2021 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>RCI Banque</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>96950001WI712W7PQG45</td>
</tr>
<tr>
<td>Country Code</td>
<td>FR</td>
</tr>
</tbody>
</table>

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.
<table>
<thead>
<tr>
<th>Available capital (amounts)</th>
<th>As of 30/09/2020</th>
<th>As of 31/12/2020</th>
<th>As of 31/03/2021</th>
<th>As of 30/06/2021</th>
<th>COREP CODE</th>
<th>REGULATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period</td>
<td>5,418</td>
<td>6,017</td>
<td>6,081</td>
<td>5,968</td>
<td>C 01.00 (r020,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>5,418</td>
<td>6,017</td>
<td>6,081</td>
<td>5,968</td>
<td>C 01.00 (r020,c010) - C 05.01 (r440,c010)</td>
<td>Article 50 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital - transitional period</td>
<td>5,418</td>
<td>6,017</td>
<td>6,081</td>
<td>5,968</td>
<td>C 01.00 (r015,c010)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition</td>
<td>5,418</td>
<td>6,017</td>
<td>6,081</td>
<td>5,968</td>
<td>C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)</td>
<td>Article 25 of CRR</td>
</tr>
<tr>
<td>Total capital - transitional period</td>
<td>6,291</td>
<td>6,880</td>
<td>6,990</td>
<td>6,943</td>
<td>C 01.00 (r010,c010)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>6,291</td>
<td>6,880</td>
<td>6,990</td>
<td>6,943</td>
<td>C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)</td>
<td>Articles 4(118) and 72 of CRR</td>
</tr>
<tr>
<td>Risk exposure amounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total risk exposure amount</td>
<td>35,686</td>
<td>34,702</td>
<td>36,651</td>
<td>35,088</td>
<td>C 02.00 (r010,c010)</td>
<td>Articles 92(3), 95, 96 and 98 of CRR</td>
</tr>
<tr>
<td>Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>35,686</td>
<td>34,702</td>
<td>36,651</td>
<td>35,088</td>
<td>C 02.00 (r010,c010) - C 05.01 (r440,c040)</td>
<td>Articles 92(3), 95, 96 and 98 of CRR</td>
</tr>
<tr>
<td>Capital ratios</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>15.18%</td>
<td>17.34%</td>
<td>16.59%</td>
<td>17.01%</td>
<td>CA3 (1)</td>
<td>-</td>
</tr>
<tr>
<td>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</td>
<td>15.18%</td>
<td>17.34%</td>
<td>16.59%</td>
<td>17.01%</td>
<td>[C 01.00 (r020,c010) - C 05.01 (r440,c010)] / [C 02.00 (r010,c010) - C 05.01 (r440,c040)]</td>
<td>-</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) - transitional definition</td>
<td>15.18%</td>
<td>17.34%</td>
<td>16.59%</td>
<td>17.01%</td>
<td>CA3 (1)</td>
<td>-</td>
</tr>
<tr>
<td>Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>15.18%</td>
<td>17.34%</td>
<td>16.59%</td>
<td>17.01%</td>
<td>[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)]</td>
<td>-</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) - transitional definition</td>
<td>17.63%</td>
<td>19.83%</td>
<td>19.07%</td>
<td>19.79%</td>
<td>CA3 (1)</td>
<td>-</td>
</tr>
<tr>
<td>Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied</td>
<td>17.63%</td>
<td>19.83%</td>
<td>19.07%</td>
<td>19.79%</td>
<td>[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)]</td>
<td>-</td>
</tr>
<tr>
<td>Leverage ratios</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital</td>
<td>58,588</td>
<td>59,755</td>
<td>60,097</td>
<td>58,481</td>
<td>C 47.00 (r300,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td>Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>9.25%</td>
<td>10.07%</td>
<td>10.12%</td>
<td>10.21%</td>
<td>C 47.00 (r340,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td></td>
<td>As of 30/09/2020</td>
<td>As of 31/12/2020</td>
<td>As of 31/03/2021</td>
<td>As of 30/06/2021</td>
<td>COREP CODE</td>
<td>REGULATION</td>
</tr>
<tr>
<td>----------------</td>
<td>------------------</td>
<td>------------------</td>
<td>------------------</td>
<td>------------------</td>
<td>------------</td>
<td>-----------------------------------------------------</td>
</tr>
<tr>
<td><strong>A.1</strong> Tier 1 capital - transitional definition</td>
<td>5,418</td>
<td>6,017</td>
<td>6,081</td>
<td>5,968</td>
<td>C 47.00 (r320,c010)</td>
<td>Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR</td>
</tr>
<tr>
<td><strong>A.2</strong> Tier 1 capital - fully phased-in definition</td>
<td>5,418</td>
<td>6,017</td>
<td>6,081</td>
<td>5,968</td>
<td>C 47.00 (r310,c010)</td>
<td></td>
</tr>
<tr>
<td><strong>B.1</strong> Total leverage ratio exposures - using a transitional definition of Tier 1 capital</td>
<td>58,588</td>
<td>59,755</td>
<td>60,097</td>
<td>58,481</td>
<td>C 47.00 (r300,c010)</td>
<td></td>
</tr>
<tr>
<td><strong>B.2</strong> Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital</td>
<td>58,588</td>
<td>59,755</td>
<td>60,097</td>
<td>58,481</td>
<td>C 47.00 (r290,c010)</td>
<td></td>
</tr>
<tr>
<td><strong>C.1</strong> Leverage ratio - using a transitional definition of Tier 1 capital</td>
<td>9.2%</td>
<td>10.1%</td>
<td>10.1%</td>
<td>10.2%</td>
<td>[A.1]/[B.1]</td>
<td></td>
</tr>
<tr>
<td><strong>C.2</strong> Leverage ratio - using a fully phased-in definition of Tier 1 capital</td>
<td>9.2%</td>
<td>10.1%</td>
<td>10.1%</td>
<td>10.2%</td>
<td>[A.2]/[B.2]</td>
<td></td>
</tr>
</tbody>
</table>
### Own Funds

