



# CIC – IN BRIEF

*Figures as at 12/31/2015*

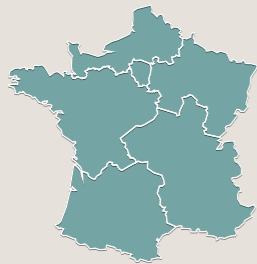


**Construisons dans un monde qui bouge.  
*Building the future in a changing world***



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

1 PROFILE



A  
**LEADING  
BANK IN FRANCE  
AND ABROAD**


CIC benefits from the strength of its parent company, Crédit 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.

Backed by its corporate governance model and committed to serving the economy, the community and the environment, CIC operates as a responsible bank.


KEY FIGURES

 Nearly **5 million** customers\*

 More than **20,000** employees

 More than **2,000** branches in France

 **35 representative** offices abroad

 **€4,782 million** of net banking income

AN ACTIVITY ORGANIZED INTO  
**FIVE BUSINESS LINES**

**1 Retail banking** encompasses the banking network and specific activities: insurance, equipment and real-estate leasing, factoring, fund management, employee savings plans and real estate.

**2 Financing** draws on all the group's specialist expertise and operations to serve corporate and institutional customers, providing them with personalized, long-term support.

**3 Capital markets activities** particularly the CM-CIC Market Solutions business line, provide investment, hedging and market financing solutions to our corporate customers, institutional investors and asset management companies.

**4 Private banking** provides wealth management and estate planning expertise to business owners and their families and to private investors. This business line operates through specialized subsidiaries, of which the main ones are CIC Banque Privée and Banque Transatlantique, in France and abroad.

**5 Private equity** encompasses equity investments, merger-acquisition advisory and financial and stock market engineering. CM-CIC Investissement, the leading bank-owned private equity operator in France, is now the equity financing arm for all the business lines in France.

\* Banking network.

## ACTION PRINCIPLES FOR CONSTANTLY IMPROVING SERVICE TO CUSTOMERS

For CIC, CLOSENESS is central to the customer relationship.

In addition to its 2,000 branches in France, the bank offers customers access to all remote banking channels.

The group's 20,000 employees LISTEN TO and SERVE nearly 5 million customers. Trained on a regular basis, they offer EFFICIENT PRODUCTS, adapted to customer demand and to the economic conditions.

Lastly, pooling energies and skills contributes to financing the regional economies while taking into account the group's economic, social and societal impact.

### BUILDING THE FUTURE TOGETHER

A home, a car, retirement, protecting the family, preparing for unforeseen events, insurance, personal or business asset management... each customer has a different goal. The bank's mission is to advise each customer on how to achieve their projects successfully. CIC offers a wide range of competitive and adaptable products to provide each customer with an «easy banking experience» and make everyday life easier. As a promoter of socially responsible investment, CIC offers its customers a range of responsible services and products. It encourages solidarity savings and environmentally friendly practices.

### PUTTING NEW TECHNOLOGIES AT THE SERVICE OF PEOPLE

New technologies are a central feature of CIC's strategy, giving fast and effective access to efficient services: multi-function automated teller machines, online consumer credit, home surveillance, telephone services are just a few of the numerous areas in which CIC builds its expertise each year with the aim of ever better serving its customers.

### AN ECONOMICALLY RESPONSIBLE ATTITUDE

CIC is closely involved in the economic development of the regions it serves and of their economic agents. It is actively engaged in financing the real economy by supporting enterprise initiatives and business start ups. It encourages lasting investment in SMEs and mid-tier companies.

With more than 20,000 employees, of whom more than 96% are employed under permanent contracts, CIC is one of France's largest employers. It implements a policy of optimizing skills, of integration and ensuring equal opportunities. Its corporate governance is based on a Board of Directors with four special committees that report to it regularly on the work in progress and on compliance with group ethics.

