	
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0			0	
	Retail - Other Retail	3.085	60	3.085	1.572	42	88	3.079	76	3.079	1.573	37	89	
	Retail - Other Retail - Of Which: SME	276	12	276	168	8	15	280	13	280	147	6	13	
	Retail - Other Retail - Of Which: non-SME	2,809	48	2.809	1.404	34	73	2,799	63	2,799	1.426	31	77	
	Equity	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets													
	IRB Total													

(ii) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect
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		IRB Approach												
				As of	30/09/2021					As of	31/12/2021			
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0		
	Corporates - Of Which: SME Retail			0		0	0		0	0				
	Retail - Secured on real estate property			0		0	0		0	0				
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	
BRAZIL	Retail - Secured on real estate property - Of Which: non-Sh			0		0	0	0	0		o o	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	ō	ō	0	0	ō	ō	0	ō	ō	ō	0	ō	
	Retail - Other Retail - Of Which: SME	ō		0	0	ō	ō	ō	0	ō	o o	0		
	Retail - Other Retail - Of Which: non-SME	ō	0	0	0	0	ō	ō	0	ō	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													

<sup>19</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Original Exposure <sup>1</sup>		Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0			0	0	0		0	0
	Retail	1,422	27	1,422	692	15 0	34	1,470	33	1,470	586	45	33
	Retail - Secured on real estate property	0		0		0		0	0				0
KOREA, REPUBLIC OF	Retail - Secured on real estate property - Of Which: SME			0		0		0	0				0
,	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving		0	0	0	0	0	0	0	0		0	0
	Retail - Other Retail	1.422	27	1.422	692	15	34	1.470	33	1 470	586	45	33
	Retail - Other Retail - Of Which: SME	38	27	38	20	15	34	39	33	39	16	45	2
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	1.384	25	1,384	672	14	32	1.431	31	1.431	16 570	44	31
	Retail - Other Retail - Of Which: non-SME Equity	1,354	23	1,304	0.72	0	32	1,431	31	1,431	0		31
	Other non credit-obligation assets		0						0				-
1	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Original Exposure <sup>1</sup>		Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)	1	Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0		0	0		0		0	0	
	Corporates - Ut Which: SME Retail		0	0	0	0	0		0	0	0	0	
	Retail - Secured on real estate property	, i		0	0	0	0		0		0	0	
	Retail - Secured on real estate property - Of Which: SME	, i	0	0		0	0		0		0	0	, i
POLAND	Retail - Secured on real estate property - Of Which: non-S	, i	0	0	0	0	0	0	0	0	ů .	0	, i
	Retail - Qualifying Revolving	0	0	0	0	0	ō	0	0	0	0		
	Retail - Other Retail	ō	ō	ō	0	0	ō	ō	0	ō	0	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

<sup>(</sup>ii) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min ELR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0
				0		0	0	0	0				0
	Retail - Secured on real estate property			0		0	0	0	0				0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	ů .	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	ō
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

		d before taking into accou-			

			IRB Approach											
	As of 30/09/2021								As of	31/12/2021				
	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and		
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions		
	0	0	0	0	0	0	0	0	0	0	0	0		
s s	0	0	0	0	0		0	0	0	0	0	0		
•	0	0	0	0	0		0	0	0	0	0	0		
	0	0	0	0	0		0	0	0	0	0	0		
Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0		
			0		0			0						
			0		0			0						
		0	0	0	0		0	0		0	0			
					0			0	0	0		0		
Retail - Qualitying Revolving		0	0	0	0			0		0	0	0		
		0	0		0		0							
		0	0		0		0							
Retail - Other Retail - Of Willell Hull-SHE	0	0	0	0	0	0	0	0	0	0	0	0		
credit-obligation assets														
	Ask and contail generometa's  Concerned of Winch's Specialized Lending  Concerned of Winch's Specialized Lending  Concerned on real statute properly  Read of Special Concerned on an advantage properly of Winch: 39E  Read of Special Concerned on an advantage properly of Winch: 39E  Read of Concerned on an advantage properly of Winch: non-59  Read of Other Read of Winch: 39E  Read of Other Read of Winch: 39E  Concerned on Special Of Winch: 39E  Read of Other Read of Winch: 39E	Ask and control given monts.  Composition of Which Specialized Leadings Composition of Which Specialized Leadings Composition of Which Specialized Residual Secured on real deaths proporty.  Residual Secured on real deaths proporty of Which sends Residual Secured on real deaths proporty of Which sends Residual Secured on real death proporty of Which sends Residual Composition of Which Special Secured Sec	Ask and control governments  Corporates of Which is controlled sampling Corporates of Which is controlled sampling Corporates of Which is controlled sampling Corporates of Which is controlled to the Corporates of Which is controlled to the Corporates of Which is controlled to the Corporate of Which is controlled to the Corpo	Ask and control generations.	Ask and central gener months   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ask and control governments.    0	Ask and central generalized processments.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ask and control generatives.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ask and control generative (PMInch (specialised sanding) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ask and control governments.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ask and control governments.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ask and control generational processments.  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

