CIC - IN BRIEF

figures as of 12/31/2016

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

* Branch network.

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.cicbanqueprivee.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.cmcciccapitalfinance.com), the leading bank-owned private equity operator in France, is now the equity financing arm for all the business lines in France.
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.

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.

Network... and main CIC brands and businesses
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.

...AND TO SELF-EMPLOYED PROFESSIONALS AND ASSOCIATIONS
With over 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 confirmed its leadership in this market and confirmed its commitment to support the 492,160 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
- 647,421 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...
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.
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 Aidesport, 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 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.

THE STRENGTH OF AN INTERNATIONAL NETWORK

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