2014
CIC in brief
CIC Profile

CIC, the holding company and network bank serving the Greater Paris region, comprises five regional banks and specialist entities covering all areas of finance and insurance both in France and abroad.

4,688,233 customers including:

<table>
<thead>
<tr>
<th>Customers Including</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals</td>
<td>3,872,578</td>
</tr>
<tr>
<td>Associations</td>
<td>75,642</td>
</tr>
<tr>
<td>Self-employed</td>
<td>619,570</td>
</tr>
<tr>
<td>Professionals</td>
<td>120,443</td>
</tr>
<tr>
<td>Employees*</td>
<td>20,083</td>
</tr>
<tr>
<td>Branches in France</td>
<td>2,067</td>
</tr>
<tr>
<td>Foreign branches</td>
<td>3</td>
</tr>
<tr>
<td>Foreign offices</td>
<td>35</td>
</tr>
<tr>
<td>Private banking offices</td>
<td>25</td>
</tr>
</tbody>
</table>

The group’s activity is organized around five core businesses:

**Retail banking** encompasses the banking network – comprising the regional banks and CIC in the Greater Paris region – and specialist activities whose products are distributed through this network: life and property-casualty insurance, equipment and real-estate leasing, factoring, fund management, employee savings plans and real estate.

**Financing** encompasses financing for large corporates, institutional customers and value-added customers (export, project and asset financing), together with international operations and foreign branches.

**Capital markets activities** comprise investments in fixed-income instruments, equities and credit, together with brokerage services.

**Private banking** provides expertise in asset management and estate planning to entrepreneurs and private investors. It draws on the expertise of the group’s specialist business lines and subsidiaries in France and abroad.

**Private equity** comprises equity investments, M&A advisory services and financial and capital markets engineering. It is organized around two businesses: CM-CIC Capital Finance and CM-CIC Investissement. CIC is one of the leading players in this segment in France outside the Paris region.

Data as at 31 December 2013

* Full-time equivalent
Service offer

CIC endeavors to establish a trusting and multi-channel relationship with its clientele of retail customers, associations and professional and corporate customers.

It constantly upgrades its branch network (15 new openings in 2013) and enhances its remote banking services by expanding its network of automatic teller machines and adding new Fibanque functions. Drawing on the strength and solidity of the Crédit Mutuel-CIC group, it provides an ever more efficient range of services covering banking, insurance and new technologies that are adapted to young people in all age groups. CIC provides a broad range of high value-added services to a clientele of high-net-worth customers and senior executives through its private banking entities in France and abroad.

3,872,578 retail customers

CIC meets its customers’ expectations by listening and responding to their needs, making the right expertise available, and providing local decision-making capacity.

Making banking easy

Whether you want to consult your accounts or make banking transactions, access your insurance policies, make fully secure payments or follow the stock market, a single subscription to Fibanque is all you need to manage your account from your computer, mobile phone or tablet, at any time and wherever you are. Personal contracts (Contrats Personnels) include a service package with multiple options; you choose the services that suit you best and, with the Web option, you benefit from reduced rates if you receive your bank statements via cic.fr. Your payment instruments come with extensive guarantees and precious assistance. All cards incorporate the “contactless payment” function and some offer the Différé plus option, providing for payment in installments.

With Crédit en Réserve, Allure Libre and Crédit Duo accounts or a personal loan, you are equipped for any unforeseen expenses or impulse purchases, without needing to break your budget. And with Etafis, you can stagger a large expense over several months after paying it.

Financing projects

When buying a car, you can choose between CIC’s specific car loans and its long-term car rental solutions. You can pay all costs linked to your vehicle in monthly installments, either on a comprehensive or an à la carte basis. If you are planning to buy a house to live in or rent out, or to carry out home improvements, CIC offers a wide range of flexible and adaptable loans.

Protecting your family and possessions

Besides home and motor insurance, which cover all your needs starting from initially financing a project, our range of services also covers healthcare, personal insurance and retirement. Assurance Santé provides a full range of coverage and services to meet your needs, from hospitalization and consultations with a general practitioner or specialist to buying glasses and dental care, with no conditions attached or medical questionnaire to fill out. Your guarantees are immediate and your reimbursements are at a commensurate level.

Building your capital and preparing the future

Your objectives change over your lifetime depending on whether you are single, in a couple, retired, or whatever your situation. To build up your savings, your advisor recommends products tailored to your priorities.

