

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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,138	5,272	5,394	5,465	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	5,138	5,272	5,394	5,465	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,138	5,272	5,394	5,465	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	5,138	5,272	5,394	5,465	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,001	6,135	6,258	6,332	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	6,001	6,135	6,258	6,332	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	34,324	36,430	36,984	39,184	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	34,324	36,430	36,984	39,184	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	14.97%	14.47%	14.58%	13.95%	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	14.97%	14.47%	14.58%	13.95%	(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	14.97%	14.47%	14.58%	13.95%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.97%	14.47%	14.58%	13.95%	(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	17.48%	16.84%	16.92%	16.16%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.48%	16.84%	16.92%	16.16%	(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	61,926	63,846	65,130	66,203	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	8.30%	8.26%	8.28%	8.25%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,138	5,272	5,394	5,465	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,138	5,272	5,394	5,465	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	61,926	63,846	65,130	66,203	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	61,926	63,846	65,130	66,203	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.30%	8.26%	8.28%	8.25%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.30%	8.26%	8.28%	8.25%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital

				As of 31/12/2022			COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022		As of 31/03/2023	As of 30/06/2023		
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	6,001	6,135	6,258	6,332	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	5,138	5,272	5,394	5,465	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	2,001	2,093	2,145	2,145	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-175	-199	-235	-178	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,001	3,000	3,061	3,100	C 01.00 (r0200,c0010)	Articles 4(117) and 26(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 (f) 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	-224	-211	-181	-200	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-158	-162	-162	-164	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) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-6	-7	-8	-10	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	-80	-19	-2	0	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	(-) Reciprocal cross holdings in CET1 Capital	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	Ó	C 01.00 (r0450,c0010) + C 01.00 (r0450,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 CRR; Articles 36(1) point (b) (i), 248(1) point (b) (ii), 248(1) point (b) and 258 of CRR; Articles 36(1) point (b) (ii) and 379(3) of CRR; Articles 36(1) point (b) (iv) and 153(8) of CRR; Articles 36(1) point (b) (v) and 153(6) of CRR.
	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 29 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	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	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	-1	-1	-1	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) 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 _c 0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-34	-38	-38	-42	C 01.00 (r0529,c0010)	
	A.1.21		0	0	-38	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
		Transitional adjustments Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)						. Articles 483(1) to (3), and 484 to 487 of CRR.
	A.1.21.1	,	0	0	0	0	C 01.00 (r0220,c0010)	
	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 (r0530,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 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	Ó	$\begin{array}{l} C\ 01.00\ (r6990,c010)+C\ 01.00\ (r0700,c010)+C\ 01.00\ (r0710,c010)+C\ 01.00\ (r0744,c010)+C\ 01.00\ (r0744,c010)+C\ 01.00\ (r0744,c010)+C\ 01.00\ (r0748,c010)+C\ 01.00\ (r0744,c010)+C\ 01.00\ (r074$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,138	5,272	5,394	5,465	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	864	864	864	867	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)	
	A.4.2		0	0	0	4	C01.00 (69340,00010) + C 01.00 (6930,0010) +	
	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 REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	34,324	36,430	36,984	39,184	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.97%	14.47%	14.58%	13.95%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.97%	14.47%	14.58%	13.95%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.48%	16.84%	16.92%	16.16%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,138	5,272	5,394	5,465	[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 (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.97%	14.47%	14.58%	13.95%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Manusitania	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	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n				i .		

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	29,462	31,438	32,048	34,164	C 02.00 (r0040, c0010) -{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	10,371	11,329	11,864	13,071	C 02.00 (r0050, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	63	81	102	146	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	19,027	20,028	20,082	20,947	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) ²	220	230	216	216	$\begin{array}{l} C07.00(n0990,c0220,s001) + C07.00(n0110,c0220,s001) + C07.00(n0130,c0220,s001) + C08.01\\ (n0040,c0260,s001) + C08.01(n0050,c0260,s001) + C08.01(n0060,c0260,s001) + C08.01(n0040,c0260,s002) + C08.01(n0050,c0260,s002) + C08.01$
Credit valuation adjustment - CVA	387	339	294	307	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)	750	1,003	1,008	1,078	C 02.00 (r0520, c0010)
Of which the standardised approach	750	1,003	1,008	1,078	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 (+0010, -05601)*12.5+C 20.00 (+0010,-0450)*12.5+MAX(C 24.00(+0010, -0090),C 24.00(+0010, -00100),C 24.00(+0010, -00110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,505	3,419	3,419	3,419	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,505	3,419	3,419	3,419	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	34,324	36,430	36,984	39,184	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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.



P&L RCI Banque

As of 30/09/2022 As of 31/12/2022 As of 31/03/2023 As of 30/06/2023 1,545 2,187 1,593 Of which debt securities income 1.447 2.072 1 487 (Of which deposits expenses) (Of which debt securities issued expenses) Expenses on share capital repayable on demand) Net Fee and commission income Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, Gains or (-) losses on financial assets and liabilities held for trading, net
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net -35 -53 -37 -13 -19 -36 -30 -8 TOTAL OPERATING INCOME, NET 1,390 1,837 Cash contributions to resolution funds and deposit guarantee schemes) fodification gains or (-) losses, net Provisions or (-) reversal of provisions) -1 (Payment commitments to resolution funds and deposit guarantee schemes) 12 (Other provisions) -2 Of which restructuring¹ Increases or (-) decreases of the fund for general banking risks, net)²
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)

(Financial assets at fair value through other comprehensive income) (of which Goodwill) legative goodwill recognised in profit or loss negative goodwin recognised in priorit or loss.

Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates.

Profit or (-) loss from non-current assets and disposal groups described as held for sale not qualifying as discontinued operations.

PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS. -3 -6 -6 1,044 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS rofit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR Of which attributable to owners of the parent



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/202	22			As of 31	12/2022			As of 31,	03/2023			As of 30,	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierar	:hy		Fa	ir value hierard	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	10,362				7,490				8,226				5,341				IAS 1.54 (i)
Financial assets held for trading	156	0	156	0	105	0	105	0	60	0	60	0	57	0	57	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	145	145	0	0	119	119	0	0	132	132	0	0	139	139	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	339	339	0	0	341	341	0	0	286	286	0	0	305	305	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	44,213				48,876				48,976				52,652				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	343	0	343	0	329	0	329	0	297	0	297	0	313	0	313	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 ¹	2,943				3,110				3,390				3,966				
TOTAL ASSETS	58,500				60,370				61,366				62,773				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	./03/2023					As of 30/	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	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 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	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	References
Financial assets at fair value through other	Debt securities	290	49	0	0	0	0	306	34	0	0	0	0	280	6	0	0	0	0	274	32	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	41,146	3,097	966	-311	-174	-568	45,676	3,260	960	-345	-184	-548	45,663	3,393	956	-351	-192	-554	49,310	3,400	1,022	-361	-209	-566	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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)

		Carryin	g amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	16	29	29	54	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	16	15	15	13	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	48,845	50,645	51,441	53,103	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	303	322	322	336	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	197	188	190	201	IAS 37.10; IAS 1.54(I)
Tax liabilities	909	887	888	921	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	2,030	1,973	1,993	1,923	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	1	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	52,317	54,060	54,879	56,553	IAS 1.9(b);IG 6
TOTAL EQUITY	6,183	6,310	6,486	6,220	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	58,500	60,370	61,366	62,773	IAS 1.IG6

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



Breakdown of liabilities

RCI Banque

(mln EUR)

