

CREDIT INDUSTRIEL ET COMMERCIAL

INFORMATION RELATED TO MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES FOR INTERNAL MREL ACCOUNTING PERIOD DECEMBER 2024

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
	C	a	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)	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)	I					
Own funds and eligible liabilities							
EU-3	Common Equity Tier 1 capital (CET1)	5 462,69	1 034,87	648,72	430,41	622,95	600,34
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	2 441,05	87,54	76,40	41,39	58,72	58,66
EU-6	Eligible own funds	7 903,74	1 122,40	725,12	471,81	681,67	659,00
EU-7	Eligible liabilities	6 627,05	2 124,98	1 705,58	1 199,85	1 612,36	1 478,54
EU-8	of which permitted guarantees						
EU-9a	(Adjustments)	-1 137,87					
EU-9b	Own funds and eligible liabilities items after adjustments	13 392,91	3 247,38	2 430,71	1 671,66	2 294,02	2 137,54
Total risk exposure amount and total exposure measure							
EU-10	Montant total d'exposition au risque (TREA)	60 047,06	16 323,35	10 135,46	7 467,59	9 821,92	9 605,23
EU-11	Mesure de l'exposition totale (TEM)	162 923,69	46 424,22	33 660,56	23 674,29	32 952,08	30 010,02
Ratio of own funds and eligible liabilities							
EU-12	Own funds and eligible liabilities as a percentage of the TREA	22,30%	19,89%	23,98%	22,39%	23,36%	22,25%
EU-13	of which permitted guarantees						
EU-14	Own funds and eligible liabilities as a percentage of the TEM	8,22%	7,00%	7,22%	7,06%	6,96%	7,12%
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	15,77%	15,82%	15,84%	15,83%	15,84%	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	5,95%	5,92%	5,92%	5,92%	5,91%	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 (mC)								
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	574	4889	3 328	0	5 740	0	14 531
7	of which residual maturity ≥ 1 year < 2 years	0	0	1 114	0	0	0	1 114
8	of which residual maturity ≥ 2 year < 5 years	0	0	187	0	3 640	0	3 827
9	of which residual maturity ≥ 5 years < 10 years	0	0	2 000	0	2 100	0	4 100
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	26	0	0	0	26
11	of which perpetual securities	574	4889	0	0	0	0	5 463
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	744	189	0	2 024	0	3 247
7	of which residual maturity ≥ 1 year < 2 years	0	0	81	0	0	0	81
8	of which residual maturity ≥ 2 year < 5 years	0	0	75	0	1 460	0	1 535
9	of which residual maturity ≥ 5 years < 10 years	0	0	8	0	564	0	572
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	25	0	0	0	25
11	of which perpetual securities	291	744	0	0	0	0	1 035
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	424	143	0	1 639	0	2 431
7	of which residual maturity ≥ 1 year < 2 years	0	0	59	0	0	0	59
8	of which residual maturity ≥ 2 year < 5 years	0	0	52	0	992	0	1 044
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	647	0	647
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	32	0	0	0	32
11	of which perpetual securities	225	424	0	0	0	0	649
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	172	86	0	1 155	0	1 672
7	of which residual maturity ≥ 1 year < 2 years	0	0	37	0	0	0	37
8	of which residual maturity ≥ 2 year < 5 years	0	0	39	0	310	0	349
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	845	0	845
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	10	0	0	0	10
11	of which perpetual securities	258	172	0	0	0	0	430
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	393	105	0	1 566	0	2 294
7	of which residual maturity ≥ 1 year < 2 years	0	0	38	0	0	0	38
8	of which residual maturity ≥ 2 year < 5 years	0	0	41	0	685	0	726
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	881	0	881
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	26	0	0	0	26
11	of which perpetual securities	230	393	0	0	0	0	623

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	513	116	0	1421	0	2138
7	of which residual maturity ≥ 1 year ≤ 2 years	0	0	51	0	0	0	51
8	of which residual maturity ≥ 2 year < 5 years	0	0	45	0	618	0	663
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	803	0	803
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	21	0	0	0	21
11	of which perpetual securities	87	513	0	0	0	0	600