

ANNUAL REPORT

2012



BANQUE CIC | SUISSE |

The bank for private and business clients

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This annual report is a summary of the full version. The complete annual report for 2012 is available in French and German and can be found on our website at www.cic.ch.

SUMMARY

	31.12.2012	31.12.2011	Change	
	in 1 000 CHF	in 1 000 CHF	in %	in 1 000 CHF
Customer deposits	2 145 052	1 782 198	20.4	362 854
of which due to customers on savings and deposit accounts	439 597	328 536	33.8	111 061
of which other amounts due to customers	1 695 657	1 442 637	17.5	253 020
of which medium-term notes	9 798	11 025	-11.1	-1 227
Loans and advances to customers	3 945 764	3 640 879	8.4	304 885
of which amounts due from customers	999 550	1 038 376	-3.7	-38 826
of which mortgage lending	2 946 214	2 602 503	13.2	343 711
Shareholders' equity (after distribution of profit)	277 096	204 107	35.8	72 989
Total assets	4 600 219	4 347 037	5.8	253 182
Net interest income	47 135	44 340	6.3	2 795
Net fee and commission income	29 452	29 525	-0.2	-73
Gross operating profit	16 093	15 184	6.0	909
Net profit	3 604	3 050	18.2	554
Locations	9	9		
Staff (full-time equivalents, including apprentices)	290	274		
Apprentices	2	2		



FOREWORD BY THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE CEO

We are pleased to announce that Bank CIC (Switzerland) Ltd. has continued on its successful path in the 2012 reporting year.

This is despite high levels of volatility during this period, together with major challenges for the banking sector due to regulatory changes and new – sometimes incomplete – conditions. Thanks to our modern infrastructure and flexible organisation, we were able to master these challenges successfully. Whilst there have been signs of recovery on the financial markets in the last quarter, the difficult conditions which dominated beforehand – with low interest rates and high levels of economic uncertainty in Europe in particular – remain for the time being.

Thanks to our structure, we are small enough to offer a personal, individual service, but also large enough to be able to recognise the demands of our discerning private and business clients and to meet these demands with personally tailored solutions.

The increase in share capital to CHF 100 million made by our strong sole shareholder – the Crédit Mutuel-CIC Group – in mid-2012 has made us into a bank with outstanding capitalisation. It has also allowed us to continue our sustainable growth as part of a Group with seven million members and a reputation as one of the strongest banks in Europe.

Solidity is always the source on which we draw when we wish to redefine ourselves. In doing so, innovations must not be complicated – instead, they have to meet the demands of our clients and take into account individual situations. With this in mind, we have rounded off our comprehensive range of products in 2012 with targeted capital goods leasing and a selection of funds focusing specifically on the Swiss market and Swiss franc. Additionally, we have also invested in the quality of service and consultation by recruiting new staff and strengthening our training programme based on the current changes. Only when this expertise is in place can we offer our clients professional financial advice and real added value.

The results have exceeded our expectations. Gross profit increased by 6% and we have been able to expand our client base by just under 8%. At the same time, client funds increased by over 20% and loans to clients by over 8%. These results confirm the trust that our clients place in us. This is based on 103 years of Swiss banking tradition, the established basic principles of our bank and our employees, but also on our open, cooperative partnerships with our clients and the clear, individual solutions that we offer them.

We see this development as confirmation of our positioning in meeting the requirements and demands of our clients, and also as our motivation for keeping this position in the future.

We would like to thank our employees for their high levels of commitment and the innovative solutions they find for our clients – all of which have high levels of quality and reliability. In this way, we are able to confront the numerous changes and use them as an opportunity for continuing our development.

We also have to thank our clients for their loyalty and trust in our bank over the past year, plus all those new clients who have joined us. We look forward to being at your service in the future.

