

Montrouge, August 06, 2013

SECOND QUARTER AND FIRST HALF RESULTS 2013

Solid results confirm first quarter trends  
- Strong business performance  
- Cost of risk under control  
- Solid progress in cost-cutting

Crédit Agricole Group\*  
Net income Group share in Q2-13: €1,385 million (vs. €808 million in Q2-12)  
Net income Group share in H1-13: €2,410 million (vs. €1,671 million in H1-12)  
Fully loaded Basel 3 CET 1 ratio: 10.0%  
Available cash reserves at 30 June 2013: €233 billion

\* Crédit Agricole S.A. and 100% of the Regional Banks. 2012 restated for recording of Emporiki, Cheuvreux and CLSA under IFRS 5 and for a change in the valuation of a limited number of complex derivatives.

Crédit Agricole S.A.\*\*  
Net income Group share in Q2-13: €696 million (vs. €56 million in Q2-12)  
Net income Group share in H1-13: €1,165 million (vs. €367 million in H1-12)  
Revenues of the business lines: +0.6% on Q2-12  
Operating expenses: -2.9% on Q2-12  
Cost of risk: -13.9% on Q2-12  
Tier 1 ratio: 10.0%; Core Tier 1: 8.6%

\*\* 2012 restated for recording of Emporiki, Cheuvreux and CLSA under IFRS 5 and for a change in the valuation of a limited number of complex derivatives

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