



Risk report - Pillar 3

September 30, 2025



Construisons pour que le monde bouge.

1. Key indicators (EU KM1)

In accordance with Regulation (EU) No 2024/3172, the publication of the KM1 table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06). This now includes the new requirements of the CRR Regulation, according to the inclusion of capital ratios calculated with or without taking into account the impact of the output floor.

KEY INDICATORS (EU KM1)

<i>(in € millions or as a percentage)</i>	09/30/2025	06/30/2025	03/31/2025	12/31/2024	09/30/2024
AVAILABLE EQUITY⁽¹⁾					
1 – Common Equity Tier 1 (CET1) capital	20,152	20,172	19,405	19,444	18,656
2 – Tier 1 capital	20,152	20,172	19,405	19,444	18,656
3 – Total equity	23,583	23,762	23,142	22,317	21,915
RISK-WEIGHTED ASSETS					
4 – Total amount of risk-weighted assets	155,997	155,249	152,372	154,429	150,773
4a – Total risk exposure pre-floor	155,997	155,249	152,372		
CAPITAL RATIOS (AS A PERCENTAGE OF THE RISK-WEIGHTED EXPOSURE AMOUNT)					
5 – Common Equity Tier 1 capital ratio	12.9%	13.0%	12.7%	12.6%	12.4%
5b – Common Equity Tier 1 ratio considering unfloored TREA (%)	12.9%	13.0%	12.7%		
6 – Tier 1 capital ratio	12.9%	13.0%	12.7%	12.6%	12.4%
6b – Tier 1 ratio considering unfloored TREA (%)	12.9%	13.0%	12.7%		
7 – Total equity ratio	15.1%	15.3%	15.2%	14.5%	14.5%
7b – Total capital ratio considering unfloored TREA (%)	15.1%	15.3%	15.2%		
ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)					
EU 7d – Pillar 2 capital requirements	–	–	–	–	–
EU 7e – of which: to be met with CET1 capital	–	–	–	–	–
EU 7f – of which: to be met with Tier 1 capital	–	–	–	–	–
EU 7g – Total SREP capital requirements	8.0%	8.0%	8.0%	8.0%	8.0%
TOTAL BUFFER REQUIREMENT AND TOTAL CAPITAL REQUIREMENT (AS A PERCENTAGE OF THE RISK-WEIGHTED ASSETS)					
8 – Capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
EU 8a – Conservation buffer resulting from the macroprudential or systemic risk observed at the level of a Member State (in %)	–	–	–	–	–
9 – Countercyclical capital buffer (in %)	0.9%	0.9%	0.9%	0.9%	0.9%
EU 9a – Systemic risk buffer (in %)	–	–	–	–	–
10 – Buffer for global systemically important institutions (in %)	–	–	–	–	–
EU 10a – Buffer for other systemically important institutions (in %)	–	–	–	–	–
11 – Total buffer requirement	3.4%	3.4%	3.4%	3.4%	3.4%
EU 11a – Total capital requirements	11.4%	11.4%	11.4%	11.4%	11.4%
12 – CET1 capital available after compliance with the total SREP capital requirements	1.5%	1.6%	1.4%	1.2%	1.0%
LEVERAGE RATIO					
13 – Total exposure measurement	423,170	410,506	407,198	410,781	412,368
14 – Leverage ratio	4.8%	4.9%	4.8%	4.7%	4.5%
ADDITIONAL CAPITAL REQUIREMENTS TO ADDRESS THE RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF THE MEASUREMENT OF EXPOSURE FOR LEVERAGE PURPOSES)					
EU 14a – Additional capital requirements to address the risk of excessive leverage	–	–	–	–	–
EU 14b – of which: to be met with CET1 capital (percentage points)	–	–	–	–	–
EU 14c – Total SREP leverage ratio requirements	3.0%	3.0%	3.0%	3.0%	3.0%
LEVERAGE RATIO BUFFER REQUIREMENT AND TOTAL LEVERAGE RATIO REQUIREMENT (AS A PERCENTAGE OF THE MEASUREMENT OF EXPOSURE FOR LEVERAGE PURPOSES)					
EU 14d – Leverage ratio buffer requirement	0.0%	0.0%	0.0%	0.0%	0.0%
EU 14e – Total leverage ratio requirement	3.0%	3.0%	3.0%	3.0%	3.0%
LIQUIDITY COVERAGE RATIO (LCR)⁽²⁾					
15 – Total liquid assets (HQLA)	49,984	49,908	50,531	51,886	52,766
EU 16a – Cash outflows	57,643	58,042	59,322	60,482	63,033
EU 16b – Cash inflows	21,527	21,471	22,415	23,886	25,595
16 – Total net cash outflows	36,116	36,571	36,907	36,596	37,438
17 – Liquidity coverage ratio (LCR)	139.5%	137.3%	137.7%	142.2%	141.4%
NET STABLE FUNDING RATIO (NSFR)					
18 – Total available stable funding	261,607	260,572	257,489	255,706	256,963
19 – Total required stable funding	237,291	236,071	233,614	232,285	232,517
20 – Net stable funding ratio (NSFR)	110.3%	110.4%	110.2%	110.1%	110.5%

