



PRESS
RELEASE

Montrouge, May 28, 2003

THE LUKAS GROUP NAMED POLAND'S MOST EFFICIENT FINANCIAL ESTABLISHMENT FOR 2002

The Lukas Group, a subsidiary of Crédit Agricole S.A. since 2001, reported an excellent performance in the Polish market for 2002, doing well both in consumer credit (via Lukas SA) and in retail banking (via Lukas Bank). The group has largely met its strategic objectives. As a result, net income jumped from €10 million in 2001 to €26 million in 2002. [...]