1 SUPPORTING ENTREPRENEURS

TO... BUILD THE FUTURE TOGETHER

A LEADING BANK IN FRANCE AND ABROAD

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. Some 2,000 branches and 20,000 expert staff serve more than 5 million customers every day, and 34 representative offices meet their needs abroad.

Backed by its corporate governance model and committed to serving the economy and the community, CIC operates as a responsible economic player in a fast-changing world.

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

- retail banking
- corporate banking
- capital markets activities
- private banking
- private equity.

THE MEASURE OF QUALITY: THE NEW OFFERINGS INTRODUCED ARE GENERALLY CO-DEVELOPED WITH FUTURE USERS, CUSTOMERS AND NETWORK PARTNERS. EMPLOYEES’ VIEWS MAY ALSO BE SOUGHT AS USERS. CUSTOMERS ARE ASKED NOT ONLY ABOUT THEIR DEGREE OF SATISFACTION BUT ALSO ABOUT HOW APPS SHOULD BE DEVELOPED: DESIGN, FUNCTIONALITY, ERGONOMICS.

ENTREPRENEURIAL EXCELLENCE 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. CORPORATE BANKING (www.cic.fr) draws on all the group’s specialist expertise and operations to serve corporate and institutional customers.

3. CAPITAL MARKETS ACTIVITIES, and particularly the sales unit CM-CIC Market Solutions (www.cmcmcics.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. This business line operates through specialized subsidiaries, principally CIC Banque Privée (www.cicbanqueprivee.com) and Banque Transatlantique (www.banquetransatlantique.com) in France, and Banque de Luxembourg (banquedeluxembourg.com) and CIC Suisse (cic.ch) abroad.

5. PRIVATE EQUITY comprises equity investments, M&A advisory services and financial and capital markets engineering. CM-CIC Investissement (www.cmccicinvestissement.com), the leading bank-owned private equity operator in France, is now the equity financing arm for all the business lines in France.

Each day, 20,000 TRAINED AND COMMITTED EMPLOYEES help customers make their plans a reality

... UNLEASH AND CHANNEL ENERGY

SUPPORTING ENTREPRENEURS TO BUILD THE FUTURE TOGETHER
2 IMPROVING THE SOUNDNESS OF THE COMPANY TO...
ENSURE LONG-TERM GROWTH

In 2017, 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). The strong results reported, all sectors combined, both encourage ENTREPRENEURIAL SPIRIT and provide concrete support to the REAL ECONOMY.

IMPRESSIONS OF 2017

- More than 5 million customers
- Close to 2,000 branches in France
- 20,000 employees
- 34 representative offices abroad

NEW INVESTMENT LOANS ON THE CORPORATE MARKET UP 12%

A NEARBY NETWORK OF ENTREPRENEURS SERVING CUSTOMERS

Network... and main CIC brands and businesses

- Regional banks
  - CIC Est
  - CIC in Île-de-France*
  - CIC Lyonnaise de Banque
  - CIC Nord Ouest
  - CIC Ouest
  - CIC Sud Ouest

- Insurance
  - Groupe des Assurances du Crédit Mutuel

- Private banking
- Private equity
- Capital markets activities
- Specialized businesses

CIC’s 2017 results bolster its multi-services business development strategy.

IMPRESSIVE FINANCIAL RESULTS

Net income was €1.288 billion in 2017 (€1.817 billion in pre-tax income). This strong performance was achieved thanks to the commitment and know-how of its employees and networks. It confirms that CIC has adopted the right business strategy, where it benefits from the increased strength of its parent company, Crédit Mutuel, of which it has been a subsidiary since 1998.

NET BANKING INCOME €4,991 BILLION

BALANCE SHEET TOTAL €264.840 BILLION

NET INCOME ATTRIBUTABLE TO THE COMPANY €1.275 BILLION

EQUITY €15.123 BILLION

COST/INCOME RATIO 62.2%

SOLVENCY RATIO (CET 1) Bâle III without transitional measures 13.7%

LONG-TERM RATINGS

- Standard & Poor’s A Stable outlook
- Moody’s Aa3 Stable outlook
- Fitch Ratings A+ Stable outlook

A RANGE OF HIGH VALUE-ADDED SERVICES

- INSURANCE POLICIES +6.4%
- TELEPHONE LINES +5%
- REMOTE SURVEILLANCE CONTRACTS +8%

* CIC, holding company and head entity of the branch network, is also the regional bank in the Greater Paris region.
3 BEING BOLD IN OUR OFFERINGS
TO... PROVIDE SERVICES THAT MEET OUR CUSTOMERS’ NEEDS AND EXPECTATIONS

In a changing world, CIC is pursuing its three-pronged development strategy:
– deliver QUALITY service to its customers,
– offer TAILORED, COMPETITIVE PRODUCTS, and
– support our customers in REAL TIME no matter where they are.

