



PRESS
RELEASE

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GILLES GUITTON APPOINTED HEAD OF CRÉDIT AGRICOLE S.A.'S GENERAL SECRETARIAT AS OF
1 OCTOBER 2003

Jean Laurent, Crédit Agricole S.A.'s Chief Executive Officer, has appointed Gilles Guitton, currently Chief Executive Officer of the Fédération Bancaire Française (French Banking Federation), to strengthen Crédit Agricole S.A.'s management team and create the new Group's General Secretariat. Directly reporting to Jean Laurent, the General Secretariat will coordinate Crédit Agricole S.A. Group's central secretariat, internal communication, press and corporate relations, economic research, strategy and legal functions. Gilles Guitton will take up his new position on 1 October 2003. In the interim, Crédit Agricole S.A.'s Deputy Chief Executive Officer, Yves Chevillotte, will oversee the General Secretariat.

Gilles Guitton, 54 year-old Inspector of Finance, held several positions within the French Ministry of Finance and Economic Affairs before becoming Central Manager, then Deputy General Manager and ultimately Head of the International Division of Caisse Nationale de Crédit Agricole (1985-1988). He then joined CIC Group as Chief Executive Officer (1988-1991) and was appointed Vice-Chairman (1991-1992) of Compagnie Financière de Crédit Industriel et Commercial et de l'Union Européenne. Chairman of CIC Paris' Board of Directors (1992-1998), he was appointed Vice-Chairman of CIC's management board in 1998. Gilles Guitton has been Chief Executive Officer of the Fédération Bancaire Française since it was set up in 2000.