**CLOSENESS, ADAPTABILITY, INNOVATION AND ECONOMIC RESPONSIBILITY FOR ADAPTING TO A CHANGING WORLD.**



## BUSINESS VITALITY AND FINANCIAL STRENGTH

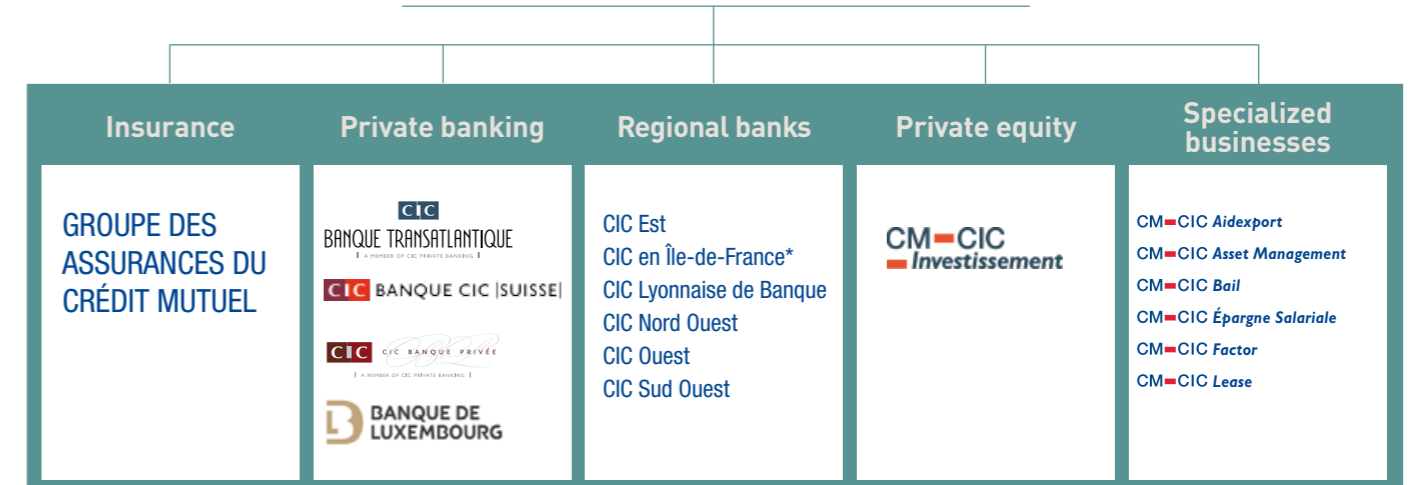
CIC's dynamic growth momentum continued in 2015. The number of customers and branches continued to grow, as did outstanding loans, deposits, insurance and service activities (remote banking, home surveillance and telephone services).

Net income attributable to the company amounted to €1,117 million in 2015 (income before tax totaled €1,702 million, up by 14.8% compared with 2014).

This good performance reflects the trust placed in the bank by its 5 million customers thanks to the commitment and know-how of its 20,000 employees. It also validates a business strategy under which CIC benefits from the increased strength of its parent, Crédit Mutuel, of which it has been a subsidiary since 1998.

CIC - 2015 KEY FIGURES (in € millions)		LONG-TERM RATINGS	
NET BANKING INCOME <b>4,782</b>	TOTAL ASSETS <b>253,976</b>		<b>Standard &amp; Poor's A</b> Negative outlook
NET INCOME ATTRIBUTABLE TO THE COMPANY <b>1,111</b>	EQUITY <b>13,133</b>		<b>Moody's Aa3</b> Stable outlook
COST/INCOME RATIO <b>62.8%</b>	BASEL 3 COMMON EQUITY TIER 1 1 Excluding transitional measures <b>11.7%</b>		<b>Fitch Ratings A+</b> Stable outlook
OUTSTANDING DEPOSITS <b>€ 130 billion</b> (+ 6.6%)	OUTSTANDING LOANS <b>€ 157,2 billion</b> (+ 7.1%)		

### Our brands and business lines



\* CIC, the holding company and head entity of the bank network, also operates as the regional bank for the greater Paris region.



