

2017 Edition



CIC - IN BRIEF

figures as of 12/31/2016



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



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Building the future in a changing world

1 PROFILE



A
**LEADING BANK
IN FRANCE AND
ABROAD**

CIC benefits from the strength of its parent company, Crédit Mutuel, and builds a relationship of trust with its retail and professional customers based on quality products and services. It promotes a multi-services universal banking model that combines a full spectrum of finance, insurance, telephone and cutting-edge technology services with a strong financial position that ensures long-term growth.

CIC meets the needs of all economic stakeholders through a network of approximately 2,000 branches with 20,000 expert staff in France and international offices in 34 countries.

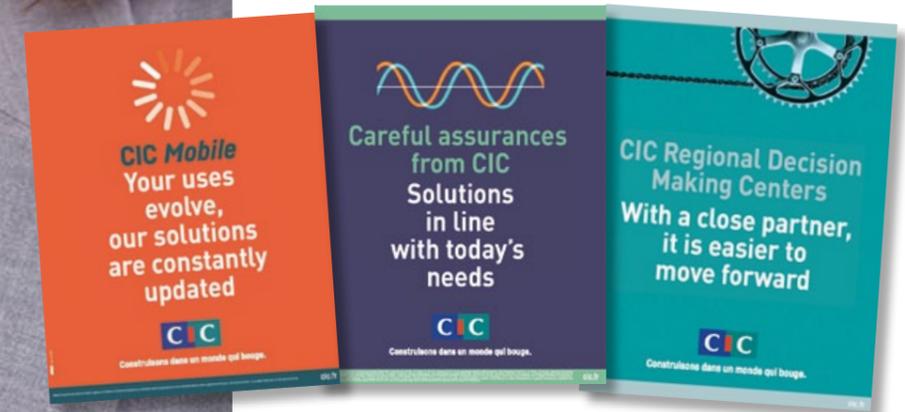
Backed by its corporate governance model and committed to serving the economy, the community and the environment, CIC operates as a responsible bank.

KEY FIGURES

-  Nearly **5 million customers***
-  **20,000 employees**
-  Close to **2,000 branches in France**
-  **34 representative offices abroad**
-  **€4.985 billion in net banking income**

ACTIVITY STRUCTURED
AROUND 5 BUSINESS LINES

- 1 Retail banking** (www.cic.fr) encompasses the branch network and specific activities: insurance, equipment and real estate leasing, factoring, collective third-party asset management, employee savings plans and real estate.
- 2 Financing** (www.cic.fr) draws on all the group's specialist expertise and operations to serve corporate and institutional customers, providing them with personalized, long-term support.
- 3 Capital markets activities**, and particularly the sales unit CM-CIC Market Solutions (www.cmcicms.com), offer corporate clients, institutional investors and management companies investment, hedging, trading and market financing products.
- 4 Private banking** provides wealth management and estate planning expertise to business owners and their families and to private investors. This business line operates through specialized subsidiaries, principally CIC Banque Privée (www.cicbanqueprivée.com) and Banque Transatlantique (www.banquetransatlantique.com), in France and abroad.
- 5 Private equity** comprises equity investments, M&A advisory services and financial and capital markets engineering. CM-CIC Investissement (www.cmiccapitalfinance.com), the leading bank-owned private equity operator in France, is now the equity financing arm for all the business lines in France.



 **CIC, A MULTI-SERVICES
UNIVERSAL BANKING
MODEL**

* Branch network.

A STRATEGY BASED ON A MULTI-SERVICES OFFERING TO BETTER SERVE CUSTOMERS

At CIC, the banking relationship revolves around the customer.

In addition to its nearly 2,000 branches in France, the bank offers customers access to all remote banking channels.

The group's 20,000 employees LISTEN TO and SERVE nearly 5 million customers, offering them HIGH-QUALITY PRODUCTS adapted to customer demand and the economic environment.

Pooling energies and skills contributes to financing the regional economies while taking into account the group's economic, social and societal impacts.

