

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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,418	6,017	6,081	5,968	C 01.00 (r020,c010)	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	5,418	6,017	6,081	5,968	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,418	6,017	6,081	5,968	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	5,418	6,017	6,081	5,968	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	6,291	6,880	6,990	6,943	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,291	6,880	6,990	6,943	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	35,686	34,702	36,651	35,088	C 02.00 (r010,c010)	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	35,686	34,702	36,651	35,088	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.18%	17.34%	16.59%	17.01%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.18%	17.34%	16.59%	17.01%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.18%	17.34%	16.59%	17.01%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.18%	17.34%	16.59%	17.01%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.63%	19.83%	19.07%	19.79%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.63%	19.83%	19.07%	19.79%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	58,588	59,755	60,097	58,481	C 47.00 (r300,c010)	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	9.25%	10.07%	10.12%	10.21%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,418	6,017	6,081	5,968	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	5,418	6,017	6,081	5,968	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	58,588	59,755	60,097	58,481	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,588	59,755	60,097	58,481	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.2%	10.1%	10.1%	10.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.2%	10.1%	10.1%	10.2%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital RCI Banque

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	6,291	6,880	6,990	6,943	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,418	6,017	6,081	5,968	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	814	814	814	814	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,607	3,184	3,047	3,098	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-530	-500	-457	-428	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,702	2,692	2,830	2,827	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	28	28	17	13	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-85	-84	-86	-85	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-6	-5	-4	-3	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-61	-64	-32	-215	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (0; (i) and 89 to 91 of CRS; Articles 36(1) point (4) (ii), 243(1) point (b), 244(1) point (b) and 29 of CRS; Articles 36(1) point (b) and 29(3) of CRS; Articles 36(1) point b) (iii) and 29(3) of CRS; Articles 36(1) point b) (iv) and 155(4) o
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-52	-49	-49	-52	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r990,c010) + C 01.00 (r700,c010) + C 01.00 (r700,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,418	6,017	6,081	5,968	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	873	863	909	975	C 01.00 (r750,c010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	857	863	864	864	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	16	0	45	111	C 01.00 (4915,0310) + C 01.00 (4920,0310) + C 01.00 (4920,0310) + C 01.00 (4930,0310) + C 01.00 (4930,0310) + C 01.00 (4930,0310) + C 01.00 (4930,0310) + C 01.00 (4978,0310) + C 01.00 (4978,0310)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
		TOTAL RISK EXPOSURE AMOUNT					C 01.00 (r960,c010)	And 1977 of 1971 of 1971
OWN FUNDS REQUIREMENTS	В		35,686	34,702	36,651	35,088	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.18%	17.34%	16.59%	17.01%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.18%	17.34%	16.59%	17.01%	CA3 (3)	•
CET1 Comital	C.3	TOTAL CAPITAL RATIO (transitional period)	17.63%	19.83%	19.07%	19.79%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,418	6,017	6,081	5,968	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)]	•
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.18%	17.34%	16.59%	17.01%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
- I amo icens	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – clease note that this midn't lead to differences to fully loaded CET1 capital ratio excitation by the carticipatine banks e.e. in their Pillar 3 discissure



#### Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	31,515	30,384	32,372	30,425	C 02:00 (r040, c010) -[C 07:00 (r090, c220, s001) + C 07:00 (r110, c220, s001) + C 07:00 (r130, c220, s001) + C 08:01 (r040, c260, s002) - C 08:01 (r040, c260, s
Of which the standardised approach	12,847	11,260	13,646	11,906	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	22	21	19	76	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	18,645	19,104	18,707	18,443	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	78	78	76	262	$\begin{array}{l} {\rm C}07.00(690,c220,5001) + {\rm C}07.00(110,c220,5001) + {\rm C}07.00(1130,c220,5001) + {\rm C}08.01(1040,c20,5001) + {\rm C}08.01(1040,c20,5001) + {\rm C}08.01(1040,c260,5001) + {\rm C}08.01(1040,c260,5002) + {\rm C}08.01(1040,c260,5002)$
Credit valuation adjustment - CVA	240	237	200	397	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,854	4,003	4,003	4,003	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,854	4,003	4,003	4,003	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	35,686	34,702	36,651	35,088	

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

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



# 2021 EU-wide Transparency Exercise P&L RCI Banque

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)  Interest income	1,486	1,954	469	938
Of which debt securities income	6	7	2	550
Of which loans and advances income	1,437	1,886	449	893
Interest expenses	502	662	159	317
(Of which deposits expenses)	257	340	85	162
(Of which debt securities issued expenses)	199	261	59	123
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	8	0	8
Net Fee and commission income	362	483	114	236
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, not	0	1	0	-5
Gains or (-) losses on financial assets and liabilities held for trading, net	12	7	7	-2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-4	-2	-2
Gains or (-) losses from hedge accounting, net	0	2	-8	-5
Exchange differences (gain or (·) loss), net	-17	-9	-6	8
Net other operating income /(expenses)	-13	-16	-7	-10
TOTAL OPERATING INCOME, NET	1,336	1,763	407	849
(Administrative expenses)	437	573	165	302
(Cash contributions to resolution funds and deposit quarantee schemes)	0	0	0	0
(Depreciation)	14	19	5	9
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-7	4	-2	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	0	0
(Other provisions)	-6	4	-2	-4
Of which pending legal issues and tax litigation <sup>1</sup>	0	-17	0	0
Of which restructuring <sup>1</sup>	0	8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	284	354	40	36
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	284	354	40	36
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	2	0	0
(of which Goodwill)	0	2	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	148	181	32	119
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	755	993	231	625
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	575	797	172	461
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	575	797	172	461
Of which attributable to owners of the parent	569	787	167	451

Of minut actinopation to other parents

Of minut actinopation to the p



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	/03/2021			As of 30	/06/2021		
		Fa	air value hieran	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	6,638				8,278				7,464				7,124				IAS 1.54 (i)
Financial assets held for trading	13	0	13	0	12	0	12	0	17	0	17	0	7	0	7	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,224	2,224	0	0	219	219	0	0	2,939	2,939	0	0	141	141	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	718	718	0	0	484	484	0	0	509	509	0	0	273	273	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	44,388				46,674				44,714				45,854				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	214	0	214	0	218	0	218	0	185	0	185	0	156	0	156	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	2,897				2,888				2,911				3,133				
TOTAL ASSETS	57,092				58,773				58,739				56,687				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	oss carrying am	ount	Acci	ımulated impai	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	717	0	0	-1	0	0	483	0	0	0	0	0	508	0	0	0	0	0	272	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	41,282	3,372	761	-298	-236	-493	42,458	4,514	769	-291	-269	-507	40,767	4,150	891	-308	-257	-529	42,106	3,910	790	-303	-217	-493	Annex V.Part 1.32, 44(a)

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

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



#### **Breakdown of liabilities**

RCI Banque

#### (mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	14	13	12	11	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	14	14	16	16	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	48,079	49,448	49,241	47,144	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	75	71	56	40	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	169	189	185	181	IAS 37.10; IAS 1.54(I)
Tax liabilities	722	689	683	730	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,953	2,076	2,060	1,841	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	51,025	52,500	52,254	49,963	IAS 1.9(b);IG 6
TOTAL EQUITY	6,067	6,273	6,485	6,725	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	57,092	58,773	58,739	56,687	IAS 1.IG6

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



#### **Breakdown of liabilities**

RCI Banque

(mln EUR)

			Carrying	amount		
Breakdown of financial liabili	ties by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		89	84	68	51	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	2,250	2,250	1,750	1,750	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	2,210	2,319	2,165	2,056	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	8	16	20	22	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	313	300	339	280	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	126	96	140	93	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	500	789	700	700	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	56	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	19,138	20,422	21,421	21,072	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	13,638	14,658	15,357	15,271	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,980	22,881	22,300	20,623	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued	878	890	875	880	Annex V.Part 1.37
Other financial liabilities		701	501	582	678	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		48,182	49,546	49,326	47,211	



