

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,449	5,518	5,412	5,711	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	5,449	5,518	5,412	5,711	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,449	5,518	5,412	5,711	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	5,449	5,518	5,412	5,711	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,313	6,382	6,276	6,575	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	6,313	6,382	6,276	6,575	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	37,756	39,752	40,656	42,799	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	37,756	39,752	40,656	42,799	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	14.43%	13.88%	13.31%	13.34%	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	14.43%	13.88%	13.31%	13.34%	(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	14.43%	13.88%	13.31%	13.34%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.43%	13.88%	13.31%	13.34%	(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	16.72%	16.05%	15.44%	15.36%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.72%	16.05%	15.44%	15.36%	(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	64,893	67,640	70,096	72,633	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	8.40%	8.16%	7.72%	7.86%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,449	5,518	5,412	5,711	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,449	5,518	5,412	5,711	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	64,893	67,640	70,096	72,633	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	64,893	67,640	70,096	72,633	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.40%	8.16%	7.72%	7.86%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.40%	8.16%	7.72%	7.86%	[A.2]/[B.2]	

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		orain EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(999) EUR, %) OWN FUNDS	6,313	6,382	6,276	6,575	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,449	5,518	5,412	5,711	C 01.00 (10020,c0010)	Article 50 of CER
	A1.1	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
	A1.2	Rétained earnings	2,145	2,332	2,023	2,380	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-222	-357	-324	-326	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	3,109	3,110	3,401	3,398	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,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 (r0220,r0010)	Artische B4 of CERR
	A.1.7	Adjustments to CET1 due to prudential filters	-162	-49	-66	-70	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-164	-184	-303	-329	C 01.00 (r0300,c0010) + C 01.00 (r0360,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
	A1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-12	-14	-21	-29	C 01.00 (r0370,c0010)	Asticles 36(1) point (c) and 36 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	-12	-14	-65	-81	C 01.00 (0380,c0010)	Acticies 26(1) point (c), 40 and 150 of CRR
	A1.11		-19	0	0	-01	C 01.00 (0380,c0010)	Acticies 4(100), 36(1) point (e) and 41 of CRR
	A1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (0380,c0010)	Acticism 4(104), 30(1) point (6) and 41 of CRR Acticism 4(122), 30(1) point (g) and 44 of CRR
		(-) Reciprocal cross holdings in CET's Capital	0		0			
	A1.13		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Acticle 36(1) point (j) of CRR Acticles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1).
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1 250% risk weight	0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (0472,c0010)	point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (r0450,c0010)	Articles 3E(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A1.15	a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 45, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdinas of CETI capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (r0490,c0010)	Atticles 36(1) point (c) and 39; Articles 46(1) point (s) and 46(2) of CFR
OWN FUNDS Transitional period	A1.17	significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 46(1) point (b); 48(1) to (2) and 78 of CRR
	A-1.18		0	0	0	0	C 01.00 (r0510,c0010)	Atticle 48 of CPR
	A.1.18A		-1	-1	-3	-2	C 01.00 (r0513,c0010)	Atticle 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-42	-45	-45	-45	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1(1.1.6+1.1.8+1.11.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 454 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Atticise 479 and 690 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Atticles 450 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 G1 of CRR
	A.2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (±0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0500,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (19880,c0010) + C 01.00 (19880,c0010) + C 01.00 (19730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,449	5,518	5,412	5,711	C 01.00 (r0015,c0010)	Article 25 of CFRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	864	864	864	864	C 01.00 (r0750,c0010)	Article 71 of CRPR
	A4.1		864	864	864	864	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 01.00 [#9910,c0010] \times C 01.00 [#9920,c0010] \times C 01.00 [#9900,c0010] \times C 01.00 [#9900,c0010] \times C 01.00 [#9900,c0010] \times C 01.00 [#9950,c0010] \times C 01.00 [#9950,c0010] \times C 01.00 [#9970,c0010] \times C 01.00 [#9974,c0010] \times	
	A4.3		0	0	0	0	C 01.00 (98978,c0010) * C 01.00 (76978,c0010) * C 01.00 (98978,c0010) * C 01.00 (76909,c0010) * C 01.00 (9890,c0010) * C 01.00 (76909,c0010) *	
	-	TOTAL DICK CYDNOLIDE AMOUNT					C 01.00 (r9960,c0010)	Articles 92/19: 95. 96 and 98 of CBB
OWN FUNDS REQUIREMENTS	8	Orachina EAPUSURE ARUUNI Orachina Tanariina si salustmente included	37,756	39,752	40,656	42,799	C 02.00 (0010,c0010) C 05.01 (0010,c0040)	Articles 90(3), 95, 96 and 96 of CRR
	B.1	Of which: Transitional adjustments included					C 05.01 (0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	14.43%	13.88%	13.31%	13.34%	GA3 (3)	
Transitional period	C.2 C.3		14.43%	13.88%	13.31%	13.34%		
CET1 Capital	C.3 D	TOTAL CAPITAL RATIO (transitional period)	16.72%	16.05%	15.44%	15.36%	CA3 (5) [A.1-A.1.13-A.1.21+MN]A.2+A.1.13-A.2.2-	•
Fully loaded CET1 RATIO (%)		COMMON EQUITY TIER 1 CAPITAL (bully loaded)	5,449	5,518	5,412	5,711	[A1-A1.13-A.1.21+MN[A.2+A1.13-A.2.2- A.2.4+MN[A4+A.2.2-A.4.3,0],0]]	
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (tully loaded)	14.43%	13.88%	13.31%	13.34%	[0.1)(9-0.1)	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	32,750	34,796	35,567	37,746	C 02.00 (60440, c0010) (-C 07.00 (60640, c0220, 4001) + C 07.00 (60110, c0220, 4001) + C 07.00 (61130, c0220, 4001) + C 07.00 (61130, c0220, 4001) + C 08.01 (60640, c02060, s001) + C 08.01 (60640, c02060, s001) + C 08.01 (60640, c02060, s001) + C 08.01 (60640, c02060, c
Of which the standardised approach	12,119	13,358	14,086	15,199	C 02.00 (r0060, 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	139	139	135	418	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	20,492	21,299	21,347	22,130	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) [†]	215	170	194	202	C07.00 (6096, c0220, s001) + C07.00 (6110, c0220, s001) + C07.00 (6130, c0220, s001) + C08.01 (6040, c0260, s002) + C08.01 (6040, s002) + C08.01
Credit valuation adjustment - CVA	307	269	365	320	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)	1,065	1,150	1,164	1,164	C 02.00 (r0520, c0010)
Of which the standardised approach	1,065	1,150	1,164	1,164	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 19.09 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	Ū	C 02.00 (r0880, c0010)
Operational risk	3,419	3,366	3,366	3,366	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,419	3,366	3,366	3,366	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 (r0680, c0010)
Total	37,756	39,752	40,656	42,799	

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

² 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

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,516	3,441	1,006	2,041
Of which debt securities income	39	56	16	32
Of which loans and advances income	2,344	3,198	924	1,896
Interest expenses	1,533	2,154	700	1,380
(Of which deposits expenses)	828	1,162	378	753
(Of which debt securities issued expenses)	574	810	266	519
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	398	527	132	288
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-4	-9	6	15
Gains or (-) losses on financial assets and liabilities held for trading, net	-53	-115	39	45
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	-3	0	2
Gains or (-) losses from hedge accounting, net	-17	-18	5	-1
Exchange differences [gain or (-) loss], net	-17	27	-31	-35
Net other operating income /(expenses)	-13	10	-25	-31
TOTAL OPERATING INCOME, NET	1,274	1,707	431	944
(Administrative expenses)	477	670	203	401
(Cash contributions to resolution funds and deposit guarantee schemes)	27	30	4	0
(Depreciation)	14	19	6	12
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	2	-7	-2	-31
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	2	-8	-2	-31
Of which pending legal issues and tax litigation ¹	0	-37	0	0
Of which restructuring ¹	0	-8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	141	152	60	112
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	141	152	60	112
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	137	178	34	131
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	753	1,019	194	580
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	489	800	148	466
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	489	800	148	466
Of which attributable to owners of the parent	481	787	146	457