#### Capital Instruments

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 31/03/2021</th>
<th>As of 30/06/2021</th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Capital Instruments</td>
<td>16.59%</td>
<td>17.01%</td>
<td>17.34%</td>
<td>17.63%</td>
</tr>
<tr>
<td>Tier 2 Capital Instruments</td>
<td>15.18%</td>
<td>19.83%</td>
<td>17.65%</td>
<td>17.65%</td>
</tr>
<tr>
<td>Tier 3 Capital Instruments</td>
<td>19.83%</td>
<td>17.65%</td>
<td>15.18%</td>
<td>15.18%</td>
</tr>
<tr>
<td>Tier 4 Capital Instruments</td>
<td>15.18%</td>
<td>17.65%</td>
<td>19.83%</td>
<td>19.83%</td>
</tr>
<tr>
<td>Additional Tier 1 transitional adjustments</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other Tier 1 transitional adjustments</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other Tier 2 transitional adjustments</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other Tier 3 transitional adjustments</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other Tier 4 transitional adjustments</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Overall Own Funds</td>
<td>61.61%</td>
<td>61.78%</td>
<td>62.23%</td>
<td>62.63%</td>
</tr>
</tbody>
</table>

#### Capital Ratios

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 31/03/2021</th>
<th>As of 30/06/2021</th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Capital Ratio</td>
<td>19.83%</td>
<td>17.65%</td>
<td>15.18%</td>
<td>15.18%</td>
</tr>
<tr>
<td>Tier 2 Capital Ratio</td>
<td>17.65%</td>
<td>19.83%</td>
<td>15.18%</td>
<td>15.18%</td>
</tr>
<tr>
<td>Tier 3 Capital Ratio</td>
<td>15.18%</td>
<td>17.65%</td>
<td>19.83%</td>
<td>19.83%</td>
</tr>
<tr>
<td>Tier 4 Capital Ratio</td>
<td>17.65%</td>
<td>19.83%</td>
<td>15.18%</td>
<td>15.18%</td>
</tr>
<tr>
<td>Total Capital Ratio</td>
<td>52.96%</td>
<td>55.18%</td>
<td>57.45%</td>
<td>57.80%</td>
</tr>
</tbody>
</table>

#### Capital Instruments: Table

<table>
<thead>
<tr>
<th>Description</th>
<th>As of 31/03/2021</th>
<th>As of 30/06/2021</th>
<th>As of 30/09/2021</th>
<th>As of 31/12/2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>CET1 Capital Instruments</td>
<td>6,081</td>
<td>5,968</td>
<td>6,291</td>
<td>6,081</td>
</tr>
<tr>
<td>Tier 1 Capital Instruments</td>
<td>6,081</td>
<td>5,968</td>
<td>6,291</td>
<td>6,081</td>
</tr>
<tr>
<td>Tier 2 Capital Instruments</td>
<td>2,827</td>
<td>2,830</td>
<td>2,827</td>
<td>2,827</td>
</tr>
<tr>
<td>Tier 3 Capital Instruments</td>
<td>34,702</td>
<td>35,088</td>
<td>35,686</td>
<td>34,702</td>
</tr>
<tr>
<td>Tier 4 Capital Instruments</td>
<td>814</td>
<td>814</td>
<td>814</td>
<td>814</td>
</tr>
<tr>
<td>Tier 5 Capital Instruments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Tier 6 Capital Instruments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total Own Funds</td>
<td>6,990</td>
<td>6,943</td>
<td>7,621</td>
<td>7,685</td>
</tr>
</tbody>
</table>

