

RISKS – PILLAR III

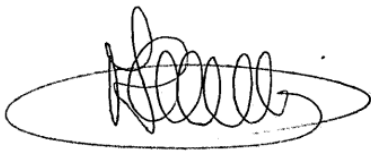
Update at
30 June 2025

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 III report.

In that regard, I attest that group Mobilize Financial Services discloses in its Pillar III report the information required by Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council, amended by Regulation (EU) 2024/1623 of the European Parliament and of the Council of 29 May 2024 (CRR 3) in accordance with the formal policies, systems, and internal controls.

After taking all reasonable measures to that end, I confirm that the information reported on 30 June 2025 has been subject to the same level of internal audit as other information provided as regards the financial report.

A handwritten signature in black ink, consisting of a series of loops and a final flourish, enclosed within a horizontal oval shape.

Martin Thomas
Chief Executive Officer

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INTRODUCTION

The following information concerns Group Mobilize Financial Services (Mobilize F.S.¹)'s risks and is provided to meet the disclosure requirements of Pillar III of the Basel Agreements, transposed into European law by means of Regulation (EU) 2013/575 (or CRR) amended by Regulation No. 2024/1623 of May 29, 2024 (CRR 3) and Directive 2013/36/ EU (or CRD IV) amended by Directive 2019/878/EU of 20 May 2019 (CRD V).

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

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

I - SUMMARY OF RISKS

A. KEY FIGURES

EU KM1 - Key metrics template

In millions of euros		30/06/2025	31/12/2024	30/06/2024
		a	c	e
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	6 131	6 022	5 711
2	Tier 1 capital	6 131	6 022	5 711
3	Total capital	7 416	7 628	6 575
	Risk-weighted exposure amounts			
4	Total risk-weighted exposure amount	48 168	43 126	42 799
4a	Total risk exposure pre-floor	48 168	43 126	42 799
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	12,73%	13,96%	13,34%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	12,73%	13,96%	13,34%
6	Tier 1 ratio (%)	12,73%	13,96%	13,34%
6b	Tier 1 ratio considering unfloored TREA (%)	12,73%	13,96%	13,34%
7	Total capital ratio (%)	15,40%	17,69%	15,36%
7b	Total capital ratio considering unfloored TREA (%)	15,40%	17,69%	15,36%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,25%	2,00%	2,00%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,27%	1,13%	1,13%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,69%	1,50%	1,50%
EU 7g	Total SREP own funds requirements (%)	10,25%	10,00%	10,00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	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 (%)	0,75%	0,75%	0,75%
EU 9a	Systemic risk buffer (%)			
10	Global Systemically Important Institution buffer (%)			
EU 10a	Other Systemically Important Institution buffer (%)			
11	Combined buffer requirement (%)	3,25%	3,25%	3,25%
EU 11a	Overall capital requirements (%)	13,50%	13,25%	13,25%
12	CET1 available after meeting the total SREP own funds requirements (%)	5,04%	6,46%	5,36%
	Leverage ratio			
13	Total exposure measure	75 778	74 815	72 633
14	Leverage ratio (%)	8,09%	8,05%	7,86%

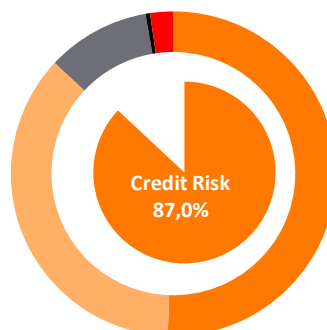
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In millions of euros		30/06/2025	31/12/2024	30/06/2024
		a	c	e
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)			
EU 14b	of which: to be made up of CET1 capital (percentage points)			
EU 14c	Total SREP leverage ratio requirements (%)	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%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	6 243	6 467	5 857
EU 16a	Cash outflows - Total weighted value	4 584	4 449	4 388
EU 16b	Cash inflows - Total weighted value	3 371	3 359	3 381
16	Total net cash outflows (adjusted value)	1 345	1 239	1 235
17	Liquidity coverage ratio (%)	500,27%	550,48%	498,88%
	Net Stable Funding Ratio			
18	Total available stable funding	59 496	59 433	55 526
19	Total required stable funding	47 127	47 100	45 591
20	NSFR ratio (%)	126,24%	126,18%	121,79%

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

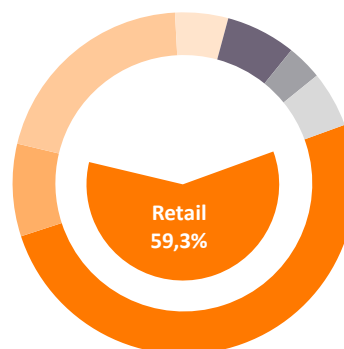
- Credit Risk - Internal Ratings Based Approach 50.6%
- Credit Risk - Standard Approach 36.4%
- Operational Risk 10.3%
- Credit Valuation Adjustment Risk 0.4%
- Market Risk 2.3%



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Exposure by exposure class

- Retail 50.5%
- Retail SME 8.7%
- Corporates 20.5%
- Corporates SME 5.0%
- Central Governments or Central Banks 6.6%
- Institutions 3.3%
- Others 5.3%



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

	30/06/2025	31/12/2024	30/06/2024
Return on assets	1,25%	1,34%	1,33%

ROA was down in the first half of 2025 due to the slight increase in assets under management in the portfolio, while net income decreased slightly, mainly due to an increased current and deferred tax expense in 2025. At a constant effective tax rate, the ROA as of June 30, 2025 would be identical to the 2024 ROA.

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)	24 349	17 387	41 736	55 363	55 363
2	Counterparty credit risk		156	156	156	156
3	Credit valuation adjustment		215	215	215	215
4	Securitisation exposures in the banking book					
5	Market risk		1 108	1 108	1 108	1 108
6	Operational risk		4 953	4 953	4 953	4 953
7	Other risk weighted exposure amounts					
8	Total	24 349	23 819	48 168	61 795	61 795

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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			586	586	586
EU 1a	Regional governments or local authorities			10	10	10
EU 1b	Public sector entities			41	41	41
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions			916	916	916
3	Equity			883	883	883
5	Corporates	8 847	11 205	15 482	17 840	17 840
5.1	<i>Of which: F-IRB is applied</i>	<i>5 171</i>	<i>5 740</i>	<i>5 171</i>	<i>5 740</i>	<i>5 740</i>
5.2	<i>Of which: A-IRB is applied</i>	<i>3 700</i>	<i>5 562</i>	<i>3 700</i>	<i>5 562</i>	<i>5 562</i>
EU 5a	<i>Of which: Corporates - General</i>	<i>8 847</i>	<i>11 205</i>	<i>15 482</i>	<i>17 840</i>	<i>17 840</i>
EU 5b	<i>Of which: Corporates - Specialised lending</i>					
EU 5c	<i>Of which: Corporates - Purchased receivables</i>					
6	Retail	15 009	26 372	20 597	31 960	31 960
6.1	<i>Of which: Retail - Qualifying revolving</i>					
EU 6.1a	<i>Of which: Retail - Purchased receivables</i>					
EU 6.1b	<i>Of which: Retail - Other</i>	<i>15 009</i>	<i>26 372</i>	<i>20 597</i>	<i>31 960</i>	<i>31 960</i>
6.2	<i>Of which: Retail - Secured by residential real estate</i>					
EU 7a	<i>Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA</i>			775	681	681
EU 7b	Collective investment undertakings (CIU)			177	177	177
EU 7c	Categorised as exposures in default in SA	494	400	775	681	681
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			2 269	2 269	2 269
9	Total	24 349	37 976	41 736	55 363	55 363

B. CONTEXT

Moderate inflation in major advanced economies has enabled the start of a monetary policy easing cycle, led by the ECB, which cut rates by a total of 100 basis points in the first half of 2025. The BoE followed with a 25-point cut, while the Fed remains cautious despite expectations of further rate reductions by year-end, amid slowing economic growth, labor market tensions, and political uncertainty following Donald Trump's re-election. In the eurozone, disinflation and stable growth have justified the ECB's more accommodative stance. In the UK, the BoE is acting prudently in response to rising inflation and weakening growth. European bond markets reacted unevenly, with short-term rates falling and long-term rates rising, reflecting both medium-term growth expectations and heightened geopolitical risks. Liquidity in the bond market remained abundant, despite a brief pause in April triggered by Trump's announcement of new tariffs. In this context, MFS was able to issue €2.4 billion in bonds during the first half of the year at attractive market conditions.

C. RISK FACTORS

The identification and monitoring of risks are an integral part of Group Mobilize F.S.'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 below are those identified to date as being significant and specific to Mobilize F.S. 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:

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

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Geopolitical and macroeconomic disruptions could have a negative impact on the Group's performance:

- Competition could intensify in the European market as car manufacturers seek to sell lost volumes in other markets; price decreases would have an unfavourable effect on the price of used vehicles, affecting the value of the collateral of the leases on which Mobilize FS takes financing, and the risk on the residual value (UK PCP and long-term lease)
- Disruptions in supply chains for raw materials or electronic components could slow down production, leading to lower business volumes and higher prices. This development, combined with a rise in interest rates that is difficult to pass on instantly to customer rates, could lead to a decline in the Issuer's net banking income. At the same time, rising inflation and the unemployment rate would have an adverse impact on credit risk.
- The intensification of cyber threats represents an increased risk on the Issuer's operational resilience.

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

II - CAPITAL MANAGEMENT AND CAPITAL ADEQUACY

A - SOLVENCY RATIO

SOLVENCY RATIO (OWN FUNDS AND REQUIREMENTS)

In September 2007 the French Prudential Supervision and Resolution Authority granted the group Mobilize F.S. 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 Group Mobilize F.S. 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 ratio² is 15.40% at 30 June 2025 (of which Core Tier one at 12.73%) against 17.69% published at 31 December 2024 (of which Core Tier One at 13.96%).

The new CRR3 banking regulation, introduced in 2025 lead to an increase in REA impacting the solvency ratio at the end of June

The decrease in the overall ratio is partly explained by the increase in REA3 (+€5,042 million mainly due to the impact of CRR3 (+€3,890 million on the December 2024 REA) and the growth in activity. Furthermore, total capital ratio varies by -€211 million due to the -€320 million decrease in T2 and the +€109 million increase in CET1.

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 2024, 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 2025. It is set at 2,25%, applicable from 1st January 2025.

Minimum requirement for own funds and eligible liabilities (MREL)

Under Article 12d(2a) SRMR, as amended pursuant to Directive (EU) 2024/11742 (the "Daisy Chains II" Directive), entities for which the treatment applied will be "liquidation" and for which the amount necessary for loss absorption corresponds to the own funds requirements are exempted from MREL.

Consequently, in accordance with Article 4 of the Daisy Chains II Directive, Decision SRB/EES/2024RPC/25 of October 3, 2024, repeals, with effect from November 14, 2024, Decision SRB/EES/2023/29 of October 5, 2023, determining the MREL for RCI Banque S.A. and DIAC S.A., adopted in 2023.

