RCI BANQUE

RISKS – PILLAR III

Update at
30 June 2021

STATEMENT ON INFORMATION PUBLISHED IN RESPECT OF PILLAR III

Senior management and the Board of Directors are responsible for implementing and maintaining an effective internal control organization overseeing the company's publications, including those issued in respect of the Pillar Ill report.

In that regard, I attest that RCI Banque discloses in its Pillar III report the information required by Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council in accordance with the formal policies, systems and internal controls.

After taking all reasonable measures to that end, I confirm that the information reported at 30 June 2021 has been subject to the same degree of internal audit as other information provided as regards the financial report.

João Miguel Leandro
Chief Executive Officer

INTRODUCTION

The following information concerns RCI Banque's risks and is provided to meet the disclosure requirements of Pillar III of the Basel Agreements, transposed into European law by means of Regulation (EU) 2013/575 (or CRR) amended by Regulation No. 2019/876 of May 20, 2019 (CRR2) and Directive 2013/36/ EU (or CRD IV) amended by Directive 2019/878/EU of 20 May 2019 (CRD V).

It is published on a consolidated basis (Article 13 of the CRR) and meets the requirements set out in part 8 of the CRR (Articles 431 and seq.).

RCI Banque's Pillar III report is published annually as a whole, but certain important or faster changing items are disclosed half-yearly, or only on a transitional basis (Article 492 of the CRR). No material, proprietary or confidential information is omitted (Article 432 of the CRR).

Publication of the risk report is the responsibility of RCI Banque's Company Chief Risk Officer. The information contained in this report has been prepared in accordance with the Pillar III disclosure procedure validated by RCI Banque's Regulatory Committee.

I - SUMMARY OF RISKS

1- KEY FIGURES

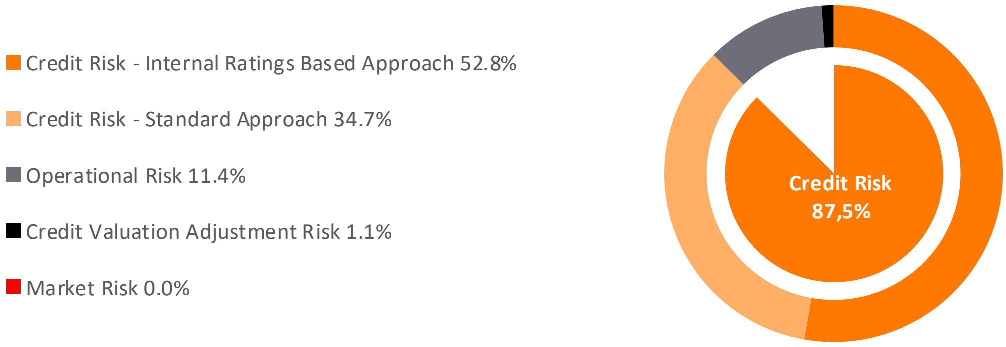
EU KM1 - Overview of risk weighted exposure amounts

In millions of euros	30/06/2021	31/03/2021	31/12/2020	30/09/2020	30/06/2020
Available own funds (amounts)					
Common Equity Tier 1 (CET1) capital	5 968	6 081	6 017	5 418	5 456
Tier 1 capital	5 968	6 081	6 017	5 418	5 456
Total capital	6 943	6 990	6 880	6 291	6 313
Risk-weighted exposure amounts					
Total risk-weighted exposure amount	35 088	36 651	34 702	35 686	34 822
Capital ratios (as a percentage of risk-weighted exposure amount)					
Common Equity Tier 1 ratio (%)	17,01%	16,59%	17,34%	15,18%	15,67%
Tier 1 ratio (%)	17,01%	16,59%	17,34%	15,18%	15,67%
Total capital ratio (%)	19,79%	19,07%	19,83%	17,63%	18,13%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,13%	1,13%	1,13%	1,12%	1,12%
of which: to be made up of CET1 capital (percentage points)	0,38%	0,38%	0,38%	0,38%	0,38%
of which: to be made up of Tier 1 capital (percentage points)	0,50%	0,50%	0,50%	0,50%	0,50%
Total SREP own funds requirements (%)	10,00%	10,00%	10,00%	10,00%	10,00%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
Institution specific countercyclical capital buffer (%)	0,00%	0,00%	0,00%	0,00%	0,01%
Systemic risk buffer (%)					
Global Systemically Important Institution buffer (%)					
Other Systemically Important Institution buffer (%)					
Combined buffer requirement (%)	2,50%	2,50%	2,50%	2,50%	2,51%
Overall capital requirements (%)	12,50%	12,50%	12,50%	12,50%	12,51%
CET1 available after meeting the total SREP own funds requirements (%)	3 995	4 020	4 065	3 413	3 499
Leverage ratio					
Total exposure measure	58 481	60 097	59 755	58 588	58 468
Leverage ratio (%)	10,21%	10,12%	10,07%	9,25%	9,33%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
Additional own funds requirements to address the risk of excessive leverage (%)					
of which: to be made up of CET1 capital (percentage points)					
Total SREP leverage ratio requirements (%)	3,00%				
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
Leverage ratio buffer requirement (%)					
Overall leverage ratio requirement (%)	3,00%				
Liquidity Coverage Ratio					
Total high-quality liquid assets (HQLA) (Weighted value -average)	5 457	5 204	4 461	3 552	2 834
Cash outflows - Total weighted value	3 731	3 609	3 469	3 377	3 350
Cash inflows - Total weighted value	3 464	3 423	3 233	3 139	3 017
Total net cash outflows (adjusted value)	1 004	944	934	910	904
Liquidity coverage ratio (%)	566,26%	556,85%	481,70%	388,71%	305,43%
Net Stable Funding Ratio					
Total available stable funding	47 277				
Total required stable funding	35 156				
NSFR ratio (%)	134,48%				

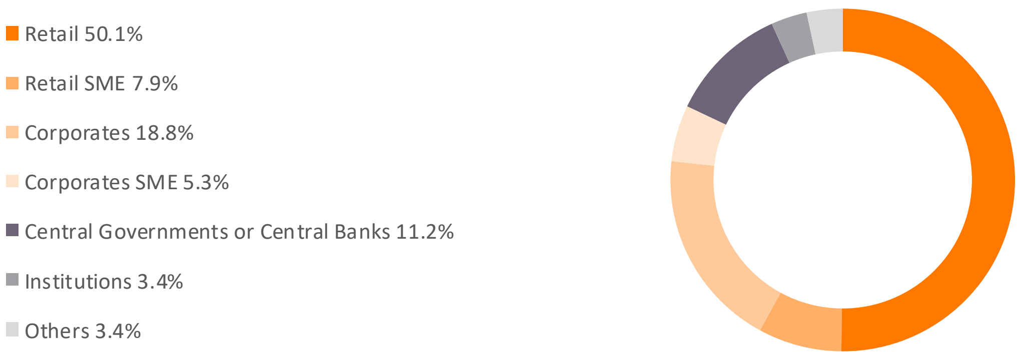
The data relating to the LCR and its aggregates are averages of the 12 months ending on the reporting date mentioned (Article 447 f CRR2)

RISKS – PILLAR III

Own funds requirements by type of risk



Exposure by exposure class



ROA (net profit divided by the total balance sheet - CRD IV, Article 90) lands at 1.59% at end of June 2021

2- CONTEXT

The progressive development, since the end of December 2019, of the COVID-19 coronavirus disease worldwide has resulted in significant health threats in certain countries where the Group operates and is accompanied by the gradual implementation of public measures, in different countries and at their borders. This situation may have disturbed the opening of automotive distribution networks in schedules for part of 2021. Automotive sales may have been negatively impacted with consequences on automotive related financing and services.

These elements had an impact on the Group's financial performance (average performing assets, interest income, cost of risk). The Group is fully mobilized, in particular through a comprehensive crisis management system, in order to protect the health of its employees, in close relationship with public authorities, preserve its assets and its ability to operate, adapt to changes in the situation, and anticipate, by appropriate measures, the return to a more normative context for its personnel, its activities and commercial demand.

To date, the COVID-19 outbreak has had a negative impact in varying degrees on different geographical areas. However, as the pandemic is still ongoing and the duration of the resulting crisis remains uncertain, the Group is not able to fully assess its impact. However, no new risks have been identified in light of the crisis.

3- RISK FACTORS

The identification and monitoring of risks is an integral part of RCI Banque's approach to risk management. This approach may be observed through risk-weighted asset levels, but also through other indicators, work and analyses conducted by the Group's steering and risks functions.

In light of the diversity of the Group's business, the management of risks is built around the following major risk types.

- **Interest rate risks and foreign exchange risks**: risk of a drop-in interest rate margin or in the value of the banking portfolio owing to a change in interest rates or foreign exchange rates.
- **Liquidity and funding cost risk**: liquidity risk occurs when RCI Banque is unable to honor its commitments or cannot finance the development of its business in line with its commercial objectives. Funding cost risk corresponds to the risk of RCI Banque not being in a position to finance its activities at a cost that is competitive.
- **Credit risk (Retail customers and Dealer networks)**: risk of losses resulting from customers' inability to meet their financial commitments.
- **Residual value risk**: risk to which the Group is exposed as a result of the depreciation in the net resale value of a vehicle at the end of the financing contract (value below initial estimate).
- **Strategic risk**: risk resulting from the Group's inability to implement its strategy and achieve its medium-term plan.
- **Concentration risk**: risk resulting from a concentration in RCI Banque's exposures (countries, sectors, debtors).
- **Operational risks**: risk of losses or sanctions resulting from ineffective or inadequate internal processes involving staff and/or IT systems (IT risks), or external events, whether deliberate, accidental or natural (Business interruption).
- **Non-compliance risks**: risk of legal, administrative or disciplinary sanctions, of significant financial loss or reputational damage, arising due to non-compliance with provisions specific to banking and financial activities (laws and regulations in force, ethics codes, national, European and international banking regulations). These risks include legal and conduct risks, tax risks, risks relating to money-laundering and the financing of terrorism (AML-CFT), risks associated with the protection of personal data, and risks of non-compliance with banking regulations, risks related to corruption and influence peddling, and ethical risks.
- **Model risk**: risk associated with a failure in the models used by the Group in the course of its business. This notably relates to the use of inadequate price calculation, revaluation, hedging or risk management models. Failure of such models may be due to either the quality of the data used, the modeling technique or the implementation or use thereof.
- **Climate and environmental risks**: These are the risks posed by the exposure of financial institutions and/or the financial sector to physical, transition and liability risks caused by, or related to, climate change.

