

Crédit Agricole S.A. Group Evidences Commitment to Human Rights via its Human Rights Charter

Paris, 15 December 2009

Crédit Agricole S.A. Group today announced that Georges Pauget, Chief Executive Officer of Crédit Agricole S.A., will sign the Group's Human Rights Charter. In the belief that observance of human rights is not the sole domain of governments, as a socially responsible corporate citizen, Crédit Agricole S.A. Group has made a commitment to foster respect for human rights in its business areas and spheres of influence. Crédit Agricole S.A. Group abides by the fundamental rights and principles proclaimed by the Universal Declaration of Human Rights and the International Labour Organization's Declaration and conventions.

The Human Rights Charter was developed as part of Crédit Agricole S.A. Group's corporate social responsibility (CSR) policy. Crédit Agricole S.A. endorsed the United Nations Global Compact in 2003. During the same year, Calyon, Crédit Agricole S.A.'s corporate and investment banking subsidiary, founded the Equator Principles alongside nine other banks. In 2006, CAAM, Crédit Agricole S.A.'s asset management arm, was one of the first signatories to the Principles for Responsible Investment, and several of its subsidiaries endorsed the Diversity Charter in 2008. Lastly, the quality of Crédit Agricole S.A. Group's CSR policy is further reflected by its inclusion in the main sustainable development indices — the Aspi Eurozone, FTSE4Good and DJSI.

The Human Rights Charter, called RESPECT, is based on the following principles:

- Recognition: conducting a human resources policy that respects individuality, strives to promote plurality of talents and skills, and values diversity.
- Equality developing actions to ensure equal opportunity and equal treatment for all and to prevent discrimination in human resources management policy, whether in hiring, training, promotion, compensation, job security or working conditions.
- Safety: ensuring that the workplace meets national health and safety standards in the countries where the Group operates, prohibiting the use of non-compliant safety systems and banning any type of forced or compulsive labour, including child labour.
- Partnership: developing actions to promote the freedom to create associations and/or trade unions, employee representation and collective bargaining rights.
- Equity: offering compensation and benefits that: 1) provide a suitable standard of living and fair living conditions for employees and their families; 2) are consistent with risk management goals.
- Consistency: carrying out due diligence vis-à-vis customers, suppliers and service providers to ensure that the Group does not unwittingly participate in human rights violations, whether directly or indirectly.
- Territories: helping to promote health, education, culture and respect for human rights in the regions where the Group operates.

Alongside this charter, an action plan will be implemented in each of the Group's subsidiaries.