(1) For 09/30/2025, 06/30/2025 and 09/30/2024 : with inclusion of half-year net income net of dividends.

For 03/31/2025 : without inclusion of the interim net income.

For 12/31/2024 : with inclusion of net income net of dividends.

(2) Number of dates used in the calculation of averages: 12.

2. Capital requirements and RWAs

In accordance with Regulation (EU) No 2024/3172, the publication of the OV1 table evolves according to the EBA's implementing technical standards (EBA/ITS/2024/06). This now includes the new requirements of the CRR Regulation, according to the inclusion of total risk-weighted assets before and after application of the output floor (if applicable).

OVERVIEW OF RWAs – MINIMUM CAPITAL REQUIREMENTS (EU OV1)

		RWAs (Risk weighted assets)		Minimum capital requirements
(in € millions)		09/30/2025	12/31/2024	09/30/2025
1	Credit risk (excl. counterparty risk – CCR)	134,994	135,632	10,800
2	of which standard approach	37,435	21,224	2,995
3	of which simple IRB approach (F-IRB)	32,713	44,547	2,617
4	of which referencing approach	10,135	9,074	811
5	of which equities under the simple weighting method	0	12,972	0
6	of which advanced IRB approach (A-IRB)	46,536	46,447	3,723
7	Counterparty credit risk (CCR)	2,740	2,613	219
8	of which standard approach	1,762	2,103	141
9	of which internal model method (IMM)	0	0	0
10	of which exposure on a CCP	25	33	2
11	of which credit valuation adjustment - CVA	0	33	0
11.a	of which the standardized approach (SA)	0		0
11.b	of which the basic approach (F-BA and R-BA)	463		37
11.c	of which the simplified approach	0		0
12	of which other RCCs	490	191	39
13	Settlement risk	0	1	0
14	Securitization exposure in the banking book	2,190	1,962	175
15	of which SEC-IRBA approach	0	0	0
16	of which SEC-ERBA approach	1,728	0	138
17	of which standard approach	461	0	37
17.a	of which 1,250% deduction	0	0	0
18	Market risk	2,329	2,202	186
19	of which standardized approach	2,329	2,202	186
20	of which internal model-based approaches (S-SA)	0	0	0
21	of which Alternative Internal Model Approach (A-IMA)	0		0
22	Major risks	0	0	0
23	Reclassifications between the trading and non-trading books	0		0
24	Operational risk	13,196	11,518	1,056
25	Exposures to crypto-assets	0		0
26	Amounts below the thresholds for deduction (subject to 250% risk weight)	547	500	44
27	Floor adjustment	0	0	0
28	Floor adjustment (before application of transitional cap)	0		0
29	Floor adjustment (after application of transitional cap)	0		0
30	TOTAL	155,997	154,429	12,480

