



CIC IN BRIEF 2019

Figures as of 31/12/2018



Building the future in a changing world



WORKING TOGETHER TO BUILD A LEADING UNIVERSAL BANK

For the past 160 years, CIC has forged its own path – and still does so today thanks to the 20,000 employees who help over 5 million customers. It owes this 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.

A leading bank in France and abroad, CIC seeks to support its customers' individual and collective goals and projects. Backed by solid financial strength, it is a master of all aspects of finance, insurance, communications, and technology services.

CIC promotes 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.

CIC celebrates the 20th anniversary of its co-development with Crédit Mutuel

In 1998, CIC joined the Crédit Mutuel group. In the twenty years since then, CIC has:

- ESTABLISHED 6 REGIONAL HUBS • IMPROVED ITS NAME RECOGNITION BY 20 POINTS • OPENED 600 NEW BRANCHES
- DOUBLED ITS CUSTOMER NUMBERS • INCREASED NET PROFIT TENFOLD AND EQUITY FIVEFOLD

Crédit Mutuel and CIC: two brands, one shared vision based on customer service, close relationships, an entrepreneurial spirit, and pragmatism.



5,138,230 / customers*



4,138,450
INDIVIDUALS



119,693
ASSOCIATIONS



741,741
PROFESSIONALS



138,346
BUSINESSES



19,926
EMPLOYEES**



1,911
BRANCHES IN FRANCE



4
FOREIGN
BRANCHES



34
REPRESENTATIVE
OFFICES



17
PRIVATE BANKING LOCATIONS
ABROAD

* Supporting entrepreneurs ** CIC Employee Satisfaction Survey - Always listening to you, to better meet your needs

Figures as of December 31, 2018 * Branch network ** Full-time equivalent

OFFERING MULTI-SERVICE SOLUTIONS BASED ON SPECIALIZED BRANDS

CIC offers its customers a range of services tailored to their needs through
5 dedicated hubs

1 RETAIL BANKING

encompasses:

- the network of regional banks (**CIC Est, CIC Lyonnaise de Banque, CIC Nord Ouest, CIC Ouest, CIC Sud Ouest**) and **CIC in Île-de-France***;
- and specialized business lines whose products and services are marketed by the network.

THESE SPECIALIZED ENTITIES OFFER SOLUTIONS TAILORED TO INDIVIDUALS, PROFESSIONALS, AND BUSINESSES:

- Life and non-life insurance (**Groupe des Assurances du Crédit Mutuel**);
- Equipment leasing (**CM-CIC Bail**);
- real estate leasing (**CM-CIC Lease**);
- Factoring (**CM-CIC Factor**);
- Third-party portfolio management (**CM-CIC Asset Management**);
- Employee savings (**CM-CIC Epargne Salariale**);
- Real estate (**CM-CIC Immobilier**);
- International support (**CM-CIC Aidexport**).



2 CORPORATE BANKING

offers the group's corporate and institutional customers (large corporates and institutional investors) personalized solutions in France and abroad through its key account, specialised financing, and international activities divisions.

3 PRIVATE BANKING

offers wealth management and estate planning expertise. This business line operates through specialized subsidiaries, mainly **CIC Banque Privée** and **Banque Transatlantique** in France, and **Banque de Luxembourg** and **CIC Suisse** abroad.

4 CAPITAL MARKETS ACTIVITIES

offer corporate clients, institutional investors and asset management companies investment, hedging, trading and market financing products through **CM-CIC Marchés** and the **CM-CIC Market Solutions** brand, which handle all market trading activities.