			Carrying	amount]
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		320	351	351	390	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
anort positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	3,716	3,715	3,740	3,005	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	1,983	2,010	2,006	2,329	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	13	12	13	23	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	264	296	343	283	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	120	139	195	145	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	701	701	701	701	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	22,546	24,441	24,932	26,685	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	17,242	17,662	17,572	18,715	Annex V.Part 1.42(f), 44(c)
Debt securities issued		18,959	18,995	18,924	19,398	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	882	886	870	874	Annex V.Part 1.37
Other financial liabilities		692	502	810	717	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		49,181	51,011	51,808	53,507	



2023 EU-wide Transparency Exercise Market Risk

									NCI DUII												
	SA						М									IM					
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE I	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (/	Memorandum item)	DEFAU	ON RISK	ALL PRICE	RISKS CAPITAL CHA 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 MEASURE	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)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE MEASO	TOTAL RISK EXPOSURE AMOUNT JRE
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022				
Traded 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					
Equities	0	0	0	0	0	0							0	0	0	0					
Of which: General risk	0	0	0	ō	ō	ō							ō	0	ō	0					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	750	1,003	0	0	0	0							0	0	0	0					
Total	750	1,003	ů	Ö	ů	0	0	0	0	0	0	0	ŏ	0	o o	0	0	0	0	0 0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023				
Traded 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					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Equities	0	0	0	0	0	0							0	0	0	0					
Of which: General risk	0	0	0	0	0	0							0	0	0	0					
Of which: Specific risk	0 1.008	0 1.078	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	1,008	1,078	I	0	0	0							l ů	0	I ,	0					
Total	1,008	1,078	ň	ň	ň	ň	0	0	0	0	0	0	ň	ň	ň	ň	0	0	0	0 0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 349(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	9,605	9,598	402		6,650	6,643	404	
	Regional governments or local authorities Public sector entities	*3	30			40	43	9	
	Multilateral Development Banks	, a	0	0		0	0	0	
	International Organisations	i o	ō	ō		i i	0	ō	
	Institutions	2,595	2,561	563		2,544	2,532	550	
	Corporates	3,690	3,044	2,828		4,678	4,208	3,932	
	of which: SME	1,584	1,043	798		1,718	1,299	992	
	Retail	7,768	7,395	5,231		7,645	7,275	5,131	
Consolidated data	of which: SME	1,966	1,852	1,074		2,051	1,919	1,115	
	Secured by mortoages on immovable property of which: SME		U			0	0	0	
	or which: SME Exposures in default	434	217	239	212	419	211	228	202
	Items associated with particularly high risk		10	1.0	***	117		120	202
	Covered bands	i o	ō	ō		i i	0	ō	
	Claims on institutions and corporates with a ST credit assessment	144	141	74		164	125	76	
	Collective investments undertakinos (CIU)	70	70	101		70	70	98	
	Equity	206	206	448		188	188	450	
1	Other exposures	1,165	1,001	698		1,128	956	682	533
	Standardised Total ²	25,721	24,272	10,591	554	23,534	22,252	11,560	533
		(4) Original exposure, unlike Exposure valu	e, is reported before taking int	account any effect due to cres	fit convenion factors or credit r	isk mitigation techniques (e.g. s	substitution effects).		

**Good or common units focusor wide, a second lafter take in the course of more and the course of th

Compared Segment Variable Compared Segment Variable Compared										
Original Exposure*						Standardised A	pproach			
Compared Segment Variable Compared Segment Variable Compared				As of 30/09	2022			As of 31	/12/2022	
Control governmenter or control absolute Control governmenter or control absolute Control governmenter or control absolute Control governmenter Contro			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Exulty 44 44 44 12 12 12 12 000 000 000 000 000 000 000	FRANCE	Central quere mueste se central salvais Residuad cover mueste de local activités Martinal activités Martinal activités Martinal de local activités Martinal	43 0 0 0 1,384 488 163	38 0 0 1,373 486 158	448 121	12	48 0 0 1,441 645 135 548	43 0 0 1,431 640 133 442	9 0 0 288 608 101 312	
			44 516	44 421	44 335	117		12 393	12 308	12

(ii) Orional exocurs, unlike Exocure value, is recorted before taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(a) from these adjustments and promotes per covery or counterparty excesses under consecutive adjustment or includes greater or include							
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	131	131	0		139	139		
	Regional governments or local authorities	0	0	0		0		ō	
	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	349	347	71		223	221	45	
	Corporates	318	284	259		347	329	301	
	of which: SME	116	107	81		132	119		
	Retail	301	301	222		283	283	209	
GERMANY	of which: SME	21	21	12		19	19	11	
_	Secured by mortoages on immovable property of which: SME			0					
	or which: SME Exposures in default				,	2			2
	Items associated with particularly high risk				Î	,	i		î
	Covered bonds	o o	ō	0		i i	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	23	23	5		21	21	4	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		14	14	36	
	Other evansures	73	59	17		91	77	21	
	Standardised Total ²				16				16

		(2) Total value adjustments and provision	is per country of counterparty of	ocludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Control for commentation of the Control Contro	884 0 0 0 180 181 187 257 257 0 0 0 0 0 0	884 0 0 0 0 1889 79 53 364 104 0 0 0 0	14 0 0 0 0 0 0 56 67 67 69 220 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	1,413 0 0 0 143 143 15 77 125 0 0 0 0 0 0	1,413 0 0 0 0 143 113 68 405 114 0 0 7 7 0 0	223 0 0 0 0 29 95 52 302 83 0 0 0 0 0	
	Standardised Total ²				18				16

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	65	65	32		74	74	35	
	Regional governments or local authorities Public sector entities	9	U	0		0		0	
	Public sector entities Multilateral Development Banks	0	0					0	
	International Organisations	0	0	0		0		0	
	Institutions	378	378	76		417	417	83	
	Corporates	274	237	202		290	252	216	
	of which: SME	190	158	123		185	155		
	Retail	361	350	245		355	343		
ITALY	of which: SME	107	99	56		110	101	57	
117421	Secured by mortgages on immovable property of which: SME	0	0	0		9	0	0	
	or which: SME Exposures in default	15		2	12	10	2	4	15
	Items associated with particularly high risk	15	0			10			.,
	Covered bonds	, i	ů o	ő		ŏ	ŏ	o o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	ō	0	
I	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	56	45	45		62	51	48	
	Standardised Total ²				28				30

"Obtainal exposure, untilse Decourse value, in recorded before takins into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



	RCI Banque								
					Standardised A	proach			
			As of 30/09	2022			As of 31,	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Communication of the Communica	16 0 0 0 20 20 182 75 181 0 0 0 0 0 0 0	16 0 0 0 0 0 0 0 183 7 7 7 144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	166 0 0 0 0 0 166 777 106 0 0 0 0 0 0	5	25 0 0 0 0 0 0 5 218 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 35 216 86 128 0 0 0 0 0 0	31 0 0 0 17 196 66 66 99 0 0 0 0 0 0	5
		(ii) Orininal eventure unlike Fernane valu	so is remoted before taking in	n account any effort due to me	rit renuerion fartos er reedt :	id: mitination techniques (e.m. s	shalltulion afforts)		

		(a) trues table explanation and provincing per country for counterparty excusion under our excursations explanation under our excursations explanation.								
					Standardised A	pproach				
			As of 30/09/	2022			As of 31;	12/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)	219	219	179		187	187	149		
	Central governments or central banks Regional governments or local authorities	219	219	1/9		187	187	149		
	Public sector entities		0			o o				
	Multilateral Development Banks	, a	0	0		0		0		
	International Organisations	i o	ō	0		ō	ō	0		
	Institutions	65	65	51		61	61	52		
	Corporates	388	201	163		405	219	175		
	of which: SME	321	159	121		356	186	142		
	Retail	1,405	1,318	961		1,293	1,227	893		
BRAZIL	of which: SME	155	150	86		156	152	87		
DIVILLE	Secured by mortgages on immovable property	9	0	0		0		0		
	of which: SME Exposures in default	119		0		110			_	
	Exposures in default Items associated with particularly high risk	119	31	31	50	110	32	32	3	
	Covered bonds	ı .	0	0		ů		0		
	Claims on institutions and corporates with a ST credit assessment	23	23	35		70	34	51		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	39	38	38		52	51	51		
	Standardised Total ²				120				94	