Credit Risk - IRB Approach

RCI Banque

								IRB Ap	proach					
		ĺ			As of :	31/03/2022					As of 3	30/06/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		7,315	101	7,315	4,960	74	102	9,169	103	9,169	5,722	66	91
		Corporates - Of Which: Specialised Lending	0	0		733	0	0	0	0	0		0	0
		Corporates - Of Which: SME	1,400	41	1,400		46	35	1,556	33	1,556	818	34	33
	Retail	Retail - Secured on real estate property	30,194	542	30,194	13,607	314	600	30,133	517	30,133	13,594	303	620
			0	0	0			0	0			0	0	-
Consolidated data		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving			0	0	0	0	0	0		0		0
		Retail - Other Retail	30.194	542	30.194	13.607	314	600	30.133	517	30.133	13.594	303	670
		Retail - Other Retail - Of Which: SMF	3.057	88	3.057	1.300	62	77	3.042	82	3.042	1.295	60	78
		Retail - Other Retail - Of Which: non-SME	27.137	453	27.137	12,308	251	523	27.091	435	27.091	12.299	243	542
	Equity	Recall - Other Recall - Of Wilds: Horrsine	0	0	0	0	0	32.5	0	0	0	0	0	J12
	Other nor	credit-obligation assets				0						0		
	IRB Total					18.567						19.316		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0 0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 5.199	74	0 5.199	4.057	0 41	77	6.987	83	6 987	0 4.812	42	0 66
	Corporates - Of Which: Specialised Lending	5,199	/4	5,199	4,057	91	//	6,987	83	6,987	9,812	92	66 0
	Corporates - Of Which: SPE	634	15	634	450	13	17	743	13	743	518	11	17
	Retail	9,787	273	9,787	4.557	154	215	10.043	270	10.043	4.658	152	252
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,787	273	9,787	4,557	154	215	10,043	270	10,043	4,658	152	252
	Retail - Other Retail - Of Which: SME	1,423	52	1,423	623	46	35	1,449	51	1,449	633	45	41
	Retail - Other Retail - Of Which: non-SME	8,364	221	8,364	3,934	108	180	8,594	219	8,594	4,025	108	212
	Equity		0	0	U		0	0			0		0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0 897	0	0	0	0 816	0	0 816	0	0	0
	Corporates	897	3		360	8	6	816	3	816	309 0	8	6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	396	0	0 396	113		0	381	0	381	113		0
	Retail	7.002	58	7.002	2.249	39	48	6.819	55	6.819	2.193	38	50
	Retail - Secured on real estate property	0,002	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: S	ME 0	0	ō	ō	0	ō	0	0	ō	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: n		0		0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,002	58	7,002	2,249	39	48	6,819	55	6,819	2,193	38	50
	Retail - Other Retail - Of Which: SME	878	9	878	286	7	9	850	9	850	276	7	9
	Retail - Other Retail - Of Which: non-SME	6,124	48	6,124	1,964	32	39	5,969	46	5,969	1,917	31	41
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	488	0	488	188	0	1	481	0	481	182	1	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	48	0	48	16	0	0	44	0	44	14	1	0
	Retail	4,047	36	4,047	2,299	22	129	4,040	35	4,040	2,272	22	129
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,047	36	4,047	2,299	22	129	4,040	35	4,040	2,272	22	129
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0 35	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4,047	36	4,047	2,299	22	129	4,040	35	4,040	2,272	22	129
	Equity	0	0	0	0		0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. substitution effects).

