



A LEADING BANK IN FRANCE AND ABROAD

The CIC built in a world that moves...

As a partner that supports its customers' goals and projects, CIC promotes a physical, digital and multi-services model. It combines a full spectrum of finance, insurance, telephone and technology services with a strong financial position that ensures long-term growth.

Its business model is focused on the quality of its customer service. The banking relationship revolves around our customers, who help us develop higher-quality products and services each and every day.

Flexible tools and adaptable offerings, combined with conveniently located networks, reinforce our customers' expectations for responsiveness no matter where they are.

It has an entrepreneurial and demanding profile, and its activity is structured around five business lines:

- Retail banking,
- Investment banking,
- Capital markets activities,
- Private banking,
- Private equity.

1,941 BRANCHES IN FRANCE

4 FOREIGN BRANCHES

34 FOREIGN REPRESENTATION OFFICES

17 FOREIGN PRIVATE BANKING OFFICES



CIC - KEY FIGURES

2018 EDITION

Figures as at 12/31/2017

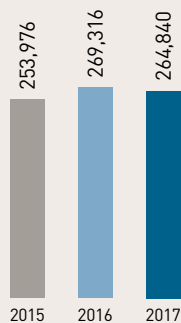
MAIN OFFICES AND PARTNERSHIPS



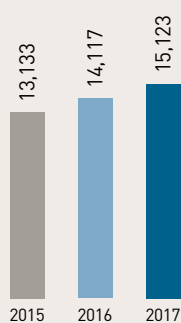
**Construisons dans un monde qui bouge.
Building the future in a changing world**

CIC - 2017 KEY CONSOLIDATED FIGURES

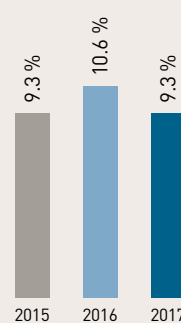
in € millions - Figures as at 12/31/2017



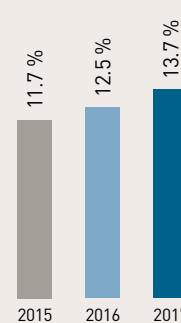
TOTAL ASSETS



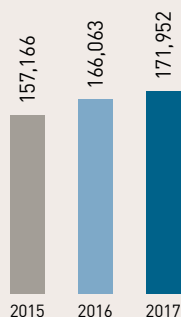
SHAREHOLDERS' EQUITY
(incl. non-controlling interests)



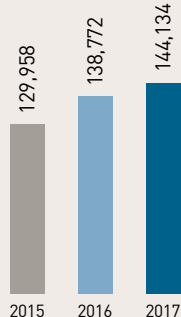
RETURN ON EQUITY⁽¹⁾



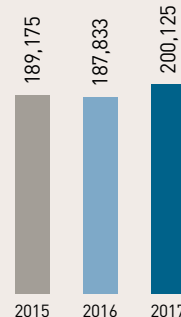
COMMON EQUITY
TIER 1 SOLVENCY
RATIO - BASEL 3⁽²⁾



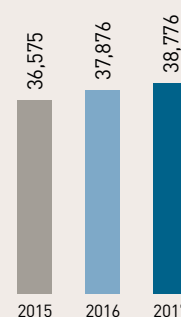
LENDINGS
TO CUSTOMERS



CUSTOMER
DEPOSITS



SAVINGS MANAGED
AND HELD IN CUSTODY⁽³⁾



LIFE INSURANCE⁽⁴⁾

(1) Net income attributable to owners of the company as a percentage of opening shareholders' equity less dividends paid.

(2) Net income and excluded 2017 dividends (330 M€).

(3) Managed savings (life insurance, employee savings plans and UCITS) and customers' securities in custody.

(4) Month-end outstandings.

Source : consolidated financial statements.

2017

NET BANKING
INCOME

in € millions

€4,991 M

NET INCOME
ATTRIBUTABLE
TO OWNERS OF
THE COMPANY

in € millions

€1,275 M

NOTATIONS
LONG TERME

Standard & Poor's
A

Stable outlook

Moody's
Aa3

Stable outlook

Fitch Ratings
A+

Stable outlook

5,043,856 customers*, including :

4,079,892 individuals

112,966 associations

717,769 self-employed professionals

133,229 corporates

19,898 employees**

* Banking network. **Full-time equivalent.