#### Other Requirements

- Additional Tier 1 transitional adjustments
- Other Tier 1 transitional adjustments
- Other Tier 2 transitional adjustments
- Other Tier 3 transitional adjustments
- Other Tier 4 transitional adjustments
- Other Tier 5 transitional adjustments
- Other Tier 6 transitional adjustments
- Tier 1 Capital instruments
- Tier 2 Capital instruments
- Tier 3 Capital instruments
- Tier 4 Capital instruments
- Tier 5 Capital instruments
- Tier 6 Capital instruments
- Total Own Funds
## 2021 EU-wide Transparency Exercise
### Overview of Risk exposure amounts

<table>
<thead>
<tr>
<th>Risk Type</th>
<th>As of 30/09/2020</th>
<th>As of 31/12/2020</th>
<th>As of 31/03/2021</th>
<th>As of 30/06/2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Credit risk (excluding CCR and Securitisations)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which the standardised approach</td>
<td>31,515</td>
<td>30,384</td>
<td>32,372</td>
<td>30,425</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The standardised approach</td>
<td>12,847</td>
<td>11,260</td>
<td>13,646</td>
<td>11,906</td>
</tr>
<tr>
<td>Foundation IRB (FIRB)</td>
<td>22</td>
<td>21</td>
<td>19</td>
<td>76</td>
</tr>
<tr>
<td>Advanced IRB (AIRB)</td>
<td>18,645</td>
<td>19,104</td>
<td>18,707</td>
<td>18,443</td>
</tr>
<tr>
<td>Equity IRB</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Counterparty credit risk (CCR, excluding CVA)</strong></td>
<td>78</td>
<td>78</td>
<td>78</td>
<td>76</td>
</tr>
<tr>
<td><strong>Credit valuation adjustment - CVA</strong></td>
<td>240</td>
<td>237</td>
<td>230</td>
<td>397</td>
</tr>
<tr>
<td><strong>Settlement risk</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Securitisation exposures in the banking book (after the cap)</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Position, foreign exchange and commodities risks (Market risk)</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The standardised approach</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Operational risk</strong></td>
<td>3,854</td>
<td>4,003</td>
<td>4,003</td>
<td>4,003</td>
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<tr>
<td>Of which:</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Basic indicator approach</td>
<td>0</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td>Advanced measurement approach</td>
<td>0</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Other risk exposure amounts</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>35,686</td>
<td>34,702</td>
<td>36,651</td>
<td>35,088</td>
</tr>
</tbody>
</table>

1. The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).
2. On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)’. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)’ section.

### CORR CODE

- 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, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)
- C 02.00 (R470, c010)
- C 02.00 (R460, c010)
- C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
- C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
- C 02.00 (R640, c010)
- C 02.00 (R490, c010)
- C 02.00 (R470, c010)
- C 02.00 (R520, c010)
- C 02.00 (R580, c010)
- C 02.00 (R620, c010)
- C 02.00 (R630, c010) + C 02.00 (R690, c010)
### 2021 EU-wide Transparency Exercise

#### P&L

<table>
<thead>
<tr>
<th>RCI Banque</th>
<th>As of 31/03/2020</th>
<th>As of 31/12/2020</th>
<th>As of 31/03/2021</th>
<th>As of 30/09/2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest income</td>
<td>1,486</td>
<td>1,954</td>
<td>469</td>
<td>938</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>6</td>
<td>7</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>1,437</td>
<td>1,886</td>
<td>449</td>
<td>893</td>
</tr>
<tr>
<td>Of which loans and advances interest</td>
<td>1,437</td>
<td>1,886</td>
<td>449</td>
<td>893</td>
</tr>
<tr>
<td>Expenses on debt securities issued</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>502</td>
<td>662</td>
<td>159</td>
<td>317</td>
</tr>
<tr>
<td>Of which deposits expenses</td>
<td>257</td>
<td>340</td>
<td>85</td>
<td>162</td>
</tr>
<tr>
<td>Of which debt securities issued expenses</td>
<td>199</td>
<td>261</td>
<td>59</td>
<td>123</td>
</tr>
<tr>
<td>Expenses on share capital repayable on demand</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dividend income</td>
<td>8</td>
<td>8</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>Net Fee and commission income</td>
<td>362</td>
<td>483</td>
<td>114</td>
<td>236</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non-financial assets</strong></td>
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<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities held for trading, net</td>
<td>12</td>
<td>3</td>
<td>5</td>
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</tr>
<tr>
<td>Gains or (-) losses on non-current financial assets held at fair value through profit or loss, net</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>2</td>
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<td>4</td>
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<td>4</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities held for trading, net</td>
<td>12</td>
<td>3</td>
<td>5</td>
<td>4</td>
</tr>
</tbody>
</table>
2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
RCI Banque