					Standardised Ap	pproach			
			As of 30/09	2022			As of 31	/12/2022	
	(min EUR. %)	Original Exposure ^L	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
KOREA, REPUBLIC OF	Central concentration of central station Residual concentration below attended Residual concentration below attended Residual concentration below attended Residual concentration Residual concen	92 0 0 0 0 0 85 12 11 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	93 0 0 0 88 93 111 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 17 9 8 6 0 0 0 0 0 0 12 2 2	1	96 0 0 0 27 17 12 0 0 0 0 42 42 6 8	98 6 7 27 13 13 6 6 6 6 7 8	0 0 0 0 11 13 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				12				12

Thisrael exposure, untile thesease value is recorded before taken into account any effect due to credit convenion factors or could not initiation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpany excludes those for securitsation exposures but includes general credit risk adjustments.

		(4)							
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31,	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
COLOMBIA	Central deveramente or central sanata Escipional coveramente or local submittes Residente averamente or local submittes Residente obretionement Basinia Franchisco Develamente Central Franchisco Develamente Fran	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 73 30 714 5	4 0 0 0 0 0 66 22 23 3 3		3 0 0 0 0 99 42 698 5	3 0 0 0 0 9 42 678 5	7 0 0 0 0 89 32 508 3	
	of whice SPE Exposures in default Them associated with particularly high risk Coward loods Claims on institutions and corporates with a ST crofit assessment Collactive investments undertakins i CIUI Equity Coulty	0 72 0 0 1 1 3	0 49 0 0 1 1 0	0 49 0 0 0 14 0 2	23	0 68 0 0 1 1	0 45 0 0 0 1 0	0 45 0 0 11 0	23
	Standardised Total ²				43				44

		(a) total time injustices and portional participanty of consuperly electrons into accuration exposure controlled general creations appeared.								
					Standardised A	pproach				
			As of 30/09	2022			As of 31	/12/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
POLAND	Central dovermentals or central standard shalks cardin central and anti-ordinal shalks cardin central central central central shalks cardinal central central central shalks cardinal central central shalks cardinal central comparison compariso	\$1 0 0 0 3 3 317 26 447 314 0 0 0 0 0 0	51 0 0 32 174 131 414 297 0 0 0 0	79 0 0 0 13 143 160 257 170 0 0 0	13	45 0 0 0 18 355 257 474 342 0 0 0 0 0	45 6 6 18 227 212 438 315 6 6 22 7 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Other exposures	20		19	21	23	22	22	27	
	Standardised Total ²				21				2	

Collict of the extension of control (sub, %)			** Contraria espositivi, carea consumerativa an accosso seriori sarra erio accost ani emici di a di crisic contraria espositivi, carea contraria espositivi, carea contraria espositivi superiori su									
Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control concernments or control labels Control Control labe						Standardised A	pproach					
Contrad concernments or contrad lands: Contrad concernments or contrad lands Contrad concernments or contrad lands Contrad concernments or contrad lands Post of contrad concernments or contrad lands Post of contrad concernments or contrad lands Post of contrad lands Milliance Development Enters O				As of 30/09/	2022			As of 31	/12/2022			
Contra donour consents or Contra to Assaulta Resolved of corresponde to Poul attribution Resolved of corresponde to Poul attribution O			Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Comprision Com	SWITZERLAND	Central assertments or central shakes assisted convernment or local arthritis Multimaria Elevationment banks Multimaria Elevationment banks Fathermational Operations Fathermation State Control operations Control operations Fathermation State Control operations Control operations Fathermation State Control operations Fathermation State Control operations Fathermation State Control operations Fathermation State Control operations Fathermatical State Control operations Fat							0 0 0 0 1 1 19 2 475 115 0 0 0 0			

					Standardisc	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min BUR. %)	7.582	7.576	430		4.671	4,665	479	
	Central governments or central banks Regional governments or local authorities	7,582 50	/,5/6	430		4,6/1	4,665	4/9	
	Regional governments or local authorities Public sector entities	50	43	9		40	41		
	Multilateral Development Banks	0		0		0		0	
	International Organisations	0	i i	0		0		0	
	Institutions	2,204	2,193	485		2,474	2,467	726	
	Corporates	4,775	4,262	3,963		5,725	5,192	4,796	
	of which: SME	1,812	1,378	1,052		2,267	1,845	1,412	
	Retail	7,805	7,453	5,248		8,078	7,715	5,420	
Consolidated data	of which: SME	2,140	2,036	1,185		2,305	2,196	1,281	
Corisonaatea aata	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME		. 0			494			
	Exposures in default	425	218	241	202	494	270	307	219
	Items associated with particularly high risk	0		0		0		0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	135	132	75		116	109	37	
	Collective investments undertakings (CIU)	72	72	114		72	72	106	
ı	Equity	312	312	744		278	278	648	
	Other exposures	1,334	1,143	773		1,542	1,348	759	
	Standardised Total 2	24,694	23,403	12,080	552	23,497	22,155	13,287	580
		(1) Original compound welling for							

(1) Organic agence, unlike Disposer wide, a reported before belief per account only office of the transition desires and the displace techniques (e.g. substitution effects).

(2) Desired for office or a count robust for superior before belief per account of the account of the

		Standardised Approach								
					Standardisc	и арргоаси				
			As of 31)	03/2023			As of 30	/06/2023		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min BJR, %) Central governments or central banks	5.912	5.907	0		2,982	2,977			
	Regional governments or local authorities	50	43	9		48	41	8		
	Public sector entities	0	0	0		0		0		
	Multilateral Development Banks	0	0	0		0		0		
	International Organisations	0	0	0		0		0		
	Institutions	1,265	1,256	264		1,220	1,213	257		
	Corporates	519 133	513 131	482 100		937 293	932 292	865 224		
	of which: SME Retail	133 546	131	100 314		293 541	292	313		
	of which: SME	108	107	61		129	128	73		
FRANCE	Secured by mortgages on immovable property	0	107	0.0		,		10		
	of which: SME	ō	ō	0		i i	i	0		
	Exposures in default	28	16	22	11	39	27	35	1:	
	Items associated with particularly high risk	0	0	0		0		0		
	Covered bonds	0	0	0		0		0		
	Claims on institutions and corporates with a ST credit assessment	26	23	6		18	14	3		
	Collective investments undertakinos (CIU)	. 0						.0		
	Equity	23 532	23 426	23 321		30 543	30 437	30		
	Other exposures Standardised Total ²	532	426	321	126		43/	313	125	
	Standardised Total				120					

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit connected factors or residt risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total Value adjustments an	a provisions per country or con	anapaty excess order or se	LUIUSKUI OQUIUSI IU. IIUJ	an general creat rat aujustine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min FID %A)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	142	142	0		140	140	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	212	211	42		220	220	44	
	Corporates	353	302	270		409	362	328	
	of which: SME	159	139	106		170	152	117	
	Retail	297	297	218		286	286	209	
GERMANY	of which: SME	27	27	16		29	29	17	
GERMANI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	1	1	2	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	11	11	2		21	18	4	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	14	14	36		24	24	61	
	Other exposures	86	72	20		107	94	24	
	Standardised Total ²				16				16

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to under convenient and original red in mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of coordeparty encludes those for securitisation exposures but includes general creat risk adjustments.