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	hy			Fair value hierarchy				Fair value hierarch	у		F	air value hierarch	y	
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	6,045				6,142				7,006				6,433				IAS 1.54 (I)
Financial assets held for trading	49	0	49	0	27	0	27	0	31	0	31	0	22	0	22	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	116	116	0	0	117	117	0	0	117	117	0	0	123	123	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	333	333	0	0	281	281	0	0	267	267	0	0	330	330	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	51,229				54,152				53,960				56,897				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	277	0	277	0	225	0	225	0	230	0	230	0	174	0	174	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	3,994				4,400				5,760				6,306				
TOTAL ASSETS	62,043				65,344				67,371				70,285				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	23					As of 31/1	2/2023					As of 31/0	13/2024					As of 30/1	16/2024			
		Gross carry	ring amount (2)		Acc	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amour	t ⁽²⁾	Accu	mulated impairmer	nt ⁽²⁾	Gro	s carrying amount	(3)	Accu	imulated impairme	nt ⁽²⁾	Gros	s carrying amount	р	Accu	mulated impairme	ent ⁽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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	in credit risk since		Stage 3 Credit-impaired assets		risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		257	76	0	0	0	0	236	45	0	0	0	0	217	51	0	0	0	0	278	52	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		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	47,936	3,299	1,083	-347	-195	-596	50,494	3,565	1,138	-296	-186	-616	50,294	3,569	1,221	-304	-198	-674	53,223	3,598	1,156	-318	-183	-645	Annex V.Part 1.32, 44(a)

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

⁽F) From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



Breakdown of liabilities

RCI Banque

(mln EUR)

		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	22	62	32	22	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
inancial liabilities designated at fair value through profit or loss	13	11	11	10	IFRS 7.8 (e)(i); IFRS 9.4.2.2
inancial liabilities measured at amortised cost	52,208	55,665	57,262	60,574	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
erivatives – Hedge accounting	335	289	308	278	IFRS 9.6.2.1; Annex V.Part 1.26
air 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
rovisions	160	151	150	133	IAS 37.10; IAS 1.54(I)
ax liabilities	957	806	853	844	IAS 1.54(n-o)
hare capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
ther liabilities	2,019	1,859	2,094	2,057	Annex V.Part 2.13
iabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
aircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	55,714	58,844	60,710	63,917	IAS 1.9(b);IG 6
DTAL EQUITY	6,329	6,500	6,661	6,368	IAS 1.9(c), IG 6
OTAL EQUITY AND TOTAL LIABILITIES	62,043	65,344	67,371	70,285	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 (1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		357	351	340	300	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
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	2,519	2,375	2,047	3,168	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	2,168	2,178	2,736	2,454	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	32	16	167	107	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	353	356	393	307	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	196	189	226	139	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	776	608	601	600	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	27,012	28,177	29,044	29,369	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,274	18,257	18,195	17,889	Annex V.Part 1.42(f), 44(c)
Debt securities issued		18,628	21,208	21,296	23,565	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	879	893	876	880	Annex V.Part 1.37
Other financial liabilities		766	776	1,157	1,121	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		52,578	56,028	57,613	60,883	



Market Risk RCI Banque

									nor buil	quo												
	SA					l l	М									IM						
			VaR (Memorano	emorandum item) STRESSED VaR (Memorandum item)			INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICERIS	KS CAPITAL CH	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	femorandum item)					RGE 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 (SVARAVE)	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-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
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							ů	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						
Foreign exchange risk Commodities risk	1,065	1,150	0	0	0	0							0	0	0	0						
Total	1.065	1.150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	As of 31/03/2024	As of 30/06/2024	,		, ,	As of 31/				,	Ü				,	As of 30/0		, ,		,	Ů	
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						
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						
Foreign exchange risk	1,164	1,164	0	0	0	0							0	0	0	0						
Commodities risk Total	1.164	1.164	0	0	0	0	0	0	0	0	0	_	0	0	0	0	0	0	0	0	0	0
TOTAL	1,164	1,104				•		, ,			_										•	Ü

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Esposure 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
	(minEUR, %)	5.591	5.509	473		5.721	5.736	405	
	Central sovernments or central banks Resional sovernments or local authorities	5,394	0,009	4/3		5,721	5,715	400	
	Public sector entities								
	Multilateral Development Banks								
	International Organisations	0	0	0		0	0	0	
	Institutions	2,329	2,322	677		2,189	2,176	584	
	Corporates	4,911	4,307	3,998		5,973	5,434	5,007	
	of which: SME	1,991	1,480	1,134		2,317	1,888	1,641	
	Retail	7,871	7,532	5,220		7,900	7,557	5,303	
Consolidated data	of which: SME	2,221	2,129	1,247		2,332	2,227	1,306	
OUTSOUGHTE GUILL	Secured by mortstakes on immovable property	0	0	0		0	0		
	of which: SME	513	265	300	235	534	271	305	2
	Exposures in default Items associated with particularly high risk	323	203		220		272	0.00	
	Covered bands			0			0		
	Claims on institutions and corporates with a ST credit assessment	167	161	53		168	163	57	
	Collective investments undertakings (CRII)	72	72	107		73	73	112	
	Equity	279	279	591		371	371	880	
	Other exposures	1,686	1,489	828		1,685	1,450	785	
	Standardised Total 2	23,476	22,061	12,334	597	24,668	23,269	13,528	

Constanting & Constanting Cons
"Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR-W)	Original Exposure ^a	Exposure Value ¹	fisk 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	3,592	3,588	0		3,710	3,705	0	
	Resional sovernments or local authorities	52	45	9		52	46	9	
	Public sector entitles								
	Multilateral Development Banks								
	International Organisations	1173	1.165	249		1.075	1.065	228	
	Institutions	1,173	1,100	610		942	1,000	220	
	Corporates of which: SME	140	147	115		225	294	224	
	Retail.	490	395	278		447	355	244	
	of which: SME	110	109	62		124	123	20	
FRANCE	Secured by morbiasies on immovable property		0	0			0		
	of which: SME			0			0		
	Exposures in default	33	22	29	10	30	20	27	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	25	22	5		25	14	3	
	Collective investments undertakings (CIUI)		0	0		0	0	0	
	Equity	31	31	31		3	3	3	
	Other exposures	568	460	305		571	457	292	
	Standardised Total ²				126				129

					Standardised App	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		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		
	(winGUR, %) Central governments or central banks	152	152			146	146	_			
	Regional governments or local authorities	1.00					240				
	Public sector entities										
	Multilateral Development Banks	0		0			0				
	International Organisations			0			0				
	Institutions	204	204	41		203	203	41			
	Corporates	346	321	285		385	355	321			
	of which: SME	165	157	121		150	147	113			
	Retail	267	267	196		242	242	178			
GERMANY	of which: SME	20	20	11		20	20	11			
GERMANT	Secured by mortstastes on immovable property	0	0	0		0	0				
	of which: SME	0	0	0		0	0				
	Exposures in default	3	2	3	1	2	1	1	1		
	Items associated with particularly high risk	0	0	0		0	0	۰			
	Covered bonds			0							
	Claims on institutions and corporates with a ST credit assessment	20	17	3		13	10	2			
	Collective investments undertakings (CRII)							· .			
	Equity	24 119	24 103	24		122	107	4 29			
	Other exposures	119	103	28			107	29			
	Standardised Total ²				18				17		

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	ose for securitisation exposures but	includes general credit risk adjustr	sents.			
					Standardised Ap	oroach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ^a	Exposure Value	fisk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1.159	1.189	23		1.194	1.194	22	
	Regional governments or local authorities			0		0	0		
	Public sector entities			0		0	0		
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	208	208	42		200	209	42	
	Corporates	157	154	137		144	140	121	
	of which: SME	76	73	56		81	76	59	
	Retail	577	552	411		661	635	473	
UNITED KINGDOM	of which: SME	210	185	136		228	203	149	
OMITED MINODOTT	Secured by mortstates on immovable property	0		0		٥	0		
	of which: SME			13			0		
	Exposures in default	17	11	13	6	18	11	13	7
	Items associated with particularly high risk Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment								
1	Collective investments undertakings (CIII)								
1	Equity								
	Other exposures	493	479	220		485	463	192	
1	One endouses				**				41