<table>
<thead>
<tr>
<th>ASSETS:</th>
<th>As of 31/12/2020</th>
<th>As of 30/09/2020</th>
<th>As of 30/06/2021</th>
<th>As of 30/09/2020</th>
<th>As of 30/06/2021</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross carrying amount</td>
<td>Fair value hierarchy</td>
<td>Fair value hierarchy</td>
<td>Gross carrying amount</td>
<td>Fair value hierarchy</td>
<td>Gross carrying amount</td>
<td>Fair value hierarchy</td>
</tr>
<tr>
<td></td>
<td>Level 1</td>
<td>Level 2</td>
<td>Level 3</td>
<td>Level 1</td>
<td>Level 2</td>
<td>Level 3</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>22,555</td>
<td>3,696</td>
<td>17,859</td>
<td>2,104</td>
<td>1,470</td>
<td>934</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>41,282</td>
<td>761</td>
<td>40,521</td>
<td>629</td>
<td>3,935</td>
<td>594</td>
</tr>
<tr>
<td>Debt securities</td>
<td>44,714</td>
<td>790</td>
<td>44,924</td>
<td>838</td>
<td>3,077</td>
<td>361</td>
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<tr>
<td>Other assets</td>
<td>56,687</td>
<td>127</td>
<td>56,560</td>
<td>128</td>
<td>641</td>
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</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>140,714</td>
<td>2,074</td>
<td>138,640</td>
<td>2,081</td>
<td>9,683</td>
<td>894</td>
</tr>
</tbody>
</table>

References
IAS 1.54 (i)
IAS 39.89A(a); IFRS 9.6.5.8
IFRS 7.8(a)(i); IFRS 9.4.1.5
IFRS 7.8(h); IFRS 9.4.1.2A
IFRS 7.8(a)(ii); IFRS 9.4.1.4

Notes:
(2) This table covers FPE and EBA specific information and as such only applies to FPE reporting banks.
(3) 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.
### 2021 EU-wide Transparency Exercise

#### Breakdown of liabilities

**RCI Banque**

#### (mln EUR)

<table>
<thead>
<tr>
<th>LIABILITIES:</th>
<th>As of 30/09/2020</th>
<th>As of 31/12/2020</th>
<th>As of 31/03/2021</th>
<th>As of 30/06/2021</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial liabilities held for trading</td>
<td>14</td>
<td>13</td>
<td>12</td>
<td>11</td>
<td>IFRS 7.8 (e) (i); IFRS 9.BA.6</td>
</tr>
<tr>
<td>Trading financial liabilities</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(1)(a),(3),(5)</td>
</tr>
<tr>
<td>Financial liabilities designated at fair-value through profit or loss</td>
<td>14</td>
<td>14</td>
<td>16</td>
<td>16</td>
<td>IFRS 7.8 (e)(i); IFRS 9.4.2.2</td>
</tr>
<tr>
<td>Financial liabilities measured at amortised cost</td>
<td>48,079</td>
<td>49,448</td>
<td>49,241</td>
<td>47,144</td>
<td>IFRS 7.8(g); IFRS 9.4.2.1</td>
</tr>
<tr>
<td>Non-trading non-derivative financial liabilities measured at a cost-based method</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Accounting Directive art 8(3)</td>
</tr>
<tr>
<td>Derivatives – Hedge accounting</td>
<td>75</td>
<td>71</td>
<td>56</td>
<td>40</td>
<td>IFRS 9.6.2.1; Annex V Part 1.26</td>
</tr>
<tr>
<td>Fair value changes of the hedged items in portfolio hedge of interest rate risk</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>IAS 39.89A(b); IFRS 9.6.5.8</td>
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<td>Provisions</td>
<td>169</td>
<td>189</td>
<td>185</td>
<td>181</td>
<td>IAS 37.10; IAS 1.54(1)</td>
</tr>
<tr>
<td>Tax liabilities</td>
<td>722</td>
<td>689</td>
<td>683</td>
<td>730</td>
<td>IAS 1.54(n-o)</td>
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<tr>
<td>Share capital repayable on demand</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>IAS 32 IE 33; IFRS 3C 2, Annex V Part 1.2</td>
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<tr>
<td>Other liabilities</td>
<td>1,963</td>
<td>2,076</td>
<td>2,060</td>
<td>1,841</td>
<td>Annex V Part 2.13</td>
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<tr>
<td>Liabilities included in disposal groups classified as held for sale</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>IAS 1.54 (p); IFRS 5.38, Annex V Part 2.14</td>
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<td>Haircuts for trading liabilities at fair-value</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>TOTAL LIABILITIES</td>
<td>51,525</td>
<td>52,500</td>
<td>52,254</td>
<td>49,363</td>
<td>IAS 1.9(c); IAS 6</td>
</tr>
<tr>
<td>TOTAL EQUITY</td>
<td>6,067</td>
<td>6,273</td>
<td>6,485</td>
<td>6,725</td>
<td>IAS 1.9(c), IAS 6</td>
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<tr>
<td>TOTAL EQUITY AND TOTAL LIABILITIES</td>
<td>57,092</td>
<td>58,773</td>
<td>58,739</td>
<td>56,687</td>
<td>IAS 1.106</td>
</tr>
</tbody>
</table>

(1) Portfolios which are nonGAAP specific, i.e. which are not applicable for IFRS reporting banks
# 2021 EU-wide Transparency Exercise
## Breakdown of liabilities
### RCI Banque

