

# RISK REPORT - PILLAR 3

MARCH 31, 2026



Construisons pour que le monde bouge.

# 1. Key indicators (EU KM1)

## KEY INDICATORS (EU KM1)

(in € millions or as a percentage)

	03/31/2026	12/31/2025	09/30/2025	06/30/2025	03/31/2025
<b>AVAILABLE EQUITY<sup>(1)</sup></b>					
1 - Common Equity Tier 1 (CET1) capital	20,406	20,408	20,152	20,172	19,405
2 - Tier 1 capital	20,406	20,408	20,152	20,172	19,405
3 - Total equity	24,137	23,737	23,583	23,762	23,142
<b>RISK-WEIGHTED ASSETS</b>					
4 - Total amount of risk-weighted assets	162,643	160,884	155,997	155,249	152,372
4a - Total risk exposure pre-floor	162,643	160,884	155,997	155,249	152,372
<b>CAPITAL RATIOS (AS A PERCENTAGE OF THE RISK-WEIGHTED EXPOSURE AMOUNT)</b>					
5 - Common Equity Tier 1 capital ratio	12.6%	12.7%	12.9%	13.0%	12.7%
5b - Common Equity Tier 1 ratio considering unfloored TREA (%)	12.6%	12.7%	12.9%	13.0%	12.7%
6 - Tier 1 capital ratio	12.6%	12.7%	12.9%	13.0%	12.7%
6b - Tier 1 ratio considering unfloored TREA (%)	12.6%	12.7%	12.9%	13.0%	12.7%
7 - Total equity ratio	14.8%	14.8%	15.1%	15.3%	15.2%
7b - Total capital ratio considering unfloored TREA (%)	14.8%	14.8%	15.1%	15.3%	15.2%
<b>ADDITIONAL SREP CAPITAL REQUIREMENTS (PILLAR 2 AS A PERCENTAGE OF RISK-WEIGHTED ASSETS)</b>					
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%
<b>TOTAL BUFFER REQUIREMENT AND TOTAL CAPITAL REQUIREMENT (AS A PERCENTAGE OF THE RISK-WEIGHTED ASSETS)</b>					
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 <sup>(2)</sup>	6.5%	6.7%	6.9%	7.0%	6.7%
<b>LEVERAGE RATIO</b>					
13 - Total exposure measurement	434,187	415,313	423,170	410,506	407,198
14 - Leverage ratio	4.7%	4.9%	4.8%	4.9%	4.8%
<b>ADDITIONAL CAPITAL REQUIREMENTS TO ADDRESS THE RISK OF EXCESSIVE LEVERAGE (AS A PERCENTAGE OF THE MEASUREMENT OF EXPOSURE FOR LEVERAGE PURPOSES)</b>					
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%
<b>LEVERAGE RATIO BUFFER REQUIREMENT AND TOTAL LEVERAGE RATIO REQUIREMENT (AS A PERCENTAGE OF THE MEASUREMENT OF EXPOSURE FOR LEVERAGE PURPOSES)</b>					
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%
<b>LIQUIDITY COVERAGE RATIO (LCR)<sup>(3)</sup></b>					
15 - Total liquid assets (HQLA)	50,503	50,254	49,984	49,908	50,531
EU 16a - Cash outflows	57,396	57,791	57,643	58,042	59,322
EU 16b - Cash inflows	22,578	22,039	21,527	21,471	22,415
16 - Total net cash outflows	34,817	35,752	36,116	36,571	36,907
17 - Liquidity coverage ratio (LCR)	145.6%	141.8%	139.5%	137.3%	137.7%
<b>NET STABLE FUNDING RATIO (NSFR)</b>					
18 - Total available stable funding	268,001	261,996	261,607	260,572	257,489
19 - Total required stable funding	248,153	243,645	237,291	236,071	233,614
20 - Net stable funding ratio (NSFR)	108.0%	107.5%	110.3%	110.4%	110.2%

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

For 03/31/2025 and 03/31/2026 : without inclusion of the interim net income.

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

(2) The EBA recommends that the minimum capital available after covering CET1, T1 or total SREP capital requirements should be retained for this line. For the CIC, the minimum is to cover Tier 1 capital.

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

## 2. Capital requirements and RWAs

### OVERVIEW OF RWAs – MINIMUM CAPITAL REQUIREMENTS (EU OV1)

(in € millions)