Philippe Vidal
Chairman of the Board
of Directors

Thomas Müller
CEO



Pierre Ahlborn



Henry Fauche



Elmar Ittensohn

REPORT BY THE BOARD OF DIRECTORS ON THE FINANCIAL YEAR 2012

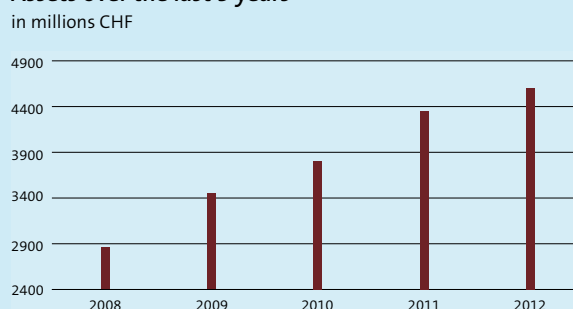
BOARD OF DIRECTORS/MANAGEMENT COMMITTEE

On 28 December 2012, the shares of Bank CIC (Switzerland) Ltd. were transferred within the Group from CIC Est to the parent company CIC Paris. This transaction was made in connection with the bundling of various shareholdings at CIC Paris. The positioning and strategy of Bank CIC (Switzerland) Ltd. remains unaffected by this and the composition of the Board of Directors was confirmed.

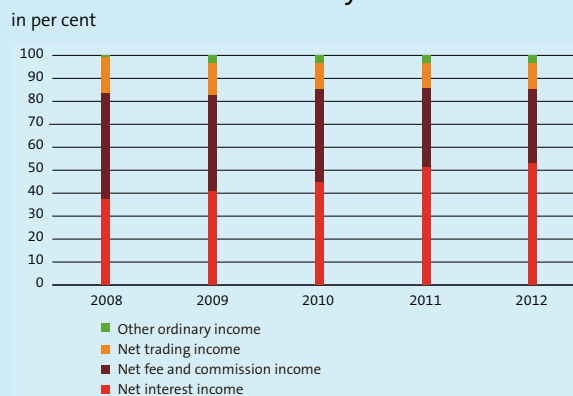
Following his 70th birthday in the summer of 2012, Jean-Louis Droz retired from the Board of Directors. For decades he was active in various managerial positions within the Crédit Mutuel-CIC Group. From 2005, he was a member of the Board of Directors at Bank CIC (Switzerland) Ltd. The Board of Directors would like to thank Jean-Louis Droz for his professionalism and also pay tribute to his dedicated work in the development and expansion of Bank CIC (Switzerland) Ltd. As his successor, we have gained an experienced expert from the field of private banking in Henry Fauche. Between 1988 and 2010, Henry Fauche was active in the Crédit Mutuel-CIC Group – most recently as CEO of Bank CIC (Switzerland) Ltd. Two other new members have also joined the Board of Directors. Urs Roth is CEO at Visana health insurance and a qualified lawyer, and Christian Fischer is a partner at CFM Partners AG, a consulting company specialising in M&A transactions in the financial sector. We are confident that the Board of Directors has been strengthened by these new appointments in line with future demands.

Since 1 June 2012, the Management Committee has also been strengthened by the appointment of Cinzia Visinoni, who has already worked successfully at Bank CIC (Switzerland) Ltd. for over five years. Cinzia Visinoni heads the new “Finance & Operations” department, where several central departments have been reorganised. This enables the bank to be clearly structured into one area “Change the bank” and one “Run the bank”.

Assets over the last 5 years



Income structure over the last 5 years



ANNUAL RESULTS

Balance sheet and general business development

Our targeted growth strategy in Switzerland and the focusing of our activities on international private banking once again proved successful in 2012. As a bank for private and business clients, we continued our intensive and active development of Swiss entrepreneurs and enterprises and were able to increase our entire client base by 7.8% as a result.