BUILDING THE FUTURE TOGETHER

Building the future means having plans! A home, a car, retirement, family, being prepared for the unexpected, insurance, personal or professional management, business development... every customer has different goals. CIC advises each customer on ways to realize their plans.

With a wide range of competitive, flexible and innovative products, CIC places added value on advice and expertise in its businesses.

A promoter of socially responsible investing, CIC offers its customers innovative products and services that encourage solidarity-based savings and environmentally-friendly practices.

USING NEW TECHNOLOGIES TO SERVE PEOPLE

New technologies are central to CIC's strategy, allowing fast and effective access to high-quality services: multi-function automated teller machines, online consumer credit, remote home surveillance and telephone services are just a few areas in which CIC develops expertise year after year to continuously improve customer service.

BEING A COMMITTED AND RESPONSIBLE ECONOMIC PLAYER

CIC participates in the economic development of the regions and their stakeholders. It is actively engaged in financing the real economy by supporting entrepreneurship and business creation. It encourages long-term investment in SMEs and mid-tier companies.

With over 20,000 employees, more than 96% of whom are employed under permanent contracts, CIC is one of France's largest employers. It implements a policy of skills optimization and integration by ensuring equal opportunity and career development.

Its corporate governance is based on a Board of Directors with four specialized committees that report to it regularly on the work underway and compliance with group ethics.

cic.fr

Clearer, more straightforward, more accessible, more personalized: we have completely redesigned the CIC website to better meet your needs.



PERFORMANCE AND FINANCIAL SOUNDNESS

CIC pursued its development strategy in 2016. The number of customers and branches continued to grow, as did outstanding loans, deposits, insurance and service activities (remote banking, remote surveillance and telephone services). Net income rose 22% to €1.361 billion in 2016 (€1.877 billion in pre-tax income [+ 10%]).

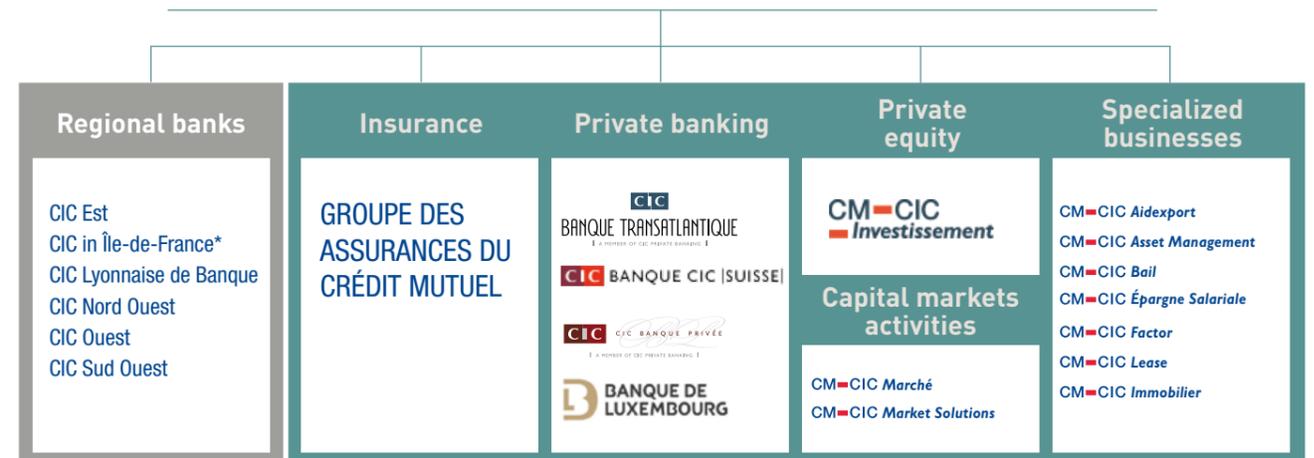
This strong performance reflects the trust placed in the bank by its 5 million customers thanks to the commitment and know-how of its 20,000 employees. It also validates a business strategy whereby CIC benefits from the increased strength of its parent company, Crédit Mutuel, of which it has been a subsidiary since 1998.

