



2015

FIGURES AS OF 12/31/2014

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.

4,773,895 customers, including:

3,929,813 individuals

80,013 associations

641,378 self-employed professionals

122,684 corporates

19,874 employees*

2,047 branches in France

3 foreign branches

35 foreign representative offices

22 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.

Figures as of December 31, 2014

* Full-time equivalent

COMMERCIAL OFFERING: A FOCUS ON SERVICE QUALITY

CIC adapts its offerings to tailor them to the needs and expectations of all its customers. It is therefore no coincidence that currently nearly 4.8 million customers have placed their trust in it. CIC is building the future in a changing world by partnering with each and every customer to fulfill their ambitions and realize their projects.

In 2014, CIC maintained its growth momentum with a focus on three objectives: deliver quality service to its customers, offer tailored, competitive products by diversifying its offer, and contribute to the financing of the French regional economy.

Building on the expertise and skills of its 20,000 employees, CIC reported strong results that attest to the soundness of its business strategy and the trust of its 4.8 million customers.

Trusted by nearly 4 million retail customers

Retail banking, the group's core business, continued to grow in 2014. CIC meets the expectations of each of its nearly 4 million retail customers by listening to their needs, making the right expertise available, and responding quickly.

Making banking easy

CIC offers its customers 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 want to consult their accounts or make banking transactions, access their insurance policies, make fully secure payments or follow the stock market.

A single subscription to *Filbanque* is all they need to manage their accounts from their computer, mobile phone or tablet, at any time and wherever they are. The site's accessibility, simplicity and performance drew nearly 1.8 million users in 2014.

Personal contracts (*Contrats personnels*) include a service package with multiple options. Customers can decide whether the *Global*, *Adjustable* or *Active* contract is right for them, based on their individual profile and needs. CIC has options for everyone, including the Web option, bank statements through *cic.fr*, deferred settlement, access to the stock exchange and customized overdraft.

These tools are supplemented by a wide range of payment cards which give customers guarantees and invaluable assistance.

CIC's cards incorporate the latest technologies, such as "contactless payment", and some offer the *Différé plus* option, providing for payment in installments.

Financing projects

Because a building project can take shape and evolve over time, CIC has created *Prêts Immo Adaptables CIC* so that a customized, flexible response can be found for every situation and need. When buying a car, customers can choose between CIC's specific car loans or opt for an all-inclusive or à la carte long-term rental, in which case all costs linked to the vehicle can be paid in monthly installments.

CIC: A NETWORK THAT OFFERS MULTIPLE OPTIONS

- **Points of sale:** 2,047 points of sale (up by 9 in 2014);
- **Remote banking:** steady increase in *Filbanque* subscriptions (61,679 new customers in 2014);
- **ATMs:** 3,825 machines including 1,401 equipped with deposit modules and 2,424 cash dispensers. 115 million transactions in 2014;
- **Cards:** 2,179,987 cards sold in 2014 including 352,000 value-added cards;
- **Mobile telephony:** 378,436 open lines (up 10%) with 34,365 new customers;
- **cic.fr:** 302 million *Filbanque* connections.

Building capital and preparing for the future

Every customer has different objectives, which may include buying a home, saving for retirement, providing for their family, protecting against the unexpected and building their savings. Every CIC adviser is focused on providing customers with recommendations that best serve their interests based on their profile. The goal is for all customers to be able to achieve their projects with the right savings solutions.

CIC's offering enables all customers to build their capital and prepare for the future in the right way for them. Options include savings books for their surplus cash by combining the *Livret A Sup* and *LDD Sup*, accounts with progressive rates to grow their savings despite stock market volatility, life insurance to generate long-term growth or pass along assets, investments in the financial markets or in rental real estate, and more.

Benefit from the most efficient new technologies

New technologies are a central feature of 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. With 302 million connections in 2014, *Filbanque* confirmed that its technological model is the right one.

In telephony and with a total of nearly 380,000 lines, the *Mobile CIC* solutions bolstered their lead. With a full range of attractive packages tailored to users' needs, the *CIC Mobile 4G* solution takes customers to the next level.

Protecting customers' families and possessions

CIC's home and car insurance offerings cover every need starting from initially financing a project.

In 2014, a new home insurance offering was launched that takes a more straightforward approach but also offers a very comprehensive range of options. Despite the series of bad weather events during the year, the *Constatel* telephone platform was able to cope with the influx of insurance claims.