By combining Livret A Sup and LDD Sup savings accounts, you can invest up to €200,000 on advantageous and flexible terms and with complete security. And Suptreso automatically pays your surplus cash into a savings account, and conversely, tops up your current account when necessary. With the Compte évolutif, you benefit from a guaranteed interest rate that is known at the subscription date and increases each year (maximum subscription period of five or ten years). Your capital remains available at all times and you can choose between taking interest out and reinvesting it. Plan assurance vie, a multi-vehicle unit-linked contract, adapts to your needs through three formulas. And with Livret Assurance, a life insurance policy in euros, you can build up a supplementary source of income bit by bit, with a minimum guaranteed interest rate.

For an investment in the financial markets or in rental real estate, your advisor will recommend products best suited to your situation and objectives and can draw on the assistance of the bank’s wealth management experts when necessary.

Benefit from the most efficient new technologies

New technologies are a central feature of Crédit Mutuel-CIC’s strategy, with innovative services designed to make life easier - multi-function automated teller machines, online subscription for consumer credit and home surveillance products being just a few examples. In telephone services, for example, CIC offers CIC Mobile Cityzi, a comprehensive solution with a new dimension that enables you to use your phone to pay in shops and on public transport. The range of telephone service packages has been extended further, to include for example the non-binding Prompto contract offering unlimited calls and SMS and MMS messaging and 3GB of web browsing, with a special price for holders of a CIC payment card.
695,212 self-employed professionals and associations

CIC favors a dual approach to advise its clientele of trades people, small retailers, self-employed and independent professionals and farmers: a global solution covering both professional and personal aspects, as all entrepreneurs need to look after their businesses and their families and prepare the future from a solid base, and a range of ‘tailored’ solutions.

Services

Saving time by reducing administrative tasks is a priority that enables you to focus on your business. In a single contract, Contrat Professionnel Global comprises all the essential banking services for your business – bank cards, remote banking including all the functions that are indispensable for managing your business (Filbanque) and means of payment insurance – for a highly advantageous fee. Payment solutions such as TPE, Crédit vendeur, Assistance recouvrement CIC and PrnF [payments in installments] provide reassurance to your customers while optimizing your cash flows. CM-CIC Paiement, a secure online payment solution, offers three formulas according to the size of your e-commerce site. Two others are specific to mail-order sales and associations. And with the Prévention fraude module, you can set filter terms for payments considered too risky.

Financing

With CréaCIC, business creators and acquirers have access to a comprehensive and tailored solution encompassing the initial financing, such as the PCE subsidized business creation or entrepreneur’s loan, daily management, social security protection and advice both before and after launching a project.

Discounts, factoring, sales of trade receivables and overdraft facilities all finance your operating cycle and meet your cash requirements. With CIC Inforisk, you know the financial health of your trading partners. The range of equipment and materials financing solutions is exhaustive, including leasing options with all-inclusive offers such as Flash association and Autoconfort, which combines a maintenance contract with a long-term vehicle lease, as well as remote surveillance of your business premises with Protection Vol Pro.

Savings and wealth management

Whether your objectives are tax optimization, building capital, investing, preparing for retirement or transmitting wealth, your relationship manager will help you draw up a strategy tailored to your requirements. Employee savings plans are a tax-efficient way of remunerating you and your employees, as well as motivating and increasing the loyalty of your staff. The Epargne Force 3 (PEI) and Retraite Force 3 (PERCOI) collective retirement savings plans are available to you if you have at least one employee.

Personal insurance

As an entrepreneur, you need to protect your family and your company. TNS Prévoyance offers the choice between capital sum and annuity for your spouse in the event of your death, as well as daily income support in the case of incapacity to work. PME Santé offers your employees high-quality top-up family health cover, while CIC Homme clé provides insurance against the absence of employees who are key to the functioning of your business.
120,443 corporate customers

CIC’s relationship managers are in close contact with businesses of all sizes and their executives, drawing on Crédit Mutuel-CIC’s business centers and subsidiaries to provide these customers with tailored solutions and extensive expertise.

Flow management

Encompassing the monitoring, management and security of financial inflows and outflows and the optimization of cash surpluses, our innovative electronic payment, bank connectivity and remote banking services are at the cutting edge of technology.

To simplify the management of your domestic and international flows, fully secure multimedia tools facilitate your dealings with your financial partners. In this way, you strengthen the trust of your partners, reduce or eliminate the paper management of your transactions and hence generate instant productivity gains.

The group is highly involved in the SEPA project, which it has been instrumental in developing, and helps businesses migrate to the new European means of payment, with services, tools, advice and a special downloadable guide.

