

2025 EU-wide Transparency Exercise

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.

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Leverage ratio

RCI Banque

		(mln EUR, %)					
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,682	6,022	5,935	6,131	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,682	6,022			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	72,120	74,815	74,691	75,778	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	72,120	74,815			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.88%	8.05%	7.95%	8.09%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.88%	8.05%			[A.2]/[B.2]	

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	3,072	4,155	1,054	2,108
Of which debt securities income	48	64	16	26
Of which loans and advances income	2,874	3,797	983	1,986
Interest expenses	2,063	2,763	667	1,332
(Of which deposits expenses)	1,115	1,397	310	648
(Of which debt securities issued expenses)	793	1,081	290	565
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	129
Net Fee and commission income	418	523	115	234
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	15	0	-10	-19
Gains or (-) losses on financial assets and liabilities held for trading, net	25	42	-1	-9
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	1	0	-1
Gains or (-) losses from hedge accounting, net	-3	-4	-1	0
Exchange differences [gain or (-) loss], net	-37	-55	2	5
Net other operating income / (expenses)	29	32	14	44
TOTAL OPERATING INCOME, NET	1,457	1,931	506	1,160
(Administrative expenses)	578	784	201	396
(Cash contributions to resolution funds and deposit guarantee schemes)	0	1	0	0
(Depreciation)	18	24	6	12
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-31	-35	-2	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	-1	0	0
(Other provisions)	-31	-34	-2	-2
Of which pending legal issues and tax litigation ⁽¹⁾	0	-26	0	0
Of which restructuring ²	0	-7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	150	174	62	113
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	150	174	62	113
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	168	229	32	-5
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	911	1,211	270	635
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	726	981	193	459
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	726	981	193	459
Of which attributable to owners of the parent	715	952	188	449

⁽¹⁾ Information available only as of end of the year

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

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Breakdown of liabilities

RCI Banque

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	43	52	68	37	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	11	10	10	520	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	60,023	62,814	61,303	62,047	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	310	270	269	286	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	134	168	168	220	IAS 37.10; IAS 1.54(l)
Tax liabilities	853	893	865	864	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,048	2,130	2,351	2,222	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 ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	63,422	66,337	65,033	66,197	IAS 1.9(b);IG 6
TOTAL EQUITY	6,542	6,764	6,904	6,972	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	69,964	73,101	71,937	73,169	IAS 1.IG6

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

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Breakdown of liabilities

RCI Banque

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		353	322	338	324	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,294	2,000	328	1,178	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	2	3	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	2,288	2,520	2,195	2,738	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	81	95	46	282	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	297	329	358	258	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	139	179	197	67	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	600	617	600	600	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	17	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	30,076	30,508	30,969	30,490	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	17,984	18,729	19,143	18,681	Annex V.Part 1.42(f), 44(c)
Debt securities issued		24,375	25,924	25,669	25,938	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,642	1,678	1,322	1,343	Annex V.Part 1.37
Other financial liabilities		1,103	925	1,194	1,365	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		60,387	63,145	61,650	62,891	

2025 EU-wide Transparency Exercise
Market Risk
RCI Banque

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT			
	MULTIPLICATION FACTOR (ms) 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	MULTIPLICATION FACTOR (ms) 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				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Equities	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	1,156	1,202	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
Total	1,156	1,202	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Equities	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	1,130	1,108	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
Total	1,130	1,108	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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		4,707	4,547	422	4,707	4,707	422		
Regional governments or local authorities		51	50	10	51	48	10		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organizations		0	0	0	0	0	0		
Institutions		2,741	2,704	624	2,571	2,561	574		
Corporates		1,283	1,202	4,483	2,527	2,274	5,894		
of which: SME		1,283	1,202	4,483	2,527	2,274	5,894		
Retail		7,679	7,335	5,130	7,994	7,721	5,368		
Secured by mortgages on immovable property and AOC exposures		2,518	2,424	1,432	2,738	2,658	1,567		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		
Items associated with particularly high risk		558	272	304	548	261	299	283	
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		124	121	104	124	120	114		
Collective Investments Undertakings (CIU)		78	78	150	78	78	143		
Equity		28	28	88	28	28	88		
Other exposures		3,051	3,345	1,721	3,021	3,384	1,758		
Standardized Total ⁽⁴⁾		28,112	26,740	13,891	27,711	26,811	15,241	685	