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

³ Risk Exposure Amount (REA): RWA (Credit Risk), CVA, Operational Risk and Market Risk

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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		Securitisatio n exposures Exposure value for non-trading book	Total exposure value	Own funds requirements				Risk- weighted exposure amounts	Own funds requirement weights	Countercycl ical 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
Breakdown by country													
Argentina	323					323	25			25	311	0,77%	
Austria	755					755	48			48	594	1,48%	
Belgium	453					453	35			35	431	1,07%	1,00%
Brazil	1 685					1 685	101			101	1 263	3,14%	
Swiss	1 153					1 153	72			72	896	2,23%	
Czech Republic	215					215	12			12	153	0,38%	1,25%
Germany	2 412	9 392				11 804	466			466	5 830	14,50%	0,75%
Spain	623	5 028				5 651	271			271	3 383	8,41%	
France	2 037	20 713				22 750	997			997	12 460	30,98%	1,00%
Great-Britain	1 530	5 991				7 521	374			374	4 676	11,63%	2,00%
Hungary	163					163	13			13	158	0,39%	0,50%
Ireland	660					660	43			43	531	1,32%	1,50%
India	37					37	7			7	91	0,23%	
Italy	724	7 500				8 224	309			309	3 859	9,60%	
South Korea	35	579				614	19			19	231	0,58%	1,00%
Luxembourg	75					75	8			8	94	0,23%	0,50%
Morocco	830					830	51			51	640	1,59%	
Malta	326					326	63			63	790	1,96%	
Netherlands	750					750	46			46	579	1,44%	2,00%
Poland	1 424					1 424	83			83	1 041	2,59%	
Portugal	813					813	53			53	666	1,66%	
Romania	460					460	26			26	323	0,80%	1,00%
Sweden	197					197	16			16	195	0,48%	2,00%
Slovenia	266					266	16			16	194	0,48%	1,00%
Slovakia	51					51	3			3	43	0,11%	1,50%
Turkey	168					168	11			11	131	0,33%	
Colombia	691					691	50			50	624	1,55%	
Croatia	39					39	2			2	30	0,07%	1,50%
Total all countries	18 894	49 204				68 097	3 217			3 217	40 215	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.

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EU CCyB2 - Amount of institution-specific countercyclical capital buffer

In Millions of euros		Amounts
		a
1	Total risk exposure amount	48 168
2	Institution specific countercyclical capital buffer rate	0,75%
3	Institution specific countercyclical capital buffer requirement	361

Group Mobilize F.S. 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 2024.

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.

Group Mobilize F.S.'s CET1 core capital represents 83% of total prudential capital.

Regulatory equity increased by €192m compared to December 31, 2024, and reached €6 131m at the end of June 2025. The increase is mainly explained by the integration of interim profits net of provisional dividends.

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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. Group Mobilize F.S. holds no such instruments.

COMMON EQUITY TIER 2 (“CET 2”)

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

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

Group Mobilize F.S. group classifies the subordinated securities issued by RCI Banque S.A. in July 2024 and March 2025 for a total amount of €1250 million, the subordinated security issued by Banco RCI Brasil S.A. in November 2024 for 200.1M BRL (accounted for €28M), as well as the subordinated security issued by RCI Finance Maroc SA in December 2020 for 68M MAD (accounted for €6M).

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 2025, this amount is zero.

No transitional filter is applied to Tier 2 equity for Group Mobilize F.S.

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
	<i>Regulatory treatment</i>	
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
	<i>Coupons / dividends</i>	
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

RISKS – PILLAR III

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

- 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
	<i>Regulatory treatment</i>	
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)	750 MEUR
9	Nominal amount of instrument	100 000 EUR
EU-9a	Issue price	100%
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
	<i>Coupons / dividends</i>	
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
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

RISKS – PILLAR III

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
<i>Regulatory treatment</i>		
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)	500 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
<i>Coupons / dividends</i>		
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
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

RISKS – PILLAR III

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	Nominal 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
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

RISKS – PILLAR III

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)	MA0000094930
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
<i>Regulatory treatment</i>		
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)	6 MEUR
9	Nominal amount of instrument	100 000 MAD
EU-9a	Issue price	100%
EU-9b	Redemption price	N/A
10	Accounting classification	Liabilities - amortized cost
11	Original date of issuance	30/12/2020
12	Perpetual or dated	Dated
13	Original maturity date	30/12/2030
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	30/12/2025 100%
16	Subsequent call dates, if applicable	30/12/2026, 30/12/2027, 30/12/28, 30/12/29
<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	52 weeks Morocco Treasury bond rate + 1,70%
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

RISKS – PILLAR III

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 <i>of which: Instrument type 1</i> <i>of which: Instrument type 2</i> <i>of which: Instrument type 3</i>	814 100 714	A
2	Retained earnings	2 504	B
3	Accumulated other comprehensive income (and other reserves)	3 204	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	249	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	6 771	

RISKS – PILLAR III

	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)	-388	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)	-47	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	67	
12	- amounts resulting from the calculation of expected loss amounts	-226	
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	3	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	<i>of which: qualifying holdings outside the financial sector (- amount)</i>		
EU-20c	<i>of which: securitisation positions (- amount)</i>		
EU-20d	<i>of which: free deliveries (- amount)</i>		
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	<i>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</i>		
25	<i>of which: deferred tax assets arising from temporary differences</i>		
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	-49	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-640	
29	Common Equity Tier 1 (CET1) capital	6 131	

RISKS – PILLAR III

	Additional Tier 1 (AT1) capital: instruments	Amounts	Ref CC2
30	Capital instruments and the related share premium accounts		
31	<i>of which: classified as equity under applicable accounting standards</i>		
32	<i>of which: classified as liabilities under applicable accounting standards</i>		
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	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
36	Additional Tier 1 (AT1) capital before regulatory adjustments		

	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)		
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
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		

45	Tier 1 capital (T1 = CET1 + AT1)	6 131	
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	Tier 2 (T2) capital: instruments	Amounts	Ref CC2
46	Capital instruments and the related share premium accounts	1 285	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	<i>of which: instruments issued by subsidiaries subject to phase out</i>		
50	Credit risk adjustments		
51	Tier 2 (T2) capital before regulatory adjustments	1 285	

RISKS – PILLAR III

	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	1 285	

59	Total capital (TC = T1 + T2)	7 416	
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60	Total Risk exposure amount	48 168	
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	Capital ratios and requirements including buffers	Amounts	Ref CC2
61	Common Equity Tier 1 capital	12,73%	
62	Tier 1 capital	12,73%	
63	Total capital	15,40%	
64	Institution CET1 overall capital requirements	9,01%	
65	<i>of which: capital conservation buffer requirement</i>	2,50%	
66	<i>of which: countercyclical capital buffer requirement</i>	0,75%	
67	<i>of which: systemic risk buffer requirement</i>		
EU-67a	<i>of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement</i>		
EU-67b	<i>of which: additional own funds requirements to address the risks other than the risk of excessive leverage</i>	1,27%	
68	Common Equity Tier 1 capital available to meet buffer (as a percentage of risk exposure amount)	5,04%	

	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)	351	
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)	174	

	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	219	
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	146	

RISKS – PILLAR III

	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.

RISKS – PILLAR III

EU OV1 - Overview of risk weighted exposure amounts

In Millions of euros		Total risk exposure amounts (TREA)		Total own funds requirements
		06/2025 a	12/2024 b	06/2025 c
1	Credit risk (excluding CCR)	41 736	38 041	3 339
2	<i>Of which the standardised approach</i>	17 387	15 350	1 391
3	<i>Of which the foundation IRB (FIRB) approach</i>	5 171	106	414
4	<i>Of which: slotting approach</i>			
EU 4a	<i>Of which equities under the simple riskweighted approach</i>			
5	<i>Of which the advanced IRB (AIRB) approach</i>	19 178	22 585	1 534
6	Counterparty Credit Risk - CRR	156	172	13
7	<i>Of which the standardised approach</i>	138	153	11
8	<i>Of which internal model method (IMM)</i>			
EU 8a	<i>Of which exposures to a CCP</i>	18	19	1
9	<i>Of which other CCR</i>			
10	Credit valuation adjustments risk - CVA risk	215	135	17
EU 10a	<i>Of which the standardised approach</i>			
EU 10b	<i>Of which the basic approach</i>	215	135	17
EU 10c	<i>Of which the simplified approach</i>			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	<i>Of which SEC-IRBA approach</i>			
18	<i>Of which SEC-ERBA (including IAA)</i>			
19	<i>Of which SEC-SA approach</i>			
EU 19a	<i>Of which 1250%</i>			
20	Position, foreign exchange and commodities risks (Market risk)	1 108	1 202	89
21	<i>Of which the Alternative standardised approach (A-SA)</i>			
EU 21a	<i>Of which the Simplified standardised approach (S-SA)</i>	1 108	1 202	89
22	<i>Of which the Alternative Internal Models Approach (A-IMA)</i>			
EU 22a	Large exposures			
EU 23	Reclassifications between trading and non-trading books			
24	Operational risk	4 953	3 576	396
24a	Exposures to crypto-assets			
25	<i>Amounts below the thresholds for deduction (subject to 250% RW) For information</i>	1 314	1 289	105
26	<i>Output floor applied (%)</i>	72,5%		
27	<i>Floor adjustment (before application of transitional cap)</i>			
28	<i>Floor adjustment (after application of transitional cap)</i>			
29	Total	48 168	43 126	3 853

The increase in credit risk exposure under the standard approach is mainly due to the integration of the Mein Auto group. The 'Amounts below the deduction thresholds (subject to 250% weighting)' have been included in the 'Credit Risk (excluding CCR)' total, in accordance with the instructions of Regulation 2021/637.

RISKS – PILLAR III

D - MANAGEMENT OF INTERNAL CAPITAL

EU OVC - ICAAP information

Legal basis	Row number	Free format	
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. The ICAAP combines the following main processes: • Risk assessment process: Group Mobilize F.S. 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: Group Mobilize F.S., 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: Group Mobilize F.S., 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: Group Mobilize F.S. 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 in order to avoid excessive development of exposures in relation to own funds.

Article 429 of the capital requirements regulation (CRR) specifies the methods for calculating the leverage ratio; it has been modified and replaced with delegated regulation 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).

Group Mobilize F.S.'s leverage ratio, calculated according to CRR 3/CRD VI rules was 8.09% at 30 June 2025, slightly up from December 31, 2024, when the same ratio was 8.04%.

RISKS – PILLAR III

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

In millions of euros

30/06/2025

a

1	Total assets as per published financial statements	73 068
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	101
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	576
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)	3 095
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	-1 061
13	Total exposure measure	75 778

Group Mobilize F.S. has no unrecognized fiduciary assets, in accordance with Article 429.a of the CRR.

RISKS – PILLAR III

EU LR2 – LRCom: Leverage ratio common disclosure

In millions of euros - CRR leverage ratio exposures

		30/06/2025	31/12/2024
		a	b
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	72 504	72 355
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)	-594	-545
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	71 911	71 810
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	274	338
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	498	469
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	772	808

RISKS – PILLAR III

In millions of euros - CRR leverage ratio exposures

		30/06/2025	31/12/2024
		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	3 102	2 884
20	(Adjustments for conversion to credit equivalent amounts)	-7	-686
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
22	Off-balance sheet exposures	3 095	2 198
	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)		

RISKS – PILLAR III

In millions of euros - CRR leverage ratio exposures

		30/06/2025	31/12/2024
		a	b
	Capital and total exposure measure		
23	Tier 1 capital	6 131	6 022
24	Total exposure measure	75 778	74 815
	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)		
25	Leverage ratio (%)	8,09%	8,05%
EU-25	Leverage ratio (without the adjustment due to excluded exposures of public development banks - Public sector investments) (%)	8,09%	8,05%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8,09%	8,05%
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)	75 778	74 815
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)	75 778	74 815
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)	8,09%	8,05%
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)	8,09%	8,05%

RISKS – PILLAR III

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

In millions of euros - CRR leverage ratio exposures

30/06/2025

		a
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	72 504
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	72 504
EU-4	<i>Covered bonds</i>	
EU-5	<i>Exposures treated as sovereigns</i>	5 261
EU-6	<i>Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns</i>	237
EU-7	<i>Institutions</i>	2 559
EU-8	<i>Secured by mortgages of immovable properties</i>	
EU-9	<i>Retail exposures</i>	42 091
EU-10	<i>Corporates</i>	18 703
EU-11	<i>Exposures in default</i>	626
EU-12	<i>Other exposures (eg equity, securitisations, and other non-credit obligation assets)</i>	3 029

EU LRA - Disclosure of LR qualitative information

Descriptions of the procedures used to manage the excessive leverage risk	Group Mobilize F.S. 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	Group Mobilize F.S. disclosed a Basel III leverage ratio of 8.09% at the end of June 2025 compared to 8.05% at the end of December 2024. The Tier I equity (numerator) represents 6,131 MEUR, slightly increasing by +1.8% compared to end of December 2024, mainly due to the accounting of H1 result net of foreseeable dividend. The value exposed to the risk (denominator) is set at 75,778 MEUR, up +1.3% compared to December 2024, mainly due to the increase of the assets linked the customer and dealer financing 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

The Mobilize F.S group uses three risk-classification levels for receivables and writes them down on an individual or collective basis. The valuation presentation and principles are described in part A of the notes to the consolidated financial statements.