### Breakdown of financial liabilities by instrument and by counterparty sector

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2020</th>
<th>As of 31/12/2020</th>
<th>As of 31/03/2021</th>
<th>As of 30/06/2021</th>
<th>References</th>
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<tr>
<td><strong>Carrying amount</strong></td>
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<tr>
<td><strong>Debt securities</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other financial liabilities</td>
<td>2,250</td>
<td>2,290</td>
<td>1,750</td>
<td>1,750</td>
<td>Annex V.Part 1.42(a), 44(c)</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>ECB/2013/33 Annex 2 Part 2.9.1</td>
</tr>
<tr>
<td>Central banks</td>
<td>2,250</td>
<td>2,290</td>
<td>1,750</td>
<td>1,750</td>
<td>Annex V.Part 1.42(b), 44(c)</td>
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<tr>
<td>of which: Current accounts / overnight deposits</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>ECB/2013/33 Annex 2 Part 2.9.1</td>
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<tr>
<td>General governments</td>
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<td>0</td>
<td>Annex V.Part 1.42(c), 44(c)</td>
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<tr>
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<td>0</td>
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<td>ECB/2013/33 Annex 2 Part 2.9.1</td>
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<td>Credit institutions</td>
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<td>2,319</td>
<td>2,155</td>
<td>2,056</td>
<td>Annex V.Part 1.42(d), 44(c)</td>
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<td>16</td>
<td>20</td>
<td>22</td>
<td>ECB/2013/33 Annex 2 Part 2.9.1</td>
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<td>Other financial corporations</td>
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<td>300</td>
<td>280</td>
<td>239</td>
<td>Annex V.Part 1.42(e), 44(c)</td>
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<td>of which: Current accounts / overnight deposits</td>
<td>126</td>
<td>95</td>
<td>140</td>
<td>93</td>
<td>ECB/2013/33 Annex 2 Part 2.9.1</td>
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<td>Non-financial corporations</td>
<td>500</td>
<td>700</td>
<td>700</td>
<td>700</td>
<td>Annex V.Part 1.42(f), 44(c)</td>
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<tr>
<td>of which: Current accounts / overnight deposits</td>
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<td>56</td>
<td>0</td>
<td>0</td>
<td>ECB/2013/33 Annex 2 Part 2.9.1</td>
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<td>Households</td>
<td>19,138</td>
<td>20,422</td>
<td>21,421</td>
<td>21,072</td>
<td>Annex V.Part 1.42(g), 44(c)</td>
</tr>
<tr>
<td>of which: Current accounts / overnight deposits</td>
<td>13,638</td>
<td>14,658</td>
<td>15,357</td>
<td>15,271</td>
<td>Annex V.Part 1.42(h), 44(c)</td>
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<td>Debt securities issued</td>
<td>22,980</td>
<td>22,881</td>
<td>22,300</td>
<td>20,623</td>
<td>Annex V Part 1.37, Part 2.98</td>
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<td>Of which: Subordinated Debt securities issued</td>
<td>878</td>
<td>890</td>
<td>875</td>
<td>880</td>
<td>Annex V Part 1.37</td>
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<tr>
<td>Other financial liabilities</td>
<td>701</td>
<td>501</td>
<td>582</td>
<td>678</td>
<td>Annex V Part 1.38-41</td>
</tr>
</tbody>
</table>

**TOTAL FINANCIAL LIABILITIES** | 48,182 | 49,546 | 49,326 | 47,211 |            |
2021 EU-wide Transparency Exercise

Market Risk
RC Banque

<table>
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<tr>
<th>Date</th>
<th>Traded Debt Instruments</th>
<th>Of which: General risk</th>
<th>Of which: Specific risk</th>
<th>Equities</th>
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<th>Foreign exchange risk</th>
<th>Commodities risk</th>
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Note: the 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.

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<tr>
<td>Exposure Value</td>
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### GERMANY

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<th>Risk exposure amount</th>
<th>Total value adjustments and provisions</th>
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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). Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the provisions.
### Consolidated data

#### Standardised Approach

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 31/03/2021</th>
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<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Factor</td>
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<tr>
<td></td>
<td>$m$</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td>6,726</td>
<td>0.95</td>
</tr>
<tr>
<td><strong>Others</strong></td>
<td>5,472</td>
<td>0.95</td>
</tr>
<tr>
<td><strong>SME</strong></td>
<td>1,244</td>
<td>0.95</td>
</tr>
<tr>
<td><strong>Retail</strong></td>
<td>2,710</td>
<td>0.95</td>
</tr>
<tr>
<td><strong>Infrastructures</strong></td>
<td>1,688</td>
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</tr>
<tr>
<td><strong>Other exposures</strong></td>
<td>1,051</td>
<td>0.95</td>
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#### Exposure Value

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#### Value adjustments and provisions

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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).
2. Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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#### Notes

- Exposures are reported at original amount. Original amounts are the result of the application of the EBA’s standardised approach, with both the inclusion of exposure amounts in retail and investment services providers, the calculation of both equity and collateral infrastructure, and the aggregation of exposures across all counterparties.
- The results are subject to certain limitations, including the exclusion of some types of exposures, such as those with a high credit risk exposure.
- The information provided is based on data reported by credit institutions as of 30/06/2021.
### Spain

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### Austria

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## Consolidated data

### 2021 EU-wide Transparency Exercise

#### Credit Risk - IRB Approach

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<td>(mln EUR, %)</td>
<td>(mln EUR, %)</td>
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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).

