

CREDIT INDUSTRIEL ET COMMERCIAL

INFORMATION RELATED TO MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES FOR INTERNAL MREL ACCOUNTING PERIOD DECEMBER 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)		20 408,40	1 271,06	747,62	408,10	691,69	635,78
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		3 328,45	32,04	22,20	16,36	17,27	19,10
EU-6	Eligible own funds		23 736,85	1 303,09	769,83	424,46	708,97	654,87
EU-7	Eligible liabilities		9 994,70	2 070,94	1 671,67	1 179,48	1 591,63	1 449,38
EU-8	of which permitted guarantees							
EU-9a	(Adjustments)							
EU-9b	Own funds and eligible liabilities items after adjustments		33 731,56	3 374,03	2 441,50	1 603,94	2 300,59	2 104,25
Total risk exposure amount and total exposure measure								
EU-10	Total risk exposure amount (TREA)		160 883,76	17 345,68	10 637,16	7 845,78	9 884,54	9 622,10
EU-11	Total exposure measure (TEM)		415 422,92	47 771,43	34 106,55	23 976,09	33 140,45	30 650,55
Ratio of own funds and eligible liabilities								
EU-12	Own funds and eligible liabilities as a percentage of the TREA		20,97%	19,45%	22,95%	20,44%	23,27%	21,87%
EU-13	of which permitted guarantees							
EU-14	Own funds and eligible liabilities as a percentage of the TEM		8,12%	7,06%	7,16%	6,69%	6,94%	6,87%
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 5
		1	1	3	3	5	5	
		Resolution entity	Other	Resolution entity	Other	Resolution entity	Other	
1								
2	Description of insolvency rank (free text)	Equity	Equity	Claims resulting from Tier 2 instruments	Claims resulting from Tier 2 instruments	Senior non-preferred unsecured claims	Senior non-preferred unsecured claims	
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	19 797	3 580	0	9 743	0	33 732
7	of which residual maturity ≥ 1 year < 2 years	0	0	519	0	1 304	0	1 823
8	of which residual maturity ≥ 2 year < 5 years	0	0	108	0	4 444	0	4 551
9	of which residual maturity ≥ 5 years < 10 years	0	0	2 953	0	3 995	0	6 949
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	0	0	0
11	of which perpetual securities	612	19 797	0	0	0	0	20 408

10096 - Lyonnaise de Banque		Insolvency ranking						Sum of 1 to 5
		1	1	3	3	5	5	
		Resolution entity	Other	Resolution entity	Other	Resolution entity	Other	
1								
2	Description of insolvency rank (free text)	Equity	Equity	Claims resulting from Tier 2 instruments	Claims resulting from Tier 2 instruments	Senior non-preferred unsecured claims	Senior non-preferred unsecured claims	
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	980	79	0	2 024	0	3 374
7	of which residual maturity ≥ 1 year < 2 years	0	0	4	0	0	0	4
8	of which residual maturity ≥ 2 year < 5 years	0	0	75	0	275	0	350
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	1 394	0	1 394
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	355	0	355
11	of which perpetual securities	291	980	0	0	0	0	1 271

30087 - CIC Est		Insolvency ranking						Sum of 1 to 5
		1	1	3	3	5	5	
		Resolution entity	Other	Resolution entity	Other	Resolution entity	Other	
1								
2	Description of insolvency rank (free text)	Equity	Equity	Claims resulting from Tier 2 instruments	Claims resulting from Tier 2 instruments	Senior non-preferred unsecured claims	Senior non-preferred unsecured claims	
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	523	55	0	1 639	0	2 441
7	of which residual maturity ≥ 1 year < 2 years	0	0	41	0	188	0	229
8	of which residual maturity ≥ 2 year < 5 years	0	0	14	0	1 081	0	1 095
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	0	0	0	0	0
11	of which perpetual securities	225	523	0	0	0	0	748

10057 - CIC Sud Ouest		Insolvency ranking						Sum of 1 to 5
		1	1	3	3	5	5	
		Resolution entity	Other	Resolution entity	Other	Resolution entity	Other	
1								
2	Description of insolvency rank (free text)	Equity	Equity	Claims resulting from Tier 2 instruments	Claims resulting from Tier 2 instruments	Senior non-preferred unsecured claims	Senior non-preferred unsecured claims	
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	150	41	0	1 155	0	1 604
7	of which residual maturity ≥ 1 year < 2 years	0	0	30	0	0	0	30
8	of which residual maturity ≥ 2 year < 5 years	0	0	11	0	675	0	686
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	0	0	0	0	0
11	of which perpetual securities	258	150	0	0	0	0	408

30027 - CIC Nord Ouest		Insolvency ranking						Sum of 1 to 5
		1	1	3	3	5	5	
		Resolution entity	Other	Resolution entity	Other	Resolution entity	Other	
1								
2	Description of insolvency rank (free text)	Equity	Equity	Claims resulting from Tier 2 instruments	Claims resulting from Tier 2 instruments	Senior non-preferred unsecured claims	Senior non-preferred unsecured claims	
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	461	43	0	1 566	0	2 301
7	of which residual maturity ≥ 1 year < 2 years	0	0	31	0	311	0	342
8	of which residual maturity ≥ 2 year < 5 years	0	0	12	0	691	0	703
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	0	0	0	0	0
11	of which perpetual securities	230	461	0	0	0	0	692

30047 - CIC Ouest

		Insolvency ranking						Sum of 1 to 5
		1	1	3	3	5	5	
		Resolution entity	Other	Resolution entity	Other	Resolution entity	Other	
1								
2	Description of insolvency rank (free text)	Equity	Equity	Claims resulting from Tier 2 instruments	Claims resulting from Tier 2 instruments	Senior non-preferred unsecured claims	Senior non-preferred unsecured claims	
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	549	47	0	1 421	0	2 104
7	of which residual maturity \geq 1 year < 2 years	0	0	35	0	291	0	326
8	of which residual maturity \geq 2 year < 5 years	0	0	12	0	599	0	611
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	0	0	0	0	0
11	of which perpetual securities	87	549	0	0	0	0	636