## 2021 EU-wide Transparency Exercise Market Risk

Í	SA						м									IM						
	SA		VaR (Memoran	ndum item)	STRESSED VaR (1	Memorandum item)	INCREME AND MIC	NTAL DEFAULT GRATION RISK FAL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAUI MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITAL FOR CTP	CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
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 Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	1	0	0	0	0	0							0	0	I 0	0						
Foreign exchange risk	ő	o o	ő	ő	ő	ő							ő	ő	ő	ő						
Commodities risk	0	0	0	0	0	. 0							0	0	0	0						
Total	0	0	0	. 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach											
			As of 30)	09/2020		As of 31/12/2020								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions					
	(min EUR, %) Central governments or central banks	6.006	6,000	321		8.079	8.074	368						
	Regional governments or central banks Regional governments or local authorities	171	168	34		177	168	34						
	Public sector entities		0	0		0								
	Multilateral Development Banks	o o	ō	i o		ō	ō	ō						
	International Organisations	15	15	0		15	15	0						
	Institutions	2,067	2,056	526		1,523	1,514	428						
	Corporates	3,437	2,805	2,779		3,720	3,187	3,156						
	of which: SME	729	469	465		733	490	480						
	Retail	6,986	6,629	4,677		7,082	6,725	4,746						
onsolidated data	of which: SME	1,837	1,733	1,005		1,852	1,739	1,007						
orisonautea aata	Secured by mortgages on immovable property	9	0			0	0							
	of which: SME	210		86	133	213			1					
	Exposures in default	210	/1	86	133	213	/2	86	1:					
	Items associated with particularly high risk Covered honds		0			0		0						
	Claims on institutions and comprates with a ST credit assessment	187	174	161		145	136	162						
	Collective investments undertakings (CIU)	2,199	2,199	2,199		192	192	192						
	Equity	211	211	522		225	225	557						
	Other exposures	2,045	1,922	1,621		1,982	1,854	1,630						
	Standardised Total <sup>2</sup>	23,534	22,250	12,925	401	23.347	22.161	11.338	42					

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	3.826	3,821			5.505	5.501		
	Regional governments or central banks Regional governments or local authorities	3,020	3,021	9		3,303	3,301	9	
	Public sector entities		0	0		0	0	0	
	Multilateral Development Banks	ō	ō	ō		ō	ō	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	961	952	195		640	631	131	
	Corporates	464	463	432		432	430	400	
	of which: SME	24	23	23		27	27	27	
	Retail	542	408	293		494	365	256	
FRANCE	of which: SME	82	81	47		100	100	57	
	Secured by mortoaces on immovable property of which: SMF	0	U	0		0	U	0	
	or which; SME Exposures in default	11	4	4	7	13	6	7	
	Items associated with particularly high risk		i i	0	i i	0		0	
	Covered honds	ŏ	ŏ	ő		o o	ŏ	l ő	
	Claims on institutions and corporates with a ST credit assessment	20	11	2		19	14	3	
	Collective investments undertakings (CIU)	1,969	1,969	1,969		0	0	0	
	Equity	3	3	3		3	3	3	
	Other exposures	895	820	730		894	816	724	
	Standardised Total <sup>2</sup>				85				

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
GERMANY	Control occuments or central facilities of control occurs of control occurs of control occurs of control occurs oc	803 0 0 0 0 3.76 255 26 61 20 0 0 0 0 8 8 0 0	803 0 0 0 0 376 225 24 61 1 20 0 0 0 0 0	0 0 0 0 78 220 24 42 11 0 0 1 1 0 0 0 0 2 5	0	875 0 0 0 0 0 0 225 238 137 52 12 0 0 0 0 7 7 7 7	875 0 0 0 0 225 251 17 52 12 0 0 1 1 0 0 2 0	0 0 0 0 47 266 137 7 7 0 0 0 0 0			
İ	Standardised Total <sup>2</sup>				12				13		

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)								
	Central governments or central banks Regional governments or local authorities	150 125	150 125	42 25		152 125	152 125		
	Public sector entities	123	123	23		123	123	43	
	Multilateral Development Banks					0			
	International Organisations	0	0	0		0	n n	0	
	Institutions	193	193	39		149	149	30	
	Corporates	266	238	236		246	205	197	
	of which: SME	132	105	103		101	74	65	
	Retail	306	303	214		322	316	224	
ITALY		75	73	42		81	76	44	
TIMEI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	18	27	7	26	17	26	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)								
	Equity Other exposures	110	100	0		97	97	70	
	Other exposures Standardised Total <sup>2</sup>	110	100	70	18	72	04	78	10

		(2) Total value adjustments and exposures, but includes gener		nterparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduct	ions related to the			
					Standardise	d Approach					
			As of 30/	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
(mit DLR, %)  Contral covernments or contral sanks  519  819  16  1.109											
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	176	176	41		126	126	30			
	Corporates	42	42	41		21	21	20			
	of which: SME	5	5	3		4	4	3			
	Retail	306	302	226		296 77	293	219			
UNITED KINGDOM		/8	74	55		"	/4	55			
OHETED HEHODOTT		9		0		0	9	0			
	of which: SME			0				0			
	Exposures in default Items associated with particularly high risk	3				7	7				
	Covered bonds					0		0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	i i	ı o			
	Collective investments undertakings (CIU)	ŏ	ŏ	ő		o o	č	l ő			
	Equity	0		0		0		0			
	Other exposures	385	382	254		314	310	243			
	Standardised Total <sup>2</sup>				3	-			3		
		m				or or over the risk or blanching broken					



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach RCI Banque

	KLI Banque											
					Standardise	d Approach						
			As of 30)	09/2020			As of 31	/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR. %)  Central governments or central banks Regional governments or local authorities	3 0	3 0	6		11 0	11 0	21 0				
	Public sector entities Multilateral Development Banks	0	0	0		o o	0	0				
	International Organisations Institutions	0 21	0 21	0		0	0	0				
	Corporates of which: SME	240 80	240	239 80		170 96	170	170 56				
	Retail of which: SME	171	171	128		170	170	128				
SPAIN	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0				
	Exposures in default Items associated with particularly high risk	5	0	0	5	5	0	0	5			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)  Equity	0	0	0		ō	ō	0				
	Other exposures	36	29	28		37	30	27				
	Standardised Total <sup>2</sup>				12				12			

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BRAZIL	Central sweemments or central sales a facilisation downwards or local arthritisa Public searce entities.   Public searce entities   International Concentrations  International Concentrations  International Concentrations  International Concentrations  International Concentrations  International Concentration  International Concentr	119 0 0 0 24 189 157 1,299 0 0 40 0 89 1277	119 0 0 0 0 24 95 62 1,189 0 0 0 0 0 197 127	1111 0 0 0 0 0 0 5 5 95 62 872 42 0 0 0 10 133 137 127	24	130 0 0 0 14 249 190 1,234 83 0 0 45 2 2 102 2 102	130 0 0 0 0 14 145 86 87 78 0 0 0 0 2 2 1,259	0 0 0 4 145	32
	Standardised Total <sup>2</sup>			-	75				79

To Casival encourse, while Encourse value is recorded before states in the account any effect due to constitute our examents and excellent and excellent in excellent and excellent in excellent and excellent in exc

Control governments or control back (a)   Control governments (a)   Control govern					Standardise	d Approach			
Comment of the Comment of Comme			As of 30,	/09/2020			As of 31	/12/2020	
Control dependents or central banks   95	(min BH 64)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
United exposureds 13 9 9 10 12 12 12 12 12 12 12 12 12 12 12 12 12	Control investments or control tables of solutional commentario or local authorities declarated to the control of the control of solutional control of the control of solutional co	95 0 0 0 51 6 6 6 6 0 0 0 0 0 0 0 0	95 0 0 0 0 51 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 11 5 5 4 0 0 0 0 0 12 12		112 0 0 0 72 11 11 2 0 0 0 0 14 0	112 0 0 0 0 72 11 11 7 7 0 0 0 2 2 0 0	0 0 0 0 15 9 9 5 0 0 0 0 0	o

(Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit convenien factors or credit risk mitioation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of counterparty excluses those for securistration encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	27	27	75		20	20	76	
	Regional governments or local authorities	0	0	, ,		0		, ,	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		31	31	6	
	Corporates	397	199	199		403	248	248	
	of which: SME Retail	15 441	7 415	7 256		16 442	422	9 261	
	of which: SME	327	308	176		328	313	179	
POLAND	Secured by mortgages on immovable property	327	200	170			313		
	of which: SME	ŏ	ő	ő		ŏ	ŏ	ő	
	Exposures in default	13	1	1	12	12	1	1	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0 72	0			0	0	0	
	Other exposures Standardised Total <sup>2</sup>	22	21	21	22	21	21	21	23
	Stationroised Lotal,				22				23

		<sup>(2)</sup> Total value adjustments and exposures, but includes gener	d provisions per country of cor ral credit risk adjustments.	unterparty excludes those for se	acuristisation exposures, addition	ral valuation adjustments (AVAs	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	frein FIR %A	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Control oversaments or control banks Australian doversement or food at arthroffes standard conversement facilities standard or food or f	0 0 0 3 3 2144 15 640 201 0 0 0 0	6 6 7 9 9 8 60 104 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 1 97 8 422 933 0 0 0 0	2	0 0 0 0 2 2 230 196 0 3 3 0 0 0	0 0 0 0 2 151 6 603 170 0 0 0	0 0 0 0 151 6 422 97 70 0 0 0 0	
	Equity Other exposures	48	47	41		54	53	42	

