



CIC IN BRIEF

2020

[Figures as of 12/31/2019]



Building the future in a changing world



BUILDING TOGETHER

a leading universal bank

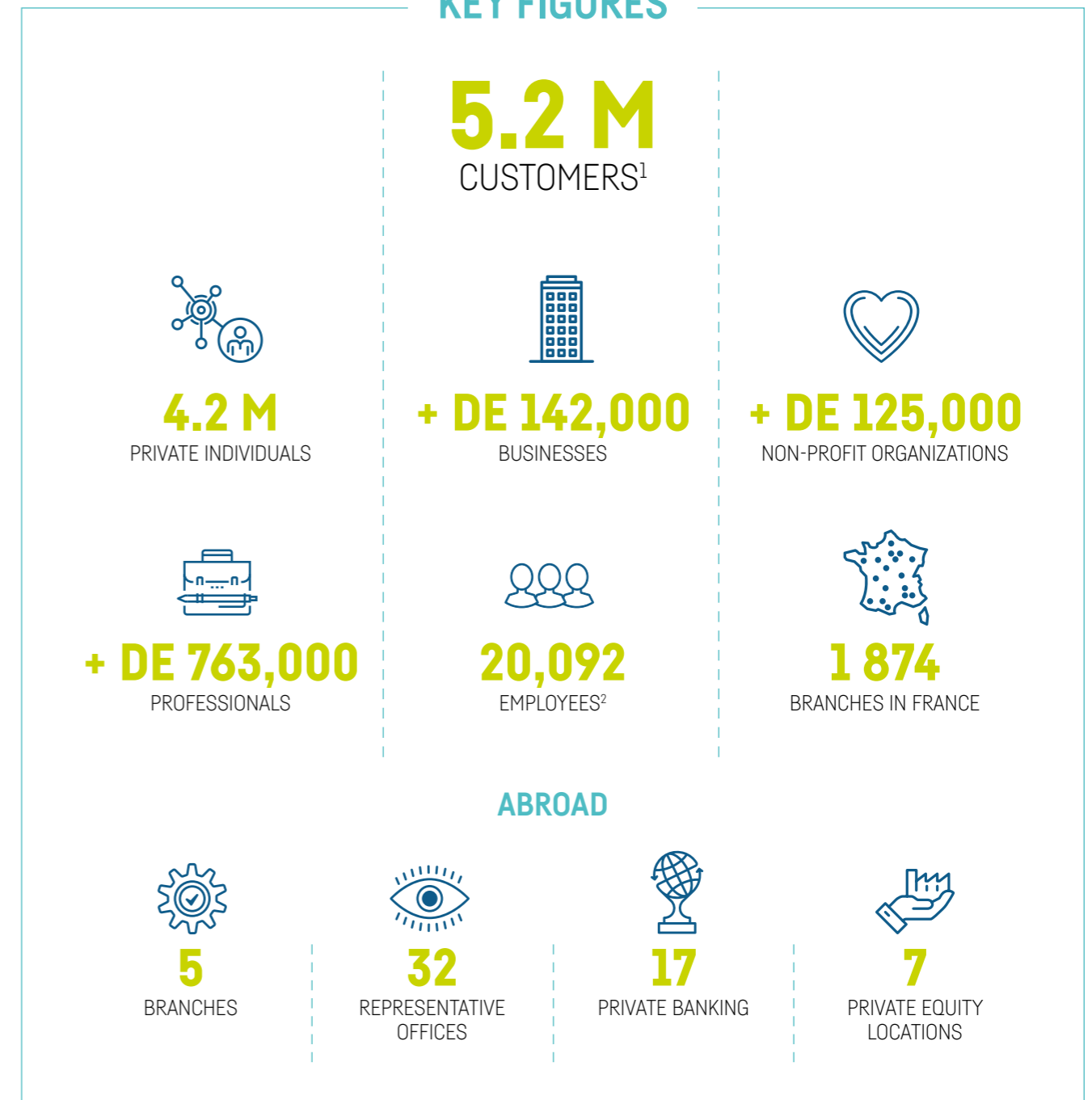
For the past 160 years, CIC has forged its own path - and still does so today, thanks to its 20,000 employees who help over 5 million customers. A leading bank in France, it owes its success to its high level of initiative, ability to innovate, and entrepreneurial spirit, as well as its key values of solidarity, proximity and responsibility, which it shares with its parent company, Crédit Mutuel Alliance Fédérale.

CIC combines the finance, insurance, mobile telephone and high technology services business lines. Over a number of years, CIC has promoted a physical and digital multi-service approach. High-quality customer service is at the heart of its business model. CIC listens to its customers to ensure it provides the products and services best tailored to their needs each and every day.

Through its local and historical proximity, CIC supports its customers wherever they are, and is putting its entrepreneurial spirit to work to rebuild after the Covid-19 health crisis.

Rebuilding the future in a changing world.

