RISKS - PILLAR III

As of 30 June 2026

MOBILIZE FINANCIAL SERVICES

A Commercial Brand Operated by

RCI Banque SA

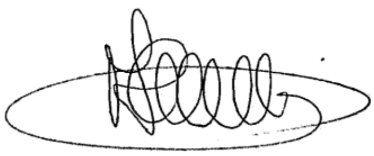
STATEMENT ON INFORMATION PUBLISHED IN RESPECT OF PILLAR III

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, we certify that group Mobilize Financial Services publishes the information required under Part Eight of Regulation (EU) No. 575/2013 of the European Parliament and of the Council, amended by Regulations (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 (CRR2) and (EU) 2024/1623 of the European Parliament and of the Council of 19 June 2024 (CRR3) in accordance with the formal policies and internal procedures, systems and controls.

We confirm, after taking all reasonable measures to that end, that the information disclosed as of June 30, 2026, has been subjected to the same level of internal control and the same control procedures as those applied to the financial statements.

Martin Thomas
Chief Executive Officer



SUMMARY

INTRODUCTION

The following information concerns group Mobilize Financial Services (Mobilize F.S.[1])'s risks and is disclosed in accordance with 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 Regulations (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 (CRR2) and (EU) 2024/1623 of 31 may 2024 (CRR3), and Directive 2013/36/ EU (or CRD IV) amended by Directives 2019/878/EU of May 20, 2019 (CRD V) and 2024/1619/UE of 31 may 2024 (CRD VI).

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.).

The Mobilize F.S group'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 Mobilize F.S group's Company Chief Risk Officer. The information contained in this report has been prepared in accordance with the Pillar III disclosure procedure validated by Mobilize F.S group's Regulatory Committee.

1 RCI Banque S.A. has been operating under RCI Bank and Services trading name since February 2016 and adopted Mobilize Financial Services as a new commercial identity in May 2022. Its legal name remains unchanged and is still RCI Banque S.A. This trade name, as well as the acronym Mobilize F.S., may be used by the group as an alias to its corporate name. RCI Banque S.A. and its subsidiaries may be referred to as "Mobilize Financial Services Group".

I - SUMMARY OF RISKS

A. KEY FIGURES

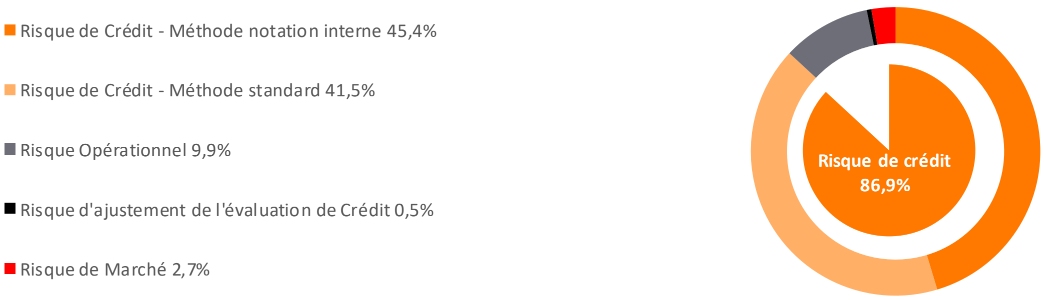
EU KM1 - Key metrics template

	In millions of euros	30/06/2026 a	31/03/2026 b	31/12/2025 c	30/09/2025 d	30/06/2025 e
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	6 390	6 162	6 126	6 104	6 131
2	Tier 1 capital	6 790	6 562	6 526	6 504	6 131
3	Total capital	8 108	7 844	7 829	7 789	7 416
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	50 422	48 081	48 935	44 834	48 168
4a	Total risk exposure pre-floor	50 422	48 081	48 935	44 834	48 168
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	12,67%	12,82%	12,52%	13,61%	12,73%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	12,67%	12,82%	12,52%	13,61%	12,73%
6	Tier 1 ratio (%)	13,47%	13,65%	13,34%	14,51%	12,73%
6b	Tier 1 ratio considering unfloored TREA (%)	13,47%	13,65%	13,34%	14,51%	12,73%
7	Total capital ratio (%)	16,08%	16,31%	16,00%	17,37%	15,40%
7b	Total capital ratio considering unfloored TREA (%)	16,08%	16,31%	16,00%	17,37%	15,40%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a % of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,25%	5,75%	2,25%	5,75%	2,25%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,27%	1,27%	1,27%	1,27%	1,27%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,69%	1,69%	1,69%	1,69%	1,69%
EU 7g	Total SREP own funds requirements (%)	10,25%	10,25%	10,25%	10,25%	10,25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	0,81%	0,81%	0,80%	0,76%	0,75%
EU 9a	Systemic risk buffer (%)					
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)					
11	Combined buffer requirement (%)	3,31%	3,31%	3,30%	3,26%	3,25%
EU 11a	Overall capital requirements (%)	13,56%	13,56%	13,55%	13,51%	13,50%
12	CET1 available after meeting the total SREP own funds requirements (%)	5,78%	5,96%	5,65%	6,82%	5,04%
	Leverage ratio					
13	Total exposure measure	79 691	77 830	76 346	72 802	75 778
14	Leverage ratio (%)	8,52%	8,37%	8,55%	8,93%	8,09%

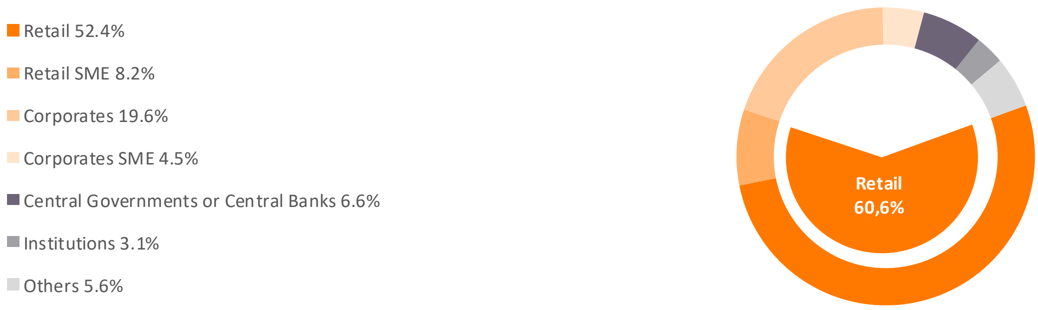
	In millions of euros	30/06/2026 a	31/03/2026 b	31/12/2025 c	30/09/2025 d	30/06/2025 e
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)		0,00%		0,00%	
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	4 936	5 025	5 275	5 914	6 243
EU 16a	Cash outflows - Total weighted value	4 527	4 550	4 630	4 686	4 584
EU 16b	Cash inflows - Total weighted value	3 187	3 127	3 236	3 322	3 371
16	Total net cash outflows (adjusted value)	1 400	1 455	1 417	1 424	1 345
17	Liquidity coverage ratio (%)	378,26%	377,64%	387,37%	440,84%	500,27%
	Net Stable Funding Ratio					
18	Total available stable funding	63 085	61 064	59 810	59 082	59 496
19	Total required stable funding	50 247	48 103	48 798	45 870	47 127
20	NSFR ratio (%)	125,55%	126,94%	122,57%	128,80%	126,24%

The data relating to the LCR and its aggregates are averages of the 12 months ending on the reporting date mentioned (Article 447 f CRR 2).

Own funds requirements by type of risk



Exposure by exposure class



ROA (net profit divided by the total balance sheet - CRD IV, Article 90)

	30/06/2026	31/12/2025	30/06/2025
Return on assets	1,37%	1,07%	1,25%

The ROA increased in the first half of 2026, driven by the growth in net income.

Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

	In Millions of euros	Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a+b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
		a	b	c	d	EU d
1	Credit risk (excluding counterparty credit risk)	22 870	20 761	43 632	57 768	57 768
2	Counterparty credit risk		187	187	187	187
3	Credit valuation adjustment		265	265	265	265
4	Securitisation exposures in the banking book					
5	Market risk		1 349	1 349	1 349	1 349
6	Operational risk		4 990	4 990	4 990	4 990
7	Other risk weighted exposure amounts					
8	**Total**	**22 870**	**27 552**	**50 422**	**64 559**	**64 559**

Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

	In Millions of euros	Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
		a	b	c	d	EU d
1	Central governments and central banks			558	558	558
EU 1a	Regional governments or local authorities			19	19	19
EU 1b	Public sector entities			31	31	31
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions			879	879	879
3	Equity			820	820	820
5	Corporates	6 892	9 333	15 053	17 493	17 493
5.1	*Of which: F-IRB is applied*	*4 197*	*4 925*	*4 197*	*4 925*	*4 925*
5.2	*Of which: A-IRB is applied*	*2 728*	*4 545*	*2 728*	*4 545*	*4 545*
EU 5a	*Of which: Corporates - General*	*6 892*	*9 333*	15 053	17 493	*17 493*
EU 5b	*Of which: Corporates - Specialised lending*					
EU 5c	*Of which: Corporates - Purchased receivables*					
6	Retail	15 454	27 228	22 696	34 471	34 471
6.1	*Of which: Retail - Qualifying revolving*					
EU 6.1a	*Of which: Retail - Purchased receivables*					
EU 6.1b	*Of which: Retail - Other*	*15 454*	*27 228*	*22 696*	*34 471*	*34 471*
6.2	*Of which: Retail - Secured by residential real estate*					
EU 7a	*Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA*			*881*	*803*	*803*
EU 7b	Collective investment undertakings (CIU)			46	46	46
EU 7c	Categorised as exposures in default in SA	524	446	881	803	803
EU 7d	Categorised as subordinated debt exposures in SA					
EU 7e	Categorised as covered bonds in SA					
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Others			2 648	2 648	2 648
9	**Total**	**22 870**	**37 007**	**43 632**	**57 768**	**57 768**

B. RISK FACTORS

The identification and monitoring of risks is an integral part of the Mobilize F.S group'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. The various types of risks presented above are those identified to date as being significant and specific to Mobilize Financial Services Group, the materialization of which could have a major unfavorable impact on its business, financial situation and/or results. This is not an exhaustive list of all the risks taken by the group in the context of its activity or to which it is exposed because of its environment.

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

- **Strategy and Business Model Risks:**
  - **Execution risk of the strategic plan:** Risk arising from the Group's inability to implement its strategy and achieve its mid-term plan.
  - **Residual value risk:** Risk to which the Group is exposed when the resale value of a vehicle at the end of the financing contract depreciates (value lower than the initial estimate).
  - **Climate and environmental risks:** Risks linked to extreme climate and environmental events (physical risks) and those related to technological changes, regulations, or market sentiment contributing to the transition toward a low-carbon economy (transition risks).
  - **Geopolitical risk:** Risk of nationalization, restrictions on fund transfers, adoption of new regulations unfavorable to creditors, or international sanctions affecting business activity.
- **Credit Risks:**
  - **Concentration risk:** Risk resulting from the concentration of Mobilize Financial Services Group exposures (countries, sectors, borrowers).
  - **Credit risk (Customers and Networks):** The risk of loss incurred in the event of default by a counterparty or several counterparties considered a single group of connected clients.
- **Market, Banking Book, Liquidity and Funding Risks:**
  - **Interest rate risk and foreign exchange risk:** Risk of loss of interest margin or loss of value of the banking book in the event of fluctuations in interest rates or exchange rates.
  - **Liquidity and funding risk:** Liquidity risk arises when the Mobilize Financial Services Group is unable to meet its obligations or to finance the development of its activities in line with its commercial objectives. Funding risk corresponds to the risk that the Mobilize Financial Services Group may not be able to finance its activities at a competitive cost compared with its competitors.
- **Operational Risks:**
  - **Main operational risks:** Risk of losses or sanctions resulting from inadequate or failed internal processes, involving staff or IT systems, or from external events (examples: cyber risks, pandemics, internal or external fraud, etc.), whether deliberate, accidental, or natural (IT risks and business interruption risks).
  - **Model risk (specific):** Risk associated with the failure of the models used by the Group in its activities. This includes the use of inadequate models for pricing, valuation, hedging positions, or risk management. Model failure may result from data quality issues, modelling techniques, model implementation, or model use.
- **Compliance Risks:** Risk of judicial, administrative, or disciplinary sanction, significant financial loss, or reputational damage arising from non-compliance with regulations specific to banking and financial activities (applicable laws and standards, codes of conduct, and banking regulations at national, European, or international levels).These risks include: legal risks, conduct risks, tax risks, anti-money laundering and counter-terrorist financing risks (AML-CFT), personal data protection risks, banking regulatory compliance risks, corruption and influence-peddling risks, and ethical risks.

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 the Mobilize Financial Services Group 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 S.A. 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 Mobilize Financial Services 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[2] is 16.08% at 30 June 2026 (of which Core Tier one at 12.73% and Tier one at 13.47%) against 16.00% published at 31 December 2025 (of which Core Tier One at 12.52% and Tier one at 13.34%).

The slight increase in the overall ratio is explained by the increase in REA (+€1,488 million), mainly due to the growth in activity and the increase in total capital of +€279 million due to the +€264 million increase in CET1 with the integration of net dividend interim profits at the end of June 2026.

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

The group 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.

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

At the end of 2025, the European Central Bank has notified to Mobilize F.S group its decision regarding the level of additional capital requirement under Pillar 2 (P2R - "Pillar 2 Requirement") for the year 2026. It is set at 2,25%, applicable from 1st January 2026.

Minimum requirement for own funds and eligible liabilities (MREL)

The Mobilize F.S group received, in January 2026, the final notification from the ACPR of its binding minimum requirement for own funds and eligible liabilities (MREL) for RCI Banque S.A and DIAC SA.