Column C			(2) Total value adjustments and provisions per c		ose for securitisation exposures but	t includes general credit risk adjust	ments.			
Commentment control flows Commentmentmentment control flows Commentmentmentmentmentmentmentmentmentmen						Standardised Ap	proach			
Company Comp				As of 30/09/2	023			As of 31/	12/2023	
Control commonsterate control classics 126 127 127 127 128			Original Exposure ^s	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Automate Transport Trans										
Community Comm		Resise at dovernments or local authorities Public sector estities Multilateral Development Banks	128 0 0 0	0 0	27 0 0 0		0	0	32 0 0	
TIALY Security promises in three-late property 0 0 0 0 0 0 0 0 0		Corporates of which: SME Retail	431 318	381 292 284	312 223 196		484 328 265	417 270 260	352 205 180	
Content Shade	ITALY	Secured by mertglages on immovable property of which: SME Exposures in default	26 0 0 18	93 0 0 4	53 0 0 5	14	92 0 0 29	0 0 88	0 0 3	
One executed 188 175 88 166 152 74		Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0	0 0	0 0		0 0	0	0 0	
Standardised Total 32		Ofter exposures	0 188	0 175	0 88			0 152	0 74	

Credit Risk - Standardised Approach

	RCI Banque								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Esposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %) Central governments or central banks	30		27		40	42		
	Regional governments or local authorities	~							
	Public sector entities			0			0		
	Multilateral Development Banks	0		0			0		
	International Organisations	0		0		0	0	0	
	Institutions	105	105	21		101	101	20	
	Corporates	260	257	237		314	281	256	
	of which: SME	88	87	67		112	106	83	
	Retail	116	116	87		101	101	76	
SPAIN	of which: SME			0		0	0		
OI 7 III V	Secured by mortstates on immovable property			0		0	0		
	of which: SME Exposures in default	9		0		0	0		
	Exposures in default Items associated with particularly high risk	í		0	,				
	Items associated with particularly high risk Covered bonds	,	·			ů.		·	
	Claims on institutions and corporates with a ST credit assessment			0			0		
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	71	41	28		98	53	37	
	Standardised Total ²				35				5:

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	(minESR, %) Central governments or central banks	221	221	189		195	195	190	
	Regional governments or local authorities	0	0	0		0	0	0	
Public sector entitles		0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	41	41	37		32	32	24	
	Corporates	384	203	164		495	301	245	
	of which: SME	325 1.425	160 1347	122 974		396 1.437	230 1.365	175 987	
	Retail	1,425	1,347	974 115		1,437	1,365	987	
BRAZIL	of which: SME Secured by mortifiates on immovable property	206	202	110		200	210	117	
	of which: SME	, a				ů,			
	Emposures in default	106	51	16	45	105	49	53	
	Items associated with particularly high risk			0					
	Covered bonds	0		0			0		
	Claims on institutions and corporates with a ST credit assessment	16	16	23		30	10	15	
	Collective investments undertakings (CRU)	0	0	2		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	73	70	59		71	60	57	
	Standardised Total ²				51				

					Standardised App	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(min SUR, No	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
POLAND	Control demonstrate control stacks And an administrate of an administrate of a state of	50 0 0 0 1 140 140 140 140 140 140 140 14	53 0 0 0 0 0 111 205 205 205 205 205 205 205 205 205 205	90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ж	60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	117 0 0 0 0 10 10 200 334 20 20 31 0 0 0 0	10
	Standardised Total				25			-	25

					Standardised Ap	proach					
			As of 30/09/2	1023			As of 31.	/12/2023			
		Original Esposure ¹	Exposure Value	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²		
	(minSUR, %) Central sovernments or central banks						-	_			
	Regional governments or local authorities			0							
	Public sector entities										
	Multilateral Development Banks										
	International Organisations						0				
	Institutions	1	1	0		2	2	0			
	Corporates	188	187	185		230	229	224			
	of which: SME	7	7	5		21	21	16			
	Retail	738	735			762	759	527			
SWITZERLAND	of which: SME	237	237	135		235	233	133			
SWITZERLAND	Secured by mortstates on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	29	25	37	4	28	24	37			
	Items associated with particularly high risk						0				
	Covered bands										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)										
	Equity	16	15			34	13	ů.			
	Other exposures	15	13	- 4	7	24	13	- 1			
	Plantanian Taba ²										

			Could be and adjusted that a production processing the Country of								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure ⁶	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(minEUR, %)										
	Central governments or central banks	126	126			105	105	1			
	Regional governments or local authorities										
	Public sector entities Multilateral Development Banks	0									
	Multilateral Development Banks International Organisations	0		0			0				
	Institutions	57	57	11		23	23				
	Corporates	15	15	11		25	16	12			
	of which: SME	15	14	11		35	16	12			
	Retail	7	3	2		10	7	5			
OREA, REPUBLIC OF	of which: SME	0	0	0		0	0	0			
ONEA, NEI OBEIC OI		0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0		٥	0	0			
	Items associated with particularly high risk	0		0		0	0				
	Covered bands	107	107	21		121	121				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRI)	107	107	21		121	121	24			
	Collective investments undertakinus (ClUI Equity										
	Other exposures		2	2			2	2			
	Standardised Total ²										

			Standardised Approach								
			As of 30/09/2	023			As of 31/	12/2023			
	(minSUR, %)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
COLOMBIA	Control assessments or central leads Application of the Control assessment or central leads Application of the Control assessment of the Control ass	126 0 0 126 250 250 6 0 0 1344 0 0 0	18 0 0 0 0 100 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 0 0 0 0 0 100 0	95	23 0 0 0 23 33 24 751 8 0 0 0 0	223 0 0 0 0 503 504 740 8 0 0 0 0 0	45 0 0 0 23 3 44 18 55 3 0 0 0 8 8 9			
	Equity Other exposures Standardized Total	0 5	0.5	0 5	50	0 5	0	4	22		

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(min EUR, N)	Original Exposure ^L	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	6,600	6,606	500		6.022	6.017	440	
	Regional governments or local authorities	55	49	10		55	50	10	
	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	2,295	2,284	636		2,329	2,320	623	
	Corporates	5,695	5,045	4,665		6,685	6,067	5,711	
	of which: SME	2,226	1,689	1,291		2,096	1,610	1,233	
	Retail	7,961	7,613	5,343		7,290	7,641	5,332	
Consolidated data	of which: SME	2,371	2,266	1,333		2,589	2,468	1,453	
CONSCIDENCE GALL	Secured by mortalistics on immovable property	0	0	0		0		0	
	of which: SME	۰				0	288		
	Exposures in default	608	311	351	285	567	288	320	265
	Items associated with particularly high risk								
	Covered bonds Claims on institutions and corporates with a ST credit assessment	146	141	29		193	192	42	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	73	73	108		193	192	179	
	Coulty Equity	372	372	200		375	375	932	
	Other exposures	3.125	2.877	1.755		3.118	2.009	1,801	
	Standardised Total 2	26,941	25,371	14.280	688	27.413	25.898	15,400	600
		20,042						23,460	600

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min EUR. %)	Original Exposure ⁶	Exposure Value ¹	Rhik esposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	4,980	4,977	0		4,176	4,171	0	
	Regional governments or local authorities	54	48	10		54	50	10	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	۰	0	0		0	0	0	
	International Organisations		0	0		0		0	
	Institutions	1,095	1,085 642	233 611		1,049	1,041	223	
	Corporates	651 133	642 133	611 102		1,423 122	1,419	1,392	
	of which: SME	133 387 301		200	122 359	278	183		
	Retail of which: SMI	101	200	208		142	2/0	283	
FRANCE	Secured by mortglages on immovable property	101	200			242			
	of which: SME								
	Exposures in default	26	18	24		25	17	23	
	Items associated with particularly high risk		0	0	_	0		0	_
1	Covered bonds	o o							
	Claims on institutions and corporates with a ST credit assessment	15	13	3		13	13	3	
1	Collective investments undertakinsis (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		3	3	3	
	Other exposures	625	579	315		582	462	283	
1	Standardised Total ²				134				136