This was made possible by our local activities – with nine branches in all Swiss language regions – and also by our targeted development measures in terms of our employees, systems, products and market presence. Additionally, the increase in share capital to CHF 100 million enabled us to illustrate our solidity even better to the wider public



François Malnati



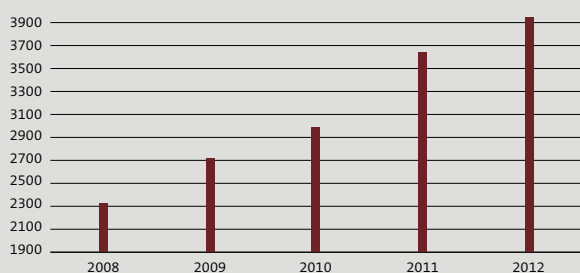
Philippe Vidal (Chairman of the Board of Directors)



Erich Wyss (Honorary President)

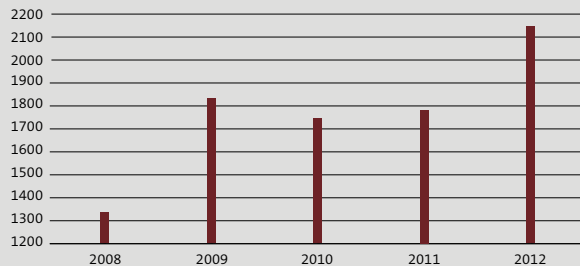
Lending over the last 5 years

in millions CHF



Customer deposits over the last 5 years

in millions CHF



through our position as part of the Crédit Mutuel-CIC Group.

Since the end of 2012, Bank CIC (Switzerland) Ltd. has also been offering capital goods leasing for business clients, thus continuing its strategy of opening up new client groups by covering a wide range of needs. At the same time, the bank has also enhanced its profile with interesting offers in pensions and financial planning for private clients in Switzerland, thus continuing the policy of expanding a regulated private banking system with an increasing focus on the strengths of the Swiss financial centre.

The proven risk policy with prudent credit extensions was also continued consistently, once again resulting in a

favourable risk situation for our bank with net credit losses of CHF 0.88 million (compared to 0.81 million in 2011). With an equity ratio of over 14%, our capital situation can continue to be considered very solid. The sustained influx of new clients and further development of existing client relationships has allowed us to grow in all areas. The balance sheet total has thus increased by 5.8%. This development was driven on the assets side by mortgage credits (which grew by 13.2%) and on the liabilities side by client funds (which increased by 20.4%). Apart from the additional refinancing at the Pfandbriefbank and the 35.8% increase in reported equity, the strong growth in client funds also improved the refinancing structure. Other important developments in the balance sheet related to financial assets (which increased by CHF 70.8 million as the liquidity reserve) and the sale of our property in Geneva (which reduced tangible assets by CHF 7.6 million).

Income

Income from ordinary banking business was CHF 89.1 million in 2012, a 4% increase compared to the previous year. This was due to the 6.3% rise in interest income, whilst fee and commission income fell by 0.2%. Thanks to commission income from credit business and despite the continued caution by investment clients, we were nonetheless able to make a first step towards the stabilisation of commission income. With the implementation of our cross-border strategy, we consciously accept reduced income in this area in order to establish a stable foundation for our long-term future. Documentary business continues to develop positively, with growth of over 30% in this area (stronger than in the previous year). Trading income (including foreign currency income) also developed positively due to the implementation of new systems, amongst other aspects. Finally, real estate income fell due to the sale of our property in Geneva.

Expenses

Additional costs of around CHF 2 million were incurred due to different business-related development measures, such as the new leasing offer, the new systems in the trade and documentary areas and numerous regulatory projects.



Urs Roth



Christian Fischer

In contrast, the total material costs remained largely stable with an increase of 0.2% thanks to the implementation of several cost-cutting measures. Personnel costs also increased due to wage adjustments and an increase in staff numbers, which can nonetheless be justified within the boundaries of our medium-term development prospects.

Profit

Gross profit increased by a total of 6% to CHF 16.1 million. Extraordinary income also rose, mainly due to the sale of our property in Geneva. Additionally, the remaining provisions were increased by just under CHF 10 million in the reporting year, of which around CHF 3.1 million could be considered necessary for business operations. After taxes – which increased by 57.2% – there is an annual profit of CHF 3.6 million, an 18.2% increase year-on-year.