The requirement was waived in 2024 for entities whose resolution plan is "liquidation," which was and still is the case for RCI Banque SA. The SRB may, however, decide on an exceptional basis to impose an MREL requirement on these entities.

The new requirement has been set at 13.50% of total risk exposure amount (TREA) plus the CBR of Group's risk-weighted assets, and 4.63% of leverage ratio exposure (LRE). MREL requirement is defined on an individual basis.

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[2] Ratio including the interim profits net of provisional dividends, following the regulator's approval in accordance with Article 26 § 2 of Regulation (EU) 575/2013

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			
		a	b	c	d	e	f	g	h	i	j	k	l	m
010	**Breakdown by country**													
	Argentina	343					343	31			31	386	0,92%	
	Austria	769					769	47			47	590	1,40%	
	Belgium	393					393	30			30	370	0,88%	1,00%
	Brazil	2 482					2 482	154			154	1 921	4,55%	
	Swiss	1 186					1 186	73			73	909	2,15%	
	Czech Republic	255					255	16			16	205	0,49%	1,25%
	Germany	2 987	9 437				12 424	510			510	6 378	15,12%	0,75%
	Spain	1 030	5 521				6 551	305			305	3 816	9,05%	0,50%
	France	4 242	19 092				23 334	976			976	12 200	28,92%	1,00%
	Great-Britain	1 470	6 450				7 920	407			407	5 085	12,06%	2,00%
	Ireland	599					599	37			37	461	1,09%	1,50%
	India	35					35	7			7	89	0,21%	
	Italy	1 135	7 225				8 361	326			326	4 071	9,65%	
	South Korea	571					571	34			34	426	1,01%	1,00%
	Morocco	1 021					1 021	65			65	811	1,92%	
	Malta	297					297	57			57	715	1,70%	
	Netherlands	623					623	39			39	488	1,16%	2,00%
	Poland	1 404					1 404	82			82	1 029	2,44%	1,00%
	Portugal	853					853	56			56	698	1,65%	0,75%
	Romania	451					451	25			25	316	0,75%	1,00%
	Sweden	45					45	4			4	44	0,10%	2,00%
	Slovenia	281					281	17			17	206	0,49%	1,00%
	Slovakia	45					45	4			4	45	0,11%	1,50%
	Turkey	180					180	11			11	141	0,33%	
	Colombia	903					903	60			60	750	1,78%	
	Croatia	31					31	3			3	31	0,07%	1,50%
20	**Total all countries**	**23 631**	**47 726**				**71 357**	**3 375**			**3 375**	**42 181**	**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 are included.

EU CCyB2 - Amount of institution-specific countercyclical capital buffer

	In Millions of euros	Amounts
		a
1	Total risk exposure amount	50 422
2	Institution specific countercyclical capital buffer rate	0,81%
3	Institution specific countercyclical capital buffer requirement	407

Mobilize Financial Services Group 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 reduced by the forecast dividend distributable in respect of the profits of 2025.

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 Banque S.A. applies the simplified method to calculate this additional adjustment to own equity.

Other Adjustments:

- Concerning the minority interests, in line with article 84.2 of CRR, RCI Banque S.A. 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.
- Deduction of deferred tax assets dependent on future profits linked to unused deficits netted by the corresponding deferred tax liabilities.
- Intangible assets and goodwill.
- Irrevocable payment commitments and certificates of association pledged to Single Resolution Funds and Deposit Guarantee and Resolution Funds.
- IRB 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 17.65% and are therefore weighted by 250% in assets.

No phase-ins are applied.

Mobilize Financial Services Group's CET1 core capital represents 79% of total prudential capital.

Regulatory equity increased by €263m compared to December 31, 2025, and reached €6 390m at the end of June 2026. The increase is mainly explained by the integration of interim profits net of provisional dividends.

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 inclusion of AT1 capital instruments issued by subsidiaries in regulatory own funds is determined in accordance with Articles 85 and 86 of the CRR.

TIER 2 CAPITAL (T2)

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 subject to progressive prudential amortization over the five-year period preceding their maturity.

Mobilize Financial Services Group classifies within this category the subordinated notes issued by RCI Banque S.A. in July 2024 and March 2025 for a total amount of €1,271 million, the subordinated note issued by Banco RCI Brasil S.A. in November 2024 for BRL 200.1 million (equivalent to €28 million), as well as the subordinated note issued by RCI Finance Maroc S.A. during 2025 for MAD 120 million (€11 million).

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. At the end of June 2026, this amount is zero.

No transitional filter is applied to Tier 2 equity for Mobilize Financial Services Group

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

- Tier 1 equity instruments

		Qualitative or quantitative information
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	N/A
	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)	Shares
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	€814m
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	N/A
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	Dividends
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

		Qualitative or quantitative information
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	1
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

- AT1 equity instruments

	Qualitative or quantitative information
Issuer	RCI Banque S.A.
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	FR0014012ST1 / 318867402
Public or private placement	Public placement
Governing law(s) of the instrument	French law
Contractual recognition of write down and conversion powers of resolution authorities	Yes
Regulatory treatment	
Current treatment taking into account, where applicable, transitional CRR rules	Tier 1
Post-transitional CRR rules	Tier 1
Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated
Instrument type (types to be specified by each jurisdiction)	CRR Article 52
Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	400 MEUR
Nominal amount of instrument	EUR 400,000,000
Issue price	100%
Redemption price	100%
Accounting classification	Equity
Original date of issuance	24/09/2025
Perpetual or dated	Perpetual
Original maturity date	N/A
Issuer call subject to prior supervisory approval	Yes
Optional call date, contingent call dates and redemption amount	Any date between 24/09/2030 and 24/
Subsequent call dates, if applicable	24/03 and 24/09 each year starting in 2031
Coupons / dividends	
Fixed or floating dividend/coupon	Fixed until 24/03/2031, then floating (resettable)
Coupon rate and any related index	6.125% until 24/03/2031, then 5Y Mid-Swap + 3.839%
Existence of a dividend stopper	Yes
Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
Existence of step up or other incentive to redeem	No

Noncumulative or cumulative	Noncumulative
Convertible or non-convertible	Non-convertible
If convertible, conversion trigger(s)	N/A
If convertible, fully or partially	N/A
If convertible, conversion rate	N/A
If convertible, mandatory or optional conversion	N/A
If convertible, specify instrument type convertible into	N/A
If convertible, specify issuer of instrument it converts into	N/A
Write-down features	Temporary write-down with discretionary reinstatement mechanism
If write-down, write-down trigger(s)	CET1 ratio < 5.125%
If write-down, full or partial	Full or partial
If write-down, permanent or temporary	Temporary (with reinstatement)
If temporary write-down, description of write-up mechanism	Reinstatement possible if conditions met (issuer discretion)
Type of subordination (only for eligible liabilities)	N/A
Ranking of the instrument in normal insolvency proceedings	2
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments
Non-compliant transitioned features	No
If yes, specify non-compliant features	N/A
Link to the full term and conditions of the instrument (signposting)	Available on the issuer's website (final prospectus) https://www.mobilize-fs.com/sites/default/files/media/pdf/EUO2-Prospectus%20%5BFINAL%5D%20%232006101770-v1%20Project%20Jason%20-%20AT1%202025.pdf

- Tier 2 equity instruments

		Qualitative or quantitative information
1	Issuer	RCI Banque S.A.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	FR001400QY14
2a	Public or private placement	Public placement
3	Governing law(s) of the instrument	French law
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes
	Regulatory treatment	
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated
7	Instrument type (types to be specified by each jurisdiction)	CRR Article 63
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	757 MEUR
9	Nominal amount of instrument	100 000 EUR
EU-9a	Issue price	99.818%
EU-9b	Redemption price	N/A
10	Accounting classification	Liabilities - amortized cost
11	Original date of issuance	06/07/2024
12	Perpetual or dated	Dated
13	Original maturity date	09/10/2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	09/10/2029 100%
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed till 09/10/2029 then floating
18	Coupon rate and any related index	5,50% till 09/0/2029, then EUR 5 year Mid Swap rate +2,75%
19	Existence of a dividend stopper	No

		Qualitative or quantitative information
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	No
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	No write-down feature
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	Subordinated Securities
EU-34b	Ranking of the instrument in normal insolvency proceedings	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior 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

		Qualitative or quantitative information
1	Issuer	RCI Banque S.A.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	FR001400Y5Z1
2a	Public or private placement	Public placement
3	Governing law(s) of the instrument	French law
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes
	Regulatory treatment	
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated
7	Instrument type (types to be specified by each jurisdiction)	CRR Article 63
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	514 MEUR
9	Nominal amount of instrument	100 000 EUR
EU-9a	Issue price	99,872%
EU-9b	Redemption price	N/A
10	Accounting classification	Liabilities - amortized cost
11	Original date of issuance	24/03/2025
12	Perpetual or dated	Dated
13	Original maturity date	24/03/2037
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	24/03/2032 100%
16	Subsequent call dates, if applicable	N/A
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed till 24/03/2032 then floating
18	Coupon rate and any related index	4,75% till 24/03/2032, then EUR 5 year Mid Swap rate +2,20%
19	Existence of a dividend stopper	No

		Qualitative or quantitative information
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	No
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	No write-down feature
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	Subordinated Securities
EU-34b	Ranking of the instrument in normal insolvency proceedings	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior 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

		Qualitative or quantitative information
1	Issuer	Banco RCI Brasil S.A.
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	BRCAMRLFI312
2a	Public or private placement	Public placement
3	Governing law(s) of the instrument	Brazilian Law
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes
	Regulatory treatment	
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	CRR Article 63
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	28 MEUR
9	ominal amount of instrument	200 100 000 BRL
EU-9a	Issue price	100%
EU-9b	Redemption price	N/A
10	Accounting classification	Liabilities - amortized cost
11	Original date of issuance	04/11/2024
12	Perpetual or dated	Dated
13	Original maturity date	04/11/2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	04/11/2029 100%
16	Subsequent call dates, if applicable	04/05/2030, 04/11/2030, 04/05/2031, 04/11/2031, 04/05/2032, 04/11/2032, 04/05/2033, 04/11/2033, 04/05/2034
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating

		Qualitative or quantitative information
18	Coupon rate and any related index	100% of the DI - One-Day Interbanking Deposits, "over extra-group", expressed as percentage per year, based on two hundred and fifty-two (252) Business Days plus a surcharge equal to 1.15% per year, based on two hundred and fifty-two (252) Business Days (annual basis).
19	Existence of a dividend stopper	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	No
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	No write-down feature
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	Subordinated Securities
EU-34b	Ranking of the instrument in normal insolvency proceedings	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior 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

		Qualitative or quantitative information
1	Issuer	RCI Finance Maroc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	MA0000097545
2a	Public or private placement	Private placement
3	Governing law(s) of the instrument	Morocco
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes
	Regulatory treatment	
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & Consolidated
7	Instrument type (types to be specified by each jurisdiction)	CRR Article 63
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	11 MEUR
9	Nominal amount of instrument	120 000 000 MAD
EU-9a	Issue price	100%

		Qualitative or quantitative information
EU-9b	Redemption price	N/A
10	Accounting classification	Liabilities - amortized cost
11	Original date of issuance	12/12/2025
12	Perpetual or dated	Dated
13	Original maturity date	12/12/2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	12/12/2030 100%
16	Subsequent call dates, if applicable	12/12/2031,12/12/2032, 12/12/2033, 12/12/2034
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	52 weeks Morroco Treasury bond rate + 1,50%
19	Existence of a dividend stopper	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	No
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	No write-down feature
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	Subordinated Securities
EU-34b	Ranking of the instrument in normal insolvency proceedings	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior 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

EU CC1 - Composition of regulatory own funds

In millions of euros

	Common Equity Tier 1 (CET1) capital: instruments and reserves	**Amounts**	**Ref CC2**
1	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		
2	Retained earnings	2 615	B
3	Accumulated other comprehensive income (and other reserves)	3 496	C
EU-3a	Funds for general banking risk		
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	261	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**7 187**	

	Common Equity Tier 1 (CET1) capital: regulatory adjustments	Amounts	Ref CC2
7	Additional value adjustments (- amount)	-1	
8	Intangible assets (net of related tax liability) (- amount)	-362	Part of E
10	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) (- amount)	-76	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-40	
12	- amounts resulting from the calculation of expected loss amounts	-268	
13	Any increase in equity that results from securitised assets (- amount)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	4	D1
15	Defined-benefit pension fund assets (- amount)		
16	Direct and indirect holdings by an institution of own CET1 instruments (- amount)		
17	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 (- amount)		
18	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) (- amount)		
19	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) (- amount)		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
EU-20b	*of which: qualifying holdings outside the financial sector (- amount)*		
EU-20c	*of which: securitisation positions (- amount)*		
EU-20d	*of which: free deliveries (- amount)*		
21	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) (- amount)		
22	Amount exceeding the 17,65% threshold (- amount)		
23	*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*		
25	*of which: deferred tax assets arising from temporary differences*		
EU-25a	Losses for the current financial year (- amount)		
EU-25b	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 (- amount)		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (- amount)		
27a	Other regulatory adjustments	-53	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-797**	
29	**Common Equity Tier 1 (CET1) capital**	**6 390**	

	Additional Tier 1 (AT1) capital: instruments	Amounts	Ref CC2
30	Capital instruments and the related share premium accounts	400	
31	*of which: classified as equity under applicable accounting standards*		
32	*of which: classified as liabilities under applicable accounting standards*		
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34	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		
35	*of which: instruments issued by subsidiaries subject to phase out*		
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**400**	

	Additional Tier 1 (AT1) capital: regulatory adjustments	Amounts	Ref CC2
37	Direct and indirect holdings by an institution of own AT1 instruments (- amount)		
38	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 (- amount)		
39	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) (- amount)		
40	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) (- amount)		
42	Qualifying T2 deductions that exceed the T2 items of the institution (- amount)		
42a	Other regulatory adjustments to AT1 capital		
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**		
44	**Additional Tier 1 (AT1) capital**	**400**	

