

2018 EDITION



CIC - In brief

Figures as of 12/31/2017



**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 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.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. This business line operates through specialized subsidiaries, principally CIC Banque Privée (www.cicbanqueprivée.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.cmcic-investissement.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

2 IMPROVING

THE SOUNDNESS OF THE COMPANY

TO... ENSURE LONG-TERM GROWTH

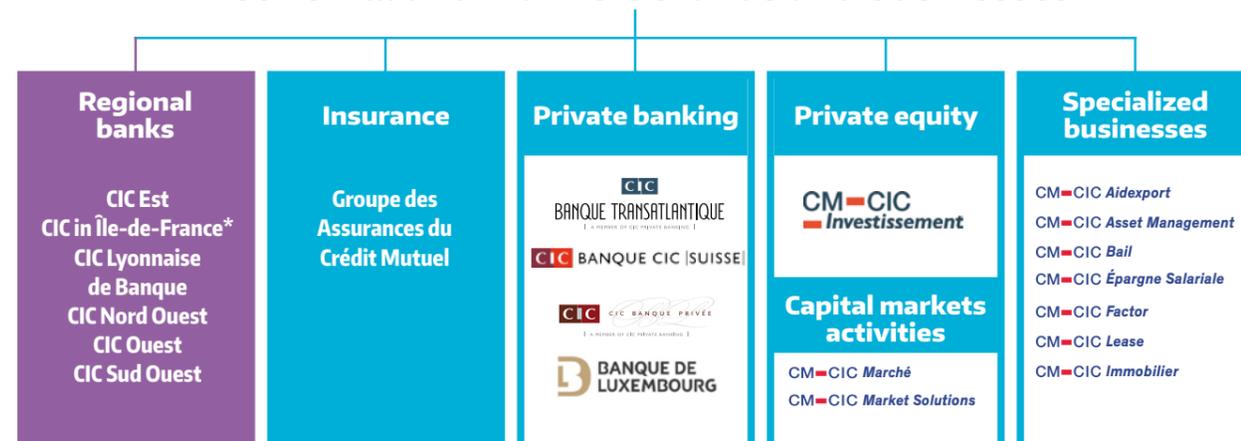
In 2017, the number of customers and branches continued to grow, as did outstanding loans, deposits, insurance and service activities (remote banking, remote surveillance and telephone services). **The strong results reported**, all sectors combined, both encourage **ENTREPRENEURIAL SPIRIT** and provide concrete support to the **REAL ECONOMY**.

2017 NEW INVESTMENT LOANS ON THE CORPORATE MARKET **UP 12%**

A NEARBY NETWORK OF ENTREPRENEURS SERVING CUSTOMERS

- MORE THAN 5 MILLION** customers
- CLOSE TO 2,000 BRANCHES** in France
- 20,000 EMPLOYEES**
- 34 REPRESENTATIVE OFFICES** abroad

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.



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

* 2017: net income and 2017 dividends excluded (€330 million).

... BUILD A LONG-TERM RELATIONSHIP OF TRUST

A RANGE OF HIGH VALUE-ADDED SERVICES

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



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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:

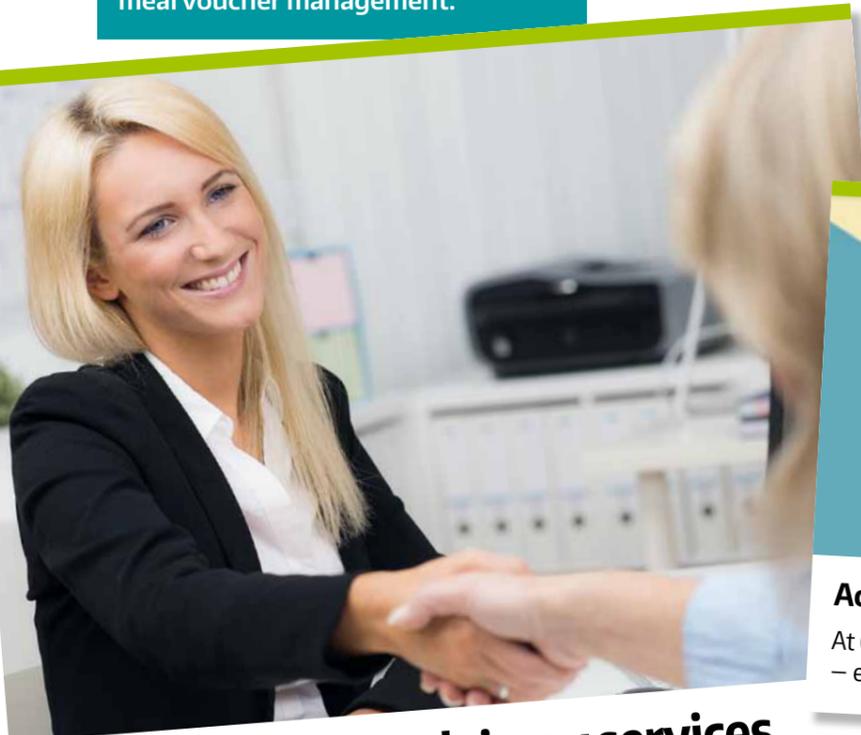
- deliver **QUALITY** service to its customers,
- offer **TAILORED, COMPETITIVE PRODUCTS**, and
- support our customers in **REAL TIME** no matter where they are.

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.



Access all your services remotely
At CIC, you can access all your bank's services – even remotely.

Stepping up our advisory services



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.