					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
	IntelDAR, No	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	159	259	0		162	162	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	
	Institutions	251	251	50		265	265	53	
	Corporates	697 275	648	586 201		698	647	591 182	
	of which: SME	275 436	263 436	201		250 411	238 410	182	
	Retail of which: SME	27	27	15		25	25	14	
GERMANY	of which: SME Secured by mortalistis on immovable property	- 27							
	of which: SME		0	0					
	Exposures in default	65	35	41	31	46	32	38	14
	Hems 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	28	24	5		23	23	5	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	4		4	4	10	
	Other exposures	1,152	1,123	747		1,262	1,132	758	
	Standardised Total ²				63				45

		(2) Total value adjustments and pr	owisions per country or counterparty	RICLION TION TO SECURELISION	reposures but includes general cred	itriskadjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ^k	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control generation or control speaks Patient of control speaks Patient	787 0 0 0 0 0 221 221 230 231 0 0 8 0 0	78.7 0 0 0 22.1 22.0 53.3 47.4 22.0 6 6 0 0	00 0 0 0 0 0 0 0 0 147 41 254 252 20 0 0 0 0 0 0		988 0 0 0 217 124 65 620 223 0 0 0	983 0 0 0 2277 139 644 288 0 0 7 7	50 0 0 0 0 0 451 225 461 186 0 0 0 0	
	Equity Other exocutes	0 673	0 648	0 384	41	0 724	700	0 429	

Aud 314972254 Aud 324972254 Aud 32497254 A			(2) Total value adjustments and pro	relations per country of counterparts	excludes those for securitisation of	reposures but includes general cre	Strisk adjustments.			
Original Cognomers Department Value Departmen						Standardis	ed Approach			
Committee Comm				As of 31	03/2024			As of 30	106/2024	
Commissionment control tasks 171 172 2 250			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Expanses ¹	Exposure Value ¹	Risk exposure amount	
	ITALY	Control assessment or state kinds And the control of an analysis of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 228 338 329 249 0 3 3 0 0 0	0 0 0 255 122 172 0 0 0 0 0	36	0 0 0 0 207 464 311 265 77 0 0 0 0	0 0 0 0 207 372 202 275 6 0 0 0	0 0 0 41 31E 215 200 0 0 0 0	12

				Standardised Approach													
					Standardis	ed Approach											
				03/2024			As of 30	106/2024									
		Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²								
	(minEUR, %)		42	10													
	Central sovernments or central banks Regional governments or local authorities	42	42	10		50	30	,									
	Public sector entities		0	0				0									
	Multilateral Development Banks		0	0				0									
	International Organisations	0	0	0		0	0	0									
	Institutions	111	111	22		130	130	26									
	Corporates	387	375	324		367	355	322									
	of which: SME	224	229	168		149	148	115									
	Retail	90	90	63		90	90	68									
SPAIN	of which: SME	0	0	0		0	0	0									
OI 7 III V	Secured by mortalisies on immovable property	0	0	0		0		0									
	of which: SME	0	0	0		0		0									
	Exposures in default	3			3	4	1	1									
	Hems associated with particularly high risk Covered bonds					0		0									
	Covered bonds Claims on institutions and corporates with a ST credit assessment	· ·					·										
	Collective investments undertakinss (CIU)			0				0									
	Equity	0	0	0		0	0	0									
	Other exposures	105	61	30		105	64	40									
	Standardised Total ²				50				45								

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value*	Risk exposure amount	Value adjustments and provisions ²
BRAZIL	Control control and a control	1981	286 0 0 0 0 26 225 224 1,265 210 0 0 0 51 0 0	180 0 0 0 0 22 188 117 127 120 0 0 0 0 0 1 1 0 0	41.	165 0 0 0 50 351 1347 205 0 0 91 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1001 0 0 0 0 50 123 123 123 129 0 0 43 43 0 0 2 2 2 2	125 0 0 0 0 42 143 27 29 144 1 10 0 0 47 7 0 0	37
	Standardised Total ²				71				71

					Standardise	ed Approach									
			As of 31/	03/2024			As of 30	106/2024							
	(min EUR. %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²						
	Central governments or central banks	63	69	121		65	65	128							
	Regional governments or local authorities		0			0		0							
	Public sector entities Multilateral Development Bunks														
	Multilateral Development Banks International Organisations		0			0									
	Instructions	13	13	3		30	30	6							
	Corporates	623	452	373		656	521	440							
	of which: SME	484	330	252		401	307	234							
	Retail	602	572	357		636	604	378							
POLAND	of which: SME	420	300	228		442	421	241							
POLAND	Secured by mortalases on immovable property	0	0	0		0	0	0							
	of which: SME	0	0	0		0	0	0							
	Exposures in default	45	30	33	25	49	30	30	19						
	Items associated with particularly high risk		0												
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0												
	County Equity							0							
	Other exposures	35	34	32		34	33	31							
	Standardised Total ²				26				27						

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	1/06/2024	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central appearaments or central banks						,		
	Regional governments or local authorities		0	0					
	Public sector entities	o o	0	0		0		0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		19	19	4	
	Corporates	201	200	196		225	225	220	
	of which: SME	17	17	13		20	20		
	Retail	745	743	517		774	702	537	
SWITZERLAND	of which: SME	223	221	126		223	222	127	
OWNIZZZNEGO	Secured by mortsiales on immovable property		0	0		0	0	0	
	of which: 3ME			30					
	Exposures in default Hems associated with particularly high risk	24	20	30		24	20	30	
	Hems associated with particularly high risk Covered bonds		0	0		0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0						
	Collective investments undertakings (CIU)	o o	0			0			
	Conserve investments undertakins (Clui	o o	0			0			
	Other exposures	23	23	6		24	23	6	
	Standardised Total ²				2				

		(2) Total value adjustments and pr	ovisions per country of counterparts	excludes those for securitisation of	sposures but includes general cred	litrisk adjustments.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min DUR, No.)	Original Exposure ⁶	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
KOREA, REPUBLIC OF	Central enverments or central tasks Restricted converments or total extending Public sector entities Public sector entities Validation of Development Series Sector of the Series of the	90 0 0 0 25 25 25 6 0 0 0 0	90 0 0 25 23 23 3 0 0 0 0	0 0 0 7 20 10 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	56 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	95.5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 15 15 12 2 0 0 0 0	۰
I	Standardised Total ²				2				9

As of 2010/2024 As of 2010			(2) Total value adjustments and pro	visions per country or counterparty	excludes trace for secure sation (sposures out includes general cred	atriacaquisments.			
COLOMBIA Control assessment Colombia						Standardise	ed Approach			
				As of 31/	03/2024			As of 30	106/2024	
COLOMBIA COLOMBIA		(min DB NA	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount		Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	
	COLOMBIA	Central Association of central states. Following the contral contral states. Following the contral states.	0 0 0 103 39 20 752 6 0	0 0 0 0 303 39 20	34 15 533 3 0 0	В	5 0 0	51 28	0 0 0 0 57 45	81

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Originati	ixposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
		(min EUR. %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central ban	is 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		11,181	92	11,181	6,405	72	67	12,279	81	12,279	6,953	64	61
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
			1,700	35	1,700	697	26	19	1,840	20	1,840	732	16	15
	Retail		32,461	564	32,461	14,227	388	727	32,935	605	32,935	14,485	416	689
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data			0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data			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
		Retail - Other Retail	32,461	564	32,461	14,227	388	727	32,935	605	32,935	14,485	416	689
		Retail - Other Retail - Of Which: SME	3,603	104	3,603	1,445	63	103	3,701	113	3,701	1,488	70	101
		Retail - Other Retail - Of Which: non-SME	28,858	460	28,858	12,782	325	625	29,234	492	29,234	12,998	345	588
	Equity		- 0		0	0	- 0						0	
		redit-obligation assets				0								
	IRB Total ²					20,631						21,438		

							IRB App	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original 8	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	ustments		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
	Central banks and central governments Institutions	0	0	0	0	0	0		0	0	0	0	0
	Corporates	7.160	57	7.160	4.846	50	45	7.737	62	7,737	5.186	51	43
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0.	0	0,100	0	9.0
	Corporates - Of Which: SME	468	3	468	302	3	4	440	2	440	281	3	4
	Retail	11,181	309	11,181	4,569	69	298	11,490	333	11,490	4,656	81	299
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	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	11,181	309	11,181	4,569	69	298	11,490	333	11,490	4,656	81	299
	Retail - Other Retail - Of Which: SME	1,793 9,388	71 238	1,793 9,388	698 3.871	23 46	60 238	1,828 9.661	75 258	1,828 9.661	711 3.945	25 56	59 240
	Retail - Other Retail - Of Which: non-SME	9,388	238	9,388	3,871	46	238	9,861	258	9,661	3,945	56	240
1	Equity Other non credit-obligation assets			- 0	0		0					0	-
	IRB Total												
L	ine real	0			an indicate into assessment concept								