45	**Tier 1 capital (T1 = CET1 + AT1)**	**6 790**	

	Tier 2 (T2) capital: instruments	Amounts	Ref CC2
46	Capital instruments and the related share premium accounts	1 318	D2
47	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		
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
48	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		
49	*of which: instruments issued by subsidiaries subject to phase out*		
50	Credit risk adjustments		
51	**Tier 2 (T2) capital before regulatory adjustments**	**1 318**	

	Tier 2 (T2) capital: regulatory adjustments	Amounts	Ref CC2
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (- amount)		
53	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 (- amount)		
54	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) (- amount)		
55	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) (- amount)		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (- amount)		
56b	Other regulatory adjustments to T2 capital		
57	**Total regulatory adjustments to Tier 2 (T2) capital**		
58	**Tier 2 (T2) capital**	**1 318**	

59	**Total capital (TC = T1 + T2)**	**8 108**	

60	**Total Risk exposure amount**	**50 422**	

	Capital ratios and requirements including buffers	Amounts	Ref CC2
61	Common Equity Tier 1 capital	12,67%	
62	Tier 1 capital	13,47%	
63	Total capital	16,08%	
64	Institution CET1 overall capital requirements	9,07%	
65	*of which: capital conservation buffer requirement*	*2,50%*	
66	*of which: countercyclical capital buffer requirement*	*0,81%*	
67	*of which: systemic risk buffer requirement*		
EU-67a	*of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement*		
EU-67b	*of which: additional own funds requirements to address the risks other than the risk of excessive leverage*	*1,27%*	
68	Common Equity Tier 1 capital available to meet buffer (as a percentage of risk exposure amount)	5,78%	

	Amounts below the thresholds for deduction (before risk weighting)	Amounts	Ref CC2
72	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)		
73	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)	325	
75	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)	211	

	Applicable caps on the inclusion of provisions in Tier 2	Amounts	Ref CC2
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	262	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	137	

	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)	Amounts	Ref CC2
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	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 S.A. 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
		06/2026	12/2025	06/2026
		a	b	c
1	Credit risk (excluding CCR)	43 632	42 348	3 491
2	*Of which the standardised approach*	*20 761*	*17 059*	*1 661*
3	*Of which the foundation IRB (FIRB) approach*	*4 197*	*5 579*	*336*
4	*Of which: slotting approach*			
EU 4a	*Of which equities under the simple riskweighted approach*			
5	*Of which the advanced IRB (AIRB) approach*	*18 673*	*19 710*	*1 494*
6	Counterparty Credit Risk - CRR	187	147	15
7	*Of which the standardised approach*	*162*	*128*	*13*
8	*Of which internal model method (IMM)*			
EU 8a	*Of which exposures to a CCP*	*25*	*19*	*2*
9	*Of which other CCR*			
10	Credit valuation adjustments risk - CVA risk	265	189	21
EU 10a	*Of which the standardised approach*			
EU 10b	*Of which the basic approach*	*265*	*189*	21
EU 10c	*Of which the simplified approach*			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	*Of which SEC-IRBA approach*			
18	*Of which SEC-ERBA (including IAA)*			
19	*Of which SEC-SA approach*			
EU 19a	*Of which 1250%*			
20	Position, foreign exchange and commodities risks (Market risk)	1 349	1 261	108
21	*Of which the Alternative standardised approach (A-SA)*			
EU 21a	*Of which the Simplified standardised approach (S-SA)*	*1 349*	*1 261*	*108*
22	*Of which the Alternative Internal Models Approach (A-IMA)*			
EU 22a	Large exposures			
EU 23	Reclassifications between trading and non-trading books			
24	Operational risk	*4 990*	*4 990*	*399*
24a	Exposures to crypto-assets			
25	*Amounts below the thresholds for deduction (subject to 250% RW) For information*	*1338*	*1354*	*107*
26	*Output floor applied (%)*	*72,5%*		
27	*Floor adjustment (before application of transitional cap)*			
28	*Floor adjustment (after application of transitional cap)*			
29	**Total**	**50 422**	**48 935**	**4 034**

D - MANAGEMENT OF INTERNAL CAPITAL

EU OVC - ICAAP information

Legal basis	Row number	Comments	
Article 438(a) CRR	(a)	Approach to assessing the adequacy of the internal capital	The monitoring of the internal economic capital is insured by the Internal Capital Adequacy Assessment Process (ICAAP). It is conceived as a continuous process integrated into the overall governance and ensures the adequacy of own funds regarding the risks taken by the bank, based on its internal assessment.

Legal basis	Row number	Comments	
			The ICAAP combines the following main processes: • Risk assessment process: Mobilize Financial Services Group analyses all the risks exposures comprising the regulatory risks: credit risks, operational risks, market risks, and other risks, the capital need for which can be evaluated through quantitative or qualitative measures. The risk assessment process and results are consistent with the risk management framework. • Baseline and stressed scenarios definitions process: Mobilize Financial Services Group, in line with the budget process and its strategy, defines the assumptions of the baseline scenario and the stressed scenarios used for the forecasts. • Economic capital adequacy calculation process: Mobilize Financial Services Group, risk by risk, regularly evaluates needs in economic capital and ensures that sufficient internal capital is available to cover these requirements. The comparison is also performed between the economic capital requirements and regulatory capital requirements. • Allocation process: Mobilize Financial Services Group ensures that the economic needs are respected on the relevant perimeter. • The process of analyzing the impact on the capital of any strategic investment
Article 438(c) CRR	(b)	Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process	NA

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 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 2024/1623 of the European Parliament and of the Council of 31 May 2024(the "CRR 3" 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).

Mobilize Financial Services Group's leverage ratio, calculated according to CRR 3/CRD VI rules, was 8.52% at 30 June 2026, slightly down from December 31, 2025, when the same ratio was 8.55%.

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

	In millions of euros	30/06/2026
		a
1	**Total assets as per published financial statements**	**76 239**
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	94
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(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)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustment for derivative financial instruments	745
9	Adjustment for securities financing transactions (SFTs)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	3 543
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-1
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-929
13	**Total exposure measure**	**79 691**

Mobilize Financial Services Group 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	30/06/2026	31/12/2025
		a	b
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	76 001	73 754
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	-748	-664
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**75 254**	**73 091**
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	209	178
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	686	568
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	**Total derivatives exposures**	**894**	**746**

	In millions of euros - CRR leverage ratio exposures	30/06/2026	31/12/2025
		a	b
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	**Total securities financing transaction exposures**		
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	3 548	2 514
20	(Adjustments for conversion to credit equivalent amounts)	-4	-5
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
22	**Off-balance sheet exposures**	**3 543**	**2 510**
	Excluded exposures		
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	**(Total exempted exposures)**		

	In millions of euros - CRR leverage ratio exposures	30/06/2026	31/12/2025
		a	b
	Capital and total exposure measure		
23	Tier 1 capital	**6 790**	**6 526**
24	Total exposure measure	**79 691**	**76 346**
	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)		
25	Leverage ratio (%)	**8,52%**	**8,55%**
EU-25	Leverage ratio (without the adjustment due to excluded exposures of public development banks - Public sector investments) (%)	8,52%	8,55%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8,52%	8,55%
26	Regulatory minimum leverage ratio requirement (%)		
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)		
EU-26b	of which: to be made up of CET1 capital		
27	Leverage ratio buffer requirement (%)		
EU-27a	Overall leverage ratio requirement (%)		
	Choice on transitional arrangements and relevant exposures		
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
	Disclosure of mean values		
28	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		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	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)	79 691	76 346
30a	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)	79 691	76 346
31	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)	8,52%	8,55%
31a	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)	8,52%	8,55%

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

	In millions of euros - CRR leverage ratio exposures	30/06/2026
		a
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**76 001**
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	76 001
EU-4	*Covered bonds*	
EU-5	*Exposures treated as sovereigns*	*5 551*
EU-6	*Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns*	*141*
EU-7	*Institutions*	*2 472*
EU-8	*Secured by mortgages of immovable properties*	
EU-9	*Retail exposures*	*44 922*
EU-10	*Corporates*	*18 434*
EU-11	*Exposures in default*	*730*
EU-12	*Other exposures (eg equity, securitisations, and other non-credit obligation assets)*	*3 752*

EU LRA -Disclosure of LR qualitative information

Descriptions of the procedures used to manage the excessive leverage risk	Mobilize Financial Services Group 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	The Mobilize Financial Services Group reported a Basel III leverage ratio of 8.52% as of the end of June 2026, compared with 8.55% as of the end of December 2025. On the numerator side, Tier 1 capital amounted to EUR 6,790 million, an increase compared with 31 December 2025, mainly driven by the recognition of the first-half of 2026 net income, net of the expected dividend distribution. On the denominator side, the leverage exposure measure amounted to EUR 79,691 million, up compared with 31 December 2025, primarily due to the increase in exposures related to retail and dealer network activities.

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). Monthly monitoring ensures that the leverage ratio is higher than the minimum of 3% endorsed with the adoption of the banking package (CRR 3 / CRD V).

III - CREDIT RISK

A - EXPOSURE TO THE CREDIT RISK

Mobilize Financial Services Group applies the impairment requirements of IFRS 9 for financial instruments and distinguishes three categories of exposures based on the evolution of credit risk since their initial recognition. Expected credit losses (ECL) are assessed on either an individual or collective basis, depending on the nature and characteristics of the relevant portfolios.

The accounting, measurement and presentation principles relating to impairment are described in Part A of the Notes to the Consolidated Financial Statements.

Exposures are allocated to the following categories:

- **Bucket 1:** exposures for which no significant increase in credit risk has occurred since initial recognition, or where any deterioration in credit quality is assessed as non-significant;
- **Bucket 2:** exposures that have experienced a significant increase in credit risk since initial recognition, as well as financial counterparties that do not hold an Investment Grade rating;
- **Bucket 3:** exposures identified as being in default in accordance with the applicable regulatory criteria.

For the identification of non-performing exposures and the determination of default, Mobilize Financial Services Group applies the provisions of the European Banking Authority **(EBA) Guidelines EBA/GL/2016/07 - Guidelines on the application of the definition of default,** published on 18 January 2017, as well as the EBA/RTS/2016/06 - Regulatory Technical Standards on the materiality threshold for credit obligations past due, published on 28 September 2016.

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					
		Performing exposures			Non-performing exposures			Performing exposures			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
		a	b	c	d	e	f	g	h	i	j	k	l
005	Cash balances at central banks and other demand deposits	**6 464**	**6 464**										
010	Loans and advances	**61 947**	**57 349**	**4 583**	**1 530**		**1 466**	**-460**	**-285**	**-174**	**-815**		**-794**
020	*Central banks*												
030	*General governments*	*137*	*110*	*27*	*13*		*13*	*0*	*0*		*-1*		*-1*
040	*Credit institutions*	*85*	*64*	*20*				*0*	*0*				
050	*Other financial corporations*	*0*	*0*		*0*		*0*				*0*		*0*
060	*Non-financial corporations*	*24 775*	*22 786*	*1 980*	*582*		*544*	*-128*	*-78*	*-50*	*-244*		*-232*
070	*Of which SMEs*	*9 454*	*8 721*	*732*	*380*		*352*	*-90*	*-58*	*-33*	*-201*		*-192*
080	*Households*	*36 950*	*34 389*	*2 556*	*935*		*909*	*-332*	*-207*	*-124*	*-570*		*-561*
090	Debt securities	**141**	**101**	**40**				**0**	**0**				
100	*Central banks*	*66*	*66*					*0*	*0*				
110	*General governments*	*71*	*30*	*40*				*0*	*0*				
120	*Credit institutions*												
130	*Other financial corporations*	*4*	*4*										
140	*Non-financial corporations*												
150	Off-balance-sheet exposures	**4 184**	**4 182**	**2**	**4**		**3**	**-5**	**-5**	**0**	**-1**		**-1**
160	*Central banks*												
170	*General governments*	*2*	*2*	*0*	*0*		*0*	*0*	*0*		*0*		*0*
180	*Credit institutions*	*386*	*386*					*0*	*0*				
190	*Other financial corporations*												
200	*Non-financial corporations*	*1 581*	*1 579*	*2*	*4*		*3*	*-3*	*-3*	*0*	*-1*		*-1*
210	*Households*	*2 215*	*2 215*	*0*	*0*		*0*	*-2*	*-2*	*0*	*0*		*0*
220	**Total**	**72 736**	**68 096**	**4 626**	**1 535**		**1 470**	**-465**	**-291**	**-174**	**-816**		**-795**

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

	In millions of euros	Gross carrying amount
		a
010	**Initial stock of non-performing loans and advances**	**1 366**
020	Inflows to non-performing portfolios	534
030	Outflows from non-performing portfolios	370
040	Ow : Outflows due to write-offs	91
050	Ow : Outflow due to other situations	279
060	**Final stock of non-performing loans and advances**	**1 530**

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

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
		a	b	c	d	e	f	g	h
005	Cash balances at central banks and other demand deposits								
010	Loans and advances	**58**	**108**	**108**	**108**	**-2**	**-71**	**2**	
020	*Central banks*								
030	*General governments*								
040	*Credit institutions*								
050	*Other financial corporations*								
060	*Non-financial corporations*	*4*	*12*	*12*	*12*	*0*	*-8*	*0*	
070	*Households*	*55*	*96*	*96*	*96*	*-2*	*-62*	*2*	
080	Debt securities								
090	Loan commitments given								
100	**Total**	**58**	**108**	**108**	**108**	**-2**	**-71**	**2**	