CIC has expanded its health and personal protection offerings to provide a full range of coverage and services to meet every need, 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. Coverage is immediate.

Filbanque, for online convenience

Filbanque subscribers have access to their policies through a dedicated space on the website which offers a completely personalized service, in conjunction with the branches. Users can obtain quotes, subscribe online, change coverage or switch between life insurance policies.

Customers can use these applications on their smartphone or tablet to find useful telephone numbers, advice in the event of an auto or home accident, as well as view their health coverage and latest reimbursements.



Tailored solutions for 641,378 self-employed professionals and 80,013 associations

With its more than 2,250-strong team of specialist relationship managers, in 2014 CIC confirmed its determination to respond appropriately to the needs of the various professional market segments. CIC continues to favor a dual approach to development when advising its clientele of tradespeople, small retailers, self-employed and independent professionals and farmers: a global solution covering both professional and personal aspects, and dedicated solutions to prepare for the future from a solid base and a range of tailored solutions.

CIC won 62,747 new customers in 2014, thus maintaining its leadership position on this market and confirming its commitment to providing professionals with the right assistance for their specific field.

Services: a comprehensive offering to make life easier for entrepreneurs

In a single contract accessible remotely through *Filbanque*, the *Contrat Professionnel Global* comprises all the banking services professionals might need. This contract was designed especially for them and is supplemented by a fairly wide range of options so each entrepreneur can enter into the right contract. Payment solutions such as *TPE*, *Crédit vendeur*, *Assistance recouvrement CIC* and *PnF* (payments in installments) provide reassurance while optimizing cash flows.

For professionals open to online sales, CIC offers secure sales and a variety of security systems for e-business. To round out its range of solutions, the *Pack VPC* is well suited to mail-order sales and a specific version has been developed for associations.

Financing: a comprehensive solution

Customers need the right financing to create their business. With *CréaCIC*, all professionals have access to a comprehensive and tailored solution. CIC's professional customers always receive the best possible support, whether they are looking for initial financing, such as the PCE subsidized business creation or entrepreneur's loan, equipment or vehicle financing, daily management, social security protection or advice. There are many options, ranging from conventional equipment loans to leasing to remote surveillance of business premises. And with *Inforisk*, CIC also enables its customers to know the financial health of their trading partners.

Savings and wealth management: customized optimization

CIC offers many savings and wealth management options. Whether their objectives are tax optimization, building capital, investing, preparing for retirement or transferring their company, professionals face many challenges and must define a strategy tailored to their requirements.

CIC's advisers, who are specially trained to meet the needs of entrepreneurs, stand ready to provide the most effective and appropriate solutions and responses.

Personal insurance: the importance of thinking ahead

Entrepreneurs need insurance on two counts: for themselves and their family, but also for their company.

CIC has therefore developed solutions to help them build a strong future no matter what happens. *TNS Prévoyance* offers customers the choice, based on their profile, between capital sum and annuity for their spouse in the event of their death, as well as daily income support in the case of incapacity to work. *PME Santé* offers employees high-quality top-up family health cover, while *CIC Homme Clé* provides insurance against the absence of an employee who is key to the functioning of the business.

Supporting nearly 123,000 corporates with some of the best products and services on the market

CIC's strategy revolves around values such as close contact, responsiveness, and expertise, which make it the go-to bank for companies and their managements. 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 the account executive, 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 10,000 entrepreneurs joined CIC's corporate network in 2014.

Flow management: speed and efficiency through connected 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 manage domestic and international flows, fully secure multimedia tools facilitate dealings with financial partners while generating productivity gains. Security remains one of CIC's priorities. It has developed a "fraud prevention" module for the group's *CIC p@iement* payment platform, which configures filter criteria to control activity on the site. The *K.Sign RGS*** certificate offers additional security for file transfers by providing a higher degree of authentication.

In 2014, the group was highly involved in the SEPA project and successfully helped businesses migrate to the new European means of payment.

Cash management: optimization and performance come first

In 2014, CIC continued to adapt its solutions to meet the liquidity, transparency and performance needs expressed by corporates. Thanks to a comprehensive offering of investment products tailored to and reserved for corporates (including term deposits, negotiable certificates of deposit, medium-term notes, UCITS, or *CIC Acti-trésorerie*), customers can boost the return on their cash.

CIC's trading specialists are also available to advise and assist them with hedging currency and interest-rate risks.