3 RESULTS

CIC - 2016 KEY FIGURES

NET BANKING INCOME €4.985 billion	BALANCE SHEET TOTAL €269.316 billion	INSURANCE POLICIES P&C (no. of policies) 4,789,913
NET INCOME ATTRIBUTABLE TO THE COMPANY €1.352 billion	EQUITY €14.117 billion	Standard & Poor's A Stable outlook
COST/INCOME RATIO 61.6%	SOLVENCY RATIO (CET 1) without transitional measures 12.5%	Moody's Aa3 Stable outlook
CUSTOMER DEPOSITS €138.8 billion (+6.8%)	OUTSTANDING CUSTOMER LOANS €166.1 billion (+5.7%)	Fitch Ratings A+ Stable outlook

Network... and main CIC brands and businesses



* CIC, holding company and head entity of the branch network, is also the regional bank in the Greater Paris region

COMMERCIAL OFFERING: FLEXIBLE TOOLS, EASY FLOW OF INFORMATION, SERVICE QUALITY

CIC adjusts and adapts its offering to the needs and expectations of all its customers. It is therefore no coincidence that it is trusted today by nearly 5 million customers.

As a partner that supports its customers' goals and projects, CIC pursues its development strategy with three objectives:

- deliver **QUALITY SERVICE** to its customers,
- **OFFER TAILORED**, competitive products, and
- contribute to the financing of the regional **ECONOMY**.



EACH DAY, 20,000 **TRAINED AND COMMITTED EMPLOYEES** HELP CUSTOMERS MAKE THEIR PLANS A REALITY



CUSTOMERS

OFFERING TAILORED SOLUTIONS TO INDIVIDUALS...

Retail banking, CIC's core business, continued to grow in 2016. CIC meets the needs of each of its over 4 million individual customers by listening to them, being available and responding quickly. It offers its customers a comprehensive range of management and information tools. CIC has developed solutions to make banking easy for its customers in every possible way, whether they wish to consult their accounts or complete banking transactions, access their insurance policies, make secure payments or follow the stock market.

...AND TO SELF-EMPLOYED PROFESSIONALS AND ASSOCIATIONS

With 2,280 specialized account managers, CIC advises tradespeople, small retailers, self-employed and independent professionals and farmers, and so on. It takes a two-pronged approach to developing this segment: a global approach covering both personal and professional needs, and dedicated solutions to build the future on a solid foundation with personalized solutions.

With more than 73,000 new customers acquired in 2016, CIC affirmed its *leadership* in this market and confirmed its commitment to support the 692,160 professional customers that place their trust in it.

In addition, the more than 101,500 associations and non-profit organizations (+10.3%) in CIC's customer base confirm that its offering is relevant and meets the specific needs of this sector.

SUPPORTING COMPANIES WITH HIGH-QUALITY SERVICES...

CIC's strategy is underpinned by such values as closeness to the customer, responsiveness and expertise, making it the bank for companies and their executives. Its capacity for innovation and the expertise of its business centers enable it to meet every need.

At the heart of the customer relationship is CIC's account manager, who partners with business owners and guarantees the quality and effectiveness of a relationship based on mutual trust.

Today, more than 130,000 companies place their trust in CIC.

... AND FIRST-RATE EXPERTISE FOR LARGE CORPORATE AND INSTITUTIONAL CLIENTS

CIC operates around the world in all areas of private banking and corporate banking with a wide range of high value-added services for high-wealth families, large corporates and institutional investors.



Remote banking, e-commerce, contactless payment: closeness to the customer and innovation at the heart of customer service

CIC, a network with many choices

- Nearly 2,000 points of sale
- 396 million connections to Filbanque in 2016
- 2.4 million cards for individuals, including more than 392,000 high-end
- 2,377 ATMs and 1,342 dedicated deposit terminals
- 447,421 mobile phone subscribers

Filbanque, simplicity online

Filbanque subscribers have 24/7 access to their accounts and insurance policies in a dedicated area of the website.

With completely personalized service, in conjunction with the branches, users can obtain quotes, subscribe online, change coverage or switch between policies.

Customers can access their accounts from their computer, mobile phone or tablet, at any time, wherever they are...





