



PRESS  
RELEASE

Montrouge, July 13, 2004

#### PREDICA - UAF MERGER

As part of its ongoing merger process, Crédit Agricole S.A. has recently created a Life Insurance segment by merging its Predica and UAF insurance subsidiaries on 30 June. The operation was approved by the Comité des Entreprises Assurances.

The Crédit Agricole group has decided to name the merged company Predica, capitalising on the strength of the Predica brand name. Crédit Agricole's Regional Banks and the Crédit Lyonnais network will maintain their own commercial policies. [...]