5 PRIVATE EQUITY

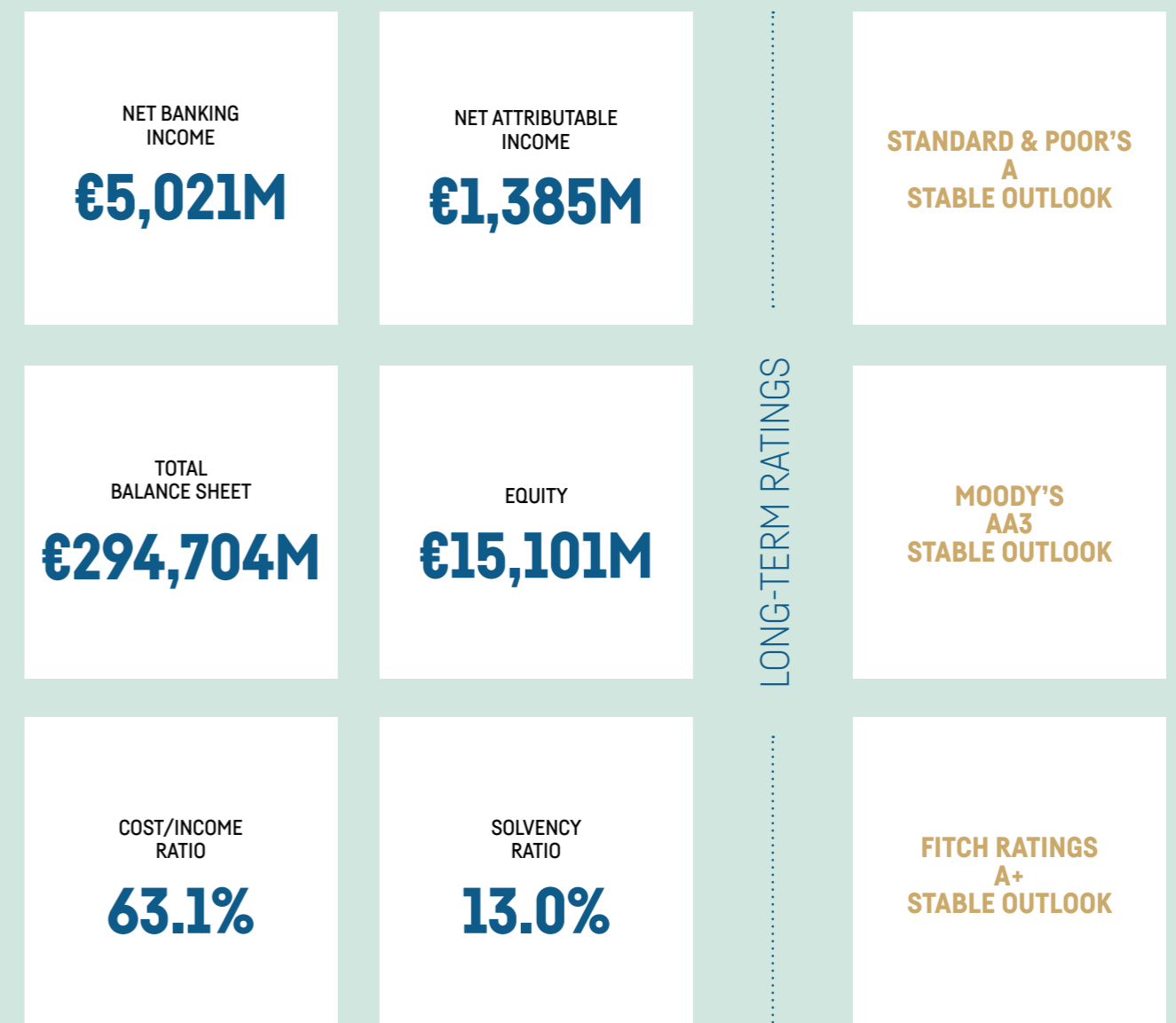
takes care of equity investments, M&A advisory services and financial and capital markets engineering. **CM-CIC Investissement**, the leading French bank-owned private equity operator, is the group's equity financing arm.

Strong financial results

CIC's net income was €1,395 million in 2018 (€1,889 million for pre-tax income).

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**.



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

DEVELOPING SERVICES

TAILORED TO CUSTOMERS' NEEDS AND EXPECTATIONS

CIC is committed to meeting the needs and expectations of over 5 million customers each and every day. As a partner that supports its customers' goals and projects, CIC is pursuing its development strategy in order to offer customized, cutting-edge services.



CIC, A PARTNER IN DAILY LIFE

In addition to traditional banking and insurance services, CIC has branched out into new areas of expertise in recent years, and offers its customers a multitude of products that include telephone services, remote surveillance, real estate, and electric car and bike leasing. Professionals and businesses can also discover a range of services to meet their financing, account management and savings needs.

ENHANCED SECURITY BANK CARD

CIC offers a state-of-the-art payment card on which the 3-digit security code is replaced by a mini-screen that displays a new code every hour. This code is required to complete online purchases and cannot be reused after one hour, providing an increased deterrent against fraud.