These classification levels are:

- **Bucket 1:** no deterioration or insignificant deterioration in credit risk from origination.
- **Bucket 2:** significant deterioration of credit risk from origination or non-investment grade financial counterparty;
- **Bucket 3:** classification of counterparty in default

Mobilize F.S group applies EBA/GL/2016/07 «Guidelines on the application of the definition of default» issued by the European Banking Authority (EBA) published on 01/18/2017 as well as EBA/RTS/2016/06 «Final draft RTS on materiality threshold of past due credit obligations» published on 09/28/2016.

RISKS – PILLAR III

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

In millions of euros		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures			Non-performing exposures				On performing exposures	On non-performing exposures
		a	Of which stage 1	Of which stage 2	d	Of which stage 2	Of which stage 3	g	Of which stage 1	Of which stage 2	j	Of which stage 2	Of which stage 3			
005	Cash balances at central banks and other demand deposits	6 176	6 176													
010	Loans and advances	60 136	55 750	4 368	1 338		1 286	-454	-276	-177	-714		-691		24 435	228
020	Central banks															
030	General governments	131	104	27	20		20	-1	0	-1	-1		-1		12	4
040	Credit institutions	183	183					0	0						82	
050	Other financial corporations	0	0													
060	Non-financial corporations	24 081	22 073	1 996	449		419	-147	-89	-58	-224		-213		17 705	181
070	Of which SMEs	9 169	8 255	913	327		308	-99	-55	-44	-189		-179		2 440	90
080	Households	35 742	33 390	2 345	870		847	-306	-187	-119	-489		-477		6 636	43
090	Debt securities	189	159	30				0	0							
100	Central banks	65	65					0	0							
110	General governments	38	8	30				0	0							
120	Credit institutions															
130	Other financial corporations	86	86													
140	Non-financial corporations															
150	Off-balance-sheet exposures	3 318	3 277	41	4		2	-6	-6	0	-1		-1			
160	Central banks															
170	General governments	6	6		1		1	0	0		0		0			
180	Credit institutions	104	104					0	0							
190	Other financial corporations															
200	Non-financial corporations	1 461	1 422	39	2		1	-4	-4	0	-1		-1			
210	Households	1 747	1 745	2	1		1	-2	-2	0	0		0			
220	Total	69 819	65 362	4 439	1 342		1 288	-461	-282	-178	-715		-692		24 435	228

RISKS – PILLAR III

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	1 315
020	Inflows to non-performing portfolios	478
030	Outflows from non-performing portfolios	455
040	Ow : Outflows due to write-offs	93
050	Ow : Outflow due to other situations	362
060	Final stock of non-performing loans and advances	1 338

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 a	Non-performing forborne b	Of which defaulted c	Of which impaired d	On performing forborne exposures e	On non-performing forborne exposures f	g	ow on NPE with forbearance measures h
005	Cash balances at central banks and other demand deposits								
010	Loans and advances	191	93	93	93	-2	-61	2	
020	Central banks								
030	General governments								
040	Credit institutions								
050	Other financial corporations								
060	Non-financial corporations	23	12	12	12	0	-9	0	
070	Households	168	81	81	81	-2	-52	2	
080	Debt securities								
090	Loan commitments given								
100	Total	191	93	93	93	-2	-61	2	

RISKS – PILLAR III

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								
		a	Not past due or past due ≤ 30 days	Past due > 30 days and ≤ 90 days	d	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
			b	c		e	f	g	h	i	j	k	l
005	Cash balances at central banks and other demand deposits	6 176	6 176										
010	Loans and advances	60 136	59 262	874	1 338	510	240	178	203	165	25	18	1 338
020	Central banks												
030	General governments	131	130	1	20	8	3	4	2	2	1	0	20
040	Credit institutions	183	183										
050	Other financial corporations	0	0										
060	Non-financial corporations	24 081	23 325	755	449	188	127	47	43	38	2	2	449
070	Of which SMEs	9 169	8 842	327	327	80	116	47	42	38	2	2	327
080	Households	35 742	35 624	118	870	313	110	126	158	124	22	16	870
090	Debt securities	189	189										
100	Central banks	65	65										
110	General governments	38	38										
120	Credit institutions												
130	Other financial corporations	86	86										
140	Non-financial corporations												
150	Off-balance-sheet exposures	3 318			4								4
160	Central banks												
170	General governments	6			1								1
180	Credit institutions	104											
190	Other financial corporations												
200	Non-financial corporations	1 461			2								2
210	Households	1 747			1								1
220	Total	69 819	65 627	874	1 342	510	240	178	203	165	25	18	1 342

RISKS – PILLAR III

EU CQ4 - Quality of non-performing exposures by geography

In millions of euros		Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in FV due to credit risk on non-performing exposures
			Of which non-performing	Of which defaulted	Ow subject to impairment			
		a	b	c	d	e	f	g
10	On balance sheet exposures	67 840	1 338	1 338	67 758	-1 168		
20	France	20 873	557	557	20 873	-404		
30	Germany	9 498	108	108	9 498	-99		
40	Italy	7 613	75	75	7 613	-73		
50	Great-Britain	6 629	65	65	6 629	-132		
60	Spain	5 445	73	73	5 445	-88		
70	Brazil	1 800	63	63	1 800	-50		
80	South Korea	1 551	44	44	1 551	-50		
90	Poland	1 296	47	47	1 296	-32		
100	Colombia	746	172	172	739	-117		
110	Swiss	1 090	21	21	1 090	-13		
120	Netherland	699	3	3	699	-4		
130	Other countries	10 600	109	109	10 525	-107		
140	Off balance sheet exposures	3 322	4	4			-7	
150	France	1 241	3	3			-4	
160	Germany	835	1	1			-1	
170	Italy	240	0	0			0	
180	Great-Britain	167	0	0			0	
190	Spain	120					0	
200	Brazil	46						
210	South Korea	1					0	
220	Poland	195	0	0			0	
230	Colombia	42					-1	
240	Swiss	58	0	0			0	
250	Netherland	70					0	
260	Other countries	307	0	0			0	
270	Total	71 162	1 342	1 342	67 758	-1 168	-7	

RISKS – PILLAR III

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.
		a	Of which non-performing	Of which defaulted	ow loans & advances subject to impairment		
			b	c	d	e	f
010	Agriculture, forestry and fishing	98	3	3	98	-3	
020	Mining and quarrying	10	0	0	10	0	
030	Manufacturing	1 050	28	28	1 050	-26	
040	Electricity, gas, steam and air conditioning supply	76	3	3	76	-2	
050	Water supply	64	2	2	64	-2	
060	Construction	1 702	54	54	1 702	-47	
070	Wholesale and retail trade	16 548	185	185	16 548	-151	
080	Transport and storage	553	32	32	553	-17	
090	Accommodation and food service activities	208	9	9	208	-6	
100	Information and communication	212	5	5	212	-6	
110	Financial and insurance activities	26	1	1	26	-1	
120	Real estate activities	179	10	10	179	-8	
130	Professional, scientific and technical activities	716	32	32	716	-25	
140	Administrative and support service activities	1 618	35	35	1 618	-36	
150	Public adm. and defense, compulsory social security	209	12	12	209	-8	
160	Education	181	10	10	181	-7	
170	Human health services and social work activities	506	15	15	506	-12	
180	Arts, entertainment and recreation	129	4	4	129	-4	
190	Other services	445	9	9	445	-10	
200	Total	24 529	449	449	24 529	-371	

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	<i>Residential immovable property</i>		
040	<i>Commercial Immovable property</i>		
050	<i>Movable property (auto, shipping, etc.)</i>		
060	<i>Equity and debt instruments</i>		
070	Other collateral		
080	Total		

B - RISK-WEIGHTED ASSETS

Group Mobilize F.S. uses the advanced method to measure credit risk on certain types of customer outstandings (Retail, Corporate and Dealer) in the following countries: France, Germany, Spain, Italy, South Korea and the United Kingdom⁴. For all other exposures, Group Mobilize F.S. uses the standardized method.

C - ADVANCED METHOD

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

For all of these scopes, Group Mobilize F.S. has obtained the following authorizations:

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

Following supervisory approval, corporate portfolios (outside the network) in Germany, Italy and Spain have been treated using the standard method since 2021.

The credit risk models applied within the Mobilize F.S. are subject to a return to compliance plan that includes a return to less sophisticated methods on certain portfolios or the implementation of corrective actions on the models maintained in use.

a) Segmentation of exposures by the advanced method

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

The RWEA density (weighted risks/exposures) totals 42% for the Retail Customer portfolio and 63% for the overall Corporate portfolio using the advanced internal rating method and 82% for the basic internal rating method.

The CCF percentage (Credit Conversion Factor) is at 100% for off-balance sheet exposures under the advanced method.

⁴ For these 6 countries, some portfolios are in standard approach (examples: Corporates in the United Kingdom, Large Corporates outside France). Furthermore, RCI Korea is not concerned by the dealer financing activity.

RISKS – PILLAR III

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
	15	1	1,0	16	0,05%	5	25,38%	1,2	1	7,07%	0	0
	15	1	1,0	16	0,05%	5	25,38%	1,2	1	7,07%	0	0
	63	0	1,0	64	0,41%	31	25,20%	1,0	17	26,13%	0	0
	760	16	1,0	776	0,60%	882	25,22%	1,1	295	38,03%	1	-1
	1 758	40	1,0	1 797	1,58%	1 925	31,56%	1,2	1 242	69,09%	9	-6
	983	18	1,0	1 001	1,23%	917	25,75%	1,1	522	52,17%	3	-2
	775	22	1,0	797	2,02%	1 008	38,85%	1,3	720	90,33%	6	-4
	1 477	13	1,0	1 490	3,76%	680	27,16%	1,1	1 106	74,23%	15	-7
	1 304	10	1,0	1 314	3,36%	576	27,31%	1,1	943	71,74%	12	-5
	173	3	1,0	176	6,75%	104	26,06%	1,1	163	92,81%	3	-1
	348	5	1,0	353	17,65%	193	25,58%	1,1	428	121,34%	16	-4
	243	3	1,0	246	14,57%	151	25,44%	1,2	283	115,18%	9	-2
	105	2	1,0	107	24,73%	42	25,90%	1,1	145	135,49%	7	-2
	11	0	1,0	11	100,00%	109	47,18%	1,3	5	48,95%	5	-6
orporate	4 432	75	1,0	4 507	3,60%	3 825	28,47%	1,1	3 095	68,66%	47	-22
ME	4			4	0,05%	12	25,24%	1,0	0	4,07%	0	0
	4			4	0,05%	12	25,24%	1,0	0	4,07%	0	0
	79	1	1,0	81	0,37%	187	25,41%	1,1	14	17,12%	0	0
	346	6	1,0	352	0,61%	174	25,24%	1,1	104	29,39%	1	0
	388	6	1,0	394	1,70%	494	25,42%	1,1	168	42,69%	2	-1
	150	5	1,0	155	1,23%	84	25,27%	1,2	80	51,64%	0	-1
	238	1	1,0	239	2,00%	410	25,51%	1,0	88	36,89%	1	0
	420	8	1,0	428	4,21%	361	25,62%	1,1	229	53,52%	5	-2
	311	3	1,0	314	3,36%	313	25,52%	1,0	149	47,64%	3	-1
	109	6	1,0	114	6,54%	48	25,90%	1,2	80	69,65%	2	-1
	92	6	1,0	98	18,95%	105	25,74%	1,3	87	88,59%	5	-2
	47	5	1,0	52	12,15%	44	25,20%	1,5	41	79,05%	2	-1
	36	1	1,0	37	24,28%	51	26,01%	1,1	35	95,60%	2	-1
	9	0	1,0	9	35,88%	10	27,69%	1,0	11	114,12%	1	0
	11	0	1,0	11	100,00%	37	90,68%	1,2	3	29,97%	10	-7
orporate SME	1 341	28	1,0	1 369	4,18%	1 370	26,01%	1,1	605	44,22%	22	-12

