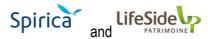


Press release Paris, 11 May 2011

Axeria Vie and April Patrimoine now called



Crédit Agricole Assurances is announcing name changes for its two new subsidiaries, Axeria Vie and April Patrimoine, acquired in late 2010. The companies will now be called Spirica and LifeSide Patrimoine respectively.

The new names, which fit with the Crédit Agricole Assurances brand universe, embody the transition stemming from the new ownership structure. They emphasise the two firms' positioning as specialists in savings, life insurance and wealth management, while reflecting their shared values of innovation, expertise and quality of service:

- Spirica is a life insurance company specialised in partnerships with large corporates (platforms and groupings of independent wealth managers or brokers, private banks, asset management companies, online specialists)
- LifeSide Patrimoine is an open-architecture distribution platform for life insurance, retirement and employee savings schemes.

The new names also represent an opportunity for Crédit Agricole Assurances to affirm its strategic choices in terms of diversification on the life and savings insurance market and emphasise its determination to round out the range of products and services for specific segments such as high net worth individuals and online customers.

Commenting on the new names, Jérôme Grivet, CEO of Crédit Agricole Assurances and Predica said:

"The rebranding process, which is taking place less than six months after Crédit Agricole Assurances acquired these two life and savings insurance specialists, is an important milestone on the road to integrating Spirica and LifeSide Patrimoine into the Group. It reflects our interest in alternative distribution methods and innovative offerings in the life and savings insurance market, while sticking to the core of our model, namely bancassurance".

Daniel Collignon, CEO of Spirica, and Marie-Anne Jacquier, CEO of LifeSide Patrimoine, said:

"The entry of our two companies in the Crédit Agricole Assurances Group is a great advantage for us as well as a tribute to the quality that we have been providing since 2007. Our Group membership will enable us to pursue our targets in terms of providing quality products and services to policyholders and partner distributors and help us achieve our goal of becoming the new benchmarks on our markets".

About Spirica and LifeSide Patrimoine

Spirica is a life insurance company that specialises in designing customised life and savings insurance products distributed under its partner agents' brand names.

Spirica at end-2010: €401 million in new inflows, €627 million in underwriting reserves and 33 employees.

LifeSide Patrimoine is an open-architecture distribution platform that designs and executes management and distribution of savings, retirement and tax optimisation products via independent wealth managers.

<u>LifeSide Patrimoine at end-2010</u>: €10.9 million in commission income, €226 million in new inflows, 1.2 billion in underwriting reserves and 40 employees.

About the Crédit Agricole Assurances Group

The Crédit Agricole Assurances Group is the European leader in bancassurance and the No. 2 life insurer in France by premium income. It handles all the Crédit Agricole Group's French and international insurance activities and comprises Predica for personal insurance, Pacifica for non-life insurance, CACI for creditor insurance, the international insurance subsidiaries, Caagis for IT management and services, and Spirica and LifeSide Patrimoine for life and savings insurance.

Key figures for the Crédit Agricole Assurances Group (at 31 December 2010):

- €29.7 billion in premiums
- €218.5 billion in underwriting reserves
- €1.4 billion in consolidated net income
- More than 3,200 employees

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