Profit distribution

Together with the profit carried forward of CHF 1.27 million, there is a balance sheet profit of CHF 4.88 million. The Board of Directors proposes the distribution of profits as follows:

in 1 000 CHF	2012
Net profit	3 604
Profit brought forward	1 272
Net profit available for distribution	4 876
Distribution of dividend on share capital	–
Allocation to general statutory reserve	–
Allocation to other reserves	–3 500
Retained earnings	1 376

Outlook

The outstanding positioning of Bank CIC (Switzerland) Ltd. as a stable, reliable partner for our clients combining the range of products offered by a universal bank with the services of a private bank will allow us to continue to achieve above-average development in the coming years. We therefore have a positive outlook for the 2013 business year. Thanks to the trust of our clients and the strengthening of the sales organisation by means of additional staff, we are well positioned to gain additional market share despite the challenging market environment which prevails.

Thank you

We would like to thank the Management Committee and all of our employees for their dedication and commitment, which have played a significant role in this successful development. In particular, we would also like to thank our clients for their loyalty and trust in Bank CIC (Switzerland) Ltd.

BALANCE SHEET

in 1 000 CHF	31.12.2012	31.12.2011	Change
Assets			
Cash and other liquid assets	135 103	227 952	-92 849
Money market placements	8	-	8
Loans and advances to banks	148 049	161 732	-13 683
Loans and advances to customers	999 550	1 038 376	-38 826
Mortgage lending	2 946 214	2 602 503	343 711
Securities and precious metals held for trading	30	100	-70
Financial investments	270 413	199 588	70 825
Participating interests	3 164	1 628	1 536
Fixed assets	43 258	57 397	-14 139
Accrued income and prepaid expenses	10 781	8 235	2 546
Other assets	43 649	49 526	-5 877
Total	4 600 219	4 347 037	253 182
Total subordinated claims	5 141	5 155	-14
Total amounts due from subsidiaries and qualified participants	55 015	49 813	5 202
Liabilities			
Money market paper issued	337	6	331
Due to banks	1 627 129	1 936 159	-309 030
Due to customers on savings and deposit accounts	439 597	328 536	111 061
Other amounts due to customers	1 695 657	1 442 637	253 020
Medium-term notes	9 798	11 025	-1 227
Bonds loans and loans from mortgage bond institutions	376 800	267 600	109 200
Accrued expenses and deferred income	24 152	16 054	8 098
Other liabilities	53 650	55 981	-2 331
Allowance for general credit losses and other provisions	96 003	84 932	11 071
Reserves for general banking risks	30 085	30 085	-
Share capital	100 000	34 000	66 000
General statutory reserve	29 200	29 200	-
General reserve from capital contribution	3 385	-	3 385
Other reserves	109 550	106 550	3 000
Retained earnings	1 272	1 222	50
Net profit	3 604	3 050	554
Total	4 600 219	4 347 037	253 182
Total subordinated liabilities	60 092	60 090	2
Total liabilities to subsidiaries and qualified participants	1 057 922	1 744 034	-686 112

PROFIT AND LOSS STATEMENT

ORDINARY INCOME AND EXPENSES

in 1 000 CHF	2012	2011	Change
Net interest income			
Interest income	64 342	58 772	5 570
Interest and dividend income from financial investments	5 728	5 809	-81
Interest expense	-22 935	-20 241	-2 694
Subtotal	47 135	44 340	2 795
Net fee and commission income			
Credit-related fees and commissions	5 190	3 107	2 083
Fees and commissions from securities and investment business	20 464	21 669	-1 205
Other fee and commission income	5 342	5 352	-10
Fee and commission expense	-1 544	-603	-941
Subtotal	29 452	29 525	-73
Net trading income	9 580	8 819	761
Other ordinary income			
Income from participating interests	1 372	1 219	153
Net income from real estate	1 309	1 565	-256
Other ordinary income	282	242	40
Subtotal	2 963	3 026	-63
Operating expenses			
Personnel expenses	-49 543	-47 078	-2 465
Other expenses	-23 494	-23 448	-46
Subtotal	-73 037	-70 526	-2 511
Gross operating profit	16 093	15 184	909