AT CIC, SOCIAL INVOLVEMENT IS AN INTEGRAL PART OF **RESPECT FOR PEOPLE AND THEIR ENVIRONMENT**

Through its actions, CIC affirms its values of solidarity and responsibility. It helps to build a society that is aware of sustainable development issues.

FORGING CULTURAL AND ENVIRONMENTAL PARTNERSHIPS FOR A SUSTAINABLE WORLD

Group entities throughout France sponsor cultural and heritage conservation projects.

In the area of culture, CIC is helping to finance the restoration of Hôtel National des Invalides (Army Museum in Paris) and regularly sponsors major events and temporary exhibitions. In 2016, CIC became the new partner of "Des racines et des ailes" (Roots and wings), a program broadcast on the France 3 television network, and the "jaimemonpatrimoine.fr" information site.

Outside Paris, CIC's rich and varied cultural patronage is reflected in the numerous events it partners with and supports: Centre Pompidou-Metz; Colmar International Festival (CIC Est); Musée d'Art et d'Industrie André Diligent (La Piscine) in Roubaix; Centre d'animation culturelle de Compiègne et du Valois (CIC Nord Ouest); Maguelone Music Festival; Sarlat Film Festival (CIC Sud Ouest); Les Jeunes à l'Opéra youth opera program; Fondation Fourvière (CIC Lyonnaise de Banque); Musée de Pont-Aven and La Folle Journée de Nantes (CIC Ouest), to name a few.

Classical music is another central theme of CIC's patronage. CIC supports young artists throughout France and is a partner of the "Victoires de la musique classique" classical music awards. It is also a founding partner of the world renowned Aix-en-Provence Easter festival.

With regard to the environment, CIC encourages responsible investment and offers tailored products and services. It also finances major environmental projects at the regional level, including solar parks and other projects related to energy savings.

For example, CIC Est financed 20 infrastructure projects related to methanization and CIC Lyonnaise de Banque helped to finance seven rooftop solar systems for secondary schools in the department of Gard. The group also participates in larger projects in France. Together with the EIB, it supported the refinancing of nine renewable energy projects: three each in the area of wind, solar and biomass.

MAKING PEOPLE AND JOBS A TOP PRIORITY

In the social sphere, CIC is also a responsible, engaged stakeholder and partner. Community support, health and education are just a few areas in which the group's companies often take partnership to a new level, with employees becoming actively involved in organized events.

In addition, CIC continues to implement a policy of optimizing its employees' skills and promoting their career development. As a leading employer, it focuses on long-term employment and promotes equal opportunity.

Its training policy supports employees throughout their careers. In 2016, the training budget accounted for 5% of total payroll and 77% of employees received training. With nearly 556,000 training hours offered, CIC puts its employees at the center of its expertise and helps each of them adapt to a changing society.



PREPARING FOR THE FUTURE TOGETHER



OFFERING TAILORED SOLUTIONS TO YOUNG PEOPLE

CIC supports young people throughout the stages needed to achieve their goals. **It offers tailored,** personalized products and services that meet their **specific needs** (first job, personal overdraft facility, personalized coaching, mobile phones, etc.).

CIC SUPPORTS THE TRAINING OF TODAY'S GENERATIONS

A starting point in life, training determines the future for young people as well as our own. A responsible economic player, CIC supports a large number of schools, apprenticeship centers, institutes of higher education, integration associations and project incubators.

These commitments translate into support at the national level, as well as new partnerships formed directly in the regions, within reach of those who need them and where the initiatives are launched.

A COMMITTED BANK, CIC HELPS ENTREPRENEURS AND ENCOURAGES INNOVATION

With special loans, startup support and custom solutions for startups and entrepreneurs with high growth potential, CIC is actively involved in the digital revolution and in the development of a new ecosystem.