		"Total vision abstainfield and Envirolation for Country of Countries and vision in the Countries of Countries and Vision Indian Automatics (AVA) and other own turns reductions related to the exposure, the Countries of Countries and Vision Indian Automatics (AVA) and other own turns reductions related to the exposure, the Countries and Vision Indian Automatics (AVA) and other own turns reductions related to the exposure, the Countries and Vision Indian Automatics (AVA) and other own turns reductions related to the exposure of the Countries and Vision Indian Automatics (AVA) and other own turns reductions related to the exposure of the Countries and Vision Indian Automatics (AVA) and other own turns reductions related to the exposure of the Countries and Vision Indian Automatics (AVA) and other own turns reductions related to the exposure of the Countries and Vision Indian Automatics (AVA) and other own turns reductions related to the exposure of the Countries and Vision Indian Automatics (AVA) and other own turns reduction related to the exposure of the Countries and Vision Indian Automatics (AVA) and other own turns reduction related to the exposure of the Countries and Vision Indian Automatics (AVA) and other own turns reduction related to the exposure of the Countries and Vision Indian Automatics (AVA).									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks	92	92			gn gn					
	Regional governments or local authorities	83	0.0			0	90				
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	3	3	1		3	3	1			
	Corporates	121	119	119		156	154	154			
	of which: SME Retail	436	428	296		423	415	287			
	of which: SME	143	139	79		136	133	76			
AUSTRIA	Secured by mortgages on immovable property	0				0		0			
	of which: SME	ō	ō	ō		ō	ō	ō			
	Exposures in default	6	1	1	6	6	1	1	5		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Eaulty	0		37				0			
	Other exposures Standardised Total <sup>2</sup>	45	- 41	3/	12	91	43	.88	- 13		
	Standardised Total:	m							12		



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach RCI Banque

	nua benque											
					Standardise	ed Approach						
			As of 31	/03/2021			As of 30	/06/2021				
	(min EUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks Regional governments or local authorities Public serior petities	6,920 173	6,915 170			6,621 50	6,614 46	30S 9				
	Multilateral Development Banks International Organisations Institutions	0 0 1,781	0 0 1,771	0 0 479		0 0 2,023	0 0 2,009	0 0 477				
	Corporates of which: SME	3,341 729 6,862	2,762 469 6,514	2,739 465		3,993 1,273 7,072	3,486 891 6,726	3,337 744				
Consolidated data	Retail of which: SME Secured by mortoaces on immovable procerty	1,806 0	1,688			1,861 0	1,752 0					
	of which: SME Exposures in default Items associated with particularly high risk	0 392 0	0 226 0	0 285 0	156	0 418 0	0 222 0	0 247 0	183			
	Covered bonds Claims on institutions and comprates with a ST credit assessment Collective investments undertakings (CIU)	0 252 2,911	0 243 2,911	2,911		0 137 113	0 137 113	637				
	Equity Other exposures	228 2,046	228 1,914	1,632		244 2,012 <b>22.684</b>	244 1,877 21.475	1,626	462			
	Standardised Total <sup>2</sup>	24,908	23,654	13,722 ore taking into account any effe	424				462			

					Standardise	ed Approach			
			As of 31	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central ownerments or central sales  Residual ownerments or local authorities  Publication of the Committee  Publication of the Committee  Publication of the Committee  Institutions  Committee  Institutions  Committee  Institutions  Committee  Institutions  Committee  Institutions  Committee  Institutions  Institutions  Institutions  Institutions  Institutions  Institutions  Institutions  Institutions  Institutions  Institution  I	4,224 600 0 0 0 955 508 500 0 0 0 0 10 0 19 2,710 3	4,320 44 6 0 0 786 437 233 343 0 0 0 0 15 2,710	9 0 0 0 0 0 151 4056 5 288 5 5 5 0 0 0 4 0 0 3 3 2,710 3 3	7	4,010 50 0 0 1,050 194 494 117 0 0 0 0 10 12	4,004 45 0 0 0 1,040 752 373 117 0 0 0 1 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	163 267 74 0 0 3 0 0 2 2	7
	Other exposures Standardised Total <sup>2</sup>	863	782	691	91	845	762	670	96

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	931	931	0		922	922	0	
	Regional governments or local authorities Public sector entities	0	0	0		0		0	
	Multilateral Development Banks	, o	0	0		ů			
	International Organisations	o o	0	0		0		0	
	Institutions	283	283	59		305	302	64	
	Corporates	283	255	250		305	279	269	
	of which: SME	29	29	29		34	34	29	
	Retail	79	79	56		94	94	68	
GERMANY	of which: SME	16	16	9		17	17	11	
GERMANI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	2	1	1	
	Items associated with particularly high risk	0	0	0		9	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	, í	3	1		i i	,	1	
	Equity	, o	0	0		ů			
	Other exposures	366	353	304		358	345	293	
	Other exposures	330	333	351	12		50	155	

(1) Original exposure, untile Exposure value, is reported before tabley into account any effect due to costs convenion flexure or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RMA) and other own funds reductions related to the

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min Fig. %).	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	146	146	41		97	97	22	
	Regional governments or local authorities	125	125	25		0	0	0	
	Public sector entities	0	0	0		ō	o o	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	198	198	40		200	200	40	
	Corporates	223	184	181		252	215	203	
	of which: SME	104	72	70		100	71	58	
	Retail	326	321	227		330	321	227	
ITALY	of which: SME	84	79	46		87	81	46	
TIALI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	22	12	18	10	14	2	2	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	U	U	0		0	0	0	
	Collective investments undertakings (CIU)		0	0					
I	Equity		0	0				0	
	Other exposures	73		04	-	30	87	02	

		(2) Total value adjustments an exposures, but includes gener	provisions per country of co	unterparty excludes those for s					
		exposures, but includes owner	a credit risk adjustments.		Standardise	ed Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	1,051	1,051	13		1,154	1,154	16	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	157	157	26		141	141	31	
	Corporates	20	20	30		292	70	27	
	of which: SME	- 4	4	3		4	3	27	
	Retail	310	305	228		309	296	222	
LINITED KINGDOM	of which: SME	85	80	59		88	75	56	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	7	0	3	3	4	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity			0		376	377		
	Other exposures	415	410	289	_	3/b	3/2	290	
L	Standardised Total <sup>2</sup>	(1) Original compound unable Ex			. 5				14



POLAND

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	RCI Banque								
					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)			21			34	20	
	Central governments or central banks Regional governments or local authorities	11	11	21		39	39 0	20	
	Public sector entities	ō	ō	0		0	ō	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	.0	0		0		0	
	Institutions Corporates	26 134	2b 134	134		2b 159	26 158	153	
	of which: SME	22	27	22		139	33		
	Retail	169	169	126		172	172	129	
SPAIN	of which: SME	3	3	2		2	2	1	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	5	0	0	5	5	0	0	5
	Items associated with particularly high risk Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	o o	o o		o o	ŏ	ŏ	
	Collective investments undertakings (CIU)	ō	ō	0		0	ō	ō	
	Equity	0	0	0		0	0	0	
	Other exposures	34	27	25		51	- 44	42	
	Standardised Total <sup>2</sup>				12				13
		(1) Original exposure, unlike E:	sposure value, is reported bef	ore taking into account any effi	ct due to credit conversion fact	tors or credit risk mitigation tech	iniques (e.g. substitution effec	ts).	

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BRAZIL	Control overmentar or control banks Residual dovermentar or local submittes Public soctor entities Public soctor entities Public soctor entities Institution of the subsidions Composites of social control or subsidions of which control or subsidions of which control or subsidions of which control or subsidions of which control or subsidions Social or subsidions Social or subsidions Covered boods Column or submittedions and considerative high risk Column or submitted and column or submitted Column or submitted and column or submitted Column or submitted and column or submitted Column or submitted Column or submitted Column or submitted Column or submitted Column or submitted Column or subm	194 0 0 0 0 0 49 233 1.99 1.243 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	154 0 0 0 49 127 1,176 78 0 0 0 0 0 0 0 8 2	91 0 0 0 15 127 96 888 45 0 0 0 10 0 0 2 123 129 0 0	35	133 0 0 0 0 75 249 249 1,357 99 0 0 0 108 0 29 43	133 0 0 0 75 129 129 1,284 5 5 5 6 0 0 0 0 2 9 2 1,284 3 3 3 4 3 4 3 4 3 4 4 3 4 4 4 4 4 5 5 5 6 6 6 7 6 7 7 7 8 7 8 7 8 7 8 7 8 7 8 7	103 0 0 0 0 70 110 74 952 66 60 0 0 0 0 44 540	47
	Other exposures Standardised Total <sup>2</sup>	5	5	5	76	11	- 11	- 11	87

