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Press release

Crédit Agricole S.A. signs the Diversity Charter, embodying its commitment to promote diversity and combat all forms of discrimination

Paris, 23 January 2008 — On behalf of Crédit Agricole S.A., Chief Executive Officer Georges Pauget has signed the Diversity Charter, as well as the CEOs of LCL, Calyon, Crédit Agricole Leasing, Eurofactor, Crédit Agricole Asset Management, Banque de Gestion Privée Indosuez, Predica and Pacifica for their respective subsidiaries. Two other subsidiaries, Finaref and Sofinco, signed up in 2005 and 2006, respectively.

Crédit Agricole S.A and its subsidiaries have thus committed themselves to respecting and implementing the charter's key principles. In particular, they are undertaking to combat discrimination in all its forms and to ensure that their workforces reflect the diverse make-up of French society. As Georges Pauget says: "Diversity can take many forms but it is primarily a state of mind". This principle is an integral element of social and corporate responsibility.

Georges Pauget went on to say "Diversity and the contents of this charter are totally in keeping with Crédit Agricole's history and values". By signing the Diversity Charter, Crédit Agricole S.A. and its subsidiaries are confirming their determination to pursue the diversity-related initiatives that have been under way within the Group for several years.

For example, the Group was awarded the 2007 Recruitment and Communication prize – one of the Diversity Trophies awards – for recruiting and integrating handicapped employees. It also signed a sponsorship agreement in April 2007 with a non-profit organisation, Force Femmes, that runs welfare-to-work programmes for women over 45 seeking employment or wishing to set up a business.

Another noteworthy initiative is the recruitment agreement signed in 2007 between LCL and the French national job centre (ANPE) with a view to finding jobs for young people from depressed urban areas and women returning to work. The emphasis is on achieving diversity in terms of age and experience.

To multiply the impact of these initiatives and foster the sharing of best practices, Crédit Agricole S.A. group Human Resources has started a Diversity Club composed of representatives from all subsidiaries.

Press contacts

Crédit Agricole S.A.

Anne-Sophie Gentil - anne-sophie.gentil@credit-agricole-sa.fr - ☎ +33 (0)1 43 23 37 51

Calyon

Anne Robert - anne.robert@calyon.com - ☎ +33 (0)1 41 89 03 77

Crédit Agricole Asset Management

Catherine Lowinger - catherine.lowinger@caam.com - ☎ +33 (0)1 43 23 79 53

LCL

Arnaud Loubier - arnaud.loubier@lcl.fr - ☎ +33 (0)1 42 95 39 97

Olivier Tassain - olivier.tassain@lcl.fr - ☎ +33 (0)1 42 95 54 77

Crédit Agricole Assurances

Brigitte Cachon - brigitte.cachon@ca-predica.fr - ☎ +33 (0)1 57 72 31 25

Elise Bouteiller - elise.bouteiller@ca-predica.fr - ☎ +33 (0)1 43 23 80 71

Banque de Gestion Privée Indosuez

Nathalie Delecroix - nathalie.delecroix@bgpi.com - ☎ +33 (0)1 40 75 54 87

Eurofactor

Nathalie Paquet - nathalie.paquet@groupe-eurofactor.com - ☎ +33 (0)1 43 23 72 72

Crédit Agricole Leasing

Aurora Monod-Broca - aurora.monodbroca@ca-leasing.fr - ☎ +33 (0)1 43 23 69 29