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original measure or Top 10 countries, except for original measures, published as of last quarter.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		6,051	6,051	0	4,803	4,803	0		
Regional governments or local authorities		51	50	10	51	48	10		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organizations		0	0	0	0	0	0		
Institutions		1,831	1,830	261	1,607	1,599	259		
Corporates		1,021	948	3,241	1,202	1,054	3,444		
of which: SME		1,021	948	3,241	1,202	1,054	3,444		
Retail		130	99	76	208	207	159		
Secured by mortgages on immovable property and AOC exposures		288	288	184	288	288	184		
of which: SME		97	96	55	114	111	65		
Exposures in default		0	0	0	0	0	0		
Items associated with particularly high risk		25	16	22	33	25	31	13	
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		15	15	4	27	22	5		
Collective Investments Undertakings (CIU)		0	0	0	0	0	0		
Equity		1	1	1	1	1	1		
Other exposures		385	201	240	348	222	238		
Standardized Total ⁽⁴⁾		133	133	240	133	133	240	241	

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		167	167	0	168	168	0		
Regional governments or local authorities		0	0	0	0	0	0		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organizations		0	0	0	0	0	0		
Institutions		149	149	30	174	174	30		
Corporates		827	842	324	826	844	344		
of which: SME		239	230	176	296	286	127		
Retail		428	428	111	398	398	111		
Secured by mortgages on immovable property and AOC exposures		27	26	15	32	32	18		
of which: SME		0	0	0	0	0	0		
Exposures in default		40	28	31	36	25	27	11	
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		20	20	4	22	19	4		
Collective Investments Undertakings (CIU)		0	0	0	0	0	0		
Equity		4	4	4	1	1	1		
Other exposures		1,005	1,005	761	1,121	1,121	761		
Standardized Total ⁽⁴⁾		43	43	761	43	43	761	761	

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		1,312	1,312	50	1,172	1,172	50		
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 Organizations		0	0	0	0	0	0		
Institutions		488	488	100	388	388	100		
Corporates		138	135	140	305	229	213		
of which: SME		67	64	46	145	89	53		
Retail		1,283	1,282	380	1,044	1,044	402		
Secured by mortgages on immovable property and AOC exposures		297	275	204	300	281	212		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0		
Collective Investments Undertakings (CIU)		0	0	0	0	0	0		
Equity		0	0	0	0	0	0		
Other exposures		624	624	431	602	602	454		
Standardized Total ⁽⁴⁾		43	43	431	43	43	454	454	

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY		110	110	30	110	110	22		
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 Organizations		0	0	0	0	0	0		
Institutions		84	84	18	72	72	18		
Corporates		365	314	262	325	268	224		
of which: SME		286	238	189	286	238	189		
Retail		117	115	74	111	108	70		
Secured by mortgages on immovable property and AOC exposures		68	68	38	64	64	35		
of which: SME		0	0	0	0	0	0		
Exposures in default		0	0	0	0	0	0		
Items associated with particularly high risk		0	0	0	0	0	0		
Subordinated debt exposures		0	0	0	0	0	0		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a 1T credit assessment		0	0	0	0	0	0		
Collective Investments Undertakings (CIU)		0	0	0	0	0	0		
Equity		0	0	0	0	0	0		
Other exposures		232	232	133	232	232	133		
Standardized Total ⁽⁴⁾		27	27	133	27	27	133	133	