The various risk types presented above are those identified at this time as being the most significant and typical for RCI Banque, and the materialization of which could have a major adverse effect on its operations, financial position, and/or performance. This is not an exhaustive list of the risks undertaken by the Group as part of its activities or in consideration of its environment.

II - CAPITAL MANAGEMENT AND CAPITAL ADEQUACY

A - SOLVENCY RATIO

SOLVENCY RATIO (OWN FUNDS AND REQUIREMENTS)

In September 2007 the French Prudential Supervision and Resolution Authority granted RCI Banque individual exemptions from solvency ratio compliance for French credit institutions Diac SA and RCI Banque S.A., as the exemption conditions imposed by Article 4.1 of CRBF regulation 2000-03 were met by the group.

The switch to Directive 2013/36/EU (CRD IV) does not call into question the individual exemptions granted by the French Prudential Supervision and Resolution Authority before 1st January 2014, on the basis of previous regulatory provisions.

RCI Banque still complies with the framework of requirements provided in Article 7.3 of the CRR:

- There is no impediment to the transfer of own funds between subsidiaries;
- The risk measuring and control systems within the meaning of the ministerial order of 3 November 2014 on internal control are implemented on a consolidated basis, subsidiaries included.

Accordingly, the RCI Banque group is exempted from compliance on an individual basis with the solvency ratio for each of its French finance companies. However, it monitors changes in this ratio at group consolidated level every month.

The overall "Pillar I" solvency ratio is 19.79% at 30 June 2021 (of which Core Tier one at 17.01%) against 19.83% published at 31 December 2020 (of which Core Tier One at 17.34%).

These ratios include intermediate profits at the end of June 2021, net of the share of the annual dividend that RCI Banque is planning to pay to its shareholder, in accordance with Article 26.2 of the CRR and the conditions of Decision ECB 2015/4.

Compared to December 2020, the stability in the solvency ratio is explained by a slight increase in regulatory own funds of €62M, offset by that of weighted risks (by €385 million).

Prudential own funds are determined in accordance with Regulation (EU) 575/2013 concerning prudential requirements applying to credit institutions and investment firms (CRR).

At end-June 2021, RCI Banque must apply the following capital buffers:

- A capital conservation buffer of 2.5% of total risk-weighted exposures;
- A countercyclical capital buffer applied to some countries as described in CCyB1 table below.

RCI Banque applies the new definition of default to its exposures under the standard method. On the scope treated using the advanced method, the implementation of the new definition of default is subject to a decision by the ECB expected in the second half of the year; according to internal estimates, the application of the new definition of default on this scope would not have a significant impact on the solvency ratio.

Notification by the ECB of the Supervisory Review and Evaluation Process (SREP) decision

At the end of 2019, the European Central Bank has notified to RCI Banque its decision regarding the level of additional capital requirement under Pillar 2 (P2R - "Pillar 2 Requirement"). It is set for 2020 at 2%, applicable from 1st January 2020. As the European Central Bank has adopted a pragmatic approach to the SREP 2020 cycle given the context of the pandemic and the unique economic and financial situation, this decision remains in force in 2021.

Minimum requirement for own funds and eligible liabilities (MREL)

RCI Banque has received, in 2021, the final notification from the ACPR of its binding minimum requirement for own funds and eligible liabilities (MREL).

Those requirements have been set at 8% of risk weighted assets (TREA) and 3% of leverage ratio exposure (LRE) and apply individually to RCI Banque and DIAC. RCI Banque complies with this MREL requirement.

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

In Millions of euros	General credit exposures		Relevant credit exposures Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own funds requirements				Risk-weighted exposure amounts	Own funds requirement weights	Countercyclical capital buffer rate
	Exposure value under standardised approach	Exposure value under IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposure for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures - Market risk	Relevant credit exposures - Securitisation positions in the non-trading book	Total			
Breakdown by country													
Argentina	155					155	12			12	19	0,51%	
Austria	639					639	41			41	80	1,70%	
Belgium	226					226	18			18	28	0,73%	
Brazil	1 553					1 553	137			137	194	5,72%	
Swiss	760					760	47			47	95	1,97%	
Czech Republic	176					176	11			11	22	0,44%	0,50%
Germany	723	7 940				8 663	255			255	1 083	10,68%	
Spain	373	3 718				4 092	185			185	511	7,75%	
France	1 904	15 383				17 287	814			814	2 161	34,04%	
Great-Britain	699	3 943				4 642	214			214	580	8,94%	
Hungary	56					56	4			4	7	0,18%	
Ireland	380					380	24			24	47	1,00%	
India	33					33	7			7	4	0,27%	
Italy	625	5 250				5 875	249			249	734	10,42%	
South Korea	105	1 492				1 597	60			60	200	2,50%	
Luxembourg	69					69	7			7	9	0,29%	0,25%
Morocco	549					549	35			35	69	1,45%	
Malta	134					134	25			25	17	1,06%	
Netherlands	662					662	54			54	83	2,25%	
Poland	709					709	44			44	89	1,84%	
Portugal	593					593	40			40	74	1,66%	
Romania	359					359	22			22	45	0,91%	
Russia	69					69	5			5	9	0,23%	
Sweden	140					140	11			11	18	0,47%	
Slovenia	240					240	15			15	30	0,64%	
Slovakia	34					34	3			3	4	0,11%	1,00%
Turkey	190					190	12			12	24	0,49%	
Colombia	648					648	42			42	81	1,74%	
Croatia	3					3	0			0	0	0,01%	
Total all countries	**12 806**	**37 725**				**50 531**	**2 392**			**2 392**	**6 316**	**100%**	

In accordance with the method used to calculate the countercyclical capital buffer, only the own funds requirements stipulated under Article 140(4) of CRD IV are included.

EU CCyB2 - Amount of institution-specific countercyclical capital buffer

In Millions of euros	Amounts
Total risk exposure amount	35 088
Institution specific countercyclical capital buffer rate	0,00%
Institution specific countercyclical capital buffer requirement	1

RCI Banque is not subject to the buffer required for systemically important institutions, nor to the systemic risk requirement

B - OWN FUNDS

COMMON EQUITY TIER ONE ("CET 1")

Common equity Tier 1 capital comprises share capital and the related share premiums, reserves, non-distributed net profit after tax and accumulated other comprehensive income and minority interests after application of transitional provisions concerning prudential filters.

The amount of equity on the prudential scope of consolidation is identical to that of the accounting scope of consolidation.

This amount of own funds is diminished by the taking into account of the forecast dividend attributable to the profits of year 2021.

Concerning the minority interests, in line with article 84.2 of CRR, RCI Banque chose not to undertake the calculation in article 84.1 for the subsidiaries referred to in article 81.1. Consequently, no minority interests are included in consolidated Common Equity Tier 1 Capital.

The main prudential filters applying to the group are:

- Exclusion of fair value reserves related to gains and losses on cash flow hedges;
- Exclusion of gains and losses recognized by the institution from valuing liabilities at fair value that are due to changes in the institution's credit standing;
- Prudential valuation adjustments (PVA). Total assets & liabilities valued at fair value represent less than €15 billion, therefore RCI applies the simplified method to calculate this additional adjustment to own equity;

Other Adjustments :

- Exclusion of minority interests;
- Deduction of deferred tax assets dependent on future profits linked to unused deficits netted by the corresponding deferred tax liabilities;
- Intangible assets consolidated goodwill;
- Irrevocable payment commitments and certificates of association pledged to Single Resolution Funds and Deposit Guarantee and Resolution Funds.
- IFB shortfall of credit risk adjustments to expected losses described in articles 158 and 159 (CRR)
- Insufficient coverage for non-performing exposures.

Shareholdings of more than 10% in financial sector entities and deferred tax assets dependent on future profits linked to temporary differences are lower, after application of the threshold, than the twofold common deductible of 17.5% and are therefore weighted by 250% in assets.

No phase-ins are applied.

RCI Banque's CET1 core capital represents 86% of total prudential capital.

Category 1 capital decrease by -€49M compared to 31 December 2020, at €5,968M by the end of June 2021. RCI Banque has included the intermediate result as of end of June 2021, net of the dividends that RCI Banque planned to pay to its shareholder[1].

[1] Subject to regulator's approval in accordance with Article 26(2) of Regulation (EU) No 575/2013 and the evolution of the COVID-19 crisis

ADDITIONAL TIER 1 CAPITAL ("AT1")

This comprises capital instruments, which are free of any repayment incentive or obligation (in particular jumps on yield), as described in Articles 51 and 52 of the CRR.

The RCI Banque group holds no such instruments.

COMMON EQUITY TIER 2 ("CET 2")

This includes subordinated debt instruments with a minimum term of 5 years without advance repayment during these first 5 years, as described in Articles 62 and 63 of the CRR.

These instruments are written down during the five-year period preceding their term.

The RCI Banque group classified €7 million of Participation Certificates (Titres Participatifs) in this category as well as €850 million subordinated security issued in November 2019, as well as the subordinated security issued by RCI Finance Maroc SA in December 2020 for €6m.

EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

- Tier 1 equity instruments

		a
		Qualitative or quantitative information - Free format
1	Issuer	RCI Banque
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	FR0000131906
2a	Public or private placement	Private
3	Governing law(s) of the instrument	French laws
3a	Contractual recognition of write down and conversion powers of resolution authorities	
	Regulatory treatment	
4	Current treatment taking into account, where applicable, transitional CRR rules	CET 1
5	Post-transitional CRR rules	N/A
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated
7	Instrument type (types to be specified by each jurisdiction)	
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	
9	Nominal amount of instrument	Capital of 100 M€ divided into 1 million of shares of a value of 100 € each
EU-9a	Issue price	N/A
EU-9b	Redemption price	N/A
10	Accounting classification	Subscribed capital and related reserves
11	Original date of issuance	9 August 1974
12	Perpetual or dated	Dated (21 August 2073)
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	N/A

15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Dividendes
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Full discretionary
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Full discretionary
21	Existence of step up or other incentive to redeem	No
22	Non cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Equity less than half of the Company's registered capital (art. L 225-248 of the French Commercial code)
32	If write-down, full or partial	Partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Unsecured
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A

