



KPMG SA  
Tour Eqho  
2 avenue Gambetta  
CS 60055  
92066 Paris la Défense Cedex



Forvis Mazars SA  
45 Rue Kléber  
92300 Levallois-Perret

# RCI Banque SA

**Limited assurance report from the statutory auditors the information related to the allocation, as of December 31, 2025, of funds raised through the Green Bonds issued by RCI Banque SA on July 6, 2022, on June 14, 2023, November 26, 2024 and June 6, 2025.**

Year ended December 31 2025  
RCI Banque SA  
15 rue d'Uzès - 75002 Paris

KPMG SA, a French audit and accounting limited liability company registered with the Paris Association of Chartered Accountants under n°14-30080101 and a member of the Regional Association of statutory auditors of Versailles and Centre.  
A French company, member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a Private English company limited by guarantee.  
Public limited company with board of directors.

KPMG SA  
Tour Eqho  
2 avenue Gambetta  
CS 60055  
92066 Paris la Défense Cedex  
Capital : 5 497 100 €  
775 726 417 RCS Nanterre

Forvis Mazars SA  
Public Limited Company for Accounting Expertise and Statutory Audit  
with Management Board and Supervisory Board  
45 rue Kléber  
92300 Levallois-Perret  
Share capital of 8,320,000 euros  
784 824 153 RCS Nanterre



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## RCI Banque SA

15 rue d'Uzès - 75002 Paris

**Limited assurance report from the statutory auditors the information related to the allocation, as of December 31, 2022, of funds raised through the Green Bonds issued by RCI Banque SA on July 6, 2022, June 14, 2023, November 26, 2024 and June 6, 2025.**

Year ended December 31 2025

To the Chief Executive Officer of RCI BANQUE SA,

In our capacity as Statutory Auditor of RCI Banque SA (hereinafter the “**Company**”), we have undertaken a limited assurance engagement on the following information (the “**Information**”), attached to this letter and available on the company website.

- the allocation, as of December 31, 2024 of funds raised by RCI Banque SA through the green bonds issued for an amount of 500 million euros on July 6, 2022, 750 million euros on June 14, 2023, 600 million euros on November 26, 2024, and 500 million euros on June 6, 2025 (together the “**Issuing**”), presented in the green bond report (the “**Green Bond Report**”);
- the loans and lease contracts for “**Eligible Vehicles**” and “**Eligible Infrastructure**” financed or refinanced through the Issuing and identified as eligible by the Company (the “**Eligible Green Portfolio**”) in accordance with the green bond framework.

The Information has been prepared by the Deputy Chief Executive Officer in the context of the green bond offerings dated July 6, 2022, June 14, 2023, November 26, 2024 and June 6, 2025 and (the “**Green Bond Offerings**”) and the green bond framework defined by the Company (the “**Green Bond Framework**”).

## Our Limited Assurance Conclusion

Based on the procedures we have performed as described under the section “**Summary of the work we performed as the basis for our assurance conclusion**” and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Information is not prepared, in all material respects, in accordance with the Framework and the basis of preparation, see below under “**Understanding how RCI BANQUE SA has prepared the Information**”.



## **Understanding how RCI BANQUE SA has prepared the Information**

The absence of a commonly used and generally accepted reporting framework or of a significant body of established practices on which to draw to assess and measure the Information allows for different, but acceptable, measurement techniques that can affect comparability between entities and over time.

Consequently, the Information needs to be read and understood together with the Green Bond Offerings and the Green Bond Framework, available on the internet site or on demand.

## **RCI BANQUE SA responsibilities**

Management of the Company is responsible for:

- Selecting or establishing suitable criteria for preparing the Information,
- Selecting the Eligible Green Portfolio regarding the eligible criteria,
- Preparing the Information in compliance with the Green Bond Offerings and the Green Bond Framework;
- Designing, implementing, and maintaining internal control over information relevant to the preparation of the Information that is free from material misstatement, whether due to fraud or error.

## **Responsibility of the Statutory Auditor**

Based on our work, our responsibility is to provide a report expressing a limited assurance conclusion on the fact that the Information is free from material misstatement, whether due to fraud or error, and has been prepared, in all material respects, in accordance with the Framework.

