A LEADING BANK IN FRANCE AND ABROAD

The CIC built in a world that moves...

A leading bank both in France and around the world, the CIC group promotes a universal banking model that combines businesses covering all areas of finance and insurance, financial solidity and a long-term growth strategy.

Through its commitment to the economy, society and the environment and with a strong corporate governance system, CIC acts as a responsible bank.

Privileged partner of companies and professionals, to listen to individuals, the CIC develops its expertise service to all its clientele, both in France and in the international in a proximity without borders.

Its operations are organized into five businesses:
- Retail banking,
- Investment banking,
- Capital markets activities,
- Private banking,
- Private equity.

1,982 branches in France
4 foreign branches
34 foreign representation offices
18 foreign private banking offices

CIC - KEY FIGURES
Figures as at 12/31/2016

Build the future in a changing world
### CIC - 2016 KEY CONSOLIDATED FIGURES

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>246,679</td>
<td>253,976</td>
<td>269,316</td>
</tr>
<tr>
<td><strong>SHAREHOLDERS’ EQUITY (incl. non-controlling interests)</strong></td>
<td>14,117</td>
<td>13,133</td>
<td>12,266</td>
</tr>
<tr>
<td><strong>RETURN ON EQUITY</strong></td>
<td>12.5%</td>
<td>11.7%</td>
<td>11.5%</td>
</tr>
<tr>
<td><strong>COMMON EQUITY TIER 1 SOLVENCY RATIO - BASEL 3</strong></td>
<td>37.8%</td>
<td>36.57%</td>
<td>34,737</td>
</tr>
<tr>
<td><strong>LENDINGS TO CUSTOMERS</strong></td>
<td>166,063</td>
<td>157,166</td>
<td>146,739</td>
</tr>
<tr>
<td><strong>CUSTOMER DEPOSITS</strong></td>
<td>138,772</td>
<td>129,958</td>
<td>121,889</td>
</tr>
<tr>
<td><strong>SAVINGS MANAGED AND HELD IN CUSTODY</strong></td>
<td>37,876</td>
<td>36,575</td>
<td>34,737</td>
</tr>
<tr>
<td><strong>LIFE INSURANCE</strong></td>
<td>4,953,615</td>
<td>4,029,786</td>
<td>2,539,760</td>
</tr>
</tbody>
</table>

(1) Net income attributable to owners of the company as a percentage of opening shareholders’ equity less dividends paid.
(2) Managed savings (life insurance, employee savings plans and UCITS) and customers’ securities in custody.
(3) Month-end outstandings.

Source: consolidated financial statements.

### 2016

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NET BANKING INCOME</strong></td>
<td>4,985 M€</td>
</tr>
<tr>
<td><strong>NET INCOME ATTRIBUTABLE TO OWNERS OF THE COMPANY</strong></td>
<td>1,352 M€</td>
</tr>
</tbody>
</table>

### LONG-TERM RATINGS

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

### Key Figures

- **4,953,615** customers*, including:
  - **4,029,786** individuals
  - **101,493** associations
  - **692,160** self-employed professionals
  - **130,176** corporates
  - **19,991** employees**

*Banking network **Full-time equivalent