



CRÉDIT AGRICOLE S.A.

Combined General Meeting 19 May 2004

Voting on resolutions

All resolutions were adopted with between 94% and 99% of votes.

Messrs Diéval, Lebègue and Michaut were appointed as directors. The mandates for Messrs Bru, Couturier, Kerfriden and Le Brun were renewed.

The meeting approved the payment of a net dividend of €0.55 (plus tax credit). This will be paid from 28 May 2004.

Resolution	For	Against	Abstentions
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Annual General Meeting

N°1 – Approval of company accounts for 2003	96,01%	1,91%	2,07%
N° 2 – Approval of consolidated accounts for 2003	97,11%	0,83%	2,06%
N° 3 – Earnings appropriation and setting of dividend at €0.55 per share	99,92%	0,05%	0,04%
N° 4 – Approval of agreements governed by articles L.225-38 <i>et seq.</i> of the Code de commerce	99,61%	0,37%	0,02%
N° 5 – Appointment of Mr Alain Dieval as director	97,19%	2,75%	0,06%
N° 6 – Appointment of Mr Daniel Lebègue as director	97,16%	2,79%	0,05%
N° 7 – Appointment of Mr Michel Michaut as director	96,77%	3,18%	0,05%
N° 8 – Renewal of director's mandate for Mr Pierre Bru	98,40%	1,57%	0,02%
N° 9 – Renewal of director's mandate for Mr Yves Couturier	97,16%	2,81%	0,02%
N° 10 – Renewal of director's mandate for Mr Pierre Kerfriden	96,82%	3,16%	0,02%
N° 11 – Renewal of director's mandate for Mr Jean Le Brun	98,41%	1,56%	0,03%



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N° 12 – Appointment of auditors: Société Pricewaterhousecoopers Audit and Mr Pierre Coll	97,96%	2,01%	0,03%
N° 13 – Authorisation for the board to issue bonds and similar loan notes	99,93%	0,05%	0,02%
N° 14 – Setting of directors' remuneration	97,03%	2,94%	0,02%
N° 15 – Authorisation to trade in the company's shares	98,28%	1,69%	0,04%

Extraordinary General Meeting

N° 16 – Authorisation to issue securities giving immediate or eventual access to shares which are in issue or will be issued in a capital increase, with preferential subscription rights maintained.	99,91%	0,07%	0,02%
N° 17 - Authorisation to issue securities giving immediate or eventual access to shares which are in issue or will be issued in a capital increase, with preferential subscription rights removed	94,50%	5,47%	0,03%
N° 18 - Authorisation to increase capital by incorporation of reserves, profits, premiums or other means.	99,40%	0,58%	0,02%
N° 19 - Authorisation to make capital issues reserved for employee members of company savings schemes.	98,19%	1,78%	0,03%
N° 20 - Authorisation to reduce capital by cancellation of shares.	99,91%	0,07%	0,02%
N° 21 – Powers to complete formalities.	99,94%	0,04%	0,02%