- Tier 2 equity instruments

Issuer	RCI Finance Maroc	DIAC S.A.	RCI Banque S.A.
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	MA0000094930	FR0000047821	FR0013459765
Public or private placement	Private placement	Public placement	Public placement
Governing law(s) of the instrument	Morroco	French law	French law
Contractual recognition of write down and conversion powers of resolution authorities	Yes	No	Yes
Regulatory treatment			
Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2	Tier 2
Post-transitional CRR rules	Tier 2	Tier 2	Tier 2
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & Consolidated	Solo & Consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	CRR Article 63	CRR Article 63	CRR Article 63
Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	68 MMAD / 6,2 MEUR	7 MEUR	850 MEUR
Nominal amount of instrument	100 000 MAD / 9 144 EUR	1000 FRF / 152,45 EUR	100 000 EUR
Issue price	100%	100%	100%
Redemption price	N/A	N/A	N/A
Accounting classification	Liabilities - amortized cost	Liabilities - fair value	Liabilities - amortized cost
Original date of issuance	30/12/2020	01/04/1985	18/11/2019
Perpetual or dated	Dated	Perpetual	Dated
Original maturity date	30/12/2030	N/A	18/02/2030
Issuer call subject to prior supervisory approval	Yes	No	Yes
Optional call date, contingent call dates and redemption amount	30/12/2025 100%	N/A	18/02/2025 100%
Subsequent call dates, if applicable	30/12/2026, 30/12/2027, 30/12/28, 30/12/29	N/A	N/A
Coupons / dividends			
Fixed or floating dividend/coupon	Floating	Floating	Fixed till 18/02/25 then floating
Coupon rate and any related index	52 weeks Morroco Treasury bond rate + 1,70%	TAM+0.40 [(last net result published/penultimate net result published)-1] minimum: 100% of TAM, floored at 6,50% maximum: 130% of TAM	2,625% till 18/02/25, then EUR 5 year Mid Swap rate +2,85%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory (in terms of timing)	mandatory	mandatory	mandatory
Fully discretionary, partially discretionary or mandatory (in terms of amount)	mandatory	mandatory	mandatory
Existence of step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	No	No	No
Convertible or non-convertible	non-convertible	non-convertible	non-convertible
If convertible, conversion trigger(s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Write-down features	No write-down feature	No write-down feature	No write-down feature
If write-down, write-down trigger(s)	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A
If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
Ranking of the instrument in normal insolvency proceedings	N/A	N/A	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior unsecured	Senior unsecured	Senior unsecured
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	N/A	N/A	N/A
Link to the full term and conditions of the instrument (signposting)	N/A	N/A	N/A

When expected losses are lower than value adjustments and collective impairments, the balance is added to additional equity up to 0.6% of the weighted risks of exposures treated by the “internal rating” method.

No transitional filter is applied to Tier 2 equity for the RCI group.

EU CC1 - Composition of regulatory own funds

In millions of euros

Common Equity Tier 1 (CET1) capital: instruments and reserves	**Amounts**	**Ref CC2**
Capital instruments and the related share premium accounts	814	A
of which: Instrument type 1	*100*	
of which: Instrument type 2	*714*	
of which: Instrument type 3		
Retained earnings	3 047	B
Accumulated other comprehensive income (and other reserves)	2 400	C
Funds for general banking risk		
Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
Minority interests (amount allowed in consolidated CET1)		
Independently reviewed interim profits net of any foreseeable charge or dividend	51	
Common Equity Tier 1 (CET1) capital before regulatory adjustments	**6 312**	

Common Equity Tier 1 (CET1) capital: regulatory adjustments	Amounts	Ref CC2
Additional value adjustments (negative amount)	-1	
Intangible assets (net of related tax liability) (negative amount)	-85	Part of E
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-3	
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	6	
Negative amounts resulting from the calculation of expected loss amounts	-215	
Any increase in equity that results from securitised assets (negative amount)		
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	8	Part of D
Defined-benefit pension fund assets (negative amount)		
Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		
Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
of which: qualifying holdings outside the financial sector (negative amount)		
of which: securitisation positions (negative amount)		
of which: free deliveries (negative amount)		
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38-(3) CRR are met) (negative amount)		
Amount exceeding the 17,65% threshold (negative amount)		
of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
of which: deferred tax assets arising from temporary differences		
Losses for the current financial year (negative amount)		
Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
Other regulatory adjustments	-53	
Total regulatory adjustments to Common Equity Tier 1 (CET1)	**-344**	
Common Equity Tier 1 (CET1) capital	**5 968**	

Additional Tier 1 (AT1) capital: instruments	Amounts	Ref CC2
Capital instruments and the related share premium accounts		
of which: classified as equity under applicable accounting standards		
of which: classified as liabilities under applicable accounting standards		
Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		
Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
of which: instruments issued by subsidiaries subject to phase out		
Additional Tier 1 (AT1) capital before regulatory adjustments		

Additional Tier 1 (AT1) capital: regulatory adjustments	Amounts	Ref CC2
Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
Other regulatory adjustments to AT1 capital		
Total regulatory adjustments to Additional Tier 1 (AT1) capital		
Additional Tier 1 (AT1) capital		

Tier 1 capital (T1 = CET1 + AT1)	**5 968**	

Tier 2 (T2) capital: instruments	**Amounts**	**Ref CC2**
Capital instruments and the related share premium accounts	864	Part of D
Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		
Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties *of which: instruments issued by subsidiaries subject to phase out*		
Credit risk adjustments	111	
Tier 2 (T2) capital before regulatory adjustments	**975**	

Tier 2 (T2) capital: regulatory adjustments	**Amounts**	**Ref CC2**
Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
Other regulatory adjustments to T2 capital		
Total regulatory adjustments to Tier 2 (T2) capital		
Tier 2 (T2) capital	**975**	

Total capital (TC = T1 + T2)	**6 943**	

Total Risk exposure amount	**35 088**	

Capital ratios and requirements including buffers	**Amounts**	**Ref CC2**
Common Equity Tier 1 capital	17,01%	
Tier 1 capital	17,01%	
Total capital	19,79%	
Institution CET1 overall capital requirements	8,13%	
of which: capital conservation buffer requirement	*2,50%*	
of which: countercyclical capital buffer requirement	*0,00%*	
of which: systemic risk buffer requirement		
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement		
of which: additional own funds requirements to address the risks other than the risk of excessive leverage		
Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	11,38%	

Amounts below the thresholds for deduction (before risk weighting)	**Amounts**	**Ref CC2**
Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	241	
Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	115	

Applicable caps on the inclusion of provisions in Tier 2	**Amounts**	**Ref CC2**
Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
Cap on inclusion of credit risk adjustments in T2 under standardised approach	152	
Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	111	

Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)	**Amounts**	**Ref CC2**
Current cap on CET1 instruments subject to phase out arrangements		
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
Current cap on AT1 instruments subject to phase out arrangements		
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
Current cap on T2 instruments subject to phase out arrangements		
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

C - CAPITAL REQUIREMENTS

Prudential requirements are determined in accordance with transitional texts and arrangements applying from 1st January 2014 to credit institutions and investment firms, as published in the Official Journal of the European Union on 26 June 2013: Regulation (EU) 575/2013 and Directive 2013/36/EU, transposed by Order 2014-158 of 20 February 2014.

RCI Banque does not own any non-consolidated financial institution with an actual amount of capital less than its capital requirement.

EU OV1 - Overview of risk weighted exposure amounts

In Millions of euros	**Total risk exposure amounts (TREA)**		**Total own funds requirements**
	06/2021	03/2021	06/2021
Credit risk (excluding CCR)	29 534	31 512	2 363
Of which the standardised approach	*11 015*	*12 787*	*881*
Of which the foundation IRB (FIRB) approach	*76*	*19*	*6*
Of which: slotting approach			
Of which the advanced IRB (AIRB) approach	*18 443*	*18 706*	*1 475*
Of which equities under the simple riskweighted approach			
Counterparty Credit Risk - CRR	659	276	53
Of which the standardised approach	*262*	*76*	*21*
Of which internal model method (IMM)			
Of which exposures to a CCP			
Of which credit valuation adjustment - CVA	*397*	*200*	*32*
Of which other CCR			
Settlement risk			
Securitisation exposures in the non-trading book (after the cap)			
Of which SEC-IRBA approach			
Of which SEC-ERBA (including IAA)			
Of which SEC-SA approach			
Of which 1250% deduction			
Position, foreign exchange and commodities risks (Market risk)			
Of which the standardised approach			
Of which IMA			
Large exposures			
Operational risk	4 003	4 003	320
Of which basic indicator approach			
Of which standardised approach	*4 003*	*4 003*	*320*
Of which advanced measurement approach			
Amounts below the thresholds for deduction (subject to 250% RW)	891	859	71
Total	**35 088**	**36 650**	**2 807**

D - MANAGEMENT OF INTERNAL CAPITAL

The internal capital requirement results from an assessment of the capital needed to deal with all RCI Banque's risks (Pillar I + Pillar II).

It equals the floor value of capital that the group's management considers necessary to tackle its risk profile and strategy.

Capital is managed by the "Accounting and Performance Control" and "Finance and Treasury" Divisions with the endorsement of the Chief Risk Officer and Chief Executive Officer under the control of RCI Banque's Board of Directors.

The RCI Banque group's capital management policy aims to optimize the use of own funds to maximize short and long- term yield for the shareholder, while maintaining a Core Tier one ratio that is consistent with the target rating needed to optimize refinancing.

The RCI group accordingly determines its internal solvency target in accordance with its goals and in compliance with regulatory thresholds.

For that purpose, the group implements an Internal Capital Adequacy Assessment Process (ICAAP) that enables it to meet the following two main aims:

- Periodically assess, and preserve in the medium term, adequate capital requirements to cover all types of risks incurred by the RCI Banque group, both under normal "centered" and stressed conditions. The said conditions are simulated using stress scenarios at least once a year.
- Constantly ensure that the RCI group has market access by enabling it in all stress situations to maintain its rating, solvency ratios and other indicators analyzed by the market, in direct comparison with the competition.

As such, and in accordance with regulatory texts, the ICAAP adopts a multidimensional approach that more particularly takes into account the following general principles:

- **Alignment with the group's risk profile and strategy**: the ICAAP is incorporated into the group's key processes: definition of economic models, the budgetary and forecasting process, the risk identification process, the risk appetite framework, the ILAAP (Internal Liquidity Adequacy Assessment Process) and the recovery plan.
- **Proportional approach based on a periodic review** of its risk appetite, its profile and its level of capital geared to its economic model, size and complexity.
- **Planning and setting risk limits**: RCI forecasts its own funds requirements based on the forecasting process fixed by the ICAAP and sets limits enabling it to remain consistent with the risk appetite defined by RCI Banque's Board of Directors.
- **Monitoring, control and supervision**: RCI regularly monitors the Risk Appetite Framework and the ICAAP indicators and thresholds at all levels of the company to ensure it complies with the set thresholds.

E - LEVERAGE RATIO

The Basel III/CRD IV regulations introduce the leverage ratio, the main aim of which is to serve as an additional measure to capital requirement based on weighted risks in order to avoid excessive development of exposures in relation to own funds.