HELPING YOUNG ADULTS MAKE IT ON THEIR OWN

CIC OFFERS CUSTOMISED SOLUTIONS FOR EVERY MILESTONE IN A YOUNG ADULT'S LIFE:

- **Finding a first job:** students with education loans have a full range of services to help them find a job: job search strategies, how to write a CV and cover letter, preparation for job interviews;
- **Renting an apartment:** CIC will advance the funds required by the landlord for the deposit and act as a guarantor in the event of unpaid rent or charges;
- **Special young adults offer:** CIC offers no-fee banking for one year, special insurance policies, and preferred-rate loans to help young people finance the costs of moving to or furnishing an apartment;
- **Learning to drive:** the "licence at €1 a day" loan helps with the cost of obtaining a licence to drive category A1, A2 and B vehicles [certain motorcycles/cars].

Focus on support for people with an entrepreneurial spirit

CIC is a partner for one in three SMEs.



COMMUNICATION TALK TO DEDICATED ACCOUNT MANAGERS

CIC has over 2,000 specialized account managers available to speak to its professional, corporate and agricultural customers and help resolve any issues they may have. In 2018, CIC extended its range of expertise by choosing and training dedicated account managers to handle the development of start-ups and innovative businesses.



DEVELOPMENT SUPPORTING BUSINESS START-UPS AND TAKEOVERS

Customers who want to create or take over a business can seek advice and support from CIC account managers specially trained in this area. They can also apply for financing, useful business management services, and customized social protection coverage.



INTERNATIONAL HELPING YOU EXPAND 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.



DIGITISATION FINANCING DIGITAL TRANSFORMATION PROJECTS

The Digital Transition Loan is designed to help facilitate business digitisation projects. Customers can use subsidized-rate loans to finance digital-related investments to update their equipment and tools and/or digitally transform their business model.



TELEPHONE SERVICES OFFERING EVERY EMPLOYEE THE BEST MOBILE NETWORK

Business customers can, with one contract, ensure that their staff have access to the best 4G network and choose the best mobile phone provider for each employee. This offer also allows customers to customize packages to match their employees' actual consumption.



INNOVATION SUPPORTING THE DEVELOPMENT OF E-SPORTS

As an entrepreneurial bank, CIC decided in 2018 to lend its corporate image to the fast-developing e-sports industry. CIC is a sponsor of the Esport Business programme on specialty channel ES1 and launched a call for projects from e-sports entrepreneurs to reward the most promising industry players. An awards ceremony was held at Paris Games Week, the industry's flagship event.

MAINTAINING CLOSE RELATIONSHIPS IN AN INCREASINGLY DIGITAL WORLD

In an ever-changing world, customers have come to expect good service and communication at a time that suits them. To meet these expectations, CIC has been working to develop efficient and modern omni-channel relationships that give its customers the option to contact their advisor or use technological tools that give them more autonomy.



CUSTOMISED PRODUCTS AND SERVICES

Mindful of meeting its customers' expectations, CIC ensures that account managers with in-depth knowledge play a key role in its customer relationships. Building on this approach, CIC offers personalised advice and a range of products and services tailored to each customer, such as the reimbursement of certain expenses like alternative medicines. Other personalized services: at www.cic.fr, customers can register their most frequent transactions or areas of interest as "bookmarks" and be notified of special offers as and when they are announced. CIC builds personalized and lasting relationships with its new customers by providing them with a conduit for information sharing as of their first year with the bank.

 SO MANY CHOICES,
SO CLOSE BY

1,941 points of sale for customers throughout the banking network (CIC Est, CIC Lyonnaise de Banque, CIC Nord Ouest, CIC Ouest, CIC Sud Ouest, and CIC in Île de France).

2.7 million subscribers to our remote banking service.

528 million remote connections, over half of which are through apps for smartphones and tablets.