NET PROFIT

in 1 000 CHF	2012	2011	Change
Gross operating profit	16 093	15 184	909
Depreciation and amortisation	-8 916	-9 042	126
Provisions for doubtful debts and contingencies	-4 244	-2 475	-1 769
Net profit before extraordinary items and taxes	2 933	3 667	-734
Extraordinary income	9 121	372	8 749
Extraordinary expenses	-6 895	-	-6 895
Taxes	-1 555	-989	-566
Net profit	3 604	3 050	554

PROFIT DISTRIBUTION

in 1 000 CHF	2012	2011	Change
Net profit	3 604	3 050	554
Retained earnings from the previous year	1 272	1 222	50
Balance sheet profit	4 876	4 272	604
Profit distribution			
Distribution of dividend on share capital	-	-	-
Allocation to general statutory reserve	-	-	-
Allocation to other reserves	-3 500	-3 000	-500
Retained earnings	1 376	1 272	104



Christoph Bütikofer David Fusi Thomas Müller Cinzia Visinoni Rolf Waldmeier André Justin Patrick Python

ORGANISATION AS AT 1 JANUARY 2013

BOARD OF DIRECTORS

Chairman	Philippe Vidal, Paris
Vice chairmen	Pierre Ahlborn, Mersch Elmar Ittensohn, Worb
Members	Henry Fauche, Geneva Christian Fischer, Wallisellen François Malnati, Sélestat Urs Roth, Bern
Honorary President	Erich Wyss, Biel-Benken
Head of Internal Audit	Lukas Vogel

