



A LEADING BANK IN FRANCE AND ABROAD

CIC benefits from the strength of its parent company, Cr dit Mutuel, and builds with its customers, retail and professional, a relationship of trust based on quality products and services. It promotes a universal banking model that combines all banking and insurance businesses, financial solidity and a sustainable growth strategy.

CIC meets the needs of all economic agents through a network of more than 2,000 branches with 20,000 expert staff in France and international correspondents in 35 countries.

CIC accompanies its customers in international markets with a diversified offer adapted to companies' needs. It provides this support through strategic partnerships.

In addition to its foreign branches, CIC has a network of 35 representative offices worldwide. These provide the group's customers and specialized entities with their skills and knowledge of local and international markets.

Building the future in a changing world...

- **2,015** BRANCHES IN FRANCE
- **3** FOREIGN BRANCHES
- **35** FOREIGN REPRESENTATION OFFICES
- **20** FOREIGN PRIVATE BANKING OFFICES



Main offices and partnerships



View our international network at cic.fr

2016



CIC - KEY FIGURES

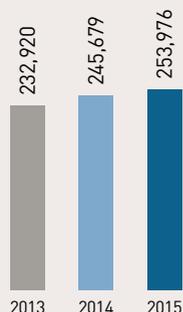
Figures as at 12/31/2015



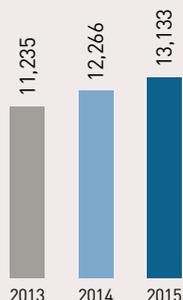
**Construisons dans un monde qui bouge.
Building the future in a changing world**

CIC - 2015 KEY CONSOLIDATED FIGURES

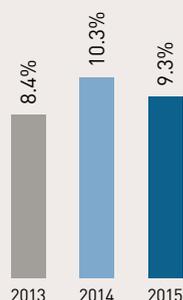
in € millions - Figures as at 12/31/2015



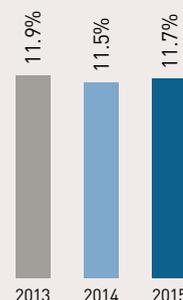
TOTAL ASSETS



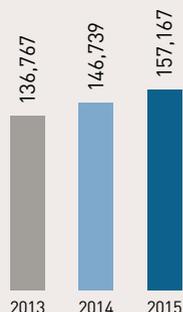
SHAREHOLDERS' EQUITY
(incl. non-controlling interests)



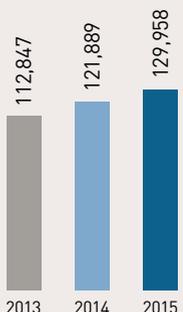
RETURN ON EQUITY⁽¹⁾



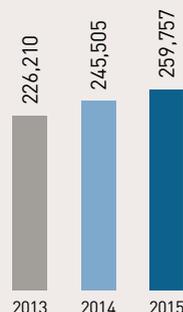
BASEL 2.5
TIER 1 SOLVENCY
RATIO
COMMON EQUITY
TIER 1 SOLVENCY
RATIO - BASEL 3



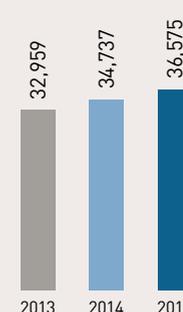
LENDINGS
TO CUSTOMERS



CUSTOMER
DEPOSITS



SAVINGS MANAGED
AND HELD IN CUSTODY⁽²⁾



LIFE INSURANCE⁽³⁾

(1) Net income attributable to owners of the company as a percentage of opening shareholders' equity less dividends paid.

(2) Managed savings (life insurance, employee savings plans and UCITS) and customers' securities in custody. (3) Month-end outstandings

Source: consolidated financial statements.

2015

**NET BANKING
INCOME**
in € millions
4,782 M€

**NET INCOME
ATTRIBUTABLE
TO OWNERS OF
THE COMPANY**
in € millions
1,111 M€

**LONG-TERM
RATINGS**

Standard & Poor's
A
Negative outlook

Moody's
Aa3
Stable outlook

Fitch Ratings
A+
Stable outlook

4,869,039 customers*, including:

- 3,983,996** individuals
- 92,045** associations
- 665,825** self-employed professionals
- 127,173** corporates
- 19,952** employees**

*Banking network **Full-time equivalent