



PRESS
RELEASE

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2015 EBA TRANSPARENCY EXERCISE

The Crédit Agricole Group results presented hereafter comply with the EBA's specific methodological guidelines. Consequently, the reader should be aware that:

- As in previous EBA exercises, the data published are based on the prudential scope of consolidation, in which, namely, insurance activities are equity-accounted.
- In tabs "Capital" and "Leverage", published data do not take into account retained earnings of the second half of 2014 for data as of 31 December 2014, nor retained earnings of the first half of 2015 for data as of 30 June 2015. Retained earnings are integrated to regulatory filings, forming the basis for this transparency exercise, only after the approval of the General Meeting of Shareholders. By contrast, data disclosed in the usual presentations of quarterly results take into account retained earnings generated every period.

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