3. Credit Risk

RWAs FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH (EU CR8)

<i>(in € millions)</i>		
	RWAs	Capital Requirements
1 – RWAs June 2025	89,734	7,179
2 – Asset amount	283	23
3 – Asset quality	1,095	88
4 – Model upgrades	0	0
5 – Methodology and policy	0	0
6 – Acquisitions and disposals	0	0
7 – Currency movements	0	0
8 – Other	0	0
9 – RWAs September2025	91,111	7,289

4. Liquidity risk management

SHORT-TERM LIQUIDITY COVERAGE RATIO – LCR (EU LIQ1)

(in € millions)		Total unweighted value				Total weighted value			
		12/31/2024	03/31/2025	06/30/2025	09/30/2025	12/31/2024	03/31/2025	06/30/2025	09/30/2025
HIGH-QUALITY ASSETS									
1	TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)	-	-	-	-	51,886	50,531	49,908	49,984
CASH OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	119,395	119,147	118,994	118,624	8,257	8,259	8,298	8,298
3	Stable deposits	67,293	67,310	67,458	67,540	3,365	3,365	3,373	3,377
4	Less stable deposits	35,445	35,314	35,536	35,684	4,489	4,471	4,499	4,514
5	Unsecured wholesale financing	72,499	70,888	69,606	69,364	41,425	40,100	39,038	38,666
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,857	13,663	13,393	13,290	3,254	3,206	3,143	3,117
7	Non-operational deposits (all counterparties)	54,755	52,964	52,015	51,934	34,284	32,633	31,697	31,409
8	Unsecured debt	3,887	4,260	4,198	4,139	3,887	4,260	4,198	4,139
9	Secured wholesale funding	-	-	-	-	3,260	3,416	3,346	3,340
10	Additional requirements	52,001	52,281	52,380	52,744	7,164	7,196	7,045	7,064
11	Outflows related to derivative exposures and other collateral requirements	1,002	855	722	605	1,002	855	722	605
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	50,999	51,426	51,659	52,140	6,162	6,341	6,323	6,460
14	Other contractual funding obligations	373	348	313	272	373	348	313	272
15	Other contingent funding obligations	45	46	48	46	2	2	2	2
16	TOTAL CASH OUTFLOWS	-	-	-	-	60,482	59,322	58,042	57,643
CASH INFLOWS									
17	Secured lending (such as reverse repurchase agreements)	10,481	10,547	10,448	10,285	4,868	4,985	5,082	5,303
18	Inflows from fully performing exposures	23,623	21,936	20,862	20,233	17,468	16,019	15,068	14,511
19	Other cash inflows	1,928	1,839	1,822	2,255	1,550	1,410	1,321	1,714
EU-19a	(Difference between total weighted cash inflows and total weighted cash outflows resulting from transactions in third countries where transfer restrictions apply or transactions are denominated in a non-convertible currency)	-	-	-	-	0	0	0	0
EU-19b	(Excess cash inflows from a related specialized credit institution)	-	-	-	-	0	0	0	0
20	TOTAL CASH INFLOWS	36,033	34,323	33,132	32,773	23,886	22,415	21,471	21,527
EU-20a	Fully exempt cash inflows	-	-	-	-	0	0	0	0
EU-20b	Cash inflows subject to 90% cap	-	-	-	-	0	0	0	0
EU-20c	Cash inflows subject to 75% cap	36,033	34,323	33,132	32,773	23,886	22,415	21,471	21,527
21	LIQUIDITY BUFFERS	-	-	-	-	51,886	50,531	49,908	49,984
22	TOTAL NET CASH OUTFLOWS	-	-	-	-	36,596	36,907	36,571	36,116
23	LIQUIDITY COVERAGE RATIO (in %)⁽¹⁾	-	-	-	-	142%	138%	137%	139%

(1) For each reference date, the ratio displayed corresponds to the average of the ratios for the 12 months preceding the date in question and not to the ratio of the average components of the previous 12 months.



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