KEY FIGURES



¹Branch network. ²Full-time equivalent.

MEETING DIFFERENT NEEDS

by building on specialized brands

CIC offers solutions tailored to all of its customers' needs, whether they are individuals, professionals, businesses or NPOs. To support their development, CIC has a range of tailored services through five dedicated hubs each based on specialized brands.

1 - RETAIL BANKING

brings together:

- the banking network comprising regional banks (CIC Est, CIC Lyonnaise de Banque, CIC Nord Ouest, CIC Ouest, CIC Sud Ouest) and CIC in Île-de-France¹;
- and specialized business lines whose products and services are marketed by the network.
 - Property, personal and life insurance (CIC Assurances);
 - Equipment (CIC Leasing) and real estate leasing (CIC Real Estate Lease);
 - Factoring (CIC Factoring Solutions);
 - Collective third-party asset management (Crédit Mutuel Asset Management, and the core asset management business line Crédit Mutuel Investment Managers);
 - Employee savings (CIC Epargne Salariale);
 - Real estate (CIC Immobilier);
 - International support (CIC Aidexport).

¹ CIC, the network's holding company and leading bank, is also a regional bank in Île-de-France.



2 - CORPORATE BANKING

supports CIC's key accounts - large corporate customers and institutional investors - with customized solutions, in France and abroad.

4 - CAPITAL MARKETS ACTIVITIES

offer corporate clients, institutional investors and asset management companies investment, hedging, trading and asset servicing solutions through CIC Marchés and CIC Market Solutions.

3 - PRIVATE BANKING

offers wealth management and estate planning expertise. This business line builds on dedicated subsidiaries of which the main players are CIC Banque Privée and Banque Transatlantique in France, and Banque de Luxembourg and Banque CIC in Switzerland.

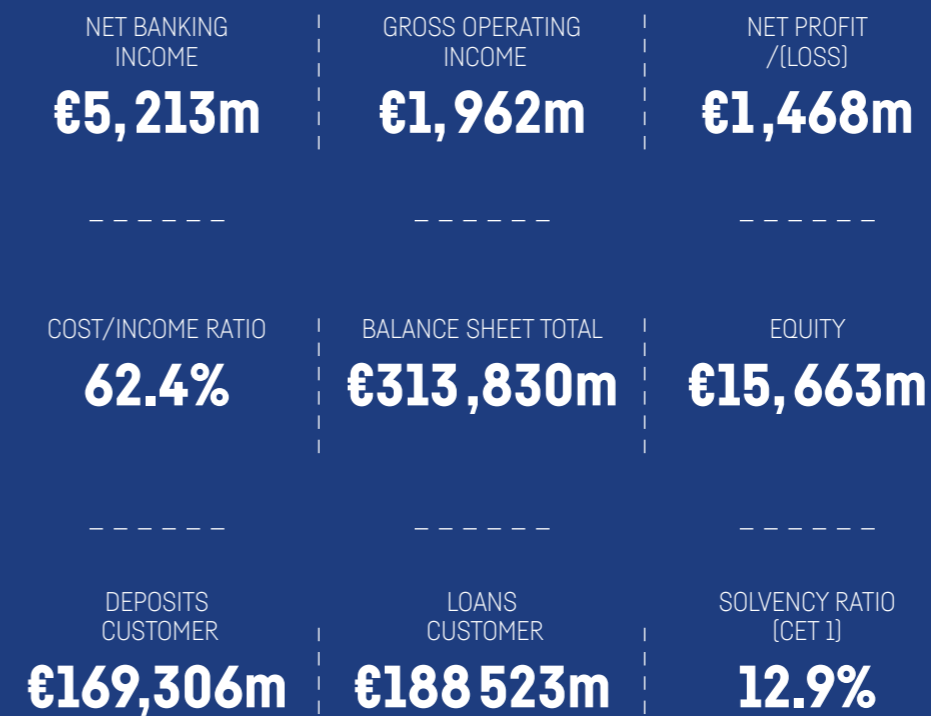


5 - PRIVATE EQUITY

takes care of equity investments, M&A advisory services and financial and capital markets engineering. Crédit Mutuel Equity, the leading French bank-owned private equity operator, is the group's equity financing arm.

STRONG FINANCIAL RESULTS

CIC saw growth in its results in 2019. This strong performance was achieved thanks to the commitment and know-how of its employees and networks. It confirms the success of CIC's multi-service strategy, which also benefits from the financial strength of its parent company, Crédit Mutuel Alliance Fédérale.



