



# 2014

CIC in brief



## CIC Profile

CIC, the holding company and network bank serving the Greater Paris region, comprises five regional banks and specialist entities covering all areas of finance and insurance both in France and abroad.

**4,688,233 customers including:**

**3,872,578** individuals

**75,642** associations

**619,570** self-employed professionals

**120,443** corporates

**20,083** employees\*

**2,067** branches in France

**3** foreign branches,

**35** foreign representation offices and

**25** foreign private banking offices

### The group's activity is organized around five core businesses

**Retail banking** encompasses the banking network – comprising the regional banks and CIC in the Greater Paris region – and specialist activities whose products are distributed through this network: life and property-casualty insurance, equipment and real-estate leasing, factoring, fund management, employee savings plans and real estate.

**Financing** encompasses financing for large corporates, institutional customers and value-added customers (export, project and asset financing), together with international operations and foreign branches.

**Capital markets activities** comprise investments in fixed-income instruments, equities and credit, together with brokerage services.

**Private banking** provides expertise in asset management and estate planning to entrepreneurs and private investors. It draws on the expertise of the group's specialist business lines and subsidiaries in France and abroad.

**Private equity** comprises equity investments, M&A advisory services and financial and capital markets engineering. It is organized around two businesses: CM-CIC Capital Finance and CM-CIC Investissement. CIC is one of the leading players in this segment in France outside the Paris region.

Data as at 31 December 2013

\* Full-time equivalent

# Service offer

CIC endeavors to establish a trusting and multi-channel relationship with its clientele of retail customers, associations and professional and corporate customers.

It constantly upgrades its branch network (15 new openings in 2013) and enhances its remote banking services by expanding its network of automatic teller machines and adding new *Filbanque* functions.

Drawing on the strength and solidity of the Crédit Mutuel-CIC group, it provides an ever more efficient range of services covering banking, insurance and new technologies that are adapted to young people in all age groups.

CIC provides a broad range of high value-added services to a clientele of high-net-worth customers and senior executives through its private banking entities in France and abroad.

## 3,872,578 retail customers

CIC meets its customers' expectations by listening and responding to their needs, making the right expertise available, and providing local decision-making capacity.

### Making banking easy

Whether you want to consult your accounts or make banking transactions, access your insurance policies, make fully secure payments or follow the stock market, a single subscription to *Filbanque* is all you need to manage your account from your computer, mobile phone or tablet, at any time and wherever you are.

Personal contracts (*Contrats Personnels*) include a service package with multiple options: you choose the services that suit you best and, with the *Web* option, you benefit from reduced rates if you receive your bank statements via *cic.fr*. Your payment instruments come with extensive guarantees and precious assistance. All cards incorporate the "contactless payment" function and some offer the *Différé plus* option, providing for payment in installments.

With *Crédit en Réserve*, *Allure Libre* and *Crédit Duo* accounts or a personal loan, you are equipped for any unforeseen expenses or impulse purchases, without needing to break your budget. And with *Etalis*, you can stagger a large expense over several months after paying it.

### Financing projects

When buying a car, you can choose between CIC's specific car loans and its long-term car rental solutions. You can pay all costs linked to your vehicle in monthly installments, either on a comprehensive or an à la carte basis. If you are planning to buy a house to live in or rent out, or to carry out home improvements, CIC offers a wide range of flexible and adaptable loans.

### Protecting your family and possessions

Besides home and motor insurance, which cover all your needs starting from initially financing a project, our range of services also covers healthcare, personal insurance and retirement. *Assurance Santé* provides a full range of coverage and services to meet your needs, from hospitalization and consultations with a general practitioner or specialist to buying glasses and dental care, with no conditions attached or medical questionnaire to fill

out. Your guarantees are immediate and your reimbursements are at a commensurate level.

### Building your capital and preparing the future

Your objectives change over your lifetime depending on whether you are single, in a couple, retired, or whatever your situation. To build up your savings, your advisor recommends products tailored to your priorities.

By combining *Livret A Sup* and *LDD Sup* savings accounts, you can invest up to €200,000 on advantageous and flexible terms and with complete security. And *SUPTRESO* automatically pays your surplus cash into a savings account, and conversely, tops up your current account when necessary.

With the *Compte évolutif*, you benefit from a guaranteed interest rate that is known at the subscription date and increases each year (maximum subscription period of five or ten years). Your capital remains available at all times and you can choose between taking interest out and reinvesting it.

*Plan assurance vie*, a multi-vehicle unit-linked contract, adapts to your needs through three formulas. And with *Livret Assurance*, a life insurance policy in euros, you can build up a supplementary source of income bit by bit, with a minimum guaranteed interest rate.