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	40	40	0	0	54	54	19	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	511	511	115	34	34	34	283	0
	Corporates	2287	2284	266	328	328	328	88	0
	of which: SME	83	81	63	134	134	134	78	0
	Retail	602	602	69	105	105	105	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	660	655	65	43	651	651	33	28	

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BRAZIL	Central governments or central banks	151	151	117	0	117	117	43	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	40	40	40	0	0	0	0	0
	Corporates	377	375	159	495	311	311	256	0
	of which: SME	388	351	117	394	240	240	183	0
	Retail	1,149	1,150	915	1,309	1,245	1,245	898	0
	of which: SME	239	233	122	236	232	232	131	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	52	52	76	62	62	62	93	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	660	655	65	43	651	651	33	28	

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
POLAND	Central governments or central banks	60	60	112	0	70	70	143	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	38	38	40	0	38	38	37	0
	Corporates	531	444	383	648	568	568	468	0
	of which: SME	288	258	178	378	388	388	251	0
	Retail	644	639	381	680	630	630	408	0
	Secured by mortgages on immovable property and AOC exposures	440	439	236	480	440	440	254	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	48	48	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	660	655	65	23	651	651	22	30	

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	38	38	40	0	38	38	37	0
	Corporates	234	233	229	295	294	294	288	0
	of which: SME	20	20	15	26	26	26	20	0
	Retail	788	783	547	795	790	790	553	0
	Secured by mortgages on immovable property and AOC exposures	227	225	128	238	222	222	127	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	21	21	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	660	655	65	4	651	651	29	30	

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
MOROCCO	Central governments or central banks	17	17	40	0	11	11	10	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	68	68	68	0	50	50	50	0
	Corporates	165	134	134	272	215	215	211	0
	of which: SME	20	20	15	26	26	26	20	0
	Retail	394	381	245	463	450	450	289	0
	Secured by mortgages on immovable property and AOC exposures	236	235	133	272	270	270	154	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	95	95	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	660	655	65	73	651	651	29	74	

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
COLOMBIA	Central governments or central banks	23	23	43	0	23	23	43	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	58	58	58	0	23	23	23	0
	Corporates	165	134	134	272	215	215	211	0
	of which: SME	20	20	15	26	26	26	20	0
	Retail	611	579	431	619	598	598	442	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	168	83	83	83	170	75	76	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized Total ⁽⁴⁾	660	655	65	112	651	651	112	112	

⁽¹⁾ Original exposure, unless 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 are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		2,224	2,224	276	2,134	2,134	288	2,134	288
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		3,273	3,273	1,071	3,224	3,224	1,071	3,224	1,071
Corporates		5,466	5,242	4,028	7,405	7,360	6,668	7,360	6,668
of which: SME		2,051	1,482	1,482	2,462	2,287	2,287	2,287	2,287
Retail		8,192	8,073	5,362	8,228	8,115	5,388	8,115	5,388
of which: SME		2,755	2,755	1,574	2,816	2,786	1,598	2,786	1,598
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		166	272	366	168	272	212	168	212
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		76	76	111	82	82	177	82	177
Equity		36	36	60	24	24	68	24	68
Other exposures		1,013	2,772	2,116	1,313	1,855	2,339	1,313	2,339
Standardised Total ⁽⁴⁾		28,100	27,983	15,547	28,882	27,824	17,545	28,882	17,545

(1) Original exposure, unless 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) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		5,277	5,276	1	5,273	5,273	1	5,273	1
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,786	1,786	632	1,827	1,827	646	1,827	646
Corporates		602	586	471	1,262	1,248	1,208	1,248	1,208
of which: SME		82	82	82	169	169	129	169	129
Retail		251	243	171	272	272	148	272	148
of which: SME		96	94	94	122	122	70	122	70
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		38	30	60	37	28	38	38	38
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		1	1	5	1	1	5	1	5
Other exposures		179	249	235	520	380	376	380	376
Standardised Total ⁽⁴⁾		7,873	7,872	2,445	7,873	7,873	2,445	7,873	2,445