## AT CIC, SOCIAL COMMITMENT IS PART OF **RESPECT** FOR PEOPLE AND THEIR ENVIRONMENT

CIC's actions manifest its values of solidarity and responsibility, helping to build a society that is aware of sustainable development issues.

# ④ COMMITMENTS

### WEAVING CULTURAL AND ENVIRONMENTAL PARTNERSHIPS FOR A SUSTAINABLE WORLD

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 temporary exhibitions there. Outside Paris, CIC's cultural patronage is rich and varied: Colmar international festival (CIC Est), the André Diligent museum of Art and Industry (La Piscine) in Roubaix (CIC Nord Ouest); a music festival in Maguelone (CIC Sud Ouest); the youth opera program *Les Jeunes à l'Opéra* (CIC Lyonnaise de Banque); patronage of the Pont-Aven Museum (CIC Ouest).

Classical music is another central theme of CIC's patronage. CIC supports young musicians throughout France and is a partner of the "Victoires de la musique classique" classical music awards. It has acquired a highly-prized cello to be used by Ophélie Gaillard, whose records and concerts are financed by CIC. CIC is also a founding partner of the internationally renowned Aix-en-Provence Easter festival.

**With regard to the environment,** CIC encourages responsible investment by offering tailored products and services. It also finances major environmental projects at regional level, in particular solar photovoltaic plants and other projects linked to energy savings.

### PLACING PEOPLE AND JOBS AT THE HEART OF ITS CONCERNS

CIC continues to implement a policy of optimizing employees' skills and career paths. As a leading employer, it favors long-term employment and promotes equal opportunities. Its innovative training policy supports employees throughout their careers.

### PROPOSING SPECIAL SOLUTIONS FOR YOUNG PEOPLE

CIC supports young people in their ambitions and throughout the various stages required to achieve these goals: apprenticeships, higher studies in France or abroad, driving licenses, first home, first job, starting a company, etc. and proposes a personalized solution at each stage.

## Together building tomorrow's world

### A tailored offer

Objectif Premier Emploi, Contrat Personnel Jeune Actifs, personalized coaching, special telephone services, etc. At CIC, the offer is adapted to each customers' needs.

### Dedicated partnerships with:

- The young entrepreneurs association *Mouvement pour les jeunes et les étudiants entrepreneurs et porteurs de projets...* (MoovJee),
- COFOM (*Comité français des olympiades des métiers*) and WorldSkills France for apprenticeships and professional training.

### Strong commitments, throughout France, to:

- **universities and institutes:** Fondation Centrale Initiatives (Centrale business schools in Lille, Nantes and Marseille); Lille Catholic University; Dijon Business School (École supérieure de Commerce); ÉDHEC business school; ICN business school in Nancy (Institut Commercial de Nancy); Audencia in Nantes; ONISEP in Strasbourg and the Lyon Management School.
- **and social insertion bodies** such as *Areli Émergence* through CIC Nord Ouest, *Fondation Émergences* and *Sport dans la Ville* through CIC Lyonnaise de Banque, *Trajectoires* through CIC Est, etc.



## COMMERCIAL OFFER: QUALITY SERVICE IS THE PRIORITY

CIC rolls out its offer and adapts it to the needs and expectations of each customer. It is therefore not surprising that nearly 5 million customers have placed their trust in the bank.

As a partner to all of its customers for their goals and projects, CIC pursues its development strategy with three objectives:

- provide **QUALITY** service to its customers,
- propose **ADAPTED AND COMPETITIVE PRODUCTS**,
- help finance the **ECONOMY** in the regions it serves.



