

Human Rights Charter within Crédit Agricole S.A. Group

Crédit Agricole S.A. Group endorses the fundamental principles and rights proclaimed by the United Nations Universal Declaration of Human Rights and the declaration and conventions of the International Labour Organisation (ILO). The Group is also a signatory of the United Nations Global Compact. In addition, Crédit Agricole S.A. and several of its subsidiaries have signed the French National Diversity Charter. Lastly, the Group respects the commitments of its Code of Ethics.

Firmly believing that respect for human rights is not the sole responsibility of States, Crédit Agricole S.A. Group, as a

socially responsible company, is committed to promoting this respect in its areas of activity and spheres of influence.

With a view to strengthening in France and to developing internationally the actions already carried out as regards Corporate Social Responsibility, Crédit Agricole S.A. Group undertakes, as part of its approach towards continuous progress and in line with the regulations in force, to make known and to implement the principles of this Human Rights Charter within the company.

Crédit Agricole S.A. Group thus strives for:

Recognition

Implementing a Human Resources management policy that respects individuals and recognises and values the plurality of talents and skills.

Equality

Developing actions that guarantee equal opportunities and treatment and avoid any discrimination within the framework of the Human Resources management policy, particularly in terms of recruitment, training, promotion, remuneration, job retention and working conditions.

Security

Providing a working environment for its employees that complies with the national health and safety standards of the countries concerned and, as such, not using any non-compliant safety mechanisms or any form of forced or compulsory labour, including child labour.

Participation

Developing actions that foster the freedom to form associations and/or trade unions, employee representation and the right to collective bargaining.

Equity

Providing remuneration and benefits that ensure an adequate standard of living for employees and their families under fair conditions, and that are consistent with risk management objectives.

Consistency

Conducting due diligence with our customers, suppliers and service providers to ensure that we are not, directly or indirectly, complicit in human rights violations.

Territorial impact

Participating in the promotion of health, education, culture and respect for human rights in the areas we are present and operate in.

Any dysfunction in the respect of this Charter may be brought to the attention of the competent bodies described in the existing reporting procedures, which include an alert option. The implementation of this Charter will be subject to regular monitoring.

The principles set out in this Corporate Human Rights Charter complement, but do not replace, the legal provisions in force at international and national level in each country where Crédit Agricole S.A. Group is established.

In compliance with national legislation, Crédit Agricole S.A. Group undertakes to respect the principles of this Charter, unless this results in an illegal activity.

Done in Paris, on 15 December 2009, for Crédit Agricole S.A. Group

[Original French version signed]

Georges Pauget, Chief Executive Officer, Crédit Agricole S.A.