For an investment in the financial markets or in rental real estate, your advisor will recommend products best suited to your situation and objectives and can draw on the assistance of the bank's wealth management experts when necessary.

### Benefit from the most efficient new technologies

New technologies are a central feature of Crédit Mutuel-CIC's strategy, with innovative services designed to make life easier - multi-function automated teller machines, online subscription for consumer credit and home surveillance products being just a few examples. In telephone services, for example, CIC offers *CIC Mobile Cityzi*, a comprehensive solution with a new dimension that enables you to use your phone to pay in shops and on public transport. The range of telephone service packages has been extended further, to include for example the non-binding *Prompto* contract offering unlimited calls and SMS and MMS messaging and 3GB of web browsing, with a special price for holders of a CIC payment card.



## 695,212 self-employed professionals and associations

CIC favors a dual approach to advise its clientele of trades people, small retailers, self-employed and independent professionals and farmers: a global solution covering both professional and personal aspects, as all entrepreneurs need to look after their businesses and their families and prepare the future from a solid base; and a range of 'tailored' solutions.

### Services

Saving time by reducing administrative tasks is a priority that enables you to focus on your business. In a single contract, *Contrat Professionnel Global* comprises all the essential banking services for your business – bank cards, remote banking including all the functions that are indispensable for managing your business (*Filbanque*) and means of payment insurance – for a highly advantageous fee.

Payment solutions such as *TPE*, *Crédit vendeur*, *Assistance recouvrement CIC* and *PnF* (payments in installments) provide reassurance to your customers while optimizing your cash flows. *CM-CIC Paiement*, a secure online payment solution, offers three formulas according to the size of your e-commerce site. Two others are specific to mail-order sales and associations. And with the *Prévention fraude* module, you can set filter terms for payments considered too risky.

### Financing

With *CréaCIC*, business creators and acquirers have access to a comprehensive and tailored solution encompassing the initial financing, such as the PCE subsidized business creation or entrepreneur's loan, daily management, social security protection and advice both before and after launching a project.

Discounts, factoring, sales of trade receivables and overdraft facilities all finance your operating cycle and meet your cash requirements. With *CIC Inforisk*, you know the financial health of your trading partners.

The range of equipment and materials financing solutions is exhaustive, including leasing options with all-inclusive offers such as *Flash association* and *Autoconfort*, which combines a maintenance contract with a long-term vehicle lease, as well as remote surveillance of your business premises with *Protection Vol Pro*.

### Savings and wealth management

Whether your objectives are tax optimization, building capital, investing, preparing for retirement or transmitting wealth, your relationship manager will help you draw up a strategy tailored to your requirements.

Employee savings plans are a tax-efficient way of remunerating you and your employees, as well as motivating and increasing the loyalty of your staff. The *Epargne Force 3 (PEI)* and *Retraite Force 3 (PERCOI)* collective retirement savings plans are available to you if you have at least one employee.

### Personal insurance

As an entrepreneur, you need to protect your family and your company. *TNS Prévoyance* offers the choice between capital sum and annuity for your spouse in the event of your death, as well as daily income support in the case of incapacity to work. *PME Santé* offers your employees high-quality top-up family health cover, while *CIC Homme clé* provides insurance against the absence of employees who are key to the functioning of your business.



## 120,443 corporate customers

CIC's relationship managers are in close contact with businesses of all sizes and their executives, drawing on Cr dit Mutuel-CIC's business centers and subsidiaries to provide these customers with tailored solutions and extensive expertise.

### Flow management

Encompassing the monitoring, management and security of financial inflows and outflows and the optimization of cash surpluses, our innovative electronic payment, bank connectivity and remote banking services are at the cutting edge of technology.

To simplify the management of your domestic and international flows, fully secure multimedia tools facilitate your dealings with your financial partners. In this way, you strengthen the trust of your partners, reduce or eliminate the paper management of your transactions and hence generate instant productivity gains.

The group is highly involved in the *SEPA* project, which it has been instrumental in developing, and helps businesses migrate to the new European means of payment, with services, tools, advice and a special downloadable guide.

### Cash management

By investing in term deposits – including one with step-up rates over three years – CDN negotiable term deposits, BMTN medium-term negotiable notes, UCITS and *CIC Acti-tr sorerie*, you automatically boost the return on your cash. And CIC's trading specialists are available to help you hedge against currency and interest-rate risks.

### International

CIC is your day-to-day partner for obtaining information, identifying suitable contacts, targeting potential customers, financing your growth and choosing your means of payment. Through its 38 international branches and representative offices, as well as specialist subsidiaries such as *CM-CIC Aidexport*, it can offer ad hoc services, such as market research, organization of trade missions, country days, partnerships and setting up of operations.

### Operating cycle

We offer numerous solutions to finance your operating cycle, including surety bonds, guarantees, short-term loans and, internationally, foreign currency advances and management of receivables arising abroad.

