CREDIT INDUSTRIEL ET COMMERCIAL

INFORMATION RELATED TO MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES FOR INTERNAL MREL ACCOUNTING PERIOD JUNE 2025

Key indicators – Internal loss absorbing capacity: internal MREL (EU ILAC)

The table below meets the publication requirements of Article 12 of Commission Delegated Regulation (EU) 2021/763 regarding the disclosure of the Minimum Requirement for own funds and Eligible Liabilities (MREL).

EU ILAC -	Internal loss absorbing capacity: internal MREL (mC)							
			30066 - CIC	10096 - Lyonnaise de Banque	30087 - CIC Est	10057 - CIC Sud Ouest	30027 - CIC Nord Ouest	30047 - CIC Ouest
	[a	a	a	a	a	a
		Qualtitative information	Minimum requirement for own funds and eligible liabilities (internal MREL)	Minimum requirement for own funds and eligible liabilities (internal MREL)	Minimum requirement for own funds and eligible liabilities (internal MREL)	Minimum requirement for own funds and eligible liabilities (internal MREL)	Minimum requirement for own funds and eligible liabilities (internal MREL)	Minimum requirement for own funds and eligible liabilities (internal MREL)
Applicable	requirement and level of application							
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)	N						
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)							
EU-2a	Is the entity subject to an internal MREL? (Y/N)	Y						
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)		С	I	I	I	I	I
	s and eligible liabilities							
EU-3	Common Equity Tier 1 capital (CET1)		20 172,35	1 267,53	742,42	403,84	694,17	
EU-4	Eligible Additional Tier 1 capital		0,00	0,00	0,00	0,00	0,00	0,0
EU-5	Eligible Tier 2 capital		3 589,96	72,51	65,82	33,99	51,15	49,5
EU-6	Eligible own funds		23 762,32	1 340,04	808,24	437,83	745,32	664,12
EU-7	Eligible liabilities		10 822,86	2 0 6 3 , 3 8	1 666,43	1 175,55	1 587,49	1 444,8
EU-8	of which permitted guarantees							
EU-9a	(Adjustments)							
EU-9b	Own funds and eligible liabilities items after adjustments		34 585,17	3 403,42	2 474,66	1 613,38	2 332,81	2108,96
Total risk	exposure amount and total exposure measure							
EU-10	Montant total d'exposition au risque (TREA)		155 248,67	16 542,88	10 145,81	7 629,23	9 692,52	9352,10
EU-11	Mesure de l'exposition totale (TEM)		410 506,46	46 093,16	33 323,82	23 554,07	32 565,44	29 802,12
Ratio of ov	wn funds and eligible liabilities							
EU-12	Own funds and eligible liabilities as a percentage of the TREA		22,28%	20,57%	24,39%	21,15%	24,07%	22,55%
EU-13	of which permitted guarantees							
EU-14	Own funds and eligible liabilities as a percentage of the TEM		8,43%	7,38%	7,43%	6,85%	7,16%	7,08%
EU-15	of which permitted guarantees							
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements							
EU-17	Institution-specific combined buffer requirement							
Requireme	ents							
EU-18	Requirement expressed as a percentage of the TREA		15,69%	15,82%	15,84%	15,84%	15,85%	15,83%
EU-19	of which part of the requirement that may be met with a guarantee							
EU-20	Requirement expressed as percentage of the TEM		5,91%	5,92%	5,92%	5,92%	5,92%	5,929
EU-21	of which part of the requirement that may be met with a guarantee							
Memorand	lum items							
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013							

^{*} Qualtitative information valid for all entities

Creditor ranking at entity that is not a resolution entity level (EU – TLAC2)

The table below meets the publication requirements of Article 13 of Commission Delegated Regulation (EU) 2021/763. It presents the breakdown of own funds and liabilities by maturities and their eligibility under the MREL, as well as the ranking in the creditor hierarchy in the context of a normal insolvency procedure.

