

Press release

Paris, 9 February 2009

Appointment at Crédit Agricole Assurances

Nicole Gourmelon has been appointed Deputy Chief Executive of Predica, the personal insurance arm of Crédit Agricole Assurances.

Nicole Gourmelon joined Predica on 2 February 2009 as Deputy Chief Executive to replace Thierry Aubertin, appointed Chief Executive of the Crédit Agricole Nord-Est Regional Bank. She will report to Bernard Michel, Head of Crédit Agricole Assurances and Chief Executive of Predica.

Nicole Gourmelon joined the Crédit Agricole Group in 1982. She began her career at the Finistère Regional Bank, where she was involved in almost every aspect of business development, in terms of production as well as management, across all customer markets (individuals, agriculture, professionals, businesses). In 1999 she moved to the Charente-Périgord Regional Bank as Commercial Director. In 2002 she was appointed Director of Finance, Strategic Marketing and Communication of the Aquitaine Regional Bank. In 2004 she relocated to the Normandy Regional Bank, where she served as Deputy Chief Executive responsible for development until end 2006 and then as Deputy Chief Executive in charge of the management unit from 2007 to 2009.

Nicole Gourmelon, 45, is a graduate of HEC and the banking industry technical institute (ITB). She holds a professional certificate in banking.

About Crédit Agricole Assurances

Crédit Agricole is now the French 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 (at 31 December 2007)

- 24.3 billion euros in premium income
- 182 billion euros in the book of business
- 25 million policies outstanding
- 941 million euros in net income Group share
- 2,300 employees

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