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY		168	168	0	165	165	0	165	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		63	63	13	59	58	12	59	12
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		180	180	46	201	201	53	201	53
Corporates		121	116	111	132	132	141	132	141
of which: SME		105	105	105	105	105	105	105	105
Retail		25	25	15	26	26	15	26	15
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		26	17	20	20	12	21	20	21
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		1	1	4	1	1	4	1	4
Other exposures		1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420
Standardised Total ⁽⁴⁾		1,688	1,688	1,440	1,688	1,688	1,440	1,688	1,440

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		112	112	0	641	641	94	641	94
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		84	84	17	97	97	19	97	19
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		107	105	93	311	314	221	314	221
Corporates		57	56	42	67	64	50	64	50
of which: SME		0	0	0	0	0	0	0	0
Retail		410	404	211	611	606	311	606	311
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		12	10	12	12	11	14	12	14
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		22	22	11	22	22	12	22	12
Standardised Total ⁽⁴⁾		329	329	329	641	641	329	641	329

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY		112	112	0	120	120	0	120	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		46	46	0	46	46	0	46	0
Corporates		390	386	320	454	453	369	453	369
of which: SME		255	251	200	285	285	275	285	275
Retail		111	110	73	100	99	65	99	65
of which: SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		508	508	320	640	640	320	640	320

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments.

RCI Banque

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN		54	54	24	63	63	22	23	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		40	40	33	77	77	35	43	
Corporates		462	442	381	504	480	434	434	
Retail		202	202	207	207	207	145	145	
of which: SME		106	106	79	110	110	82	82	
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
Exposures in default		2	0	0	1	2	1	1	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	2	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				23	53	53	33	23	

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BRAZIL		126	126	146	122	122	169	52	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		123	123	83	115	115	89	89	
Corporates		400	315	381	487	302	250	250	
Retail		306	306	330	383	220	127	127	
of which: SME		139	137	99	1,277	1,277	918	918	
of which: SME secured by mortgages on immovable property and ADC exposures		219	215	133	226	222	168	168	
of which: SME secured by mortgages on immovable property and ADC exposures		60	50	31	64	51	33	33	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	27	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				146	52	172	169	52	

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
POLAND		75	75	169	72	72	147	33	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		27	27	27	27	27	29	29	
Corporates		186	185	478	611	647	526	526	
Retail		440	440	440	440	440	440	440	
of which: SME		705	686	714	714	714	473	473	
of which: SME secured by mortgages on immovable property and ADC exposures		475	468	207	479	472	270	270	
of which: SME secured by mortgages on immovable property and ADC exposures		46	39	31	40	39	23	23	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	20	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				169	30	403	333	33	

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND		1	1	0	0	0	0	0	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		27	27	27	27	27	29	29	
Corporates		240	239	385	294	293	288	288	
Retail		226	226	226	226	226	226	226	
of which: SME		815	809	567	861	860	589	589	
of which: SME secured by mortgages on immovable property and ADC exposures		226	224	110	223	220	110	110	
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
Exposures in default		0	0	0	0	0	0	0	
Items associated with particularly high risk		0	0	0	0	0	0	5	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0	11	11	11	5	

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
MOROCCO		35	35	35	34	34	36	36	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		88	88	115	87	87	100	100	
Corporates		172	171	285	163	163	303	303	
Retail		97	97	140	97	97	140	140	
of which: SME		462	440	285	508	484	484	484	
of which: SME secured by mortgages on immovable property and ADC exposures		292	283	162	325	317	162	162	
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
Exposures in default		89	24	24	97	24	24	24	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				35	34	97	24	36	