DIGITALIZING DAILY LIFE
With simple and practical tools such as the Avance Santé card, which employees can use to cover their healthcare expenses, and the Monetico Resto card, which simplifies meal voucher management.

AT A TIME OF DISRUPTION IN THE TECHNOLOGICAL ENVIRONMENT, CIC COMBINES FLEXIBLE TOOLS, EASY FLOW OF INFORMATION AND SERVICE QUALITY.
It is therefore no coincidence that it is trusted today by more than 5 million customers.

Training specialized innovation account managers
at the branches who serve as the local channel for start-up financing.

Supporting the economy and entrepreneurs
At CIC, entrepreneurship is a collaboration!

Offering the best in e-relationships
The application that combines mobile payments with exclusive benefits and aggregates all the best deals!

Ensuring banking security
In combination with other partners, in 2017 CIC launched an instant bank account ID verification service.

Expanding the use of electronic signatures
for simulations/purchases of banking products and services.

Shaking things up!
Simulate and take out a consumer loan in just 3 clicks...
Get a car insurance quote with just 3 pictures...
4 DIGITALIZING SERVICES TO... BUILD A SUPERLATIVE OFFERING BASED ON CLOESPNESS, RESPONSIVENESS AND EXPERTISE.

CIC’s capacity for innovation and the expertise of its business centers enable it to meet every need. A strong and innovative company, CIC guides its customers through social changes and meets their expectations while maintaining its commitment TO EXCELLENCE to create...

– HIGHER-QUALITY applications,
– more EFFECTIVE services.

CIC COMBINES BANKING AND TELEPHONE SERVICES. A MORE THAN 10-YEAR COMMITMENT TO THIS GROUND-BREAKING OFFERING!

So close, and so many choices

A MULTICHANNEL NETWORK, FROM DIGITAL TO PHYSICAL BRANCHES

The CIC group’s banking networks (CIC Nord Ouest, CIC Ouest, CIC Sud Ouest, CIC Est, CIC Lyonnaise de Banque and CIC in île de France*) consist of:

1,941 POINTS OF SALE

2,352 ATMS, 1,342 dedicated deposit TERMINALS, of which 2,064 are equipped with a touchscreen.

2,472 MILLION remote banking subscribers all markets combined (+10%).

454 MILLION REMOTE CONNECTIONS, half of which (241.3 million) are through apps for smartphones and tablets.

2,462,899 BANK CARDS for individuals, of which more than 416,262 are high-end cards (+5.9%).

469,891 MOBILE TELEPHONE SUBSCRIBERS ALL MARKETS COMBINED (+5%), with business offerings up 28.5%.

* Page 10.

You don’t have to do without a real bank to benefit from a mobile bank

The first bank to launch a telephone services offering more than 10 years ago, CIC has gone one step further and is now offering the CIC Mobile Account, an innovative and competitive offering that combines:

– a current account and payment card,
– high-quality remote services: mobile account monitoring (apps) to allow for internal and external transfers, the issuance of bank account details, etc.
– a telephone subscription (50GB mobile package), and...
– most importantly, access to a dedicated advisor.

Mobile apps CIC

Check and manage your accounts on your smartphone or tablet

Monitor your accounts, make a transfer, send an IBAN/bank account ID by email or stay in touch with your advisor... With the CIC app, you can track and manage your accounts anywhere, anytime.

Your accounts on your smartphone

Enhanced security

Works with your usual login information

60% OF FRENCH PEOPLE use the Internet on their mobile device

Source: ZDNet

CIC 2017

241.3 MILLION REMOTE connections for smartphones & tablettes apps
In a changing world, CIC is developing new channels for starting new relationships: branches, remote banking, social networks, collaborative platforms, etc. This approach relies on our technological and digital expertise, as well as on a unique customer/advisor relationship.

**We are developing the bank that is right for you**

**THE "OPEN BANK,"** a new branch concept offering our customers a broad range of services accessible 24/7 and, above all, advisors focused on the quality of the relationship.

**"PROJECTS AND CONSULTANCY" BRANCHES** focused solely on sales, with no flow processing, to foster listening and advice.

**ARTIFICIAL INTELLIGENCE** to assist advisors and increase their availability.

**DEDICATED DIGITAL TEAMS** to support employees so that they all adopt new behaviors and guide our customers toward new practices.