								IRB Ap	proach					
					As of	30/09/2023					Aso	31/12/2023		
			Original E	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0 1.456	0	0 1.456	0 551	0	0	1 349	0	1 349	0 533	0	0
	Corporates	Corporates - Of Which: Specialised Lending	1,456	4	1,456	551	3	6	1,349	3	1,349	533	3	5
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	665		665	173	0	4	653	0	653	173		
	Betail	Corporates - Of Which: SPIE	7.306	64	7,306	2.779	68	76	7,279	72	7.279	2.791	76	74
	Principle.	Retail - Secured on real estate property	0,000	0.1	0	0	0.0	0	0		0,272	0	0	
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	
GERMANY		Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0	0	0	
		Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
		Retail - Other Retail	7,306	64	7,306	2,779	68	76	7,279	72	7,279	2,791	76	74
		Retail - Other Retail - Of Which: SME	985	11	985	345	12	13	990	14	990	347	15	12
		Retail - Other Retail - Of Which: non-SME	6,321	53	6,321	2,434	56	63	6,289	58	6,289	2,443	61	62
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non cre	rdit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As o	30/09/2023					As o	31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	imount	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 ⁵		Of which: defaulted	and provisions
		ks and central governments	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		917		917	349	0	1	1,059	0	1,059	391	0	1
		Corporates - Of Which: Specialised Lending	0		48	0	0	0	0	0	52	17	0	
			48			16	0	0	52				0	
	Retail		4,588	36	4,588	2,457	60	154	4,526	37	4,526	2,474	63	123
		Retail - Secured on real estate property	0		0	0	0	0		0	0		0	
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME						0		0	0		0	
CHITED MITODOTT		Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0		0	
		Retail - Qualifying Revolving Retail - Other Retail	4.588	36	4 588	2.457	60	154	4.526	37	4,526	2.474	63	123
			4,588	38	4,588	2,457	60	154	4,526		4,526	2,474	63	
		Retail - Other Retail - Of Which: SME	4.588	36	4 588	2.457	60	154	4,526	97	4,526	2.474	63	0 123
		Retail - Other Retail - Of Which: non-SME	4,588	38	4,588	2,457	60	154	4,526	37	4,526	2,474	63	123
	Equity	redit-obligation assets	- 0			U		0			0			
		redx-dougation assets												
	IRB Total													

							IRB Ap	proach					
					30/09/2023								
		Original E	isposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	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
	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	942	20	942	267	6	8	1,230	13	1,230	347	6	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	284	18	284	93	6	6	397	11	397	133	6	5
	Retail	5,204	47	5,204	2,321	41	65	5,451	50	5,451	2,451	44	60
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIALT	Retail - Secured on real estate property - Of Which: non-SME	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	5,204	47	5,204	2,321	41	65	5,451	50	5,451	2,451	44	60
	Retail - Other Retail - Of Which: SME	422	8	422	158	7	12	460	9	460	172	8	12
	Retail - Other Retail - Of Which: non-SME	4,782	39	4,782	2,163	34	53	4,991	41	4,991	2,279	36	48
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Yetat												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2023					As o	f 31/12/2023		
		Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Originat	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	12.2.		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	706	11	706	0 391	13	0 7	905	0	905	495	0	0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	235	11	235	114	13	4	299	3	209	127	4	2
	Retail	3,228	78	3,228	1,777	134	96	3,316	82	3,316	1,818	135	97
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	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	3,228	78	3,228	1,777	134	96	3,316	82	3,316	1,818	135	97
	Retail - Other Retail - Of Which: SME	372	13	372	232	21	16	394	14	394	247	22	16
	Retail - Other Retail - Of Which: non-SME	2,856	65	2,856	1,545	113	80	2,922	68	2,922	1,571	113	81
1	Equity			- 0	U	0						0	
1	Other non credit-obligation assets												
	IRB Total	(1) Original exposur											

			IRB Aş	proach		
	Ası	of 30/09/2023			Aso	31/12/2023
Original Exposure ²	Exposure	Risk exposure amount	Value	Original Exposure ¹	Exposure	Risk exposure amount

		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		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	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
BRAZIL	Retail - Secured on real estate property - Of Which: non-SME	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	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	_											
l	IRB Total												
		(1) Original exposu	re, unlike Exposure vi	sius, is reported befo	ne takina into account any ef	lect due to credit co	nversion factors or co	edit risk mitiration t	techniques (e.r. subs	titution effects).			

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Originati	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			Of which: defaulted	and provisions		Of which: defaulted	******		Of which: defaulted	and provisions
	Central banks and central governments institutions	0	0	0	0	0	0		0	0	0	0	0
	Corporates	0		0	0	0	0		0	0		0	
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0	
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FOLAND	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0		0	0
1													0
1	Retail - Other Retail - Of Which: non-SME Equity												
1	Other non credit-obligation assets	,		- 0			,	,			·		
	IRB Total												
		0			re taking into account any eff								

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		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	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
SWITZERLAND	Committee and states and country governments Comparate Comparate Comparate Comparate Comparate Comparate Comparate Comparate Committee Resist	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 o	30/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	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
		ks and central governments	0		0	0	0	0	0	0	0		0	0
	Institutions		0		0	0	0	0		0	0	0	0	0
	Corporates					0	0			0				0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0	0			0				0
	Retail	Corporates - Of Willell: SME	953	30	953	323	16	39	874	31	874	295	16	36
	Metalk	Retail - Secured on real estate property	953	30	953	323	10	39	0.74	31	0/4	295	16	0
		Retail - Secured on real estate property - Of Which: SME	0			0		0		0	0		0	
KOREA, REPUBLIC OF		Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0		0	
		Retail - Qualifying Revolving	0		0	0	0	0		0	0	o o	0	o o
		Retail - Other Retail	953	30	953	323	16	39	874	31	874	295	16	36
		Retail - Other Retail - Of Which: SME	30	1	30	11	0	2	29	1	29	11	0	2
		Retail - Other Retail - Of Which: non-SME	923	29	923	312	15	37	845	30	845	285	16	35
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
COLOMBIA	Coma Lakes and color of personnesses strategies Companies Companie	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 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												_

Credit Risk - IRB Approach

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								IRB Ap	proach					
												130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks Institutions	and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		11.492	68	11.492	6.614	40	60	12.943	66	12.943	7.362	38	66
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0,024	0	0	0	0.0	0	0	0	0
		Corporates - Of Which: SME	1.592	14	1.592	642	8	13	1.718	14	1.718	691	9	13
	Retail		34,121	632	34,121	14,868	430	730	34,746	622	34,746	15,186	425	719
		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
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	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	34,121	632	34,121	14,868	430	730	34,746	622	34,746	15,186	425	719
		Retail - Other Retail - Of Which: SME	3,742	119	3,742	1,515	72	110	3,756	118	3,756	1,534	71	112
		Retail - Other Retail - Of Which: non-SME	30,379	513	30,379	13,352	358	620	30,990	504	30,990	13,652	354	607
	Equity	dit-obligation assets	۰	0	0	0	0		0	0	۰	0	٥	
	IRB Total ²	311-equi@41331 #32412				21.482						22.548		

