



A LEADING BANK IN FRANCE AND ABROAD

The CIC built in a world that moves...

A leading bank both in France and around the world, the CIC group promotes a universal banking model that combines businesses covering all areas of finance and insurance, financial solidity and a long-term growth strategy.

Through its commitment to the economy, society and the environment and with a strong corporate governance system, CIC acts as a responsible bank.

Privileged partner of companies and professionals, to listen to individuals, the CIC develops its expertise service to all its clientele, both in France and in the international in a proximity without borders.

Its operations are organized into five businesses :

- Retail banking,
- Investment banking,
- Capital markets activities,
- Private banking,
- Private equity.

1,982 branches in France

4 foreign branches

34 foreign representation offices

18 foreign private banking offices

Main offices and partnerships



2017
Edition



CIC - KEY FIGURES

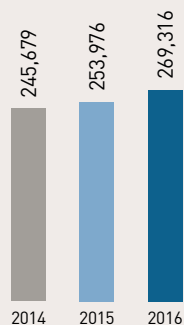
Figures as at 12/31/2016



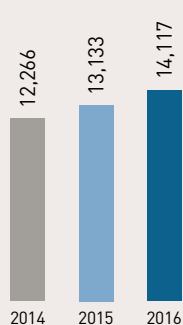
Construisons dans un monde qui bouge.
Building the future in a changing world

CIC - 2016 KEY CONSOLIDATED FIGURES

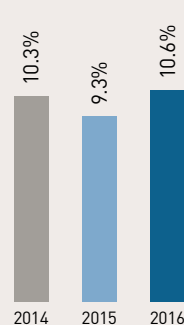
in € millions - Figures as at 12/31/2016



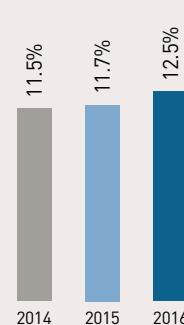
TOTAL ASSETS



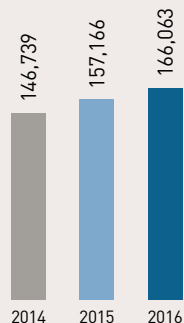
SHAREHOLDERS' EQUITY
(incl. non-controlling interests)



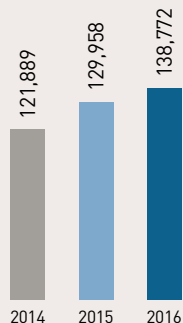
RETURN ON EQUITY⁽¹⁾



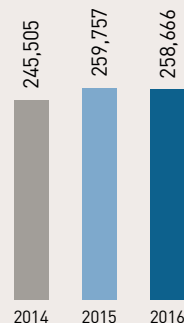
COMMON EQUITY
TIER 1 SOLVENCY
RATIO - BASEL 3



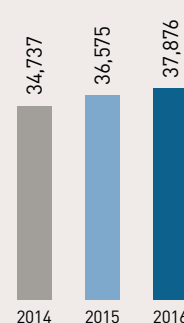
LENDINGS
TO CUSTOMERS



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.

2016

NET BANKING INCOME
in € millions
4,985 M€

NET INCOME ATTRIBUTABLE TO OWNERS OF THE COMPANY
in € millions
1,352 M€

LONG-TERM RATINGS

Standard & Poor's
A
Stable outlook

Moody's
Aa3
Stable outlook

Fitch Ratings
A+
Stable outlook

4,953,615 customers*, including:

- 4,029,786 individuals
- 101,493 associations
- 692,160 self-employed professionals
- 130,176 corporates
- 19,991 employees**

*Banking network **Full-time equivalent