(1) Original exposure, untille Exposure value, is reported before taking into account any effect due to credit connection factor or credit risk mitigation fachniques (e.g., substitution efficis).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AIAA) and other own funds inductions related to the

Standardissed Approach   Standardissed Approach   As of 30/06/2021   As of 31/03/2021   As of 30/06/2021	
Original Exposure* Exposure Value* Risk exposure amount. Value adjustments and providence* Contract concentral banks  Contract conversaments or contral banks  Additional Exposure Value* Risk exposure amount.  122 122 0 0 134  Falle contract contract banks  Falle contract contract banks  Additional Exposure* Value*  O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Control Inversements or control hallow   Control Inversement are co	
Residual coveraments or local authorities	Value adjustments and provisions <sup>2</sup>
Maintaine   Main	
Other exposures 15 10 10 14 10 10 10 Statement of the control of t	6

	exposures, but includes gener					,		
				Standardise	d Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)								
central banks local authorities	39 0	39 0	75 0		39 0	39	6S 0	
t Banks	0	0	0		0	0	0	
in the second se	2 366	2 204	0 204		12 387	12 260	2 227	
	14 402	7 380	7 235		335 419	217 394	184 263	
immovable property	298 0	281	161		306 0	287	183	
rticularly high risk	53 0	33 0	44	14	56 0	31 0	38	16
d corporates with a ST credit assessment	0	0	0		0	0	0	
idertakinos (CIU)	0	0	0		0 0 24	0 0 73	0 0 23	
	Д	20	20	23		2	23	23

			d provisions per country of co		ecuristisation exposures, additio				
					Standardise	d Approach			
			As of 31	/03/2021			As of 30/	06/2021	
	(min FIB %).	Original Exposure <sup>1</sup>	Exposure Value <sup>t</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	Central governments or central banks	0		0		1	1	0	
	Regional governments or local authorities Public sector entities	0		1 8		0	0	0	ĺ
	Multilateral Development Banks	0				ō	ō	o o	1
	International Organisations	0		0		0	0	0	1
	Institutions Corporates	0		0		4 148	4	1 103	ľ
	of which: SME	100	22	73		140	705	103	ľ
	Retail	604	569	401		621	604	433	1
SWITZERLAND	of which: SME	178	144	82		195	178	114	ľ
SWITZERDAND	Secured by mortgages on immovable property	0		0		0	0	0	1
	of which: SME Exposures in default	40	10	59	1	10	9	13	
	Items associated with particularly high risk	0		0	-	0	ō	0	
	Covered bonds	0		0		0	0	0	ľ
	Claims on institutions and corporates with a ST credit assessment	0		9		0	0	0	
	Collective investments undertakings (CIU)	0		1 .			0	0	
	Equity Other exposures	43	42	40		42	42	39	
	Standardized Total <sup>2</sup>				3			-	

2 (1) Original exposure, unities Exposure value, is reported before taking into account any effect due to credit criek midigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excluses those for excursiosation exposures, additional valuation adjustments (AWA) and other own funds reductions related to the

		exposures, but includes gener		amerianty excesses ordered a			,		
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)								
	Central governments or central banks Regional governments or local authorities	99	94			90	90		
	Regional governments or local authorities Public sector entities	0	0			0			
	Multilateral Development Banks	0	0			0			
	International Organisations	ō	ō	i o		ō		i	
	Institutions	2	2	0		4	4	1	
	Corporates	155	153	153		171	166	168	
	of which: SME	7	7	7		5	5	4	
	Retail	417	408	283		427	416	297	
AUSTRIA	of which: SME	133	127	72		137	131	84	
AUSTRIA	Secured by mortoages on immovable property	0	0	0		0			
	of which: SME	. 0	0				9	9	
	Exposures in default	13	8	11	5	11			
	Items associated with particularly high risk Covered bonds	0	0	l °					
	Claims on institutions and corporates with a ST credit assessment	0	0	1		0			
	Collective investments undertakings (CIU)	ŏ	o o	l ő		ő	i	1	
	Equity	0	0			ō			
	Other exposures	48	47	39		49	45	38	
	Standardised Total <sup>2</sup>				13				13

Credit Risk - IRB Approach

RCI Banque

							IRB Ap	proach							
				As of :	0/09/2020					As of 3	31/12/2020				
		Original	Value		Exposure		Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	Risk exposure amount	
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	9,836	0 113	0 8.986	0 5.732	131	126	0 11.194	165	0 10.407	6.068	143	0 141		
	Corporates Corporates - Of Which: Specialised Lending	9,836	113	8,986	5,732	131	1.26	11,194	165	10,407	6,068	143	141		
	Corporates - Of Which: SME	1.896	44	1.739	1.197	103	45	2.081	62	1.921	1.162	99	56		
	Retail	28.052	433	27.858	12.936	143	626	27.915	434	27.724	13.057	144	632		
	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		
CONSONUALEU UALA	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	28,052	433	27,858	12,936	143	626	27,915	434	27,724	13,057	144	632		
	Retail - Other Retail - Of Which: SME	2,892	78	2,699	1,287	25	89	2,887	81	2,696	1,305	24	96		
	Retail - Other Retail - Of Which: non-SME	25,159	354	25,159	11,649	118	536	25,028	353	25,028	11,752	119	537		
	Equity			. 0	0						0	0			
	Other non credit-obligation assets				0						0				
	IRB Total <sup>2</sup>				18,668						19,125				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	- Called		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,740	72	5,933	3,972	21	67	7,484	119	6,730	4,171	32	75 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	761	12	622	536	20	14	766	29	623	506	22	18
	Retail	8.819	225	8.645	4,306	26	246	8.783	226	8.616	4.491	28	237
	Retail - Secured on real estate property	0,013	0	0,013	0	0	0	0,703	0	0,010	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
FRANCE	Retail - Secured on real estate property - Of Which; non-Si		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	8,819	225	8,645	4,306	26	246	8,783	226	8,616	4,491	28	237
	Retail - Other Retail - Of Which: SME	1,409	44	1,236	576	4	42	1,376	46	1,209	589	6	49
	Retail - Other Retail - Of Which: non-SME	7,410	181	7,410	3,729	22	204	7,407	180	7,407	3,902	22	188
	Equity Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	
	IRB Total												

							IRB Ap	proach								
				As of :	30/09/2020					As of	31/12/2020					
		Original			Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions			
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0			
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0			
	Corporates	1,155	7	1,154	627	26	9	1,438	11	1,437	696 0	28	11			
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 568	0	567	255	26		657		656	259	22	6			
	Retail	6.775	38	6.764	2.002	37	44	6,688	40	6,678	1.994	38	49			
	Retail - Secured on real estate property	6,7/5	38	6,764	2,002	3/	44	6,688	40	6,678	1,994	.38	49			
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0		0	0	0	0	0	0			
GERMANY	Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	n	0	0	0	0	0			
	Retail - Qualifying Revolving		0							0			0			
	Retail - Other Retail	6,775	38	6.764	2.002	37	44	6,688	40	6.678	1.994	38	49			
	Retail - Other Retail - Of Which: SME	736	6	724	268	5	8	751	7	741	277	5	9			
	Retail - Other Retail - Of Which: non-SME	6,039	31	6,039	1,734	31	36	5,937	33	5,937	1,717	34	39			
	Equity	0	0	0	0	0	0	0	0	0	o o	0	0			
	Other non credit-obligation assets															
	IRB Total															

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	635	26	596	354	58	22	845	28	818	356	69	25
	Corporates - Of Which: Specialised Lending	0 299	17	282	0 190	0 32	0 14	377	0	358	0	0 41	0 17
	Corporates - Of Which: SME Retail	4,489	58	4 480	2.386	32 24	75	4,508	19 56	338 4.495	185 2.334	41 19	79
	Retail - Secured on real estate property	4,489	58	4,480	2,386	29	/5	4,508	56	4,435	2,339	19	79
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0		0		0
ITALY	Retail - Secured on real estate property - Of Which: non-St		0		0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0	0	n n	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,489	58	4,480	2.386	24	75	4,508	56	4,495	2.334	19	79
1	Retail - Other Retail - Of Which: SME	431	13	422	248	5	18	440	13	427	246	4	17
1	Retail - Other Retail - Of Which: non-SME	4.058	45	4,058	2.138	19	57	4.067	44	4.067	2.088	15	61
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	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	679	0	678	279 0	0	10	688	0	686	275	0	8
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	55	0	55	19			52		52	17		0
			0				1		24				1
	Retail	3,182	28	3,182	1,982		141	3,124	29	3,124	1,788		140
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si		0		0		0				0		0
	Retail - Qualifying Revolving		0		0		0				0		0
	Retail - Other Retail	3.182	28	3.182	1.982		141	3,124	24	3.124	1.788	0	140
	Retail - Other Retail - Of Which: SME	0,000	0	0,102	0	0	0	0,124	0	0,114	0	0	0
	Retail - Other Retail - Of Which: non-SME	3.182	28	3.182	1.982		141	3,124	24	3.124	1.788		140
	Equity	0,000	0	0,102	0	0	0	0,124	0	0,114	0	0	0
	Other non credit-obligation assets	Ů	ŭ	ŭ		Ů	ŭ	ŭ	Ů	ŭ		ı .	
	IRB Total												

### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	0/09/2020					As of 3	1/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 628	0	0 625	0 501	0 25	0 17	739	0	738	0 568	14	0 22
	Corporates - Of Which: Specialised Lending	628	8	625	501	0	1/	739	,	7.58	968	14	0
	Corporates - Of Which: SME	215		214	196	25	11	233	7	233	195	14	13
	Retail	3.230	55	3,230	1.566	41	82	3,206	57	3,206	1.655	41	87
	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-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,230	55	3,230	1,566	41	82	3,206	57	3,206	1,655	41	87
	Retail - Other Retail - Of Which: SME	272 2.958	13	272 2.958	176 1.389	10	20 63	276 2.930	13 44	276 2.930	170 1.485	9 32	19 69
	Retail - Other Retail - Of Which: non-SME	2,958	42	2,958	1,389	31	6.3	2,930	44	2,930	1,485	32	99
	Equity Other non credit-obligation assets		0					0			U		0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
BRAZIL	Central lanks and contral poverments. Corporates: Of Whith: Specialised Lending Corporates: Of Whith: Specialised Lending Corporates: Of Whith: Specialised Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Of Whith: Shell Retail - Secured on real estate property - Of Whith: Shell Retail - Secured on real estate property Retail - Se	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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												4

								IRB Ap	proach					
					As of :	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	inks and central governments	0	0	0	0	0 0	0 0	0	0 0	0 0	0	0	0
	Corporate			0	0	0			0		0	0	0	ů
	Corporate	Corporates - Of Which: Specialised Lending	ő	ő	ő	ŏ	ő	ő	ő	ő	ő	ő	ő	ő
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		1,557	29	1,557	694	16	37	1,606	31	1,606	795	17	41
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
KOREA, REPUBLIC OF		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
KOKEA, KEI OBLIC OI		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	1.557	29	1,557	0 694	0 16	0 37	1.606	31	0 1.606	0 795	17	0 41
		Retail - Other Retail - Of Which: SME	1,557	29	1,557	19	16	3/	43	31	1,606	795 23	1/	
		Retail - Other Retail - Of Which: non-SME	1.513	27	1.513	675	15	36	1.563	29	1.563	772	16	39
	Equity	Retail - Other Retail - OF WINDS Horrsone	0	0	0	0.5			0	0	0	0	0	0
		credit-obligation assets	Ů	Ů	Ů	Ů	Ů	ů	Ů	Ů	- ů	Ů	- i	, i

	ı						IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0		0					0	0		0
	Retail		0	0	0	0		0	0	0	0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	n	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
POLAND	Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 0	0	0 0	0	0	0 0	0	0	0 0	0	0	0
	Corporates	Ö	0	ō	0	0	ő	ő	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 Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0		0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-		o o	ő	ŏ	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0		0	0	0	0	0		0	0	•
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates	ő	0	ő	ő	0	ő	ő	0	ő	ő	ő	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 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: S	· ·	0	0	0	0		0	0	0	0		0
	AUSTRIA	Retail - Secured on real estate property - Of Which: n	0.9	0	o o	ů .	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
1		Equity Other non credit-obligation assets		0				0	0		0	· ·	-	

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

RCI Banque

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	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	9,822	60	8,994	5,547	133	139	10,568	51	9,694	5,484	32	149
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.928	40	1.759	1.129	106	57	1.963	37	1,796	899	30	0
	Retail	28.202	431	28.002	13.178	137	665	28.261	405	28.030	13.035	30	50
	Retail - Secured on real estate property	20,202	431	20,002	13,176	137	000	20,201	905	20,030	13,033	0	303
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0		0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	n	0	0	0	o o	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	28.202	431	28.002	13.178	137	665	28.261	405	28.030	13.035	n n	585
	Retail - Other Retail - Of Which: SME	2.913	80	2.713	1.308	23	96	2.954	72	2,723	1.287	0	83
	Retail - Other Retail - Of Which: non-SME	25,289	351	25,289	11,870	114	569	25,308	333	25,308	11,748	0	503
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				18,725						18,519		

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,316	23	5,531	3,739	16	74	7,301	14	6,473	3,962	2	98
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	707	11	555	464	15	15	747	8	603	368	2	25
	Retail	8,994	223	8,819	4,565	26 0	244	9,113	216	8,910	4,561	0	216
	Retail - Secured on real estate property	0			0	0	0	0		0	0		
FRANCE	Retail - Secured on real estate property - Of Which: SME	0			0		0	0		0		0	
	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,994	223	8.819	4.565	26	264	9.113	216	8,910	4.561		216
	Retail - Other Retail - Of Which: SME	1.389	46	1.214	4,303 588	20	48	1.412	47	1,209	9,501	0	210
	Retail - Other Retail - Of Which: non-SME	7.605	177	7,605	3,977	21	196	7,701	174	7,701	3,978	0	171
1	Retail - Other Retail - Of Which: non-SME Equity	7,003	0	7,803	0,977	0	196	7,701	174	7,701	0,070	0	0
l	Other non credit-obligation assets	_	Ů			_	Ů		_	, i			<u> </u>
	IRB Total												

GERMANY

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	646	24	0 608	0 312	60	0 23	0 713	25	678	0 257	0	0 18
	Corporates - Of Which: Specialised Lending	0	0	0	0	0.	0	0	0	0.0	0	0	0
	Corporates - Of Which: SME	302	16	288	184	34	16	330	16	315	142	3	11
	Retail	4,602	58	4,590	2,360	17	85	4,585	43	4,572	2,343	0	66
	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
IIALI	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	4,602	58	4,590	2,360	17	85	4,585	43	4 572	2,343	0	66
	Retail - Other Retail - Of Which: SME	447	13	429	2,360	1/	18	439	43	426	2,343	0	12
	Retail - Other Retail - Of Which; non-SME	4.160	45	4,160	2.113	14	66	4.146	35	4.146	2.102	0	54
	Equity	0	0	0	0	0	0	0	0	0	0	ő	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	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	751	0	750	279	0	9	544	0	542	198	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	64	0	64	22	0	1	45	0	45	16	0	0
	Retail	3,326	23	3,326	1,902	0	156	3,401	21	3,401	1,933	0	134
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,326	23	3,326	1,902	0	156	3,401	21	3,401	1,933	0	134
	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	3,326	23	3,326	1,902	0	156	3,401	21	3,401	1,933	0	134
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
SPAIN	Central banks and central povernments Institutions Corporates - Of White: Specialised Lending Corporates - Of White: Specialised Lending Corporates - Of White: Special Retail Retail - Secured on real estate property Retail - Secured on real estate property Of White: SPE	0 0 676 0 205 3,121 0	0 7 0 7 59 0	0 675 0 204 3,121 0	0 0 536 0 198 1,608 0	0 0 32 0 32 42 0	0 0 23 0 14 92 0	0 624 0 195 3,096 0	0 7 0 7 60 0	0 0 623 0 195 3,096 0	0 0 450 0 140 1,543 0	0 0 3 0 3 0	0 0 21 0 12 92 0
SPAIN	Rotal - Secured or neal state property. Of Which: non-Si Retail - Chattering Resolution Retail - Other Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SHE Retail - Other Retail - Of Which: non-SHE	0 0 3,121 274 2,847 0	0 0 59 13 46 0	0 0 3,121 274 2,847 0	0 0 1,608 168 1,440 0	0 0 42 9 34 0	0 0 92 18 73 0	0 0 3,096 278 2,818 0	0 0 60 13 48 0	0 0 3,096 278 2,818 0	0 0 1,543 161 1,382 0	0 0 0 0	0 0 92 16 76 0

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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  Retail - Secured on real estate property - Of Which: SME	0			0	0	0			0	0	0	
BRAZIL	Retail - Secured on real estate property - Ut Which: non-Sh Retail - Secured on real estate property - Of Which: non-Sh	0		0	0		0			0		0	
	Retail - Secured on real estate property - Ut Which: non-St Retail - Qualifying Revolving	0	0		0		0	0		0	0	0	0
	Retail - Other Retail	0	0	0	0		0			0	0	0	
	Retail - Other Retail - Of Which: SME	0	1 0	0	0	1 6	0		1 6	l ů	, i	0	
	Retail - Other Retail - Of Which; non-SME	0		0			0	ů			, i	0	
	Equity	0	0	o o	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		Ů		-		Ů			, i		Ů	<u> </u>
	TOP Total												