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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
	0			0	0,05%	28	50,38%		0	6,46%	0	0
	0			0	0,05%	28	50,38%		0	6,46%	0	0
	310	22	1,0	331	0,34%	10 600	46,40%		67	20,16%	1	0
	221	16	1,0	237	0,60%	11 799	44,62%		64	27,04%	1	-1
	1 821	120	1,0	1 942	1,64%	78 964	38,96%		687	35,40%	12	-12
	1 236	80	1,0	1 316	1,27%	52 700	38,59%		433	32,88%	6	-6
	585	41	1,0	626	2,42%	26 264	39,73%		255	40,71%	6	-6
	773	49	1,0	822	5,22%	31 611	40,21%		376	45,80%	18	-15
	334	27	1,0	361	4,03%	14 994	36,20%		145	40,28%	5	-6
	439	22	1,0	461	6,15%	16 617	43,35%		231	50,12%	12	-9
	278	13	1,0	291	22,18%	9 189	37,47%		183	62,79%	24	-23
	102	7	1,0	109	10,70%	2 965	37,07%		54	49,36%	4	-5
	154	6	1,0	160	25,75%	4 905	37,81%		113	70,52%	16	-14
	22	0	1,0	23	51,96%	1 319	36,95%		16	72,60%	4	-4
	132	1	1,0	133	100,00%	9 823	75,01%		80	59,77%	93	-85
tail SME	3 534	221	1,0	3 756	7,32%	152 014	41,41%		1 457	38,79%	149	-135
E												
	966	205	1,0	1 171	0,10%	248 458	40,72%		122	10,46%	0	0
	377	8	1,0	385	0,08%	55 404	37,94%		30	7,88%	0	0
	589	197	1,0	786	0,12%	193 054	42,09%		92	11,73%	0	0
	888	100	1,0	988	0,22%	92 879	38,97%		178	17,97%	1	-2
	6 637	314	1,0	6 951	0,38%	504 788	39,65%		1 746	25,11%	10	-13
	5 580	149	1,0	5 729	0,67%	344 478	42,19%		2 118	36,98%	16	-11
	12 194	557	1,0	12 751	1,33%	801 602	40,72%		5 921	46,44%	70	-50
	9 309	404	1,0	9 713	1,07%	606 164	40,20%		4 171	42,94%	43	-28
	2 885	153	1,0	3 038	2,15%	195 438	42,41%		1 750	57,61%	28	-22
	3 757	66	1,0	3 823	4,66%	307 618	41,34%		2 393	62,60%	74	-59
	2 451	47	1,0	2 498	3,51%	198 255	41,13%		1 522	60,92%	36	-30
	1 306	19	1,0	1 325	6,82%	109 363	41,74%		872	65,77%	38	-29
	1 256	14	1,0	1 269	23,79%	98 911	40,50%		1 153	90,86%	123	-107
	504	7	1,0	511	12,38%	40 426	41,14%		394	77,08%	26	-33
	510	5	1,0	515	23,56%	34 573	39,22%		483	93,70%	48	-33
	241	1	1,0	243	48,30%	23 912	41,86%		276	113,84%	48	-40
	564	1	1,0	566	100,00%	71 351	74,78%		390	68,95%	393	-323
tail no SME	31 841	1 406	1,0	33 248	3,86%	2 470 085	41,34%		14 021	42,17%	688	-564
	41 149	1 731	1,0	42 879	4,15%	2 627 294	39,50%	1,1	19 178	44,73%	905	-734

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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
	0		1,0	0	0,64%	2	40,00%	1,6	0	99,54%	0	0
	75		1,0	75	1,83%	10	40,00%	1,2	74	98,99%	1	0
	2		1,0	2	1,13%	9	40,00%	1,1	1	68,55%	0	0
	73		1,0	73	1,85%	1	40,00%	1,4	73	99,65%	1	0
	172		1,0	172	3,21%	16	40,00%	1,1	172	99,91%	2	-1
	172		1,0	172	3,21%	16	40,00%	1,1	172	99,91%	2	-1
Corporate	247			247	2,79%	28	40,00%	1,13	246	99,63%	3	-1
State	56			56	0,06%	3	40,00%	1,0	6	11,05%	0	0
	56			56	0,06%	3	40,00%	1,0	6	11,05%	0	0
	1			1	0,41%	5	40,00%	1,0	0	41,50%	0	0
	87	2	1,0	89	0,64%	655	37,08%	1,6	72	80,84%	0	0
	3 907	88	1,0	3 995	1,43%	2 047	36,72%	1,2	2 894	72,44%	21	-8
	3 006	51	1,0	3 057	1,22%	1 129	36,54%	1,1	2 037	66,62%	14	-4
	901	37	1,0	938	2,13%	918	37,30%	1,4	857	91,41%	7	-4
	1 634	29	1,0	1 664	4,32%	736	35,83%	1,1	1 698	102,09%	26	-7
	1 206	5	1,0	1 211	3,31%	555	34,41%	1,1	1 067	88,15%	14	-4
	428	25	1,0	453	7,02%	181	39,64%	1,2	631	139,34%	13	-3
	173	9	1,0	183	16,11%	337	27,50%	2,2	239	130,81%	9	-4
	118	9	1,0	127	11,37%	322	22,05%	2,6	119	93,64%	3	-2
	55	0	1,0	56	26,95%	15	40,00%	1,2	120	215,92%	6	-1
	91			91	100,00%	144	40,00%	1,1	16	17,09%	36	-22
Large Corporate	5 949	129	1,0	6 078	4,11%	3 927	36,29%	1,20	4 925	81,04%	93	-41
	6 196	129	1,0	6 324	4,06%	3 955	36,43%	1,1	5 171	81,76%	96	-41

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

Monthly revaluation of customer risks is based on:

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

i) Risk ranking model

The ranking of counterparty risk results from a score that includes both the customer's characteristics and the latter's payment record. The models are adapted to each customer typology to account for the profile of the modeled population.

The table in paragraph below shows the mapping of the models developed.

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

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

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

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

It is specified that new PD Retail models for all countries were put into production in 2020, following their validation by the ECB. PD's of this new models have been recalibrated following the new definition of default (conforms to EBA Guideline: EBA GL 2016 07 Final Report on Guideline on default definition) and these PD were put into production in December 2021 following European Central Bank authorization.

In addition, following the ECB's approval of the Retail package application submitted in June 2021, two new models were deployed in production. Those models included the Italy ENT (Enterprise) PD and the UK GP (Grand Public or Natural Persons) PD score models deployed in production in November 2022 and February 2023 respectively. The ECB has also authorized the release of the PD Retail values validated during the inspection of the Retail package application.

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

Category of exposure	IRBA countries	Average sound portfolio PD at 30/06/2025
Retail customers	Germany	1,57%
	Spain	1,82%
	France	2,72%
	Italy	2,08%
	United Kingdom	2,88%
	South Korea	1,08%
Small and medium-sized companies	Germany	2,06%
	Spain	4,34%
	France	4,19%
	Italy	4,31%
	United Kingdom	3,74%
	South Korea	1,45%
Large corporations	Germany	2,29%
	Spain	5,11%
	France	2,46%
	Italy	6,85%
	United Kingdom	2,98%

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

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

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

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

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

Catégorie d'exposition	Pays IRBA	Segmentation de la population	LGD moyenne portefeuille sain	Taux de perte calculé au dernier Backtesting
Clientèle de détail PME	France	Crédit avec un ratio montant d'exposition / montant initial du financement ≥ 1	52,67%	37,37%
		Crédit avec un ratio montant d'exposition / montant initial du financement < 1 et durée restante de financement ≤ 36 mois	31,74%	19,35%
		Crédit avec un ratio montant d'exposition / montant initial du financement < 1 et durée restante de financement > 36 mois	41,03%	32,76%
		Leasing avec une durée restante de financement ≤ 45 mois	33,38%	19,20%
		Leasing avec une durée restante de financement > 45 mois	45,80%	29,65%
	Allemagne	Crédit ayant une durée restante de financement ≤ 34 mois	27,43%	19,95%
		Crédit ayant une durée restante de financement > 34 mois et un ratio d'apport $> 8.57\%$	37,51%	29,52%
		Crédit ayant une durée restante de financement > 34 mois et un ratio d'apport $\leq 8.57\%$ ou Leasing	48,45%	34,33%
	Espagne	Durée restante de financement ≤ 24 mois	33,14%	18,27%
		$24 < \text{Durée restante de financement} \leq 35$ mois	51,30%	25,77%
		$35 < \text{Durée restante de financement} \leq 56$ mois	60,86%	33,79%
		Durée restante de financement > 56 mois	73,14%	44,34%
	Italie	Leasing	19,64%	10,82%
		Crédit et durée restante de financement ≤ 26 mois	31,37%	22,38%
		Crédit et $26 < \text{durée restante de financement} \leq 51$ mois	47,33%	35,21%
		Crédit avec durée restante de financement > 51 mois et ratio maturité en gestion / durée prévisionnelle du financement > 0	53,75%	42,70%
		Crédit avec durée restante de financement > 51 mois et ratio maturité en gestion / durée prévisionnelle du financement $= 0$	82,72%	58,03%
	Royaume-Uni(**)	Ratio durée restante de financement / durée prévisionnelle du financement $\leq 65,3\%$	56,29%	35,10%
		Ratio durée restante de financement / durée prévisionnelle du financement $> 65,3\%$	36,62%	25,67%
	Corée	Collatéral ⁽¹⁾ $\leq 15\,301\,795$ krw ou Collatéral ⁽¹⁾ $]15\,301\,795 ; 21\,499\,925]$ & Coefficient de collatéral ⁽²⁾ $\leq 86,64\%$	35,99%	29,12%
		Collatéral ⁽¹⁾ $> 21\,499\,925$ krw ou Collatéral ⁽¹⁾ $]15\,301\,795 ; 21\,499\,925]$ & Coefficient de collatéral ⁽²⁾ $> 86,64\%$	50,47%	36,66%
Corporate	France	Crédit	41,08%	5,65%
		Leasing	36,72%	16,83%
Réseau	G5(*)	R1 VN	16,30%	5,0%
		R1 autres	26,22%	14,03%

(*) G5 : France, Allemagne, Espagne, Italie, Royaume-Uni

⁽¹⁾ Il s'agit d'une variable quantitative calculée en fonction du prix du véhicule et de la maturité en gestion

⁽²⁾ Il s'agit d'une variable quantitative calculée en fonction de la maturité en gestion

(**) Concernant le taux de perte calculé au dernier Backtesting sur le Royaume-Uni, les données ne sont pas exploitables sur l'arrêté de juin 2025

Les données affichées sont celles de juin 2022

d) Procedures for monitoring internal ratings

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

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

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

Elements of the performance of the rating models are also reported twice a year to the Executive Committee during a dedicated presentation and to the Risk Committee of the Executive Board.