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 days and ? 90 days		Unlikely to pay or 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
		a	b	c	d	e	f	g	h	i	j	k	l
005	Cash balances at central banks and other demand deposits	**6 464**	**6 464**										
010	Loans and advances	**61 947**	**60 669**	**1 278**	**1 530**	**513**	**292**	**205**	**234**	**241**	**27**	**18**	**1 530**
020	*Central banks*												
030	*General governments*	*137*	*135*	*2*	*13*	*3*	*3*	*1*	*2*	*2*	*0*	*0*	*13*
040	*Credit institutions*	*85*	*85*										
050	*Other financial corporations*	*0*	*0*		*0*	*0*							*0*
060	*Non-financial corporations*	*24 775*	*23 628*	*1 147*	*582*	*195*	*169*	*71*	*74*	*65*	*7*	*2*	*582*
070	*Of which SMEs*	*9 454*	*8 973*	*482*	*380*	*12*	*156*	*69*	*71*	*63*	*7*	*2*	*380*
080	*Households*	*36 950*	*36 822*	*128*	*935*	*314*	*120*	*133*	*158*	*174*	*20*	*16*	*935*
090	Debt securities	**141**	**141**										
100	*Central banks*	*66*	*66*										
110	*General governments*	*71*	*71*										
120	*Credit institutions*												
130	*Other financial corporations*	*4*	*4*										
140	*Non-financial corporations*												
150	Off-balance-sheet exposures	**4 184**			**4**								**4**
160	*Central banks*												
170	*General governments*	*2*			*0*								*0*
180	*Credit institutions*	*386*											
190	*Other financial corporations*												
200	*Non-financial corporations*	*1 581*			*4*								*4*
210	*Households*	*2 215*			*0*								*0*
220	**Total**	**72 736**	**67 275**	**1 278**	**1 535**	**513**	**292**	**205**	**234**	**241**	**27**	**18**	**1 535**

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		Ow subject to impairment			
				Of which defaulted				
		a	b	c	d	e	f	g
10	**On balance sheet exposures**	**70 083**	**1 530**	**1 530**	**70 079**	**-1 275**		
20	*France*	*20 569*	*570*	*570*	*20 569*	*-423*		
30	*Germany*	*9 846*	*146*	*146*	*9 846*	*-122*		
40	*Italy*	*7 671*	*70*	*70*	*7 671*	*-69*		
50	*Great-Britain*	*6 906*	*118*	*118*	*6 906*	*-149*		
60	*Spain*	*6 272*	*85*	*85*	*6 272*	*-90*		
70	*Brazil*	*2 542*	*75*	*75*	*2 542*	*-52*		
80	*South Korea*	*1 273*	*38*	*38*	*1 273*	*-44*		
90	*Poland*	*1 345*	*45*	*45*	*1 345*	*-24*		
100	*Colombia*	*990*	*204*	*204*	*987*	*-159*		
110	*Swiss*	*1 176*	*22*	*22*	*1 176*	*-15*		
120	*Netherland*	*584*	*3*	*3*	*584*	*-3*		
130	*Other countries*	*10 911*	*157*	*157*	*10 911*	*-122*		
140	**Off balance sheet exposures**	**4 188**	**4**	**4**			**-6**	
150	*France*	*1 774*	*2*	*2*			*-3*	
160	*Germany*	*944*	*1*	*1*			*-1*	
170	*Italy*	*300*	*1*	*1*			*-1*	
180	*Great-Britain*	*205*	*0*	*0*			*0*	
190	*Spain*	*114*	*0*	*0*			*0*	
200	*Brazil*	*97*						
210	*South Korea*	*1*						
220	*Poland*	*351*	*0*	*0*			*0*	
230	*Colombia*	*57*					*-1*	
240	*Swiss*	*56*	*0*	*0*			*0*	
250	*Netherland*	*49*					*0*	
260	*Other countries*	*240*					*0*	
270	**Total**	**74 271**	**1 535**	**1 535**	**70 079**	**-1 275**	**-6**	

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

	In millions of euros	Gross carrying amount				Accumulated impairment	Accum. - changes in FV due to credit risk on non-perf. Expo.
			Of which non-performing		ow loans & advances subject to impairment		
				Of which defaulted			
		a	b	c	d	e	f
010	Agriculture, forestry and fishing	125	4	4	125	-3	
020	Mining and quarrying	23	0	0	23	0	
030	Manufacturing	1 434	40	40	1 434	-34	
040	Electricity, gas, steam and air conditioning supply	115	2	2	115	-2	
050	Water supply	87	11	11	87	-2	
060	Construction	1 889	75	75	1 889	-52	
070	Wholesale and retail trade	17 669	282	282	17 669	-157	
080	Transport and storage	601	35	35	601	-17	
090	Accommodation and food service activities	256	13	13	256	-6	
100	Information and communication	152	7	7	152	-5	
110	Financial and insurance actvities	25	2	2	25	-1	
120	Real estate activities	137	8	8	137	-7	
130	Professional, scientific and technical activities	538	34	34	538	-24	
140	Administrative and support service activities	867	27	27	867	-23	
150	Public adm. and defense, compulsory social security	254	9	9	254	-9	
160	Education	79	6	6	79	-5	
170	Human health services and social work activities	278	8	8	278	-7	
180	Arts, entertainment and recreation	108	5	5	108	-4	
190	Other services	719	15	15	719	-13	
200	**Total**	**25 357**	**582**	**582**	**25 357**	**-372**	

EU CQ7 -Collateral obtained by taking possession and execution processes

	In millions of euros	Value at initial recognition	Accumulated negative changes
		a	b
010	Property, plant and equipment (PP&E)		
020	Other than PP&E		
030	*Residential immovable property*		
040	*Commercial Immovable property*		
050	*Movable property (auto, shipping, etc.)*		
060	*Equity and debt instruments*		
070	Other collateral		
080	**Total**		

B - RISK-WEIGHTED ASSETS

Mobilize Financial Services Group calculates its credit risk capital requirements in accordance with the provisions of Regulation (EU) No. 575/2013 (CRR), using either the Internal Ratings-Based (IRB) Approach or the Standardised Approach, depending on the relevant portfolio.

The Internal Ratings-Based Approach is applied to portfolios for which prior approval has been granted by the competent supervisory authority and for which the related internal rating models remain authorized for regulatory capital purposes. All other exposures are treated under the Standardised Approach.

Over recent years, following ongoing discussions with the prudential supervisory authority, several portfolios historically treated under the IRB Approach have been migrated back to the Standardised Approach. These changes form part of the broader internal ratings system simplification and review programme conducted in coordination with the European Central Bank (ECB).

The main changes implemented include the reversion to the Standardised Approach of the following portfolios:

- France Corporate portfolio;
- Spain Corporate portfolio;
- Italy Corporate portfolio;
- Germany Dealer Network (R2) portfolio; and
- South Korea Retail and SME Retail portfolios.

These transitions reflect the Group's ongoing efforts to streamline its internal ratings framework, enhance its regulatory compliance framework and align its credit risk capital calculation methodology with supervisory expectations.

C - ADVANCED METHOD

Mobilize Financial Services Group calculates its credit risk capital requirements in accordance with the provisions of Regulation (EU) No. 575/2013 (CRR), applying either the Internal Ratings-Based (IRB) Approach or the Standardised Approach, depending on the portfolios concerned.

The Internal Ratings-Based Approach is applied to portfolios for which prior approval has been granted by the competent supervisory authority and for which the corresponding internal models remain authorized for regulatory capital purposes. All other exposures are treated under the Standardised Approach.

During the 2025 financial year, as part of the annual review of its internal model strategy, Mobilize Financial Services Group launched a rationalization programme of its IRB framework aimed at focusing the use of Internal Ratings-Based approaches on portfolios considered the most strategic from the perspective of the Group's risk profile, prudential requirements and the expected benefits derived from the use of internal models.

In this context, the Group submitted an application to the European Central Bank requesting a permanent reversion to the Standardised Approach for a number of portfolios deemed non-strategic following this review. Following the supervisory assessment process, the European Central Bank granted its approval during the first quarter of 2026, enabling the effective migration of these portfolios to the Standardised Approach as from the 2026 financial year.

The main portfolios concerned by this migration include France Corporate; Spain Corporate; Italy Corporate; Germany Dealer Network (R2); and South Korea Retail and SME Retail portfolios.

The review of the internal ratings framework nevertheless remains ongoing. As part of its broader model architecture optimization and simplification roadmap, the Group continues its dialogue with the supervisory authorities. Subject to the required regulatory approvals, further changes to the scope of application of the Internal Ratings-Based approaches may therefore be implemented during the second half of 2026.

This initiative forms part of the Group's broader strategy to streamline and strengthen its internal modelling framework while ensuring that the use of IRB models remains proportionate, operationally efficient and focused on portfolios for which internal ratings continue to provide significant value from both a risk management and prudential perspective.

D - STANDARD METHOD

For exposures that are not covered by an approval for the use of internal models, or that have been migrated back to the Standardised Approach, Mobilize Financial Services Group applies the requirements set out in Part Three of Regulation (EU) No. 575/2013 (CRR).

Under this framework, risk-weighted assets (RWAs) are calculated using the regulatory risk weights applicable to each exposure class. These risk weights take into account the nature of the counterparty, the type of exposure and, where applicable, the credit quality assessment recognized under the regulatory framework.

The Standardised Approach notably covers portfolios that have reverted from the Internal Ratings-Based (IRB) Approach following prudential reviews conducted in coordination with the European Central Bank, as well as all exposures for which no IRB approval has been granted.

Accordingly, the Group applies the Standardised Approach to all exposures falling outside the scope of authorised internal rating models, thereby ensuring full compliance with the prudential requirements governing the calculation of credit risk capital requirements.

E - GOVERNANCE, CONTROLS AND SUPERVISION OF INTERNAL MODELS

Mobilize Financial Services Group's internal rating system is subject to a comprehensive governance, control and validation framework that complies with the requirements of Regulation (EU) No. 575/2013 (CRR) and the supervisory expectations of the European Central Bank.

Internal models are subject to continuous monitoring by the first line of defence to ensure their ongoing performance, stability and alignment with the assumptions underlying their development. This monitoring notably covers data quality, model discriminatory power, the calibration of prudential parameters and compliance with alert thresholds established within the model governance framework.

In addition, all models are subject to independent validation performed by the Model Validation Function, in accordance with the principle of segregation between model development and validation activities. The results and conclusions of these exercises are presented to the relevant governance bodies and may, where appropriate, lead to the implementation of corrective action plans.

The IRB framework is also subject to regular reviews by supervisory authorities through on-site inspections, model approval procedures and thematic reviews conducted by the European Central Bank. These supervisory activities may result in prudential obligations, recommendations or supervisory expectations aimed at strengthening the robustness and effectiveness of the framework. The associated remediation actions are monitored on an ongoing basis until their full implementation and closure.

Through this governance framework, Mobilize Financial Services Group ensures that its internal models remain reliable, appropriately calibrated and compliant with applicable regulatory requirements, while supporting effective risk measurement and prudent risk management across the Group.

F - SEGMENTATION OF EXPOSURES UNDER THE ADVANCED APPROACH

The quantitative information presented below is based on gross exposures, before the application of credit conversion factors (CCFs) and credit risk mitigation (CRM) techniques.

As at 30 June 2026, the average risk-weight density of exposures subject to the Internal Ratings-Based (IRB) Approach amounted to 42% for Retail portfolios and 57% for Corporate portfolios.

The capital requirements associated with these portfolios are calculated in accordance with the provisions of Regulation (EU) No. 575/2013 (CRR), based on the prudential parameters estimated through internal models that have been approved by the competent supervisory authority.

These parameters, including Probability of Default (PD), Loss Given Default (LGD) and, where applicable, Exposure at Default (EAD), are derived from the Group's internal rating systems and are used for the determination of risk-weighted assets and regulatory capital requirements for credit risk.

