

# 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 (m€)								
		30066 - CIC	10096 - Lyonnaise de Banque	30087 - CIC Est	10057 - CIC Sud Ouest	30027 - CIC Nord Ouest	30047 - CIC Ouest	
		C	a	a	a	a	a	
		Qualitative 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)	
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)		C	I	I	I	I	
Own funds and eligible liabilities								
EU-3	Common Equity Tier 1 capital (CET1)		20 172,35	1 267,53	742,42	403,84	694,17	614,60
EU-4	Eligible Additional Tier 1 capital		0,00	0,00	0,00	0,00	0,00	0,00
EU-5	Eligible Tier 2 capital		3 589,96	72,51	65,82	33,99	51,15	49,52
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	2 063,38	1 666,43	1 175,55	1 587,49	1 444,84
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	2 108,96
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	9 352,10
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 own 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							
Requirements								
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%	5,92%
EU-21	of which part of the requirement that may be met with a guarantee							
Memorandum items								
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No.575/2013							

\* Qualitative 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 (m€)								
30066 - CIC		Insolvency ranking						Sum of 1 to 7
		1	1	3	3	7	7	
		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 eligible liabilities for the purpose of internal MREL	612	19 560	4 320	0	10 093	0	34 585
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	0	0	610	0	5 267	0	5 876
9	of which residual maturity ≥ 5 years < 10 years	0	0	2 954	0	4 090	0	7 044
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	27	0	0	0	27
11	of which perpetual securities	612	19 560	0	0	0	0	20 172

  

10096 - Lyonnaise de Banque		Insolvency ranking						Sum of 1 to 7
		1	1	3	3	7	7	
		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 eligible liabilities for the purpose of internal MREL	291	977	112	0	2 024	0	3 403
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	0	0	57	0	1 419	0	1 476
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	355	0	355
10	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

  

30087 - CIC Est		Insolvency ranking						Sum of 1 to 7
		1	1	3	3	7	7	
		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 eligible liabilities for the purpose of internal MREL	225	517	93	0	1 639	0	2 475
7	of which residual maturity ≥ 1 year < 2 years	0	0	22	0	163	0	185
8	of which residual maturity ≥ 2 year < 5 years	0	0	39	0	1 106	0	1 145
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	370	0	370
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	32	0	0	0	32
11	of which perpetual securities	225	517	0	0	0	0	742

  

10057 - CIC Sud Ouest		Insolvency ranking						Sum of 1 to 7
		1	1	3	3	7	7	
		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 eligible liabilities for the purpose of internal MREL	258	145	55	0	1 155	0	1 613
7	of which residual maturity ≥ 1 year < 2 years	0	0	16	0	0	0	16
8	of which residual maturity ≥ 2 year < 5 years	0	0	29	0	675	0	704
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	480	0	480
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	10	0	0	0	10
11	of which perpetual securities	258	145	0	0	0	0	404

  

30027 - CIC Nord Ouest		Insolvency ranking						Sum of 1 to 7
		1	1	3	3	7	7	
		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 eligible liabilities for the purpose of internal MREL	230	464	73	0	1 566	0	2 333
7	of which residual maturity ≥ 1 year < 2 years	0	0	16	0	211	0	227
8	of which residual maturity ≥ 2 year < 5 years	0	0	31	0	791	0	822
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	564	0	564
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	26	0	0	0	26
11	of which perpetual securities	230	464	0	0	0	0	694

30047 - CIC Ouest

		Insolvency ranking						Sum of 1 to 7
		1	1	3	3	7	7	
		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 eligible liabilities for the purpose of internal MREL	87	528	73	0	1 421	0	2 109
7	of which residual maturity $\geq$ 1 year < 2 years	0	0	20	0	191	0	211
8	of which residual maturity $\geq$ 2 year < 5 years	0	0	33	0	699	0	732
9	of which residual maturity $\geq$ 5 years < 10 years	0	0	0	0	531	0	531
10	of which residual maturity $\geq$ 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