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporates	345	19	345	135	16	9	411	12	411	149	6	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	160	19	160	68	16	8	172	12	172	61	6	6
	Retail	4,866	66	4,866	2,371	18	85	4,832	53	4,832	2,379	17	71
	Retail - Secured on real estate property	0	0	0	0		0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	4.866	66	4.866	2.371	18	85	4,832	53	4.832	2.379	17	71
1	Retail - Other Retail - Of Which: SME	433	12	433	225	3	18	417	9	417	217	3	13
	Retail - Other Retail - Of Which: non-SME	4,433	54	4,433	2,147	15	66	4,415	44	4,415	2,162	14	57
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IRB Total												

Credit Risk - IRB Approach RCI Banque

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 386	0	386	0 220	0	0	0 473	0	0 473	0 269	0	10
	Corporates - Of Which: Specialised Lending	386	4	386	0	8	9	9/3	4	9/3	269	8	10
	Corporates - Of Which: SME	162	4	162	87		5	217	4	217	113		6
	Retail	3.057	75	3.057	1.560	36	89	3,033	73	3.033	1.548	34	87
	Retail - Secured on real estate property	0,007	0	0	0	0	0,	0	0	0	0	0	0,
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
SPAIN	Retail - Secured on real estate property - Of Which: non-SI		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,057	75	3,057	1,560	36	89	3,033	73	3,033	1,548	34	87
	Retail - Other Retail - Of Which: SME	283	12	283	150	5	13	288	12	288	153	5	13
	Retail - Other Retail - Of Which: non-SME	2,774	62	2,774	1,410	31	76	2,745	61	2,745	1,395	30	74
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IR8 Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
BRAZIL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
DIOZEIL	Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0		0			0	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0		0	0		0			0	0	0
	Retail - Other Retail - Of Which: SME		0			0		0			0	0	0
			0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME				0	0							0
	Equity Other non credit-obligation assets		0	- 0	U		0	0	0	- 0	0	0	0
	IRB Total												_
	IRB Iotal												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0 0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0				0			0		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
	Retail	1.436	34	1.436	571	45	35	1.366	31	1.366	543	40	31
	Retail - Secured on real estate property	1,436	34	1,436	3/1	45	33	1,300	31	1,300	943	- 40	31
	Retail - Secured on real estate property - Of Which: SME	0	0		o o			0			0	0	0
KOREA, REPUBLIC OF	Retail - Secured on real estate property - Of Which: non		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	1.436	34	1.436	571	45	35	1.366	31	1.366	543	40	31
	Retail - Other Retail - Of Which: SME	39	2	39	16	1	2	38	2	38	16	1	2
	Retail - Other Retail - Of Which: non-SME	1,396	32	1,396	555	44	33	1,327	30	1,327	527	39	29
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0	0	0	0	0 0	0	0	0 0	0	0	0
	Corporate		0	0	0	0	0	0	0		0	0		0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	ō	ō	0	0	ō	0	0	ō	0	ō	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
POI AND		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FOLAND		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Equity	Notes - Colle Notes - Or Wilds Hall Street	0	ō	ō	0	ō	ō	ō	0	ō	0	ō	ō
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERI AND	Retail - Secured on real estate property - Of W	thich: SME 0	0	0	0	0	0	0	0	0	0	0	0
SWITZERDAND	Retail - Secured on real estate property - Of W	thich: non-St	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												_
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0		0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ů	0				0	0					0
COLOMBIA	Retail - Secured on real estate property - Of Which: non-Si	ő	0	0	n n	0	0	0	0	o o	0	0	0
	Retail - Qualifying Revolving	ō	0	ō	0	ō	ō	0	0	ō	ō	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Austria													
Total   Tota	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
Total   Tota	Czech Republic		0 3 0 0 0 0 0	000000000000000000000000000000000000000		(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	11 9 22 22 11 15	17 92 28 12 5 0 0 0 154	0 0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	17 41 28 12 5 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	16 0 0 0 0 0 0	000000000000000000000000000000000000000	4
[ 0 - 3M [	Germany													
0 - 3M	Croatia													
[ 0 - 3M [	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
To - 3M	Ireland													
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 13Y - 5Y [ ] 10Y - more Total	Italy	20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	11
Total	Latvia	24	20	0		A	v	0		, and the second	0		U	II



General governments exposures by country of the counterparty

		RCI Banque												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative innancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal													
[ 0 - 3M [	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	1
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia			000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( (	0



General governments exposures by country of the counterparty

		RCI Banque												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom	233 266	0 0	0 0 0 0 0	0 0 0 0 0	23 26	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	6
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

		RCI Banque												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
To - 3M	Latin America and the Caribbean	12	17 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	17 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