	•						IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	· incis		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments 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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	1,544	29	1,544	759	17	39	1,492	26	1,492	710	0	33
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
KOREA, REPUBLIC OF	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
KOKLA, KLFODLIC OF	Retail - Secured on real estate property - Of Which: non-SP	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  Retail - Other Retail - Of Which: SMF	1,544	29	1,544	759 22	17	39	1,492	26	1,492	710 20	0	33
	Retail - Other Retail - Of Which: non-SME	1.503	28	1,503	737	16	38	1.452	25	1.452	20 690	0	31
	Recall - Other Retail - Of Which: non-SME Equity	1,503	20	1,303	737	10	0	1,452	25	1,452	000	0	31
	Other non-credit-obligation assets			0	0		0			- 0		_	
	IRB Total												

	•						IRB A	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
POLAND	Control banks and central governments Corporates - Of Whith: Spontained Landing Corporates - Of Whith: Spontained Landing Corporates - Of Whith: Spontained Landing Retail - Securited on real exists property Sold - Securited on real exists property Retail - Of White: Security Retail - Of White: Security Retail - Of White: Security Retail - Other Retail - Of White: Security Retail - Other Retail - Of White: Sec	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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												4

	•						IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
SWITZERLAND	Central basks and contral provenuests Scholands Copperates Coppera	00000000000000	000000000000000000000000000000000000000	0000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000	000000000000000000000000000000000000000	000000000000	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
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments 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
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SY	0	0	0	0		0	0	0	0	0	0	0
710517431	Retail - Secured on real estate property - Ut Which: non-St 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	
	Retail - Other Retail - Of Which: SME	ő	ő	ő	o o	ő	o o	ő	ő	ő	ő	0	ő
	Retail - Other Retail - Of Which: non-SME	ō	0	ō	0	ō	ō	ō	ō	ō	0	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

RCI Ranque

							RCI Banque							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off halanco d	neet exposures	
												OII-Dalalice si	ieet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria													
[3Y - 5Y [ [5Y - 10Y [														
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1V - 2V [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Belgium													
[10Y - more Total														
「0-3M「 「3M-1Y「 [1Y-2Y[														
1 2Y - 3Y I 13Y - 5Y I	Bulgaria													
[ 17 - 21]														
「0-3M「 「3M-1Y「 「1Y-2Y「														
	Cyprus													
[3Y - 5Y   [5Y - 10Y   [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [		0 4	0 4	0	0	0 4	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		4	4	0	0	4	0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Denmark													
[3Y - 5Y   [5Y - 10Y   [10Y - more	- Damain													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [  5Y - 10Y	Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

							RCI Banque As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				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			
[ 0 - 3M [	Finland													
[ 0 - 3M	France	19 115 85 13 5 0	19 115 85 13 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 71 53 0 0 0 0	17 45 32 13 5 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 0 0 0 0 0 0	0 0 0 0 0	3
Total	Germany			-										-
10 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece													
0 - 3M     13M - 1Y     11 - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y	Hungary													
Total	Ireland													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Italy	0 72 0 20 0 0	0 72 0 20 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 72 0 20 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	26
13Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [1Y - 10Y   [10Y - more Total	Latvia	92	92	Ü		92	U	Ü	J	J	U	J	J	20



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Lithuania													
[ 3M - 1Y [ 11 - 2Y [ 12 - 3Y [ 12 - 3Y [ 13 - 5Y [ 15 - 10Y [ 10 - more] ]	Luxembourg	15 0 0 0 0 0	15 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Malta													
Total  [ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
110Y - more	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
131 - 201	Slovakia		,	·	J	J	,			,				
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 0 0 0 0 0 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 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   Total	Iceland								•					
[ 0 - 3M [	Liechtenstein													
130Y - more Total  10 - 3M   13M - 1Y   14 - 2Y   17 - 2Y   17 - 2Y   13Y - 5Y   15Y - 10Y   10Y - more Total	Norway													
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     1SY - 10Y     10Y - more	Australia													
Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more Total	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[0 - 3M [ f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Other advanced economies non EEA													
Total	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean	12 12 0 0 0 0 0	12 12 0 0 0 0	0 0 0 0 0	0 0 0 0 0	12 12 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total	1	24	24	0	0	24	0	0	0	0	0	0	0	22



General governments exposures by country of the counterparty

DCI Rangue

							RCI Banque							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
	(min corry											Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
					through profit or loss	comprehensive income								
[ 0 - 3M [	Africa													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic	4 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ıce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Finland													
[ 0 - 3M [	France	17 44 86 14 6 0 0	17 44 86 14 6 0 0	0 0 0 0 0	0 0 0 0 0	1 0 53 0 0 0 0	16 44 34 14 6 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	21 0 0 0 0 0	0 0 0 0 0	2
[ 0 - 3M [	Germany													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Croatia													
[ 0 - 3M [	Greece													
13Y - 10Y     110Y - more	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy	0 0 20 0 0 0	0 20 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 20 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	8
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Latvia													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivitive financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M [	Luxembourg	0 10 0 0 0 0	0 10 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 10 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 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 [	Malta													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Netherlands													
[ 0 - 3M [	Poland													
13Y - 10Y     110Y - more	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y     13Y - 5Y	Romania	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	1
10Y - more	Slovakia													
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 0 0 0 0 0 0 0 0 0 0 0 0 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 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
0 - 3M	Spain													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden													
[ 0 - 3M [	United Kingdom	12 0 0 0 0 0 0 0	12 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	
Total    To - 3M     To - 3M	Iceland			·	·		·	·				•		·
[ 0 - 3M [	Liechtenstein													
Total	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
110Y - more Total [0 - 3M   [3M - 1Y   [11Y - 2Y   [2Y - 3Y   [3Y - 5Y   [4Y - 10Y   [10Y - more Total	Canada													
Total  [ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
10 - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
10 - 3M     3M - 1Y     1Y - 2Y     12Y - 3Y     13Y - 5Y     5Y - 10Y     10Y - more   Total	Latin America and the Caribbean	26 0 0 0 0 0 0 0	26 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	26 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	20



General governments exposures by country of the counterparty

							RCI Banque							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sh	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
[ 0 - 3M [	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	
	[0-3M] [3M-2Y] [1Y-2Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [3Y-5Y] [3M-17] [3M-17] [3M-17] [3M-17] [3Y-5Y] [3Y-5Y]	Residual Maturity   Country / Region	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  10 - 3Mf 13 M - 17f 13 Y - 27f 13 Y - 37f 13 Y - 37f 13 Y - 107f 15 Y - 107f 16 Y - 107f 16 Y - 107f 17 Y - 107f 18 Y - 107f 19 Y - 107f 19 Y - 107f 10 Y - 1	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  fig. 3Mf	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets (net of short positions)  of which: Financial assets held for trading    10 - 3Mf	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets  of which: Financial assets held for trading  of which:	Country   Region   Total gross carrying amount of non-derivative financial assets   Country   Region   Total gross carrying amount of non-derivative financial assets   Country   Region   Total gross carrying amount of non-derivative financial assets   Country   Region   Region	Residual Maturity  Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss    Country / Region   Total gross carrying amount of non-derivative financial assets   Country   Region   Country / Region   Total gross carrying amount of non-derivative financial assets   Country / Region   Country / Region   Country / Region   Country / Region   Total gross carrying amount of non-derivative financial assets   Country / Region   Region   Region   Region   Region   Region   Region   Region   Region	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (not of short positions)  Total carrying amount of some derivative financial assets (not of short positions)  Total carrying amount of some derivative financial assets (not of short positions)  Of which: Financial assets of which: Financial assets at fair value through other comprehensive income  As of 30/06/2021  Derivatives with positions  Derivatives with positions of which: Financial assets at fair value through other comprehensive income  Of which: Financial assets at fair value through other comprehensive income  Total (34'-37') (34'-37') (37'-37') (37'-37') (37'-37') (38'-37	Country / Region   Total gross carrying amount of non-derivative financial assets (reflect fibre)   Part of the first of the fibre of trading	Country / Region   Total gross carrying amount of non-derivative financial assets bade for trading   137 - 1391   137 -	Substitute   Country   Region   Total gross carrying amount of mondertwise financial assets of which: Financial assets the first value   Country   Region   Total gross carrying amount of mondertwise financial assets   Substitute   Country   Region   Total gross carrying amount of mondertwise financial assets   Substitute   Sub	Residual Maturity Country / Region  Total gross carrying amount of medicinvative financial assets in led for teading set of which: Financial assets at 137 corp repensive income in the comprehensive	As of 30/06/2015   Total gross carrying amount of mon-derivative financial assets   Part   Part