An innovation unit was created and deployed in 2016 with account managers in each region assigned specifically to this area. **Because at CIC, we are building the future in a changing world...**



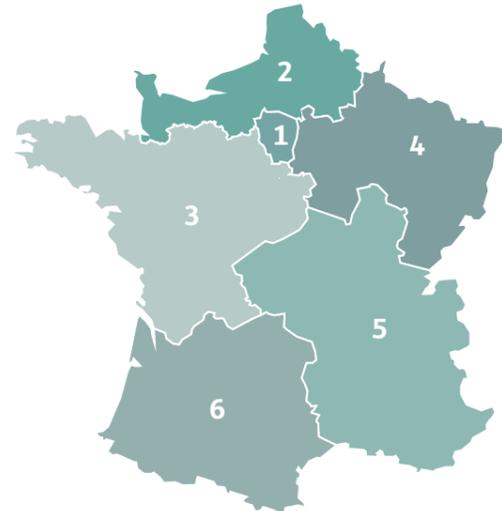
OUR ORGANIZATION

CIC comprises:

- CIC (Crédit Industriel et Commercial), holding company and head entity of the bank network, which is also the regional bank in 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;
- entities specialized by business line, which support the network and round out CIC's organization and services offering. These mainly include CM-CIC Aidexport, CM-CIC Asset Management, CM-CIC Bail, CM-CIC Épargne Salariale, CM-CIC Factor, CM-CIC Lease, CM-CIC Participations Immobilières and Groupe des Assurances du Crédit Mutuel.

CIC (1)

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75009 Paris
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www.cic.fr
Chairman of the Board of Directors:
Nicolas Théry
Chief Executive Officer:
Alain Fradin
Deputy Chief Executive Officers:
Daniel Baal, Philippe Vidal



5 REGIONAL BANKS

CIC Nord Ouest (2)

33, avenue Le Corbusier
59800 Lille
Tel: +33 (0)3 20 12 64 64
www.cic.fr
Chairman of the Board of Directors:
Alain Fradin
Chief Executive Officer: Éric Cotte

CIC Ouest (3)

2, avenue Jean-Claude Bonduelle
44000 Nantes
Tel: +33 (0)2 40 12 91 91
www.cic.fr
Chairman of the Board of Directors:
Alain Fradin
Chief Executive Officer: Laurent Métral

CIC Est (4)

31, rue Jean Wenger-Valentin
67000 Strasbourg
Tel: +33 (0)3 88 37 61 23
www.cic.fr
Chairman of the Board of Directors:
Nicolas Théry
Chief Executive Officer:
Claude Koestner

CIC Lyonnaise de Banque (5)

8, rue de la République
69001 Lyon
Tel: +33 (0)4 78 92 02 12
www.cic.fr
Chairman of the Board of Directors:
Philippe Vidal
Chief Executive Officer:
Isabelle Bourgade

CIC Sud Ouest (6)

Cité Mondiale
20, quai des Chartrons
33058 Bordeaux Cedex
Tel: +33 (0)5 57 85 55 00
www.cic.fr
Chairman of the Board of Directors:
Daniel Baal
Chief Executive Officer:
Pascale Ribault

THE STRENGTH OF AN INTERNATIONAL NETWORK

CIC supports its customers in international markets with a diversified offering adapted to companies' needs.

It provides this support through strategic partnerships: in Canada with Desjardins; in China with Bank of East Asia; in the Maghreb region with Banque Marocaine du Commerce Extérieur and Banque de Tunisie; and in Spain with Banco Popular.

In addition to its foreign branches, CIC has a network of 34 representative offices worldwide. These provide the group's customers and specialized entities with their skills and knowledge of local and international markets.

4 BRANCHES
34 REPRESENTATIVE OFFICES
18 PRIVATE BANKING LOCATIONS

Main locations and partnerships



View our international network at cic.fr

www.cic.fr



CIC, a French limited company (société anonyme) with share capital of €608,439,888 – 6, avenue de Provence, 75009 Paris
Swift CMCIFRPP – Tel: +33 (0)1 45 96 96 96 – www.cic.fr – Paris Trade and Companies Register no. 542 016 381
Register of Insurance Intermediaries no. 07 025 723 (www.orias.fr)
Bank governed by Articles L.511-1 et seq. of the French Monetary and Financial Code
for transactions carried out in its capacity as an insurance intermediary