			RCI Banque											
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					No. of the control of	ssets by accounting portfolic		Derivatives with po	alaba dalamata		h negative fair value	Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portrollo		Derivatives with pos	sitive fair value	Derivatives with	n negative rair value			Plat welster d
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assest (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others		0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

		RCI Banque												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic	3 0 0 0 0 0	3 0 0 0 0 0 0 0	0 0 0 0 0		(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

			RCI Banque											
							As of 30/06/2022	<u> </u>						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	16 9 22 22 11 1 3 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5	16 94 26 11 4 0 0	0 0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( )	16 43 5 6 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	22 0 0 0 0 0 0	0 0 0 0 0	5
[ 0 - 3M [	Germany													
0 - 3M	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 13Y - 5Y [ ] 10Y - more Total	Italy	20	0 200	000000000000000000000000000000000000000	0 0 0 0 0	()	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
Total	Latvia	20	20	0	0	A	U	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

		RCI Banque												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta													
To - 3M	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal													
[ 0 - 3M [	Romania		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
10 - 3M     3M - 1Y     11 - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Slovakia													Ü
Total	Slovenia		0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

		RCI Banque												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain		0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[ 0 - 3M [	United Kingdom	584 ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	586 0 0 0 0 0 0 0 586		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	58	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[ 0 - 3M [	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													
10 - 3M     13M - 1Y    14 - 1Y    14 - 1Y    14 - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	Australia													
10 - 3M     3M - 1Y     11 - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

		RCI Banque												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
TO - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
10 - 3M     13M - 11   1   1   1   1   1   1   1   1	Other Central and eastern Europe countries non EEA													
[ 0 - 3M	Middle East													
Total	Latin America and the Caribbean	; 68 ( (	7 68 8 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	66 8 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3



#### General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
	Total gross carrying amount of non-non-derivative finan				Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assest (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others		0 0 0	000000000000000000000000000000000000000	(	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(		0	0 0 0	0 0 0 0		

Notes and definitions
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Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

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Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures RCI Banque

									unque									
					As of 30/09/2021									As of 31/12/2021				
		Gross c	carrying amount/ Nominal amoun	nt		Accumulated important of the control	pairment, accumulated ne lit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated important value due to crea	pairment, accumulated in the fist and provisions the	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which	h non-performing	ı	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures <sup>2</sup>	On non-perfo	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures
		and <=90 days	Of wi	hich: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR)  Cash balances at central banks and other demand deposits	10,07	2 0	0	0	0		0	0	0	7,944								0
Debt securities (including at amortised cost and fair value)	53			0						762								
Central banks	10	12 0		0	0					96	0							o
General governments	33	85 0		0	0		0	0		592	0		0					0
Credit institutions				0	0		0	0			0		0					0
Other financial corporations	3	78 0		0	0		0	0	0	74	0		0					0
Non-financial corporations	1	15 0		0	0	0	0	0	0		0		0					0
Loans and advances(including at amortised cost and fair value)	43,74	2 40	836	836	777	519	527	500	145	45,321	. 76	1,051	1,051	993	462	56	540	258
Central banks	1	12 0		0	0		0	0	0	16	5 O		0					0
General governments	10	06 0	1	1	1	3	1	1	0	103	0	22	2 22	22	1		7	3
Credit institutions	21	18 0	0	0	0	0	0	0	0	SE	9 0		0	c	c			0
Other financial corporations				0	0		0	0	0		0		0					0
Non-financial corporations	14,25	38 19	258	258	220	189	156	139	54	15,688	52	345	345	304	155	16	3 145	159
of which: small and medium-sized enterprises	7,05	12	236	236	205	102	143	130	35	7,533	30	27	277	246	91	13	122	74
of which: Loans collateralised by commercial immovable property				0	0	0	0	0	0	0	0		0	c				o
Households	29,10	21	576	576	556	327	370	360	91	29,457	24	68	684	667	307	39	388	95
of which: Loans collateralised by residential immovable property		0 0		0	0	0	0	0	0	0	0		0	c	c			o
of which: Credit for consumption	29,10		576	576	556	327	370	360	91	29,457		68	684	667	307	39	388	95
DEBT INSTRUMENTS other than HFT	54,34	4 40	836	836	777	519	527	500	145	54,027	76	1,051	1,051	993	463	56	540	258
OFF-BALANCE SHEET EXPOSURES	3,52	:6	10	10	6	9	2	1	0	3,487		21	21	12	8	:	. 1	0