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

In Millions of euros PD range	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	b	c	d	e	f	g	h	i	j	k	l
A-IRB Corporate												
0.00 to <0.15	20	1	1,0	21	0,05%	12	25,34%	1,2	1	5,78%	0	0
0.00 to <0.10	*20*	*1*	*1,0*	*21*	*0,05%*	*12*	*25,34%*	*1,2*	*1*	*5,78%*	*0*	*0*
0.10 to <0.15												
0.15 to <0.25												
0.25 to <0.50	68	1	1,0	69	0,41%	42	25,20%	1,1	17	25,27%	0	0
0.50 to <0.75	1 055	17	1,0	1 072	0,59%	172	25,22%	1,1	333	31,03%	2	0
0.75 to <2.50	1 234	1	1,0	1 236	1,48%	330	25,33%	1,0	566	45,80%	5	-1
0.75 to <1.75	*838*	*1*	*1,0*	*840*	*1,23%*	*207*	*25,33%*	*1,0*	*362*	*43,07%*	*3*	*-1*
1.75 to <2.50	*396*			*396*	*2,02%*	*123*	*25,31%*	*1,1*	*204*	*51,59%*	*2*	*0*
2.50 to <10.00	1 754	14	1,0	1 768	3,82%	501	25,52%	1,0	1 144	64,69%	17	-4
2.50 to <5.00	*1 532*	*14*	*1,0*	*1 547*	*3,29%*	*432*	*25,47%*	*1,0*	*961*	*62,14%*	*13*	*-3*
5.00 to <10.00	*221*	*0*	*1,0*	*221*	*7,49%*	*69*	*25,84%*	*1,0*	*183*	*82,49%*	*4*	*-1*
10.00 to <100.00	536	9	1,0	545	17,72%	84	25,35%	1,1	634	116,33%	25	-6
10.00 to <20.00	*399*	*7*	*1,0*	*406*	*14,67%*	*46*	*25,33%*	*1,1*	*455*	*111,98%*	*15*	*-3*
20.00 to <30.00	*128*	*2*	*1,0*	*130*	*25,97%*	*31*	*25,40%*	*1,1*	*171*	*130,92%*	*9*	*-2*
30.00 to <100.00	*9*			*9*	*36,22%*	*7*	*25,59%*	*1,0*	*9*	*101,08%*	*1*	*0*
100.00 (Default)	29			29	100,00%	44	30,90%	1,0	33	114,25%	6	-7
Sub-Total A-IRB Corporate	**4 696**	**44**	**1,0**	**4 739**	**4,60%**	**1 185**	**25,41%**	**1,0**	**2 728**	**57,57%**	**54**	**-18**
A-IRB Retail												
0.00 to <0.15	814	298	1,0	1 112	0,11%	212 495	40,46%		122	10,94%	1	0
0.00 to <0.10	*237*	*12*	*1,0*	*249*	*0,09%*	*32 905*	*33,87%*		*20*	*7,84%*	*0*	*0*
0.10 to <0.15	*577*	*286*	*1,0*	*863*	*0,12%*	*179 590*	*42,36%*		*102*	*11,83%*	*0*	*0*
0.15 to <0.25	861	125	1,0	986	0,22%	89 427	38,77%		177	17,95%	1	-1
0.25 to <0.50	7 044	506	1,0	7 551	0,37%	495 445	39,85%		1 856	24,58%	11	-12
0.50 to <0.75	5 895	201	1,0	6 096	0,66%	341 895	42,12%		2 212	36,28%	17	-11
0.75 to <2.50	14 620	720	1,0	15 340	1,35%	868 869	40,68%		6 970	45,44%	86	-65
0.75 to <1.75	*10 955*	*535*	*1,0*	*11 490*	*1,07%*	*647 415*	*40,30%*		*4 843*	*42,15%*	*51*	*-35*
1.75 to <2.50	*3 665*	*185*	*1,0*	*3 850*	*2,18%*	*221 454*	*41,80%*		*2 127*	*55,26%*	*35*	*-31*
2.50 to <10.00	4 449	105	1,0	4 555	4,67%	321 599	41,40%		2 798	61,44%	88	-72
2.50 to <5.00	*2 906*	*68*	*1,0*	*2 974*	*3,58%*	*208 952*	*41,41%*		*1 797*	*60,42%*	*44*	*-38*
5.00 to <10.00	*1 543*	*38*	*1,0*	*1 580*	*6,72%*	*112 647*	*41,37%*		*1 001*	*63,38%*	*44*	*-34*
10.00 to <100.00	1 477	20	1,0	1 498	23,49%	105 496	40,16%		1 319	88,06%	142	-123
10.00 to <20.00	*589*	*11*	*1,0*	*600*	*12,16%*	*41 547*	*40,51%*		*444*	*74,01%*	*30*	*-36*
20.00 to <30.00	*627*	*7*	*1,0*	*634*	*23,94%*	*38 163*	*39,13%*		*575*	*90,61%*	*60*	*-42*
30.00 to <100.00	*261*	*2*	*1,0*	*263*	*48,25%*	*25 786*	*41,88%*		*300*	*114,00%*	*52*	*-45*
100.00 (Default)	717	2	1,0	718	100,00%	69 723	77,13%		491	68,35%	516	-415
Sub-Total A-IRB Retail	**35 877**	**1 977**	**1,0**	**37 854**	**4,13%**	**2 504 949**	**41,45%**		**15 945**	**42,12%**	**862**	**-700**
Total A-IRB	**40 573**	**2 021**	**1,0**	**42 594**	**4,18%**	**2 506 134**	**39,66%**	**1,0**	**18 673**	**43,84%**	**916**	**-718**

In Millions of euros PD range	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	b	c	d	e	f	g	h	i	j	k	l
F-IRB Corporate												
0.00 to <0.15	114			114	*0,06%*	4	*40,00%*	1,0	13	11,05%	0	0
0.00 to <0.10	*114*			*114*	*0,06%*	*4*	*40,00%*	*1,0*	*13*	*11,05%*	*0*	*0*
0.10 to <0.15												
0.15 to <0.25												
0.25 to <0.50												
0.50 to <0.75	59	0	1,0	59	0,65%	10	40,00%	1,0	33	56,11%	0	0
0.75 to <2.50	3 152	38	1,0	3 191	1,39%	454	38,48%	1,0	2 282	71,51%	17	-3
0.75 to <1.75	*2 695*	*38*	*1,0*	*2 733*	*1,23%*	*339*	*38,23%*	*1,1*	*1 870*	*68,41%*	*13*	*-2*
1.75 to <2.50	*457*			*457*	*2,35%*	*115*	*40,00%*	*1,0*	*412*	*90,09%*	*4*	*0*
2.50 to <10.00	1 472	3	1,0	1 475	3,50%	220	37,62%	1,0	1 439	97,53%	19	-3
2.50 to <5.00	*1 348*	*3*	*1,0*	*1 351*	*3,20%*	*210*	*37,40%*	*1,0*	*1 270*	*93,99%*	*16*	*-2*
5.00 to <10.00	*124*	*0*	*1,0*	*124*	*6,77%*	*10*	*40,00%*	*1,0*	*169*	*136,15%*	*3*	*0*
10.00 to <100.00	201	0	1,0	201	27,25%	17	40,00%	1,0	431	214,98%	22	-6
10.00 to <20.00	*30*			*30*	*15,76%*	*12*	*40,00%*	*1,0*	*55*	*185,05%*	*2*	*0*
20.00 to <30.00	*171*	*0*	*1,0*	*171*	*29,26%*	*5*	*40,00%*	*1,0*	*376*	*220,22%*	*20*	*-6*
30.00 to <100.00												
100.00 (Default)	93	1	1,0	93	100,00%	11	40,00%	1,0			37	-15
Sub-Total F-IRB Corporate	**5 090**	**43**	**1,0**	**5 132**	**4,76%**	**716**	**38,37%**	**1,03**	**4 197**	**81,78%**	**96**	**-26**
Total F-IRB	**5 090**	**43**	**1,0**	**5 132**	**4,76%**	**716**	**38,37%**	**1,0**	**4 197**	**81,78%**	**96**	**-26**

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

Credit risk assessment is based on an internal rating framework designed to ensure a consistent measurement of counterparty risk and its evolution over time.

For portfolios treated under the Internal Ratings-Based (IRB) Approach, the periodic reassessment of credit risk relies on:

- an internal rating model enabling the ranking of counterparties according to their level of risk; and
- a methodology for estimating the Probability of Default (PD) associated with each rating grade.

The rating models combine information relating to both the characteristics of the counterparty and its observed behavioural performance throughout the customer relationship. The methodologies are tailored to each customer segment in order to reflect the specific characteristics of the underlying populations and to ensure an adequate level of discriminatory power.

The mapping of the internal models used across the Group is presented in the table below..

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

The internal rating systems are based on risk-rating scales whose granularity is tailored to the size and characteristics of the portfolios concerned.

Retail portfolios are generally segmented into several performing risk grades together with a dedicated default grade. Corporate and Dealer Network portfolios also rely on rating scales designed to ensure an appropriate differentiation of the observed level of credit risk.

To ensure the relevance and predictive power of the rating systems, calibrations are performed separately for each country/customer segment combination. As a result, the same rating grade may correspond to different levels of credit risk depending on the portfolio under consideration.

The probabilities of default associated with each rating grade are estimated on the basis of historically observed default events and incorporate applicable regulatory requirements, including those relating to the definition of default as set out in the EBA Guidelines on the Application of the Definition of Default.

Internal models are subject to a regular process of review, recalibration and validation in order to ensure their continued compliance with regulatory requirements and their ongoing suitability for the risk profile of the portfolios concerned. Significant model changes are submitted for prior approval by the competent supervisory authorities in accordance with the applicable regulatory framework.

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

Category of exposure	IRBA countries	Average sound portfolio PD at 30/06/2026
Retail customers	Allemagne	1,62%
	Espagne	1,67%
	France	2,67%
	Italie	2,11%
	Royaume-Uni	3,39%
Small and medium-sized companies	Allemagne	2,13%
	France	4,10%
Wholesale	Allemagne	3,06%
	Espagne	4,87%
	France	1,92%

	Italie	6,84%
	Royaume-Uni	3,51%

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

Loss Given Default (LGD) represents the estimate of the economic loss that the Group may incur when a counterparty enters into default.

LGD parameters are estimated using historical recovery data observed on the relevant portfolios. The estimation is based on the analysis of discounted recovery cash flows for Retail and Corporate portfolios, as well as on observed losses for Dealer Network exposures.

The models are developed using representative historical data sets generally covering a period of more than seven years. They take into account the specific characteristics of each portfolio as well as the regulatory requirements applicable to the Internal Ratings-Based (IRB) Approach.

These parameters are subject to an ongoing process of monitoring, independent validation and, where appropriate, recalibration in order to ensure their robustness, stability and compliance with supervisory expectations.

The quantification of losses by segment is derived from a statistical model whose primary drivers are vintage-based recovery analysis and recovery speed dynamics, enabling the assessment of both the amount and timing of recoveries following default.

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

Category	IRBA countries	Population group segmentation	Average sound portfolio LGD	Average loss computed at the last Backtesting
Retail individuals including SME	FR	Credit with ratio Exposition amount / Funding Amount >= 1	52,67%	23,96%
		Credit with ratio Exposition amount / Funding amount < 1 and Duration before funding ends <= 36 months	31,74%	30,32%
		Credit with ratio Exposition amount / Funding amount < 1 and Duration before funding ends > 36 months	41,03%	38,26%
		Leasing with duration before funding ends <= 45 months	33,38%	19,03%
		Leasing with duration before funding ends > 45 months	45,80%	25,65%
	DE	Credit with duration before funding ends <= 34 months	27,43%	19,76%
		Credit with duration before funding ends > 34 months and downpayment rate > 8.57%	37,51%	29,00%
		"Credit with duration before funding ends > 34 months & downpayment rate <= 8.57%	48,45%	33,47%
	ES	or Leasing"	33,14%	18,64%
		Duration before funding ends <= 24 months	51,30%	26,19%
		24 < Duration before funding ends <= 35 months	60,86%	33,79%
		35 < Duration before funding ends <= 56 months	73,14%	44,35%

Category	IRBA countries	Population group segmentation	Average sound portfolio LGD	Average loss computed at the last Backtesting
	IT	Duration before funding ends > 56 mois	19,64%	10,74%
		Leasing	31,37%	22,41%
		Credit with duration before funding ends <= 26 months	47,33%	35,02%
		Credit with 26 < duration before funding ends <= 51 months	53,75%	42,98%
		Credit with duration before funding ends > 51 months and ratio Maturity in management / Forecast duration > 0	82,72%	57,57%
	UK	Credit with duration before funding ends > 51 months and ratio Maturity in management / Forecast duration = 0	56,29%	23,41%
		Ratio Duration before funding ends / Forecast duration <= 65,3%	36,62%	36,22%

iv) Procedures for monitoring internal ratings

Mobilize Financial Services Group's internal rating framework is subject to continuous monitoring designed to ensure the robustness of the models, their predictive performance and their ongoing suitability for the risk profile of the portfolios concerned.

Key performance indicators, risk parameters and data used within the models are monitored on a quarterly basis by the teams responsible for credit risk modelling. Any deviations observed between model estimates and actual outcomes are analysed within a formal methodological framework. These analyses notably include an assessment of the potential impact on regulatory capital requirements and are documented in dedicated monitoring reports.

At least annually, a comprehensive review of all internal models is performed to assess their performance, stability and compliance with regulatory and supervisory requirements. The results of these reviews are presented to the relevant governance bodies, including the Executive Committee and the Board Risk Committee.

As part of its regulatory monitoring framework, the Group continuously assesses developments in the prudential environment that may affect the methodologies, parameters or scope of application of its internal models. Significant regulatory changes are subject to dedicated impact assessments and, where required, to applications for approval submitted to the competent supervisory authority.

Over recent years, Mobilize Financial Services Group has continued to adapt its internal rating framework to reflect regulatory developments, supervisory feedback and its internal model strategy. As part of the annual review of this strategy conducted in 2025, the Group submitted a request to the European Central Bank for approval to revert several models and portfolios considered non-strategic, in light of their risk profile and contribution to the IRB framework, to the Standardised Approach.

Following the supervisory assessment process, the European Central Bank granted its approval during the first quarter of 2026, enabling the progressive migration of several portfolios to the Standardised Approach. This initiative forms part of a broader programme aimed at rationalizing and simplifying the Group's internal model framework, which remains ongoing. Subject to the required supervisory approvals, further changes to the IRB perimeter may be implemented during the second half of 2026.

In addition, the Group's internal models are regularly subject to prudential reviews and inspections conducted by the European Central Bank as part of its ongoing supervisory processes, including On-Site Inspections (OSIs) and internal model investigations. These reviews may result in prudential obligations, recommendations or supervisory expectations aimed at strengthening the robustness of the framework. The related remediation actions are monitored through the dedicated governance structure until their full implementation.

The internal rating systems, first-line controls and modelling activities performed by the Credit Risk Quantitative Analysis Department are also independently reviewed by the Model Validation Function, which is part of the Risk and Banking Regulation Department within the Risk Management Division.

These independent reviews are conducted in accordance with a formal methodological framework and are presented to the dedicated model validation committees. Any recommendations issued as part of these reviews result in action plans that are subject to regular monitoring until their successful completion.

Finally, as part of its periodic control responsibilities, the Group Internal Audit function reviews both first-line and second-line control frameworks to assess their effectiveness, adequacy and compliance with applicable requirements. More broadly, the institution's overall control environment is regularly subject to inspections and reviews by the supervisory authorities.

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 RWEA variation by quarterly step.