		RWAs (Risk weighted assets)		Minimum capital requirements
		03/31/2026	12/31/2025	03/31/2026
<b>1</b>	<b>Credit risk (excl. counterparty risk – CCR)</b>	<b>138,777</b>	<b>139,776</b>	<b>11,102</b>
2	of which standard approach	36,885	39,662	2,951
3	of which simple IRB approach (F-IRB)	34,128	33,057	2,730
4	of which referencing approach	10,397	10,351	832
5	of which equities under the simple weighting method	0	0	0
6	of which advanced IRB approach (A-IRB)	47,850	47,161	3,828
<b>7</b>	<b>Counterparty credit risk (CCR)</b>	<b>2,473</b>	<b>2,447</b>	<b>198</b>
8	of which standard approach	1,467	1,590	117
9	of which internal model method (IMM)	0	0	0
10	of which exposure on a CCP	21	23	2
11	of which credit valuation adjustment - CVA	491	452	39
11.a	of which the standardized approach (SA)	0	0	0
11.b	of which the basic approach (F-BA and R-BA)	0	0	0
11.c	of which the simplified approach	0	0	0
12	of which other RCCs	495	381	40
<b>13</b>	<b>Settlement risk</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>14</b>	<b>Securitization exposure in the banking book</b>	<b>2,350</b>	<b>2,211</b>	<b>188</b>
15	of which SEC-IRBA approach	0	0	0
16	of which SEC-ERBA approach	1,852	1,700	148
17	of which standard approach	497	511	40
17.a	of which 1,250% deduction	0	0	0
<b>18</b>	<b>Market risk</b>	<b>2,913</b>	<b>2,641</b>	<b>233</b>
19	of which standardized approach	2,913	2,641	233
20	of which internal model-based approaches (S-SA)	0	0	0
21	of which Alternative Internal Model Approach (A-IMA)	0	0	0
<b>22</b>	<b>Major risks</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>23</b>	<b>Reclassifications between the trading and non-trading books</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>24</b>	<b>Operational risk</b>	<b>13,625</b>	<b>13,665</b>	<b>1,090</b>
25	Exposures to crypto-assets	0	0	0
26	Amounts below the thresholds for deduction (subject to 250% risk weight)	<b>2,505</b>	<b>144</b>	<b>200</b>
27	Floor adjustment			
<b>28</b>	<b>Floor adjustment (before application of transitional cap)</b>			
<b>29</b>	<b>Floor adjustment (after application of transitional cap)</b>			
<b>30</b>	<b>TOTAL</b>	<b>162,643</b>	<b>160,884</b>	<b>13,011</b>

# 3. Credit Risk

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

*(in € millions)*

	RWAs	Capital Requirements
<b>1 – RWAs December 2025</b>	<b>92,268</b>	<b>7,381</b>
2 – Asset amount	1,927	154
3 – Asset quality	32	3
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
<b>9 – RWAs March 2026</b>	<b>94,227</b>	<b>7,538</b>

## 4. Liquidity risk management

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

		Total unweighted value				Total weighted value			
		30/06/2025	30/09/2025	31/12/2025	31/03/2026	30/06/2025	30/09/2025	31/12/2025	31/03/2026
<i>(in € millions)</i>									
<b>HIGH-QUALITY ASSETS</b>									
<b>1</b>	<b>TOTAL HIGH-QUALITY LIQUID ASSETS (HQLA)</b>	-	-	-	-	49,908	49,984	50,254	50,503
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	118,994	118,624	118,305	118,138	8,298	8,298	8,291	8,277
3	Stable deposits	67,458	67,540	67,681	67,765	3,373	3,377	3,384	3,388
4	Less stable deposits	35,536	35,684	35,813	35,884	4,499	4,514	4,521	4,527
5	Unsecured wholesale financing	69,606	69,364	69,668	69,423	39,038	38,666	38,910	38,412
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	13,393	13,290	13,121	13,144	3,143	3,117	3,076	3,082
7	Non-operational deposits (all counterparties)	52,015	51,934	51,877	51,998	31,697	31,409	31,166	31,050
8	Unsecured debt	4,198	4,139	4,669	4,280	4,198	4,139	4,669	4,280
9	Secured wholesale funding	-	-	-	-	3,346	3,340	2,999	2,633
10	Additional requirements	52,380	52,744	53,067	53,242	7,045	7,064	7,215	7,470
11	Outflows related to derivative exposures and other collateral requirements	722	605	614	710	722	605	614	710
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	51,659	52,140	52,452	52,531	6,323	6,460	6,601	6,759
14	Other contractual funding obligations	313	272	251	302	313	272	251	302
15	Other contingent funding obligations	48	46	628	1,474	2	2	124	302
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>	-	-	-	-	<b>58,042</b>	<b>57,643</b>	<b>57,791</b>	<b>57,396</b>
<b>CASH INFLOWS</b>									
17	Secured lending (such as reverse repurchase agreements)	10,448	10,285	9,964	9,115	5,082	5,303	5,289	4,757
18	Inflows from fully performing exposures	20,862	20,233	20,353	21,098	15,068	14,511	14,714	15,453
19	Other cash inflows	1,822	2,255	2,595	2,960	1,321	1,714	2,036	2,369
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
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>33,132</b>	<b>32,773</b>	<b>32,911</b>	<b>33,173</b>	<b>21,471</b>	<b>21,527</b>	<b>22,039</b>	<b>22,578</b>
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	33,132	32,773	32,911	33,173	21,471	21,527	22,039	22,578
<b>21</b>	<b>LIQUIDITY BUFFERS</b>	-	-	-	-	<b>49,908</b>	<b>49,984</b>	<b>50,254</b>	<b>50,503</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>	-	-	-	-	<b>36,571</b>	<b>36,116</b>	<b>35,752</b>	<b>34,817</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (in %)<sup>(1)</sup></b>	-	-	-	-	<b>137%</b>	<b>139%</b>	<b>142%</b>	<b>146%</b>

(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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