Article 429 of the capital requirements regulation (CRR) specifies the methods for calculating the leverage ratio; it has been modified and replaced with delegated regulation 2019/876 of the European Parliament and of the Council of 20 May 2019 (the "CRR2" Regulation). The leverage ratio shall be calculated as the ratio of the institution's Tier 1 capital to that of institution's total exposure, which includes balance sheet assets and off-balance sheet assets measured using a prudential approach.

Since 1st January 2015, disclosure of the leverage ratio has been mandatory (Article 521-2a of the CRR) at least once a year (CRR a.433), together with the financial statements (BCBS270 Article 45).

The implementation of a minimum regulatory requirement of 3% for the leverage ratio was endorsed with the adoption of the banking package (CRR 2 / CRD V).

The RCI Banque group's leverage ratio, calculated according to CRR 2/CRD V rules and factoring in the delegated regulation of October 2014, was 10.21% at 30 June 2021.

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

In millions of euros	30/06/2021
Total assets as per published financial statements	**56 833**
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-146
(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
(Adjustment for temporary exemption of exposures to central banks (if applicable))	
(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
Adjustment for eligible cash pooling transactions	
Adjustment for derivative financial instruments	694
Adjustment for securities financing transactions (SFTs)	
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1 590
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-1
(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
Other adjustments	-490
Total exposure measure	**58 480**

RCI has no unrecognized fiduciary assets, in accordance with Article 429.a of the CRR.

EU LR2 - LRCom: Leverage ratio common disclosure

In millions of euros - CRR leverage ratio exposures	30/06/2021	31/03/2021
On-balance sheet exposures (excluding derivatives and SFTs)		
On-balance sheet items (excluding derivatives, SFTs, but including collateral)	56 323	58 314
Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
(General credit risk adjustments to on-balance sheet items)		
(Asset amounts deducted in determining Tier 1 capital)	-291	-104
Total on-balance sheet exposures (excluding derivatives and SFTs)	**56 032**	**58 210**
Derivative exposures		
Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	228	223
Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	630	159
Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
Exposure determined under Original Exposure Method		
(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
Adjusted effective notional amount of written credit derivatives		
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
Total derivatives exposures	**858**	**382**

In millions of euros - CRR leverage ratio exposures	30/06/2021	31/03/2021
Securities financing transaction (SFT) exposures		
Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions		
(Netted amounts of cash payables and cash receivables of gross SFT assets)		
Counterparty credit risk exposure for SFT assets		
Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
Agent transaction exposures		
(Exempted CCP leg of client-cleared SFT exposure)		
Total securities financing transaction exposures		
Other off-balance sheet exposures		
Off-balance sheet exposures at gross notional amount	3 152	3 085
(Adjustments for conversion to credit equivalent amounts)	-1 562	-1 579
(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
Off-balance sheet exposures	**1 590**	**1 506**
Excluded exposures		
(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
(Excluded exposures of public development banks (or units) - Public sector investments)		
(Excluded exposures of public development banks (or units) - Promotional loans)		
(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
(Excluded guaranteed parts of exposures arising from export credits)		
(Excluded excess collateral deposited at triparty agents)		
(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
(Reduction of the exposure value of pre-financing or intermediate loans)		
(Total exempted exposures)		

In millions of euros - CRR leverage ratio exposures	30/06/2021	31/03/2021
Capital and total exposure measure		
Tier 1 capital	**5 968**	**6 081**
Total exposure measure	**58 480**	**60 098**
Leverage ratio		
Leverage ratio (%)	**10,21%**	**10,12%**
Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	10,21%	10,12%
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	10,21%	10,12%
Regulatory minimum leverage ratio requirement (%)		
Additional own funds requirements to address the risk of excessive leverage (%)		
of which: to be made up of CET1 capital		
Leverage ratio buffer requirement (%)		
Overall leverage ratio requirement (%)		
Choice on transitional arrangements and relevant exposures		
Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values		
Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	58 480	60 098
Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	58 480	60 098
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10,21%	10,12%
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10,21%	10,12%

EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

In millions of euros - CRR leverage ratio exposures	**30/06/2021**
Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	**56 324**
Trading book exposures	
Banking book exposures, of which:	56 324
Covered bonds	
Exposures treated as sovereigns	*6 610*
Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	*42*
Institutions	*1 412*
Secured by mortgages of immovable properties	
Retail exposures	*32 735*
Corporates	*12 394*
Exposures in default	*1 037*
Other exposures (eg equity, securitisations, and other non-credit obligation assets)	*2 094*

EU LRA : Disclosure of LR qualitative information

Descriptions of the procedures used to manage the excessive leverage risk	RCI Banque monitors its leverage ratio on a monthly basis and keeps the Executive Committee informed thereof. The ratio is also stated in the balanced scorecard of risks provided quarterly to the Board of Directors' Risks Committee. An internal limit has been set and a warning system has been put in place.
Description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers	RCI Banque disclosed a Basel III leverage ratio of 10.21% at the end of June 2021 against 10.07% at the end of December 2020. The Tier I equity (numerator) represents 5,968 MEUR, slightly decreasing by -0,8%, in relation with the limited increase of core equity after the integration of a 400 MEUR forecasted dividend linked to H1 2021. Meanwhile, the negative EL/prov impact increases from -64 MEUR in December 2020 to -215 MEUR at the end of June 2021. The value exposed to the risk (denominator) is set at 58 480 MEUR, down -2.1% compared to December 2020, mainly due to the decrease of the assets linked the wholesale financing activity.

F-MANAGEMENT OF THE LEVERAGE RATIO

Management of the leverage ratio consists both in calibrating “Tier 1” capital (the numerator of the ratio) and adjusting the group's leveraged exposure (denominator of the ratio) to meet the target ratio of 6% that the group has set, higher than the minimum of 3% endorsed with the adoption of the banking package (CRR 2 / CRD V).

Monthly monitoring of the leverage ratio ensures that it is in line with the set target.

III - CREDIT RISK

A - EXPOSURE TO THE CREDIT RISK

The Exposure at Default (EAD) includes both balance sheet and off-balance sheet credit exposures. Moreover, the prudential scope is different from the accounting scope of consolidation.
RCI Banque uses three risk-classification levels for receivables and writes them down on an individual or collective basis. The valuation presentation and principles are described in part A of the notes to the consolidated financial statements.

These classification levels are:

- Bucket 1: no deterioration or insignificant deterioration in credit risk from origination;
- Bucket 2: significant deterioration of credit risk from origination or non-investment grade financial counterparty;
- Bucket 3: deterioration such as ascertained loss (category of default).

EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

In millions of euros	**Unsecured carrying amount**	**Secured carrying amount**	***Of which secured by collateral***	***Of which secured by financial guarantees***	***ow secured by credit derivatives***
Loans and advances	53 204	818	*818*		
Debt securities	386				
Total	**53 590**	**818**	***818***		
Of which Non-performing exposures	*860*	*5*	*5*		
Of which defaulted	*860*	*5*	*5*		

EU CR1: Performing and non-performing exposures and related provisions

In millions of euros	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures			Non-performing exposures				On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
Cash balances at central banks and other demand deposits	7 124	7 124													
Loans and advances	46 033	42 106	3 927	865		865	-521	-304	-217	-523		-523		17 579	149
Central banks	*9*	*9*													
General governments	*113*	*79*	*35*	*1*		*1*	*-2*	*0*	*-2*	*-1*		*-1*		*4*	*0*
Credit institutions	*194*	*134*	*60*				*0*	*0*	*0*					*160*	
Other financial corporations															
Non-financial corporations	*17 074*	*15 364*	*1 710*	*284*		*284*	*-195*	*-105*	*-90*	*-157*		*-157*		*13 180*	*54*
Of which SMEs	*7 677*	*6 715*	*962*	*259*		*259*	*-105*	*-54*	*-51*	*-143*		*-143*		*1 770*	*36*
Households	*28 643*	*26 521*	*2 122*	*579*		*579*	*-323*	*-198*	*-125*	*-366*		*-366*		*4 234*	*95*
Debt securities	386	386					0	0							
Central banks	*104*	*104*					*0*	*0*							
General governments	*126*	*126*					*0*	*0*							
Credit institutions	*0*	*0*					*0*	*0*							
Other financial corporations	*123*	*123*					*0*	*0*							
Non-financial corporations	*33*	*33*					*0*	*0*							
Off-balance-sheet exposures	3 075	2 991	83	15		15	-14	-7	-7	-1		-1			
Central banks															
General governments	*21*	*19*	*2*	*0*		*0*	*0*	*0*	*0*	*0*		*0*			
Credit institutions	*26*	*25*	*1*				*0*	*0*	*0*						
Other financial corporations															
Non-financial corporations	*1 577*	*1 500*	*77*	*14*		*14*	*-12*	*-5*	*-7*	*-1*		*-1*			
Households	*1 451*	*1 448*	*4*	*2*		*2*	*-1*	*-1*	*0*	*0*		*0*			
Total	**56 618**	**52 607**	**4 010**	**880**		**880**	**-535**	**-310**	**-224**	**-525**		**-525**		**17 579**	**149**

EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

In millions of euros	Gross carrying amount				Accumulated impairment	Accumulated negative changes in FV due to credit risk on non-performing
		Of which non-performing		OW loans and advances subject to impairment		
			Of which defaulted			
Agriculture, forestry and fishing	87	2	2	87	-3	
Mining and quarrying	8	0	0	8	0	
Manufacturing	755	19	19	755	-21	
Electricity, gas, steam and air conditioning supply	109	1	1	109	-2	
Water supply	70	1	1	70	-1	
Construction	1 261	33	33	1 261	-38	
Wholesale and retail trade	11 045	133	133	11 045	-163	
Transport and storage	550	20	20	550	-16	
Accommodation and food service activities	129	4	4	129	-4	
Information and communication	176	4	4	176	-5	
Real estate activities	8	1	1	8	-1	
Financial and insurance actvities	105	5	5	105	-6	
Professional, scientific and technical activities	537	18	18	537	-22	
Administrative and support service activities	1 192	13	13	1 192	-27	
Public administration and defense, compulsory social security	131	4	4	131	-6	
Education	161	7	7	161	-8	
Human health services and social work activities	377	4	4	377	-9	
Arts, entertainment and recreation	65	3	3	65	-3	
Other services	592	13	13	592	-16	
Total	**17 358**	**284**	**284**	**17 358**	**-352**	

