



CRÉDIT AGRICOLE S.A.

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EBA TRANSPARENCY EXERCISE DISCLOSURE

The results presented hereafter comply with the EBA's specific methodological guidelines. Consequently, the reader should be aware that:

- The data published in tab "Capital", section "Capital position CRD3 rules" meet the CRD3 regulatory framework which prevailed at the reporting dates (December 2012 and June 2013 respectively), in particular as regards the treatment of insurance. Moreover, "memo CRR / CRD4 items" are selective data and calculated on the basis of the latest known CRR draft text available at closing dates 31 December 2012 and 30 June 2013. They do not permit the calculation of Basel III capital adequacy ratios.
- Although Loan-to-Value data are provided (see tab Credit risk), the major part of Crédit Agricole Group home loans in France are secured by credit guarantees and not mortgages. Moreover, the Group's credit policy regarding home loans is based on debtor's solvency and repayment capacity.

Results to be consulted :

http://www.credit-agricole.com/en_intra/Investor-and-shareholder/Press-Releases/EBA-transparency-exercise-Disclosure