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Regulatory changes with a significant impact on the models are monitored and analyzed in detail by the modeling teams. This is notably the case for the EBA Regulatory Technical Standards (RTS) on the new definition of default for which two packages were sent to the ECB in 2020 and for which the group has obtained the ECB's approval. Furthermore in 2021 three new packages were sent to the supervisor on the following perimeters: Corporate (in 2021 March), Retail (in 2021 June) and Wholesale (in 2021 December). For the retail perimeter, an ECB IMI mission took place in the second semester of 2021 resulting in a decision that enabled the implementation of the PD parameters in November 2022. This was the case for all portfolios with the exception of the UK GP portfolio which was put in production in February 2023.

Another ECB IMI mission was conducted at the end of 2022 on the Corporate scope, with the decision letter communicated in March 2024.

Finally, an IMI mission was conducted in the second quarter of 2024 on the scope of the Network models. This mission focused on the new PD scores for France and the UK and the calibrations of the other PD models. However, following the Landscape model accepted by the ECB, it was decided the network portfolio will be processed in foundation method with the exception of the Germany secondary network which will switch to standard. The follow-up letter relating to this mission has not yet been communicated.

The various elements of the internal rating and first-level control system produced by the Quantitative Credit Risk Analysis Department teams are reviewed independently by the model validation unit of the Risk and Banking Regulation Department within the Risk Management Department.

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

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

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
		06/2025 a	03/2025 b
1	Risk weighted exposure amount as at the end of the previous reporting period	22 403	22 691
2	Asset size (+/-)	545	-408
3	Asset quality (+/-)	1 480	153
4	Model updates (+/-)		
5	Methodology and policy (+/-)		1 169
6	Acquisitions and disposals (+/-)		
7	Foreign exchange movements (+/-)	-79	-1 202
8	Other (+/-)		
9	Risk weighted exposure amount as at the end of the reporting period	24 349	22 403

Between March and June 2025, the level of RWEAs has mainly increased due to the increase in outstandings.

Changes in asset size are mainly due to the cyclical activity of dealer financing activity, which peaks in June and December.

D - STANDARDIZED METHOD

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

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

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

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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	5 260	2	5 260	2	586	11,13%
2	Non-central government public sector entities	237	7	237	7	51	20,94%
EU 2a	Regional government or local authorities	46	3	46	3	10	20,15%
EU 2b	Public sector entities	191	4	191	4	41	21,13%
3	Multilateral development banks						
EU 3a	International organisations						
4	Institutions	2 559	22	2 559	22	916	35,48%
5	Covered bonds						
6	Corporates	6 887	458	6 669	458	6 635	93,10%
6.1	<i>Of which: Specialised Lending</i>						
7	Subordinated debt exposures and equity	353		353		883	250,00%
EU 7a	Subordinated debt exposures						
EU 7b	Equity	353		353		883	250,00%
8	Retail	7 702	414	7 700	414	5 588	68,87%
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	259	1	253	1	282	110,55%
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
EU 10b	Collective investment undertakings	82		82		177	216,72%
EU 10c	Other items	2 594	336	2 594	336	2 269	77,46%
12	Total	25 932	1 239	25 708	1 239	17 387	64,52%

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).

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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	4 756		81	121												119				11	174					5 263	4 420	
2	Non-central government public sector entities					240					1						3										243	243	
EU 2a	Regional government or local authorities					48					0																49	49	
EU 2b	Public sector entities					192					0						3										195	195	
3	Multilateral development banks																												
EU 3a	International organisations																												
4	Institutions					1 955	267				92						2					264					2 581	257	
5	Covered bonds																												
6	Corporates																7 034					93					7 127	7 127	
6.1	Of which: Specialised Lending																												
7	Subordinated debt exposures and equity																						353				353	353	
EU 7a	Subordinated debt exposures																												
EU 7b	Equity exposures																						353				353	353	
8	Retail exposures													8 115													8 115	8 115	
9	Secured by mortgages on immovable property and ADC exposures																												
9.1	Secured by mortgages on residential immovable property - non IPRE																												
9.1.1	No loan splitting applied																												
9.1.2	Loan splitting applied (secured)																												
9.1.3	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																201					54					255	244	
EU 10a	Claims on institutions and corporates with a short-term credit assessment																												
EU 10b	Collective investment undertakings (CIU)																								7	75	82	82	
EU 10c	Other items	0															537									2 393	2 930	2 930	
11	Not applicable																												
EU 11a	TOTAL	4 756		81	121	2 195	267				93			8 115			7 895				421	528			7	2 468	26 948	23 770	

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E - 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	42 987	24 664	808	23 856	
2	Debt securities	189				
3	Total	43 176	24 664	808	23 856	
4	<i>Of which Non-performing exposures</i>	<i>1 110</i>	<i>228</i>		<i>228</i>	
EU-5	<i>Of which defaulted</i>	<i>1 110</i>	<i>228</i>			

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 1 a	Regional governments and local authorities -F-IRB		
EU 1 b	Public sector entities - F-IRB		
2	Central governments and central banks - A-IRB		
EU 2a	Regional governments and local authorities - A-IRB		
EU 12b	Public sector entities - A-IRB		
3	Institutions - F-IRB		
5	Corporates - F-IRB	5 171	5 171
EU 5a	<i>Corporates - General</i>	<i>5 171</i>	<i>5 171</i>
EU 5b	<i>Corporates - Specialised lending</i>		
EU 5c	<i>Corporates - Purchased receivables</i>		
6	Corporates - A-IRB	3 700	3 700
EU 6a	<i>Corporates - General</i>	<i>3 700</i>	<i>3 700</i>
EU 6b	<i>Corporates - Specialised lending</i>		
EU 6c	<i>Corporates - Purchased receivables</i>		
EU 8a	Retail - A-IRB	15 478	15 478
9	<i>Retail – Qualifying revolving (QRRE)</i>		
10	<i>Retail – Secured by residential immovable property</i>		
EU10a	<i>Retail – Purchased receivables</i>		
EU10b	<i>Retail- Other retail exposures</i>	<i>15 478</i>	<i>15 478</i>
17	Exposures under F-IRB	5 171	5 171
18	Exposures under A-IRB	19 178	19 178
19	Total Exposures	24 349	24 349

RISKS – PILLAR III

F - COUNTERPARTY CREDIT RISK

EXPOSURE TO COUNTERPARTY CREDIT RISK

EU CCR1 – Analysis of CCR exposure by approach

In Millions of euros		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
		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)	50	108		1,4	221	221	221	138
2	IMM (for derivatives and SFTs)								
2a	<i>Of which securities financing transactions netting sets</i>								
2b	<i>Of which derivatives and long settlement transactions netting sets</i>								
2c	<i>Of which from contractual cross-product netting sets</i>								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)								
5	VaR for SFTs								
6	Total					221	221	221	138

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			454		11	34			49	8	87	643
7	Corporates									32			32
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	Total exposure value			454		11	34			81	8	87	675

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

Group Mobilize F.S. 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.

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EU CCR8 - Exposures to CCPs

In Millions of euros		Exposure value	RWEA
		a	b
1	Exposures to QCCPs (total)		18
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); ow	454	18
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives	454	18
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, Group Mobilize F.S. 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.

Group Mobilize F.S.’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 2025 was €6,243m. It amounted to €6,467m on average during the 12-month period ending on 31 December 2024. They mainly consisted of deposits with the European Central Bank, Bank of England and securities issued by governments or supranationals. On 30 June 2025, the average duration of the bond portfolio was below one year.

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

Over the 12-month period ending on 30 June 2025, EUR and GBP denominated HQLA represented on average 86.5% and 11.7% of total HQLA respectively. The weight of EUR denominated HQLA slightly decreased compared to the averages of the 12-month period ending on 31 December 2024, which were 87.1% for EUR and 11.3% for GBP.

Group Mobilize F.S. 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 2025 came at 500%, compared to 550% on average over the 12-month period ending on 31 December 2024.

RISKS – PILLAR III

EU LIQ1 - Quantitative information of LCR

In millions of euros		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30/09/2024	31/12/2024	31/03/2025	30/06/2025	30/09/2024	31/12/2024	31/03/2025	30/06/2025
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
1	HIGH-QUALITY LIQUID ASSETS								
	Total high-quality liquid assets (HQLA)					6 233	6 467	6 560	6 243
2	CASH - OUTFLOWS								
	Retail deposits and deposits from small business customers, of which:	18 652	18 769	19 049	19 281	2 004	2 020	2 050	2 075
3	Stable deposits								
4	Less stable deposits	18 629	18 747	19 033	19 266	1 981	1 998	2 033	2 060
5	Unsecured wholesale funding	1 210	1 226	1 274	1 191	915	945	1 020	966
6	Operational deposits (all counterparties) and deposits in networks of cooperative								
7	Non-operational deposits (all counterparties)	676	644	591	528	381	362	336	303
8	Unsecured debt	534	582	684	663	534	582	684	663
9	Secured wholesale funding					4			
10	Additional requirements	786	789	773	771	369	380	384	391
11	Outflows related to derivative exposures and other collateral	325	335	343	351	325	335	343	351
12	Outflows related to loss of funding on debt products	3	4	2	2	3	4	2	2
13	Credit and liquidity facilities	459	449	428	418	42	41	39	38
14	Other contractual funding obligations	1 321	1 417	1 507	1 561	690	760	816	839
15	Other contingent funding obligations	3 144	3 028	2 845	2 661	350	343	328	313
16	TOTAL CASH OUTFLOWS					4 332	4 449	4 599	4 584
17	CASH - INFLOWS								
	Secured lending (e.g. reverse repos)								
18	Inflows from fully performing exposures	4 833	4 894	5 061	5 072	2 884	2 897	3 001	2 980
19	Other cash inflows	492	464	431	393	490	462	428	391
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	5 325	5 358	5 493	5 466	3 374	3 359	3 429	3 371
EU-20a	Fully exempt inflows								
EU-20b	Inflows Subject to 90% Cap								
EU-20c	Inflows Subject to 75% Cap	5 325	5 358	5 493	5 466	3 374	3 359	3 429	3 371
21	TOTAL ADJUSTED VALUE								
	LIQUIDITY BUFFER					6 233	6 467	6 560	6 243
22	TOTAL NET CASH OUTFLOWS					1 199	1 239	1 302	1 345
23	LIQUIDITY COVERAGE RATIO					550%	550%	529%	500%

RISKS – PILLAR III

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 2025 is 126%, stable compared to 126% at the end of December 2024. This level is significantly higher than the regulatory minimum and reflects a prudent liquidity 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	6 725			1 285	8 010
2	<i>Own funds</i>	6 725			1 285	8 010
3	<i>Other capital instruments</i>					
4	Retail deposits		22 038	3 150	5 303	27 972
5	<i>Stable deposits</i>					
6	<i>Less stable deposits</i>		22 038	3 150	5 303	27 972
7	Wholesale funding		7 074	3 183	20 182	21 944
8	<i>Operational deposits</i>					
9	<i>Other wholesale funding</i>		7 074	3 183	20 182	21 944
10	Interdependent liabilities					
11	Other liabilities:	135	1 766	273	1 434	1 570
12	<i>NSFR derivative liabilities</i>	135				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		1 766	273	1 434	1 570
14	Total available stable funding (ASF)					59 496

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	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					4
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:	21 237	11 688	28 727		41 330
18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>					
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial</i>	1 932	33	176		386
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which :</i>	19 290	11 641	28 372		40 752
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>					
22	<i>Performing residential mortgages, of which:</i>					
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>					
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance</i>	14	14	179		193
25	Interdependent assets					
26	Other assets:	2 110	110	4 496		5 623
27	<i>Physical traded commodities</i>					
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>					
29	<i>NSFR derivative assets</i>					
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>	324				16
31	<i>All other assets not included in the above categories</i>	1 786	110	4 496		5 607
32	Off-balance sheet items	3 015	45	262		170
33	Total RSF					47 127
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 F.S. 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 F.S. 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 to Pillar 3 of December 2024 are commented. In the absence of specific information, section 11 of the ESG risks of Pillar 3 of December 2024 is the reference.