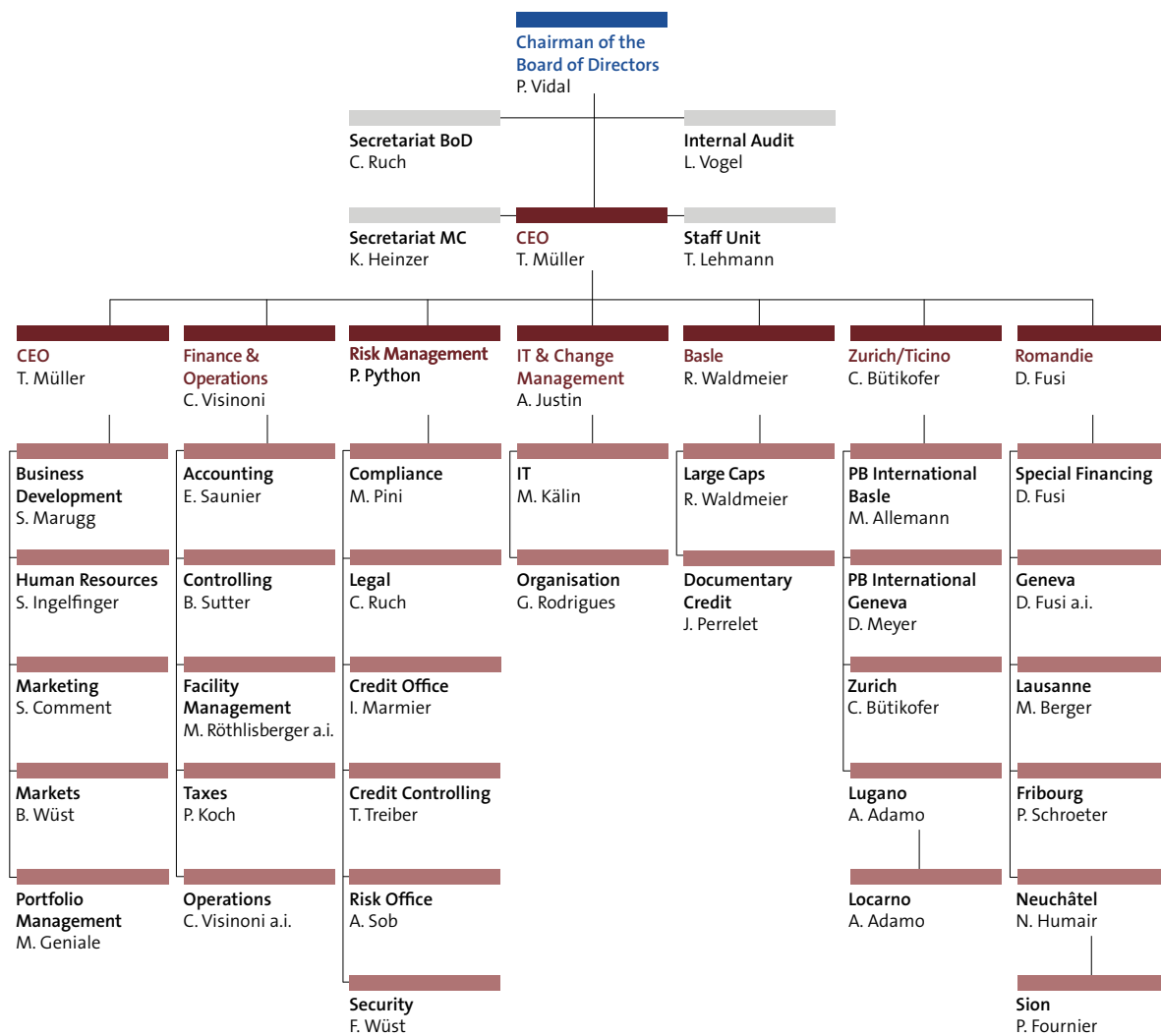
MANAGEMENT COMMITTEE

CEO	Thomas Müller
Members of the Management Committee	Christoph Bütikofer David Fusi André Justin Patrick Python Cinzia Visinoni Rolf Waldmeier
Members of the Extended Management Committee	Markus Allemann Daniel Meyer

AUDITORS

Ernst & Young AG, Basle

ORGANISATIONAL STRUCTURE AS AT 1 JANUARY 2013



WHAT WE STAND FOR

EXCELLENCE

With us your high expectations are met with quality, both in the management of your assets and pension planning as well as when it comes to financing own projects. We assess our performance in terms of the added value created for you.

COMMITMENT

We seek to understand your requirements and to provide you with effective solutions. To fulfil your demands is our mission. To exceed your expectations our aim.

RELIABILITY

We understand customer relations as a long-term partnership. We are a reliable partner in all financial matters. You are our preferred customer – and you notice.

WE SERVE **YOU** LIKE A PRIVATE BANK FOR COMPANIES AND ENTREPRENEURS.

Michel Berger, Manager Lausanne



WE UNDERSTAND **YOUR** DESIRES AND ACCOMMODATE THEM WITH EXCELLENCE.

Davide Castrini, Member of the Management Zurich



WE ATTACH GREAT IMPORTANCE TO A PARTNERSHIP WITH **YOU** BUILT ON TRUST.

Nicolas Brunner, Member of the Management Geneva



WE TREAT **YOU** WITH OPENNESS AND RESPECT.

Mario Geniale, Member of the Management Basle



WE PROVIDE **YOU** WITH EXCEPTIONAL, HIGH-QUALITY SERVICES AND COMPREHENSIVE ADVICE.

Armando Adamo, Manager Lugano/
Locarno



WE GENERATE LASTING ADDED VALUE FOR **YOU**.

Andreas Dill, Member of the
Management Basle



WE MAKE THE GREATEST DEMANDS ON OUR RELIABILITY AND EXPERTISE.

Pierre Schroeter, Manager Fribourg



OUR STAFF WORK IN A COMMITTED AND RESPONSIBLE MANNER.

Nicolas Humair, Manager Neuchâtel



TOGETHER WITH **YOU** WE SHAPE **YOUR** FINANCIAL FUTURE.