#### Risk exposure amount

<table>
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<th>Date of Observation</th>
<th>Corporates</th>
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### France

#### Risk exposure amount

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### Germany

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### Italy

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### United Kingdom

#### Risk exposure amount

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<tr>
<td>Retail - Secured on real estate property</td>
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</tr>
<tr>
<td>Corporates - Of Which: SME</td>
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<td>99.9%</td>
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<tr>
<td>Corporates - Of Which: non-SME</td>
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### KOREA, REPUBLIC OF

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## 2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

### As of 31/12/2020

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<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>Total carrying amount of non-derivative financial assets of which: Financial assets held for trading</th>
<th>Total carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss</th>
<th>Total carrying amount of non-derivative financial assets of which: Financial assets at amortized cost</th>
<th>Derivatives with positive fair value</th>
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<th>Off-balance sheet exposures</th>
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## 2021 EU-wide Transparency Exercise

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

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<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet exposures</th>
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### 2021 EU-wide Transparency Exercise

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

**RCI Banque**

**As of 31/12/2020**

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## 2021 EU-wide Transparency Exercise
### General governments exposures by country of the counterparty
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#### As of 31/12/2020

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### 2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

#### RCI Banque

**As of 31/12/2020**

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**Notional amount**

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**Latin America and the Caribbean**

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**Middle East**

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**2021 EU-wide Transparency Exercise**

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

As of 31/12/2020

**RCI Banque**

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**2021 EU-wide Transparency Exercise**

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

As of 31/12/2020

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General governments exposures by country of the counterparty

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#### Notes

- Risk weighted exposure amount is not applicable as the data is limited to the direct exposures and derivatives.
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<td>22</td>
<td>88</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Italy</td>
<td>24</td>
<td>71</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Switzerland</td>
<td>24</td>
<td>71</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>United Kingdom</td>
<td>24</td>
<td>71</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
### 2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

**RCI Banque**

#### As of 30/06/2021

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets designated at fair value through profit or loss</td>
<td>Carrying amount</td>
</tr>
<tr>
<td>(0 - 3M)</td>
<td>Slovenia</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(3M - 1Y)</td>
<td>Luxembourg</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(1Y - 2Y)</td>
<td>Poland</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(2Y - 3Y)</td>
<td>Czech Republic</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(3Y - 5Y)</td>
<td>Slovakia</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(5Y - 10Y)</td>
<td>Austria</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(10Y - more)</td>
<td>Germany</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Total:***

<table>
<thead>
<tr>
<th>Country / Region</th>
<th>Total gross carrying amount of non-derivative financial assets</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
<td>Off-balance sheet exposures</td>
</tr>
<tr>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets designated at fair value through profit or loss</td>
<td>Carrying amount</td>
<td>Natural amount</td>
</tr>
<tr>
<td>Slovenia</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Poland</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Slovakia</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Austria</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Germany</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total:***</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
## 2021 EU-wide Transparency Exercise
### General governments exposures by country of the counterparty

**RCI Banque**

**As of 30/06/2021**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>Direct exposures</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On balance sheet</td>
<td></td>
<td>Off-balance sheet exposures</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total gross carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets (net of short positions)</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: financial assets held for trading</td>
<td>of which: financial assets designated as fair value through profit or loss</td>
<td>of which: financial assets at fair value through other comprehensive income</td>
</tr>
<tr>
<td>0 - 3M</td>
<td>Spain</td>
<td>$USD 12 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td>3M - 1Y</td>
<td>Spain</td>
<td>$USD 12 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td>1Y - 2Y</td>
<td>Spain</td>
<td>$USD 12 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td>2Y - 3Y</td>
<td>Spain</td>
<td>$USD 12 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td>3Y - 5Y</td>
<td>Spain</td>
<td>$USD 12 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td>5Y - 10Y</td>
<td>Spain</td>
<td>$USD 12 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td>10Y +</td>
<td>Spain</td>
<td>$USD 12 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>China</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>Germany</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>United Kingdom</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>Norway</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>Austria</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>Sweden</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>Switzerland</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>France</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>United States</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td></td>
<td>Hong Kong</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
<td>$USD 0 mln</td>
</tr>
<tr>
<td>Residual Maturity</td>
<td>Country / Region</td>
<td>On balance sheet</td>
<td>Derivatives</td>
<td>Off balance sheet</td>
</tr>
<tr>
<td>------------------</td>
<td>------------------</td>
<td>-----------------</td>
<td>-------------</td>
<td>------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
<td>Total carrying amount of non-derivative financial assets</td>
<td>Derivatives with positive fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: Financial assets held for trading</td>
<td>of which: Financial assets designated at fair value through profit or loss</td>
<td>of which: Financial assets of the counterparty at fair value through other comprehensive income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Carrying amount</td>
<td>Natural amount</td>
<td>Carrying amount</td>
</tr>
<tr>
<td></td>
<td>Panama</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Switzerland</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Belgium</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Norway</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