- Since 2022, Mobilize F.S. group has implemented a project to evaluate financed emissions of vehicles in portfolio, for all type of clients.
- Low-emission vehicles (battery electric vehicles and plug-in hybrid vehicles) represent 8.8% of all active contracts

GHG emissions of financed vehicles reach 180,4 gCO₂/km on average (well to wheel), below December 2024 (184,7gCO₂/km with consistent methodology). Definitions and assumptions used are described in the methodological note accompanying the quantitative models of Pillar 3 of December 2024 and below for the methodological evolutions at the end of June 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.

RISKS – PILLAR III

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

Sector/subsector	Gross carrying amount (Mn EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mn 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 included 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 (ECM)	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												
Exposures towards sectors that highly contribute to climate change*	20 481	14	1 992	1 267	325	-	261	-	27	-	127	2 303 838	2 303 838	-	20 447	34	-	-	1
A. Agriculture, forestry and fishing	98	-	5	6	3	-	3	-	-	-	2	20 329	20 329	-	97	1	-	-	2
B. Mining and quarrying	10	1	2	1	-	-	-	-	-	-	-	2 054	2 054	-	10	-	-	-	2
B.05 Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-	-	17	17	-	-	-	-	-	2
B.06 Extraction of crude petroleum and natural gas	1	1	-	-	-	-	-	-	-	-	-	181	181	-	1	-	-	-	2
B.07 Mining of metal ores	-	-	-	-	-	-	-	-	-	-	-	96	96	-	-	-	-	-	2
B.08 Other mining and quarrying	8	-	2	2	-	-	-	-	-	-	-	1 503	1 503	-	8	-	-	-	2
B.09 Mining support service activities	1	-	-	-	-	-	-	-	-	-	-	257	257	-	1	-	-	-	2
C. Manufacturing	1 053	1	74	101	28	-	26	-	3	-	10	141 425	141 425	-	1 052	1	-	-	2
C.10 Manufacture of food products	169	-	10	12	6	-	5	-	2	-	2	23 518	23 518	-	169	-	-	-	2
C.11 Manufacture of beverages	15	-	1	1	0	-	-	-	-	-	-	1 846	1 846	-	15	-	-	-	2
C.12 Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-	-	31	31	-	-	-	-	-	2
C.13 Manufacture of textiles	22	-	1	1	1	-	1	-	-	-	-	3 372	3 372	-	22	-	-	-	2
C.14 Manufacture of wearing apparel	13	-	1	1	1	-	1	-	-	-	-	2 340	2 340	-	13	-	-	-	2
C.15 Manufacture of leather and related products	7	-	1	-	1	-	1	-	-	-	-	969	969	-	7	-	-	-	2
C.16 Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	40	-	3	2	1	-	1	-	-	-	-	5 941	5 941	-	40	-	-	-	2
C.17 Manufacture of pulp, paper and paperboard	8	-	1	-	0	-	-	-	-	-	-	1 162	1 162	-	8	-	-	-	2
C.18 Printing and service activities related to printing	28	-	3	1	1	-	1	-	-	1	-	3 598	3 598	-	28	-	-	-	2
C.19 Manufacture of coke oven products	2	-	-	-	1	-	-	-	-	-	-	287	287	-	2	-	-	-	2
C.20 Production of chemicals	28	1	3	5	1	-	1	-	-	-	-	3 952	3 952	-	28	-	-	-	2
C.21 Manufacture of pharmaceutical preparations	3	-	1	-	0	-	-	-	-	-	-	449	449	-	3	-	-	-	2
C.22 Manufacture of rubber products	31	-	3	1	1	-	1	-	-	-	-	4 339	4 339	-	31	-	-	-	2
C.23 Manufacture of other non-metallic mineral products	30	-	2	1	1	-	1	-	-	-	-	4 673	4 673	-	30	-	-	-	2
C.24 Manufacture of basic metals	9	-	1	-	1	-	1	-	-	-	-	1 179	1 179	-	9	-	-	-	2
C.25 Manufacture of fabricated metal products, except machinery and equipment	147	-	11	8	4	-	4	-	2	-	2	21 382	21 382	-	146	1	-	-	2
C.26 Manufacture of computer, electronic and optical products	24	-	3	1	-	-	1	-	-	-	-	2 730	2 730	-	25	-	1	-	2
C.27 Manufacture of electrical equipment	27	-	3	2	-	-	1	-	-	-	-	3 491	3 491	-	27	-	-	-	2
C.28 Manufacture of machinery and equipment n.e.c.	73	-	4	4	1	-	2	-	-	1	-	9 858	9 858	-	73	-	-	-	2
C.29 Manufacture of motor vehicles, trailers and semi-trailers	111	-	8	46	1	-	1	-	-	1	-	9 123	9 123	-	111	-	-	-	2
C.30 Manufacture of other transport equipment	8	-	1	-	-	-	-	-	-	-	-	1 226	1 226	-	8	-	-	-	2
C.31 Manufacture of furniture	36	-	2	2	2	-	1	-	-	-	-	5 432	5 432	-	36	-	-	-	2
C.32 Other manufacturing	40	-	4	2	-	-	1	-	-	-	-	4 836	4 836	-	40	-	-	-	2
C.33 Repair and installation of machinery and equipment	182	-	7	11	3	-	4	-	1	-	3	25 691	25 691	-	181	1	-	-	2
D. Electricity, gas, steam and air conditioning supply	76	12	12	5	3	-	2	-	-	-	-	8 794	8 794	-	76	-	-	-	2
D.01.1 Electric power generation, transmission and distribution	67	11	11	5	2	-	3	-	-	-	-	7 801	7 801	-	67	-	-	-	2
D.01.2 Production of electricity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
D.01.3 Manufacture of gas; distribution of gaseous fuels through mains	3	1	-	-	0	-	-	-	-	-	-	232	232	-	3	-	-	-	2
D.01.4 Steam and air conditioning supply	6	-	1	-	0	-	-	-	-	-	-	652	652	-	6	-	-	-	2
E. Water supply; sewerage, waste management and remediation activities	64	-	9	4	2	-	2	-	-	1	-	9 903	9 903	-	64	-	-	-	2
F. Construction	1 705	-	108	178	55	-	47	-	8	-	30	338 753	338 753	-	1 696	9	-	-	3
F.41 Construction of buildings	238	-	11	22	12	-	9	-	1	-	6	49 860	49 860	-	237	1	-	-	3
F.42 Civil engineering	194	-	13	34	7	-	6	-	1	-	4	40 991	40 991	-	194	-	-	-	3
F.43 Specialised construction activities	1 273	-	84	122	36	-	32	-	6	-	20	247 902	247 902	-	1 263	8	-	-	3
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	16 533	-	1 688	849	181	-	150	-	11	-	60	1 598 609	1 598 609	-	16 516	17	-	-	1
H. Transportation and storage	554	-	47	93	33	-	17	-	4	-	14	125 923	125 923	-	551	3	-	-	2
H.49 Land transport and transport via pipelines	345	-	19	41	27	-	14	-	3	-	11	79 938	79 938	-	343	2	-	-	2
H.50 Water transport	3	-	-	-	-	-	-	-	-	-	-	451	451	-	3	-	-	-	2
H.51 Air transport	2	-	-	-	-	-	-	-	-	-	-	253	253	-	2	-	-	-	2
H.52 Warehousing and support activities for transportation	171	-	26	48	4	-	2	-	1	-	2	38 357	38 357	-	170	1	-	-	2
H.53 Postal and courier activities	33	-	2	4	2	-	1	-	-	1	-	6 924	6 924	-	33	-	-	-	2
I. Accommodation and food service activities	208	-	24	16	9	-	6	-	1	-	5	33 402	33 402	-	206	2	-	-	2
J. Real estate activities	180	-	23	14	10	-	8	-	-	5	-	24 646	24 646	-	179	1	-	-	2
Exposures towards sectors other than those that highly contribute to climate change*	4 048	-	353	400	124	-	110	-	11	-	63	745 477	745 477	-	4 034	14	-	-	2
K. Financial and insurance activities	26	-	26	24	1	-	1	-	-	1	-	29 690	29 690	-	25	1	-	-	2
Exposures to other sectors (NACE codes L - M - U)	4 022	-	327	376	123	-	109	-	11	-	62	715 787	715 787	-	4 009	13	-	-	2
TOTAL	24 529	14	2 345	1 667	449	-	371	-	38	-	190	3 049 315	3 049 315	-	24 481	48	-	-	1

* In accordance with the Commission delegated regulation (EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Pa

Reported by sectors listed in Annex 2, A to E and Section 1 of Annex 3 to Regulation (EC) No 1831/2006

* In accordance with the 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: Climate Benchmark Standards Regulation.
 Footnote B: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1891/2006

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Methodology linked to financed emissions calculations

The Mobilize F.S. 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 take 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 F.S. 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 have been used to establish average values by model, country, engine type, and year of sale. Since 2023, a coefficient representing real-world emissions has been added to the homologated tailpipe and electric consumption data for the relevant vehicles. This data is consistent with the data available to Renault Group.

Emissions related to electricity consumption are calculated using the same principles as tailpipe emissions, either directly from manufacturer databases or from averages established from EEA databases. Emission factors related to electricity generation by country (average CO₂ per kWh) are also taken into account. This data is aligned with the emission factors used by Renault Group.

Emissions related to the production and transportation of fuels have been considered based on the country and fuels of the financed vehicles. These detailed coefficients are aligned with Renault Group's assumptions.

Greenhouse gas emissions related to vehicles constitute all financed emissions and are currently classified as scope 3. Future Pillar 3 reports will reflect any changes in scope classification and potential methodological developments.

In particular, it is planned to enhance the calculation of financed emissions by adding emissions related to the production and end-of-life of vehicles and batteries, to provide a comprehensive view of the emissions associated with the lifecycle of 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 F.S. group never finances real estate, template 2 is not completed as non-applicable.

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

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)
Automotive	Automotive	24 533	gCO ₂ / km Share of PHEV BEV and FCEV	2025-192,1 2025-9%	-81,3% -86,0%	2028: 137,9 gCO ₂ / km 2028: 20% PHEV / BEV

*** 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 F.S. 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

Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
0,5	0,002%	0,2	2,0	1

*For counterparties among the top 20 carbon emitting companies in the world

The references chosen for the development of this model are the TopTwenty 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 F.S. 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.

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

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					
A - Agriculture, forestry and fishing	98	70	1	-	-	2	18	6	47	6	3	-	2	-	-	2	
B - Mining and quarrying	10	10	-	-	-	2	2	1	8	1	-	-	-	-	-	-	
C - Manufacturing	1 053	644	4	-	-	2	127	59	459	101	17	-	13	-	3	-	9
D - Electricity, gas, steam and air conditioning supply	76	39	-	-	-	1	3	1	35	5	1	-	1	-	-	-	-
E - Water supply; sewerage, waste management and remediation activities	64	47	-	-	-	2	15	3	29	4	1	-	1	-	1	-	1
F - Construction	1 705	1 291	9	-	-	2	262	141	897	170	46	-	39	-	7	-	27
G - Wholesale and retail trade; repair of motor vehicles and motorcycles	16 533	12 886	8	-	-	-	3 194	2 024	7 673	832	153	-	133	-	10	-	57
H - Transportation and storage	554	413	2	-	-	1	113	37	264	90	33	-	17	-	2	-	14
I - Real estate activities	180		1	-	-	2	19	13	87	13	7	-	6	-	-	-	5
Loans collateralised by residential immovable property																	
Loans collateralised by commercial immovable property																	
Repossession collateral																	
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), fires, landslides, tsunamis 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 ThinkHazard'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 Pillar 3 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.