We are also responsible for:

- Forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- Reporting our conclusion to the Chief Executive Officer of RCI BANQUE SA

As we are engaged to form an independent conclusion on the Information as prepared by management, we are not permitted to be involved in the preparation of the Information as doing so may compromise our independence

However, we have no responsibility for:

- Challenge the eligibility criteria as defined in the Green Bond Framework, and, in particular, we give no interpretation on the final terms of this Framework,
- Form an opinion on the effective use of the funds allocated to the Eligible Projects after such funds were allocated.

## **Applicable professional guidance**

We performed our limited assurance engagement in accordance with the professional guidance issued by the French Institute of statutory auditors (Compagnie nationale des commissaires aux comptes "CNCC") applicable to such engagement and international standard ISAE 3000 (revised).



## Our independence and quality control

Our independence is defined by the provisions of Article L. 821-28 of the French Commercial Code and the French Code of Ethics for Statutory Auditors (*Code de déontologie*) of our profession. In addition, we have implemented a system of quality control including documented policies and procedures aimed at ensuring compliance with applicable legal and regulatory requirements, ethical requirements and the professional guidance issued by the French Institute of Statutory Auditors (*Compagnie Nationale des Commissaires aux Comptes*) relating to this engagement.

## Means and resources

Our work was carried out by an independent and multidisciplinary team with experience in sustainable reporting and assurance.

## Summary of the work we performed as the basis for our assurance conclusion.

We are required to plan and perform our work to address the areas where we have identified that a material misstatement of the Information is likely to arise.

The procedures we performed were based on our professional judgment.

### In carrying out our limited assurance engagement on the Information, we:

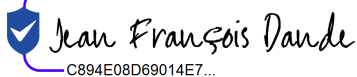
- Understood the procedures implemented by the Company for producing the Information by inquiries of those in charge of collecting the information and, where appropriate, with those responsible for internal control and risk management procedure;
- Verified the compliance, in all material respects, of the Eligible Green Portfolio with the Eligibility Criteria, by performing substantive testing on a sample basis; Verified the appropriate segregation of the funds raised from the Issuing and their exclusive allocation to Eligible Green Portfolio;
- Performed the necessary reconciliations between the Information and the accounting records from which it is derived and performed substantive tests, on a sample basis and using other selection methods, to verify the concordance of the Information with supporting documents underlying the accounting records.

The procedures performed in a limited assurance review are less in extent than for a reasonable assurance opinion in accordance with the professional guidance of the French Institute of Statutory Auditors (*Compagnie Nationale des Commissaires aux Comptes*), a higher level of assurance would have required us to carry out more extensive procedures.

This report has been prepared within the context described above and may not be used, distributed or referred to for any other purpose.

Paris la Défense et Levallois-Perret, June 26, 2026

KPMG SA  
Jean-Francois Dande

Signé par :  
  
C894E08D69014E7...

Forvis Mazars SA  
Natacha Andre

Signé par :  
  
668A72EEEEB74E6...

## Allocation Reporting

**Green Bonds: EUR 500M issued in 2022, EUR 750M issued in 2023, EUR 600M issued in 2024 EUR 500M issued in 2025.**

**I undersigned, Vincent GELLE, Deputy Chief Executive Officer of RCI Banque SA certify that the following information have been prepared under my responsibility:**

Year of origination	Remaining Balance (€M) as of 31/12/2025	Allocated to				Not Allocated
		July 2027 Bond issued in 2022	June 2028 Bond issued in 2023	July 2029 Bond issued in 2024	July 2030 Bond issued in 2025	
2020	4	4				
2021	34	34				
2022	137	137				
2023	491	325	166			
2024	522		522			
2025	2 235		62	600	500	1 073
<b>Total</b>	<b>3 423</b>	<b>500</b>	<b>750</b>	<b>600</b>	<b>500</b>	<b>1 073</b>

The information has been prepared in the context of the green bonds offerings dated from June 2022, June 2023, November 2024 and June 2025.

This information will be included in the allocation green bond report that will be published on our web site this quarter.

Paris, June 23<sup>rd</sup> of 2026

Vincent GELLE  
Deputy CEO

