

Prospectus Supplement dated 12 February 2026

to the Base Prospectus dated 20 June 2025



CRÉDIT INDUSTRIEL ET COMMERCIAL

(a "société anonyme à conseil d'administration" organised under the laws of the Republic of France)

€20,000,000,000

Structured Euro Medium Term Note Programme

This supplement constitutes a supplement for the purposes of Article 23.1 of Regulation (EU) 2017/1129, as amended (the **Prospectus Regulation**).

This supplement (the **Supplement**) is supplemental to, and should be read in conjunction with the base prospectus dated 20 June 2025 and the first supplement thereto dated 10 September 2025 (the **Base Prospectus**) in relation to the €20,000,000,000 programme for the issuance of Structured Euro Medium Term Notes by Crédit Industriel et Commercial (**CIC**). Terms defined in the Base Prospectus have the same meaning when used in this Supplement.

In accordance with Article 23.2 of the Prospectus Regulation, investors who have already agreed to purchase or subscribe for any Notes before this Supplement is published, have the right, exercisable within a time limit of three working days after the publication of this Supplement (no later than 17 February 2026), to withdraw their acceptances.

CIC accepts responsibility for the information contained in this Supplement. To the best of its knowledge, the information contained herein is in accordance with the facts and does not omit anything likely to affect the import of such information.

1. INCORPORATION BY REFERENCE

The list of the documents incorporated by reference contained on pages 40 to 41 of the Base Prospectus is updated by the addition of the following paragraph (4), the numbering of former paragraphs (4) to (16) being amended accordingly:

“(4) An English translation of the press release relating to the Issuer’s 2025 annual results dated 5 February 2026 (the **5 February 2026 Press Release**) (https://cdnwmii.e-i.com/SITW/wm/global/1.0.0/corporate/communiques/resultats-cic-2025/05_02_2025_CP_CIC_Resultats-2025-du-CIC-en.pdf);”

The Issuer (i) confirms that the information incorporated by reference in this Supplement is substantially consistent with the final figures to be published in the next annual audited financial statements and (ii) has approved this information. Audit procedures have been performed on the information incorporated by reference in this Supplement and the audit certificate will be issued after finalisation of additional procedures required for the publication of the annual financial report. The unaudited results for the full year 2025 have been compiled and prepared on a basis which is comparable with the historical financial information and consistent with the Issuer’s accounting policies.

A copy of the English translation of the 5 February 2026 Press Release has been filed with the *Commission de Surveillance du Secteur Financier* and, by virtue of this Supplement, is incorporated by reference in, and forms part of, the Base Prospectus, it being specified that the information contained in the 5 February 2026 Press Release is a profit estimate.

The cross reference table on pages 43 to 45 of the Base Prospectus is updated accordingly, as set out in Schedule 1 of this Supplement.

The English language version is a direct and accurate translation of the relevant French original. With respect to the 5 February 2026 Press Release, the Issuer assumes the responsibility for the correct translation of such document.

Copies of all documents incorporated by reference in the Base Prospectus can be obtained from the Issuer as described on page 41 of the Base Prospectus. Copies of all documents incorporated by reference in the Base Prospectus are available on the Issuer’s website (<https://www.cic.fr/fr/groupe->

[cic/investisseurs/programmes-emissions.html](https://www.cic.fr/investisseurs/programmes-emissions.html)) and on the Luxembourg Stock Exchange's website (www.luxse.com).

If documents which are incorporated by reference themselves incorporate any information or other documents therein, either expressly or implicitly, such information or other documents will not form part of this Supplement for the purposes of the Prospectus Regulation except where such information or other documents are specifically incorporated by reference or attached to this Supplement.

2. RENEWAL OF THE BOARD OF DIRECTORS AUTHORISATION

Paragraph 1 “Authorisation” of the section entitled “General Information” on page 683 of the Base Prospectus shall be deleted and replaced as follows:

“No authorisation procedures are required of the Issuer by French law for the update of the Programme.

To the extent that Notes issued by the Issuer under the Programme may constitute *obligations* under French law, the issue of such Notes has been authorised by a resolution of the Issuer's *Conseil d'Administration* (Board of Directors) dated 4 February 2026 which has delegated to the *directeur général* (managing director), the *directeur général délégué* (deputy managing director) and to the *directeurs de CIC Corporate & Institutional Banking (CIC CIB)* having a delegation of power A from the *directeur général*, all powers to decide issues of obligations and assimilated securities for a maximum aggregate nominal amount of EUR 25,000,000,000 for a period of one year as from 4 February 2026.”.

3. INCREASE OF THE MAXIMUM AGGREGATE NOMINAL AMOUNT OF THE PROGRAMME

The maximum aggregate nominal amount of all Notes which may from time to time be outstanding under the Programme is increased from €20,000,000,000 to €25,000,000,000.

From the date of this Supplement, all references in the Base Prospectus to “€20,000,000,000” in relation to the size of the Programme shall be deemed to be references to “€25,000,000,000”.

The increase in the maximum aggregate nominal amount of Notes which may from time to time be outstanding under the Programme has been authorised by a resolution of the *Conseil d'Administration* (Board of Directors) of the Issuer dated 4 February 2026.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Base Prospectus since the publication of the Base Prospectus.

Copies of this Supplement are available on the website of CIC (<https://www.cic.fr/fr/groupe-cic/investisseurs/programmes-emissions.html>) and on the Luxembourg Stock Exchange's website (www.luxse.com).

This Supplement, prepared in connection with the Notes to be issued under the Base Prospectus, has not been submitted to the clearance of the *Autorité des marchés financiers* in France.

SCHEDULE 1

CROSS-REFERENCE LIST RELATING TO INFORMATION INCORPORATED BY REFERENCE

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