Markus Allemann, Member of the Extended
Management Committee Basle



OUR COMMITMENT

A high level of commitment is part of our corporate culture. Bank CIC (Switzerland) Ltd. is committed to its clients, employees and also to social projects outside of normal business. We support selected projects from people who are focused on improving areas of society with their passion and expertise as part of social, cultural and sporting events.



We are partner of the Genolier M2 Surgical Sails regatta catamaran

offbeat



Main sponsor of the OFF BEAT jazz festival in Basle



Main sponsor of the Fête des vendanges in Neuchâtel



PARTNERSHIP APPROACH FOR CHARITABLE CAUSES

Bank CIC (Switzerland) Ltd. has intensified its support of charitable causes with a long-term partnership approach. As part of this model, the bank supports several projects and institutions with a significant contribution over a three-year period and also accompanies them in publicising their cause.

Partner of the Salvation Army



Bank CIC (Switzerland) Ltd. supports the work and rehabilitation programme of the Salvation Army, which helps unemployed people back into work. The programme focuses on both the professional and social integration of the affected parties.

Partner of Winterhilfe



As partner of Winterhilfe Schweiz, Bank CIC (Switzerland) Ltd. supports people in need living in Switzerland. Families, people living alone and children are all helped directly depending on their needs without any red tape. With its services, Winterhilfe Schweiz creates a support network before public social aid in order to avoid dependencies.

CRÉDIT MUTUEL-CIC

Our bank, flexible and solid

Bank CIC (Switzerland) Ltd. operates on a comprehensible scale. With over 300 staff in nine locations, its size offers clarity and manageability. Clients appreciate our short decision-making channels and the fact that they can reach the relevant people directly. At the same time, as part of the Crédit Mutuel-CIC Group, Bank CIC (Switzerland) Ltd. enjoys a high level of stability, ensuring continuity and reliability even in difficult times. This combination of versatility and solidity brings together the advantages of being both large and small, creating unique benefits for the client.

Bank CIC (Switzerland) Ltd. is a 100% subsidiary of the French Crédit Mutuel-CIC Group.

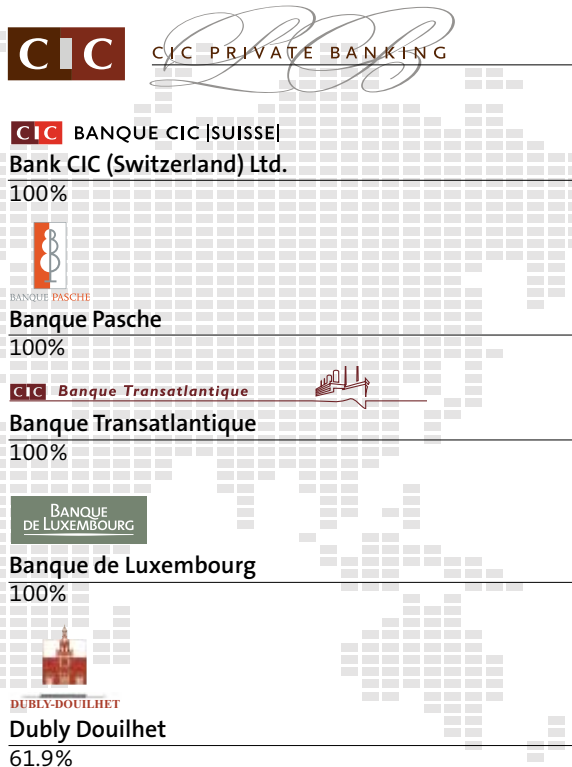
Our Group: A strong foundation

Being part of this Group ensures that Bank CIC (Switzerland) Ltd. has a stable shareholder base and a clear ownership structure while enabling it to operate independently. The Group's international and global network also provides ample opportunity for a variety of cross-border transactions.

The Crédit Mutuel-CIC Group is one of the best capitalised banks in Europe thanks to its cooperative structure and diversified business model, with solid long-term ratings.