*CM-CIC Factor*'s factoring agreements combine financing, credit insurance and the management and recovery of invoices, thereby protecting you against the risk of payment default and securing your trade receivables.

### Investment

Whether for acquiring or renovating premises or production facilities or innovating, CIC's solutions range from conventional loans to real estate, equipment or vehicle leasing and finance of all durations.



### Social engineering

Deferred collective remuneration (profit sharing, incentive plans and employee savings plans) and group insurance cover (retirement indemnities, plans under Article 39/83 of the French Tax Code, health and personal insurance) are fully covered in an advantageous tax framework.

*Force 3 Entreprise* allows small businesses with 11-49 employees to build up personal savings and prepare for retirement with a combination of profit-share agreements, PEI company savings plans (five-year maturity) and PERCOI company retirement savings plans (paid at retirement). It is open to all employees, including the chief executive and his or her spouse, on certain conditions.

### Financial engineering

A company inevitably faces a variety of complex financial, legal and accounting issues throughout its life, from creation to organic growth, growth through acquisitions and transmission. CIC's experts can help you at each of these key phases.

# Activity of the regional banks

## CIC (Greater Paris region) <sup>(1)</sup>

Total customers:	716,639
• <i>individuals</i>	593,959
• <i>associations</i>	12,158
• <i>self-employed professionals</i>	94,599
• <i>corporates</i>	15,923
ATMs	321
Customer loans	15,616
Customer deposits	17,347
Managed savings	10,488
P&C insurance (no. contracts)	443,813

## CIC Ouest

Total customers:	742,061
• <i>individuals</i>	612,070
• <i>associations</i>	10,883
• <i>self-employed professionals</i>	96,967
• <i>corporates</i>	22,141
ATMs	385
Customer loans	17,725
Customer deposits	12,759
Managed savings	9,496
P&C insurance (no. contracts)	504,109

## CIC Sud Ouest

Total customers:	447,458
• <i>individuals</i>	355,719
• <i>associations</i>	8,866
• <i>self-employed professionals</i>	71,201
• <i>corporates</i>	11,672
ATMs	330
Customer loans	9,520
Customer deposits	6,886
Managed savings	3,201
P&C insurance (no. contracts)	303,425

## CIC Nord Ouest

Total customers:	772,372
• <i>individuals</i>	652,274
• <i>associations</i>	9,872
• <i>self-employed professionals</i>	90,799
• <i>corporates</i>	19,427
ATMs	332
Customer loans	16,678
Customer deposits	13,185
Managed savings	8,370
P&C insurance (no. contracts)	579,929

## CIC Est

Total customers:	1,035,010
• <i>individuals</i>	872,692
• <i>associations</i>	15,184
• <i>self-employed professionals</i>	124,304
• <i>corporates</i>	22,830
ATMs	507
Customer loans	21,911
Customer deposits	16,337
Managed savings	10,776
P&C insurance (no. contracts)	693,113

## CIC Lyonnaise de Banque

Total customers:	974,693
• <i>individuals</i>	785,864
• <i>associations</i>	18,679
• <i>self-employed professionals</i>	141,700
• <i>corporates</i>	28,450
ATMs	584
Customer loans	23,709
Customer deposits	18,621
Managed savings	13,037
P&C insurance (no. contracts)	647,372

(1) Data for the retail banking network.

Data at 31 December, 2013, end-of-month principal amounts in millions of euros.

**CIC (1)**

6 avenue de Provence  
75009 Paris  
Tel: +33(0)1 45 96 96 96  
www.cic.fr

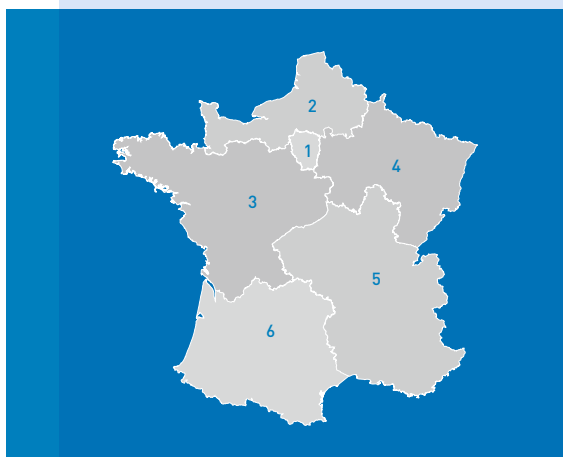
Chairman and chief executive officer:  
Michel Lucas