LONG-TERM RATINGS

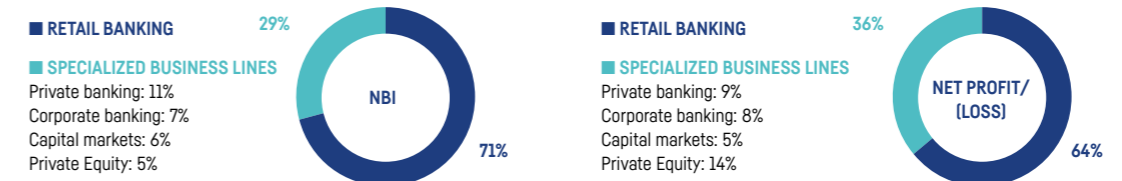
STANDARD & POOR'S
A
STABLE OUTLOOK
[AS AT 11/25/2019]

MOODY'S
Aa3
STABLE OUTLOOK
[AS AT 11/04/2019]

FITCH RATINGS
AA-
NEGATIVE OUTLOOK
[AS AT 03/30/2020]

Standard & Poor's: Crédit Mutuel Group rating.
Moody's: Crédit Mutuel Alliance Fédérale / BFCM and CIC rating.
Fitch Ratings: Crédit Mutuel Alliance Fédérale rating.

BREAKDOWN OF NBI AND NET PROFIT BY BUSINESS LINE



OFFERING TAILORED SERVICES

to meet customer expectations

CIC strives every day to meet the needs and expectations of over 5 million customers by offering diversified banking and insurance services and additional products and services.



BANKING OFFERING

Since its creation, CIC has provided tailored solutions for its customers needs in terms of current accounts, payment instruments, savings and financing. It offers dedicated products for each life stage: from savings for young people to Passbook Savings for others along with life insurance, loans for students or driving lessons, financing for homes and vehicles, etc.

► Payment instruments that are simpler and more secure

To make web purchases without sharing payment card details, the Payweb Card¹ service generates a virtual card number to be used instead of the real card number.

After activating this service, customers just need to use their personal key card to log on to the Customer Space, enter the purchase amount and then the Mobile Confirmation security code.

A 16-figure virtual code is generated along with a visual cryptogram and an expiry date.

In addition to the Payweb Card service, CIC offers solutions for electronic payment solutions: Lyf Pay², Apple Pay³ and Paylib⁴.

¹ As part of your subscription to our online banking service Filbanque.

² The Lyf Pay service offered by CIC is operated by LYF. LYF, an electronic money institution approved by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), a société anonyme (French Limited Company) with share capital of 15,200,000 euros, whose registered office is located 4 rue Frédéric-Guillaume Raiffeisen 67000 STRASBOURG - 330 623 414 Strasbourg Trade and Companies Register.

³ The Apple Pay service is offered by CIC to individuals holding CIC payment cards. Service subject to conditions. Payment with compatible Apple equipment at equipped retailers. See details at a CIC branch offering this service and at HYPERLINK "http://www.cic.fr" www.cic.fr. For a list of equipment compatible with Apple Pay, see support.apple.com/km207105. Apple, logo Apple, Apple Pay, Apple Watch, Face ID, iPhone, iPad, iMac, Mac, MacBook and Touch ID are trademarks of Apple Inc., registered in the United States and in other countries.

⁴ The Paylib service offered by CIC is operated by Paylib Services. Paylib Services, Société par Actions Simplifiée (French simplified joint-stock company) with share capital of 1,319,670 euros, whose registered office is located 71 boulevard National - 92250 La Garenne Colombes - 522 048 032 Nanterre Trade and Companies Register.

INSURANCE

CIC's insurance solutions cover a wide range of protection needs including for vehicles, homes, healthcare, family, pensions, professional activity, loans and pets. In line with changes in transport, CIC also protects riders of electric scooters, hoverboards, gyropods⁵, in the event of damage to property or injuries they may cause to others as part of a dedicated Urban Mobility insurance.



► The Supplemental Healthcare Insurance, a customized protection solution

Whilst, since January 2020, the gradual deployment of the 100% Healthcare system has improved the coverage of expenses for certain healthcare items, supplementary healthcare remains necessary to supplement social security refunds. CIC's Supplementary Healthcare offers comprehensive guarantees, that can be modulated according to needs along with services such as:

- freedom of choice for healthcare professionals;
- the payment of medical expenses⁶ with the Avance Santé card with no upfront fees;
- reductions in amounts to be paid by the patient to our optician and audioprothesist partners;
- the transmission of quotes and supporting documents by sending a photo from a mobile phone;
- remote medical consultations via MédecinDirect and a psychological support service via Psya with professionals that advise, guide and support the patient in full confidentiality;
- access to Visible Patient, a medical imaging technology that allows all surgeons to obtain 3D modelling of the organs to be analyzed.

⁵ Subscription to specific civil liability insurance is mandatory for the vehicles listed above.
⁶ With healthcare professionals that accept payments by bank card.

ADDITIONAL PRODUCTS AND SERVICES



Telephone and Internet

Stay in touch and be connected with the telephone and Internet products offered by CIC. Mini or maxi phone plans, with or without a commitment period; several offers are available to meet the specific needs of every customer. For customers looking to upgrade their mobile phones regularly, CIC offers a flexible mobile rental solution that enables the customer to change phones every 12 or 24 months for a new-generation one. Lastly, for the home, a very high speed offering with Internet/TV/telephone is also available.