	In Millions of euros	Risk weighted exposure amount	Risk weighted exposure amount
		06/2026 a	03/2026 b
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**24 234**	**25 289**
2	Asset size (+/-)	745	-448
3	Asset quality (+/-)	252	-620
4	Model updates (+/-)		
5	Methodology and policy (+/-)		
6	Acquisitions and disposals (+/-)		
7	Foreign exchange movements (+/-)	29	13
8	Other (+/-)	-2 389	
9	**Risk weighted exposure amount as at the end of the reporting period**	**22 870**	**24 234**

No significant model changes or regulatory recalibrations were implemented during the first half of 2026. Consequently, the "Methodology and Policies" and "Model Updates" components had no impact on the evolution of Risk-Weighted Exposure Amounts (RWEA).

RWEA relating to exposures treated under the Internal Ratings-Based (IRB) Approach amounted to €22,870 million as of June 30, 2026, compared with €24,234 million as of March 31, 2026, representing a decrease of €1,364 million.

This change mainly results from:

- a decrease in exposure volumes, primarily driven by the transfer of certain portfolios to the Standardised Approach (-€2,389 million);
- an increase in exposure volumes (+€745 million);
- a deterioration in the average credit quality of the portfolio (+€252 million);
- an adverse foreign exchange effect (+€29 million)

G - STANDARDIZED METHOD

Exposures subject to the Standardised Approach comprise portfolios that are not covered by an authorisation to use internal models, as well as exposures that have reverted to the Standardised Approach following the strategic and prudential reviews of the Group's internal rating framework.

These exposures notably include sales financing receivables originated by entities not covered by the IRB Approach, exposures to credit institutions and central banks, and other consolidated assets that do not qualify as credit exposures treated under the advanced approach.

For the calculation of credit risk capital requirements, Mobilize Financial Services Group applies the provisions of the Standardised Approach as set out in Regulation (EU) No. 575/2013 (CRR). Where permitted by the regulatory framework, external credit assessments issued by Moody's Investors Service are used to determine the applicable regulatory risk weights for exposures to sovereigns, international organizations, credit institutions and certain corporate exposures.

The mapping of external ratings to Credit Quality Steps (CQS) is performed in accordance with the applicable regulatory requirements. For exposures that do not benefit from an eligible external credit assessment, the regulatory risk weights prescribed by the CRR are applied.

Furthermore, in line with the internal model rationalization strategy launched in 2025, several portfolios previously treated under the Internal Ratings-Based (IRB) Approach were migrated to the Standardised Approach following the authorization granted by the European Central Bank during the first quarter of 2026. This development contributes to the simplification of the Group's prudential framework and is expected to continue progressively throughout the second half of 2026.

With regard to counterparty credit risk arising from derivative instruments, exposures related to interest rate and foreign exchange hedging transactions are calculated in accordance with the applicable regulatory requirements. For the relevant transactions, the exposure value incorporates both the current replacement cost and a component reflecting the potential future exposure, calculated on the basis of the contractual characteristics and the residual maturity of the underlying transactions.

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
		a	b	c	d	e	f
1	Central governments or central banks	5 551	0	5 551	0	558	10,06%
2	Non-central government public sector entities	141	3	141	3	50	34,68%
EU 2a	Regional government or local authorities	37	1	37	1	19	50,00%
EU 2b	Public sector entities	104	2	104	2	31	29,14%
3	Multilateral development banks						
EU 3a	International organisations						
4	Institutions	2 472	83	2 472	83	879	34,41%
5	Covered bonds						
6	Corporates	8 792	578	8 080	578	8 161	94,25%
6.1	*Of which: Specialised Lending*						
7	Subordinated debt exposures and equity	328		328		820	250,00%
EU 7a	Subordinated debt exposures						
EU 7b	Equity	328		328		820	250,00%
8	Retail	10 046	551	10 045	551	7 243	68,35%
9	Secured by mortgages on immovable property and ADC exposures						
9,1	Secured by mortgages on residential immovable property - non IPRE						
9,2	Secured by mortgages on residential immovable property - IPRE						
9,3	Secured by mortgages on commercial immovable property - non IPRE						
9,4	Secured by mortgages on commercial immovable property - IPRE						
9,5	Acquisition, Development and Construction (ADC)						
10	Exposures in default	328	1	320	1	357	111,15%
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
EU 10b	Collective investment undertakings	4		4		46	1250,00%
EU 10c	Other items	3 421	266	3 421	266	2 648	71,82%
12	**Total**	**31 082**	**1 482**	**30 362**	**1 482**	**20 761**	**65,20%**

CRM: Credit Risk Mitigation
CCF: Credit Conversion Factor
RWA: RWEA applicable to credit risk only.

The 100% CCF applies to all off-balance exposures since the revision of conversion factors introduced by CRR3. The increase in exposures to "Institutions" is mainly linked to the CRR3 requirements which modify the method of rating institutions and remove the use of sovereign ratings for unrated institutions.

"Other items" are mainly made up of exposures to residual values. These exposures receive a weighting of 1/t, t being the residual duration of the lease agreement presented in years (CRR article 134.7).

EU CR5 - Standardized approach

	In Millions of euros	Risk weight																										
	Exposure classes	0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others	Total	of which unrated
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	5 300															28					211				12	5 551	4 586
2	Non-central government public sector entities					74					71						0										144	144
EU 2a	Regional government or local authorities										38																38	38
EU 2b	Public sector entities					74					32						0										106	106
3	Multilateral development banks																											
EU 3a	International organisations																											
4	Institutions					1 976	190				154						3				231						2 555	231
5	Covered bonds																											
6	Corporates																8 514				145						8 658	8 658
6.1	*Of which: Specialised Lending*																											
7	Subordinated debt exposures and equity																					328					328	328
EU 7a	Subordinated debt exposures																											
EU 7b	Equity exposures																					328					328	328
8	Retail exposures													10 596													10 596	10 596
9	Secured by mortgages on immovable property and ADC exposures																											
9.1	Secured by mortgages on residential immovable property - non IPRE																											
9.11	No loan splitting applied																											
9.12	Loan splitting applied (secured)																											
9.13	Loan splitting applied (unsecured)																											
9.2	Secured by mortgages on residential immovable property - IPRE																											
9.3	Secured by mortgages on commercial immovable property - non IPRE																											
9.3.1	No loan splitting applied																											
9.3.2	loan splitting applied (secured)																											
9.3.3	loan splitting applied (unsecured)																											
9.4	Secured by mortgages on commercial immovable property - IPRE																											
9.5	Acquisition, Development and Construction (ADC)																											
10	Exposures in default																249				72						321	315
EU 10a	Claims on institutions and corporates with a short-term credit assessment																											
EU 10b	Collective investment undertakings (CIU)																								4		4	4
EU 10c	Other items	0															482									3 204	3 687	3 687
11	Not applicable																											
EU 11c	**TOTAL**	**5 300**				**2 050**	**190**				**225**			**10 596**			**9 277**				**447**	**539**			**4**	**3 216**	**31 843**	**28 549**

H - CREDIT RISK MITIGATION TECHNIQUES

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*
		a	b	c	d	e
1	Loans and advances	43 114	26 828	*955*	*25 873*	
2	Debt securities	141				
3	**Total**	**43 255**	**26 828**	***955***	***25 873***	
4	*Of which Non-performing exposures*	*1 308*	*223*		*223*	
EU-5	*Of which defaulted*	*1 308*	*223*			

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
		a	b
1	Central governments and central banks - F-IRB		
EU 1a	Regional governments and local authorities -F-IRB		
EU 1b	Public sectore entities - F-IRB		
2	Central governments and central banks - A-IRB		
EU 2a	Regional governments and local authorities - A-IRB		
EU l2b	Public sectore entities - A-IRB		
3	Institutions - F-IRB		
5	Corporates - F-IRB	4 197	4 197
EU 5a	*Corporates - General*	*4 197*	*4 197*
EU 5b	*Corporates - Specialised lending*		
EU 5c	*Corporates - Purchased receivables*		
6	Corporates - A-IRB	2 728	2 728
EU 6a	*Corporates - General*	*2 728*	*2 728*
EU 6b	*Corporates - Specialised lending*		
EU 6c	*Corporates - Purchased receivables*		
EU 8a	Retail - A-IRB	15 945	15 945
9	*Retail – Qualifying revolving (QRRE)*		
10	*Retail – Secured by residential immovable property*		
EU10a	*Retail – Purchased receivables*		
EU10b	*Retail- Other retail exposures*	*15 945*	*15 945*
17	**Exposures under F-IRB**	**4 197**	**4 197**
18	**Exposures under A-IRB**	**18 673**	**18 673**
19	**Total Exposures**	**22 870**	**22 870**

I - 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
		a	b	c	d	e	f	g	h
EU1	EU - Original Exposure Method (for derivatives)				1,4				
EU2	EU - Simplified SA-CCR (for derivatives)				1,4				
1	SA-CCR (for derivatives)	57	106		1,4	228	228	228	162
2	IMM (for derivatives and SFTs)								
2a	*Of which securities financing transactions netting sets*								
2b	*Of which derivatives and long settlement transactions netting sets*								
2c	*Of which from contractual cross-product netting sets*								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)								
5	VaR for SFTs								
6	**Total**					**228**	**228**	**228**	**162**

RWEAs on counterparty credit risk are based on exposure on derivatives, to which an add-on is allocated. The exposure is then weighted by the 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
		a	b	c	d	e	f	g	h	i	j	k	l
1	Central governments or central banks												
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions			614		17	32			62	16	63	805
7	Corporates									37			37
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	**Total exposure value**			**614**		**17**	**32**			**99**	**16**	**63**	**842**

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
	a	b	c	d	e	f	g	h
Cash – domestic currency								
Cash – other currencies								
Domestic sovereign debt								
Other sovereign debt								
Government agency debt								
Corporate bonds								
Equity securities								
Other collateral								
Total								

Mobilize Financial Services Group 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
		a	b
1	**Exposures to QCCPs (total)**		**25**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); ow	614	25
3	*(i) OTC derivatives*		
4	*(ii) Exchange-traded derivatives*	*614*	*25*
5	*(iii) SFTs*		
6	*(iv) Netting sets where cross-product netting has been approved*		
7	Segregated initial margin		
8	Non-segregated initial margin		
9	Prefunded default fund contributions		
10	Unfunded default fund contributions		
11	**Exposures to non-QCCPs (total)**		
12	Exposures for trades at non-QCCPs (ex initial margin and default fund contributions) ow		
13	*(i) OTC derivatives*		
14	*(ii) Exchange-traded derivatives*		
15	*(iii) SFTs*		
16	*(iv) Netting sets where cross-product netting has been approved*		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

IV - CREDIT VALUATION ADJUSTMENT RISK

For all over-the-counter derivatives, if derivatives recognized as credit protection are not used, Mobilize Financial Services 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.

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.

Mobilize Financial Services Group'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 2026 was €4,936m. It amounted to €5,275m on average during the 12-month period ending on 31 December 2025. They mainly consisted of deposits with the European Central Bank, Bank of England and securities issued by governments or supranational.

Over the 12-month period ending on 30 June 2026, EUR and GBP denominated HQLA represented on average 80.2% and 16.9% of total HQLA respectively. The weight of EUR denominated HQLA slightly increased compared to the averages of the 12-month period ending on 31 December 2025, which were 79.3% for EUR and 17.9% for GBP.

Mobilize Financial Services Group 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 2026 came at 378%, compared to 387% on average over the 12-month period ending on 31 December 2025.

EU LIQ1 - Quantitative information of LCR

	In millions of euros	Total unweighted value (average)				Total weighted value (average)			
EU 1a	**Quarter ending on**	**30/06/2026**	**31/03/2026**	**31/12/2025**	**30/09/2025**	**30/06/2026**	**31/03/2026**	**31/12/2025**	**30/09/2025**
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
		a	b	c	d	e	f	g	h
	HIGH-QUALITY LIQUID ASSETS								
1	**Total high-quality liquid assets (HQLA)**					**4 936**	**5 025**	**5 275**	**5 914**
	CASH - OUTFLOWS								
2	Retail deposits and deposits from small business customers, of which:	18 925	19 022	19 157	19 317	2 046	2 053	2 065	2 078
3	*Stable deposits*								
4	*Less stable deposits*	*18 901*	*18 998*	*19 137*	*19 303*	*2 022*	*2 030*	*2 045*	*2 064*
5	Unsecured wholesale funding	1 129	1 109	1 160	1 212	914	899	961	1 011
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks								
7	Non-operational deposits (all counterparties)	*492*	*479*	*468*	*486*	*277*	*270*	*268*	*284*
8	Unsecured debt	*637*	*630*	*692*	*726*	*637*	*630*	*692*	*726*
9	Secured wholesale funding								
10	Additional requirements	769	774	770	769	437	423	408	400
11	*Outflows related to derivative exposures and other collateral requirements*	*399*	*383*	*368*	*359*	*399*	*383*	*368*	*359*
12	*Outflows related to loss of funding on debt products*	*5*	*5*	*3*	*5*	*5*	*5*	*3*	*5*
13	*Credit and liquidity facilities*	*364*	*386*	*399*	*405*	*33*	*35*	*36*	*37*
14	Other contractual funding obligations	1 630	1 684	1 702	1 655	778	852	893	897
15	Other contingent funding obligations	2 617	2 475	2 434	2 545	352	322	303	300
16	**TOTAL CASH OUTFLOWS**					**4 527**	**4 550**	**4 630**	**4 686**
	CASH - INFLOWS								
17	Secured lending (e.g. reverse repos)								
18	Inflows from fully performing exposures	4 831	4 771	4 923	5 032	2 781	2 738	2 861	2 938
19	Other cash inflows	407	390	376	386	406	388	375	384
EU-19a	(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)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	**TOTAL CASH INFLOWS**	**5 238**	**5 160**	**5 300**	**5 418**	**3 187**	**3 127**	**3 236**	**3 322**
EU-20a	*Fully exempt inflows*								
EU-20b	*Inflows Subject to 90% Cap*								
EU-20c	*Inflows Subject to 75% Cap*	*5 238*	*5 160*	*5 300*	*5 418*	*3 187*	*3 127*	*3 236*	*3 322*
	TOTAL ADJUSTED VALUE								
21	LIQUIDITY BUFFER					4 936	5 025	5 275	5 914
22	TOTAL NET CASH OUTFLOWS					1 400	1 455	1 417	1 424
23	**LIQUIDITY COVERAGE RATIO**					**378%**	**378%**	**387%**	**441%**

Net stable funding ratio (NSFR)

The NSFR is a one-year liquidity ratio. It provides a framework to limit banks' transformation on maturities by requiring that stable assets are funded by a minimum amount of stable liabilities. Stable funding requirements and available stable funding are calculated by multiplying assets, liabilities and off-balance sheet exposures with coefficients reflecting their residual maturity and stability characteristics. The Group's NSFR at the end of June 2026 is 126%, compared to 123% at the end of December 2025. This level is significantly higher than the regulatory minimum and reflects a prudent risk management policy.