Template 6 : Summary of GAR KPIs

June 2025	KPI			% coverage (over total assets)*
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR¹ stock	7,8%	0,0%	7,8%	62,1%
GAR¹ flow	9,3%	0,0%	9,3%	69,2%

* % of assets covered by the KPI over banks' total assets

⁽¹⁾ GAR: Green Asset Ratio

Green Taxonomy

Mitigation and Adaptation Objectives to Climate Change and Remaining Environmental Objectives

To achieve the European Union's climate and energy targets for 2030, the European Commission created a classification system called the Green Taxonomy, establishing a list of environmentally sustainable economic activities. The EU Taxonomy provides companies, investors, and policymakers with appropriate definitions of economic activities that can be considered environmentally sustainable. In 2021, the EC adopted the delegated act supplementing Article 8 of the regulation establishing the Green Taxonomy ("Disclosure Delegated Act"), amended in 2022 to include certain energy sectors. In 2023, the EC amended the delegated act to align disclosure requirements with the Environmental Delegated Act. Under these regulations, Mobilize Financial Services Group is required to provide information on the environmental performance of its assets and economic activities.

These publications present information on the alignment of economic activities (publications of key performance indicators) in which "eligible" economic activities under the Green Taxonomy are assessed to determine if they are environmentally sustainable (or "aligned" with the Green Taxonomy) based on technical screening criteria.

Scope of Consolidation

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The Green Taxonomy Key Performance Indicators ("KPIs") presented in the models are based on the exposures of entities within the prudential consolidation scope of Mobilize F.S Group as of December 31, 2024. Subsidiaries engaged in insurance activities are excluded from the prudential consolidation scope.

KPI: Green Asset Ratio

The Green Asset Ratio (or "GAR") corresponds to the percentage of assets aligned with the EU Green Taxonomy relative to the total covered assets.

For Mobilize Financial Services Group, only loans and advances that finance economic activities aligned with the Green Taxonomy are included in the numerator of the GAR. Other types of assets (debt securities and equity instruments) have not been assessed due to their materiality and are by default considered non-aligned. These assets represent less than 0.2% of the total assets of Mobilize Financial Services Group as of the end of June 2025.

In accordance with note 4 of Table 1. Assets included in the GAR calculation, Annex VI - Model for KPIs of credit institutions of Delegated Regulation (EU) 2023/2486 of June 27, 2023, car loans to households created before the publication obligation effective date are excluded. As such, only car financing contracts to households started after January 1, 2022, are declared eligible and are subject to an alignment study.

The denominator of the GAR includes the total loans and advances, the total debt securities, the total equity instruments, and all other covered balance sheet assets.

Total Covered Assets

Mobilize Financial Services Group does not finance corporate projects and only finances motor vehicles and associated items.

The calculation of KPIs for assets covered by the Green Taxonomy includes on-balance sheet exposures covering loans and advances to financial corporations, non-financial corporations covered by Article 19a or 29a of Directive 2013/34/EU4 (Non-Financial Reporting Directive or "NFRD"/Corporate Sustainability Reporting Directive or "CSRD"), as well as exposures to individual customers (households).

The distinction between companies subject to NFRD disclosure obligations and those not subject to NFRD disclosure obligations was made based on internal classification corresponding to Basel segmentations. Companies in EU countries with a turnover exceeding €50 million will be considered subject to NFRD disclosure obligations.

Eligible and Aligned Economic Activities with the Green Taxonomy

Eligible economic activities under the Green Taxonomy are those that can be assessed as environmentally sustainable. Aligned economic activities with the Green Taxonomy are those that have been assessed as environmentally sustainable.

Due to its automotive financing activity, the Mobilize Financial Services Group has only considered the following taxonomic activity: Transport by motorcycles, passenger cars, and light commercial vehicles (taxonomy code 6.5), including activities such as purchasing, financing, leasing, renting, and operating passenger cars and light commercial vehicles.

This eligible activity concerns both electric and internal combustion engine vehicles; the Group thus complies with the "Commission notice on the interpretation of certain legal provisions of the Disclosures Delegated Act under Article 8 of EU Taxonomy Regulation on the reporting of eligible economic activities and assets" (2022/C 385/01), published on October 6, 2022.

Within this scope, activities are considered aligned if they make a substantial contribution to the considered objective, do not cause significant harm ("Do Not Significantly Harm" or DNSH) to other environmental objectives, and comply with minimum safeguards.

Aligned activity 6.5 only concerns vehicles emitting less than 50 g of CO₂e per kilometer, also referred to as "low-emission vehicles" in this section. This includes all electric (EV) and plug-in hybrid (PHEV) ranges of all brands financed by Mobilize Financial Services Group. The due diligence carried out for the detailed verification of DNSH criteria and minimum safeguards is described below.

Activity 6.5 has been entirely linked to the climate change mitigation objective through the substantial criterion of average emissions level (gCO₂eq). No contribution to climate change adaptation has been identified. For clarity in reading the taxonomy templates, climate and environmental objectives that should appear as zero are not illustrated.

Non-Eligible Economic Activities under the Green Taxonomy

For Mobilize Financial Services Group, the economic activities considered non-eligible under the Green Taxonomy to date are: financing spare parts and cash financing for car dealerships (unallocated loans). These assets will be evaluated in future publications of the Group, and their non-eligibility status may therefore evolve.

These assets represent less than 2% of the Group's total assets as of the end of June 2025.

Assets Excluded from the Numerator for GAR Calculation (Covered in the Denominator)

Exposures to Companies Not Subject to NFRD/CSRD

Exposures to companies not subject to non-financial information disclosure obligations have been excluded from the evaluation of eligible economic activities under the Green Taxonomy. These exposures are excluded from the numerator of the GAR but included in the denominator.

Derivatives

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Derivatives in the banking portfolio are excluded from the numerator but included in the total GAR denominator.

On demand Interbank Loans

On demand interbank loans are loan exposures on demand to other credit institutions. These are excluded from the numerator but included in the total GAR denominator.

Cash and Cash Equivalents

Cash and cash equivalents are excluded from the numerator but included in the denominator, except for liquidity with central banks, which are not covered by the GAR calculation.

Other Assets

Other assets include, in particular, fixed assets that are excluded from the Green Taxonomy framework and whose eligibility for the Green Taxonomy cannot therefore be assessed. Other assets are included in the total assets used in the denominator for ratio calculations.

Non-Covered Assets for GAR Calculation

Non-covered assets in the GAR calculation are excluded from both the numerator and the denominator.

Central Governments and Supranational Issuers

Exposures to central governments and supranational issuers are excluded from the GAR calculation.

Central Banks

Exposures to central banks include held liquidity and all other banking exposures to central banks. These are outside the scope of the GAR calculation.

Trading Book

The trading portfolio is excluded from the GAR calculation scope.

Eligibility and Alignment Data of Counterparties

Due to its financing activity dedicated to motor vehicles for businesses and individuals, Mobilize Financial Services Group does not rely on counterparty information for the evaluation of eligibility and alignment with the Green Taxonomy. This evaluation depends on the financed vehicle and the technical data associated with that vehicle.

There is no distinction in the alignment evaluation by considering either the turnover or the CAPEX of counterparties. As such, all taxonomy templates are published only once and not duplicated in turnover and CAPEX.

Method Used to Determine the Scope of Substantial Contribution Activities

To determine the substantial contribution of eligible activities related to vehicles, loans and advances to financial corporations, non-financial corporations, households, and local administrations were analyzed based on the vehicle model and powertrain technology.

Climate Change Adaptation

A climate risk and vulnerability assessment was conducted by Renault Group to identify sites that may be affected by physical climate risks. These risks were evaluated based on the lifespan of the concerned asset and are primarily of three types (extreme heat, water stress, and flooding) covered by adapted action plans.

Mobilize Financial Services Group conducted a review of its sites, including IT service provider sites, in terms of exposure to several extreme climate events (floods, heatwaves, water stress, etc.). This assessment was carried out with the assistance of a specialized firm and demonstrated that the sites of Mobilize Financial Services Group are not concentrated in areas highly exposed to physical climate risks. For sites identified as vulnerable, this should lead to consideration in business continuity plans.

Transition to a Circular Economy

Renault Group's circular economy policy covers DNSH criteria related to (a) the reuse and use of secondary raw materials and reused components in manufactured products, (b) design for high durability, recyclability, ease of disassembly, and adaptability of manufactured products, (c) waste management that prioritizes recycling over disposal in the manufacturing process, and (d) substances of concern are identified and tracked throughout the lifecycle.

According to information obtained from the car manufacturers, low-emission vehicles concerned by activity 6.5, financed by the Mobilize Financial Services Group, are reusable or recyclable at a minimum of 85% by weight, and reusable or recoverable at a minimum of 95% by weight.

Pollution Prevention and Control

The low-emission vehicles financed by Mobilize Financial Services Group are all equipped with tires that meet the noise and external rolling resistance classes required by European Regulation EC 661/2009. As the taxonomy requirements go beyond regulatory compliance on this criterion, an additional analysis was conducted and demonstrated that most tire references originally fitted on low-emission vehicles meet this criterion, leading us to adopt an alignment coefficient of 1 for this DNSH. However, this position will be reassessed as reliable data

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related to the actual tire fitting becomes available for all financed vehicles; the alignment coefficient will be adjusted accordingly if necessary.

With a certified noise level well below 68 dBA, Renault electric vehicles have been complying since 2021 with the external noise limits applicable from 2024, thus contributing to the reduction of ambient noise and improving the quality of life in urban areas. All low-emission vehicles marketed by Renault in Europe comply with European Regulation 540/2014/EC applicable to vehicles homologated since July 2016, which requires a maximum of 72 dBA.

Verification of Minimum Safeguards

These minimum safeguards cover several major areas, including policies, actions, and results presented in the sustainability report. These include anti-corruption, human rights, and taxation.

The tax department of Mobilize Financial Services Group ensures compliance with applicable tax rules in all countries where it operates, in accordance with international conventions and local laws, through an appropriate management system.

The Compliance Direction of Mobilize Financial Services Group deploys a structured approach aimed at analyzing and ensuring the robustness of its regulatory compliance in a sustainable and proactive manner, covering major regulated areas including "money laundering and terrorism financing," "corruption," and "competition," in close collaboration with the Legal Department.

To the best of our knowledge, Mobilize Financial Services Group was not subject to any convictions in 2024 for corruption, tax evasion, or human rights violations.