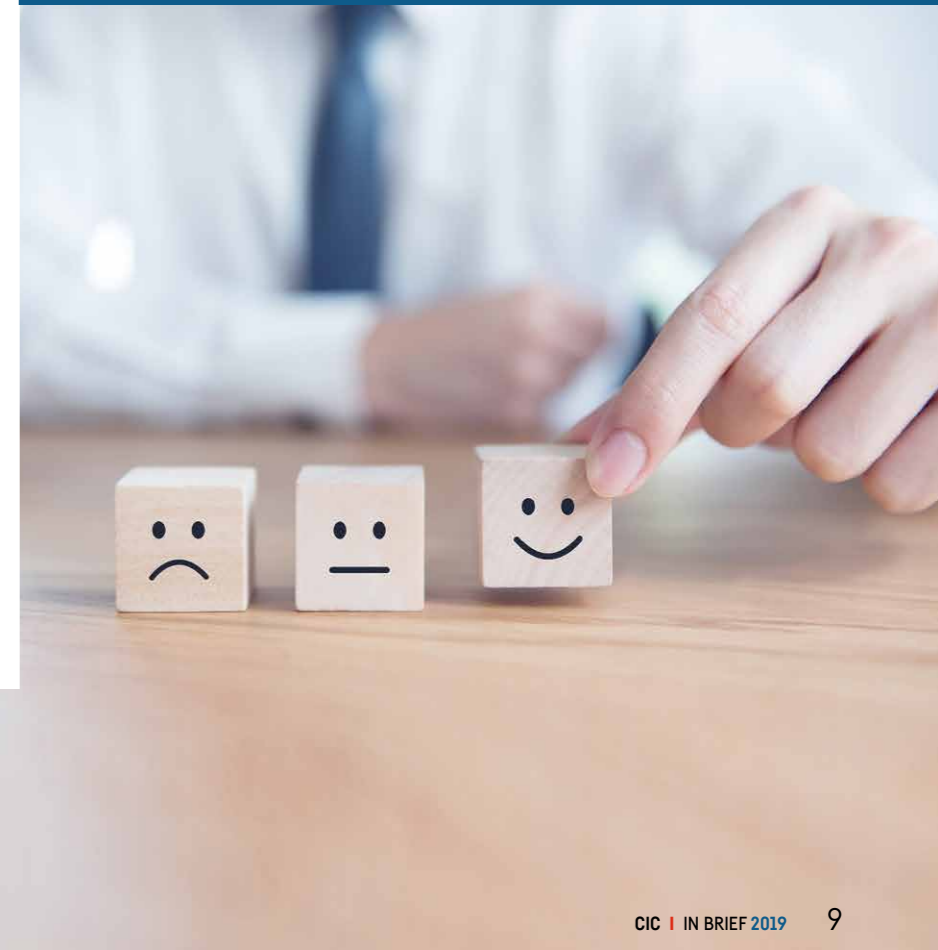
CLOSER AND MORE RESPONSIVE

CIC continually invests in IT systems to enable staff to devote more time to the human aspect and to better serve their customers. Branches are equipped with an email analyzer to analyze customer emails, identify the subject matter and level of urgency, and ensure they are forwarded to the correct department. Research assistants support customer relationship managers by replying to frequently asked questions regarding car and home insurance, savings and, since 2018, consumer credit and credit insurance, leasing, and personal healthcare insurance.

THE CIC PROMISE: CUSTOMER SATISFACTION ABOVE ALL ELSE

Customer satisfaction is one of CIC's top priorities. This commitment has not gone unnoticed. In 2018, CIC ranked second for customer relations in the Kantar TNS* table, coming in behind its parent company, Crédit Mutuel. CIC has the lowest rate of customers looking to change banks. CIC has also been named "Best Bank" by Meilleurebanque.com in the "Everyday customer service" category.

* Survey carried out between mid-June and mid-July 2018 on over 5,000 customers of nine French banking institutions.



INNOVATING TO CREATE A HIGH-QUALITY RESPONSIVE DIGITAL OFFERING

In a changing world, CIC adapts to the new lifestyles and habits of its customers, offering a flexible relationship using a diverse range of communication tools. Increasing numbers of transactions are digitised and can now be carried out online and via the mobile app.

PAYLIB, THE MULTI-SERVICE MOBILE SOLUTION

CIC now offers an innovative "all-in-one" mobile payment solution with Paylib and contactless payment with Paylib Sans Contact, through the Lyf Pay app, the mobile payment solution adopted by the group. Customers can make contactless payments for their purchases quickly and securely via their smartphone, without having to enter any bank card details, either online or in-store. The app also allows users to transfer money to other people by using only their telephone number.