International: branches without borders

Relying on the group's network of branches and 35 representative offices worldwide, *CM-CIC Aidexport* offers companies tailor-made solutions to support them internationally.

With regard to transaction processing, the international business center has undertaken a performance and quality improvement process. Financing solutions for import and export activities are proposed by regional experts to meet the needs associated with developing operations in foreign markets and ensuring secure transactions.

Operating cycle: targeted products

We offer numerous solutions to finance a company's operating cycle, including surety bonds, guarantees, short-term loans and, internationally, foreign currency advances and management of receivables.

CM-CIC Factor's factoring agreements combine financing, credit insurance and the management and recovery of invoices, thereby protecting the company against the risk of payment default which enables it to secure its trade receivables.

Social and financial engineering: sharing and preparing

In an advantageous tax framework, deferred collective compensation and group insurance coverage are naturally part of CIC's offering.

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.

A company can face 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 stand ready to provide support for each of these key stages.

ACTIVITY OF THE REGIONAL BANKS

CIC (Greater Paris region) ⁽¹⁾

Total customers:	729,425
• <i>individuals</i>	602,318
• <i>associations</i>	12,685
• <i>self-employed professionals</i>	97,929
• <i>corporates</i>	16,493
ATMs	322
Customer loans	15,649
Customer deposits	18,765
Financial savings	10,540
P&C insurance (no. contracts)	466,188

CIC Ouest

Total customers:	754,784
• <i>individuals</i>	620,707
• <i>associations</i>	12,147
• <i>self-employed professionals</i>	99,371
• <i>corporates</i>	22,559
ATMs	384
Customer loans	17,402
Customer deposits	13,370
Financial savings	9,519
P&C insurance (no. contracts)	528,558

CIC Sud Ouest

Total customers:	468,926
• <i>individuals</i>	371,438
• <i>associations</i>	9,724
• <i>self-employed professionals</i>	75,915
• <i>corporates</i>	11,849
ATMs	290
Customer loans	9,924
Customer deposits	7,300
Financial savings	3,248
P&C insurance (no. contracts)	319,847

CIC Nord Ouest

Total customers:	781,529
• <i>individuals</i>	658,526
• <i>associations</i>	9,994
• <i>self-employed professionals</i>	93,251
• <i>corporates</i>	19,758
ATMs	347
Customer loans	16,590
Customer deposits	13,744
Financial savings	8,302
P&C insurance (no. contracts)	597,923

CIC Est

Total customers:	1,038,023
• <i>individuals</i>	873,303
• <i>associations</i>	15,551
• <i>self-employed professionals</i>	126,375
• <i>corporates</i>	22,793
ATMs	511
Customer loans	21,717
Customer deposits	17,561
Financial savings	11,130
P&C insurance (no. contracts)	715,008

CIC Lyonnaise de Banque

Total customers:	1,001,208
• <i>individuals</i>	803,521
• <i>associations</i>	19,912
• <i>self-employed professionals</i>	148,537
• <i>corporates</i>	29,232
ATMs	570
Customer loans	24,379
Customer deposits	19,719
Financial savings	13,828
P&C insurance (no. contracts)	670,878

(1) Data for the retail banking network.

Data at 12/31/2014, end-of-month principal amounts in millions of euros.