Vehicle purchase or lease plan

With CIC Auto, customers can configure and customize a vehicle then opt for a purchase or lease plan. The lease offers are flexible in terms of customer needs, lease terms, cash contributions and kilometers travelled. Over fifty car brands are available, from compact cars to minivans and SUVs. If a customer needs help choosing between models or with optional extras, he/she can perform and save simulations online, over the phone or in-branch with an advisor.



Purchase of new and old homes (region dependent)

In addition to CIC's range of home financing and insurance, it also offers an advisory service to help customers find a new home. Thus, CIC offers a wide choice of new houses and apartments throughout France as well as older homes (only for CIC Nord Ouest and CIC Est), allowing customers to make long-term rental investments or to find their future main residence.

You have a ten-day cooling-off period, if the sale is subject to obtaining a mortgage loan. If this is not obtained, the seller must refund the amounts paid.



Remote monitoring

To protect homes from robbery, attack or fire, CIC offers Homiris, a 24/7 remote monitoring service, combined with a simple, high performance, and flexible smart alarm system. Offers include free installation, the provision of the equipment and maintenance, including battery changes, as well as remote functioning tests. Homiris is marketed by a wholly-owned subsidiary of Crédit Mutuel Alliance Fédérale, EPS, which is the number 1¹ in remote residential monitoring in France.

¹ EPS has a 31% market share in this sector. Source: Atlas 2019 En Toute Sécurité.

EPS (Strasbourg Trade and Companies Register no. 338 780 513) holds an administrative authorization issued by the CNAPS on 4/16/2018 under number AUT-067-2117-04-16-20180359358, which does not grant any prerogative of public power to the company or to the beneficiaries.



SUPPORTING

all those with the energy to be entrepreneurs

The bank of one in three SMEs, CIC targets all those who feel that they are the entrepreneurs of their lives, whether they are company directors, professionals, individuals or student entrepreneurs. It undertakes to respond to their needs and support their projects at each life stage.



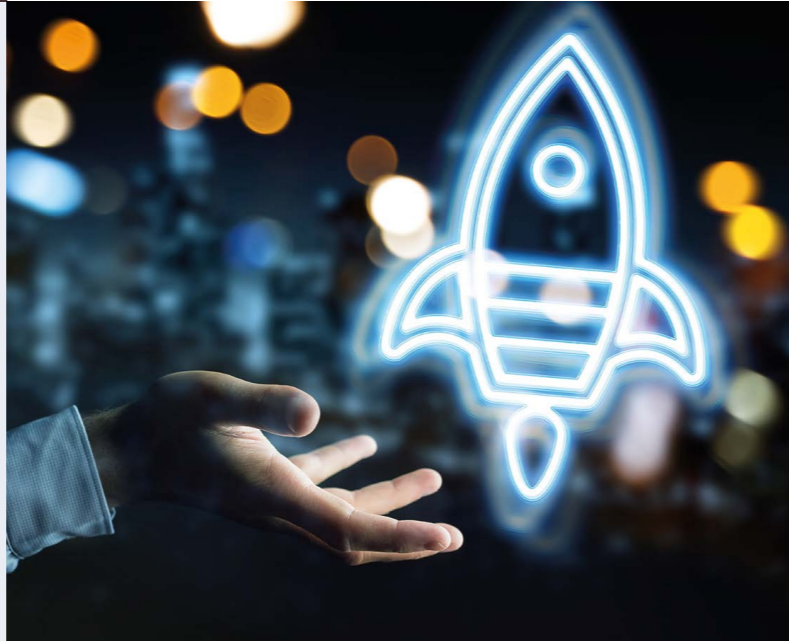
CIC, A LOYAL, ACTIVE PARTNER IN ENTREPRENEURSHIP

Over a number of years, CIC has committed to numerous partnerships with entrepreneurs and professionals:

- since 2008, CIC has been a major partner of **WorldSkills France** for the Olympiades des Métiers, held every two years, which brings together young talented individuals from more than 50 technical, artisanal and service trades;
- since 2009, CIC has supported **Moovjee**, a non-profit organization that supports young entrepreneurs, project managers and sole traders aged 18 to 30, looking to create or take over companies during, or at the end, of their studies. Over the past 10 years, more than 1,300 young people have been supported by a community of over 200 mentors;
- for over 10 years, CIC has supported the **Union des Auto-Entrepreneurs**, an NPO that promotes and protects the self-employed entrepreneur regime and supports the professionalization of self-employed entrepreneurs throughout their projects;
- since 2018, CIC has supported the **CIC Esport Business Awards** whose aim is to help new sector players develop their businesses and make the general public more aware of Esport occupations. 2019 was marked by the partnership with the **Ligue française de League of Legends** (French League of Legends League - LFL), the benchmark competition in France for the League of Legends game, and sponsorship of the 4th edition of the **Esport Summit**, an event for Esport professionals;
- lastly, 2019 saw the operational start-up of the partnership with the **European Investment Bank** which provides shared financing for amounts of between €5 and 50 million.

