CRÉDIT AGRICOLE S.A.

Press release

Xavier Musca joins the Crédit Agricole SA management team

Paris, 13th June 2012 - On the proposal of Jean-Paul Chifflet, Chief Executive Officer of Crédit Agricole SA, Chairman Jean-Marie Sander will submit to the Board of Directors at its meeting of 17 July the appointment of Xavier Musca as Executive Vice President of Crédit Agricole SA.

Xavier Musca will be responsible for the International Retail Banking, Asset Management and Insurance business lines.

Born in 1960 in Bastia, Xavier Musca studied at the Institut d'Etudes Politiques in Paris and the Ecole Nationale d'Administration (Léonard de Vinci class). He began his career at the Inspection Générale des Finances and the French Treasury. From 2002 to 2004, he was Principal Private Secretary to Francis Mer, Minister of the Economy and Finance. In June 2005, Xavier Musca was appointed Director General of the Treasury and Economic Policy. He became Deputy Secretary General of the French President's Office in February 2009 and Secretary General in February 2011.

Xavier Musca's appointment will be made definitive after consultation with the compliance committee.