As of 30/06/2021
## 2021 EU-wide Transparency Exercise

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

**As of 30/06/2021**

<table>
<thead>
<tr>
<th>Residual Maturity</th>
<th>Country / Region</th>
<th>On balance sheet</th>
<th>Derivatives</th>
<th>Off balance sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Direct exposures</td>
<td>Derivatives</td>
<td>Risk weighted exposure amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Carrying amount</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Natural amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Risk weighted</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
<td>Derivatives with positive fair value</td>
<td>Derivatives with negative fair value</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
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</tr>
<tr>
<td></td>
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<td>Total carrying amount of non-derivative financial assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Total carrying amount of non-derivative financial assets</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Notes and Definitions

- Information disclosed in this template is sourced from EBA template C.33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.
- Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "on-balance" and "off-balance" exposures. Firms with less than 1% of total sovereign exposures are not required to disclose information on sovereign exposures.
- The reported values in the "Direct exposures" section are provided on a gross basis, with the exception of sovereign exposures towards central, regional and local governments on an immediate borrower basis. The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e., CRG exposure) constituted as off-balance sheet items.
- Direct exposures are reported on a gross basis, with the exception of sovereign exposures towards central, regional and local governments on an immediate borrower basis. The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e., CRG exposure) constituted as off-balance sheet items.
- Off-balance sheet exposures are reported on a gross basis, with the exception of sovereign exposures towards central, regional and local governments on an immediate borrower basis. The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e., CRG exposure) constituted as off-balance sheet items.
- The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.
- The values for the "Other" bucket are 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 €100,000.
- The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
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- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
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- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
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- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
- The values for the "Other" bucket are 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 €100,000.
## 2021 EU-wide Transparency Exercise

### Performing and non-performing exposures

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes due to credit risk and provisions</th>
<th>Other allowances and financial guarantees provided on performing exposures</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes due to credit risk and provisions</th>
<th>Other allowances and financial guarantees provided on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td>30/06/2021</td>
<td>Of which: performing</td>
<td>Of which: non-performing</td>
<td>Of which: Stage 1</td>
<td>Of which: Stage 2</td>
<td>Of which: Stage 3</td>
<td>Of which: Stage 1</td>
</tr>
<tr>
<td></td>
<td>56,691</td>
<td>29,138</td>
<td>470</td>
<td>348</td>
<td>292</td>
<td>116</td>
</tr>
</tbody>
</table>

**Notes:***

1. **For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29**

2. **Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)**

3. **Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)**

4. **For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are reported on a gross basis and reflect negative entries as part of the same sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.**

5. **(5) 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.**

6. **(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)**

7. **(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)**

8. **(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29**

9. **(4) Reporting of off-balance sheet exposures (including off-balance sheet commitments) for purposes of this exercise is provided on a gross basis and reflects negative entries as part of the same sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.**

10. **The balance of central banks and other demand deposits**

11. **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.**

12. **Reporting of off-balance sheet exposures (including off-balance sheet commitments) for purposes of this exercise is provided on a gross basis and reflects negative entries as part of the same 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

### Forborne exposures

#### RCI Banque

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2020</th>
<th>As of 31/12/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
</tr>
<tr>
<td></td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
</tr>
<tr>
<td>Cash balances at central banks and other demand deposits</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>243</td>
<td>65</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
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<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>42</td>
<td>6</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>38</td>
<td>6</td>
</tr>
<tr>
<td>Households</td>
<td>203</td>
<td>57</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>243</td>
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</tr>
<tr>
<td>Loans and advances that have been forborne more than twice</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-performing forborne loans and advances that failed to meet the non-performing exit criteria</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**QUALITY OF FORBEARANCE**

<table>
<thead>
<tr>
<th></th>
<th>As of 30/09/2020</th>
<th>As of 31/12/2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
</tr>
<tr>
<td></td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
</tr>
<tr>
<td>Cash balances at central banks and other demand deposits</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>243</td>
<td>65</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>42</td>
<td>6</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>38</td>
<td>6</td>
</tr>
<tr>
<td>Households</td>
<td>203</td>
<td>57</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>243</td>
<td>65</td>
</tr>
<tr>
<td>Loans and advances that have been forborne more than twice</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-performing forborne loans and advances that failed to meet the non-performing exit criteria</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### Notes


2. For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a decreasing assets approach. Following this sign convention, information is disclosed with a positive sign. The same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions' for exposures with forbearance measures) 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.
<table>
<thead>
<tr>
<th>Cash balances at central banks and other demand deposits</th>
<th>As of 31/03/2021</th>
<th>As of 30/06/2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>421</td>
<td>294</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>105</td>
<td>115</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>70</td>
<td>73</td>
</tr>
<tr>
<td>Of which collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
<td>58</td>
<td>55</td>
</tr>
<tr>
<td>Of which collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which collateral and financial guarantees received on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

(1) 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, subline 33.