ACCESS TO DEDICATED ACCOUNT MANAGERS

CIC has over 3,000 specialized account managers available to speak to its professional, corporate and agricultural customers and help resolve any issues they may have. More recently, CIC extended its range of expertise by appointing and training dedicated account managers to handle the development of start-ups and innovative businesses. Meeting places called **CIC Place de l'Innovation** were also opened in Paris, Lyon and Marseille to facilitate collaborative action and discussions between start-ups, entrepreneurs, business schools, SMEs and regional players.



Meeting companies' needs and supporting their development

In addition to the account management, financing, savings, insurance and employee savings offerings, CIC offers simplified products to meet certain specific needs.



SUPPORT FOR THE DIGITIZATION OF BUSINESSES

CIC offers Digital Transition Loans at preferential rates to facilitate business digitization projects. In terms of digital tools, CIC offers its customers a range of products tailored to their needs:

- **CIC e-factures by Épithète**¹, a complete online invoicing and payment service available to associations, entrepreneurs, microenterprises, SMEs, intermediate sized companies and large companies;
- a **factoring offer specifically for microenterprises and SMEs** which enables the fully digital and secure management of customer items;
- **the CIC Ticket Restaurant® card**² in partnership with Edenred, for the management of paperless restaurant receipts;
- an **"e-boutique"** offer to support customers in new distribution channels together with an online agency to create their e-store, an e-payment solution and preferential financing.



SIMPLE PROCESSES TO SET UP A BUSINESS ABROAD

CIC assists its professional and corporate customers with their international projects by helping them set up a business abroad. CIC in France works with a CIC representative in the region concerned on the best way to manage the project. This representative can also look after various aspects of the project abroad, such as looking for office space or meeting with local decision-makers.



SUPPORT FOR START-UPS AND INNOVATIVE BUSINESSES

A specific system is offered to start-ups, SMEs and intermediate-sized company clients which includes the following services in addition to tailored support:

- a financing solution, the **Innovative Business Loan**, with a repayment period of up to two years;
- **express closing** to provide customers with the administrative banking documents related to their fund raising within 48 hours;
- a financial communications **consulting service**;
- international support.



¹Service provided by Euro-Information Épithète. EURO-INFORMATION ÉPITHÈTE, a French SAS, with share capital of 5,000,000 euros whose registered office is located 4 rue Frédéric-Guillaume Raiffeisen 67000 Strasbourg, registered with the Strasbourg Trade and Companies Register under number 822 035 242. ICS: FR53ZZZ818DC4 Issuer: EURO-INFORMATION ÉPITHÈTE.

²Ticket Restaurant® card issued by Edenred France SAS [393 365 135 Nanterre Trade and Companies Register]

ESTABLISHING A LOCAL RELATIONSHIP

by making technology work for people

In an every-changing world, CIC is accelerating its transformation to adapt to new uses and the needs of its customers who want to be able to access services whenever they like. Thanks to new technologies, CIC is strengthening the customer relationship and experience by making technology work for people. Using this approach, the role of the advisors working in the 1,874 branches in France is reaffirmed, at the heart of the omnichannel organization.



TECHNOLOGY, SERVING PEOPLE AND PROTECTING DIGITAL PRIVACY

Building on its technological progress based on a shared and highly-secure IT system, CIC continuously innovates to meet changes in customer needs.

Innovative solutions (cognitive solutions, optical character recognition) have been rolled out and the analysis and appropriate use of data has been reinforced. Every day, employees use artificial intelligence including email analyzers and virtual assistants (for IARD insurance, savings, healthcare, providence, consumer credit products, etc.).

All of these technological innovations are put to work for an optimized advisor/customer relationship: a relationship based on customer freedom, with the ability for the customer to subscribe to all services online, and advisor support with access to useful and efficient tools. As a major driver for the implementation of a multi-service strategy, technology to serve people is a strong source of growth for CIC.



CIC RELATIONSHIP REVIEW, CONTINUING TO IMPROVE THE IN-BRANCH RELATIONSHIP

At CIC, a good banking relationship is not a standard relationship. Customers demand the best in terms of digital technology for their everyday management and above all, want to be well supported and advised when they need it. To this end, advisors can work together with their customers to build the relationship that best suits them, by producing a Relationship Review, tailored to their situation (young person, retiree, start-up or professional).

Online banking, access to numerous services online

Online banking enables customers to autonomously carry out a wide variety of operations via the website www.cic.fr or the mobile app. Customers can choose, according to their preferences, the level of autonomy with which they carry out their transactions and have access to an advisor when they want for help, support and to make the best choices for their projects. Over 280 functionalities are available today on the website and mobile app, covering a very wide range of customer needs and enabling them to save time.