Deputy chief operating officer:  
Alain Fradin

Deputy chief executive:  
Philippe Vidal

Director of the retail banking network:  
Daniel Baal

Director of the corporate banking network:  
René Dangel

**CIC Nord Ouest (2)**

33 avenue Le Corbusier  
59800 Lille  
Tel: +33(0)3 20 12 64 64  
www.cic.fr

Chairman and chief executive  
officer: Stelli Prémaor

Deputy chief operating officers:  
Éric Cotte – Bernard Duval

**CIC Ouest (3)**

2 avenue Jean-Claude Bonduelle  
44000 Nantes  
Tel: +33(0)2 40 12 91 91  
www.cic.fr

Chairman and chief executive  
officer: Michel Michenko

Deputy chief operating officers:  
Michel David – Laurent Métral

**CIC Est (4)**

31 rue Jean Wenger-Valentin  
67000 Strasbourg  
Tel: +33(0)3 88 37 61 23  
www.cic.fr

Chairman and chief executive  
officer: Nicolas Théry

Director of resources:  
Dominique Bellemare

Director of operations:  
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:  
Philippe Vidal

Chief executive:  
Isabelle Bourgade

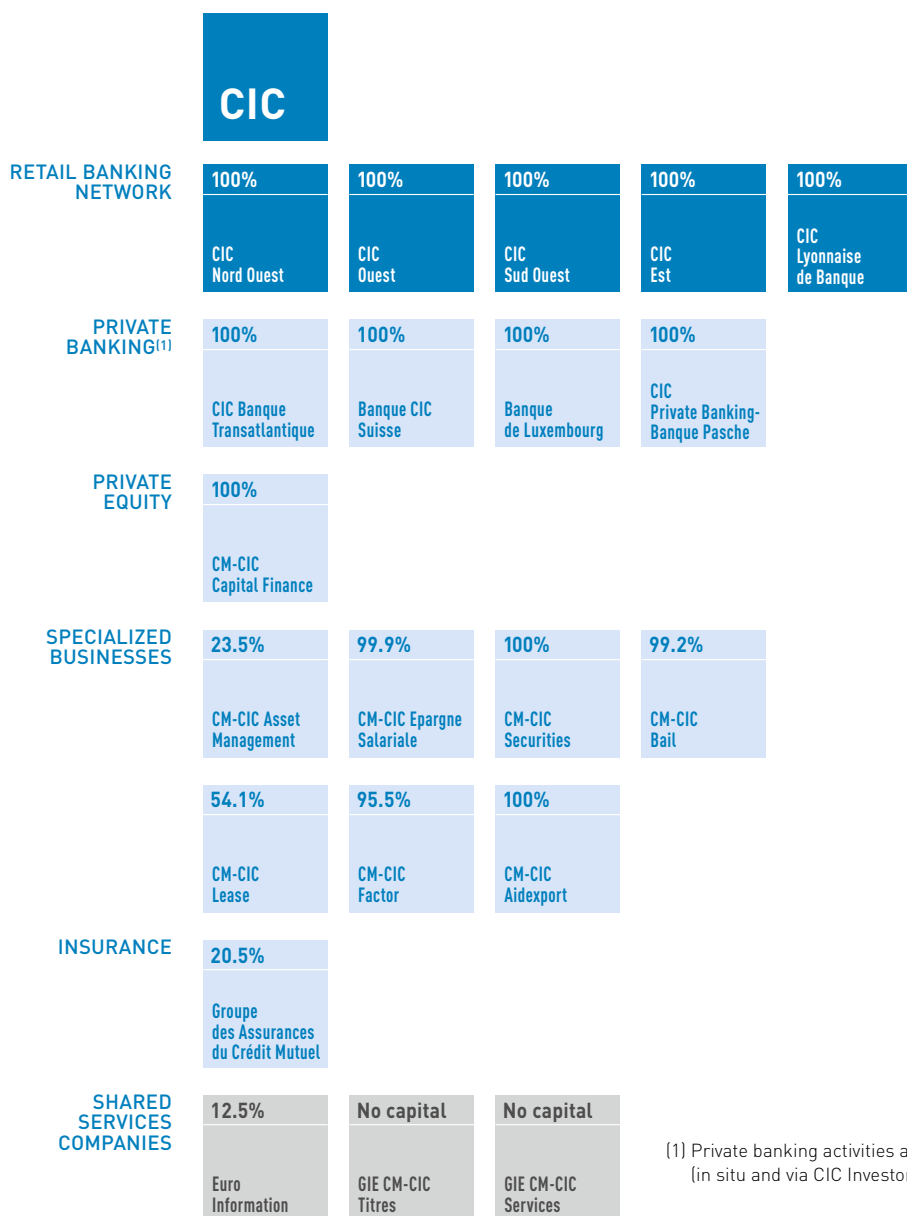
**CIC Sud Ouest (6)**

Cité Mondiale  
20 quai des Chartrons  
33058 Bordeaux Cedex  
Tel: +33(0)5 57 85 55 00  
www.cic.fr

Chairman and  
chief executive officer:  
Pascale Ribault

# Simplified organization chart

The percentages indicate the portion of the entity controlled by CIC as defined under Article L.233-3 of the French Commercial Code (*Code de Commerce*). Crédit Mutuel also holds shares in companies not controlled by CIC (i.e. in which ownership is less than 50%). They are therefore controlled by Crédit Mutuel-CIC group in accordance with the terms of the same article of the French Commercial Code.