EU TLAC2a: Creditor ranking - Entity that is not a resolution entity (mC)							
20 12 Cearlos ramaning Emily and a resolution emily (me)							
	1	1	Insolv 3	rency ranking 3	7	7	
30066 - CIC	Resolution	_	-		•	,	Sum of 1 to 7
	entity	Other	Resolution entity	Other	Resolution entity	Other	
Description of insolvency rank (free text)	Equity	Equity	Subordinated notes	Subordinated notes	Senior non-preferred	Senior non-preferred	
3	Equity	Equity	Subor directed notes	Subordinated notes	liabilities	liabilities	
4 5							
Subset of liabilities and own funds less excluded liabilities that are own	612	19 560	4320	0	10 093	0	34 585
funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years	0	0	728	0	737	0	1 465
8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years	0	0	610 2954	0	5 267 4 090	0	5876 7044
of which residual maturity ≥ 10 years, but excluding perpetual	0	0	27	0	0	0	27
11 of which perpetual securities	612	19 560	0	0	0	0	20 172
	1	1	Insolv 3	7	7		
10096 - Lyonnaise de Banque		-	3	3	,	,	Sum of 1 to 7
	Resolution entity	Other	Resolution entity	Other	Resolution entity	Other	
	Equity	Equity	Subordinated notes	Subordinated notes	Senior non-preferred	Senior non-preferred	
3	Equity	Equity	Subordinated notes	Subordinated notes	liabilities	liabilities	
4							
Subset of liabilities and own funds less excluded liabilities that are own	291	977	112	0	2 024	0	3403
7 of which residual maturity ≥ 1 year < 2 years	0	0	30	0	250	0	280
8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years	0	0	57 0	0	1 419 355	0	1 476 355
of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	25	0	0	0	25
11 of which perpetual securities	291	977	0	0	0	0	1 268
	1	1	Insolv 3	rency ranking 3	7	7	
30087 - CIC Est	Resolution						Sum of 1 to 7
		Other	Resolution entity	Other	Resolution entity	Other	
	entity	Other	Resolution entity	Other	Resolution entity	Other	
1 2 Description of insolvency rank (free text)					Senior non-preferred	Senior non-preferred	
Description of insolvency rank (free text)	entity Equity	Equity	Subordinated notes	Subordinated notes	,		
Description of insolvency rank (free text) 3 4					Senior non-preferred	Senior non-preferred	
Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own					Senior non-preferred	Senior non-preferred	2475
2 Description of insolvency rank (free text) 3 4 5 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity 2 1 year < 2 years	Equity 225	Equity 517	Subordinated notes 93 22	Subordinated notes 0 0	Senior non-preferred liabilities	Senior non-preferred liabilities 0	2475 185
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years	Equity 225	Equity 517	Subordinated notes	Subordinated notes	Senior non-preferred liabilities	Senior non-preferred liabilities	2475
2 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL. 7 of which residual maturity 2.1 year < 2 years 8 of which residual maturity 2.2 year < 5 years	225 0 0	517 0 0	Subordinated notes 93 22 39	Subordinated notes 0 0 0 0	Senior non-preferred liabilities 1639 163 1106	Senior non-preferred liabilities 0 0 0	2475 185 1145
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years	225 0 0 0	517 0 0 0	93 22 39 0	Subordinated notes 0 0 0 0 0	Senior non-preferred liabilities 1639 163 1106 370	Senior non-preferred liabilities 0 0 0 0 0	2475 185 1145 370
2 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years × 10 years 10 securities 10 securities	225 0 0 0 0 225	517 0 0 0 0 0 517	93 22 39 0 31 Insolv	Subordinated notes 0 0 0 0 0 0 0 vency ranking	Senior non-preferred liabilities 1 639 163 1106 370 0	Senior non-preferred liabilities 0 0 0 0 0 0 0	2475 185 1145 370 32
9 of which residual maturity ≥ 10 years, but excluding perpetual securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eliqible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 9 of which residual maturity ≥ 10 years, but excluding perpetual securities 11 of which residual maturity ≥ 10 years, but excluding perpetual securities 12 Description of insolvency rank (free text) 3 3 30087 - CIC Est 1 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eliqible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 10 years, but excluding perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 12 Description of which residual maturity ≥ 2 year < 5 years 10 of which residual maturity ≥ 1 year < 2 years 10 of which residual maturity ≥ 10 years, but excluding perpetual securities 11 of which residual maturity ≥ 10 years, but