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Template 7 : Mitigating actions: Assets for the calculation of GAR

As of June 2025

Million EUR	Total gross carrying amount	Disclosure reference date T															
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)					
		Of which environmentally sustainable (Taxonomy-eligible)					Of which environmentally sustainable (Taxonomy-eligible)					Of which environmentally sustainable (Taxonomy-eligible)					
		Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling			
GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HfF eligible for GAR calculation	48 987	45 411	5 311	5 311	373	-	-	-	-	-	45 411	5 311	5 311	373	-	-
2	Financial corporations	312	183	30	30	2	-	-	-	-	-	183	30	30	2	-	-
3	Credit institutions	183	183	30	30	2	-	-	-	-	-	183	30	30	2	-	-
4	Loans and advances	183	183	30	30	2	-	-	-	-	-	183	30	30	2	-	-
5	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Equity instruments	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Other financial corporations	129	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which investment firms	129	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Loans and advances	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Debt securities, including UoP	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Equity instruments	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Non-financial corporations (subject to NFRD disclosure obligations)	12 860	11 801	1 560	1 560	128	-	-	-	-	-	11 801	1 560	1 560	128	-	-
21	Loans and advances	12 858	11 801	1 560	1 560	128	-	-	-	-	-	11 801	1 560	1 560	128	-	-
22	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Equity instruments	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Households	35 816	33 427	3 721	3 721	243	-	-	-	-	-	33 427	3 721	3 721	243	-	-
25	of which loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	of which motor vehicle loans	35 816	33 427	3 721	3 721	243	-	-	-	-	-	33 427	3 721	3 721	243	-	-
28	Local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	TOTAL GAR ASSETS	48 987	45 411	5 311	5 311	373	-	-	-	-	-	45 411	5 311	5 311	373	-	-
Assets excluded from the numerator for GAR calculation (covered in the denominator)																	
33	EU Non-financial corporations (not subject to NFRD disclosure obligations)	7 494															
34	Loans and advances	7 494															
35	Debt securities	-															
36	Equity instruments	-															
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	3 807															
38	Loans and advances	3 806															
39	Debt securities	-															
40	Equity instruments	0															
41	Derivatives	181															
42	On demand interbank loans	1 756															
43	Cash and cash-related assets	0															
44	Other assets (e.g. Goodwill, commodities etc.)	6 264															
45	TOTAL ASSETS IN THE DENOMINATOR (GAR)	68 489															
Other assets excluded from both the numerator and denominator for GAR calculation																	
46	Sovereigns	187															
47	Central banks exposure	4 485															
48	Trading book	8															
49	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	4 680															
50	TOTAL ASSETS	73 169															

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Template 8 : GAR (%) Stock as of June 2025

	Disclosure reference date June 2025: KPIs on stock															
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of total assets covered
	Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable					
% (compared to total covered assets in the denominator)		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/a adaptation	Of which enabling			
GAR	66,3%	7,8%	7,8%	0,5%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	66,3%	7,8%	7,8%	0,5%	0,0%	62,1%
Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	92,7%	10,8%	10,8%	0,8%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	92,7%	10,8%	10,8%	0,8%	0,0%	62,1%
Financial corporations	58,6%	9,6%	9,6%	0,5%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	58,6%	9,6%	9,6%	0,5%	0,0%	0,2%
Credit institutions	100,0%	16,4%	16,4%	0,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	100,0%	16,4%	16,4%	0,9%	0,0%	0,2%
Other financial corporations	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which investment firms	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which management companies	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which insurance undertakings	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Non-financial corporations subject to NFRD disclosure obligations	91,8%	12,1%	12,1%	1,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	91,8%	12,1%	12,1%	1,0%	0,0%	16,1%
Households	93,3%	10,4%	10,4%	0,7%	0,0%						93,3%	10,4%	10,4%	0,7%	0,0%	45,7%
of which loans collateralised by residential immovable property	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which building renovation loans	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which motor vehicle loans	93,3%	10,4%	10,4%	0,7%	0,0%						93,3%	10,4%	10,4%	0,7%	0,0%	45,7%
Local government financing	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Housing financing	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Other local governments financing	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Collateral obtained by taking possession: residential and commercial immovable properties	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%

Flows as of June 2025

% (compared to total covered assets in the denominator)	Disclosure reference date june 2025: KPIs on flows															
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)					
	Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of total new assets covered
	Of which environmentally sustainable				Of which specialised lending	Of which environmentally sustainable				Of which specialised lending	Of which transitional/adaptation	Of which enabling				
GAR	67,9%	9,3%	9,3%	0,8%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	67,9%	9,3%	9,3%	0,8%	0,0%	69,2%
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	94,5%	13,0%	13,0%	1,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	94,5%	13,0%	13,0%	1,2%	0,0%	69,2%
Financial corporations	52,8%	9,4%	9,4%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	52,8%	9,4%	9,4%	0,0%	0,0%	0,1%
Credit institutions	100,0%	17,9%	17,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	100,0%	17,9%	17,9%	0,0%	0,0%	0,1%
Other financial corporations	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which investment firms	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which management companies	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which insurance undertakings	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Non-financial corporations subject to NFRD disclosure obligations	90,3%	13,4%	13,4%	1,2%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	90,3%	13,4%	13,4%	1,2%	0,0%	36,6%
Households	100,0%	12,5%	12,5%	1,2%	0,0%						100,0%	12,5%	12,5%	1,2%	0,0%	32,5%
of which loans collateralised by residential immovable property	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which building renovation loans	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which motor vehicle loans	100,0%	12,5%	12,5%	1,2%	0,0%						100,0%	12,5%	12,5%	1,2%	0,0%	32,5%
Local government financing	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Housing financing	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Other local governments financing	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Collateral obtained by taking possession: residential and commercial immovable properties	0,0%	0,0%	0,0%	0,0%	0,0%						0,0%	0,0%	0,0%	0,0%	0,0%	0,0%

The flows related to loans and advances correspond to new financings (value of new credit or leasing) of Mobilize F.S. group recorded in 2025 and still active in portfolio in June 2025.

RISKS – PILLAR III

Template 9: Mitigating actions Banking Book Taxonomy Alignment (BTAR)

Model 9.1 – Mitigation actions: Assets included in the calculation of BTAR.

Stock as of June 30, 2025

Million EUR	Total gross carrying amount	Disclosure reference date T													
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)			
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)					Of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)					Of which environmentally sustainable (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/a adaptation	Of which enabling	
Total GAR Assets	48 987	45 411	5 311	5 311	373	-	-	-	-	-	45 411	5 311	5 311	373	-
Assets excluded from the numerator for GAR calculation (covered in the denominator) but included in the numerator and denominator of the BTAR															
EU Non-financial corporations (not subject to NFRD disclosure obligations)	7 494	7 427	892	892	147	-	-	-	-	-	7 427	892	892	147	-
Loans and advances	7 494	7 427	892	892	147	-	-	-	-	-	7 427	892	892	147	-
of which loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	3 807	3 674	229	229	22	-	-	-	-	-	3 674	229	229	22	-
Loans and advances	3 806	3 673	229	229	22	-	-	-	-	-	3 673	229	229	22	-
Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity instruments	0	0	-	-	-	-	-	-	-	-	0	-	-	-	-
TOTAL BTAR ASSETS	60 288	56 512	6 432	6 432	542	-	-	-	-	-	56 512	6 432	6 432	542	-
Assets excluded from the numerator of BTAR (covered in the denominator)															
Derivatives	181														
On demand interbank loans	1 756														
Cash and cash-related assets	0														
Other assets (e.g. Goodwill, commodities etc.)	6 264														
TOTAL ASSETS IN THE DENOMINATOR	68 489														
Other assets excluded from both the numerator and denominator for BTAR calculation															
TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	4 680														
TOTAL ASSETS	73 169														

Model 9.2 – BTAR (%)

Stock as of June 30, 2025

% (compared to total covered assets in the denominator)	Disclosure reference date T: KPIs on stock (June 25)														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
	Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors				
	Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable				
	Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/a adaptation	Of which enabling		Proportion of total assets covered
BTAR	57,3%	10,0%	10,0%	0,8%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	57,3%	10,0%	10,0%	0,8%	77,2%
GAR	66,3%	7,8%	7,8%	0,5%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	66,3%	7,8%	7,8%	0,5%	62,1%
EU Non-financial corporations not subject to NFRD disclosure obligations	99,1%	11,9%	11,9%	2,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	99,1%	11,9%	11,9%	2,0%	10,2%
of which loans collateralised by commercial immovable property	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which building renovation loans	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Non-EU country counterparties not subject to NFRD disclosure obligations	96,5%	6,0%	6,0%	0,6%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	96,5%	6,0%	6,0%	0,6%	5,0%

Flows as of June 30, 2025

% (compared to total covered assets in the denominator)	Disclosure reference date T: KPIs on flows (June 25)														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)				
	Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors				
	Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable				
	Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling			Of which specialised lending	Of which transitional/adaptation	Of which enabling		Proportion of total new assets covered
BTAR	58,8%	11,8%	11,8%	1,1%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	58,8%	11,8%	11,8%	1,1%	88,9%
GAR	67,9%	9,3%	9,3%	0,8%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	67,9%	9,3%	9,3%	0,8%	69,2%
EU Non-financial corporations not subject to NFRD disclosure obligations	96,7%	11,6%	11,6%	1,9%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	96,7%	11,6%	11,6%	1,9%	8,5%
of which loans collateralised by commercial immovable property	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
of which building renovation loans	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%
Non-EU country counterparties not subject to NFRD disclosure obligations	95,1%	5,9%	5,9%	0,6%	0,0%	0,0%	0,0%	0,0%	0,0%	0,0%	95,1%	5,9%	5,9%	0,6%	11,2%

Model 9.3 – Summary Table

	KPI (June25)			% coverage (relative to total assets)
	Climate Change Mitigation (CCM)	Climate Change Adaptation (CCA)	Total (CCM + CCA)	
BTAR stock	10,0%	0,0%	10,0%	77,2%
BTAR flow	11,8%	0,0%	11,8%	88,9%

Model 10 – Other climate change mitigation measures not covered by Regulation (EU) 2020/852 is not published because the Mobilize F.S. 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 (RV) is the estimated value of the vehicle at the end of the leasing contract. Nevertheless, there are risks of unexpected used car market development, due to offer saturation, occurrence of an economic crisis, political decisions and other factors that could lead to a residual value loss, with a resale price lower than the initial RV.

In the environment Mobilize F.S. Group, there several kinds of risk bearer:

- Mobilize F.S. Group through its subsidiaries- so called direct residual value risk
- The manufacturer (especially in France but also in some other countries at the launch period of a brand-new model)
- The dealer network

In the last 2 cases, the risk is called indirect residual value risk.

In the following section, we focus our remarks on the significant changes in Direct Risk.

The Mobilize Lease&CO brand was launched in 2022 with the aim of developing a Direct Risk Operational Leasing business. Some countries were already using Direct Risk (UK and Brazil), but the decision was then taken to gradually transform the indirect Operational Leasing business into Direct Risk. After Italy and Spain in 2022/2023, and then other (Slovenia, Romania, Portugal, Netherlands, Colombia), the new production of Operational Leasing contracts to corporate in France enter this transformation scheme at the end of 2024.

This change responds to the development of long-term leasing in Europe, both in the corporate market and in the private segment.

As part of its expansion into the long-term leasing market, MFS acquired MeinAuto/Mobility Concept in Germany at the beginning of 2024. This has significantly altered the Group's exposure to direct residual value risk, making MA/MC the Group's No. 1 subsidiary in terms of residual value exposure to the long-term leasing product.

Nevertheless, in terms of overall VR risk, the UK portfolio. remains the leader.

Management principles and processes

The Used car market development, the range of products, the pricing of manufacturers and the remarketing channels among other topics, are strongly monitored to optimize the control of this risk by deciding adequate actions on residual value strategy.

As Groupe Mobilize F.S. is a player whose residual value risk is gradually increasing, it continues to implement a prudent provisioning policy, setting aside provisions for contracts where regular prospective and iterative observations highlight risks of resale below the 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 2025	2024	2023	2022	2021	H1 2025	2024	2023	2022	2021
Corporate segment:	1 026	852	360	476	330	31	45	24	11	6
France	166	56	53	0	0	-	-	0	0	0
United Kingdom	202	182	126	385	267	13	32	22	4	3
Rest of the World	658	614	179	91	63	18	14	2	8	4
Retail segment:	3 849	3 732	2 996	2 030	1 780	73	70	50	45	41
France	15	16	18	1	2	-	0	0	0	0
United Kingdom	2 926	2 848	2 855	2 017	1 778	63	68	50	45	41
Rest of the World	909	868	123	11	0	10	3	0	0	-
Total	4 875	4 583	3 356	2 506	2 110	104	116	74	56	47

TABLES

PART	REF	TITLE
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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-C-a	EU CR6	IRB approach – Credit risk exposures by exposure class and PD range
III-C-b		Segmentation of exposures by the advanced method and average PD
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III-C-d	EU CR8	RWEA flow statements of credit risk exposures under the IRB approach
III-D	EU CR4	Standardised approach – Credit risk exposure and CRM effects
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III-E	EU CR3	CRM techniques overview: Disclosure of the use of credit risk mitigation techniques
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VI	Template 7	Mitigating actions: Assets for the calculation of GAR
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