(1) Private banking activities are also conducted by CIC's Singapore branch (in situ and via CIC Investor Services Limited in Hong Kong).

## CIC comprises:

- CIC (Crédit Industriel et Commercial), the holding company and head of the bank network, which also acts as the regional bank for 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;
- specialist entities and service companies serving the whole group.

## Crédit Mutuel stockholdings by business:

### Specialized businesses

CM-CIC Asset Management: 76.5%  
 CM-CIC Bail: 0.8%  
 CM-CIC Lease: 45.9%  
 CM-CIC Factor: 4.5%

### Insurance

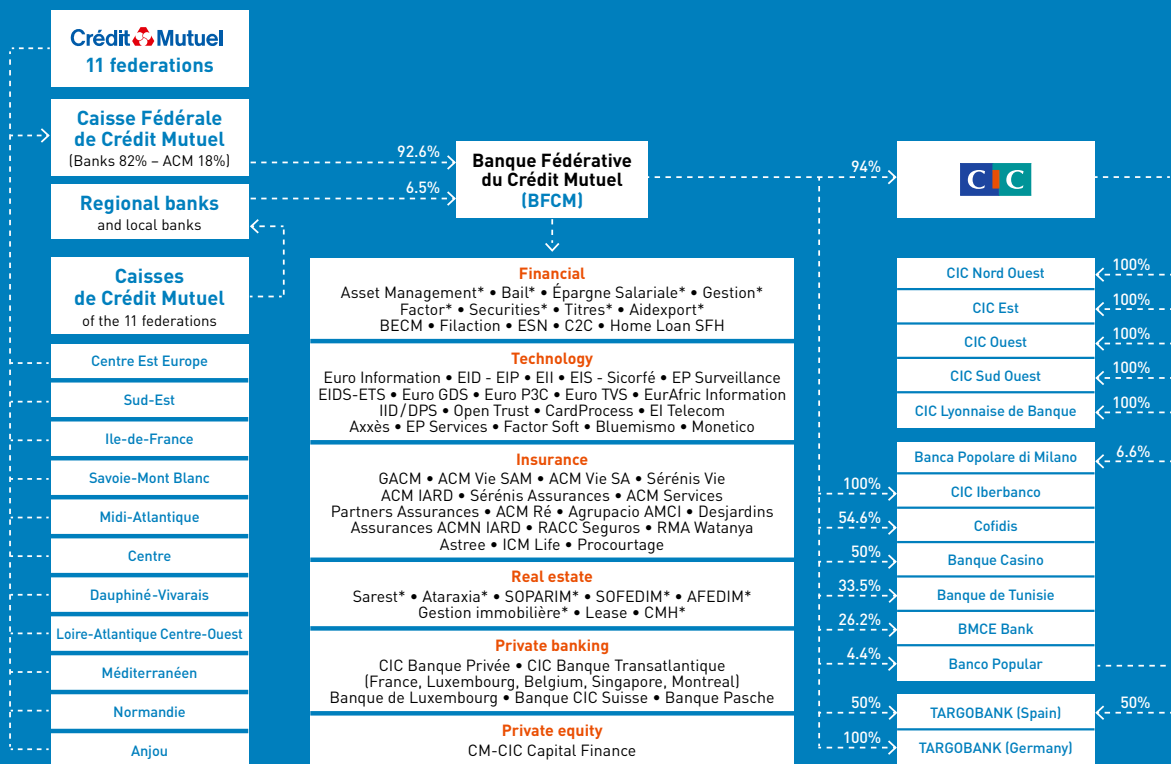
Groupe des Assurances du Crédit Mutuel: 79.5%

### Shared service companies

Euro Information: 87.5%



# The strength of an international group



\* CM-CIC subsidiary



- 1 CM-CIC Bail Belgique – BT Belgium Cofidis – Partners (Insurance)
- 2 Banque de Luxembourg – BT Luxembourg ICM Life (Insurance)
- 3 CIC Private Banking – Banque Pasche Banque CIC Suisse

# International and specialist network

## International network

### Europe

#### Germany

Wilhelm-Leuschner  
Strasse 9-11  
D 60329 Frankfurt am Main  
Tel: +49 69 97 14 61 01  
E-mail: infofra@frankfurt.cic.fr  
Christoph Platz-Baudin