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
COLOMBIA		35	35	34	33	33	33	33	
Central governments or central banks		0	0	0	0	0	0	0	
Regional governments or local authorities		0	0	0	0	0	0	0	
Public sector entities		0	0	0	0	0	0	0	
Multilateral Development Banks		0	0	0	0	0	0	0	
International Organisations		0	0	0	0	0	0	0	
Institutions		55	55	14	28	28	30	30	
Corporates		88	88	115	87	86	100	100	
Retail		33	33	21	21	21	21	21	
of which: SME		198	171	438	562	542	406	406	
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
of which: SME secured by mortgages on immovable property and ADC exposures		0	0	0	0	0	0	0	
Exposures in default		174	76	76	98	172	74	74	
Items associated with particularly high risk		0	0	0	0	0	0	0	
Subordinated debt exposures		0	0	0	0	0	0	0	
Covered bonds		0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	
Collective investments undertakings (CIU)		1	1	39	7	7	83	83	
Equity		0	0	0	0	0	0	0	
Other exposures		0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				34	220	220	115	115	

(1) Original exposure, unless 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 but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	11,020	96	11,021	6,288	19	56	15,381	0	11,381	0	6,996	96	69	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,432	13	1,432	580	0	3	1,683	33	1,683	33	1,683	634	4	12	0	0
	Retail	13,213	843	32,213	15,456	440	694	30,766	666	23,766	15,696	456	684	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	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	0	0	0	0
	Retail - Other Retail	13,213	843	32,213	15,456	440	694	30,766	666	23,766	15,696	456	684	0	0	0	0
	Retail - Other Retail - Of Which: SME	3,722	133	3,722	1,514	75	111	3,772	131	3,772	131	3,772	80	140	0	0	0
	Retail - Other Retail - Of Which: non-SME	9,491	710	18,491	13,942	365	583	27,054	535	20,054	12,566	376	544	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

⁽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⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
⁽⁴⁾Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,871	44	6,871	4,550	17	37	7,527	104	7,927	4,732	94	48	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	323	2	323	213	2	3	302	1	302	188	2	2	0	0	0	0
	Retail	12,436	388	32,436	4,817	85	130	12,380	382	10,780	4,666	87	313	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	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	0	0	0	0
	Retail - Other Retail	12,436	388	32,436	4,817	85	130	12,380	382	10,780	4,666	87	313	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,811	83	1,811	726	25	69	1,838	88	1,838	732	28	91	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	10,625	306	10,625	4,091	60	267	10,542	294	8,942	3,934	59	242	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

⁽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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,190	3	1,190	486	2	5	1,485	4	1,485	620	1	7	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	571	3	571	155	2	4	654	4	654	314	1	4	0	0	0	0
	Retail	7,463	82	7,463	2,919	87	80	7,441	84	7,441	2,930	90	80	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	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	0	0	0	0
	Retail - Other Retail	7,463	82	7,463	2,919	87	80	7,441	84	7,441	2,930	90	80	0	0	0	0
	Retail - Other Retail - Of Which: SME	984	17	984	365	18	16	976	18	976	341	19	19	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6,479	65	6,479	2,574	69	64	6,465	67	6,465	2,587	71	61	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

⁽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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	968	0	968	384	0	1	1,142	0	1,142	458	0	2	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	39	0	39	13	0	0	39	0	39	13	0	0	0	0	0	0
	Retail	4,976	47	4,976	2,817	81	114	4,958	40	4,958	2,885	85	116	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	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	0	0	0	0
	Retail - Other Retail	4,976	47	4,976	2,817	81	114	4,958	40	4,958	2,885	85	116	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4,976	47	4,976	2,817	81	114	4,958	40	4,958	2,885	85	116	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																	

⁽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⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,091	9	1,091	352	0	6	1,776	9	1,776	581	0	6	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	296	6	296	94	0	4	390	7	390	139	0	4	0	0	0	0
	Retail	6,076	44	6,076	2,662	88	56	6,251	47	6,251	2,711	41	53	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0															