WEBSITE CIC.fr

Our website www.cic.fr was ranked the second most user-friendly mobile website of all French financial institutions. *[source: Google study with cxpartners on the 500 most visited websites up to 20 September 2017]*

Focus on new remote banking services

Online banking and the CIC mobile app



SIMPLICITY MEETING AN ADVISER

CIC customers can see their adviser's availability online and make or change an appointment. They will even receive a notification should their adviser become unavailable.



ALL-IN-ONE ACCESS ALL YOUR ACCOUNTS IN ONE PLACE

Customers with a bank account and a mobile phone contract, or CIC insurance coverage, can combine all of their contracts and consult a global view of them in a single secure client area. They can also incorporate any accounts held with Crédit Mutuel Alliance Fédérale.



AUTONOMY EASIER MANAGEMENT OF YOUR BANK CARD

Customers can now remotely consult detailed information about their bank cards and manage certain features according to their needs. They can temporarily increase their payment and withdrawal limits, enable and disable online payments, block their bank card and simultaneously order a new one.



CREDIT IN RESERVE APPLY FOR REVOLVING CREDIT ONLINE

CIC customers can apply online for revolving credit facilities of up to €50,000. Customers can also use our remote banking services to simulate how much they could borrow, make an application, send in their supporting documents, sign their offer online, and release their funds.



PEACE OF MIND HOME INSURANCE IN JUST A FEW CLICKS

Tenants, housemates and landlords alike can obtain home insurance quotes online. A personalised quote is sent within 48 hours. If they want to buy the insurance, they can also complete the process remotely.



INSURANCE FILING A VEHICLE ACCIDENT CLAIM ONLINE

With e-filing, CIC offers vehicle accident victims peace of mind by managing the claims process remotely. When the claim is made, the policyholder can select which garage will handle the vehicle repairs. If the policyholder selects a partner garage, he/she may benefit from additional services such as a courtesy car or a five year guarantee on the repairs.

HELPING TO CREATE

A WORLD THAT CARES ABOUT PEOPLE AND THEIR ENVIRONMENT

CIC's social commitment is based on respect for people and their environment. All over France, group's entities support numerous projects and are involved in a variety of patronage and sponsorship initiatives.



PRODUCTS THAT SUPPORT THE ENERGY TRANSITION OF INDIVIDUALS AND BUSINESSES

CIC is committed to helping protect the planet, by offering ambitious products and services designed to tackle global warming:

- the Eco-Mobility offer allows customers to buy or exchange their vehicles for something more eco-friendly at attractive rates;
- the Energy Transition Loan helps companies finance innovative projects in sustainable development and digital migration;
- the CSR Transition Loan finances investments linked to corporate social responsibility.

A GROUP CHAMPIONED BY ITS EMPLOYEES

Capital magazine ranked CIC second in the banking and financial services sector in its "Best Employer 2018" rankings thanks to the quality of the group's social dialogue and internal agreements. This annual rating is based on scores given by CIC employees and by others working in the same industry. This recognition is testament to the group's commitment to quality at work, as illustrated by a number of measures. In 2018:

- 6.4% of payroll expenses were invested in training;
- 697,000 hours of training were given to employees.

PROMOTING SOLIDARITY-BASED SAVING

CIC supports customers that want to help associations financially. It offers them services that tie in with their beliefs and intentions. The *Epargne Pour les Autres* [Savings for Others] savings account is a solidarity-based product certified by Finansol. 50%, 75% or 100% of the annual interest is transferred as donations to one to four partner associations 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).

FORGING CULTURAL PARTNERSHIPS AND SUPPORTING TALENT

CIC and its subsidiaries sponsor cultural and heritage conservation projects. The group sponsors a rich variety of cultural associations. In Paris, CIC is helping to finance the restoration of Hôtel National des Invalides. Outside of Paris, it regularly sponsors major events and cultural exhibitions.

CIC has made classical music one of the central themes of its patronage and sponsors a number of events including 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 2013. As part of this event, the Michel Lucas Prize is awarded to six promising young musicians from conservatories of music who are recognized for their merit, excellence and hard work.