### Remote banking, e-commerce, 'contactless': CIC draws on innovation and every form of access to provide the best possible service

#### CIC, a multi-choice network

- more than 2,000 branches
- 352 million connections to Filbanque in 2015
- 2,303,407 cards sold to retail customers, including more than 376,000 added value cards
- 2,376 ATMs and 1,353 dedicated deposit facilities
- 440,000 mobile telephone lines

#### Filbanque, simplicity online

Filbanque subscribers have access to their accounts and insurance policies 24h/7 days through a dedicated space on the website. Through a completely personalized service, in conjunction with the branches, users can obtain quotes, subscribe online, change coverage or switch between policies. Customers can access their accounts from their computer, mobile phone or tablet, at any time, wherever they are.

### OFFERING TAILORED SOLUTIONS TO INDIVIDUALS...

CIC's core retail banking business continued to grow in 2015. CIC meets the needs of each of its nearly 4 million individual customers by listening to their needs, being available and responding quickly. It offers them a comprehensive set of management and information tools. CIC has designed solutions to make banking easy for its customers in every possible way, whether they wish to consult their accounts or make banking transactions, access their insurance policies, make fully secure payments or monitor the stock market.

### ... AND TO PROFESSIONALS AND ASSOCIATIONS

With more than 2,225 specialized account managers, CIC advises tradespeople, small retailers, self-employed and independent professionals and farmers. CIC favors a dual approach to developing this segment: a global approach covering both personal and professional needs with dedicated solutions to build the future on a solid base, and a range of tailored solutions.

CIC won more than 70,000 new customers in 2015, strengthening its leadership in this market and confirming its commitment to supporting the 665,000 professional customers that have given it their trust.

Similarly, the 92,000 associations in CIC's customer base attest to a well-suited offer that meets the specific needs of this sector.

### SUPPORTING CORPORATES WITH EFFICIENT SERVICES...

CIC's strategy is underpinned by values such as close contact, responsiveness, and expertise, making it the bank for companies and their managers. Its capacity for innovation and the expertise of its business centers enable it to meet every need. At the heart of the customer relationship lies CIC's account manager, who partners with the entrepreneur and guarantees the quality and effectiveness of a relationship based on mutual trust. It is therefore no accident that more than 11,500 entrepreneurs joined CIC. Entreprises in 2015. There are from now on 127,000 to trust us..

### ... AND TOP-LEVEL EXPERTISE FOR LARGE CORPORATE AND INSTITUTIONAL CUSTOMERS

CIC operates worldwide in all areas of private banking and corporate banking with a wide range of value-added services for family offices, large corporates and institutional investors.



CIC'S 20,000  
**EMPLOYEES**  
ARE COMMITTED TO  
THEIR **CUSTOMERS**  
TO BUILD THE FUTURE  
**TOGETHER**  
IN A CHANGING WORLD.

**CIC Auto**  
A one-stop shop for financing, insuring and buying your car.

**Objectif Premier Emploi**  
At last, a bank that helps you connect to the job market.

**Prêt Entreprises Innovantes**  
Delayed payment to allow your project the time to grow.

Construisons dans un monde qui bouge.

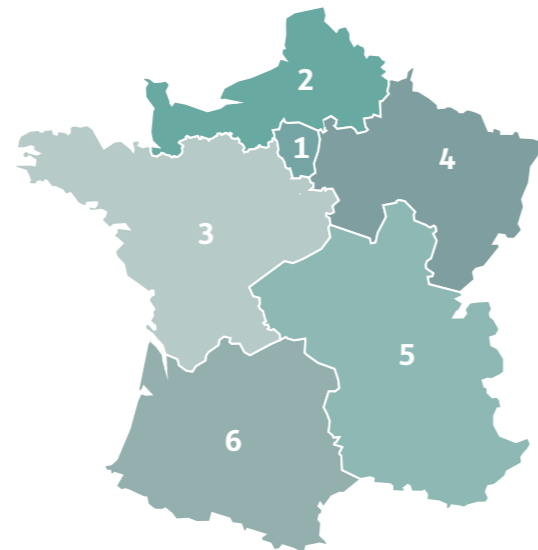
# OUR ORGANIZATION

CIC comprises:

- CIC (Crédit Industriel et Commercial), the holding company and head entity 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.
- a number of entities specialized by business line complete CIC's organization and services offering. These include mainly CM-CIC Aidexport, CM-CIC Asset Management, CM-CIC Bail, CM-CIC Factor, CM-CIC Lease 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:  
Alain Fradin  
Deputy Chief Executive Officers:  
Daniel Baal, Philippe Vidal



## 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 and 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 and 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 and Chief Executive Officer:  
Nicolas Théry

### 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 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 and Chief Executive Officer:  
Pascale Ribault

# THE STRENGTH OF AN INTERNATIONAL NETWORK

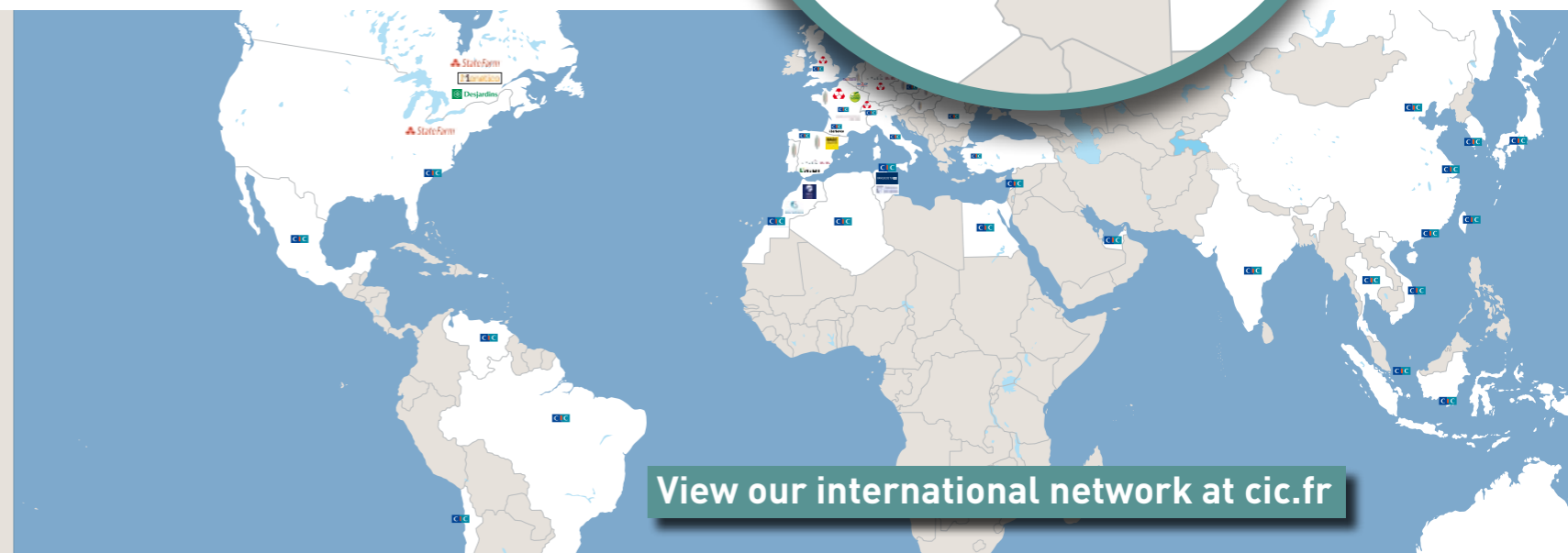
CIC accompanies its customers in international markets with a diversified offer adapted to companies' needs. It provides this support through strategic partnerships: in Canada with Desjardins; in China with Bank of East Asia; in the Maghreb region with Banque Marocaine du Commerce Extérieur and Banque de Tunisie; and in Spain with Banco Popular.

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.

- 3** BRANCHES
- 35** REPRESENTATIVE OFFICES
- 20** PRIVATE BANKING OPERATIONS



Main offices and partnerships



View our international network at [cic.fr](http://cic.fr)

[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 Register 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



Avec Ecofolio  
tous les papiers  
se recyclent.