excluding perpetual securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 12 Description of insolvency rank (free text) 13 Oescription of insolvency rank (free text) 14 Description of which residual maturity ≥ 10 years, but excluding perpetual securities 15 Subset of liabilities and own funds less excluded liabilities that are own funds and eliqible liabilities for the purpose of internal MREL 14 year < 2 years 14 year < 2 years 14 year < 2 years 15 years 10 years 17 years 17 years 17 years 19 years	225 0 0 0 0 225	517 0 0 0 0 0 517	93 22 39 0 32 0 Insolv	Subordinated notes 0 0 0 0 0 0 0 0 rency ranking	Senior non-preferred liabilities 1639 163 1106 370 0 0	Senior non-preferred liabilities 0 0 0 0 0 0 0 7	2475 185 1145 370 32
2 Description of insolvency rank (free text) 3 4 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eliquble liabilities for the purpose of internal MREL. 7 of which residual maturity ≥ 1 year < 2 years 8 8 of which residual maturity ≥ 2 year < 5 years 9 9 of which residual maturity ≥ 5 years × 10 years 10 of which residual maturity ≥ 10 years, but excluding perpetual securities 11 of which perpetual securities 11 of which residual maturity ≥ 10 years, but excluding perpetual securities	225 0 0 0 0 225	517 0 0 0 0 0 517	93 22 39 0 31 Insolv	Subordinated notes 0 0 0 0 0 0 0 vency ranking	Senior non-preferred liabilities 1 639 163 1106 370 0	Senior non-preferred liabilities 0 0 0 0 0 0 0	2475 185 1145 370 32 742
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 10 years, but excluding perpetual securities 11 of which perpetual securities 11 of which perpetual securities	225 0 0 0 0 225 1 Resolution	517 0 0 0 0 0 517	Subordinated notes 93 22 39 0 32 0 Insolv 3 Resolution entity	Subordinated notes 0 0 0 0 0 0 rency ranking 3 Other	Senior non-preferred liabilities 1639 163 1106 370 0 0 7 Resolution entity Senior non-preferred	Senior non-preferred liabilities 0 0 0 0 0 0 7 Other	2475 185 1145 370 32 742
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity = 2 year < 2 years 8 of which residual maturity = 2 year < 5 years 9 of which residual maturity = 10 years, but excluding perpetual securities 10 of which residual maturity = 10 years, but excluding perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3	225 0 0 0 0 225 1 Resolution	517 0 0 0 517 1 Other	93 22 39 0 32 0 Insolv	Subordinated notes 0 0 0 0 0 0 0 0 rency ranking	Senior non-preferred liabilities 1639 163 1106 370 0 0 7 Resolution entity	Senior non-preferred liabilities 0 0 0 0 0 0 0 7 Other	2475 185 1145 370 32 742
2 Description of insolvency rank (free text) 3 4 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 securities 11 of which perpetual securities 11 of which perpetual securities 11 Description of insolvency rank (free text) 3 4	225 0 0 0 0 225 1 Resolution	517 0 0 0 517 1 Other	Subordinated notes 93 22 39 0 32 0 Insolv 3 Resolution entity	Subordinated notes 0 0 0 0 0 0 rency ranking 3 Other	Senior non-preferred liabilities 1639 163 1106 370 0 0 7 Resolution entity Senior non-preferred	Senior non-preferred liabilities 0 0 0 0 0 0 7 Other	2475 185 1145 370 32 742
2 Description of insolvency rank (free text) 3 4 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL. 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own	225 0 0 0 0 225 1 Resolution	517 0 0 0 517 1 Other	Subordinated notes 93 22 39 0 32 0 Insolv 3 Resolution entity	Subordinated notes 0 0 0 0 0 0 rency ranking 3 Other	Senior non-preferred liabilities 1639 163 1106 370 0 0 7 Resolution entity Senior non-preferred liabilities	Senior non-preferred liabilities 0 0 0 0 0 0 7 Other	2475 185 1145 370 32 742
2 Description of insolvency rank (free text) 3 4 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL. 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL. 7 of which residual maturity ≥ 10 years, but excluding perpetual securities	225 0 0 0 0 225 225 1 Resolution entity Equity	Equity 517 0 0 0 0 517 1 Other Equity	Subordinated notes 93 22 39 0 32 0 Insolv 3 Resolution entity Subordinated notes	Subordinated notes 0 0 0 0 0 0 server ranking 3 Other Subordinated notes	Senior non-preferred liabilities 1639 163 1106 370 0 0 7 Resolution entity Senior non-preferred liabilities	Senior non-preferred liabilities 0 0 0 0 0 0 0 7 Other Senior non-preferred liabilities	2475 185 1145 370 32 742 Sum of 1 to 7