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates		11,499	113	11,499	8,227	26	88	12,200	113	12,200	8,872	24	96	12,200	113	12,200	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		1,287	11	1,287	555	2	11	1,369	11	1,369	605	3	12	1,369	11	1,369	
Retail		34,475	681	34,475	15,344	405	111	37,003	899	37,003	15,478	469	700	37,003	899	469	
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	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	0	0	0	
Retail - Other Retail		36,875	681	36,875	15,344	405	111	37,003	899	37,003	15,478	469	700	37,003	899	700	
Retail - Other Retail - Of Which: SME		3,800	112	3,800	1,478	78	140	4,756	133	4,756	1,457	80	135	4,756	133	135	
Retail - Other Retail - Of Which: non-SME		32,875	569	32,875	13,867	327	71	32,247	766	32,247	14,021	389	565	32,247	766	565	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(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) Inci: RGA and PSDs from Q2 2025

(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(4) Inci: RGA and PSDs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates		6,851	99	6,851	5,303	22	48	7,316	99	7,316	5,631	21	53	7,316	99	7,316	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		267	0	267	371	0	2	249	0	249	159	0	2	249	0	2	
Retail		13,215	480	13,215	4,864	81	347	11,397	412	11,397	4,902	98	162	11,397	412	162	
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	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	0	0	0	
Retail - Other Retail		13,215	480	13,215	4,864	81	347	11,397	412	11,397	4,902	98	162	11,397	412	162	
Retail - Other Retail - Of Which: SME		1,831	30	1,831	682	27	90	1,770	92	1,770	656	28	87	1,770	92	87	
Retail - Other Retail - Of Which: non-SME		11,384	309	11,384	4,182	54	257	9,627	320	9,627	4,246	70	75	9,627	320	75	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(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) Inci: RGA and PSDs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates		1,442	4	1,442	788	1	6	1,641	4	1,641	942	2	8	1,641	4	1,641	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		601	4	601	399	1	4	665	4	665	233	2	5	665	4	665	
Retail		7,599	90	7,599	2,890	97	82	7,751	92	7,751	2,966	100	84	7,751	92	84	
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	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	0	0	0	
Retail - Other Retail		7,599	90	7,599	2,890	97	82	7,751	92	7,751	2,966	100	84	7,751	92	84	
Retail - Other Retail - Of Which: SME		180	18	180	311	19	19	187	18	187	312	19	19	187	18	187	
Retail - Other Retail - Of Which: non-SME		6,419	72	6,419	2,579	78	63	6,764	73	6,764	2,654	79	64	6,764	73	64	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(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) Inci: RGA and PSDs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates		1,076	0	1,076	801	0	2	1,069	0	1,069	816	0	2	1,069	0	2	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		37	0	37	15	0	0	41	0	41	17	0	0	41	0	0	
Retail		5,079	51	5,079	2,789	91	100	4,922	52	4,922	2,734	96	101	4,922	52	101	
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	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	0	0	0	
Retail - Other Retail		5,079	51	5,079	2,789	91	100	4,922	52	4,922	2,734	96	101	4,922	52	101	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME		5,079	51	5,079	2,789	91	100	4,922	52	4,922	2,734	96	101	4,922	52	101	
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(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) Inci: RGA and PSDs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates		1,287	50	1,287	606	3	5	1,217	9	1,217	685	0	6	1,217	9	1,217	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		232	6	232	89	0	1	207	6	207	80	0	3	207	6	207	
Retail		6,281	50	6,281	2,679	43	58	6,281	40	6,281	2,619	36	52	6,281	40	52	
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property -																	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

RCI Banque

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Others ⁽¹⁾																

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 counterparties 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 counterparties (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 counterparties (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 €0.4.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

RCI Banque

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]	Total	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Other Central and eastern Europe countries non EEA																
	Middle East																
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others ⁽¹⁾																
	Total																33

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 counterparties 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 counterparties (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 counterparties (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

