

The following information is intended solely for use with the appended press release. It may not be used, copied or disclosed in any other context. The new brand, "CALYON, Corporate and Investment Bank", and its graphical representation will not come into use, either in France or abroad, until later in first-half 2004, after completion of the asset transfers voted by the Extraordinary General Meeting of 20 April 2004 and receipt of regulatory approval.

CALYON is the new brand name of the Financing and Investment Banking business of the Crédit Agricole S.A. Group. It reflects a two-fold aim:

- create a powerful brand that amalgamates the two predecessor brands
- represent the Group's image in the sphere of corporate and investment banking, especially at international level

A powerful brand that amalgamates its predecessor brands: a new beginning from a rich legacy

- CALYON is a "given name" epitomising the union between the two parent brands, Crédit Agricole ("CA") and Crédit Lyonnais ("LYON").
- It reflects a new beginning, the birth of a brand that is more than a blend of the two predecessor brands, that encapsulates a new ambition in a new name.
- This rich legacy is reflected in a name that implicitly establishes the link between both parents' histories.

Strong, elegant, exclusive

- Graphically, CALYON forms an integral part of the Crédit Agricole S.A. branding system.
- It includes the "CA" symbol, which links together many of Crédit Agricole S.A.'s brands. The symbol is a strong visual code that conveys the dynamic force and constructive power of a major universal bank.
- The letters in the name CALYON use the Group's original typography, which unites all Crédit Agricole brands under a single livery.
- As for the colour scheme, the elegance of slate grey combines with the strength of dark red to communicate the sustainable growth inherent in the brand. These prestigious colours express the exclusive universe and the corporate and investment banking activities of the Crédit Agricole S.A. Group.