A LEADING BANK IN FRANCE AND ABROAD

CIC benefits from the strength of its parent company, Crédit Mutuel, and builds with its customers, retail and professional, a relationship of trust based on quality products and services. It promotes a universal banking model that combines all banking and insurance businesses, financial solidity and a sustainable growth strategy.

CIC meets the needs of all economic agents through a network of more than 2,000 branches with 20,000 expert staff in France and international correspondents in 35 countries.

CIC accompanies its customers in international markets with a diversified offer adapted to companies’ needs. It provides this support through strategic partnerships.

In addition to its foreign branches, CIC has a network of 35 representative offices worldwide. These provide the group’s customers and specialized entities with their skills and knowledge of local and international markets.

Building the future in a changing world...

• 2,015 BRANCHES IN FRANCE
• 3 FOREIGN BRANCHES
• 35 FOREIGN REPRESENTATION OFFICES
• 20 FOREIGN PRIVATE BANKING OFFICES

CIC - KEY FIGURES

Figures as at 12/31/2015

Construisons dans un monde qui bouge.
Building the future in a changing world
CIC - 2015 KEY CONSOLIDATED FIGURES
in € millions - Figures as at 12/31/2015

- Figures as at 12/31/2015

**Banking network **Full-time equivalent

Standard & Poor’s A Negative outlook
Moody’s Aa3 Stable outlook
Fitch Ratings A+ Stable outlook

Source: consolidated financial statements.

**Net banking income** in € millions
4,782 M€

**Net income attributable to owners of the company** in € millions
1,111 M€

**Long-term ratings**

- **Standard & Poor’s** A Negative outlook
- **Moody’s** Aa3 Stable outlook
- **Fitch Ratings** A+ Stable outlook

**4,869,039** customers*, including:

- **3,983,996** individuals
- **92,045** associations
- **665,825** self-employed professionals
- **127,173** corporates
- **19,952** employees**

*Banking network **Full-time equivalent