From quote to the subscription of a contract in a few clicks

Taking out a loan is a commitment, and it must be repaid. Check your ability to repay before committing.

Got a project to achieve? A home or car to insure? Savings to invest?

Today, it is possible to take out a vehicle or home insurance policy, set up a savings passbook, a trading account or PEA, arrange revolving credit, a work loan or personal loan online. Customers can use the online tools to calculate how much they can borrow, submit supporting documents and sign their offer.



Easier management of payment cards

Do you need to cancel a card or increase the credit limit?

Once connected to your online personal banking space, you can manage all of the features of your card from the "Cards" tab i.e. activate/de-activate Internet and international payments, cancel a card while ordering a new one at the same time, or temporarily increase payment and withdrawal limits for the card.



Over half of connections¹ to the online personal banking space are made via smartphone and tablet applications.

Customers log on between 22 and 25 times per month with an average connection duration of 2 minutes 54 on iOS and 3 minutes 13 on Android. The most viewed pages are "Transactions" and "Transfers".

¹Data at end of May 2019.



Any-time claim filing

Do you have water damage or a car accident to declare?

E-filing offers peace of mind to people with car or home insurance by allowing them to manage the claim filing formalities online. When entering information, the policyholder can attach all of the documents required to process their application: photos, quotes, invoices... After the information has been verified, a receipt validates the claim without the need for any additional action. If necessary, the claims manager can contact the policyholder.



CONTRIBUTING TO BUILDING

a world that cares about people and their environment

At CIC, societal commitment means respecting people and their environment. All over France, the Group's entities support numerous projects, and are involved in a variety of patronage and sponsorship initiatives.



A BUSINESS THAT PROMOTES EQUAL OPPORTUNITIES AND DIVERSITY

The prohibition of and fight against any form of discrimination and respect for gender equality in the workplace are among CIC's commitments. Particular attention is given to the equal representation of men and women in the various job roles. Actions promoting diversity include an increase in the number of work-study students, with 25% of internship recruitment reserved for young people from priority city neighborhoods. Measures have also been taken to promote the employment and integration of disabled workers.



ENCOURAGING CUSTOMERS TO MAKE SOLIDARITY SAVINGS

CIC supports customers that want to financially support non-profit organizations by proposing Passbook Savings for Others, a Finansol-certified product. 50, 75 or 100% of the annual interest is transferred as donations to partner NPOs working to tackle humanitarian crises (Action Against Hunger, Secours Catholique, Médecins du Monde/Doctors of the World), protect children (Association Petits Princes, UNICEF), promote social housing (Fondation Abbé Pierre, Habitat et Humanisme), and fund medical research (Curie Institute).



TAILORING EMPLOYEE SKILLS AND JOBS TO GLOBAL CHANGES

CIC's social policy aims to create conditions to better support the profound changes that impact its various business lines whilst promoting career advancement and well-being at work. At CIC, training is provided to help employees adapt to changes in their jobs and prevent risks. In this regard, 6.4% of payroll expenses were invested in training in 2019 with a total of nearly 737,000 training hours or 37 hours per employee. Whilst well-being at work can be established through preventative measures and the monitoring of employee health and safety and the right to disconnect, it is also the result of promoting employee mobility and a progressive social security policy.



FIGHT AGAINST GLOBAL WARMING BY ENDING THE FINANCING OF COAL PLANTS

CIC is committed to the implementation of the 2019-2023 strategic plan together with Crédit Mutuel Alliance Fédérale, a signatory to the Paris Agreement. This plan includes the strengthening of industry policies to fight against the use of coal and non-conventional hydrocarbons and to support the economy's energy transition. It has also acts to reduce the exposure of its financing and investment portfolios to coal to zero by 2030 for all countries in the world.



A FINANCING AND SERVICES OFFER TAILORED TO ENVIRONMENTAL ISSUES

In terms of support, CIC provides individuals with financing solutions to help reduce their energy consumption, use renewable energy for their homes, environmentally-friendly personal modes of transport (e-bikes, hybrid or electric vehicles with the Eco-Mobilité offering) and insurance products that encourage individuals to reduce fuel consumption. CIC offers savers SRI funds, through employee savings plans and Green Bond funds. As regards prevention, natural disasters (flooding, mudslides, avalanches, landslides, subsidence) are covered by the multi-risk home insurance policies offered. CIC finances projects both for professionals and microenterprises/SMEs as well as large companies interested in renewable energies or generating energy and fuel savings. CIC also supports the CSR efforts of businesses at a social and/or environmental level by granting dedicated loans.