CRÉDIT MUTUEL-CIC – A GLOBAL PRESENCE

Number of countries with representatives		
	Europe	15
	Middle East	3
	Africa	4
	America	5
	Asia	11
	Australia	1



Crédit Mutuel-CIC

The cooperative Crédit Mutuel-CIC Group is one of the largest banking groups in France. Its 5,961 branches and approximately 79,000 employees represent the second-largest branch network in France. The Crédit Mutuel-CIC Group has proven expertise in looking after business clients and enjoys a strong presence abroad. A third of all small and medium-sized businesses in France bank with the Group. It forms the second-largest retail bank in France, managing over 30 million clients. The Group combines the benefits of a non-centralised cooperative bank represented throughout France with the strengths of an international commercial bank with branches in around 40 foreign locations.

A German idea with a European flavour

Crédit Mutuel is a cooperative bank founded on the values of the famous German mayor F. W. Raiffeisen (1818–1888). It has always understood the importance of developing products and services which best meet the expectations of its clients. This is how the concept of “bancassurance” arose, and today Crédit Mutuel offers its clients a broad and successful range of banking and insurance services. Building on this idea, we as a modern Bank wish to promote the realisation of the idea of a European community.

As an experienced Swiss asset manager, Bank CIC (Switzerland) Ltd. is part of the Group's international private banking operation. Together with the other Group members, Banque de Luxembourg, Banque Pasche, Banque Transatlantique and Dubly Douilhet, Bank CIC (Switzerland) Ltd. provides first-class services to the discerning clientele of CIC Banque Privée in the area of asset management and investment advice.

RATINGS AS AT 31 DECEMBER 2012

	Standard & Poor's	Moody's	Fitch
Short-term	A-1	P-1	F1+
Long-term	A+	Aa3	A+
Outlook	negative	negative	stable

The rating refers to Banque Fédérative du Crédit Mutuel (BFCM). BFCM is the holding company for the Crédit Mutuel-CIC Group.

PRINCIPAL KEY FIGURES OF CRÉDIT MUTUEL-CIC



Profit	EUR 2 217 million
Equity	EUR 37 380 million
Ratio of tier one funds	14.5%
Clients	30.1 million
Client funds	EUR 640 billion

Loans to clients	EUR 343.2 billion
Employees	79 000
Cooperative members	7.4 million

Awards





MILESTONES IN OUR DEVELOPMENT

A Basle bank with a rich history

The origins of Banque CIC (Suisse) can be traced back to 1871 when bankers from Basle founded the Banque d'Alsace et de Lorraine (BAL) in Strasbourg. At that time, Basle was the most important centre of the Swiss banking industry. BAL shares were listed on the Basle stock exchange in 1872. From its foundation until the start of World War One in 1914, the bank acted as a correspondent for the Swiss railways and Swiss National Bank. The first BAL counters were opened in Basle in 1909. This marked the beginning of a Swiss banking tradition lasting over 100 years.

1909

BAL opens its first counters in the Aeschenvorstadt, Basle. The Basle-based Gewerbebank AG is integrated into the company in the same year.

1919

Acquisition of premises on Marktplatz in the heart of Basle which still remain the Bank headquarters today.

1931

BAL taken over by French Banque CIAL, based in Strasbourg.



1971

Lausanne location opens.

1977

Zurich location opens.

1984

Swiss operation becomes an independent limited company: Bank CIAL (Switzerland) Ltd.

1997

Opening of new office in Geneva through merger with Banque de l'Union Européenne en Suisse SA. Lugano and Locarno locations are also opened.

2007

Neuchâtel location opens.

2008

Change of name to Bank CIC (Switzerland) Ltd. The Bank is now presented under a single brand name: Banque CIC (Suisse). Fribourg location opens.

2009



Banque CIC (Suisse) 1909 – 2009

Bank CIC (Switzerland) Ltd. celebrates its centenary with many highlights all over Switzerland.

2011

Sion location opens.

LOCATIONS

HEAD OFFICE

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A member of the Crédit Mutuel-CIC Group

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 **BANQUE CIC | SUISSE |**

The bank for private and business clients