Cash management

By investing in term deposits – including one with step-up rates over three years – CDN negotiable term deposits, BMTN medium-term negotiable notes, UCITS and CIC Acti-trésorerie, you automatically boost the return on your cash. And CIC’s trading specialists are available to help you hedge against currency and interest-rate risks.

International

CIC is your day-to-day partner for obtaining information, identifying suitable contacts, targeting potential customers, financing your growth and choosing your means of payment. Through its 38 international branches and representative offices, as well as specialist subsidiaries such as CM-CIC Aidexport, it can offer ad hoc services, such as market research, organization of trade missions, country days, partnerships and setting up of operations.

Operating cycle

We offer numerous solutions to finance your operating cycle, including surety bonds, guarantees, short-term loans and, internationally, foreign currency advances and management of receivables arising abroad.

CM-CIC Factor’s factoring agreements combine financing, credit insurance and the management and recovery of invoices, thereby protecting you against the risk of payment default and securing your trade receivables.

Investment

Whether for acquiring or renovating premises or production facilities or innovating, CIC’s solutions range from conventional loans to real estate, equipment or vehicle leasing and finance of all durations.

Social engineering

Deferred collective remuneration (profit sharing, incentive plans and employee savings plans) and group insurance cover (retirement indemnities, plans under Article 39/83 of the French Tax Code, health and personal insurance) are fully covered in an advantageous tax framework.

Force 3 Entreprise allows small businesses with 11-49 employees to build up personal savings and prepare for retirement with a combination of profit-share agreements, PEI company savings plans (five-year maturity) and PERCOI company retirement savings plans (paid at retirement). It is open to all employees, including the chief executive and his or her spouse, on certain conditions.

Financial engineering

A company inevitably faces a variety of complex financial, legal and accounting issues throughout its life, from creation to organic growth, growth through acquisitions and transmission. CIC’s experts can help you at each of these key phases.
# Activity of the regional banks

## CIC (Greater Paris region)\(^{(1)}\)

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
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<tbody>
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<td>716,639</td>
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<td>• individuals</td>
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<tr>
<td>• associations</td>
<td>12,158</td>
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<tr>
<td>• self-employed professionals</td>
<td>94,599</td>
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<tr>
<td>• corporates</td>
<td>15,923</td>
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<tr>
<td>ATMs</td>
<td>321</td>
</tr>
<tr>
<td>Customer loans</td>
<td>15,616</td>
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<tr>
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<td>17,347</td>
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<tr>
<td>Managed savings</td>
<td>10,488</td>
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<tr>
<td>P&amp;C insurance (no. contracts)</td>
<td>443,813</td>
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## CIC Ouest

<table>
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<td>Total customers:</td>
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<td>612,070</td>
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<tr>
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<td>• corporates</td>
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<tr>
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<tr>
<td>P&amp;C insurance (no. contracts)</td>
<td>504,109</td>
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## CIC Sud Ouest

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</thead>
<tbody>
<tr>
<td>Total customers:</td>
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<td>• individuals</td>
<td>355,719</td>
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<tr>
<td>• associations</td>
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<tr>
<td>• self-employed professionals</td>
<td>71,201</td>
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<td>• corporates</td>
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<tr>
<td>ATMs</td>
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<tr>
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<td>Customer deposits</td>
<td>6,886</td>
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<tr>
<td>Managed savings</td>
<td>3,201</td>
</tr>
<tr>
<td>P&amp;C insurance (no. contracts)</td>
<td>303,425</td>
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## CIC Nord Ouest

<table>
<thead>
<tr>
<th>Category</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Total customers:</td>
<td>772,372</td>
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<tr>
<td>• individuals</td>
<td>652,274</td>
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<tr>
<td>• associations</td>
<td>9,872</td>
</tr>
<tr>
<td>• self-employed professionals</td>
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<tr>
<td>ATMs</td>
<td>332</td>
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<tr>
<td>Customer loans</td>
<td>16,678</td>
</tr>
<tr>
<td>Customer deposits</td>
<td>13,185</td>
</tr>
<tr>
<td>Managed savings</td>
<td>8,370</td>
</tr>
<tr>
<td>P&amp;C insurance (no. contracts)</td>
<td>579,929</td>
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</tbody>
</table>

## CIC Est

<table>
<thead>
<tr>
<th>Category</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Total customers:</td>
<td>1,035,010</td>
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<tr>
<td>• individuals</td>
<td>872,692</td>
</tr>
<tr>
<td>• associations</td>
<td>15,184</td>
</tr>
<tr>
<td>• self-employed professionals</td>
<td>124,304</td>
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<td>• corporates</td>
<td>22,830</td>
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<tr>
<td>ATMs</td>
<td>507</td>
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<tr>
<td>Customer loans</td>
<td>21,911</td>
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<tr>
<td>Customer deposits</td>
<td>16,337</td>
</tr>
<tr>
<td>Managed savings</td>
<td>10,776</td>
</tr>
<tr>
<td>P&amp;C insurance (no. contracts)</td>
<td>693,113</td>
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</table>