							IRB Ap	proach					
				As o	131/03/2024					As o	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	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	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments institutions	0	0	0	0	0		0	0		0	0	0
	Corporates	7,209	52	7.209	4.892	32	40	8,350	49	8,350	5.434	23	44
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
	Corporates - Of Which: SME	397	2	397	249	3	3	372	2	372	237	1	2
	Retail	12,041	350	12,041	4,690	83	319	12,270	355	12,270	4,772	82	329
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0		0
11011102	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0
	Retail - Quarrying Reserving Retail - Other Retail	12.041	350	12.041	4.690	83	319	12.270	355	12.270	4.772	82	329
	Retail - Other Retail - Of Which: SME	1.833	79	1.833	723	24	65	1.823	79	1.823	733	23	68
	Retail - Other Retail - Of Which: non-SME	10,208	271	10,208	3,967	58	254	10,446	276	10,446	4,039	59	260
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB App	oroach					
					As of	31/03/2024					As of	30/06/2024		
			Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
		s 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		1,247	3	1,247	511	2	5	1,355	7	1,355	585	13	7
		Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0		0		0
	Retail		568 7.381	3 76	568 7.381	158 2.859	2 81	3 79	626 7.408	4 79	626 7.408	183 2.880	6 85	79
	Retail		7,381	76	7,381	2,859	81	79	7,408	79	7,408	2,880	85	79
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0		0		0			0		0
GERMANY					0									
		Retail - Secured on real estate property - Of Which: non-SME		0	0		0					0		
		Retail - Qualifying Revolving Botoil - Other Botoil	7.381	76	7,381	2.859	81	79	7.418	79	7.408	2.880	85	79
		Retail - Other Retail - Other Retail - Of Which SMF	996	15	7,301	351	17	15	992	16	992	2,000	18	16
		Retail - Other Retail - Of Which: non-SME	6.384	61	6.384	2.508	64	63	6.416	63	6416	2.532	67	64
	Equity	Netal: - Other Netal: - Of Will Chi. Hott - SME	0,334	0.	0,004	0	0.0	0.3	0,410	0.0	0,410	0	0,	0.
		edit-obligation assets			3	·	,		3					
	IRB Total	con-sorganon assers												
	m8 fotal					l hofour toking into accoun								

								IRB Ap	proach					
												f 30/06/2024		
			Original	Exposure ¹	Exposure Value ²	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	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	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		1,252	0	1,252	489	0	2	1,118	0	1,118	450	0	2
			0	0	0	0	0	0	0	0	0	0	0	0
			51	0	51	17	0	0	46	0	46	16	0	0
	Retail		4,755	41	4,755	2,628	71	139	4,854	45	4,854	2,733	77	145
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM			0	0	0	0	0	0	0	0	0	0	0	0
ONLIED KINODON			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	4,755	41	4,755	2,628	71	139	4,854	45	4,854	2,733	77	145
		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	4,755	41	4,755	2,628	71	139	4,854	45	4,854	2,733	77	145
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non cr	redit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		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	and provisions		Of which: defaulted	VAIGE		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	1,044	10	1,044	306		6	1,129	9	1,129	332		6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	345	0	345	0 113	0 2		350	0	350	110		0
	Corporates - Or Winter: SIME Retail	5.734	52	5.734	2.546	44	63	5.978	41	5,978	2.635	35	56
	Retail - Secured on real estate property	5,734	52	5,734	2,540	0	63	5,976	41	5,976	2,030	35	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0		0		0	0		0		0
ITALY	Retail - Secured on real estate property - Of Which: non-SME			0		0		0					0
	Retail - Qualifying Revolving		0	0		0		0	0		0		0
	Retail - Other Retail	5.734	52	5.734	2.546	44	63	5.978	41	5.978	2.635	35	56
	Retail - Other Retail - Of Which: SME	472	9	472	171	8	12	485	7	485	173	7	11
	Retail - Other Retail - Of Which: non-SME	5,262	43	5,262	2,374	36	51	5,494	34	5,494	2,462	29	44
	Equity	0	0	0	0	0		0	0		0		0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IR8 Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments institutions		0	0	0	0	0 0	0	0		0	0	0
	Institutions Corporates	740	3	740	415	3		220	1	990	561	2	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	231	1	231	107	1	2	323	1	323	145	2	2
	Retail	3,427	80	3,427	1,878	135	93	3,517	74	3,517	1,919	131	82
	Retail - Secured on real estate property	0	0	0	0	0		0	0		0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0			0		0		0		0
	Retail - Qualifying Revolving			0							0		
	Retail - Quarrying nevering Betail - Other Betail	3.427	80	3,427	1.878	135	93	3.517	74	3.517	1.919	131	82
	Retail - Other Retail - Of Which: SME	415	14	415	262	23	16	432	14	432	271	23	16
	Retail - Other Retail - Of Which: non-SME	3,011	66	3,011	1,617	113	77	3,085	60	3,085	1,648	108	67
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expor	ure, unlike Exposu	re value, is reporte	d before taking into accoun	t any effect due to	credit conversion fa	actors or credit risi	k mitigation technic	oues (e.g. substitut	ion effects).		

							IRBAp	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments		Emposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	0
	Institutions			0				0	0		0		0
	Corporates		0	0		0		0	0		0		0
	Corporates - Of Which: Specialised Lending			0				0	0		0		
	Corporates - Of Which: SME			0				0	0		0		
	Retail		0	0		0		0	0		0		0
	Retail - Secured on real estate property			0				0	0		0		0
BRAZIL	Retail Secured on real estate property - Of Which: SME Retail Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
	Retail - Qualifying Revolving Retail - Other Retail			0				0	0		0		0
	Retail - Other Retail - Other Retail - Of Which: SME		0	0				0	0		0		0
	Retail - Other Retail - Of Which: non-SME Equity			0		0			0		0		0
	Other non credit-obligation assets					0					, ,		-
	IRB Total												

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

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Origina	l Exposure ¹	Exposure Value ²	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	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments institutions	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 Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail		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
POLAND	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0		0		0	0		0		0
	Retail - Other Retail		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	ō	0	0	0	o o	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
	Other non credit-obligation assets												
	IRB Total												

(1) Original expos	ure, untike Exposu	re value, is reported	d before taking into accoun	t any effect due to	credit conversion fa	actors or credit risk	mitigation technic	jues (e.g. substituti	ion effects).

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
SWITZERLAND	Commit Author and comit generoments Composition Conflicts Composition Conflicts Composition Conflicts Facilit Resid: Res	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

(1) Original expos	ure, untike Exposu	re value, is reporter	before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	kmitigation technic	ques (e.g. substitut	on effects).

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR. 16		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	YARR		Of which: defaulted	and provisions
	Access the color	and central governments		defaulted			defaulted			defaulted			detaunted	0
	Institutions	and central governments			0		0			0		0		0
	Corporates									0				0
	Corporates	Corporates - Of Which: Specialised Lending												0
		Corporates - Of Which: SME			0		0			0		0		0
	Retail		784	33	784	267	16	37	719	28	719	247	15	28
		Retail - Secured on real estate property		0.0	0	0	0	0	0	0	0	0	2.5	0
		Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
KOREA, REPUBLIC OF		Retail - Secured on real estate property - Of Which: non-SME												0
-		Retail - Qualifying Revolving		0	0		0		0	0		0		0
		Retail - Other Retail	784	33	784	267	16	37	719	28	719	247	15	28
		Retail - Other Retail - Of Which: SME	25	1	25	9	0	2	25	1	25	9	0	1
		Retail - Other Retail - Of Which: non-SME	759	31	759	258	16	35	695	27	695	238	14	27
	Equity			0	0	0	0		0	0		0		0
	Other non cre	dit-obligation assets												
	IRB Total													
						4 h ada a a a a laba a laba a a a a a a a a a								

								IRB Approach												
					As o	f31/03/2024					Aso	f 30/06/2024								
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments						
		(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions						
	Central bani Institutions	ks and central governments	0	0	0		0		0	0		0	0	0 0						
	Corporates		ů	0	0		0		0	0		0		0						
		Corporates - Of Which: Specialised Lending		0	0		0		0	0		0		0						
		Corporates - Of Which: SME		0	0		0		0	0		0		0						
	Retail			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						
COLOMBIA			0	0	0	0	0	0	0	0	0	0	0	0						
COLONBIA			0	0	0	0	0	0	0	0	0	0	0	0						
		Retail - Qualifying Revolving		0	0	0	0		0	0		0		0						
		Retail - Other Retail Retail - Other Retail - Of Which: SME			0					0		0		0						
		Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0						
	Equity	Netar - Other Netarr - Of Which: non-SME		0			0			0				0						
		redit-obligation assets		, i	, i		,	, i	_	Ů	, i		, i	i i						
	IRB Total																			



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	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] [10Y - more Total	Belgium													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	000000000000000000000000000000000000000	0 3 0 0 0 0	000000000000000000000000000000000000000		0 3 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0.0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark											,		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