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 2 year < 5 years	225 0 0 0 0 225 1 Resolution entity Equity	Equity 517 0 0 0 0 0 517 The state of the	Subordinated notes 93 22 39 0 32 0 Insolv Resolution entity Subordinated notes	Subordinated notes 0 0 0 0 0 0 0 cency ranking 3 Other Subordinated notes	Senior non-preferred liabilities 1639 163 1106 370 0 0 7 Resolution entity Senior non-preferred liabilities	Senior non-preferred liabilities 0 0 0 0 0 0 0 7 Other Senior non-preferred liabilities	2475 185 1145 370 32 742 Sum of 1 to 7
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 10 years, but excluding perpetual securities 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 2 year < 5 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 10 years, but excluding perpetual securities	Equity	Equity 517 0 0 0 0 517	Subordinated notes 93 22 39 0	Subordinated notes 0 0 0 0 0 0 servery ranking 3 Other Subordinated notes	Senior non-preferred	Senior non-preferred liabilities 0 0 0 0 0 0 0 7 Other Senior non-preferred liabilities	2475 185 1145 370 32 742 Sum of 1 to 7 1613 16 704 480 10
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 10 years, but excluding perpetual securities 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 2 year < 5 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 10 years, but excluding perpetual securities	225 0 0 0 0 225 1 Resolution entity Equity	Equity 517 0 0 0 0 517 The state of the s	Subordinated notes 93 22 39 0	Subordinated notes 0 0 0 0 0 0 0 0 Cency ranking 3 Other Subordinated notes	Senior non-preferred	Senior non-preferred liabilities 0 0 0 0 0 0 7 Other Senior non-preferred liabilities	2475 185 1145 370 32 742 Sum of 1 to 7
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 10 years, but excluding perpetual securities 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years 11 of which perpetual securities 12 of which perpetual securities	Equity	Equity 517 0 0 0 0 517	Subordinated notes 93 22 39 0	Subordinated notes 0 0 0 0 0 0 servery ranking 3 Other Subordinated notes	Senior non-preferred	Senior non-preferred liabilities 0 0 0 0 0 0 0 7 Other Senior non-preferred liabilities	2475 185 1145 370 32 742 Sum of 1 to 7 1613 16 704 480 10 404
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 10 years, but excluding perpetual securities 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 2 year < 5 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 5 years < 10 years 10 of which residual maturity ≥ 10 years, but excluding perpetual securities	225 0 0 0 0 225 1 Resolution entity Equity 258 0 0 0 0 258	Equity 517 0 0 0 0 517 The state of the s	Subordinated notes 93 22 39 0	Subordinated notes 0 0 0 0 0 0 0 0 0 0 0 Subordinated notes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Senior non-preferred liabilities	Senior non-preferred liabilities 0 0 0 0 0 0 0 7 Other Senior non-preferred liabilities 0 0 0 0 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0	2475 185 1145 370 32 742 Sum of 1 to 7 1613 16 704 480 10
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 10 years, but excluding perpetual securities 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 9 of which residual maturity ≥ 1 year < 2 years 9 of which residual maturity ≥ 2 year < 5 years 10 of which residual maturity ≥ 1 year < 5 years 11 of which residual maturity ≥ 1 year < 5 years 12 of which residual maturity ≥ 1 year < 5 years 13 of which residual maturity ≥ 1 year < 5 years 14 of which residual maturity ≥ 1 years, but excluding perpetual securities 15 of which perpetual securities 16 of which residual maturity ≥ 1 years, but excluding perpetual securities	225 0 0 0 0 225 1 Resolution entity Equity 258 0 0 0 0 258	Equity 517 0 0 0 0 1 517 Other Equity 145 0 0 0 145	Subordinated notes	Subordinated notes 0 0 0 0 0 0 0 0 0 0 Cency ranking 3 Other Subordinated notes	Senior non-preferred Itabilities	Senior non-preferred liabilities 0 0 0 0 0 0 0 0 7 Other Senior non-preferred liabilities	2475 185 1145 370 32 742 Sum of 1 to 7 1613 16 704 480 10 404