RCI Banque

	As of 30/09/2024						As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on 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		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	221	113	59	57	2	0	248	118	84	80	2	0	0
Central banks	0	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	0
Credit institutions	0	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	0
Non-financial corporations	22	12	9	9	0	0	23	13	9	9	0	0	0
of which: small and medium-sized enterprises	18	11	9	8	0		18	12	8	8	0		0
Households	199	101	50	48	2	0	225	105	75	71	2	0	0
DEBT INSTRUMENTS other than HFT	221	113	59	57	2		248	118	84	80	2		0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice ⁽³⁾	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0						

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise

Forborne exposures

RCI Banque

	As of 31/03/2025								As of 30/06/2025							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	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			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	229	121	84	80	2	0	284	93	64	61	2	0				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	22	13	9	9	0	0	35	12	9	9	0	0				
of which: small and medium-sized enterprises	18	12	8	8	0		29	11	8	8	0					
Households	207	108	75	71	2	0	249	81	55	52	2	0				
DEBT INSTRUMENTS other than HFT	229	121	84	80	2		284	93	64	61	2					
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0				
QUALITY OF FORBEARANCE																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0									

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
RCI Banque

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	90	3	3	90	3	0	92	3	3	92	3	0	88	3	3	88	3	0	98	3	3	98	3	0
B Mining and quarrying	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	10	0	0	10	0	0
C Manufacturing	944	28	28	944	25	0	1,019	29	29	1,019	26	0	981	27	27	981	26	0	1,053	28	28	1,053	26	0
D Electricity, gas, steam and air conditioning supply	105	22	22	105	7	0	101	17	17	101	6	0	86	7	7	86	5	0	76	3	3	76	2	0
E Water supply	57	2	2	57	1	0	58	2	2	58	2	0	60	2	2	60	2	0	64	2	2	64	2	0
F Construction	1,531	54	54	1,531	43	0	1,570	53	53	1,570	45	0	1,627	54	54	1,627	47	0	1,705	55	55	1,705	47	0
G Wholesale and retail trade	13,371	127	127	13,371	121	0	16,972	172	172	16,972	141	0	14,401	183	183	14,401	142	0	16,533	181	181	16,533	150	0
H Transport and storage	539	34	34	539	16	0	535	33	33	535	16	0	539	33	33	539	16	0	554	33	33	554	17	0
I Accommodation and food service activities	186	9	9	186	6	0	191	8	8	191	6	0	193	8	8	193	6	0	209	9	9	209	6	0
J Information and communication	193	7	7	193	6	0	203	6	6	203	4	0	202	7	7	202	6	0	212	5	5	212	6	0
K Financial and insurance activities	48	2	2	48	1	0	39	2	2	39	1	0	29	2	2	29	1	0	26	1	1	26	1	0
L Real estate activities	160	11	11	160	8	0	166	10	10	166	8	0	169	10	10	169	8	0	180	10	10	180	8	0
M Professional, scientific and technical activities	748	36	36	748	25	0	697	32	32	697	25	0	680	33	33	680	25	0	717	32	32	717	25	0
N Administrative and support service activities	1,542	41	41	1,542	33	0	1,573	39	39	1,573	36	0	1,477	37	37	1,477	35	0	1,621	35	35	1,621	36	0
O Public administration and defence, compulsory social security	215	10	10	215	8	0	210	12	12	210	8	0	214	11	11	214	8	0	209	12	12	209	8	0
P Education	163	8	8	163	7	0	166	10	10	166	7	0	208	10	10	208	7	0	181	10	10	181	7	0
Q Human health services and social work activities	483	13	13	483	11	0	485	14	14	485	11	0	481	15	15	481	12	0	507	15	15	507	12	0
R Arts, entertainment and recreation	89	4	4	89	4	0	116	4	4	116	2	0	122	4	4	122	4	0	129	4	4	129	4	0
S Other services	422	14	14	422	12	0	416	13	13	416	13	0	425	12	12	425	12	0	446	10	10	446	10	0
Loans and advances	20,886	426	426	20,896	334	0	24,620	459	459	24,620	361	0	21,990	469	469	21,990	360	0	24,529	449	449	24,529	371	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)