

Press release

Paris, 23 January 2012

**2011 life insurance return rates:  
Predica announces an average rate of 3% net**

Predica, a Crédit Agricole Assurances subsidiary, is confirming its continued dedication to customers, with its commitment to ensuring stable performances over the long term for its life insurance return rates. The return achieved for policies in 2011 represents an average of 3% for euro funds on the multi-investment policies offered. The mid-range policies have a rate of 2.70%, while the high-end policies come in at 3.20% to 3.30% across the Group's networks. With financial markets falling, life insurance is confirming its role as a long-term investment and enabling savers to secure their capital on a lasting basis.

Jérôme Grivet, Crédit Agricole Assurances' Chief Executive Officer, highlights that over a longer period, i.e. for the past eight years, Predica's customers have benefited from an average performance on their policies of between 3.7% and 4.1%. Assessed on a long-term basis, the performance levels achieved by life insurance are still significantly higher than the returns available on most other savings products in France, while providing unrivalled security.

**About Crédit Agricole Assurances**

Number one for bancassurance in Europe and number two for life insurance in France, based on the amount of premiums collected, Crédit Agricole Assurances handles all the Group's French and foreign insurance activities. It comprises Predica, a personal insurer, Pacifica, specialised in non-life insurance, Caci for creditor insurance, the various international subsidiaries, Caagis, for IT management and services, as well as Spirica and LifeSide Patrimoine, focused on life insurance for wealth management.

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

- €29.7 billion in premiums
- €218.5 billion in underwriting reserves
- €984 million in net income, Group share
- Over 3,200 employees

[www.ca-assurances.com](http://www.ca-assurances.com)

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