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 - 2017 KEY CONSOLIDATED FIGURES

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

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>253,976</td>
<td>269,316</td>
<td>264,840</td>
</tr>
<tr>
<td><strong>SHAREHOLDERS’ EQUITY (incl. non-controlling interests)</strong></td>
<td>13,133</td>
<td>14,117</td>
<td>15,123</td>
</tr>
<tr>
<td><strong>RETURN ON EQUITY</strong>&lt;sup&gt;(1)&lt;/sup&gt;</td>
<td>9.3%</td>
<td>10.6%</td>
<td>9.3%</td>
</tr>
<tr>
<td><strong>COMMON EQUITY TIER 1 SOLVENCY RATIO - BASEL 3</strong>&lt;sup&gt;(2)&lt;/sup&gt;</td>
<td>11.7%</td>
<td>12.5%</td>
<td>13.7%</td>
</tr>
<tr>
<td><strong>LENDINGS TO CUSTOMERS</strong></td>
<td>157,146</td>
<td>166,063</td>
<td>171,952</td>
</tr>
<tr>
<td><strong>CUSTOMER DEPOSITS</strong></td>
<td>129,958</td>
<td>138,772</td>
<td>144,134</td>
</tr>
<tr>
<td><strong>SAVINGS MANAGED AND HELD IN CUSTODY</strong>&lt;sup&gt;(3)&lt;/sup&gt;</td>
<td>199,175</td>
<td>197,833</td>
<td>200,125</td>
</tr>
<tr>
<td><strong>LIFE INSURANCE</strong>&lt;sup&gt;(4)&lt;/sup&gt;</td>
<td>36,575</td>
<td>37,876</td>
<td>38,776</td>
</tr>
</tbody>
</table>

<sup>(1)</sup> Net income attributable to owners of the company as a percentage of opening shareholders’ equity less dividends paid.

<sup>(2)</sup> Net income and excluded 2017 dividends (330 M€).

<sup>(3)</sup> Managed savings (life insurance, employee savings plans and UCITS) and customers’ securities in custody.

<sup>(4)</sup> Month-end outstandings.

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**Source**: consolidated financial statements.

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### NOTATIONS LONG TERME

**Net banking income** in € millions: **€4,991 M**

- **Standard & Poor’s A**
  - Stable outlook

- **Moody’s Aa3**
  - Stable outlook

- **Fitch Ratings A+**
  - Stable outlook

**Net income attributable to owners of the company** in € millions: **€1,275 M**

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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.