#### Belgium and the Netherlands

Banque Transatlantique  
Belgique  
Rue de Crayer, 14  
1000 Brussels  
Tel: +32 (0) 2/554 18 90  
E-mail: cicbruxelles@  
cicbanques.be  
Gaëtan Cröen

#### Spain

Calle Claudio Coello  
N° 123 – 6ª planta  
28006 Madrid  
Tel: +34 91 310 32 81/82  
E-mail: cic.madrid@  
cicmadrid.com  
Rafael Gonzalez-Ubeda

#### United Kingdom

Veritas House  
125 Finsbury Pavement  
London EC2A 1HX  
Tel: +44 20 74 54 54 00  
Ubaldo Bezoari

#### Hungary

Budapesti kepviseleti Iroda  
Fő utca 10  
H-1011 Budapest  
Tel: +36 1 489 03 40  
E-mail: cicbudapest@  
cicbudapest.hu  
Kalman Marton

#### Italy

Corso di Porta Vittoria, 29  
20122 Milan  
Tel: +39 02 55 19 62 42  
E-mail: cicmilano@cicmilano.it  
Luigi Caricato

#### Poland

Ul Stawki 2  
INTRACO 29 p.  
00-193 Warsaw  
Tel: +48 22 860 65 01/02/03  
E-mail: cicvarsovie@  
cicvarsovie.pl  
Barbara Kucharczyk

#### Portugal

Avenida de Berna n° 54, 6° A  
1050-043 Lisbon  
Tel: +351 21 761 47 11/12  
E-mail: ciclisbonne@cmcc.com  
Henrique Real

#### Czech Republic

Malá Stepánska 9  
12000 Prague CZ  
Tel: +420 2 24 91 93 98  
E-mail: cicprague@cicprague.cz  
Zdenka Stibálová

#### Romania

Str. Herastrau nr.1, etaj 2  
Apt. 6, Sector 1  
011981 Bucharest  
Tel: +40 21 203 80 83  
E-mail: cic@cicbucarest.ro  
Georges Anagnostopoulos

#### Russian Federation – CIS

9, korp. 2A  
Kutuzovskiy prospekt  
Office 93-94  
121248 Moscow  
Tel: +7 495 974 12 44  
E-mail: cic-moscow@  
cic-moscow.ru  
Nikita Stepanchenko

#### Sweden, Baltic countries and Scandinavia

Kronobergsgatan 27  
SE – 112 33 Stockholm  
Tel: +46 8 611 47 11  
E-mail: cicstockholm@  
cic.pp.se  
Martine Wahlström

#### Switzerland

29 avenue de Champel  
1211 Geneva 12  
Tel: +41 22 839 35 06  
E-mail: nadine.johnson@cic.ch  
Nadine Johnson

#### Turkey

Suleyman Seba Cad. N° 48  
BJK Plaza A Blok K:4 D:41  
Akaretler  
34357 Besiktas Istanbul  
Tel: +90 212 227 67 39  
E-mail: cicturkey@  
cicturkey.com  
Mehmet Bazyar

### Africa

#### Algeria

4 rue Mohamed Abdou  
(ex-Rochet)  
El Mouradia  
16000 Algiers  
Tel: +213 21 27 47 37  
E-mail: cicbalg@  
cicalgeria.com.dz  
Ahmed Mostefaoui

#### Egypt

28 rue Cherif  
Cairo 11-111  
Tel: +20 2 23 93 60 45  
E-mail: cicegypt@soficom.net  
Hussein M. Lotfy

#### Morocco

157 avenue Hassan II  
6° étage  
20000 Casablanca  
Tel: +212 5 22 22 66 60  
E-mail: cicmaroc@  
cicmaroc.ma

#### Tunisia

Immeuble Carthage Center  
Rue du Lac de Constance  
1053 Les Berges du Lac – Tunis  
Tel: +216 71 96 23 33/96 30 78  
E-mail: cictunisie@cictunisie.tn  
Emna Ben Amor – Dimassi

### Middle East

#### Lebanon and Middle East

Achrafieh  
Rue de l'archevêque Ghofrayel  
Immeuble Attar – rdc gauche  
Beirut  
Tel: +961 1 216 320  
E-mail: cicba@cyberia.net.lb  
Blanche Ammoun

#### United Arab Emirates

Dubai-Al Wasl-Sheikh  
Zayed Road  
Dubai National Insurance Building  
1<sup>st</sup> Floor – Office 106  
PO Box: 16732 Dubai  
United Arab Emirates  
Tel: +00971 4 325 1559  
E-mail: cicba@emirates.net.ae  
Blanche Ammoun