E-CYCLO, ECO-FRIENDLY MOBILITY

In 2018, CIC launched E-Cyclo: a scheme to encourage its customers to ride electric bicycles, under which, CIC leases electric-assist bikes. This package covers delivery, financing, maintenance and any assistance required with the bikes. After leasing the bicycle for three years, the user may either purchase the bike or lease a new one. With a range of 17 different bikes, there is something suitable for everyone.

FINANCING THE PRODUCTION OF RENEWABLE ENERGY

Over the past ten years, the group has been involved in the production of renewable energy through the financing of photovoltaic plants, wind farms, and anaerobic digestion.

Today, CIC is a major funder of agricultural anaerobic digestion. In Alsace-Lorraine (a region in eastern France), for instance, it finances 50% of all units. This process uses the decomposition of organic waste to produce biogas. The biogas is then used directly as fuel for vehicles or can be used in a gas engine to produce both electricity and heat. This solution is a way of guaranteeing the sustainability of farms and diversifying farmers' sources of income through an activity that does not rely on weather conditions and is not affected by fluctuations in world food prices.



CLOSE TO EACH CUSTOMER

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

FIVE REGIONAL BANKS

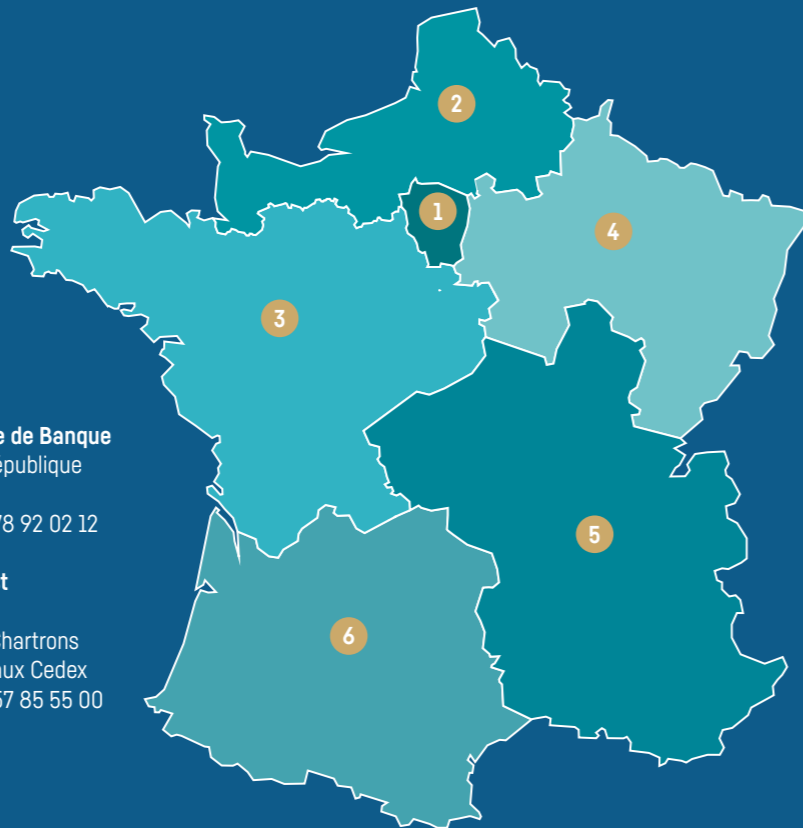
2 CIC Nord Ouest
33, avenue Le Corbusier
59800 Lille
Tel: +33 (0)3 20 12 64 64

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

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

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

6 CIC Sud Ouest
Cité Mondiale
20, quai des Chartrons
33058 Bordeaux Cedex
Tel: +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

> SPECIALISED ENTITIES

- **CM-CIC Bail:** www.cm-cic-bail.com
- **CM-CIC Lease:** www.cm-cic-leasing.com
- **CM-CIC Factor:** www.cmcic-factor.com
- **CM-CIC Asset management:** www.cmcic-am.fr
- **CM-CIC Epargne Salariale:** www.cic-epargnesalariale.fr
- **CM-CIC Immobilier:** www.cmcic-immobilier.fr

> CAPITAL MARKETS

- **CM-CIC Market Solutions:** www.cmcicms.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

