

CREDIT AGRICOLE, THE LEADING FINANCIAL PARTNER TO THE FRENCH ECONOMY* AND MAJOR PLAYER IN THE WORLD

CRÉDIT AGRICOLE GROUP, A LEADER IN EUROPE

As the No. 1 retail bank in France, Crédit Agricole is the leading financial partner of the French economy and one of the largest retail banks in Europe**.

Its ambition: to create a world-class European leader in banking and insurance, in accordance with the principles of the United Nations Global Compact.

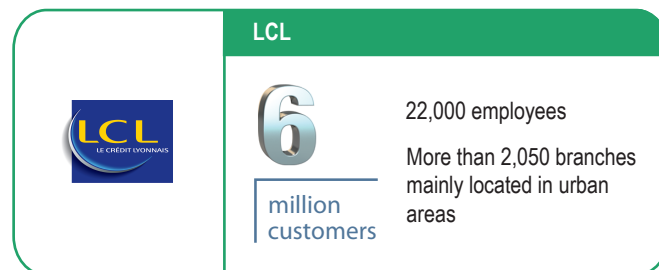
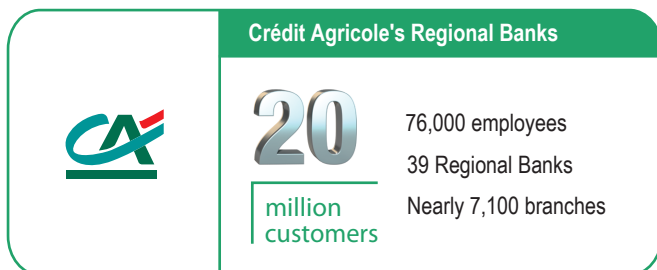
58 million customers
in the world

74 countries
in the world

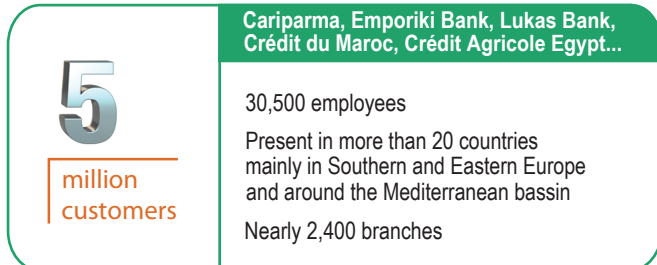
64 billion euros
Shareholders' equity group share

94%
Tier 1 capital (01/01/2009)

FRENCH RETAIL BANKING



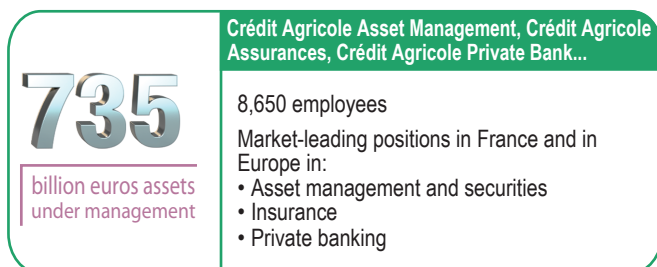
INTERNATIONAL RETAIL BANKING



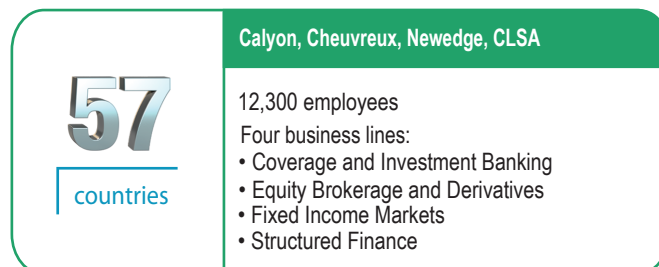
SPECIALISED FINANCIAL SERVICES



ASSET MANAGEMENT, INSURANCE & PRIVATE BANKING



CORPORATE & INVESTMENT BANKING



Specialised subsidiaries : Crédit Agricole Immobilier, Crédit Agricole Private Equity, Idia, Sodica, Uni-Editions

A RESPONSIBLE AND COMMITTED OPERATOR

Named "Global Bank of the Year" by *The Banker* magazine for its socially and environmentally responsible policies • Supporter of the United Nations Global Compact (2003) • Signatory of the Diversity Charter (2008) and The Climate Principles (2008) • Calyon has adopted the Equator Principles (2003) • Crédit Agricole Asset Management is a signatory of the Principles for Responsible Investment (2006) as well as Cheuvreux (2008).

Data at end-2008

* € 424 billion in aggregate loans outstanding (Regional Banks and LCL)

** in terms of retail banking revenues

www.credit-agricole.com

 **CRÉDIT AGRICOLE**