		(2) Total value adjustments as	nd provisions per country of co-	interparty excludes those for se	cuntration exposures but induc	ies general credit risk adjustmer	nts.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min PID ⁴ 6)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	1,073	1,073	22		988	988	24	
	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		9		0	
1	International Organisations							0	
	Institutions	186 121	186 116	37 100		174 141	174 136	35	
	Corporates	72	116	100		141 78	136	118 56	
	of which: SME Retail	471	445	331		76 561	532	396	
	of which: SME	163	137	100		190	161	118	
UNITED KINGDOM	Secured by mortgages on immovable property	100	137	100			101	110	
	of which: SME	0	0	0		0	i i	0	
	Exposures in default	11	8	10	3	13	9	11	
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	
	Equity	0	0	0		0	0	0	
	Other exposures	372	362	199		484	471	177	
	Standardised Total ²				21				

		(2) Total Value aspatishens as	. , , ,				-		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BJR. %) Central governments or central banks	40	40	38		45	46	29	
	Central governments or central banks Regional governments or local authorities	40	***	30		***	40	29	
	Public sector entities	0		0		ů		o o	
	Multilateral Development Banks	ō	ō	i o		ō	ō	i o	
	International Organisations	0	0	0		0	0	0	
	Institutions	247	247	49		239	239	48	
	Corporates	354	316	275		439	373	319	
	of which: SME	210	177	135		271	231	177	
	Retail	333	329	228		319	315	219	
ITALY	of which: SME	106	102	58		102	99	57	
	Secured by mortgages on immovable property of which: SME	0	0	0			0	0	
	Exposures in default	21	4	Š	17	17	5	5	17
	Items associated with particularly high risk	0	ó	i o			ō	i o	
	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	
	Equity	0	0	0		0	0	0	
	Other exposures	73	61	56		87	74	57	
	Standardised Total ²				33				29

33
[O Original exposure, untills Exposure value, is 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 and provisions per country of counterparty excludes those for excuritarion exposures but includes general credit risk adjustments.

	RCI Banque								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	06/2023	
	(min PID %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central governments or comprise hands supplicated government or forced authorities supplicated government described forced and the supplication supplication of the supplication supplication of the supplication supplication of supplicatio	20 0 0 0 9 9 195 122 0 0 4 0 0 0	27 0 0 0 0 99 247 1022 123 0 0 0 0 0 0 0	28 0 0 18 223 29 92 92 0 0 0 0 0 0 0		35 0 0 0 9 348 174 119 0 0 4 0 0 0 0	36 0 0 0 98 334 172 119 0 0 0 0 0 0 0	28 0 0 0 0 20 294 133 89 0 0 0 0 0 0 0	4
		(1) Original exposure, unlike Ex	sposure value, is reported befo	e taking into account any effec	t due to credit conversion factor	s or credit risk mitigation techni	iques (e.g. substitution effects).	

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	rts.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
	(mh Filip No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments a provisions ²
	Central governments or central banks	168	168	171		212	212	190	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0		0	
	Multilateral Development Banks	0		0		0		0	
	International Organisations Institutions	0	46				60	20	
	Cornerates	370	195	158		469	272	218	
	of which: SME	310	154	117		402	272	174	
	Rotali	1.338	1,256	914		1.404	1,320	958	
	of which: SME	163	159	91		185	181	103	
BRAZIL	Secured by mortgages on immovable property	0	0	0		0		0	
	of which: SME	0	0	0		0		0	
	Exposures in default	101	47	47	50	104	50	50	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	32	32	48		12	12	17	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	60	59	59	07	73	71	60	

					Standardise	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	92 0	92 0	0		112 0	112 0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0 34	0 34	0 7		0 53	0 53	0 11	
	Corporates of which: SME Retail	14	14 14	11		15 15	15 15	11	
KOREA, REPUBLIC OF	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
-	of which: SME Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	13 0	
	Other exposures Standardised Total ²	7	2	2	10	6	2	2	10

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an
	(min BJR, %)								
COLOMBIA	Central discontinuation or central salestic shabitic sector entire and authorities formations Commander of which DSE sector all the sector entire and authorities of which DSE sector all the sector entire and authorities for authorities and authorities and authorities Commander Commander	0 0 0 0 146 55 746 0 0 28 0 0 0 0	0 0 0 1466 555 723 6 0 0 0 0 0	0 0 0 0 133 42 541 3 0 0 0 0 0 0			0 0 141 86 48 779 6 0 0 0 0	0 0 141 74 36 583 3 4 0 0 65 5 0	4
	Other exposures Standardiced Total ²	4	3	3	52	5	5	5	

		(2) Total value adjustments ar							
					Standardise	ed Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min BUR, %) Central governments or central banks	50	50	89		67		99	
	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	4	4	1		6	6	1	
	Corporates	387 309	288 220	236 167		474 369	393 295	323 225	
	of which: SME	480	451	167		369 528	499	225 310	
	Retail of which: SME	343	322	184		381	359	205	
POLAND	Secured by mortgages on immovable property	3-0		104			339	103	
	of which: SME	i i	i i	ō		ō	0	ō	
	Pymosures in default	43	28	30	15	46	29	33	
	Items associated with particularly high risk	0	0	0		0	0	0	
	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 undertakinos (CIU)	0	0	0		0	0	0	
	Equity	. 0					0		
	Other exposures	29	28	28		38	37	35	
	Standardised Total ²				24				

		(2) Total value adjustments as	nd provisions per country of co	interparty excludes those for s	curitisation exposures but inclu	ies general credit risk adjustme	rts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
SWITZERLAND	Control Communities or Control	0 0 0 0 3 3 3 742 269 0 0 0 0 0 0	0 0 0 0 3 188 3 3 7 248 0 0 0 0 0	0 0 0 1 1 2 2 2 2 3 9 1 1 2 3 0 0 0 1 3 1 3 0 0 0 0 0 0 0 0 0 0 0 0		2 0 0 0 0 0 150 207 736 239 0 0 0 0	2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 204 2 7 588 136 0 0 0 0 0	
	Standardised Total ²				8	17		,	

RCI Banque

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: Of which: provisions Of the defaulted defaulted defaulted def									Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8.460	108	8.460	5.500	80	86	11.585	85	11.585	6.580	48	72
	Corporates - Of Which: Specialised Lending	0,400	108	0,400	3,300	0	0	11,585	0.0	11,303	0,380	90	0
	Corporates - Of Which: SME	1,425	28	1,425	760	25	31	1,724	28	1,724	696	21	25
	Retail	30,053	527	30,053	13,590	309	638	30,869	546	30,869	13,529	389	707
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CONSONIULICU ULU	Retail - Secured on real estate property - Of Which: non-	0		0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	30,053	0 527	30.053	13.590	309	638	30,869	U 546	0 30.869	13.529	389	707
	Retail - Other Retail - Of Which: SMF	3,070	87	3,070	1.305	65	80	3,495	98	3,495	1,399	64	93
	Retail - Other Retail - Of Which: non-SME	26,984	439	26,984	12.286	264	557	27.374	448	27.374	12.130	325	615
	Equity	0	0	0	0			0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				19.091 20.109								

(1) Original exposure, unitine Exposure value, is response to solve of the contract any effect due to coest convenien factors or credit risk mitigation betrinayer (e.g., authorition effects).
(2) 193 Tatal does not include the Sucretization position unities in the results prior to the 2019 exercise.
(3) 193 Tatal does not include the Sucretization position unities in the results prior to the 2019 exercise.
(3) 193 Tatal contract the second contractive and decides. The best bears include under the following prior, contractive of contrappenty covering up to 195% of total original exposure or Top 12 countries ranked by original exposure, calculated of the contractive of contractive and contractiv