- **CM-CIC Investissement:** www.cmcic-investissement.com



THE STRENGTH OF AN INTERNATIONAL NETWORK

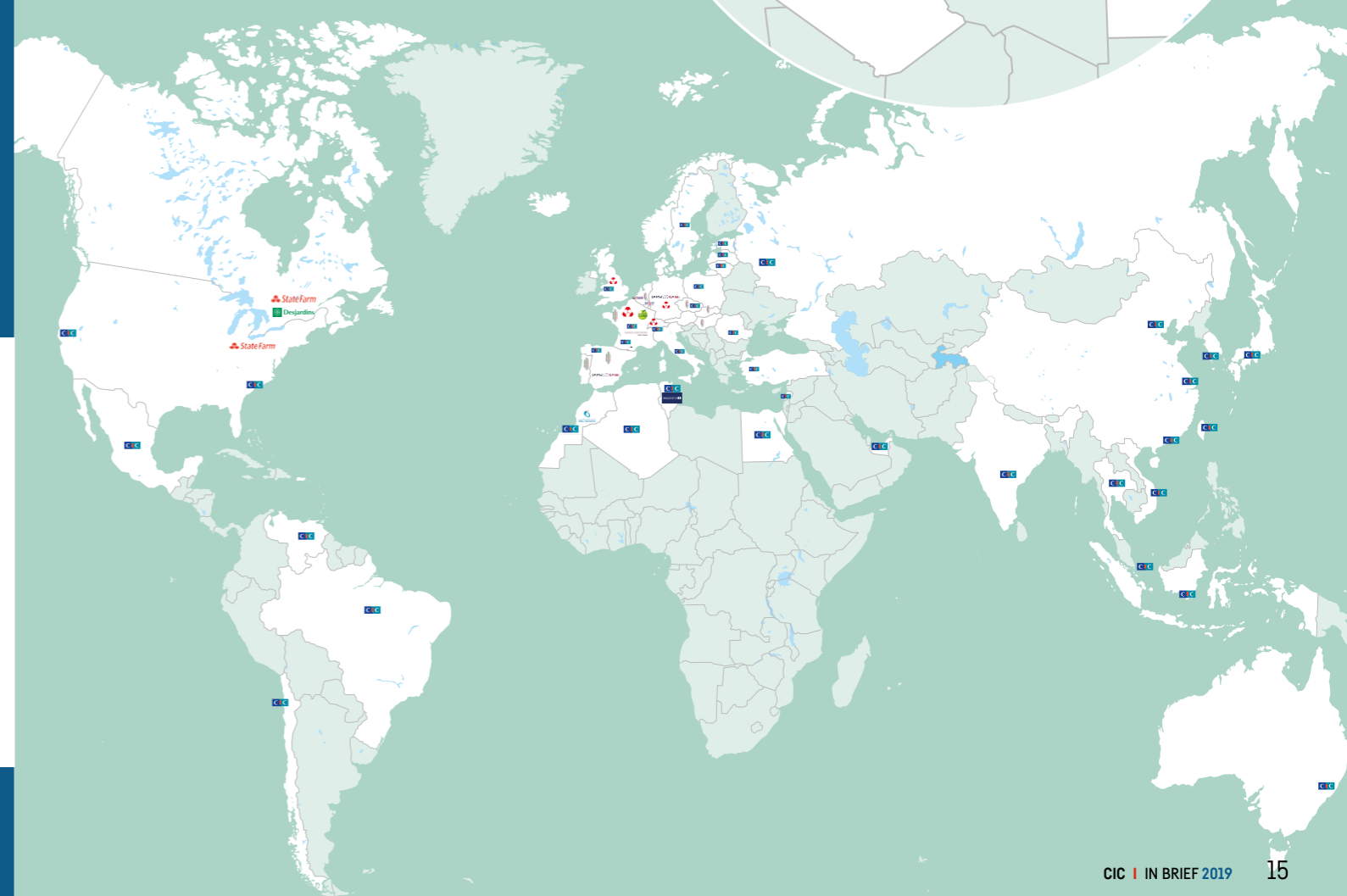
CIC supports its customers in international markets with a diversified offer adapted to companies' needs.

It provides this support through strategic partnerships.

In addition to its four foreign branches, CIC has a global network of 34 representative offices with extensive expertise and thorough knowledge of local and international markets to help meet the needs of the group's customers and its specialised entities.



MAIN LOCATIONS AND PARTNERSHIPS



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 – Paris Trade and Companies Register No. 542 016 381 –

Register of Insurance Intermediaries 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.

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