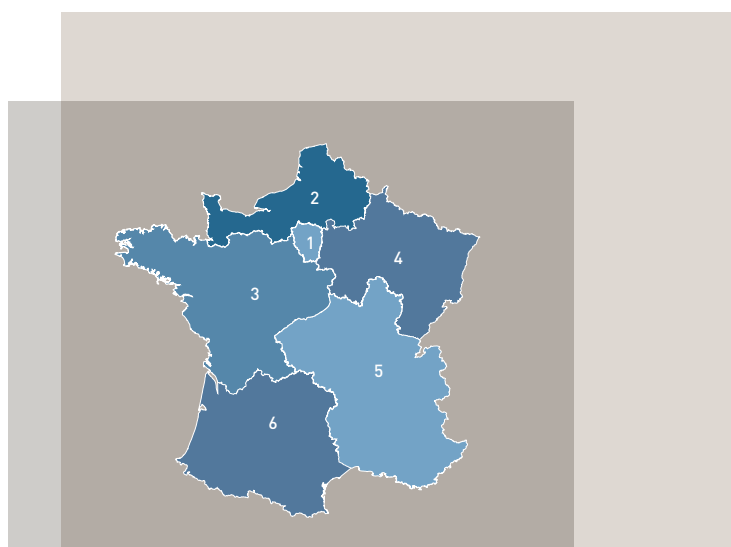
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Chief executive:
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Deputy chief operating officers:
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Chief executive:
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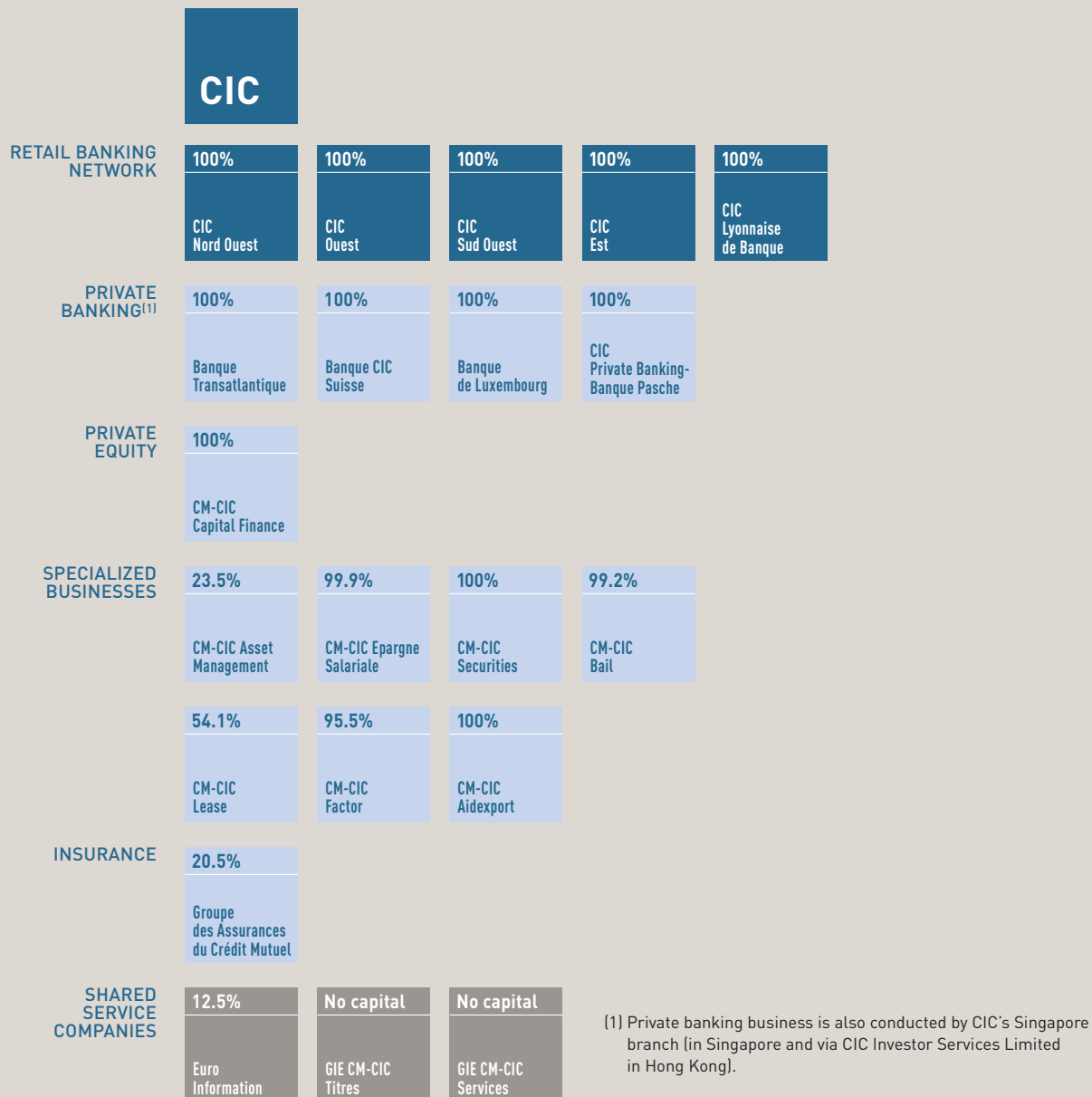
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SIMPLIFIED ORGANIZATION CHART

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 the Crédit Mutuel group in accordance with the terms of the same article of the French Commercial Code.



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

Main offices



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

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