### Americas

#### Brazil

CIC Do Brasil  
Rua Fidêncio Ramos, 223  
13 Andar – Cj 132  
CEP 04551 – 010  
São Paulo SP  
Tel: +55 11 3846 22 12  
E-mail: cicbrasil@  
brasil-cic.com.br  
Luiz Mendes de Almeida

#### Canada

1170 rue Peel  
Bureau 601  
Montreal, Quebec H3B 4P2  
Tel: +1 514 985 4137  
E-mail: cicmontreal@cic.fr  
David Eap

#### Chile

Edificio World Trade Center  
Santiago  
Av. Nueva Tajamar 481  
Torre Norte – Oficina 1401  
Las Condes  
Santiago de Chile  
Tel: +56 2 2 203 67 90  
E-mail: cicbanqueschili@  
cicsantiago.cl  
Sylvie Le Ny

#### United States

CIC  
520 Madison Avenue  
New York, N.Y. 10022  
Tel: +1 212 715 44 00  
E-mail: sfrancis@cicny.com  
Steve Francis

#### Mexico

Galileo 20 PH A  
Colonia Polanco  
Delagacion Miguel Hidalgo  
11560 Mexico D.F.  
Tel: +52 55 52 80 83 87  
E-mail: cicmexico@cicmexico.mx  
Olivier Soulard

#### Venezuela

Centro Plaza – Torre A  
Piso 12 – Oficina 1  
Avenida Francisco de Miranda  
Caracas  
Postal address:  
Apartado Postal 60583  
Caracas 1060  
Tel: +58 212 285 45 85/  
286 25 03  
E-mail: cicvenezuela@  
cicvenezuela.com.ve  
Pierre Roger

### Asia

#### East China/Shanghai

Room 2005  
Shanghai Overseas Chinese  
Mansion  
N° 129 Yan An Xi Road (w)  
Shanghai 200040  
Tel: +86 21 62 49 66 90/69 27  
E-mail: cicshanghai@  
cicshanghai.cn  
Shan Hu

#### North China/Beijing

Room 310, Tower 1,  
Bright China  
Chang An Building  
N° 7 Jianguomennei Dajie  
Dong Cheng District  
Beijing 100005 P.R.  
Tel: +86 10 65 10 21 67/68  
E-mail: cicpekin@cicpekin.cn  
Wenlong Bian

#### South China/Hong Kong

22<sup>nd</sup> Floor, Central Tower  
28 Queen's Road Central  
Hong Kong  
Tel: +85 2 25 21 61 51  
E-mail: cichongkong@  
cichongkong.com  
Pierre Garnier

#### South Korea

Samsung Marchen House 601  
Il-San-Dong-Ku  
Jang-Hang-Dong-2-Dong 752  
Goyang 410-837  
South Korea  
Tel: +82 31 901 1225  
E-mail: cicseoul@hanmail.net  
Isabelle Hahn

#### India

A-31 Feroz Gandhi Marg  
Lajpat Nagar Part 2  
New Delhi 110 024  
Tel: +91 11 41 68 06 06  
E-mail: cicindia@cicindia.net  
Mathieu Jouve Villard

**Indonesia**

Wisma Pondok Indah 2  
Suite 1709  
Jalan Sultan Iskandar Muda  
Pondok Indah Kav. V-TA  
Jakarta Selatan 12310  
Tel: +62 21 765 41 08/09  
E-mail: cicindonesia@  
cicindonesia.co.id

**Japan**

Sun Mall Crest 301  
1-19-10 Shinjuku  
Shinjuku-ku  
Tokyo 160 – 0022  
Tel: +81 3 32 26 42 11  
E-mail: cictokyo@cic-banks.jp  
Frédéric Laurent

**Singapore**

12 Marina Boulevard #37-01  
Marina Bay Financial Center  
Tower 3  
Singapore 018982  
Tel: +65 65 36 60 08  
www.cic.com.sg  
E-mail: angladje@  
singapore.cic.fr  
Jean-Luc Anglada

**Taiwan**

2F, N° 61, Tien-mou West Road  
11156 Taipei  
Tel: +886 2 2874 7645/46  
E-mail: cictaiwan@cictaiwan.tw  
Henri Wen

**Thailand**

496-502 Amarin Tower  
10<sup>th</sup> floor  
Ploenchit road  
Lumpini Pathumwan  
Bangkok 10330  
Tel: +662 305 6894  
E-mail: cicthai@loxinfo.co.th  
Abhawadee Devakula

**Vietnam**

c/o Openasia Group  
7<sup>th</sup> Floor, Unit 7B1  
Han Nam building  
65 Nguzen Du, Ben Nghe Ward  
District 1  
Ho Chi Minh City  
Tel: +848 391 05 029  
E-mail: cicvietnam@  
openasiagroup.com  
Daitu Doan Viet