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Performing and non-performing exposures RCI Banque

					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated ne fit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gross G	arrying amount/ Nomina	amount		Accumulated impa value due to credit	irment, accumulated ne risk and provisions <sup>4,3</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	9.	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9*	On performing exposures <sup>2</sup>	On non-perforn	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	9,715	0	0	0	0	0		0		6,469	0	0			0	0	0	
Debt securities (including at amortised cost and fair value)	954					0				910		۰						
Central banks	91			0	0	0	0	0	0	96	6 0	0			0	0	0	
General governments	783				0	0	0	0	0	743	3 0	0			0	0	0	
Credit institutions		0		0	0	0	0	0	0		0 0			0	0	0	0	0
Other financial corporations	7	. 0			0	0	0	0	0	71	1 0	0			0	0	0	
Non-financial corporations		0			0	0	0	0	0		0 0	0			0	0	0	
Loans and advances(including at amortised cost and fair value)	44,090	27	1,072	1,072	990	468	585	551	273	46,246	5 37	1,029	1,029	953	484	602	571	. 262
Central banks	2	. 0		0	0	0	0	0	0	36	9 0	a		0	0	0	0	0
General governments	10-	0	17	17	17	1	5	5	i 3	101	1 0	17	17	17	1	6	6	. 3
Credit institutions	231	0		0	0	0	0	0	0	118	8 0	a		0	0	0	0	
Other financial corporations		0		0	0	0	0	0	0		0	a		0	0	0	0	
Non-financial corporations	13,825	11	345	349	293	151	173	152	161	15,944	4 13	326	326	5 276	140	169	152	157
of which: small and medium-sized enterprises	7,211	10	280	280	233	92	149	129	76	7,190	0 12	261	261	228	83	142	127	78
of which: Loans collateralised by commercial immovable property		0		0	0	0	0	0	0		0	0			0	0	0	
Households	29,91	16	706	706	680	316	406	394	109	30,045	5 24	686	686	660	343	428	413	103
of which: Loans collateralised by residential immovable property		0	c	0	0	0	0	a	0	c	0	a	c	0	0	0	a	
of which: Credit for consumption	29,91	16	706	706	680	316	406	394	109	30,045	5 24	686	686	660	343	428	413	103
DEBT INSTRUMENTS other than HFT	54,760	27	1,072	1,072	990	468	585	551	273	53,625	37	1,029	1,029	953	484	602	571	262
OFF-BALANCE SHEET EXPOSURES	4,546		21	21	. 10	7	2	1		4,796	6	26	26	5 22	9	2	1	0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



#### Forborne exposures

			As of 30	09/2021				As of 31/12/2021							
		ying amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance markets.	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance markets.	hanges in fair redit risk and exposures with	received on e	ancial guarantees exposures with the measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0		0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	O				
General governments	0	0	0	0	0		0	0	0	0	O				
Credit institutions	0	0	0	o	0		0	0	0	0	O				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	284	115	75	57	6	o	272	131	80	64	6	0			
Central banks	0	0	0	0	0	0	0	0	0	0	O	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0	O	0			
Non-financial corporations	39	10	11	7	2	0	36	18	10	10	2	0			
of which: small and medium-sized enterprises	35	9	11	7	1		31	17	10	10	1				
Households	245	104	64	50	4	0	236	113	70	54	4	0			
DEBT INSTRUMENTS other than HFT	284	115	75	57	6		272	131	80	64	6				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice $^{\it J}$	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0								

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

RCI Banque

			As of 31	/03/2022		As of 30/06/2022									
		ring amount of with forbearance	Accumulated of accumulated of value due to comprovisions for forbearance markets.	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated of accumulated of value due to comprovisions for forbearance markets.	changes in fair credit risk and r exposures with	Collateral and financial guarantees received on exposures with forbearance measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0 0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	0 0				
Central banks	0	0	0	C	a		0	0	0	0	0				
General governments	0	0	0	C	a		0	0	0	0	0				
Credit institutions	0	0	0	C	o o		0	0	0	0	0				
Other financial corporations	0	0	0	C	a		0	0	0	0	0				
Non-financial corporations	0	0	0	C	C		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	273	132	82	66	5	0	262	128	81	. 64	4 0				
Central banks	0	0	0	C	d	0	0	0	0	0	0 0				
General governments	0	0	0	C	C	0	0	0	0	0	0 0				
Credit institutions	0	0	0	C	a	0	0	0	0	0	0 0				
Other financial corporations	0	0	0	C	a	0	0	0	0	0	0 0				
Non-financial corporations	35	18	10	10	1	0	31	16	8	8	1 0				
of which: small and medium-sized enterprises	30	16	10	10	1		25	15	8	8	1				
Households	238	115	72	. 56	4	0	231	112	72	56	3 0				
DEBT INSTRUMENTS other than HFT	273	132	82	66	5		262	128	81	. 64	4				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0 0				
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0								