EU CQ4: Quality of non-performing exposures by geography

In millions of euros	Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in FV due to credit risk on non-performing exposures
		Of which non-performing					
			Of which defaulted	Ow subject to impairment			
On balance sheet exposures	**47 284**	**865**	**865**	**47 170**	**-1 044**		
France	*15 845*	*239*	*239*	*15 845*	*-314*		
Germany	*7 940*	*44*	*44*	*7 940*	*-59*		
Great-Britain	*4 156*	*30*	*30*	*4 156*	*-145*		
Italy	*5 661*	*82*	*82*	*5 661*	*-101*		
Spain	*4 009*	*73*	*73*	*4 009*	*-119*		
Brazil	*1 742*	*108*	*108*	*1 699*	*-86*		
South Korea	*1 710*	*28*	*28*	*1 710*	*-34*		
Swiss	*699*	*10*	*10*	*699*	*-3*		
Portugal	*542*	*7*	*7*	*542*	*-8*		
Poland	*703*	*47*	*47*	*703*	*-22*		
Netherland	*551*	*3*	*3*	*551*	*-3*		
Other countries	*3 725*	*195*	*195*	*3 655*	*-149*		
Off balance sheet exposures	**3 090**	**15**	**15**			**15**	
France	*1 634*	*5*	*5*			*12*	
Germany	*402*	*0*	*0*			*1*	
Great-Britain	*166*	*0*	*0*			*0*	
Italy	*251*	*1*	*1*			*1*	
Spain	*59*					*0*	
Brazil	*34*						
South Korea	*5*					*0*	
Swiss	*80*					*0*	
Portugal	*5*					*0*	
Poland	*80*					*0*	
Netherland	*26*					*0*	
Other countries	*346*	*9*	*9*			*0*	
Total	**50 374**	**880**	**880**	**47 170**	**-1 044**	**15**	

EU CQ1: Credit quality of forborne exposures

In millions of euros	Gross carrying amount/ Nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne	Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		ow on NPE with forbearance measures
Cash balances at central banks and other demand deposits								
Loans and advances	**182**	**115**	**115**	**115**	**-18**	**-55**	**7**	
Central banks								
General governments								
Credit institutions								
Other financial corporations								
Non-financial corporations	*31*	*8*	*8*	*8*	*-4*	*-6*	*2*	
Households	*150*	*106*	*106*	*106*	*-14*	*-49*	*5*	
Debt securities								
Loan commitments given								
Total	**182**	**115**	**115**	**115**	**-18**	**-55**	**7**	

In the context of the COVID-19 crisis, RCI Banque group granted different legislative and non-legislative moratoria on loan repayments to retail and corporate counterparties. In line with ESMA and EBA recommendations, these have not been automatically classified as forborne loans.

EU CQ3: Credit quality of performing and non-performing exposures by past due days

In millions of euros	Gross carrying amount / Nominal amount											
	Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 d and ≤ 90 d		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 and ≤ 180 days	Past due > 180 and ≤ 365 days	Past due > 1 and ≤ 2 years	Past due > 2 and ≤ 5 years	Past due > 5 and ≤ 7 years	Past due > 7 years	Of which defaulted
Cash balances at central banks and other demand deposits	**7 124**	**7 124**										
Loans and advances	**46 033**	**45 936**	**98**	**865**	**697**	**58**	**56**	**48**	**6**	**0**	**0**	**865**
Central banks	*9*	*9*										
General governments	*113*	*113*		*1*	*1*	*0*	*0*	*0*				*1*
Credit institutions	*194*	*194*										
Other financial corporations												
Non-financial corporations	*17 074*	*17 037*	*37*	*284*	*245*	*18*	*6*	*14*	*1*	*0*	*0*	*284*
Of which SMEs	*7 677*	*7 652*	*26*	*259*	*222*	*18*	*5*	*13*	*1*	*0*	*0*	*259*
Households	*28 643*	*28 582*	*61*	*579*	*451*	*39*	*51*	*34*	*4*	*0*	*0*	*579*
Debt securities	**386**	**386**										
Central banks	*104*	*104*										
General governments	*126*	*126*										
Credit institutions	*0*	*0*										
Other financial corporations	*123*	*123*										
Non-financial corporations	*33*	*33*										
Off-balance-sheet exposures	**3 075**			**15**								**15**
Central banks												
General governments	*21*			*0*								*0*
Credit institutions	*26*											
Other financial corporations												
Non-financial corporations	*1 577*			*14*								*14*
Households	*1 451*			*2*								*2*
Total	**56 618**	**53 445**	**98**	**880**	**697**	**58**	**56**	**48**	**6**	**0**	**0**	**880**

EU CQ7: Collateral obtained by taking possession and execution processes

In millions of euros	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)		
Other than PP&E		
Residential immovable property		
Commercial Immovable property		
Movable property (auto, shipping, etc.)		
Equity and debt instruments		
Other collateral		
Total		

EU CR2: Changes in the stock of non-performing loans and advances

In millions of euros	Gross carrying amount
Initial stock of non-performing loans and advances	**769**
Inflows to non-performing portfolios	335
Outflows from non-performing portfolios	239
Ow : Outflows due to write-offs	63
Ow : Outflow due to other situations	176
Final stock of non-performing loans and advances	**865**

Defaulting exposures and valuation adjustments on “other categories of exposures” are non-significant.

The following three templates provide information on exposures subject to legislative and non-legislative moratoria on loan repayments applied in the light of the COVID- 19 crisis, on newly originated exposures subject to public guarantee schemes and the impairment attached to.

Information on loans and advances subject to legislative and non-legislative moratoria

	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non performing				Performing			Non performing			
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Inflows to non-performing exposures
Loans and advances subject to moratorium	**38 299 782**	**37 623 461**	**22 964**	**3 021 165**	**676 321**	**-**	**3 319**	**- 651 780**	**- 420 708**	**- 324**	**- 81 920**	**- 231 072**	**-**	**-**	**270 401**
of which: Households	8 631 188	8 533 523	22 964	549 056	97 665	-	3 319	- 173 052	- 118 361	- 324	- 22 901	- 54 691	-	-	-
of which: Collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which: Non-financial corporations	29 668 594	29 089 938	-	2 472 109	578 656	-	-	- 478 728	- 302 347	-	- 59 019	- 176 381	-	-	270 401
of which: Small and Medium-sized Enterprises	27 657 189	27 078 533	-	2 472 109	578 656	-	-	- 474 457	- 298 076	-	- 59 019	- 176 381	-	-	270 401
of which: Collateralised by commercial immovable property	-	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

Almost all of the deferments granted during the lockdown have been repaid to RCI. At the end of June, on our individual and corporate portfolio (excluding Dealers), the amount of exposures subject to unexpired deferrals decreased to €35.7 million, whereas on the Network financing activity (Dealers), this amount was only €2.6 million.

Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

	Number of obligors	Gross carrying amount							
					Residual maturity of moratoria				
			Of which: legislative moratoria	Of which: expired	<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
Loans and advances for which moratorium was offered	**220 179**	**2 636 246 373,97**							
Loans and advances subject to moratorium (granted)	**212 299**	**2 458 839 593,73**	**507 517 374,00**	**2 420 539 812,00**	**22 406 778,73**	**15 794 919,00**	**59 302,00**	**-**	**38 782,00**
of which: Households		**623 192 805,00**	**304 979 222,00**	**614 561 617,00**	**5 256 908,00**	**3 331 417,00**	**42 863,00**	**-**	**-**
of which: Collateralised by residential immovable property		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
of which: Non-financial corporations		**1 835 646 788,73**	**202 538 152,00**	**1 805 978 195,00**	**17 149 870,73**	**12 463 502,00**	**16 439,00**	**-**	**38 782,00**
of which: Small and Medium-sized Enterprises		**1 121 985 711,68**	**189 961 250,00**	**1 094 328 523,00**	**15 193 686,68**	**12 463 502,00**	**-**	**-**	**-**
of which: Collateralised by commercial immovable property		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

In euros	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forborne	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	**-**	-	-	-
of which: Households	-			-
of which: Collateralised by residential immovable property	-			-
of which: Non-financial corporations	-	-	-	-
of which: Small and Medium-sized Enterprises	-			-
of which: Collateralised by commercial immovable property	-			-

B - RISK-WEIGHTED ASSETS

RCI Banque uses the advanced method to measure credit risk for customer outstandings in the following countries: France, Germany, Spain, Italy, South Korea and the United Kingdom. For all other exposures and risks, RCI Banque uses the standardized method.

C - ADVANCED METHOD

RCI Banque has adopted the most advanced methods proposed by the reform known as Basel II/III to measure and monitor its credit risks, all parameters are therefore estimated internally. The values thus measured are applied to calculate exposure risks on the Retail, Corporate and Dealer customers. Six big countries (Germany, Spain, France, Italy, South Korea and United Kingdom) are treated using the advanced approach based on internal ratings.

For all of these scopes, RCI has obtained the following authorizations:

- For France, Germany, Italy and Spain, approved in January 2008;
- For the United Kingdom, approved in January 2010;
- For Korea, approved in June 2011.

The credit risk models applied within RCI Banque are subject to on-site supervisor inspections, giving rise to obligations and/or recommendations and, where applicable, the establishment of temporary additional margins on the parameters estimated by the Bank.

a) Segmentation of exposures by the advanced method

All figures relating to credit risk exposures concern gross exposures, i.e. before application of Credit Conversion Factors and Credit Risk Mitigation techniques.

The RWA density (weighted risks/exposures) totals 47% for the Retail Customer portfolio and 61% for the overall Corporate portfolio using the advanced internal rating method and 114% for the basic internal rating method.

The %CCF (Credit Conversion Factor) has been changed to 0% on most of the off-balance sheet exposures towards companies, the credit lines being unconditionally cancellable at any time without notice in case of a deterioration of the borrower’s creditworthiness.

The calculated average rates are at 84% for the customer financing commitments (representing €1,438M), and 1% for the corporate approvals (representing €880M).

EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

In Millions of euros PD scale	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	EAD post CRM and post-CCF	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA after supporting factors	RWEA density amount	Expected loss amount	Value adjustments and provisions
A-IRB Corporate												
0.00 to <0.15	257	54		257	0,04%	322	39,28%	2,0	26	10,32%	0	0
0.00 to <0.10	*257*	*54*		*257*	*0,04%*	*322*	*39,28%*	*2,0*	*26*	*10,32%*	*0*	*0*
0.10 to <0.15												
0.15 to <0.25	286	13		286	7,59%	65	18,52%	1,0	41	14,23%	0	0
0.25 to <0.50	407	111		407	0,36%	415	41,57%	1,0	192	47,06%	1	-1
0.50 to <0.75	2 569	82		2 569	19,67%	424	18,21%	1,0	678	26,40%	3	-6
0.75 to <2.50	2 338	221		2 338	3,37%	3 153	29,84%	1,0	1 420	60,75%	10	-25
0.75 to <1.75	*1 338*	*205*		*1 338*	*1,13%*	*2 791*	*36,47%*	*1,0*	*922*	*68,96%*	*5*	*-19*
1.75 to <2.50	*1 000*	*15*		*1 000*	*6,37%*	*362*	*20,97%*	*1,0*	*498*	*49,78%*	*5*	*-6*
2.50 to <10.00	1 574	194		1 574	13,82%	2 014	30,21%	1,0	1 481	94,12%	23	-31
2.50 to <5.00	*832*	*153*		*832*	*14,43%*	*1 327*	*34,44%*	*1,0*	*782*	*93,95%*	*9*	*-16*
5.00 to <10.00	*742*	*41*		*742*	*13,12%*	*687*	*25,46%*	*1,0*	*699*	*94,32%*	*14*	*-14*
10.00 to <100.00	387	34		387	19,38%	501	34,58%	1,0	669	172,59%	28	-21
10.00 to <20.00	*292*	*26*		*292*	*13,60%*	*269*	*32,63%*	*1,0*	*453*	*155,39%*	*13*	*-17*
20.00 to <30.00	*1*			*1*	*29,14%*	*4*	*19,24%*	*1,0*	*2*	*106,81%*	*0*	*0*
30.00 to <100.00	*94*	*8*		*94*	*37,10%*	*228*	*40,86%*	*1,0*	*214*	*226,89%*	*14*	*-4*
100.00 (Default)	14	1		14	100,00%	112	92,94%	1,0	2	13,46%	12	-8
Sub-Total A-IRB Corporate	**7 831**	**708**		**7 831**	**11,66%**	**7 006**	**26,95%**	**1,03**	**4 509**	**57,58%**	**77**	**-91**
A-IRB Corporate SME												
0.00 to <0.15	50	0		50	0,05%	172	27,53%	1,0	2	4,57%	0	0
0.00 to <0.10	*50*	*0*		*50*	*0,05%*	*172*	*27,53%*	*1,0*	*2*	*4,57%*	*0*	*0*
0.10 to <0.15												
0.15 to <0.25	81	4		81	0,21%	42	19,68%	1,0	9	10,65%	0	0
0.25 to <0.50	12	1	100,00%	12	0,39%	32	27,49%	2,0	3	23,03%	0	0
0.50 to <0.75	183	1		183	0,70%	144	21,98%	1,0	41	22,36%	0	0
0.75 to <2.50	756	103		759	1,36%	1 188	32,31%	1,0	317	41,82%	3	-6
0.75 to <1.75	*594*	*102*		*597*	*1,17%*	*993*	*34,58%*	*1,0*	*258*	*43,21%*	*2*	*-6*
1.75 to <2.50	*162*	*1*		*162*	*2,08%*	*195*	*23,95%*	*1,0*	*59*	*36,71%*	*1*	*-1*
2.50 to <10.00	541	50		542	4,94%	820	30,20%	1,0	330	60,82%	7	-17
2.50 to <5.00	*364*	*43*		*365*	*3,48%*	*574*	*32,91%*	*1,0*	*218*	*59,64%*	*4*	*-13*
5.00 to <10.00	*176*	*7*		*177*	*7,95%*	*246*	*24,61%*	*1,0*	*112*	*63,27%*	*4*	*-4*
10.00 to <100.00	133	11		133	25,47%	212	35,93%	1,0	167	125,26%	13	-11
10.00 to <20.00	*71*	*9*		*71*	*14,85%*	*132*	*37,54%*	*1,0*	*87*	*123,63%*	*4*	*-5*
20.00 to <30.00	*20*	*0*		*20*	*24,33%*	*16*	*20,41%*	*1,0*	*16*	*78,65%*	*1*	*-2*
30.00 to <100.00	*42*	*2*		*43*	*43,69%*	*64*	*40,60%*	*2,0*	*64*	*150,07%*	*7*	*-5*
100.00 (Default)	36	1		36	100,00%	60	104,37%	1,0	30	82,61%	35	-22
Sub-Total A-IRB Corporate SME	**1 791**	**172**	**0,35%**	**1 796**	**6,05%**	**2 670**	**31,60%**	**1,01**	**899**	**50,02%**	**59**	**-56**

In Millions of euros PD scale	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	EAD post CRM and post-CCF	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA after supporting factors	RWEA density amount	Expected loss amount	Value adjustments and provisions
A-IRB Retail SME												
0.00 to <0.15	0			0	0,08%	17	74,09%		0	12,62%	0	0
0.00 to <0.10	*0*			*0*	*0,08%*	*17*	*74,09%*		*0*	*12,62%*	*0*	*0*
0.10 to <0.15												
0.15 to <0.25												
0.25 to <0.50	263	22	100,00%	283	0,44%	16 663	49,06%		75	26,43%	1	0
0.50 to <0.75	131	14		131	0,57%	9 601	50,71%		41	31,55%	0	0
0.75 to <2.50	1 305	157		1 339	1,50%	78 281	48,06%		602	44,94%	10	-6
0.75 to <1.75	*801*	*98*		*831*	*1,13%*	*45 784*	*46,70%*		*333*	*40,02%*	*4*	*-3*
1.75 to <2.50	*504*	*59*		*508*	*2,11%*	*32 497*	*50,30%*		*269*	*53,00%*	*5*	*-3*
2.50 to <10.00	664	84		676	4,41%	35 948	48,52%		386	57,13%	14	-10
2.50 to <5.00	*443*	*50*		*452*	*3,73%*	*25 105*	*49,95%*		*261*	*57,87%*	*9*	*-5*
5.00 to <10.00	*222*	*35*		*224*	*5,79%*	*10 843*	*45,63%*		*125*	*55,63%*	*6*	*-4*
10.00 to <100.00	220	21		223	20,52%	9 572	47,99%		183	82,12%	22	-13
10.00 to <20.00	*118*	*12*		*119*	*12,65%*	*5 225*	*48,25%*		*85*	*71,24%*	*7*	*-5*
20.00 to <30.00	*79*	*7*		*81*	*24,98%*	*2 846*	*47,08%*		*74*	*91,91%*	*9*	*-5*
30.00 to <100.00	*23*	*1*		*23*	*45,92%*	*1 501*	*49,79%*		*24*	*104,48%*	*5*	*-3*
100.00 (Default)	71	1		71	100,00%	4 719	82,67%		0	0,04%	58	-53
Sub-Total A-IRB Retail SME	**2 654**	**299**	**7,20%**	**2 723**	**6,18%**	**154 801**	**49,30%**		**1 287**	**47,27%**	**106**	**-83**
A-IRB Retail Individual												
0.00 to <0.15	1 448	110	100,00%	1 558	0,09%	303 507	52,92%		195	12,49%	1	-1
0.00 to <0.10	*1 132*	*19*	*100,00%*	*1 151*	*0,08%*	*215 403*	*52,67%*		*136*	*11,85%*	*0*	*0*
0.10 to <0.15	*316*	*91*	*100,00%*	*407*	*0,10%*	*88 104*	*53,64%*		*58*	*14,29%*	*0*	*0*
0.15 to <0.25	2 357	136	100,00%	2 493	0,21%	352 438	47,13%		521	20,89%	2	-6
0.25 to <0.50	5 658	347	100,00%	6 005	0,37%	589 138	49,46%		1 870	31,14%	11	-6
0.50 to <0.75	3 178	107	100,00%	3 285	0,54%	255 652	47,11%		1 234	37,55%	8	-9
0.75 to <2.50	8 115	373	100,00%	8 487	1,38%	694 878	50,58%		5 071	59,75%	59	-39
0.75 to <1.75	*5 811*	*249*	*100,00%*	*6 060*	*1,08%*	*500 562*	*51,64%*		*3 454*	*57,00%*	*34*	*-28*
1.75 to <2.50	*2 304*	*123*	*100,00%*	*2 427*	*2,14%*	*194 316*	*47,92%*		*1 616*	*66,59%*	*25*	*-11*
2.50 to <10.00	2 349	56	100,00%	2 405	5,28%	245 443	52,26%		1 973	82,06%	66	-101
2.50 to <5.00	*1 560*	*40*	*100,00%*	*1 600*	*4,00%*	*163 965*	*53,26%*		*1 296*	*81,03%*	*34*	*-39*
5.00 to <10.00	*789*	*16*	*100,00%*	*805*	*7,81%*	*81 478*	*50,27%*		*677*	*84,13%*	*32*	*-62*
10.00 to <100.00	732	10	100,00%	742	24,15%	72 198	49,34%		885	119,28%	90	-85
10.00 to <20.00	*280*	*4*	*100,00%*	*284*	*15,29%*	*28 269*	*51,92%*		*311*	*109,34%*	*23*	*-19*
20.00 to <30.00	*255*	*4*	*100,00%*	*259*	*22,52%*	*22 862*	*42,54%*		*274*	*105,86%*	*25*	*-33*
30.00 to <100.00	*197*	*2*	*100,00%*	*199*	*38,94%*	*21 067*	*54,50%*		*300*	*150,95%*	*42*	*-33*
100.00 (Default)	333	0	100,00%	333	100,00%	44 935	86,72%		0	0,05%	289	-255
Sub-Total A-IRB Retail Individual	**24 169**	**1 139**	**100,00%**	**25 308**	**3,17%**	**2 558 189**	**50,27%**		**11 748**	**46,42%**	**527**	**-503**
Total A-IRB	**36 445**	**2 318**	**52,99%**	**37 658**	**5,43%**	**2 722 666**	**45,58%**	**0,3**	**18 443**	**48,97%**	**768**	**-733**

In Millions of euros PD scale	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	EAD post CRM and post-CCF	Exposure weighted average PD	Number of obligors	Exposure weighted average LGD	Exposure weighted average maturity (years)	RWEA after supporting factors	RWEA density amount	Expected loss amount	Value adjustments and provisions
F-IRB Corporate												
0.00 to <0.15	0			0	0,03%	1	45,00%	3,0	0	15,31%	0	0
0.00 to <0.10	*0*			*0*	*0,03%*	*1*	*45,00%*	*3,0*	*0*	*15,31%*	*0*	*0*
0.10 to <0.15												
0.15 to <0.25												
0.25 to <0.50	6			6	0,35%	1	45,00%	3,0	4	62,29%	0	0
0.50 to <0.75												
0.75 to <2.50	23			23	0,79%	5	45,00%	3,0	21	89,62%	0	0
0.75 to <1.75	*23*			*23*	*0,79%*	*5*	*45,00%*	*3,0*	*21*	*89,62%*	*0*	*0*
1.75 to <2.50												
2.50 to <10.00	37			37	3,28%	1	45,00%	3,0	51	139,60%	1	-1
2.50 to <5.00	*37*			*37*	*3,28%*	*1*	*45,00%*	*3,0*	*51*	*139,60%*	*1*	*-1*
5.00 to <10.00												
10.00 to <100.00												
10.00 to <20.00												
20.00 to <30.00												
30.00 to <100.00												
100.00 (Default)												
Total F-IRB Corporate	**67**			**67**	**2,12%**	**8**	**45,00%**	**3,00**	**76**	**114,32%**	**1**	**-1**

b) Borrower data dimension - Probability of Default (PD) parameter

Monthly revaluation of customer risks is based on:

- A model for ranking the risk of default;
- A method for quantifying the related probability of default.

i) Risk ranking model

The ranking of counterparty risk results from a score that includes both the customer's characteristics and the latter's payment record. The methodology is adjusted to each customer typology to factor in the nature of the available information generally used by business experts to assess the risks.

