



PRESS  
RELEASE

Montrouge, Month JJ, 20AA

PRESS RELEASE

Paris, Athens 16 February 2007 - Groupama S.A., Emporiki Bank and Crédit Agricole S.A. announce that they have reached an agreement on a definitive list of key terms and conditions for the acquisition by Groupama International of 100% of the shares of Phoenix Metrolife, and are in exclusive negotiations to finalise such terms and conditions. The relevant agreements will be subject to the necessary authorizations required by law. When the relevant agreements are finalised, a further announcement will be made. ...