**5 ADAPTING THE CHANNELS TO...**

**FACILITATE NEW CUSTOMER RELATIONSHIPS**

**CIC'S PRIORITY**

**Service quality**

At CIC, we offer tailored solutions to individuals... and to self-employed professionals and associations.

We support companies with high-quality services... We offer our large corporate and institutional clients first-rate expertise.

**GOOD MORNING, MR. MARTIN, I WOULD BE HAPPY TO TALK TO YOU ABOUT YOUR PROJECT...**

**WOULD YOU LIKE ME TO STOP BY? THAT MIGHT MAKE THINGS EASIER FOR YOU...**

**WOULD YOU BE ABLE TO CALL ME BACK? THIS ISN'T A GOOD TIME FOR ME.**

**I'M COMPLETELY OVERWHELMED...**

**M.O.B.I.L.I.T.Y**

**S.A.T.I.S.F.A.C.T.I.O.N**

**P.R.O.X.I.M.I.T.Y**

**Q.U.A.L.I.T.Y**

**S.I.M.P.L.I.C.I.T.Y**

**S.E.R.V.I.C.E.S**

**P.R.O.X.I.M.I.T.Y**

**S.A.T.I.S.F.A.C.T.I.O.N**

**P.R.O.X.I.M.I.T.Y**

**Q.U.A.L.I.T.Y**

**S.I.M.P.L.I.C.I.T.Y**

**S.E.R.V.I.C.E.S**

**D.I.G.I.T.A.L.I.Z.E.D AND INNOVATIVE SERVICES**

**T.A.I.L.O.R-MADE PRODUCTS AND SERVICES**

**THE CUSTOMER EXPERIENCE REINVENTED**

**IN-DEPTH KNOWLEDGE OF THE CUSTOMER**

**BECUASE EVERY CUSTOMER IS UNIQUE, WE OFFER A FULLY CUSTOMIZED RELATIONSHIP!**
GETTING INVOLVED MEANS... HELPING TO BUILD A SOCIETY THAT CARES ABOUT PEOPLE AND THE ENVIRONMENT

At a time of significant economic and social change, CIC's corporate social responsibility policy is central to its identity. A bank that will be a loyal long-term partner, CIC incorporates human and environmental commitments into its offerings and businesses. These commitments, which are key factors for overall performance, reflect the promise of a more unified and equitable world.

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. Lastly, 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.

FOCUSBING ON TRAINING THE NEXT 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.

TRAINING AND JOBS ARE A PRIORITY

In the context of the transformation of its business lines and the digitalization of the relationship, in 2017:

- CIC earmarked 6.2% of payroll for training,
- 82% of employees developed new skills or improved existing skills.

ENCOURAGING ENVIRONMENTAL BEHAVIORS AND INVESTMENTS FOR A SUSTAINABLE WORLD

CIC offers “green” products and finances major environmental projects at the regional level, including photovoltaic parks, wind and solar projects, and other work related to energy savings.

SUPPORTING THE ENERGY TRANSITION AND MANAGING RISKS IN A RESPONSIBLE WORLD

With clearly identified sector policies, CIC continues to improve the framework for its actions in polluting sectors, in particular the funding rules for coal-fired power plants, the mining sector, civil nuclear energy and defense. It also added two sectors requiring further attention in 2017: consumer credit and the purchasing policy.

FORGING CULTURAL PARTNERSHIPS AND SUPPORTING TALENT

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. Outside Paris, CIC’s rich and varied cultural patronage is reflected in the numerous events it partners with and supports. Classical music is another central theme of CIC’s patronage. CIC supports young artists 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.

LIVING TOGETHER WELL

In Capital magazine’s exclusive “Best employer 2017” rankings, CIC came in second in the banking and financial services sector based on ratings assigned by its own employees and others who work in the same industry.

... GIVING MEANING TO OUR BUSINESS LINES

“ECO-FRIENDLY ACTIONS IN THE WORKPLACE” THE RIGHT THING TO DO!

Rolled out in 2017, this CIC employee blog encourages others to take simple and effective steps to protect the environment and reduce the group’s energy footprint.
WE ARE WHERE YOU ARE...

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 Île-de-France, 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 Aideexport, 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.

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 BMCE Bank 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.

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: Nicolas Théry
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: Daniel Baal
Chief Executive Officer: Laurent Métral

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 Chartons
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

4 BRANCHES
34 REPRESENTATIVE OFFICES
17 PRIVATE BANKING LOCATIONS

MAIN LOCATIONS AND PARTNERSHIPS