			RCI Banque											
				_			As of 31/12/2023		_			_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	13 43 31 34	17 43 31 14 7 0 0	0 0 0 0	0 0 0 0	0 0 0 0	17 43 31 14 7 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	24 0 0 0 0 0		0
10 - 3M	Germany	513	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	24 0 0 0 0 0		0 22
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Creatia			·				·		v		· ·		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0 - 3M[[3M - 1Y[f 1Y - 2Yf f 2Y - 3Yf [3Y - 5Y[[5Y - 10Y[f 10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iretand													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy													



General governments exposures by country of the counterparty

		RCI Banque As of 31/12/2023												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] 13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania			6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

			RCI Banque As of 31/12/2023											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more 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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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[Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	77	71 68 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		71 58 0 0 0 0 0 0 0 2 229	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		
[0 - 3M [Iceland													
[0-3M [Liechtenstein													
[0-3M] [3M-1Y [1Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Norway													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
10 - 3M	Hong Kong													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more	China													
10 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more	Switzerland													
Total [0 - 3M[Other advanced economies non EEA													



General governments exposures by country of the counterparty

			RCI Banque											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10-3M1 1 3M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	2	23 22 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		23 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 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	
Total Total	Africa	4	44	0		44	U		0			0	0	0
10-3M	Others		0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	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] [10Y more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic	3 3 0 0	0 3 0 0 0	0		0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
1043 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Denmark		3	U		3	0	0	0	0	0	U	U	0
Total [0 - 3M] [13M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

			RCI Banque												
								As of 30/06/2024							
							Dire	ct exposures							
		(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
													Off-balance si	neet exposures	
						Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Resid	dual 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 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	
1 1 1 1	[0 - 3M [3M - 1Y] 1 Y - 2Y] 2 Y - 3Y [3 Y - 5Y] 5 Y - 10Y [10Y - more	Fintand													
1 1 1 1 1 1 1 1	[0-3M[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[5Y-10Y] LOY-more	France	15 49 34 15 0	11 44 3 3 11 11 1		0 0 0 0	0 0 0 0	15 45 34 15 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 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		
1 1 1 1 1 1	10 - 3M 3M - 1Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 5Y - 10Y 10Y - more	Germany	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
1 1 1 1	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] 5Y - 10Y] [0Y - more	Croatia			u u	0	0	0	0	0	Ü	U	0		0
1 1 1 1 1	O - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y LOY - more	Greece													
1 1 1 1	[0 - 3M [] 3M - 1Y [] 11Y - 2Y [] 12Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Hungary													
1 1 1 1	Total [0-3M[[13M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[5Y-10Y[LOY-more Total	Ireland													
1 1 1 1 1 1 1	[0 - 3M[3M - 1Y 1 Y - 2Y 2 Y - 3Y 3 Y - 5Y 5 Y - 10Y 10 Y - more	Italy													
	Total	1													



General governments exposures by country of the counterparty

			RCI Banque As of 30/06/2024											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 10Y - more Total	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Uthuania													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malita													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania			6	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 30/06/2024												
				_			As of 30/06/2024		_			_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Stovakia													
10 - 3M	Stovenia			0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Spain							·	·	·				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden													
[0 - 3M[United Kingdom	66 87	66 66 66 66 66 66 66 66 66 66 66 66 66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	66 87 0 0 0 0 0 153	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] Total	Liechtenstein													
O - 3M	Norway													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross Carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[13M-1Vf 12Y-2Vf [2Y-3Vf [3Y-10Vf [10Y-more Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
10 - 3Mf 13M - 1Yf 11Y - 2Yf 12Y - 3Yf 13Y - 5Yf 15Y - 10Yf 10Y - more	Hong Kong													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
Total [0 - 3M] [1 3M - 1Y] [1 3M - 2Y] [2 Y - 3Y] [2 Y - 3Y] [3 Y - 5 Y] [1 0 Y - more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

			RCI Banque											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	ives		Off balar	ce sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount [*]
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10-3M 13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 110Y-more	Latin America and the Caribbean	22 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 25 5 5 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		25 25 26 26 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
1053 0 - 3M 39 - 17 17 - 27 17 - 27 18 - 57 18 - 57 18 - 107 107 - more	Africa	5.	52	0		52	0				0	U	0	
10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others		0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures

									HOID													
					As of 30/09/2023					As of \$1112:0023												
		Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions.* Collaterals and financial					Gros	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	ent, accumulated negative cha	inges in fair value due to					
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures		On non-performing exposures ³			Of which performing but past due >30 days and <=90 days				On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures				
(min ELIR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					
Cash balances at central banks and other demand deposits	6,04	5 0	0	0		,			0 0	6,14	12 0	0	0		0	0						
Debt securities (including at amortised cost and fair value)	409	5 0	0	0					0 0	36	i4 0	0	0		0	0						
Central banks	126	6 0	0	0	0				0 0	10	м 0	0	0		0	0						
General governments	20	7 0	0	0					0 0	17	n6 0	0	0		0	0						
Credit institutions		0 0	0	0	0				0 0		0 0	0	0		0	0						
Other financial corporations	73	3 0	0	0	0				0 0	1	74 0	0	0		0	0						
Non-financial corporations		0 0	0	0	0				0 0		0 0	0	0		0	0						
Loans and advances(including at amortised cost and fair value)	52,399	9 34	1,146	1,146	1,083	542	628	55	96 216	55,28	1 40	1,202	1,202	1,13	8 483	645	61	261				
Central banks		8 0	0	0	0				0 0		4 0	0	0		0	0						
General governments	107	7 0	17	17	17	2			6 2	11	11 0	15	15	11	5 1	5		5 3				
Credit institutions	201	5 0	0	0	0				0 0	15	60 0	0	0		0	0						
Other financial corporations		0 0	0	0	0				0 0		0 0	0	0		0	0						
Non-financial corporations	19,876	6 20	398	398	366	131	191	. 17	77 146	22,07	70 27	412	412	376	6 118	192	17	196				
of which: small and medium-sized enterprises	8,65	1 15	332	332	311	86	167	15	54 87	9,33	71 20	349	349	323	3 75	168	19	109				
of which: Loans collateralised by commercial immovable property	1	0	0	0					0 0		0 0	0	0		0	0						
Households	32,20	3 13	732	732	701	409	431	. 41	14 67	32,94	15 13	775	775	74	7 364	449	43	61				
of which: Loans collateralised by residential immovable property	1	0	0	0					0 0		0 0	0	0		0	0						
of which: Credit for consumption	32,20	3 13	732	732	701	409	431	41	14 67	32,94	15 13	775	775	74	7 364	449	43	61				
DEBT INSTRUMENTS other than HFT	58,841	9 34	1,146	1,146	1,083	542	628	55	96 216	61,77	77 40	1,202	1,202	1,131	8 483	645	61	261				
OFF-BALANCE SHEET EXPOSURES	5,499	5	8	8			1		1 0	3,43	17	10	10		6 7	2						

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institutions apport have the cumulative amount of expected cried trisess since initial encognition for trained institutions support to impairment and approximation start of the contract of t

 $^{^{4}}$ For the or hadness cheatment, accommission in spirmments and accommission in spirmment and accommission in the prime of a section of the prime of the pri