The table below provides the mapping of the developed models.

ii) Allocation to a class of risk and quantification of the PD related to each class

The rating scales feature a number of classes adjusted to the granularity of the portfolio. Retail customers are divided into ten classes for the sound portfolio and one default class; Corporate and Dealer portfolios are divided into seven classes.

The required degree of reliability for internal rating has nonetheless meant that each “country/customer segment” portfolio has been broken down in a specific manner: for a given segment, the risk attached to a particular class in France, measured by its representative PD, is different from the risk attached to the same class in Spain.

The PD associated with each class is calculated by factoring in historically observed default rates.

New PD models and recalibrations of parameters on certain models were put into production in the second half of 2020 on part of the perimeter. All these adjustments have been validated by the ECB.

Segmentation of exposures by the advanced method and average PD by country

Category of exposure	IRBA countries	Average sound portfolio PD at 30/06/2021
Retail customers	Germany	1,20%
	Spain	1,43%
	France	2,21%
	Italy	1,60%
	United Kingdom	2,98%
	South Korea	0,95%
Small and medium-sized companies	Germany	2,24%
	Spain	3,10%
	France	4,10%
	Italy	3,61%
	United Kingdom	2,44%
	South Korea	1,39%
Large corporations	Germany	2,22%
	Spain	9,39%
	France	3,97%
	Italy	2,67%
	United Kingdom	2,32%

c) Transaction data dimension – Loss given default (LGD) parameter

Economic losses are estimated using discounted recovery flows for Retail Customers and Corporates, or debt write- offs for the car dealers, on the basis of historical data generally going back at least 7 years.

Recovery costs are factored in according to the management phases involved. After analysis, transactions have been grouped into segments representing homogeneous loss levels.

The quantifying of these losses per segment results from a statistical model the main vectors of which are a generational analysis of recoveries and the speed of collection.

Segmentation of exposures by the advanced method and average LGD by country

Category of exposure	IRBA countries	Population group segmentation	Type of model	Intenal/External model	Average sound portfolio LGD	Average loss computed at the last backtesting
Retail individuals SME	France	credit with ratio Maturity[1]/Forecast duration<=0.377	Statistical	Internal	64,64%	56,43%
		credit with ratio Maturity[1]/Forecast duration>0.377			53,83%	47,00%
		leasing with ratio Maturity[1]/Forecast duration<=0.432			49,33%	37,93%
		leasing with ratio Maturity[1]/Forecast duration>0.432			39,80%	30,61%
	Germany	Credit	Statistical	Internal	28,55%	22,82%
		Leasing			50,55%	54,30%
	Spain	Duration before funding ends <=9 months	Statistical	Internal	37,11%	23,10%
		9 mois< Duration before funding ends <=30 months			51,73%	32,78%
		Duration before funding ends >30 months			65,84%	42,50%
	Italy	Credit VN	Statistical	Internal	53,56%	28,95%
		Credit VO			66,30%	35,84%
	United Kingdom	Credit VN	Statistical	Internal	53,33%	44,45%
		Credit VO			62,43%	52,03%
	South Korea	Maturity[1] <=10 months	Statistical	Internal	79,78%	74,35%
		10< Maturity[1] <=34 months			64,75%	60,34%
		Maturity[1] >34 months			63,56%	59,23%
Corporate	France	Credit	Statistical	Internal	43,00%	37,54%
		Leasing			44,90%	34,53%
	Germany	Credit	Statistical	Internal	22,40%	17,91%
		Leasing			32,30%	34,70%
	Spain	Credit VN	Statistical	Internal	47,60%	32,19%
		Credit VO			54,47%	37,77%
		Leasing			49,30%	10,43%
	Italy	Single segment	Statistical	Internal	53,20%	28,76%
	United Kingdom	Single segment	Statistical	Internal	49,30%	41,09%
Dealers	G5(*)	R1 VN	Combined	Internal	15,90%	11,30%
		R1 others			33,50%	23,90%

(*) G5 : France, Germany, Spain, Italy, United Kingdom

[1] This is the difference between the default date and the management date

d) Procedures for monitoring internal ratings

The results of the internal rating process, the performance of the models and the main data items making it up are monitored quarterly by the modeling teams.

At least once a year, observed changes lead to a formal analysis according to a standard protocol described in a procedure.

Differences between the models' forecasts and the actual figures are analyzed and summarized in a formal report that also includes a quantification of the impact on the capital requirement.

Elements of the performance of the rating models are also reported twice a year to the Executive Committee during a dedicated presentation. Regulatory changes with a significant impact on the models are monitored and analyzed in depth by the modeling teams. This is notably the case for the EBA Regulatory Technical Standards (RTS) on the new definition of default for which two packages was sent to the ECB in 2020 and for which RCI is waiting for the ECB's decision.

The different elements of internal models and the first level of controls produced by Credit Division are reviewed in a second level of control by the validation team of Risk Control Unit.

These independent controls are governed by a procedure and reported to dedicated validation committees. The resulting points for improvement are the subject of action plans proposed by the teams and validated and monitored by the validation unit.

As part of its periodic controls, the Internal Audit reviews the process of internal models and the first and second levels of controls to assess their adequacy and conformity.

Eventually, the whole process including first, second and third level of controls is regularly controlled by ECB inspections.

EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

The purpose of this section is to depict the root cause of RWA variation by quarterly step.

		Risk weighted exposure amount
		a
1	**Risk weighted exposure amount as at the end of December 2020**	**19 125**
2	Asset size (+/-)	-468
3	Asset quality (+/-)	-65
4	Model updates (+/-)	0
5	Methodology and policy (+/-)	0
6	Acquisitions and disposals (+/-)	0
7	Foreign exchange movements (+/-)	134
8	Other (+/-)	0
9	**Risk weighted exposure amount as at the end of March 2021**	**18 725**

Between December 2020 and March 2021, the level of RWAs has decreased due to the fall in outstandings and the deterioration of asset quality. Currency fluctuations mitigate this decrease.

		Risk weighted exposure amount
1	**Risk weighted exposure amount as at the end of March 2021**	**18 725**
2	Asset size (+/-)	397
3	Asset quality (+/-)	-467
4	Model updates (+/-)	
5	Methodology and policy (+/-)	-112
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	-25
8	Other (+/-)	
9	**Risk weighted exposure amount as at the end of June 2021**	**18 519**

The amount included in “Methodology and policy” reflects the change in regulation (CRR2) that broadens the perimeter of exposures concerned by the deduction of credit risk own funds requirements associated to exposures on SMEs (Art 501 CRR)

D - STANDARDIZED METHOD

The credit risk exposures treated using the standardized method comprise financed sales outstandings of subsidiaries not treated using the advanced method, debts to credit institutions and central banks, and all other consolidated assets that are not credit obligations.

In order to calculate the capital requirement for credit risk under the standardized method, RCI Banque uses Moody's, the external credit rating agency, for sovereigns, international organizations, and corporate establishments and investments. Reconciliation of these ratings with the credit quality steps provided for under the regulations complies with the supervisor's requirements. Beyond this framework, there is no use of any external rating that cannot be applied directly. As regards unrated exposures, the RCI Banque group applies the regulatory weightings in accordance with the CRR.

For hedge transactions, the values of counterparty credit risk exposures on interest-rate or forex derivatives are determined by the market price method, adding, to the current replacement cost, the potential future credit exposure based on the remaining term. Such transactions still concern countries not covered by EMIR regulations.

EU CR4 – Standardised approach – Credit risk exposure and CRM effects

In Millions of euros	Exposures before CCF and CRM		Exposures post CCF and CRM		RWA and RWA density	
	On-Balance-sheet exposures	Off-balance sheet exposures	On-Balance-sheet exposures	Off-balance sheet exposures	RWEA	RWEA density
Central governments or central banks	6 610	10	6 610	5	305	4,61%
Regional government or local authorities	42	8	42	4	9	20,12%
Public sector entities	0		0		0	100,00%
Multilateral development banks						
International organisations						
Institutions	1 171	26	1 171	11	477	40,33%
Corporates	3 559	410	3 442	44	3 337	95,73%
Retail	6 591	362	6 589	137	4 847	72,07%
Secured by mortgages on immovable property						
Exposures in default	227	9	222	0	247	111,17%
Exposures associated with particularly high risk						
Covered bonds						
Institutions and corporates with a short-term credit assessment	106		106		76	70,99%
Collective investment undertakings	113		113		637	561,93%
Equity	244		244		606	248,21%
Other items	1 871	5	1 871	5	1 626	86,66%
Total	**20 534**	**830**	**20 410**	**207**	**12 168**	**59,02%**

CRM: Credit Risk Mitigation

CCF: Credit Conversion Factor

EU CR5 - Standardized approach

In Millions of euros	Risk weight															
Exposure classes	**0%**	**2%**	**4%**	**10%**	**20%**	**35%**	**50%**	**70%**	**75%**	**100%**	**150%**	**250%**	**370%**	**1250%**	**Others**	**Total**	**of which unrated**
Central governments or central banks	6 481				0		4			12	1	115			0	6 614	
Regional government or local authorities					45					0						46	46
Public sector entities										0						0	0
Multilateral development banks																	
International organisations																	
Institutions					1 872		68			68						2 009	1 792
Corporates					14		19			3 414	40					3 486	3 453
Retail exposures									6 726							6 726	6 726
Exposures secured by mortgages on immovable property																	
Exposures in default										172	50					222	222
Exposures associated with particularly high risk																	
Covered bonds																	
Exposures to institutions and corporates with a short-term credit					100		0				37					137	35
Units or shares in collective investment undertakings														44	69	113	44
Equity exposures										3		241				244	244
Other items	0				313					1 564						1 877	1 877
TOTAL	**6 481**				**2 345**		**92**		**6 726**	**5 233**	**128**	**356**		**44**	**69**	**21 475**	**14 439**