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



# 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading RCI Banque

i			As of 3	0/09/2021					As of 3	1/12/2021	As of 31/03/2022								As of 30/06/2022						
	Gross carrying amount				Gross carrying amount						1	Gross carrying amount					1	Gross carrying amount				-			
	<u> </u>				Accumulated	Gross carrying arribunt					Accumulated	Gross an Jing amount				Accumulated	Gross carrying undurk					Accumulated			
		Of which: non- performir		and advances		negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to		value due to			Of which: non- performin		Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which non- performi			Accumulated impairment <sup>1</sup>	negative changes in fair value due to	
(min EUR)			of which: defaulted	impairment	impairment <sup>1</sup>	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment <sup>1</sup>	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment		credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment		credit risk on non-performing exposures <sup>1</sup>	
A Agriculture, forestry and fishing	80	2	2	80	3	0	82	2	2	82	3	0	77	2	2	77	3	0	81	2	2	81	3	0	
B Mining and guarrying	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	8	0	0	8	0	0	
C Manufacturing	711	18	18	711	21	0	712	23	23	712	21	0	733	23	23	733	22	0	736	25	25	736	21	0	
D Electricity, gas, steam and air conditioning supply	107	1	1	107	2	0	106	1	1	106	2	0	106	1	1	106	2	0	105	1	1	105	1	0	
E Water supply	68	1	1	68	1	0	67	2	2	67	1	0	38	1	1	38	1	0	39	1	1	39	1	0	
F Construction	1,186	34	34	1,186	39	0	1,205	42	42	1,205	36	0	1,179	43	43	1,179	38	0	1,186	43	43	1,186	35	0	
G Wholesale and retail trade	8.264	104	104	8.264	154	0	9.622	129	129	9.622	150	0	7.926	121	121	7.926	144	0	9.901	106	106	9.901	138	0	
H Transport and storage	513	21	21	513	16	0	532	26	26	532	14	0	528	27	27	528	15	0	541	28	28	541	15	0	
I Accommodation and food service activities	124	4	4	124	4	0	129	6	6	129	4	0	131	6	6	131	4	0	138	6	6	138	4	0	
J Information and communication	154	4	4	154	5	0	151	6	6	151	4	0	145	6	6	145	4	0	145	4	4	145	4	0	
K Financial and insurance activities	8	1	1	8	1	0	8	1	1	8	1	0	8	1	1	8	1	0	8	1	1	8	1	0	
L Real estate activities	106	4	4	106	7	0	114	7	7	114	5	0	105	7	7	105	7	0	113	7	7	113	6	0	
M Professional, scientific and technical activities	518	19	19	518	20	0	528	20	20	528	18	0	524	22	22	524	20	0	609	21	21	609	18	0	
N Administrative and support service activities	1,218	15	15	1,218	32	0	1,151	34	34	1,151	22	0	1,122	40	40	1,122	25	0	1,115	35	35	1,115	24	0	
O Public administration and defence,	130	4	4	130	6	0	138	12	12	138	5	0	147	13	13	147	7	0	151	14	14	151	8	0	
P Education	146	6	6	146	6	0	150	7	7	150	5	0	146	8	8	146	7	0	152	6	6	152	6	0	
Q Human health services and social work activities	347	4	4	347	9	0	360	9	9	360	8	0	348	9	9	348	8	0	365	10	10	365	8	0	
R Arts, entertainment and recreation	62	4	4	62	3	0	64	3	3	64	3	0	60	3	3	60	3	0	79	3	3	79	3	0	
S Other services	548	13	13	548	16	0	562	15	15	562	14	0	494	16	16	494	15	0	472	12	12	472	12	0	
Loans and advances	14,298	258	258	14.298	346	0	15.688	345	345	15,688	318	0	13.825	349	349	13.825	324	0	15 944	326	326	15 944	309	0	

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.