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 perior



Performing and non-performing exposures RCI Banque

									11010														
					As of 31/03/2024					As of 30 (44) 9394													
	Gross carrying amount/Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions* Collater als and financial					Gros	s carrying amount/ Nominal ar	nount	Accumulated impairs credit risk and provisi	nent, accumulated negative chang	es in fair value due to								
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures		On non-performing exposures ³			Of which performing but past due >30 days and <=90 days				On performing exposures ²	On non-performing	g exposures ²	Collaterals and financial guarantees received on non- performing exposures					
(min EUR)			Of which: defaulted Of which Stage 3 ³	Of which Stage 3 ⁵			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸							
Cash balances at central banks and other demand deposits	7,006	0	0	0					0	6,43	9 0	0				0		0					
Debt securities (including at amortised cost and fair value)	341	0	0	0					0	41	0	0				0							
Central banks	89	0	0	0			0		0	123	2 0	0	0		0	0							
General governments	178	0	0	0			0		0	20	0	0	0		0	0		0					
Credit institutions	0	0	0	0			0		0		0	0	0		0	0		0					
Other financial corporations	74	0	0	0			0		0	81	0	0	0		0	0		0					
Non-financial corporations	0	0	0	0			0		0		0	0	0		0	0		0					
Loans and advances (including at amortised cost and fair value)	55,166	36	1,282	1,282	1,221	503	703	674	288	58,07	61	1,231	1,231	1,15	503	676	648	264					
Central banks	4	0	0	0			0		0		0	0	0		0	0		0					
General governments	111	0	12	12	12	2 1	. 5		4	117	0	12	12	1	2 1	6	•	3					
Credit institutions	159	0	0	0			0		0	14	0	0	0		0	0		0					
Other financial corporations	0	0	0	0			0		0		0	0	0		0	0		0					
Non-financial corporations	21,049	24	434	434	401	121	207	194	225	23,53	50	425	425	37	121	218	201	207					
of which: small and medium-sized enterprises	9,150	19	344	344	320	80	175	164	115	9,52	26	339	339	31	80	182	172	105					
of which: Loans collateralised by commercial immovable property	0	0	0	0		0	0		0		0	0	0		0	0		0					
Households	33,843	12	835	835	808	38:	491	475	59	34,27	11	794	794	76	380	452	435	54					
of which: Loans collateralised by residential immovable property	0	0	0	0		0	0		0		0	0	0		0	0		0					
of which: Credit for consumption	33,843	12	835	835	808	381	491	475	59	34,27	11	794	794	76	380	452	436	54					
DEBT INSTRUMENTS other than HFT	62,513	36	1,282	1,282	1,221	1 500	703	674	288	64,91	61	1,231	1,231	1,19	503	676	645	264					
OFF-BALANCE SHEET EXPOSURES	5,860		8	8		5 8		1	. 0	3,94	4	5	5		9	1	1						

(If first the solution teat contact and the post of th



Forborne exposures

1			As of 30/	09/2023			As of 31/12/2023									
	Gross carrying amount of exposures with forbearance measures			exposures with		al guarantees received orbearance measures	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with		al guarantees received rbearance 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		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				
(mln EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	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)	214	114	63	59	1	0	225	113	64	60	2	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	17	11	8	8	0	0	18	11	8	8	0	0				
of which: small and medium-sized enterprises	14	10	8	8	0		16	10	8	8	0					
Households	197	103	55	52	1	0	207	103	56	53	2	0				
DEBT INSTRUMENTS other than HFT	214		63		1		225	113	64		2					
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 ³	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit	0						0									
criteria ³							, i									

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

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

(I) 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 (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

RCI Banque

			As of 31	03/2024			As of 30/06/2024									
	Gross carrying amount of exposures with forbearance measures			r exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	Collateral and financi	ial guarantees received orbearance 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		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				
(min EUR)									,							
Cash balances at central banks and other demand deposits	0		0]							
Debt securities (including at amortised cost and fair value)			0			0	0	0)							
Central banks	0	U	0	U	0		U	0		0	U					
General governments	0	0	0	0	0		0	0	(0	C					
Credit institutions	0	0	0	0	0		0	0	(0	C					
Other financial corporations	0	0	0	0	0		0	0	(0	C					
Non-financial corporations	0	0	0	0	0		0	0	(0	C					
Loans and advances (including at amortised cost and fair value)	226	114	65	62	2	0	224	113	63	60	2	2 0				
Central banks	0	0	0	0	0	0	0	0	C	0	C	0				
General governments	0	0	0	0	0	0	0	0	C	0	C	0				
Credit institutions	0	0	0	0	0	0	0	0	(0	C	0				
Other financial corporations	0	0	0	a	0	0	0	0	(0	C	0				
Non-financial corporations	17	11	8	8	0	0	21	12	9	9	C	0				
of which: small and medium-sized enterprises	14	10	8	8	0		17	11	8	8	C					
Households	209	103	57	54	2	0	203	101	55	52	2	2 0				
DEBT INSTRUMENTS other than HFT	226	114	65	62	2		224		63	60	2	2				
Loan commitments given	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 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 F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading RCI Banque

i			Anaf	30/09/2023					As of 5	1/12/2023			As of 31/03/2024 As of 30/06/2024											
	Gross carrying amount												Gross carry	ring amount	ASUIS	1/03/2024			Gross carry	vingamount	ASUISC	70072024		
		Of which:		Of which loans and advances		Accumulated negative changes		Of which: Of which toans		Accumulated	Accumulated negative changes		Of which:		Of which loans and advances	Accumulated	Accumulated negative changes		Of which:		Of which toans and advances	Accumulated	Accumulated negative changes	
		performing of which:		subject to impairment	Accumulated impairment ¹	in fair value due to credit risk on non-performing		performing of which:	subject to	impairment ¹	in fair value due to credit risk on non-performing		performin	performing of which:		impairment ¹	in fair value due to credit risk on non-performing		performin	of which:	subject to impairment		in fair value due to credit risk on non-performing	
(mln EUR)			defaulted	mpuman		exposures ¹		defaulted		exposures ¹		defaulted		impairment		exposures ²			defaulted	III DUIII CIII	exposures ¹			
A Agriculture, forestry and fishing	84	3	3	84	3	0	86	3	3	86	3	0	89	3	3	89	3	0	97	3	3	97	3	0
B Mining and quarrying	8	0	0	8	0	0	9	0	0	9	0	0	9	0	0	9	0	0	10	0	0	10	0	0
C Manufacturing	820	26	26	820	22	0	962	25	25	962	22	0	887	25	25	887	23	0	968	26	26	968	24	0
D Electricity, gas, steam and air conditioning supply	96	1	1	96	1	0	94	1	1	94	1	0	111	21	21	111	7	0	107	19	19	107	6	0
E Water supply	85	2	2	85	2	0	91	2	2	91	2	0	94	2	2	94	2	0	100	2	2	100	2	0
F Construction	1,335	45	45	1,335	41	0	1,416	49	49	1,416	39	0	1,537	52	52	1,537	42	0	1,550	52	52	1,550	42	0
G Wholesale and retail trade	13,043	144	144	13,043	128	0	14,832	144	144	14,832	121	0	13,779	139	139	13,779	122	0	15,811	132	132	15,811	129	0
H Transport and storage	525	27	27	525	16	0	543	34	34	543	15	0	524	32	32	524	16	0	547	31	31	547	16	0
I Accommodation and food service activities	161	8	8	161	5	0	173	9	9	173	5	0	176	9	9	176	5	0	191	8	8	191	6	0
J Information and communication	173	6	6	173	5	0	181	6	6	181	5	0	187	9	9	187	6	0	193	11	11	193	7	0
K Financial and insurance activities	10	1	1	10	1	0	11	1	1	11	1	0	96	4	4	96	2	0	75	2	2	75	1	0
L Real estate activities	146	10	10	146	7	0	155	11	11	155	7	0	156	11	11	156	7	0	168	11	11	168		. 0
M Professional, scientific and technical activities	733	34	34	733	23	0	730	35	35	730	23	0	767	38	38	767	24	0	763	37	37	763	25	
N Administrative and support service activities	1,375	43	43	1,375	31	0	1,429	- 44	44	1,429	30	0	1,305	42	42	1,305	30	0	1,509	40	40	1,509	31	0
O Public administration and defence, compulsory social security	205	12	12	205	8	0	212	11	11	212	7	0	213	10	10	213	8	0	216	11	11	216	8	0
P Education	155	7	7	155	6	0	162	8	8	162	6	0	157	8	8	157	6	0	172	8	8	172	7	0
Q Human health services and social work activities	445	11	11	445	10	0	470	12	12	470	9	0	471	14	14	471	10	0	509	14	14	509	11	0
R Arts. entertainment and recreation	78	3	3	78	4	0	84	4	4	84	4	0	104	4	4	104	4	0	93	4	4	93	4	0
S Other services	400	14	14	400	8	0	429	14	14	429	9	0	387	12	12	387	10	0	450	15	15	450	11	0
Loans and advances	19,876	398	398	19,876	322	0	22.070	412	412	22.070	310	0	21.049	434	434	21.049	328	0	23.530	425	425	23,530	339	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.