								IRB Ap	proach					
					As of :	30/09/2022					As of :	1/12/2022		
			Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments	
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions			0	0	0	0	0	0	0 57	0	0	0 27	0
	Corporate		6,312	93	6,312	4,631	65	64	7,881	57	7,881	5,145	27	52
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 706	14	706	0 504	0 11	0 17	409	0	0 409	0 258	0	0 11
	Retail	Corporates * Or Willot: SME	10.113	278	10.113	4.705	160	257	10.638	288	10.638	4.471	62	286
	recui	Retail - Secured on real estate property	0,113	0	0,113	0	0	0	0	0	0	0	0.	0
		Retail - Secured on real estate property - Of Which: SME	ō	0	0	0	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-Si	ō	0	ō	ō	ō	ō	0	0	ō	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	10,113	278	10,113	4,705	160	257	10,638	288	10,638	4,471	62	286
		Retail - Other Retail - Of Which: SME	1,449	54	1,449	630	49	41	1,803	63	1,803	711	20	50
		Retail - Other Retail - Of Which: non-SME	8,664	224	8,664	4,075	111	216 0	8,835	225	8,835	3,760	42	236
	Equity	credit-obligation assets	0	- 0	- 0	0	0	0	- 0	- 0	U	0	- 0	- 0

⁽²⁾ Chainel accounts, unlike Econom white, is recorded before believe into account any effect due to credit comments factors or credit risk miscation bechnause (a.e., subhillution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure Value ¹	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	752	3	752	278	8	6	1,216	3	1,216	466	9	6
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	354	3	354	101	8	4	580	3	580	155	9	4
	Retail	6,813	55	6,813	2,204	38	54	6,966	59	6,966	2,566	63	63
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
GERMANI	Retail - Secured on real estate property - Of Which: non-	57 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	6,813	55	6,813	2,204	38	54	6,966	59	6,966	2,566	63	63
	Retail - Other Retail - Of Which: SME	864	10	864	280	7	11	914	10	914	319	11	12
	Retail - Other Retail - Of Which: non-SME	5,949	46	5,949	1,924	31	44	6,051	48	6,051	2,247	52	51
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	*****		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	608	0	608	224	0	1	935	0	935	346	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	46	0	46	14	0	0	96	0	96	36	0	0
	Retail	4,006	35	4,006	2,231	23	137	3,997	33	3,997	2,191	59	146
	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-Sf	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	4,006	35	4,006	2,231	23	137	3,997	33	3,997	2,191	59	146
	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	4,006	35	4,006	2,231	23	137	3,997	33	3,997	2,191	59	146
	Equity	0	0	0			0	0		0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original Exposure Exposure Risk exposure amount ac						Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)	Value ¹							Of which: defaulted	Value ^t		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0 0	ō	0	0 0	0	0	0 0	0	0 0	0 0
	Corporates	365	9	365	124	3	8	827	22	827	223	9	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	150 4.807	9 54	150 4.807	53 2.383	3 17	6 72	320 4.900	15 56	320 4.900	94 2.188	3 48	6 79
	Retail - Secured on real estate property	9,007	0	9,807	2,363	0	0	9,500	0	9,900	0	90	,,,
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō
ITALY	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	0	0	0	0
	Retail - Other Retail	4,807	54	4,807	2,383	17	72	4,900	56	4,900	2,188	48	79
	Retail - Other Retail - Of Which: SME	412	9	412	214	3	12	413	10	413	154	9	13
	Retail - Other Retail - Of Which: non-SME	4,395	45	4,395	2,168	14	60	4,487	46	4,487	2,034	40	66
	Equity Other non credit-obligation assets	0	0	- 0	U		0	0	0		0	0	0
	Uther non credit-obligation assets IRB Total												
		0)											

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: Of whi										provisions
	Central banks and central governments	0											
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	422	2	422	241	4	8	726	3	726	400	3	6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 168	0	168	0 89		0	318	0	318	155	0	0
	Retail	3.039	73	3.039	1.563	34	87	3.062	76	3.062	1.681	141	98
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CDATAL	Retail - Secured on real estate propert	y - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
SPAIN	Retail - Secured on real estate propert	y - Of Which: 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	3,039	73	3,039	1,563	34	87	3,062	76	3,062	1,681	141	98
	Retail - Other Retail - Of Which: SME	309	13	309	165	5	15	326	13	326	201	23	16
	Retail - Other Retail - Of Which: non-S		61	2,731	1,398	29	72	2,736	63	2,736	1,480	117	82
	Equity Other non credit-obligation assets	0	0		0		0				0	0	0
	IRB Total		-			-						_	_

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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
	Corporates - Of Which: SME Retail	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	0	0	0		0	0	0	0	0			0
BRAZIL	Retail - Secured on real estate property - Of Which: non-S	ő	0			0		0		0			0
	Retail - Qualifying Revolving	o o	0	0	0	0	0	0	0	0	0	0	ő
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	oroach					
					As of :	30/09/2022		21.0 Ap	prodeir		As of :	31/12/2022		
			Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central bar Institution	nks and central governments	0	0	0	0	0 0	0	0	0	0	0	0	0
	Corporates			0		0	0	0	0	0	0			0
	Corporates	Corporates - Of Which: Specialised Lending		0		6	0	0	0	0	0	0		0
		Corporates - Of Which: SME	ů.	0	0	0	0	0	0	0	0	0		o o
	Retail		1.276	32	1.276	504	39	30	1.307	34	1.307	433	16	35
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
KOREA, REPUBLIC OF		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
KUKEA, KEPUBLIC UP		Retail - Secured on real estate property - Of Which: non-Sf	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	1,276	32	1,276	504	39	30	1,307	34	1,307	433	16	35
		Retail - Other Retail - Of Which: SME	36 1.239	2 30	36 1,239	15 489	38	2 29	39 1.268	2 33	39 1.268	14 418	15	34
		Retail - Other Retail - Of Which: non-SME	1,239	30	1,239	489	38	29	1,268	33	1,268	418	15	34
	Equity Other pen	credit-obligation assets		- 0					0	0				
	IRB Total	Croate congueron essects												
	IND TOTAL													

		1						IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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 b Institutio Corporat		0 0 0 0	0	0 0	0000	0000	0 0 0	0	0	0 0	0	0	0 0
	Retail	Corporates - Of Which: SME Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
COLOMBIA		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0 0	0	0	0
	Equity	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-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
	Other not IRB Total	n credit-obligation assets												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Origina	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e 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 Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 0	0 0 0	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0
POLAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: S Retail - Secured on real estate property - Of Which: n Retail - Qualifying Recolving Retail - Other Retail Retail - Other Retail - 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 0	0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0	0	0	0	0	0	0	0	0	0	0	0

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
Central bani Institutions	ss and central governments	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		ō	ő	ő	ő	0	0	0	o o	ő	ő	ő	ő
	Corporates - Of Which: Specialised Lending	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
SWITZERI AND	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
	Retail - Qualifying Revolving		0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	n	0	0	ů .	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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 co	edit-obligation assets												

