

Key figures 2010



The Crédit Agricole Group
is market leader in
full-service retail banking
in France and one of the
largest banks in Europe.

Profile

The Crédit Agricole Group is market leader in customer-centric universal banking in France and one of the largest banks in Europe.

With operations in 70 countries, the Crédit Agricole Group is a leading partner in supporting clients with their projects in all areas of retail banking and associated specialised business lines: day-to-day banking, savings, home and consumer loans, insurance, private banking, asset management, leasing and factoring, and corporate and investment banking.

On the strength of its cooperative and mutualist foundations, the Crédit Agricole Group's expansion is underpinned by balanced growth serving the real economy and respecting the interests of its 54 million clients, 1.2 million shareholders, 6.1 million cooperative shareholders and of its 160,000 employees.

Crédit Agricole is included in the three main sustainable development indices: ASPI Eurozone since 2004, FTSE4Good since 2005 and the DJSI since 2008 (Europe and worldwide). It is ranked the eighth most sustainable corporation in the world and No. 1 in France in the 2011 Global 100 List.

www.credit-agricole.com

 **54** million clients
WORLDWIDE

 **70** countries

 **160,000** employees

 **€3.6** billion
NET INCOME - GROUP SHARE

 **€71.5** billion
SHAREHOLDERS' EQUITY - GROUP SHARE

 **10.3%**
TIER ONE RATIO

The customer-centric universal banking

Crédit Agricole's model is based on synergies between its retail banks - which are **powerful and close to their clients** - and its associated specialised business lines in order to offer clients the highest level of expertise.

Retail banking

11,500 branches serving 33.5 million clients

Proportion of net banking income generated from retail banking: 61%

39 CRÉDIT AGRICOLE REGIONAL BANKS*

+ **Crédit Agricole Regional Banks are cooperative full service banks** with a strong local footing. They offer the full range of banking and financial products and services for personal customer, farmers, small businesses, companies and public authorities.

* Crédit Agricole S.A. owns 25% of share capital in the Regional Banks (excl. the Regional Bank of Corsica)

Specialised business lines

Market-leading positions in France and Europe

Proportion of net banking income generated from specialised business lines: 24%

- + **A leader in Europe** in consumer finance
- + **Market leader in France** in leasing and factoring
- + **No. 3 in Europe** and **No. 8 worldwide** in asset management
- + **Market leader in Europe** in financial services for institutional clients
- + **The leader in bancassurance** in Europe
- + **A key player** in private banking

LCL

+ **LCL is a retail banking network** with a strong presence in urban areas across France, with four main business lines: retail banking for personal customers, retail banking for small business customers, private banking and corporate banking.

INTERNATIONAL RETAIL BANKING

+ **Abroad**, Crédit Agricole is a first-class partner in Europe, mainly in Italy and Greece. It is also present in the area surrounding the Mediterranean basin.

Corporate and investment banking

Operations in over 50 countries

Proportion of net banking income generated from corporate and investment banking: 15%

+ **Crédit Agricole Corporate and Investment Bank** offers its clients a comprehensive range of products and services in the fields of investment banking, structured finance, capital markets and brokerage.

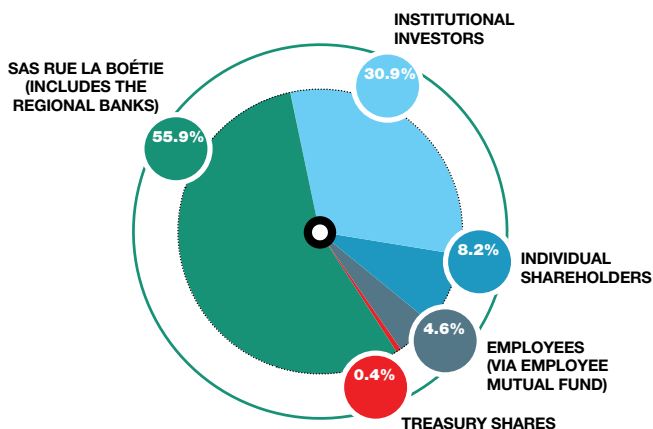
Other specialised subsidiaries

+ **Crédit Agricole Immobilier**, **Crédit Agricole Private Equity**, **Idia-Sodica**, **Uni-Editions**.

Crédit Agricole S.A.

Organised at the time of the Initial Public Operation on 14 December 2001 to represent all of the Group's business lines and areas of expertise, Crédit Agricole S.A. comprises its specialised subsidiaries serving retail banks in France and abroad. It owns 25% of share capital in the Regional Banks.

STOCK MARKET DATA AT 31 DECEMBER 2010



€1.3 BILLION
NET INCOME - GROUP SHARE

€0.45 NET DIVIDEND
PER SHARE

PROPOSED TO THE
GENERAL SHAREHOLDERS'
MEETING ON 18 MAY 2011
IN STRASBOURG

FULL PAYMENT
IN SHARES OR CASH

- + ISIN code: FR0000045072
- + Mnemonic code: ACA
- + Latest price: €12.65*
- + Market capitalisation: € 30 billion*
- + Stock market: Euronext Paris
- + Crédit Agricole S.A. shares are included in: CAC 40, DJ EuroStoxx 50, and FTSEurofirst 80
- + Crédit Agricole S.A. shares are included in three sustainability indices: ASPI Eurozone; FTSE4Good and Dow Jones Sustainability Index (Europe and World)

* At 25 February 2011

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