2 Description of insolvency rank (free text) 3 4 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL. 7 of which residual maturity 2 2 year < 3 years 8 of which residual maturity 2 2 year < 3 years 9 of which residual maturity 2 10 years, but excluding perpetual securities 10 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL. 7 of which residual maturity 2 1 year < 2 years 9 of which residual maturity 2 2 year < 5 years 9 of which residual maturity 2 1 year < 5 years 9 of which residual maturity 2 1 year < 5 years 10 of which residual maturity 2 5 years < 10 years 10 of which residual maturity 2 5 years < 10 years 10 of which perpetual securities 11 of which perpetual securities	Equity	Equity 517 0 0 0 0 517 The state of the s	Subordinated notes 93 22 39 0	Subordinated notes 0 0 0 0 0 0 0 0 0 0 0 Subordinated notes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Senior non-preferred Itabilities	Senior non-preferred liabilities 0	2475 185 1145 370 32 742 Sum of 1 to 7 1613 16 704 480 10 404
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 10 years, but excluding perpetual securities 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 9 of which residual maturity ≥ 1 year < 2 years 9 of which residual maturity ≥ 1 year < 5 years 10 of which residual maturity ≥ 1 year < 5 years 11 of which residual maturity ≥ 1 years, but excluding perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 30027 - CIC Nord Ouest	Equity	Equity 517 0 0 0 0 517 The state of the s	Subordinated notes 93 22 39 0	Subordinated notes 0 0 0 0 0 0 0 0 0 servery ranking 3 Other Subordinated notes	Senior non-preferred	Senior non-preferred liabilities 0 0 0 0 0 0 0 7 Other Senior non-preferred liabilities	2475 185 1145 370 32 742 Sum of 1 to 7 1613 16 704 480 10 404
2 Description of insolvency rank (free text) 3 4 5 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 10 years, but excluding perpetual securities 10 securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL 7 of which residual maturity ≥ 1 year < 2 years 9 of which residual maturity ≥ 1 year < 2 years 9 of which residual maturity ≥ 2 year < 5 years 10 of which residual maturity ≥ 10 years, but excluding perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 13 of which residual maturity ≥ 10 years, but excluding perpetual securities 14 of which residual maturity ≥ 10 years, but excluding perpetual securities 15 Description of insolvency rank (free text) 16 Description of insolvency rank (free text) 17 Description of insolvency rank (free text) 18 Observable of insolvency rank (free text) 19 Description of insolvency rank (free text)	Equity	Equity 517 0 0 0 0 517 The state of the s	Subordinated notes 93 22 39 0	Subordinated notes 0 0 0 0 0 0 0 0 0 servery ranking 3 Other Subordinated notes	Senior non-preferred Itabilities	Senior non-preferred liabilities 0	2475 185 1145 370 32 742 Sum of 1 to 7 1613 16 704 480 10 404
2 Description of insolvency rank (free text) 3 4 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL. 7 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 securities 11 of which perpetual securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL. 7 of which residual maturity ≥ 1 year < 2 years 8 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 2 year < 5 years 9 of which residual maturity ≥ 5 years < 10 years 10 securities 11 of which perpetual securities 11 of which perpetual securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 3 4 5 6 Subset of liabilities and own funds less excluded liabilities that are own funds and eligible liabilities for the purpose of internal MREL of which residual maturity ≥ 1 year < 2 years 10 securities 11 of which perpetual securities 12 Description of insolvency rank (free text) 3 4 6 7 7 8 8 8 8 8 8 8 8 8 8 9 8 9 8 9 9 9 9	Equity	Equity 517 0 0 0 0 517 The state of the s	Subordinated notes 93 22 39 0	Subordinated notes 0 0 0 0 0 0 0 0 0 servery ranking 3 Other Subordinated notes	Senior non-preferred Itabilities	Senior non-preferred liabilities 0	2475 185 1145 370 32 742 Sum of 1 to 7 1613 16 704 480 10 404

		Insolvency ranking						
		1 1 3			3	3 7		1
30047 - CIC Ouest								Sum of 1 to
		Resolution entity	Other	Resolution entity	Other	Resolution entity	Other	
1								
2	Description of insolvency rank (free text)	Equity	Equity	Subordinated notes	Subordinated notes	Senior non-preferred liabilities	Senior non-preferred liabilities	
3								
4								
5								
6	Subset of liabilities and own funds less excluded liabilities that are own funds and eliqible liabilities for the purpose of internal MREL	87	528	73	0	1 421	0	2 109
7	of which residual maturity ≥ 1 year < 2 years	0	0	20	0	191	0	211
8	of which residual maturity ≥ 2 year < 5 years	0	0	33	0	699	0	732
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	531	0	531
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	21	0	0	0	21
11	of which perpetual securities	87	528	0	0	0	0	615