⁽ii) Original emposure, unlike Emposure 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 :	31/03/2023					As of 3	0/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ²	Risk exposure	e amount	Valu- adjustm
	(min EUR, %)												
	Central banks and central governments												
	Institutions												
	Corporates - Of Which: Specialised Lending												
	Corporates - Of Which: SME	1.637	25	1.637	670	13	22	1.921	33	1.921	771	23	19
	Retail	31.757	557	31.757	13.927	390	729	32.253	557	32,253	14.148	387	729
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SI	E 0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	0
Consolidated data	Retail - Secured on real estate property - Of Which: no		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	31,757	557	31,757	13,927	390	729	32,253	557	32,253	14,148	387	729
	Retail - Other Retail - Of Which: SME	3,572	105	3,572	1,433	66	100	3,593	103	3,593	1,440	64	97
	Retail - Other Retail - Of Which: non-SME	28,185	452	28,185	12,494	324	630	28,660	454	28,660	12,708	323	632
	Equity	0	0	0	0	0				0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				20,184						21,093		

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,385	39	7,385	0 4.931	30	48	0 8.434	34	0 8.434	0 5.352	0 31	60
	Corporates Corporates - Of Which: Specialised Lending	7,385	39	7,385	4,931	30	48	8,434	- 34	8,434	5,352	31	60
	Corporates - Of Which: SME	399		399	256		0	485		485	315	0	0
	Retail	10.992	295	10.992	4,605	65	291	11.142	302	11.142	4.607	68	285
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0.	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-		ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,992	295	10,992	4,605	65	291	11,142	302	11,142	4,607	68	285
	Retail - Other Retail - Of Which: SME	1,837	69	1,837	722	23	55	1,816	70	1,816	707	24	55
	Retail - Other Retail - Of Which: non-SME	9,156	226	9,156	3,883	42	236	9,326	232	9,326	3,899	44	229
	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	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		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	15	1,367	3	1,367	491	2	6	1,635	3	1,635	606	2	6
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	611	3	611	156 2.650	2 64	4	719 7.254	3 64	719	182	2	4.
	Retail	Retail - Secured on real estate property	7,108	60	7,108	2,650	64	65 0	7,259	64	7,254	2,748	69	74
		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
GERMANY			0	0				0		0				
		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0		0	0	0	0	0	0	0	0	0
		Retail - Other Retail	7.108	60	7.108	2.650	64	65	7,254	64	7.254	2,748	69	74
		Retail - Other Retail - Of Which: SME	936	11	936	327	12	13	960	11	960	337	13	13
		Retail - Other Retail - Of Which: non-SME	6.172	49	6.172	2,323	52	52	6,294	53	6.294	2.411	56	62
	Equity	Retail • Other Retail • OF WINGS, Hull-SHE	0,171	0	0,171	0	0	0	0,134	0	0,254	0	0	0.
		credit-obligation assets		Ů	Ů	-	, and			_	Ů		, and	-
	IRB Total													

	·												
							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		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	703	0	703	266	0	1	817	0	817	302 0	0	1 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	96		96	37	0	0	92		97	34	0	0
	Corporates - Or Which: SME Retail	4.307	34	4,307	2.304	59	157	4.491	36	92 4,491	2.397	62	168
	Retail - Secured on real estate property	4,307	39	4,307	2,304	59	15/	4,491	36	4,491	2,997	6.2	168
	Retail - Secured on real estate property - Of Which: SME	0			0		0				0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: non-SN	0	0		0		0				0	0	0
	Retail - Qualifying Revolving	0			0	0	0				0	0	0
	Retail - Other Retail	4.307	34	4.307	2.304	59	157	4,491	36	4,491	2.397	67	168
	Retail - Other Retail - Of Which: SME	0	0	9,500	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4,307	34	4.307	2.304	59	157	4,491	36	4.491	2.397	62	168
1	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	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
ITALY	Control lowks and control of comments. Composition Co	0 685 0 251 5,067 0 0 0 0 5,067 420 4,647	0 19 0 14 56 0 0 0 0 55 10	0 685 0 251 5,067 0 0 0 5,067 420 4,647	0 0 195 0 80 2,259 0 0 0 0 2,259 157 2,102	0 7 0 2 47 0 0 0 47 8	0 7 0 6 78 0 0 0 0 78 14	0 914 0 295 5,132 0 0 0 5,132 420 4,712	0 21 0 15 43 0 0 0 0 43 7	0 914 0 295 5,132 0 0 0 5,132 420 4,712	0 0 248 0 84 2,287 0 0 0 0 2,287 156 2,131	0 0 7 0 1 38 0 0 0 0 38 6	0 8 0 5 62 0 0 0 0 62 11 52
	Other non credit-obligation assets												
	IRB Total												

RCI Banque

								IRB Ap	proach					
Comparison of Windows Comp					As of :	1/03/2023					As of	30/06/2023		
Contrad banks and contrad prevenances Contrad banks and co			Original	Exposure ¹		Risk exposur	e amount	adjustments	Original	Exposure ¹		Risk exposure	amount	Value adjustmen
Contral blanks and central governments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		(min FLR 96)			Value*						Value*		Of which:	provisions
Corporates Compared		Central banks and central governments											0	0
Convaries of Whith-Specialised sending 0 0 0 0 1 1 3 2 2 0 0 0 1 1 5 2 2 0 0 0 1 1 5 2 2 0 0 0 1 1 5 2 2 0 0 0 1 1 5 2 2 0 0 0 1 1 5 2 2 0 0 0 1 1 5 2 2 0 0 0 1 1 5 2 2 0 0 0 1 1 5 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0													11	7
SPAIN									0					ó
Pate - Second or not estate property 0 0 0 0 0 0 0 0 0													11	4
SPAIN Section for first and appears of Which SPS 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0									3,192				136	95
SPAIN Retail - Source for rest estated process - CO Which none 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0									0				0	0
Retai - Counting Revelving 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	SPATN	Retail - Secured on real estate property - Of Which: SME							0				0	0
Real - Other Real - Other Real									0				0	0
Paral - Chee Redail - Of Whitch: non-1916 2,775 64 2,776 116 55 2,227 65 2,327 1,533 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			3.129	77	3.129	1.723	138	102	3.192	78	3.192	1.759	136	95
Figury C 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Retail - Other Retail - Of Which: SME	344	13	344		22	16		13	365		21	16
Other on credit-chiligation assets IES Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk intigation techniques (e.g. substitution effects).					2,785				2,827				115	79
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation factoriques (e.g. substitution effe		Equity	0	0	0	0	0	0	0	0	0	0	0	0
(1) Organal exposure, writle Exposure value, is reported before taking into account any effect due to credit conversion factors or credit militagation techniques (e.g., substitution effe														
IRB Approach			(1) Original exp	oosure, unlike Ex	posure value, is r	eported before taking i	into account any	effect due to creo	fit conversion fa	ctors or credit ri	sk mitigation tech	nniques (e.g. substitutio	n effects).	
								IRB Ap	proach					
As of 31/03/2023 As of 30/06/2023					As of :	1/03/2023					As of :	30/06/2023		

	•						IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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	0			0	0	0		0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0	0	0		0	0	0	0	0
	Retail	0			0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	o o	0	0	ů	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
BRAZIL	Retail - Secured on real estate property - Of Which: non-Sh	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 :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0		0		0	0	0		0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0	0
	Corporates - Of Which: SME	ů	0	0	0	0	o o	0	0	0	0	0	o o
	Retail	1,154	35	1.154	386	16	37	1.042	34	1.042	350	15	45
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
KODEA DEBURNE OF	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
KOREA, REPUBLIC OF	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	0	0	0	0
	Retail - Other Retail	1,154	35	1,154	386	16	37	1,042	34	1,042	350	15	45
	Retail - Other Retail - Of Which: SME	35	2	35	13	0	2	32	2	32	12	0	2
	Retail - Other Retail - Of Which: non-SME	1,119	33	1,119	373	16	35	1,010	32	1,010	338	14	43
	Equity Other non credit-obligation assets	0	0	0	0		0		0		0		0
	Other non credit-obligation assets IRB Total						1					-	_
	1.00				eported before taking								

