



PRESS
RELEASE

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PRESS RELEASE

Crédit Agricole S.A.'s Board of Directors, chaired by René Carron, met on 7 March 2006 to approve the results for the fourth quarter of 2005 and the 2005 financial year.

The Group's excellent performance in the fourth quarter of 2005 attests to its healthy activities in all business lines, each of which delivered record quarterly revenues. As a result, gross operating income increased by nearly 61.5% and net income (Group share) was up 2.3x compared with the fourth quarter of 2004, which constituted a favourable benchmark.

Full-year net income (Group share) came to €3,891 million, an increase of 55.6% compared with 2004, building on the favourable trend of the first nine months of the year. This performance reflects strong growth in France and particularly in international operations, combined with tight cost controls, in a favourable overall climate in terms of market conditions and risk-related costs...

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