SUPPORT FOR CULTURAL PROJECTS AND HERITAGE PRESERVATION

CIC and its subsidiaries sponsor numerous cultural and heritage conservation projects. The group sponsors a rich variety of cultural associations. In Paris since 2003, CIC has been the main partner of the Hôtel National des Invalides (Army Museum) whose heritage work it supports. CIC also sponsors various events, exhibitions and festivals. CIC has made classical music one of the central themes of its patronage and sponsors the "Victoires de la Musique Classique" awards. CIC has also been a founding partner of the Aix-en-Provence Easter Festival since its creation in 2003. Alongside this event, the CIC Michel Lucas Prize is awarded each year to six promising musicians.



CLOSE TO EACH CUSTOMER

1 CIC*
6, avenue de Provence
75009 Paris
Tél. : +33 (0)1 45 96 96 96

5 REGIONAL BANKS CLOSE TO COSTUMERS

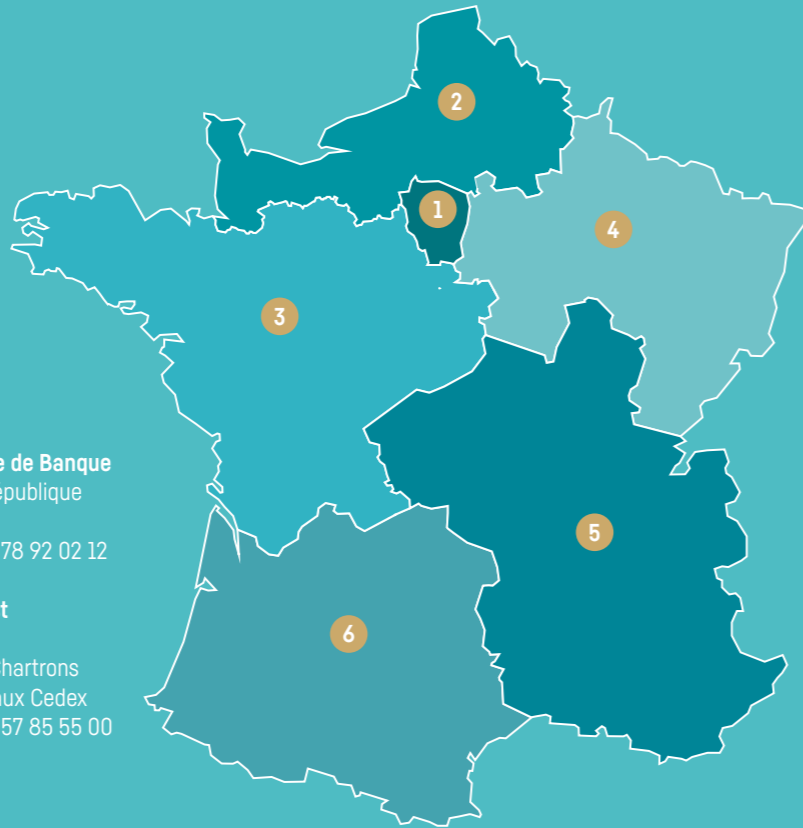
2 CIC Nord Ouest
33, avenue Le Corbusier
59800 Lille
Tél. : +33 (0)3 20 12 64 64

3 CIC Ouest
2, avenue Jean-Claude Bonduelle
44000 Nantes
Tél. : +33 (0)2 40 12 91 91

4 CIC Est
31, rue Jean Wenger-Valentin
67000 Strasbourg
Tél. : +33 (0)3 88 37 61 23

5 CIC Lyonnaise de Banque
8, rue de la République
69001 Lyon
Tél. : +33 (0)4 78 92 02 12

6 CIC Sud Ouest
Cité Mondiale
20, quai des Chartrons
33058 Bordeaux Cedex
Tél. : +33 (0)5 57 85 55 00



 For more information please visit **WWW.CIC.FR**

* CIC, the network's holding company and lead bank, is also a regional bank in Île-de-France

> SPECIALIZED BUSINESS LINES

- **CIC Leasing** : www.cic-leasing.fr
- **CIC Real Estate Lease** : www.creditmutuel-leasing.eu
- **CIC Factoring Solutions** : www.cic-factoringsolutions.eu
- **CIC Epargne Salariale** : www.cic-epargnesalariale.fr
- **CIC Immobilier** : www.cic-immobilier.fr
- **Crédit Mutuel Asset Management** : www.creditmutuel-am.eu
- **EI Épithète** : www.epithete.com

> CAPITAL MARKETS

- **CIC Market Solutions** : www.cic-marketsolutions.com

> PRIVATE BANKING

- **CIC Banque Privée** : www.cicbanqueprivee.com
- **Banque Transatlantique** : www.banquetransatlantique.com
- **Banque de Luxembourg** : www.banquedeluxembourg.com
- **CIC Suisse** : www.cic.ch