**Oceania****Australia**

Suite 1503, Level 15 Chifley  
Tower  
2 Chifley Square  
Sydney NSW 2000  
Australia  
Tel: +612 9926 0701  
E-mail: suttonle@australia.cic.fr  
Lee Sutton

**Specialist network****France****Private banking**

**CIC Banque Transatlantique**  
26 avenue Franklin D.Roosevelt  
75008 Paris  
Tel: +33 (0)1 56 88 77 77  
www.banquetransatlantique.com  
Chairman and chief executive  
officer:  
Bruno Julien-Laferrrière  
Chief operating officer:  
Hubert Veltz

**Private equity**

**CM-CIC Capital Finance**  
4-6 rue Gaillon  
75002 Paris  
Tel: +33 (0)1 42 66 76 63  
www.cmcic-capitalfinance.com  
Chairman of the executive board:  
Antoine Jarmak  
Members of the executive board:  
Carl Arnou – Pierre Tiers

**Belgium****Private banking**

**Banque Transatlantique  
Belgium**  
Rue De Crayer, 14  
1000 Brussels  
Tel: +32 2 626 02 70  
E-mail: btb@  
banquetransatlantique.be  
Fabrice de Boissieu  
Michel de Villenfagne

**United Kingdom****Private banking**

**CIC Banque Transatlantique**  
125 Finsbury Pavement  
London EC2A 1HX  
Tel: +44 20 74 96 18 90  
E-mail: btlondres@  
banquetransatlantique.com  
Elisabeth A. Markart

**Luxembourg****Private banking**

**Banque de Luxembourg**  
14 boulevard Royal  
L 2449 Luxembourg  
Tel: +352 49 92 41  
E-mail:  
banquedeluxembourg@bdl.lu  
Pierre Ahlborn  
Philippe Vidal

**Banque Transatlantique  
Luxembourg**

17 Côte d'Eich – BP 884  
L 2018 Luxembourg  
Tel: +352 46 99 891  
E-mail: btl@  
banquetransatlantique.lu  
Didier Huard  
Méridéc Portier

**Switzerland****Private banking**

**CIC Private Banking-  
Banque Pasche**  
10 rue de Hollande  
PO Box: 5760  
1211 Geneva 11  
Tel: +41 22 818 82 22  
E-mail: pasche@cm-bpgroup.ch  
Christophe Mazurier

**Banque CIC Suisse**

13 place du Marché  
4001 Basel  
Tel: +41 61 264 12 00  
E-mail: info@cic.ch  
Thomas Müller  
Philippe Vidal

**CIC Banque Transatlantique**

**Private Wealth**  
29 avenue de Champel  
Geneva 1206  
Tel: +41 22 346 10 10  
E-mail: btgeneve@  
transatlantiqueprivatewealth.ch  
Nicolas Paillard

**Canada****Private banking**

**CIC Banque Transatlantique**  
1170 rue Peel – Bureau 601  
Montreal (Quebec) H3B 4P2  
Tel: +1 514 985 4137  
E-mail: btmontreal@  
banquetransatlantique.com  
David Eap

**United States****Private banking**

**CIC Banque Transatlantique**  
520 Madison Avenue  
New York, N.Y. 10022  
Tel: +1 212 644 42 19  
E-mail: btnewyork@  
banquetransatlantique.com  
Pascal Le Coz

**Hong Kong****Private banking**

**CIC Banque Transatlantique**  
22/F, Central Tower  
28 Queen's Road Central  
Hong Kong  
Tel: +852 2106 0391  
E-mail: bthongkong@  
banquetransatlantique.com  
Juliette Michelin-Tang  
**CIC Investor Services Limited**  
22<sup>nd</sup> Floor, Central Tower  
28 Queen's Road Central  
Hong Kong  
Tel: +85 2 21 06 03 88  
E-mail: loti@hongkong.cic.fr  
Timothy Lo

**Singapore****Private banking**

**CIC Banque Transatlantique**  
12 Marina Boulevard # 37-02  
Marina Bay Financial Center  
Tower 3  
Singapore 018982  
Tel: +65 64 41 20 00  
E-mail: btsingapour@  
banquetransatlantique.com  
Yves Pinsard  
**CIC Singapore**  
12 Marina Boulevard # 37-02  
Marina Bay Financial Center  
Tower 3  
Singapore 018982  
Tel: +65 62 31 98 80  
www.cic.com.sg  
E-mail: kwekpa@singapore.cic.fr  
Paul Kwek

[www.cic.fr](http://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](http://www.cic.fr) – Paris Trade and Companies Registry no. 542 016 381  
Register of Insurance Intermediaries no. 07 025 723 ([www.orias.fr](http://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