E - CREDIT RISK MITIGATION TECHNIQUES

EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

In Millions of euros	**Pre-credit derivatives RWEA**	**Actual RWEA**
Exposures under FIRB		
Central governments and central banks		
Institutions		
Corporates	76	76
of which Corporates - SMEs		
of which Corporates - Specialised lending		
Exposures under AIRB		
Central governments and central banks		
Institutions		
Corporates	5 408	5 408
of which Corporates - SMEs	*899*	*899*
of which Corporates - Specialised lending		
Retail	13 035	13 035
of which Retail – SMEs - Secured by immovable property collateral		
of which Retail – non-SMEs - Secured by immovable property collateral		
of which Retail – Qualifying revolving		
of which Retail – SMEs - Other	*1 287*	*1 287*
of which Retail – Non-SMEs- Other	*11 748*	*11 748*
TOTAL (including F-IRB exposures and A-IRB exposures)	**18 519**	**18 519**

F - COUNTERPARTY CREDIT RISK

EXPOSURE TO COUNTERPARTY CREDIT RISK

EU CCR1 – Analysis of CCR exposure by approach

In Millions of euros	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU - Original Exposure Method (for derivatives)				1,4				
EU - Simplified SA-CCR (for derivatives)				1,4				
SA-CCR (for derivatives)	163	450		1,4	857	857	857	262
IMM (for derivatives and SFTs)								
Of which securities financing transactions netting sets								
Of which derivatives and long settlement transactions netting sets								
Of which from contractual cross-product netting sets								
Financial collateral simple method (for SFTs)								
Financial collateral comprehensive method (for SFTs)								
VaR for SFTs								
Total								**262**

RWAs on counterparty credit risk are based on exposure on derivatives, to which an add-on is allocated. The exposure is then weighted by risk in accordance with the standard method – based on counterparties' credit quality.

EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

In Millions of euros	Risk weight											
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total
Central governments or central banks												
Regional government or local authorities												
Public sector entities												
Multilateral development banks												
International organisations												
Institutions					701	58			68			827
Corporates												
Retail												
Institutions and corporates with a short-term credit assessment					16	0				14		31
Other items												
Total exposure value					**717**	**58**			**68**	**14**		**857**

EU CCR5 – Composition of collateral for CCR exposures

In Millions of euros	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash – domestic currency								
Cash – other currencies								
Domestic sovereign debt								
Other sovereign debt								
Government agency debt								
Corporate bonds								
Equity securities								
Other collateral								
Total								

RCI Banque undertakes transactions towards Central Counterparties in line with the EMIR regulation. Collateral is obtained and paid in the form of cash.

However, these transactions do not enter into the calculation of the exposure to counterparty credit risk because the netting agreements have not yet been recognized by the competent authorities in accordance with Article 296 of the CRR

EU CCR8 - Exposures to CCPs

In Millions of euros	Exposure value	RWEA
Exposures to QCCPs (total)		**125**
Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	624	125
(i) OTC derivatives	*624*	*125*
(ii) Exchange-traded derivatives		
(iii) SFTs		
(iv) Netting sets where cross-product netting has been approved		
Segregated initial margin		
Non-segregated initial margin		
Prefunded default fund contributions		
Unfunded default fund contributions		
Exposures to non-QCCPs (total)		
Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
(i) OTC derivatives		
(ii) Exchange-traded derivatives		
(iii) SFTs		
(iv) Netting sets where cross-product netting has been approved		
Segregated initial margin		
Non-segregated initial margin		
Prefunded default fund contributions		
Unfunded default fund contributions		

IV - CREDIT VALUATION ADJUSTMENT RISK

For all over-the-counter derivatives, if derivatives recognized as credit protection are not used, the RCI Banque group determines a capital requirement for “Credit valuation adjustment” (CVA) risk.

This capital charge is designed to cover losses in the event of downgraded quality of the counterparty, entailing a decrease in the value of the derivatives.

The requirement is calculated by the standardized method defined in Article 384 of regulation (EU) 575/2013.

EU CCR2 – Transactions subject to own funds requirements for CVA risk

In Millions of euros	Exposure value	RWEA
Total transactions subject to the Advanced method		
(i) VaR component (including the 3×multiplier)		
(ii) Stressed VaR component (including the 3×multiplier)		
Transactions subject to the Standardised method	857	397
Transactions subject to the Alternative approach (Based on the Original Exposure Method)		
Total transactions subject to own funds requirements for CVA risk	**857**	**397**

V - LIQUIDITY RISK

Liquidity Coverage Ratio (LCR)

The Liquidity Coverage Ratio (LCR) sets a minimum standard for bank liquidity. It is intended to ensure that a bank has an adequate level of unencumbered High Quality Liquid Assets (HQLA), which can be converted into cash to enable it to meet its liquidity needs for 30 calendar days in a stress scenario. The LCR is thus defined as the ratio of HQLAs to net cash outflows over the next 30 days. Net outflows represent the expected outflows less expected inflows or 75% of expected outflows, whichever is the lower.

RCI Banque's liquidity is managed by the Finance and Treasury Division that centralizes funding for European entities and oversees balance sheet management for all group entities throughout the world.

For each quarter, the following table shows the average values of HQLAs, Inflows and Outflows calculated as the simple average of month-end observations over the twelve months preceding the end of each quarter.

The bank's average HQLA during the 12-month period ending on 30 June 2021 was €5,457m. It amounted to €4,461m on average during the 12-month period ending on 31 December 2020. They mainly consisted of deposits with the European Central Bank, Bank of England and securities issued by governments or supranationals. On 30 June 2021, the average duration of the bond portfolio was below one year.

In addition, RCI Banque also invested in a fund whose assets are made of debt securities issued by European agencies, sovereigns and supranational issuers. Its average exposure to credit risk is six years with a limit at nine years. The fund is aiming a very low exposure to the interest rate risk with a maximum of two years.

Over the 12-month period ending on 30 June 2021, EUR and GBP denominated HQLA represented on average 88.8% and 9.3% of total HQLA respectively. The weight of EUR denominated HQLA increased slightly compared to the averages of the 12-month period ending on 31 December 2020, which were 87.3% for EUR and 10.4% for GBP.

RCI Banque Inflows mainly come from commercial and financial assets, while Outflows are mostly explained by debt repayment and the deposit run-off factor.

The liquidity requirement linked to derivative transactions is limited and represents non-material amounts.

The average LCR over the 12-month period ending on 30 June 2021 came at 566%, compared to 557% on average over the 12-month period ending on 31 March 2021.

EU LIQ1 - Quantitative information of LCR

In millions of euros	Total unweighted value (average)				Total weighted value (average)			
Quarter ending on (DD Month YYY)	**30/09/2020**	**31/12/2020**	**31/03/2021**	**30/06/2021**	**30/09/2020**	**31/12/2020**	**31/03/2021**	**30/06/2021**
Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
Total high-quality liquid assets (HQLA)					**3 552**	**4 461**	**5 204**	**5 457**
CASH - OUTFLOWS								
Retail deposits and deposits from small business customers, of which:	13 498	13 834	14 473	15 100	1 438	1 482	1 555	1 620
Stable deposits								
Less stable deposits	*13 498*	*13 834*	*14 473*	*15 100*	*1 438*	*1 482*	*1 555*	*1 620*
Unsecured wholesale funding	840	852	910	903	685	681	732	712
Operational deposits (all counterparties) and deposits in networks of cooperative banks								
Non-operational deposits (all counterparties)	*371*	*399*	*416*	*445*	*217*	*229*	*238*	*254*
Unsecured debt	*468*	*452*	*494*	*458*	*468*	*452*	*494*	*458*
Secured wholesale funding					49	57	59	98
Additional requirements	883	904	925	946	282	305	327	337
Outflows related to derivative exposures and other collateral requirements	*222*	*245*	*266*	*275*	*222*	*245*	*266*	*275*
Outflows related to loss of funding on debt products	*0*	*0*	*2*	*2*	*0*	*0*	*2*	*2*
Credit and liquidity facilities	*661*	*658*	*657*	*669*	*60*	*60*	*60*	*61*
Other contractual funding obligations	1 089	1 108	1 096	1 115	421	441	447	475
Other contingent funding obligations	2 202	2 225	2 188	2 211	503	503	489	488
TOTAL CASH OUTFLOWS					**3 377**	**3 469**	**3 609**	**3 731**
CASH - INFLOWS								
Secured lending (e.g. reverse repos)								
Inflows from fully performing exposures	4 233	4 328	4 415	4 357	2 523	2 632	2 735	2 694
Other cash inflows	1 707	1 643	1 969	2 371	616	600	688	770
(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
(Excess inflows from a related specialised credit institution)								
TOTAL CASH INFLOWS	**5 940**	**5 971**	**6 384**	**6 727**	**3 139**	**3 233**	**3 423**	**3 464**
Fully exempt inflows								
Inflows Subject to 90% Cap								
Inflows Subject to 75% Cap	*5 940*	*5 971*	*6 384*	*6 727*	*3 139*	*3 233*	*3 423*	*3 464*
TOTAL ADJUSTED VALUE								
LIQUIDITY BUFFER					3 552	4 461	5 204	5 457
TOTAL NET CASH OUTFLOWS					910	934	944	1 004
LIQUIDITY COVERAGE RATIO					**389%**	**482%**	**557%**	**566%**

TABLES

PART	REF	Title
I-1	EU KM1	Overview of risk weighted exposure amounts
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II-A	EU CCyB2	Amount of institution-specific countercyclical capital buffer
II-B	EU CCA	Main features of regulatory own funds instruments and eligible liabilities instruments
II-B	EU CC1	Composition of regulatory own funds
II-C	EU OV1	Overview of risk weighted exposure amounts
II-E	EU LR1 - LRSum	Summary reconciliation of accounting assets and leverage ratio exposures
II-E	EU LR2 - LRCom	Leverage ratio common disclosure
II-E	EU LR3 - LRSpl	Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
II-E	EU LRA	Disclosure of LR qualitative information
III-A	EU CR3	CRM techniques overview: Disclosure of the use of credit risk mitigation techniques
III-A	EU CR1	Performing and non-performing exposures and related provisions
III-A	EU CQ5	Credit quality of loans and advances to non-financial corporations by industry
III-A	EU CQ4	Quality of non-performing exposures by geography
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III-A	EU CQ3	Credit quality of performing and non-performing exposures by past due days
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III-A		Information on loans and advances subject to legislative and non-legislative moratoria
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III-C-a	EU CR6	IRB approach – Credit risk exposures by exposure class and PD range
III-C-b		Segmentation of exposures by the advanced method and average PD
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