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



Performing and non-performing exposures

ı				A	s of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gros	s carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-performi	ing¹	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wh	hich non-perfor	ming <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		ays and <=90 days		Of which:	Of which Stage 3	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	6,638	0	0	0	0		0	0	0	8,278	0	0		0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,916	0	0	0	0	1	0	0	0	675	0	0		0	0	0	0	0
Central banks	95	0	0	0	0	(	0	0	0	112	0	0		0	0	0	0	o 0
General governments	502	0	0	0	0	1	. 0	0	0	260	0	0		0	0	0	0	0
Credit institutions	109	0	0	0	0	(	0	0	0	12	0	0		0	0	0	0	0
Other financial corporations	2,131	0	0	0	0	(	0	0	0	210	0	0		0	0	0	0	0 (
Non-financial corporations	80	0	0	0	0	(	0	0	0	80	0	0		0	0	0	c	0 0
Loans and advances(including at amortised cost and fair value)	45,415	48	761	761	761	535	493	493	87	47,741	64	769	769	769	560	507	507	7 140
Central banks	16	0	0	0	0	0	0	0	0	10	0	0		0	0	0	C	0
General governments	107	0	3	3	3	2	1	1	1	113	0	2	;	2 2	2	. 1	1	1 1
Credit institutions	180	0	0	0	0	1	. 0	0	0	222	0	0		0	0	0	c	0
Other financial corporations	0	0	0	0	0	(	0	0	0	O	0	0		0	0	0	c	0
Non-financial corporations	16,300	22	292	292	292	177	151	151	50	18,241	36	298	29	3 298	216	151	151	1 95
of which: small and medium-sized enterprises at amortised cost	7,466	15	250	250	250	90	132	132	36	7,961	20	221	22	221	113	123	123	3 48
of which: Loans collateralised by commercial immovable property at amortised cost	0	0	0	0	0	o	0	0	0	0	0	0	(	0	0	0	o	, 0
Households	28,813	26	467	467	467	355	341	341	36	29,155	28	469	46	469	341	355	355	5 44
of which: Loans collateralised by residential immovable property at amortised cost	0	0	0	0	0	o	0	0	0	0	0	0	(	0	0	0	0	, ,
of which: Credit for consumption at amortised cost	28,813	26	467	467	467	355	341	341	36	29,155	28	469	469	469	341	355	355	<b>i</b> 44
DEBT INSTRUMENTS other than HFT	54,970	48	761	761	761	536	493	493	87	56,693	64	769	769	769	560	507	507	7 140
OFF-BALANCE SHEET EXPOSURES	3,365		6	6	6	8	1	1	0	2,635		5		5	12	2	2	2 0

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extraording on the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a carellided intercontain contraction, see guinted in Annual collective (15) to 863/101-11-15 in Supervisory reported series based in the sign convention, the provisors of the sign convention, the provisors



Performing and non-performing exposures

					As of 31/03/2021	L								As of 30/06/202	1			
		Gross	carrying amo	unt		Accumulate changes in provisions <sup>4</sup>	ed impairment, accum fair value due to cred		Collaterals and financial		Gros	ss carrying amour	ıt <sup>5</sup>		Accumulat changes in provisions	ed impairment, a fair value due to ,5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing	exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perfori	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures	Of v	vhich Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	7,464	0	0	0	0	0	0	0	0	7,124		0	C	0		0	0	0
Debt securities (including at amortised cost and fair value)	3,419		0	0	0	0	0	0	0	386						0	0	
Central banks	121		0	0	0	0	0	0	0	104	0	0		0	0	0	0	0
General governments	292	0	0	0	0	0	0	0	0	126	0	0	0	0	0	0	0	0
Credit institutions	22	0	0	0	0	0	0	0	0		0	0	c	0	0	0	0	0
Other financial corporations	2,905	0	0	0	0	0	0	0	0	123	0	0	0	0	0	0	0	0
Non-financial corporations	80	0	0	0	0	0	0	0	0	33	0	0	C	0	C	0	0	0
Loans and advances(including at amortised cost and fair value)	45,808	105	891	891	891	565	529	529	158	46,898	98	865	865	790	521	523	493	149
Central banks	5	0	0	0	0	0	0	0	0	9		0		0	0	0	0	
																		1 1
General governments	116	0	1	1	1	3	1	1	1	115	0	1	1	1	2	1	1	0
																		1 1
Credit institutions	283	0	0	0	0	0	0	0	0	194	0	0	(	0	C	0	0	0
	_		_	_			_						_			_	_	i l
Other financial corporations	0	0	0	0	0	0	0	0	0	(	0	0	(	0	0	0	0	0
Non-financial corporations	16,266	45	342	342	342	216	157	157	105	17.20	37	284	284	232	195	157	135	
Non-inalical corporations	10,200	45	342	342	342	210	15/	15/	105	17,358	3/	204	204	232	193	15/	133	34
of which: small and medium-sized enterprises at amortised cost	7,519	25	282	282	282	114	135	135	57	7,93	26	259	259	217	105	143	126	36
of which: Loans collateralised by commercial immovable property at	0	0	0	0	0	0	o	0	0		0	0	0	0		0	0	0
amortised cost																		i l
Households	29,138	60	548	548	548	346	371	371	53	29,222	61	579	579	557	323	366	357	95
																		i l
of which: Loans collateralised by residential immovable property at amortised cost	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
of which: Credit for consumption at amortised cost	29,138	60	548	548	548	346	371	371	53	29,222	61	579	579	557	323	366	357	95
DEBT INSTRUMENTS other than HFT	56,691	105	891	891	891	566	529	529	158	54,408	98	865	865	790	521	523	493	149
OFF-BALANCE SHEET EXPOSURES	3,131		13	13	13	11	2	2	0	3,090		15	15	11	14	1	0	
	-,						_			-,								

<sup>(1)</sup> For the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, institutions for financial associal associal, institutions for financial associal, institutions, associal associal associal expositions for financial associal associal associal associal associal associated 


#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with emeasures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	o	0	o	o	0	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	243	65	57	50	6	0	446	78	78	61	7	o
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	42	9	8	7	2	0	86	10	21	9	2	0
of which: small and medium-sized enterprises at amortised cost	38	8	8	7	2		78	10	21	9	2	
Households	201	57	49	42	5	0	360	68	58	52	5	0
DEBT INSTRUMENTS other than HFT	243	65	57	50	6		446	78	78	61	7	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



#### Forborne exposures

RCI Banque

Ī			As of 31/	03/2021					As of 30/0	06/2021		
		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for e forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	421	105	70	58	7	0	296	115	73	55	7	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	83	11	18	9	2	0	40	8	10	6	2	0
of which: small and medium-sized enterprises at amortised cost	77	10	18	9	2		36	7	10	6	2	
Households	338	94	52	49	5	0	257	106	63	49	5	0
DEBT INSTRUMENTS other than HFT	421	105	70	58	7		296	115	73	55	7	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	o
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 9 and 10 of Regulation (EU) No 680/2014 - 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.



2021 EU-wide Transparency Exercise

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

RCI Banque

			AS 01 3	0/09/2020					AS 01 3	1/12/2020					As of 3	1/03/2021					As of 30	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair
A Agriculture, forestry and fishing	86	2	2	86	3	0	89	2	2	89	3	0	82	3	3	82	3	0	87	2	2	87	3	0
B Mining and guarrying	21	0	0	21	0	0	8	0	0	8	0	0	7	0	0	7	0	0	8	0	0	8	0	0
C Manufacturing	800	31	31	800	25	0	758	25	25	758	27	0	703	34	34	703	28	0	755	19	19	755	21	0
D Electricity, gas, steam and air conditioning supply	98	2	2	98	1	0	112	4	4	112	2	0	106	2	2	106	2	0	109	1	1	109	2	0
E Water supply	72	1	1	72	1	0	86	1	1	86	1	0	69	1	1	69	2	0	70	1	1	70	1	0
F Construction	1.208	35	35	1.208	31	0	1.206	27	27	1.206	35	0	1.199	37	37	1.199	38	0	1.261	33	33	1.261	38	0
G Wholesale and retail trade	9.959	115	115	9.959	168	0	11.876	113	113	11.876	190	0	10.236	144	144	10.236	183	0	11.045	133	133	11.045	163	0
H Transport and storage	498	22	22	498	13	0	537	17	17	537	15	0	521	24	24	521	15	0	550	20	20	550	16	0
I Accommodation and food service activities	126	4	4	126	4	0	125	4	4	125	4	0	120	6	6	120	4	0	129	4	4	129	4	0
3 Information and communication	169	3	3	169	4	0	170	3	3	170	5	0	167	4	4	167	5	0	176	4	4	176	5	0
K Financial and insurance activities	7	0	0	7	1	0	7	0	0	7	1	0	7	1	1	7	1	0	8	1	1	8	1	0
L Real estate activities	101	5	5	101	3	0	104	3	3	104	5	0	105	6	6	105	6	0	105	5	5	105	6	0
M Professional, scientific and technical activities	522	17	17	522	17	0	532	14	14	532	19	0	519	19	19	519	22	0	537	18	18	537	22	0
N Administrative and support service activities	1,386	18	18	1,386	24	0	1,293	58	58	1,293	24	0	1,157	25	25	1,157	26	0	1,192	13	13	1,192	27	0
O Public administration and defence, compulsory social security	121	3	3	121	4	0	122	3	3	122	5	0	120	3	3	120	5	0	131	4	4	131	6	0
P Education	157	14	14	157	4	0	153	6	6	153	5	0	154	9	9	154	7	0	161	7	7	161	8	0
Q Human health services and social work activities	348	4	4	348	8	0	363	3	3	363	9	0	354	5	5	354	9	0	377	4	4	377	9	0
R Arts, entertainment and recreation	67	2	2	67	2	0	65	2	2	65	3	0	62	4	4	62	3	0	65	3	3	65	3	0
S Other services	555	12	12	555	14	0	635	12	12	635	15	0	579	16	16	579	15	Ó	592	13	13	592	16	0
Loans and advances	16 300	292	292	16 300	328	0	18 241	298	298	18 241	367	0	16.266	342	342	16.266	374	n n	17 358	284	284	17.358	352	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



#### Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

i								As of 30)	09/2020															As of 31/	12/2020							
				On late considered Multi-manage Non-performing Non-performing								Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount				
		Performing	Of which:	Of which:	Non-perform	ing Of which:				Of which:	Of which:		of which:						Of which:	Of which:	Non-perform	ing Of which:				Of which:	Of which:	Non-perform	ng Of which:			
(min EUR)			oposines will forbeirance measures	or when: Instruments with significant increase in credit risk since initial recognition but ret credit- impained (Stage 2)		exposures with forburance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbserance measures			or when: exposures with forbalarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			oposiums wit forbeatings measures			exposures with forbiarizate measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			or wases exposures with fortesasings measures	instruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	3,228	3,208	0	460	20		17	58	46	0	20	9				10	288	287		63	2	۰	0	40	39	0	1	1	0	0		2
of which: Households	254	253	۰	59	1	۰	٥		7	0	3	1		0	۰	0	100	100	0	22	0	۰	0	15	14	0	1	0	0	٥	۰	
of which: Collateralised by residential immovable property		0	۰		0		0		0	0	0	0		0	۰	0	0		0		0		0	٥		0		0	0	۰		
of which: Non-financial corporations	2,974	2,955	0	401	19		17	50	42	0	17					10	188	187	0	41	1	0	0	25	24	0	2	1	0	0	0	2
of which: Small and Medium-sized Enterprises	1,621	1,606	0	197	14		13	34	26	0	10	6		6	0	10	149	147	0	24	1	0	0	20	20	0	1	1	0	0	0	2
of which: Collaboralised by commercial immovable property	0	0	0		0	۰	٥	۰	0	0	0	0	۰	0	0	0	0	۰	0		٥		0	0		0	۰	0	0	0	۰	

								As of 30	/09/2020															As of 31	/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing			Non-performi	ing			Performing			Non-perform						Performing			Non-perform	ing			Performing			Non-perform	ning			1
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbearance measures	Of which: the first ruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	performing
	3,860	3,820	10	316	40	1	13	41	31	0	22	10		2		20	6,157	6,080	12	750	76	1	49	76	54	0	31	22	0	13	0	34
of which: Households	665	650	3	191	15		3	31	24	0	19	7		1		14	734	715	4	228	20		3	32	22	0	16	10		1	0	3
of which: Collateralised by residential immovable property		0	0		۰	۰	0	۰	0	0	0	0		0	۰	0	0	۰	۰		0	۰	0	0	۰	0		0	0	۰	0	۰
of which: Non-financial corporations	3,196	3,170	7	127	26	1	10	10	7	0		3		1	۰	6	5,422	5,366		522	57	1	45	44	32	0	15	13	0	12	0	31
of which: Small and Medium-sized Enterprises	665	656	1	12		۰	1		6	0	3	2		1	۰	6	1,822	1,790	1	244	33	۰	25	35	23	0	10	12		10	0	25
of which: Collateralised by commercial immovable property		0	0		0				0	0		0				0	0		0		0		0	0		0		0	0	0		

								As of 30)	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasings melatures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	© Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-irrpained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee nonwel in the contact of the COVID-19 crisis	Enflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	0	0	0		0	0	0		0	0	۰	0	0	0	0	٥	0	0	0		0		0	0	۰	0		0	0	۰	0	
of which: Households		0			0				0			0				۰	0	۰			0			0				0				
of which: Collateralised by residential immovable property	0	0			0				0			0				۰	0	۰			0			0				0				
of which: Non-financial corporations	۰	0	0	۰	0	0	0	۰	0	0	0	0		0	0	0	0		0		0	۰	0	0	۰	0	۰	۰	0	0	0	
of which: Small and Medium-sized Enterprises	0	0			0				0			0					0				0											
of which: Collateralised by commercial immovable property		0			0				0			0					0				٥			0								



### ation on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines

EBA/GL/2020/02
RCI Banque

1								As of 31	1/03/2021															As of 30	/06/2021							
	Gross c	carrying amount								pairment, accumu	lated negative char	ges in fair valu	se due to credit ris	×	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								salnment, accur	nulated negative cha	inges in fair val	ue due to credit ris	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount
(refo EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days		Performing	Of which: exposures with fotherance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in ceedit raik since initial recognition but not credit- impained (Stage 2)		og Of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due <= past-due <= 90 days			Of which: exposunts w forbsenince measures		Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	
Loans and advences subject to active EBA-compliant monitoria	192	190	0	43	1	۰	0	2	2	0	1	1	۰	0	0	1	31	38	0	3	1	0		1	۰	0		0	0		0	
of which: Households	86	85		22	0	۰	0	1	1	0	1	0	0	0	0	0	9		0	1	0	0	0	0	۰	0		0	0		0	
of which: Collaboralised by residential immovable property		0	0		0	۰	0	0	0	0	۰	0	0	0	0	0	0		0		0	0	0	0		0		0	0		0	
of which: Non-financial corporations	106	105	0	21	1		0	1	1	0	۰	0	0	0	0	0	30	29	0	2	1	0	0	0		0		0	0		0	۰
of which: Small and Medium-sized Enterprises	100	99	0	21	1		0	1	1	0	۰	0	0	0	0	0	26	27	0	2	1	0	0	0		0		0	0		0	
of which: Collaboralised by commercial immovable property		0	0	0	0	0	0	0	0	0	۰	0	0	0	0	0	0	۰	0		0	0	0	0		0		0	0		0	

								As of 31,	/03/2021															As of 30	/05/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ning			Performing			Non-performi	ng					Performing			Non-performi	ng			Performing			Non-performi	19			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: soposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
	2,615	2,550	6	544	65		38	157	129	1	107	29		14	0	62	2,421	2,323	23	435	90	2	42	82	42	1	27	40	1	19	0	34
of which: Households	658	632	5	231	25		5	34	20	0	15	15		2	0	25	615	572	22	202	42	2	16	34	15	1	10	19	1		0	11
of which: Collaboralised by residential immovable property	۰	0	0		0		0	0		0	۰	0	۰	0	0	0	0		0	0	0	0	۰	0		0	0	0	0		0	0
of which: Non-financial corporations	1,958	1,918	1	313	40		34	123	109	1	91	34	۰	12	0	36	1,806	1,751	1	233	55	0	7	45	27	0	16	21	0	11	0	23
of which: Small and Medium-sized Enterprises	1,114	1,061	0	176	33	۰	28	60	47	1	34	13	۰	11	0	30	1,094	1,043	1	125	51	0	20	35	15	0		20	0	10	0	19
of which: Collateralised by commercial immovable property							0	0				0				0					0				۰	0			0		0	

[								As of 31,	/03/2021															As of 3	0/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ESR)			Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing  Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trepained (Stage 2)	Nan-perfore	Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unitingly to pay that are not paid-due or paid-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	۰	0	0		0	0	0	0	0	0		0	۰	0	0	0	0				0	0		0		۰		0	0	۰		0
of which: Households	۰	0						0	0			0				0	0							0	0			0				0
of which: Collaboralised by residential immovable property	۰	0						0	0			0				0	0							0	0			0				0
of which: Non-financial corporations	۰	0	0		0		0	0	0	0	0	0	0	0	0	0	0	0	۰		0	0		0	0	0		۰	0	۰	۰	0
of which: Small and Medium-sized Enterprises	۰	0			0				0			0				0	0	0			0			0	0			0				
of which: Collateralised by commercial immovable property	۰	0							0							0	0				0			0	0			0				