> PRIVATE EQUITY

- **Crédit Mutuel Equity** : www.creditmutuelequity.com



MAP OF WORLDWIDE LOCATIONS

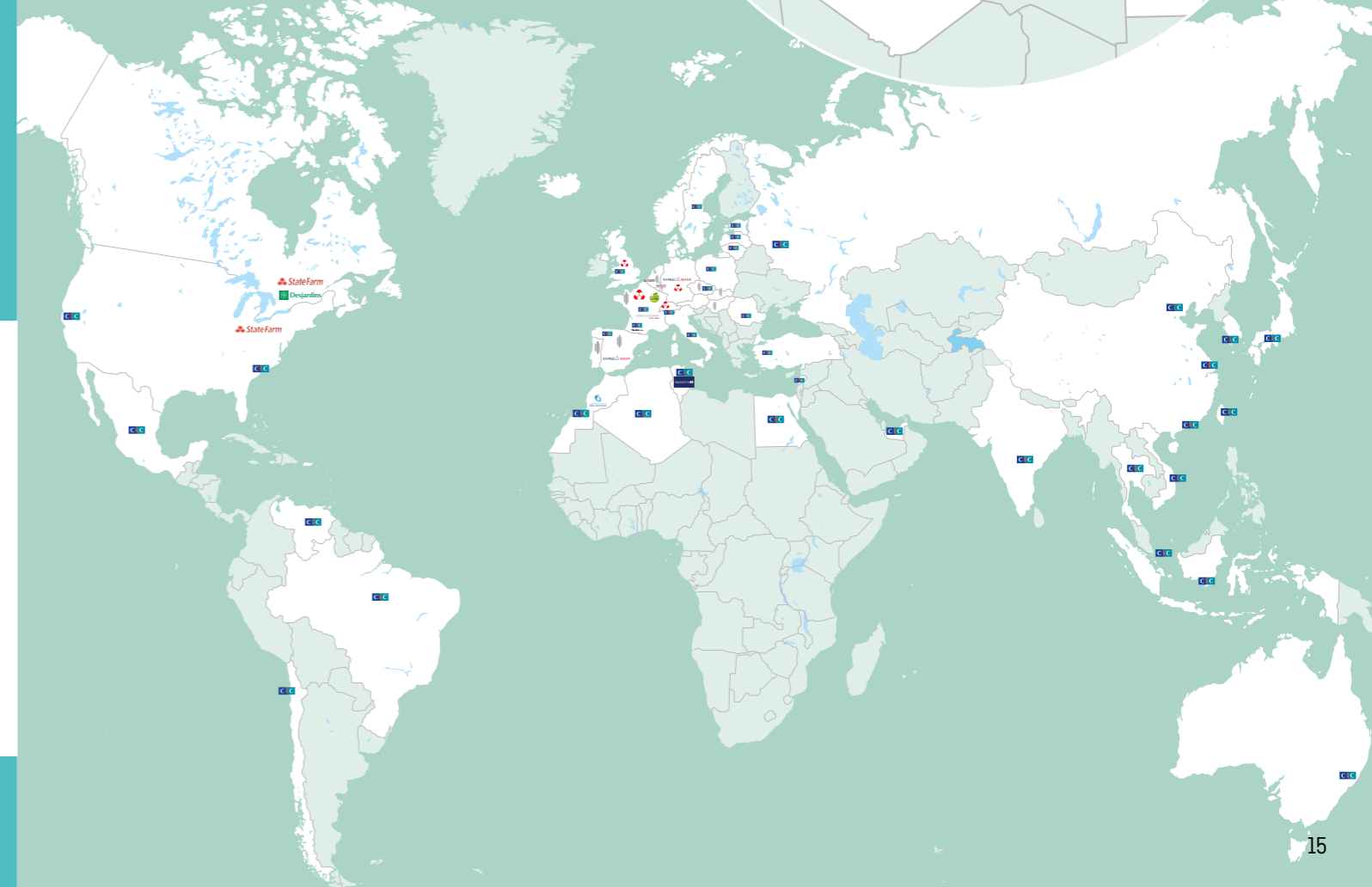
CIC supports its customers in foreign markets thanks to a diversified and tailored offering.

Branch teams (in Brussels, London, Hong Kong, New York and Singapore) and in the 32 representative offices make their skills and knowledge of national and international markets available to key accounts and specialized business lines.

CIC builds on the strength of the Crédit Mutuel Alliance Fédérale network and on its strategic partnerships.



MAIN LOCATIONS AND PARTNERSHIPS



WWW.CIC.FR



CIC – Société anonyme (French Limited Company) with share capital of 608,439,888 euros -
6, avenue de Provence - 75009 Paris Swift CMCIFRPP – Tel.:+33 (0)1 45 96 96 96 – Paris Trade
and Companies Register 542 016 381 – Register of Insurance intermediaries (ORIAS) 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 as an
insurance intermediary (registrations may be consulted at www.orias.fr), insurance policies from ACM VIE SA and ACM IARD SA,
companies governed by the Insurance Code marketed under the CIC Assurances brand.

