

PRESS RELEASE

Paris, 12 February 2015

Appointment of three Senior Bankers at Crédit Agricole CIB

Crédit Agricole CIB is appointing Jean-Michel Berling, Silvia Calvello and Laurent Capes as Senior Bankers.

Based in Paris, they are in charge of the global relationship with large French clients to which they provide strategic advice.

Backgrounds

Jean-Michel Berling is a Senior Banker at Crédit Agricole CIB since September 2014. Before joining Crédit Agricole CIB in 1998 he held various positions at JP Morgan in Paris, London and New York, in Equity Capital Markets, Equity Derivatives and Investment Management. In 1998 he became Deputy Head of the Global Equity Capital Markets department (primary, convertibles, derivatives and structured financing solutions) within Crédit Agricole CIB. He then became Head of this department from 2008 to 2014.

Jean-Michel Berling is 53 years old and is a graduate of Ecole Centrale de Paris and HEC Entrepreneurs ("Ecole des Hautes Etudes Commerciales").

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Silvia Calvello will join the Large French Client team on March 1st 2015 as a Senior Banker. She started her career as a Consultant in the Oil & Gas sector, in particular with the Italian Ministry of Industry and Commerce. In 1996 she joined the Mergers and Acquisitions department of the ENI Group and later, in 1999, the Mergers and Acquisitions and Equity Capital Markets department of UBS in London. She joined the investment bank of Crédit Agricole CIB Italy in 2003. In 2004 she became Head of the Origination team of Debt Capital Markets and Corporate Securitisation in Italy and then in 2009 Senior Banker for a portfolio of large Italian companies.

Silvia Calvello is 46 years old and has an MBA from Cranfield University in the UK.

Laurent Capes joined Crédit Agricole CIB in December 2014 as a Senior Banker. He started his career at the World Bank in 1997. In 1999 he joined the French Ministry of Economy, Finance and Industry in the Treasury Department, working for the emerging markets team. In 2001 he worked for the financial markets team where he was involved in several privatisation transactions. In 2003 he became Director of Deutsche Bank's Equity Capital Markets department. He then joined Natixis as a Senior Banker in 2011.

Laurent Capes is 41 years old and is a graduate of Ecole Polytechnique, the Ecole Nationale des Ponts et Chaussées and the London School of Economics.

About Crédit Agricole Corporate and Investment Bank (Crédit Agricole CIB)

Crédit Agricole CIB is the Corporate and Investment Banking arm of the Crédit Agricole Group, the world's No. 8 largest bank by total assets (The Banker, July 2014).

The Bank offers its clients a comprehensive range of products and services structured around five major divisions:

- Client Coverage & International Network
- · Global Investment Banking
- Structured Finance
- Global Markets
- Debt Optimization & Distribution

The Bank provides support to clients in large international markets through its network with a presence in major countries in Europe, America, Asia Pacific and the Middle East.

For more information, please visit its website at www.ca-cib.com.

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