		Ī						IRB Ap	proach					
		ĺ			As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and Institutions	f central governments	0	0 0	0	0	0 0	0	0	0 0	0 0	0	0 0	0
	Corporates		0	ő	ő	0	ő	o o	0	ő	ő	ō	ő	0
		orates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corp Retail	orates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		ill - Secured on real estate property	0	0		0	0	0		0	0	0		0
	Process of the Contract of the	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
COLOMBIA		Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	0	ō	ō	0	ō	ō	ō	ō	0
		ill - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Reta	iil - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0			0		0	0	0	0	0		0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	ő	0	0	0	0	0	ő	0	0	0
	Other non credit-	obligation assets												
	IRB Total													

	1						IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
POLAND	Control hanks and control governments Corporate. Of Whitch: Specialised Leading Retail - Securities of or sell cettle property - Of Whitch: SPE Retail - Country Specialised Leading Leading Leading Specialised Retail - Country Specialised Leading Leading Leading Specialised Retail - Other Retail - Of Whitch: can SPE Retail - Country Specialised Leading Leadin	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total											_	

								IRB Ap	proach					
					As of	31/03/2023					As of 3	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central bar Institution	ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0		0	0	0	0		0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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 Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND		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	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	, i		1 0
	Equity	Retail * Other Retail * Of Which; non-SME	0	0		, i		0		0		ı ö	0	1 0
		redit-obligation assets							_					

(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)



General governments exposures by country of the counterparty

RCI Rangue

							RCI Banque							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	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	Austria													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Belgium													
110Y - more	Bulgaria													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Cyprus													
[0 - 3M [Czech Republic		0 3 3 3 0 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	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Denmark						,	-		·		·		
Total Total	Estonia													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance st	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
		GENTALTE IIIIIITEII ESEES	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 [Finland													
[0 - 3M [France	17 43 25 11 4 0 0	17 43 25 11 4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 43 25 11 4 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 0 0 0 0 0	0 0 0 0	
10 - 3M	Germany	200								J			·	J
10 - 3M	Croatia													
[0 - 3M [Greece													
10 - 3M 13M - 11Y 1	Hungary													
[0 - 3M [Ireland													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Italy	20 0 0 0 0 0 0	20 0 0 0 0 0 0 2	0 0 0 0 0	0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 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 [Latvia													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio)	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 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more	Luxembourg													
[0 - 3M [Malta													
[0 - 3M	Netherlands													
[3M - 1Y [Poland													
10Y - more	Portugal													
[3M - 1Y [Romania	6	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		
Toy - more	Slovakia									·		·		
Total Tota	Slovenia		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		



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
		derivative financial assets	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													
Total [0 - 3M [13M - 1Y [13Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total]]	Sweden													
[0 - 3M [United Kingdom	2 178 0 0 0 0	2 178 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 178 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	0
10 - 3M 13M - 1Y 13Y - 1Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Iceland	200			·	100	,			·		J		Ç
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Liechtenstein													
Total	Norway													
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Australia													
[0 - 3M [Canada													
10 - 3M	Hong Kong													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolion	•	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	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 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0-3M[f3M-1Y f1Y-2Y f2Y-3Y f3Y-5Y f5Y-10Y f10Y-more	Middle East													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	34 0 0 0 0	34 0 7 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34 () () () ()	0 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 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

RCI Banque

							RCI barique							
							As of 31/12/2022	!						
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others													

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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

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

Regions:

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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.



General governments exposures by country of the counterparty

RCI Rangue

							RCI Banque							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	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													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Belgium													
10Y - more	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M [Czech Republic		0 3 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	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(
10 - 3M 13M - 1Y 13M - 1Y 12Y 12Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Denmark		,	v	·		,	ū						
Total Tota	Estonia													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	,				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sł	neet exposures	
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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Finland													
「10Y - more Total														
Total [0 - 3M [1 3M - 1Y [1 1 - 2Y [1 2 1 - 3Y [1 3	France	17 46 27 12 6 0 0	17 46 27 12 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	17 46 27 12 6 0 0	000	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 0 0 0 0 0 0	0 0 0 0	20
Total	Germany	100	100		v	·	100			,	J	D	v	28
10 - 3M 13M - 117 111 - 217 121 - 317 131 - 517 1517 - 1017 1017 - more	Croatia													
[0 - 3M [Greece													
10 - 3M	Hungary													
[0 - 3M [Ireland													
Total Tota	Italy	0 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 0 0 0 0	000000000000000000000000000000000000000	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 - 3M	Latvia										J	J	·	



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2023	:						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Mhaal													
2Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Lithuania													
Total [0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Poland													
[0 - 3M	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		
Total	Slovakia			v	·			v				,		
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 0 0	(



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(min Edity)				Non-derivative financial as	sets by accounting portfolio)	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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													
Total [0 - 3M [Sweden													
[0 - 3M [United Kingdom	103 57 0 0 0	103 57 0 0 0 0	0	0	103 57 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
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Iceland													
[0 - 3M [Liechtenstein													
Total	Norway													
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolion	,	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	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 [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
[0 - 3M [Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	23	5 25 0 0 0 0	0 0 0 0	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 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		



General governments exposures by country of the counterparty

								RCI Banque							
								As of 30/06/2023							
							Direc	t exposures							
		(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Re	esidual 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	Risk weighted exposure amount
	[0 - 3M [Africa													
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others													

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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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

				As	s of 30/09/2022								Asol	f 31/12/2022				
		Gross c	carrying amount/ Nominal amo	ount		Accumulated imp	airment, accumulated ne It risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nominal	amount		Accumulated impa value due to credit	irment, accumulated ne t risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		hich non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing 1		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIII)		and <=90 days	Of	f which: defaulted Of	which Stage 31	exposures		Of which Stage 3 ⁵			and <=90 days		Of which: defaulted Of w	which Stage 3 ⁸	exposures		Of which Stage 3 ^s	
Cash balances at central banks and other demand deposits	10,362	2 0	0	0	0	0	0	0	٥	7,490	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	405			0	0		0			411			0	0	0	0	0	0
Central banks	93	2 0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0	0
General governments	245	5 0	0	0	0	0	0	0	0	244	0	0	0	0	0	0	0	0
Credit institutions		0 0	0	0	0	0	0	0	0	69	0	0	0	0	0	0	0	0
Other financial corporations	7:	1 0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Non-financial corporations		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	45,299	9 37	1,039	1,039	966	486	600	568	253	49,989	47	1,030	1,030	960	530	583	548	200
Central banks	31	9 0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0	0
General governments	10:	1 0	19	19	19	1	5	5	3	100	0	10	10	10	2	4	4	2
Credit institutions	112	2 0	0	0	0	0	0	0	0	52	0	0	0	0	0	0	0	0
Other financial corporations		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	14.95			222	200	120	163	454		19,399	24	247	200	200	420	474		
recivinarioai corporations	14,931	0 14	333	333	209	130	167	151	131	19,399	31	347	347	300	139	1/1	154	134
of which: small and medium-sized enterprises	7.02	4 12	257	257	231	97	141	127	71	8,114	22	278	278	251	95	147	121	61
or whole arise and incomin-actor charpeters	7,02	-	-	220	231			11.7	· ·	0,114	24	270	270	23.	,,	***		
of which: Loans collateralised by commercial immovable property		0		0	0	0	0	0		0			0					
Households	30,09	7 23	688	688	658	349	428	411	98	30,400	17	673	673	642	389	408	390	84
									1									
of which: Loans collateralised by residential immovable property		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
									1									
of which: Credit for consumption	30,09	7 23	688	688	658	349	428	411	98	30,400	17	673	673	642	389	408	390	84
DEBT INSTRUMENTS other than HFT	56,070	0 37	1,039	1,039	966	486	600	568	253	57,890	47	1,030	1,030	960	530	583	548	200
OFF-BALANCE SHEET EXPOSURES	4,699	9	32	32	10	11	2	1	۰	4,599		14	14	5	11	1		0