... SIMPLIFY OUR CUSTOMERS' LIVES

SIMPLE, FAST, EFFECTIVE



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

CIC'S ENTREPRENEURSHIP CHARTER SETS OUT 7 COMMITMENTS

1. An appointment **within five days**.
2. A **specialized account manager** as contact person.
3. **Shared entrepreneurship support networks**, CIC's preferred partners.
4. Responses to funding requests provided **within 15 days**.
5. If funding is refused, transparency about why.
6. A **specific, customized offer** is prepared to support the start-up of the project.
7. **Progress updates three times a year** to support the development of the activity.

Shaking things up!

Simulate and take out a consumer loan **in just 3 clicks...**
Get a car insurance quote with just **3 pictures...**



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4 DIGITALIZING SERVICES TO... BUILD A SUPERLATIVE OFFERING BASED ON CLOSENESS, 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 TELEPHONY SUBSCRIBERS **ALL MARKETS COMBINED (+5%)**, with business offerings up **28.5%**.

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



CIC Mobile

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 year 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.

... BE A DIGITAL BANK, WITH A PERSONAL TOUCH



60% OF FRENCH PEOPLE

use the Internet on their **mobile device**
Source: ZDNet



CIC 2017 **241.3 MILLION** REMOTE connections for **smartphones & tablettes** apps

* Page 10.

5 ADAPTING THE CHANNELS TO... FACILITATE NEW CUSTOMER RELATIONSHIPS

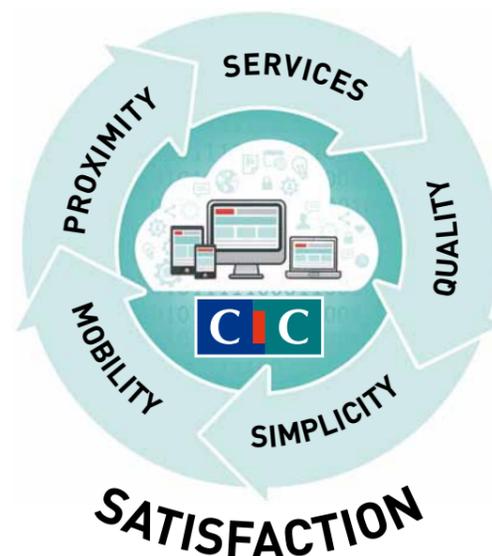
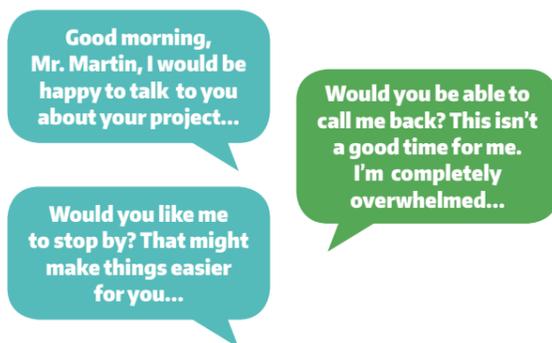
In a changing world, CIC is developing new channels for starting new relationships: branches, remote banking, social networks, collaborative platforms, etc. This approach relies on our technological and digital expertise, as well as on **A UNIQUE CUSTOMER/ADVISOR RELATIONSHIP**.



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.



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.

... OPTIMIZE ADVICE, LISTEN BETTER AND BUILD A CLOSER RELATIONSHIP

Digitalized and innovative services

Tailor-made products and services

The customer experience **reinvented**

In-depth knowledge of the customer



BECAUSE EVERY CUSTOMER IS UNIQUE, WE OFFER A FULLY CUSTOMIZED RELATIONSHIP!

6 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.**



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.

FOCUSING 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:

6.2% CIC earmarked 6.2% of payroll for training,

82% of employees developed new skills or improved existing skills.



CIC, a partner of Hôtel National des Invalides



CIC, a partner of the Victoires de la Musique Classique

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.

... GIVING MEANING TO OUR BUSINESS LINES

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.



"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.



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7 WE ARE WHERE YOU ARE...

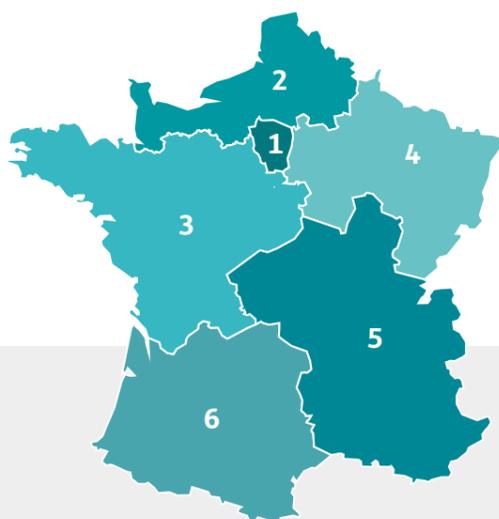
OUR ORGANIZATION

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 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)

6, avenue de Provence
75009 Paris
Tel: +33 (0)1 45 96 96 96
www.cic.fr
Chairman of the Board of Directors:
Nicolas Théry
Chief Executive Officer and
effective manager: Daniel Baal
Deputy Chief Operating Officer and
effective manager: Philippe Vidal
Deputy Chief Operating Officers:
René Dangel and Claude Koestner



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 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 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.

4 BRANCHES

34 REPRESENTATIVE
OFFICES

17 PRIVATE BANKING
LOCATIONS

MAIN LOCATIONS
AND PARTNERSHIPS



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



Avec Ecofolio
tous les papiers
se recyclent.