

CREDIT INDUSTRIEL ET COMMERCIAL

INFORMATION RELATED TO MINIMUM REQUIREMENT FOR OWN FUNDS AND ELIGIBLE LIABILITIES FOR INTERNAL MREL ACCOUNTING PERIOD JUNE 2026

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)		21 745,01	1 436,61	821,87	427,64	753,87	671,02
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		3 668,40	20,86	14,34	10,77	11,44	12,30
EU-6	Eligible own funds		25 413,41	1 457,47	836,21	438,42	765,30	683,32
EU-7	Eligible liabilities		11 073,81	2 288,08	1 865,78	1 449,85	1 962,19	1 843,64
EU-8	of which permitted guarantees							
EU-9a	(Adjustments)							
EU-9b	Own funds and eligible liabilities items after adjustments		36 487,22	3 745,55	2 701,98	1 888,27	2 727,50	2 526,96
Total risk exposure amount and total exposure measure								
EU-10	Total risk exposure amount (TREA)		163 487,34	17 838,87	10 878,04	8 014,26	9 944,69	9 675,78
EU-11	Total exposure measure (TEM)		443 150,25	48 800,85	34 200,01	24 209,79	33 065,09	30 628,20
Ratio of own funds and eligible liabilities								
EU-12	Own funds and eligible liabilities as a percentage of the TREA		22,32%	21,00%	24,84%	23,56%	27,43%	26,12%
EU-13	of which permitted guarantees							
EU-14	Own funds and eligible liabilities as a percentage of the TEM		8,23%	7,68%	7,90%	7,80%	8,25%	8,25%
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		15,67%	15,80%	15,83%	15,82%	15,83%	15,82%
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%	5,93%	5,93%	5,92%	5,92%	5,93%
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							

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 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	21 133	3 869	0	10 873	0	36 487
7	of which residual maturity ≥ 1 year < 2 years	0	0	413	0	1 770	0	2 182
8	of which residual maturity ≥ 2 year < 5 years	0	0	0	0	4 260	0	4 260
9	of which residual maturity ≥ 5 years < 10 years	0	0	3 456	0	4 844	0	8 300
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	0	0	0
11	of which perpetual securities	612	21 133	0	0	0	0	21 745

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	1 146	60	0	2 249	0	3 746
7	of which residual maturity ≥ 1 year < 2 years	0	0	60	0	486	0	546
8	of which residual maturity ≥ 2 year < 5 years	0	0	0	0	1 183	0	1 183
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	580	0	580
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	0	0	0
11	of which perpetual securities	291	1 146	0	0	0	0	1 437

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	597	41	0	1 839	0	2 702
7	of which residual maturity ≥ 1 year < 2 years	0	0	41	0	326	0	367
8	of which residual maturity ≥ 2 year < 5 years	0	0	0	0	1 218	0	1 218
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	295	0	295
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	0	0	0
11	of which perpetual securities	225	597	0	0	0	0	822

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	169	31	0	1 430	0	1 888
7	of which residual maturity ≥ 1 year < 2 years	0	0	31	0	310	0	341
8	of which residual maturity ≥ 2 year < 5 years	0	0	0	0	365	0	365
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	755	0	755
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	0	0	0
11	of which perpetual securities	258	169	0	0	0	0	428

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	524	33	0	1 941	0	2 727
7	of which residual maturity ≥ 1 year < 2 years	0	0	33	0	490	0	523
8	of which residual maturity ≥ 2 year < 5 years	0	0	0	0	512	0	512
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	939	0	939
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	0	0	0
11	of which perpetual securities	230	524	0	0	0	0	754

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	584	35	0	1 821	0	2 527
7	of which residual maturity ≥ 1 year < 2 years	0	0	35	0	453	0	488
8	of which residual maturity ≥ 2 year < 5 years	0	0	0	0	437	0	437
9	of which residual maturity ≥ 5 years < 10 years	0	0	0	0	931	0	931
10	of which residual maturity ≥ 10 years, but excluding perpetual securities	0	0	0	0	0	0	0
11	of which perpetual securities	87	584	0	0	0	0	671