Performing and non-performing exposures RCI Banque

								NCI L	sanque								
					As of 31/03/2023								As of 30/06/2023				
		Gross ca	arrying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated negative changes in fair dit risk and provisions ⁴	Collaterals and		Gross co	arrying amount/ Nominal amou	unt		Accumulated imp	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	Of whice	ch non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	Спроизва	Of which Stage 3 ^s			and <=90 days	Of v	which: defaulted	Of which Stage 3 ^s	Expusion		Of which Stage 3 ^s	
(min EUR) Cash balances at central banks and other demand deposits	8,226				0	0			5,340	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	356								377								
Central banks	91	. 0		0	0				111		0	0	0	0	0	0	0
General governments	194	. 0		0	0	0		0 0	194		0	0	0	0	0	0	0
Credit institutions		0		0	0	0		0 0			0	0	0	0	0	0	0
Other financial corporations	73	0		0	0	0	0	0 0	72		0	0	0	0	0	0	0
Non-financial corporations		0		0	0	0		0 0		0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	50,105	55	1,026	1,026	956	543	587 5	194	53,823	49	1,097	1,097	1,022	571	600	566	204
Central banks	36	0		0	0	0		0 0	11		0	0	0	0	0	0	0
General governments	103	0	12	12	12	2	4	4 2	109	0	21	21	21	2	6	6	2
Credit institutions	118	3 0		0	0	0	0		114	0	0	0	0	0	0	0	0
Other financial corporations		0		0	0	0	•	0 0		0	0	0	0	0	0	0	0
Non-financial corporations	18,738	3 40	325	329	291	139	170 1	56 117	21,785	36	368	368	331	154	179	164	127
of which: small and medium-sized enterprises	8,177	22	287	287	257	96	152	63	9,198	21	321	321	293	97	162	148	68
of which: Loans collateralised by commercial immovable property		0		0	0	0	0	0 0		0	0	0	0	0	0	0	0
Households	31,106	15	685	685	654	401	412 3	33 74	31,804	13	708	708	670	415	414	395	74
of which: Loans collateralised by residential immovable property		0		0	0	0	0	0 0		0	0	0	0	0	0	0	0
of which: Credit for consumption	31,108	15	685	685	654	401	412 3	33 74	31,804	13	708	708	670	415	414	395	74
DEBT INSTRUMENTS other than HFT	58,689	55	1,026	1,026	956	543	587 5	194	59,540	49	1,097	1,097	1,022	571	600	566	204
OFF-BALANCE SHEET EXPOSURES	5,715		11	11	3	12	1	0 0	4,510		23	23	18	11	1	1	0

The first deathful and completing appearing programs (planes (the NC)) of English (the NC) (t



Forborne exposures

			As of 30/						As of 31/			
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit 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	o	0	o	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
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)	262	128	81	64	4	0	238	120	78	62	4	О
Central banks	0	0	0	0	0	0	0	0	0	0	0	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	0	0
Non-financial corporations	29	15	8	7	1	0	19	12	7	7	0	0
of which: small and medium-sized enterprises	25	14	8	7	1		16	11	7	7	0	
Households	234	113	74	57	3	0	219	108	71	55	3	0
DEBT INSTRUMENTS other than HFT	262	128	81	64	4		238	120	78	62	4	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
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 ³	0						0					

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

¹⁰For 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 F 18.00 / F 19.00), 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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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/	03/2023					As of 30/	06/2023	
		ing amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ing amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and 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	О	0	0	0	0	0	0	0	0	0 0
Central banks	0	0	0	0	0		0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0
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)	239	122	66	63	3	0	223	117	63	60	3 0
Central banks	0	0	0	0	0	0	0	0	0	0	0 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	0 0
Non-financial corporations	20	12	7	7	0	0	16	11	7	7	0 0
of which: small and medium-sized enterprises	16	11	7	7	0		14	10	7	7	0
Households	219	109	59	56	3	0	207	106	56	53	3 0
DEBT INSTRUMENTS other than HFT	239	122	66	63	3		223	117	63	60	3
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0 0
QUALITY OF FORBEARANCE ²											
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 ³	0						0				

⁽¹⁾ 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 F 18.00 / F 19.00), 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) 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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
RCI Banque

			AS OF 3	0/09/2022					AS 0f 31	/12/2022					AS 01 33	L/03/2023					As of 30	/06/2023		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative
A Agriculture, forestry and fishing	199	3	3	199	4	0	80	3	3	80	3	0	90	3	3	90	3	0	86	3	3	86	3	0
B Mining and guarrying	28	0	0	28	0	0	7	0	0	7	0	0	8	0	0	8	0	0	8	0	0	8	0	0
C Manufacturing	791	30	30	791	25	0	785	25	25	785	22	0	772	24	24	772	23	0	869	28	28	869	23	0
D Electricity, gas, steam and air conditioning supply	176	2	2	176	2	0	103	1	1	103	1	0	99	1	1	99	1	0	100	1	1	100	2	0
E Water supply	37	1	1	37	1	0	74	3	3	74	1	0	82	1	1	82	1	0	84	1	1	84	2	0
F Construction	982	45	45	982	35	0	1.242	50	50	1.242	44	0	1.287	44	44	1.287	43	0	1.347	45	45	1.347	41	0
G Wholesale and retail trade	8.947	101	101	8.947	125	0	13.082	121	121	13.082	121	0	12.423	114	114	12.423	114	0	14.896	137	137	14.896	135	0
H Transport and storage	505	30	30	505	20	0	536	27	27	536	18	0	487	32	32	487	22	0	543	27	27	543	16	0
I Accommodation and food service activities	142	7	7	142	4	0	146	7	7	146	5	0	149	7	7	149	5	0	162	8	8	162	5	0
3 Information and communication	135	4	4	135	4	0	153	4	4	153	5	0	157	5	5	157	5	0	172	6	6	172	5	0
K Financial and insurance activities	8	1	1	8	1	0	9	1	1	9	1	0	9	1	1	9	1	0	10	1	1	10	1	0
L Real estate activities	109	8	8	109	6	0	136	7	7	136	6	0	151	7	7	151	7	0	148	8	8	148	7	0
M Professional, scientific and technical activities	566	21	21	566	16	0	661	23	23	661	21	0	673	24	24	673	22	0	715	24	24	715	24	0
N Administrative and support service activities	1,156	36	36	1,156	22	0	1,209	34	34	1,209	28	0	1,167	27	27	1,167	27	0	1,340	29	29	1,340	33	0
O Public administration and defence, compulsory social security	158	14	14	158	8	0	179	10	10	179	8	0	182	11	11	182	8	0	201	13	13	201	9	0
P Education	142	8	8	142	6	0	153	9	9	153	6	0	146	7	7	146	6	0	161	8	8	161	6	0
Q Human health services and social work activities	322	10	10	322	8	0	394	9	9	394	9	0	408	9	9	408	10	0	441	12	12	441	10	0
R Arts, entertainment and recreation	77	3	3	77	3	0	72	3	3	72	3	0	71	3	3	71	3	0	80	3	3	80	4	0
S Other services	471	10	10	471	11	0	379	9	9	379	7	0	378	10	10	378	8	0	422	13	13	422	8	0
Loans and advances	14 950	333	333	14 950	303	0	19 399	347	347	19 399	211	0	19 739	320	320	19 739	310	0	21 785	269	269	21 785	222	0

⁽¹⁾ 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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.