



PRESS
RELEASE

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RESULTS OF THE 2011 EBA EU-WIDE STRESS TEST

Crédit Agricole S.A. welcomes the initiative led by the EBA in order to test the financial soundness of the European banking industry. The results presented hereafter comply with the EBA's specific methodological guidelines and definitions. Consequently, the reader should be aware that some data may deviate significantly from those disclosed in Financial review 2010 of Crédit Agricole Group and which are compliant with CRD standards and definitions. Simulations for the years 2011 and 2012, even in the "baseline scenario", should be read as indicative figures resulting from the assumptions designed by EBA, and cannot give any indication of actual forecasts. The Crédit Agricole Group Core Tier 1 Capital ratio resulting from the EBA methodology as at the end of 2012, under the adverse scenario, would stand at 8.5% to be compared with the 5% threshold.