EU LIQ2 - Net Stable Funding Ratio

	In millions of euros	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	> 1 year	
		a	b	c	d	e
	Available stable funding (ASF) Items					
1	Capital items and instruments	7 538			1 318	8 855
2	*Own funds*	*7 538*			*1 318*	*8 855*
3	*Other capital instruments*					
4	Retail deposits		22 378	3 349	4 849	28 003
5	*Stable deposits*					
6	*Less stable deposits*		*22 378*	*3 349*	*4 849*	*28 003*
7	Wholesale funding:		6 641	3 225	22 445	24 248
8	*Operational deposits*					
9	*Other wholesale funding*		*6 641*	*3 225*	*22 445*	*24 248*
10	Interdependent liabilities					
11	Other liabilities:	0	1 887	331	1 813	1 978
12	*NSFR derivative liabilities*	*0*				
13	*All other liabilities and capital instruments not included in the above categories*		*1 887*	*331*	*1 813*	*1 978*
14	**Total available stable funding (ASF)**					**63 085**
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		21 904	11 809	29 825	43 268
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		*1 963*	*19*	*104*	*309*
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which :*		*19 898*	*11 788*	*29 532*	*42 747*
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					
22	*Performing residential mortgages, of which:*					
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*					
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		*43*	*3*	*190*	*212*
25	Interdependent assets					
26	Other assets:		2 249	209	5 443	6 767
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*		*144*			*7*
31	*All other assets not included in the above categories*		*2 105*	*209*	*5 443*	*6 759*
32	Off-balance sheet items		3 689	77	421	213
33	**Total RSF**					**50 247**
34	**Net Stable Funding Ratio (%)**					**126%**

VI - ESG RISKS

Environmental, Social and Governance ESG risks correspond to the effects that may be caused by climate related and environmental events, social and societal changes as well as governance failures in the operation and conduct of the Group's activities but also for Mobilize Financial Services Group counterparties. ESG risks are factors that can increase certain traditional categories of risks, especially credit and counterparty risks, residual value risks, liquidity risks, strategic risks, operational risks and non-compliance risks.

ESG risks are therefore likely to impact the business, operating result, financial position and reputation of Mobilize Financial Services Group through its direct business and indirectly through its counterparties (for example, which may impact their default rate).

Only items showing a significant change compared with the December 2025 Pillar III report are commented. In the absence of specific information, section 11 of the ESG risks of Pillar 3 of December 2025 is the reference.

- Since 2022, Mobilize Financial Services Group has implemented a project to evaluate financed emissions of vehicles in portfolio, for all type of clients.
- The completeness of financed emissions data for vehicles in the portfolio reached 93% as of the end of June 2026, compared with 90% as of the end of June 2025.

Average greenhouse gas emissions stood at 175.05 gCO_2/km (well-to-wheel) as of June 2026, down 3.05% compared with June 2025 (180.55 gCO_2/km). Definitions and assumptions used are described in the methodological note accompanying the quantitative models of Pillar 3 of December 2025.

The template 3 related to portfolio alignment metrics, compared to IEA scenario net zero 2050, presents the same indicators (weight of electric vehicles in the portfolio and average GHG emissions of the portfolio in gCO2/km) limited to the scope of non-financial corporate clients.

Introduction to quantitative tables:

Scope
The tables presented below illustrate the data for the entire Mobilize F.S group.

Maturity
The residual maturity presented in tables 1, 4 et 5 are shown in number of months.

Template 1 : Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions, and residual maturity

	Sector/subsector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
	Sector/subsector		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
1	**Exposures towards sectors that highly contribute to climate change***	22 080	16 747	2 484	1 305	457	- 274	- 21	- 93	1 934 036	1 934 036	-	22 056	24	-	-	1
2	A - Agriculture, forestry and fishing	125	63	6	4	4	- 3	-	- 1	14 208	14 208	-	125	-	-	-	3
3	B - Mining and quarrying	23	9	2	-	-	-	-	-	1 545	1 545	-	23	-	-	-	2
4	*B.05 - Mining of coal and lignite*	-	-	-	-	-	-	-	-	12	12	-	-	-	-	-	2
5	*B.06 - Extraction of crude petroleum and natural gas*	1	-	-	-	-	-	-	-	131	131	-	1	-	-	-	2
6	*B.07 - Mining of metal ores*	1	-	-	-	-	-	-	-	35	35	-	1	-	-	-	2
7	*B.08 - Other mining and quarrying*	18	8	2	1	-	-	-	-	1 144	1 144	-	18	-	-	-	2
8	*B.09 - Mining support service activities*	3	1	-	-	-	-	-	-	223	223	-	3	-	-	-	2
9	C - Manufacturing	1 434	612	78	93	40	- 34	- 2	- 8	112 319	112 319	-	1 431	3	-	-	2
10	*C.10 - Manufacture of food products*	204	85	12	7	5	- 7	- 2	- 1	16 610	16 610	-	202	2	-	-	2
11	*C.11 - Manufacture of beverages*	20	9	1	1	-	-	-	-	1 551	1 551	-	20	-	-	-	2
12	*C.12 - Manufacture of tobacco products*	-	-	-	-	-	-	-	-	37	37	-	-	-	-	-	3
13	*C.13 - Manufacture of textiles*	27	12	1	1	-	- 1	-	-	2 408	2 408	-	27	-	-	-	2
14	*C.14 - Manufacture of wearing apparel*	15	7	-	1	-	- 1	-	-	1 429	1 429	-	15	-	-	-	2
15	*C.15 - Manufacture of leather and related products*	9	4	1	-	-	- 1	-	-	696	696	-	9	-	-	-	2
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	56	24	3	2	1	- 1	-	-	4 759	4 759	-	56	-	-	-	2
17	*C.17 - Manufacture of pulp, paper and paperboard*	10	4	-	-	-	-	-	-	837	837	-	10	-	-	-	2
18	*C.18 - Printing and service activities related to printing*	43	18	3	1	-	-	-	-	2 963	2 963	-	43	-	-	-	3
19	*C.19 - Manufacture of coke oven products*	2	1	-	-	-	-	-	-	185	185	-	2	-	-	-	2
20	*C.20 - Production of chemicals*	34	15	2	4	2	-	-	-	2 843	2 843	-	34	-	-	-	2
21	*C.21 - Manufacture of pharmaceutical preparations*	3	1	-	-	-	-	-	-	245	245	-	3	-	-	-	2
22	*C.22 - Manufacture of rubber products*	40	17	3	1	-	- 1	-	-	3 261	3 261	-	40	-	-	-	2
23	*C.23 - Manufacture of other non-metallic mineral products*	41	17	2	1	-	- 1	-	-	3 493	3 493	-	41	-	-	-	2
24	*C.24 - Manufacture of basic metals*	11	5	1	-	-	- 1	-	- 1	904	904	-	11	-	-	-	2
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	205	88	11	6	2	- 5	-	- 2	17 778	17 778	-	204	1	-	-	2
26	*C.26 - Manufacture of computer, electronic and optical products*	32	14	3	1	-	-	-	-	2 230	2 230	-	32	-	-	-	2
27	*C.27 - Manufacture of electrical equipment*	33	14	2	1	-	- 1	-	- 1	2 610	2 610	-	33	-	-	-	2
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	105	45	4	2	1	- 7	-	- 2	8 487	8 487	-	105	-	-	-	2
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	193	82	15	51	23	- 1	-	-	8 671	8 671	-	193	-	-	-	1
30	*C.30 - Manufacture of other transport equipment*	11	5	1	1	-	-	-	-	1 006	1 006	-	11	-	-	-	2
31	*C.31 - Manufacture of furniture*	40	17	2	1	1	- 1	-	-	3 557	3 557	-	40	-	-	-	2
32	*C.32 - Other manufacturing*	59	25	4	1	1	-	-	-	4 150	4 150	-	59	-	-	-	2
33	*C.33 - Repair and installation of machinery and equipment*	241	103	7	10	4	- 5	-	- 1	21 609	21 609	-	241	-	-	-	2
34	D - Electricity, gas, steam and air conditioning supply	115	39	8	9	2	- 2	-	-	6 089	6 089	-	115	-	-	-	1
35	*D35.1 - Electric power generation, transmission and distribution*	101	34	7	9	2	- 2	-	-	4 936	4 936	-	101	-	-	-	1
36	*D35.11 - Production of electricity*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	5	2	-	-	-	-	-	-	453	453	-	5	-	-	-	2
38	*D35.3 - Steam and air conditioning supply*	9	3	1	-	-	-	-	-	700	700	-	9	-	-	-	2

	Sector/subsector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Sector/subsector	Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
39	E - Water supply; sewerage, waste management and remediation activities	87	43	8	8	11	-2	-	-2	8 305	8 305	-	87	-	-	-	2
40	F - Construction	1 889	1 194	97	135	75	-52	-6	-24	253 469	253 469	-	1 881	8	-	-	2
41	*F.41 - Construction of buildings*	*137*	*87*	*6*	*11*	*6*	*-6*	*-1*	*-2*	*18 455*	18 455	-	*137*	*0*	-	-	*2*
42	*F.42 - Civil engineering*	*204*	*129*	*10*	*23*	*13*	*-4*	-	*-1*	*29 890*	29 890	-	*203*	*0*	-	-	*2*
43	*F.43 - Specialised construction activities*	*1 548*	*978*	*81*	*101*	*56*	*-42*	*-5*	*-21*	*205 124*	205 124	-	*1 540*	*7*	-	-	*2*
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	17 669	14 378	2 229	986	282	-157	-11	-41	1 442 437	1 442 437	-	17 659	10	-	-	1
45	H - Transportation and storage	601	352	43	65	35	-17	-2	-16	87 329	87 329	-	600	1	-	-	2
46	*H.49 - Land transport and transport via pipelines*	*355*	*209*	*19*	*29*	*15*	*-13*	*-1*	*-12*	*50 332*	50 332	-	*354*	*1*	-	-	*2*
47	*H.50 - Water transport*	*4*	*2*	-	-	-	-	-	*1*	*349*	349	-	*4*	-	-	-	*2*
48	*H.51 - Air transport*	*2*	*1*	-	-	-	-	-	-	*169*	169	-	*2*	-	-	-	*2*
49	*H.52 - Warehousing and support activities for transportation*	*193*	*113*	*21*	*34*	*19*	*-3*	-	*-3*	*30 621*	30 621	-	*193*	-	-	-	*2*
50	*H.53 - Postal and courier activities*	*47*	*27*	*3*	*2*	*1*	*-1*	*-0*	*-1*	*5 858*	5 858	-	*47*	-	-	-	*3*
51	I - Accommodation and food service activities	256	167	25	14	13	-6	-1	-5	27 734	27 734	-	254	2	-	-	2
52	L - Real estate activities	137	57	13	5	8	-7	-	-1	8 335	8 335	-	135	1	-	-	2
53	**Exposures towards sectors other than those that highly contribute to climate change***	3 278	1 625	201	130	125	-97	-6	-31	305 839	305 839	-	3 270	8	-	-	2
54	K - Financial and insurance activities	25	53	14	15	2	-1	-	-	6 808	6 808	-	25	0	-	-	2
55	Exposures to other sectors (NACE codes J, M - U)	2 997	1 405	162	101	110	-90	-5	-26	271 297	271 297	-	2 991	6	-	-	2
56	TOTAL	25 357	18 372	2 685	1 435	582	-371	-27	-124	2 239 875	2 239 875	-	25 326	31	-	0	3

*In accordance with Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks (the Climate Benchmarks Regulation), Recital 6: the sectors listed in Annex I, Sections A to H and Section L, of Regulation (EC) No 1893/2006.

Methodology linked to financed emissions calculations

The Mobilize Financial Services Group primarily finances vehicles (passenger cars and light commercial vehicles). The financed emissions are made up of the greenhouse gas emissions of the vehicles financed in the portfolio, from an average annual mileage, focusing on the use phase.
As such, financed emissions are evaluated based on the emissions of financed vehicles using databases provided by manufacturers or external databases that record technical information related to vehicles registered in Europe (European Environment Agency databases). Financed emissions are not reported in proportion to the emissions recorded by counterparties (declared or estimated). For this reason, 0% has been systematically indicated in the GHG Emissions column: percentage of the gross book value of the portfolio according to the company's own declarations.

Financed emissions are reported using the PCAF methodology, section 5.6 Motor Vehicle Loans. All types of contracts (credit or leasing) are treated according to the same methodology.

