

Encouraging pluralism and seeking diversity through recruitment and career management is a catalyst for progress. It makes our company more efficient and improves staff-management relations. And it can have a positive impact on our image among customers, suppliers and consumers, both in France and globally.

This company has adopted a *Charter of Diversity* to reflect a firm commitment to cultural, ethnic and social diversity within our organisation in France.

Under the terms of the charter, we commit to:

- 1. Raise awareness of and give guidance in non-discrimination and diversity issues for all managers and employees involved in recruitment, training and career management.**
- 2. Comply with and promote the principle of non-discrimination in all its forms and at every key stage of the human resources management process, especially hiring, training, promotion and career progression.**
- 3. Endeavour to reflect in our workforce the diversity of French society – particularly its cultural and ethnic diversity – at all skill levels.**
- 4. Inform all our employees about our commitment to non-discrimination and diversity, and tell them about the practical outcomes of that commitment.**
- 5. Discuss the preparation and implementation of our diversity policy with personnel representatives.**
- 6. Include a chapter in the annual report that describes our commitment to non-discrimination and diversity, giving details about the action we have taken, the practices we promote and the results we achieve.**

Paris, 21 January 2008

For Crédit Agricole S.A. group

Georges Pauget
Chief Executive Officer