## CIC Lyonnaise de Banque

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total customers:</td>
<td>974,693</td>
</tr>
<tr>
<td>• individuals</td>
<td>785,864</td>
</tr>
<tr>
<td>• associations</td>
<td>18,679</td>
</tr>
<tr>
<td>• self-employed professionals</td>
<td>141,700</td>
</tr>
<tr>
<td>• corporates</td>
<td>28,450</td>
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<tr>
<td>ATMs</td>
<td>584</td>
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<tr>
<td>Customer loans</td>
<td>23,709</td>
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<tr>
<td>Customer deposits</td>
<td>18,621</td>
</tr>
<tr>
<td>Managed savings</td>
<td>13,037</td>
</tr>
<tr>
<td>P&amp;C insurance (no. contracts)</td>
<td>647,372</td>
</tr>
</tbody>
</table>

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(1) Data for the retail banking network.
Data at 31 December, 2013, end-of-month principal amounts in millions of euros.
CIC
6 avenue de Provence
75009 Paris
Tel: +33(0)1 45 96 96 96
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Chairman and chief executive officer: Michel Lucas
Deputy chief operating officer: Alain Fradin
Deputy chief executive: Philippe Vidal
Director of the retail banking network: Daniel Baal
Director of the corporate banking network: René Dangel

CIC Nord Ouest
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59800 Lille
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Deputy chief operating officers: Michel David – Laurent Métral

CIC Est
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Director of operations: Claude Koestner

CIC Lyonnaise de Banque
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CIC Sud Ouest
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Chairman and chief executive officer: Pascale Ribault
Simplified organization chart

The percentages indicate the portion of the entity controlled by CIC as defined under Article L.233-3 of the French Commercial Code (Code de Commerce). Crédit Mutuel also holds shares in companies not controlled by CIC (i.e. in which ownership is less than 50%). They are therefore controlled by Crédit Mutuel-CIC group in accordance with the terms of the same article of the French Commercial Code.

CIC comprises:
- CIC (Crédit Industriel et Commercial), the holding company and head of the bank network, which also acts as the regional bank for the Greater Paris region and through which investment, financing and capital markets activities are carried out;
- five regional banks, each of which serves a clearly defined region;
- specialist entities and service companies serving the whole group.

Crédit Mutuel stockholdings by business:

Specialized businesses
- CM-CIC Asset Management: 76.5%
- CM-CIC Bail: 0.8%
- CM-CIC Lease: 45.9%
- CM-CIC Factor: 4.5%

Insurance
- Groupe des Assurances du Crédit Mutuel: 79.5%

Shared service companies
- Euro Information: 87.5%
The strength of an international group

CIC in Brief

92.6% 6.5% 0.9%

Financial
Asset Management* • Bail • Épargne Salariale* • Gestion* Factor* • Securities* • Titres* • Adeexport* BECM • Filaction • ESN • C2C • Home Loan SFH

Technology
Euro Information • EID • EIP • EID • Siscoté • EP Surveillance EIDS-ETS • Euro GDS • Euro PID • Euro TYS • EurAfriq Information (ID/DFS • Open Trust • CardProcess • El Telecom Avis • EP Services • Factor Soft • Bluemismo • Monetico

Insurance
GACM • ACM Via SAM • ACM Via SA • Sérénos Via ACM IARD • Sérénos Assurances • ACM Services Partners Assurances • ACM Ré • Agrupacio AMCI • Desjardins Assurances ACMN IARD • BACC Seguros • RMA Watanya Astrea • ICM Life • Procoursage

Real estate
Sarest* • Ataraxia* • SOPARIM* • SOFEDIM* • AFEDIM* Gestion Immobilière* • Lasis • CMNI

Private banking
CIC Banque Privée • CIC Banque Transatlantique (France, Luxembourg, Singapore, Montreal) Banque de Luxembourg • Banque CIC Suisse • Banque Pasche

Private equity
CM-CIC Capital Finance

* CM-CIC subsidiary
International and specialist network

International network

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E-mail: cobicb@cyberia.net.lb
Blanche Ammoun

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Tel: +00971 4 325 1059
E-mail: cibca@emirates.net.ae
Blanche Ammoun

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Steve Francis

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Pierre Roger

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