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit risk type basis, as explained in Annex V, Part I paragraph 9 and (1) 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

<table>
<thead>
<tr>
<th>Activity category</th>
<th>2020 Q4</th>
<th>2021 Q1</th>
<th>2021 Q2</th>
<th>2021 Q3</th>
<th>2021 Q4</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Agriculture, forestry and fishing</td>
<td>157</td>
<td>121</td>
<td>113</td>
<td>113</td>
<td>113</td>
</tr>
<tr>
<td>B Manufacturing</td>
<td>342</td>
<td>38</td>
<td>38</td>
<td>38</td>
<td>38</td>
</tr>
<tr>
<td>C Construction</td>
<td>354</td>
<td>27</td>
<td>27</td>
<td>27</td>
<td>27</td>
</tr>
<tr>
<td>D Real estate activities</td>
<td>377</td>
<td>17</td>
<td>17</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>E Financial and insurance activities</td>
<td>519</td>
<td>16</td>
<td>16</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>F Transport and storage</td>
<td>579</td>
<td>11</td>
<td>11</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>G Wholesale and retail trade</td>
<td>1,261</td>
<td>52</td>
<td>52</td>
<td>52</td>
<td>52</td>
</tr>
<tr>
<td>H Accommodation and food service activities</td>
<td>176</td>
<td>24</td>
<td>24</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>I Information and communication</td>
<td>298</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>J Professional, scientific and technical activities</td>
<td>2020 Q4</td>
<td>2021 Q1</td>
<td>2021 Q2</td>
<td>2021 Q3</td>
<td>2021 Q4</td>
</tr>
<tr>
<td>K Public administration and defence, activities</td>
<td>687</td>
<td>153</td>
<td>153</td>
<td>153</td>
<td>153</td>
</tr>
<tr>
<td>L Education</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>M Human health services and social work</td>
<td>65</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>N Arts, entertainment and recreation</td>
<td>498</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

* The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the EBA's Framework (Regulation (EU) 2019/2088) which follows a sign convention based on a net/gross convention, as explained in Annex 1, Point 2.5 and Annex 2, Section 8.2 of Regulation (EU) No 680/2014 on Supervisory Reporting.
### 2021 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative measures and public guarantee schemes in accordance with EBA Guidelines

**Bank**

<table>
<thead>
<tr>
<th>Category</th>
<th>Gross Carrying Amount</th>
<th>Inflows to Non-performing Loans</th>
<th>Non-performing Loans</th>
<th>Inflows to Performing Loans</th>
<th>Performing Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to Non-financial Corporations</td>
<td>20,000,000</td>
<td>1,000,000</td>
<td>1,000,000</td>
<td>19,000,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Loans to Small and Medium-sized Enterprises</td>
<td>20,000,000</td>
<td>1,000,000</td>
<td>1,000,000</td>
<td>19,000,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Loans to Households</td>
<td>20,000,000</td>
<td>1,000,000</td>
<td>1,000,000</td>
<td>19,000,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Loans to Commercial and Other Interest Non-comparable Loans</td>
<td>20,000,000</td>
<td>1,000,000</td>
<td>1,000,000</td>
<td>19,000,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Loans to Residential and Other Non-comparable Loans</td>
<td>20,000,000</td>
<td>1,000,000</td>
<td>1,000,000</td>
<td>19,000,000</td>
<td>1,000,000</td>
</tr>
</tbody>
</table>

*Note: All values are in mln EUR.*

**Additional Information**

- Non-performing Loans:
  - 20,000,000 (of which 19,000,000 are performing)
  - 1,000,000 (of which 900,000 are performing)

- Performing Loans:
  - 1,000,000 (of which 900,000 are performing)

- Inflows to Non-performing Loans:
  - 1,000,000 (of which 900,000 are performing)

- Inflows to Performing Loans:
  - 1,000,000 (of which 900,000 are performing)
Performing

Accumulated impairment, accumulated negative changes in fair value due to credit risk

Of which:

Performing

Accumulated impairment, accumulated negative changes in fair value due to credit risk

Of which:

Non-performing

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

As of 30/06/2021

Loans and advances with expired EBA-compliant moratoria

of which: Non-financial corporations

of which: Collateralised by residential immovable property

of which: Households

Newly originated loans and advances subject to public guarantee

of which: Small and Medium-sized Enterprises

of which: Collateralised by residential immovable property

Gross carrying amount

Gross carrying amount

2021 EU-wide Transparency Exercise

RCI Banque