The average mileage used is aligned with Renault Group statistics on vehicle lifespans and total mileage considered. These elements account for an average vehicle lifespan of 15 years and a total mileage of 200,000 km.
The usage phase includes the "well to wheel" emissions of vehicles, which encompass:

- Emissions related to fuel combustion during the movement of thermal and hybrid vehicles (tailpipe – tank to wheel)
- Emissions related to the electricity consumption of electric and hybrid vehicles (well to socket)
- Emissions related to the production and transportation of fuels (well to tank)

The "tailpipe" emissions mainly come from gCO2/km data provided by Renault Group to the Mobilize Financial Services Group or from the European Environment Agency (EEA) databases.

Manufacturer databases allow, in most cases, an exact match between a vehicle, through its identification number, and individual CO2 data.

The EEA databases were used to derive average values by vehicle model, country, powertrain, and year of sale.

Since 2023, a coefficient reflecting real-world emissions has been added to the certified tailpipe emissions and electricity consumption data for the vehicles concerned. These data are consistent with those used by Renault Group.

Emissions related to electricity consumption are calculated using the same methodology as tailpipe emissions, either directly from manufacturers' databases or from average values derived from EEA databases. Country-specific electricity emission factors (average CO_2 emissions per kWh generated) are also taken into account. These data are aligned with the emission factors used by Renault Group.

Emissions related to fuel production and distribution have been considered based on the country and fuel type of the financed vehicles. These detailed coefficients are aligned with Renault Group assumptions.

Emission data have been completed across the entire Mobilize Financial Services Group country perimeter for vehicle financing contracts, achieving a 93% completeness rate as of June 2026.

Greenhouse gas emissions related to vehicles represent the entirety of financed emissions and are currently classified under Scope 3.Future Pillar 3 disclosures will reflect any changes in scope classification as well as potential methodological developments.

In particular, the calculation of financed emissions is expected to be enhanced through the inclusion of emissions related to the production and end-of-life treatment of vehicles and batteries, in order to provide a comprehensive view of the life-cycle emissions associated with financed vehicles

NACE sector codes

NACE sector codes are available in internal databases at the level of a letter and 3 digits, for example D.351. The line concerning sector D35.11 is therefore not filled in.

Segment G presented in this template includes financing of Renault and Nissan dealership inventories (NACE code G45). This financing is very short-term, with an average residual maturity of less than 6 months. Exposures to companies excluded from the EU Paris-aligned Benchmarks

The evaluation of the alignment of Corporate customers with the Paris Benchmarks was carried out manually using the NACE sector codes of the customers and information made available in disclosures or websites.

In order of priority, companies with exposures greater than 100k€ were assessed, then exposures greater than €50k depending on the availability of information. All counterparties for which the assessment was not possible were considered by default as non-aligned.

As Mobilize Financial Services Group never finances real estate, template 2 is not completed as non-applicable.

Template 3 : Banking book - Climate change transition risk: Alignment metrics

Template 3: Banking book - Climate change transition risk: Alignment metrics

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Automotive	Automotive	25 357	gCO2 / km	2026	76,1%	137,9
				Share of PHEV BEV and FCEV	2026	59,3%	20,0%

*** PiT distance to 2030 NZE2050 scenario in % (for each metric)

In line with the financed emissions methodology, the table on portfolio alignment presents the entire portfolio under the "automotive industry" sector, as Mobilize F.S group financing are allocated to vehicles.
The alignment indicators therefore include the following indicators from the IEA NZE2050 scenario:

- gCO2/km
- share of BEV, PHEV, FCEV (PHEV = plug-in hybrid electric vehicle; BEV = battery electric vehicle; FCEV = fuel cell electric vehicle)

The reference indicators of the IEA NZE2050 scenario used (WorldEnergyOutlook2021 – table 1.2 ⊳ Selected indicators in the Net Zero Emissions by 2050 Scenario) are for 2030

- gCO2/km: 106
- share of BEV, PHEV, FCEV: 64%.

The distance of the Mobilize F.S group portfolio indicators is measured against these values.
Note that the figures do not include FCEV, as these vehicles are not financed by Mobilize F.S group.

The average gCO2/km is shown "well to wheel" aligned with the methodology of financed emissions presented in template 1.

The internal targets announced by the Mobilize Financial Services Group, in line with Renault Group's objectives, aim to achieve carbon neutrality by 2050 globally and in Europe. Intermediate targets are also developed in coherence with Renault Group. In this model, the translation of the carbon neutrality target into gCO2/km indicators and the share of BEV, PHEV, FCEV is communicated within the scope of corporate clients.

Template 4 : Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

	a	b	c	d	e
	Gross carrying amount of exposures (aggregate)	Gross carrying amount of exposures towards the counterparties compared to gross carrying amount of total exposures (aggregate)	Of which environmentally sustainable (CCM)	Average weighted maturity	Number of top 20 polluting firms included
1	0,3	0,001%	0,1	2,0	1,0

The references chosen for the development of this model are the Top Twenty Rank 1965-2017 Climate Accountability Institute and the CDP - Carbon Majors Report 2017. The counterparties listed in these two reports and financed by the Mobilize Financial

Services Group have been reported. Only one counterparty was identified in the TOP 20 of the world's largest carbon-emitting companies. The total exposure to this counterparty is limited.

Template 5 : Banking book - Climate change physical risk: Exposures subject to physical risk

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		Gross carrying amount (Mln EUR)												
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	125	57	1	-	-	2	14	6	38	4	2	- 2	-	- 1
2	B - Mining and quarrying	23	23	-	-	-	1	1	1	21	-	-	-	-	-
3	C - Manufacturing	1 434	557	3	-	-	2	109	56	395	90	16	- 11	- 2	- 8
4	D - Electricity, gas, steam and air conditioning supply	115	35	-	-	-	1	2	1	32	9	1	- 1	-	-
5	E - Water supply; sewerage, waste management and remediation activities	87	40	-	-	-	2	11	3	26	8	4	- 2	-	- 2
6	F - Construction	1 889	1 002	7	-	-	2	204	120	685	127	35	- 30	- 5	- 20
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	17 669	12 483	6	-	-	-	3 244	2 130	7 115	942	145	- 63	- 10	- 37
8	H - Transportation and storage	601	318	2	-	-	1	84	33	203	61	19	- 18	- 2	- 15
9	L - Real estate activities	137	52	-	-	-	2	6	2	44	5	1	- 1	-	- 1
10	Loans collateralised by residential immovable property														
11	Loans collateralised by commercial immovable property														
12	Repossessed colalterals														
13	Other relevant sectors (breakdown below where relevant)														

The classification of loans and advances exposed to physical risks was established based on the assessment of exposure to natural disasters by region presented on the ThinkHazard website.
The following events were taken into account:

- floods (related to rivers, seas and oceans or rainfalls), wildfires, landslides, tsunami representing the events qualified as acute
- water stress and heat wave representing the events qualified as chronic

For each type of natural disaster, a score was assigned, by region, based on Think Hazard's assessment (very low, low, moderate, high). Two averages were then established for acute and chronic events. From these averages, the regions are classified as weakly exposed, moderately exposed, highly or very highly exposed. Highly or very highly exposed regions were selected to meet the criteria in Template 5, sensitive to the impact of acute or chronic climate events.

The division by region was made from the regions present under ThinkHazard and allowing the link with the postal codes entered in the internal databases.

Where postcodes for non-financial corporate customers cannot be linked to a ThinkHazard region, the country average is applied. For some countries (Morocco, Romania, Poland, Colombia, Switzerland…) the country average was applied in absence of available and usable post codes for ESG Pilar III report. For many countries in the scope, the national average leads to a "highly exposed" classification by default. This explains the relatively high proportion of exposures sensitive to acute and chronic climate.

Green Taxonomy

Pursuant to the application of the European Banking Authority's "no-action letter" regarding the publication of ESG risk disclosures related to the EU Taxonomy ('EBA/Op/2025/11 – Opinion of the European Banking Authority on the application of the provisions relating to disclosures on ESG risk'), templates 6 to 9 are, on an exceptional basis, withheld from publication pending the implementation of the new Implementing Technical Standards (ITS) aligned with the EU Green Taxonomy.

Model 10 – Other climate change mitigation measures not covered by Regulation (EU) 2020/852 is not published because the Mobilize Financial Services Group does not hold any obligations that could be assessed as "green" or "sustainable" in its assets. Loans have been evaluated within the framework of the taxonomy, and no additional category outside alignment with the taxonomy can be considered "green" or "sustainable.

VII - RESIDUAL VALUE RISK

RISK FACTORS

Residual value corresponds to the estimated monetary value of a vehicle at the end of its financing period. Developments in the used vehicle market, resulting from economic crises, used vehicle market saturation, or political decisions, may create a risk for the party that has committed to repurchasing the vehicle at the end of the financing term, as the vehicle may ultimately be resold at a price below its residual value.

In the case of financing provided by the Mobilize Financial Services Group, there are several types of risk bearers:

- Mobilize Financial Services Group through its subsidiaries, in which case the risk is referred to as direct risk;
- The dealer network;
- The manufacturer (primarily in France).

For the latter two cases, the residual value risk is considered indirect risk.

In the following section, our comments focus on significant developments in direct residual value risk.

Mobilize Lease&Co was launched in 2022 to support the Group's and the manufacturer's ambition to strengthen their presence in the long-term leasing market through a direct risk model. Some countries were already operating under this model (notably the United Kingdom and Brazil), while a gradual transformation program was initiated in several territories to migrate indirect long-term leasing activities toward a direct risk long-term leasing model.

Following Italy and Spain in 2022-2023, and then other markets such as Slovenia, Romania, Portugal, the Netherlands and Colombia, new business production for corporate long-term leasing contracts in France adopted this model from the end of 2024 onwards. However, for private customers, the residual value risk continued to be borne by dealers.

This development was part of the growth momentum of the long-term leasing market in Europe, both in the corporate and retail customer segments, and was intended to strengthen MFS's ability to support the commercial development of the Group's brands.

Furthermore, the acquisition of MeinAuto/Mobility Concept in Germany at the beginning of 2024 contributed to increasing MFS's exposure to residual value risk.

The update of Mobilize Financial Services' strategic plan in 2025 led to a greater commercial focus on local fleet customers, while France continues to maintain significant large-account activity. MFS's exposure is expected to decrease in the future through the transfer of residual value risk to dealers across several geographies.

MANAGEMENT PRINCIPLES AND PROCESSES

The used vehicle market, the manufacturer's product range and pricing policy, as well as vehicle disposal channels, are closely monitored. This enables more accurate residual value setting and supports actions aimed at sustaining residual values. These measures actively contribute to strengthening the management of this risk.

Mobilize Financial Services Group continues to implement a prudent provisioning policy by recognizing provisions on contracts where regular, forward-looking, and iterative assessments highlight a risk that the vehicle may be resold at a value below its contractual residual value.

Breakdown of residual values risk carried by the Mobilize F.S group

(in millions of euros)	Residual value exposure					Residual Value Provision				
	H1 2026	2025	2024	2023	2022	H1 2026	2025	2024	2023	2022
Corporate segment:	**1 821**	**1 405**	**852**	**360**	**476**	**51**	**42**	**45**	**24**	**11**
France	713	418	56	53*	0	3	-	-	0	0
United Kingdom	198	200	182	128	385	19	12	32	22	4
Rest of the World	910	787	614	179	91	32	29	14	2	8
Retail segment:	**3 999**	**3 867**	**3 732**	**2 996**	**2 030**	**96**	**75**	**70**	**50**	**45**
France	32	19	16	18	1	-	-	0	0	0
United Kingdom	2 922	2 857	2 848	2 855	2 017	84	60	68	50	45
Rest of the World	1 045	991	868	123	11	12	14	3	0	0
Total	**5 820**	**5 272**	**4 583**	**3 356**	**2 506**	**147**	**116**	**116**	**74**	**56**

TABLES

PART	REF	TITLE
I-1	EU KM1	Key metrics template
I-1	EU CMS1	Comparison of modelled and standardised risk weighted exposure amounts at risk level
I-1	EU CMS2	Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level
II-A	EU CCyB1	Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
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-D	EU OVC	ICAAP information
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 CR1	Performing and non-performing exposures and related provisions
III-A	EU CR2	Change in the stock of non-performing loans and advances
III-A	EU CQ1	Credit quality of forborne exposures
III-A	EU CQ3	Credit quality of performing and non-performing exposures by past due days
III-A	EU CQ4	Quality of non-performing exposures by geography
III-A	EU CQ5	Credit quality of loans and advances to non-financial corporations by industry
III-A	EU CQ7	Collateral obtained by taking possession and execution processes
III-F-i	EU CR6	IRB approach – Credit risk exposures by exposure class and PD range
III-F-ii		Segmentation of exposures by the advanced method and average PD
III-F-iii		Segmentation of exposures by the advanced method and average LGD
III-F-iv	EU CR8	RWEA flow statements of credit risk exposures under the IRB approach
III-G	EU CR4	Standardised approach – Credit risk exposure and CRM effects
III-G	EU CR5	Standardised approach
III-H	EU CR3	CRM techniques overview: Disclosure of the use of credit risk mitigation techniques
III-H	EU CR7	IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques
III-I	EU CCR1	Analysis of CCR exposure by approach
III-I	EU CCR3	Standardised approach – CCR exposures by regulatory exposure class and risk weights
III-I	EU CCR5	Composition of collateral for CCR exposures
III-I	EU CCR8	Exposures to CCPs
V	EU LIQ1	Quantitative information of LCR
V	EU LIQ2	Net Stable Funding Ratio
VI	Table 1	Qualitative information on Environmental risk in accordance with 449a CRR)
VI	Template 1	Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity
VI	Template 3	Banking book - Climate change transition risk: Alignment metrics
VI	Template 4	Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms
VI	Template 5	Banking book - Climate change physical risk: Exposures subject to physical risk
VII		Breakdown of residual values risk carried by the Mobilize F.S group