

Press release

Appointment at Crédit Agricole Assurances

Eric Martin named head of actuarial affairs at Predica

Eric Martin has been appointed head of actuarial affairs at Predica, the Crédit Agricole Group's personal insurance subsidiary. He will replace Edouard de Bonnafos.

Paris, 24 December 2008 — Eric Martin, 42, is a graduate of Ecole Polytechnique (X 1987), Ecole Nationale de la Statistique et de l'Administration (ENSAE) and Institut d'Analyse Financière (IAF).

He began his career with UAP in 1992 as a personal life insurance actuary and management accountant. Between 1996 and 1999, he was technical, actuarial, legal and management officer at Guardian Vie, becoming technical director in 1999. Following two successive mergers with Continent in 2000 and with Generali in 2004, Eric Martin became head of the technical, actuarial and legal department of La Fédération Continentale, Prudence Vie and Guardian Vie.

In 2007, he joined the BNP Paribas Group as personal risk insurance technical director for BNP Paribas Assurance Vie, Cardif Vie and Cardif Risques Divers.

About Crédit Agricole Assurances

Insurance is now the second-largest business of the Crédit Agricole Group, which is French market leader in bancassurance and second for insurance in terms of premium income. By bringing all its insurance activities together in the same business segment, Crédit Agricole has enhanced its bancassurance model and provided greater visibility for the business.

Crédit Agricole Assurances was established in January 2006, and includes Predica, a life insurance company, Pacifica, specialised in non-life insurance, Crédit Agricole Creditor Insurance (CACI) for creditor insurance, and the international insurance activity.

Crédit Agricole Assurances in figures (France and international, life insurance, non-life and credit, at 31 December 2007)

- €24.3 billion in premium income

- €182 billion in in-force business
- 25 million policies
- €941 million in net income (Group share)
- 2,300 employees