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PRESS RELEASE

Appointments at Crédit Agricole CIB

Marc-André Poirier is appointed Senior Regional Officer for Americas and Senior Country Officer for the United-States as of 18th January 2016. He was since September 2011 Senior Regional Officer for Asia-Pacific.

Michel Roy is appointed Senior Regional Officer for Asia-Pacific as of 1st March 2016. He was since September 2011 Senior Country Officer for Japan.

They report to Régis Monfront, Deputy Chief Executive Officer and join the Extended Executive Committee of Crédit Agricole CIB.

Appointment at Crédit Agricole Private Banking

Jean-François Deroche has been appointed Chief Executive Officer of Crédit Agricole (Suisse) S.A., effective from 18 January 2016. He has, since 2011, held the post of Senior Regional Officer, Americas and Senior Country Officer, USA for Crédit Agricole CIB.

Backgrounds

Jean-François Deroche began his career in 1982 at Crédit Lyonnais where he held a number of positions, including Senior Banker at the European Client Department in New York, General Branch Manager in Boston, and Account Manager at the Investment Bank. He then went on to become Head of the Investment Banking Division in Japan. In 2004 he joined Crédit Agricole CIB in the team implementing the merger of Capital Markets activities between Credit Agricole Indosuez and Credit Lyonnais. He became Secretary General of Capital Markets and Brokers in 2005 and Head of the Global Market Division, Americas in 2008. He has, since 2011, held the post of Senior Regional Officer, Americas and Senior Country Officer, USA for Crédit Agricole CIB.

Jean-François Deroche is a graduate of Institut d'Etudes Politiques de Paris and holds a Law degree.

Marc-André Poirier started his career at Société Générale in 1988 in the Fixed Income markets in Tokyo. In 1990, he moved to New York where he built the Fixed Income and Derivatives capability for the Bank. Between 1994 and 1996 he had a similar position based in Hong Kong. He moved back to New York in 1996 and was appointed Managing Director for Equity markets at SG Cowen Securities. In 1999 he was appointed SG Securities Korea's CEO and managed a fully-fledged securities firm. Between 2002 and 2007 he was CEO group and Country Manager for Société Générale in China. He joined Crédit Agricole CIB in 2007 as Senior Country Officer for Japan. He was appointed Senior Regional Officer for Asia-Pacific in September 2011.

Marc-André studied at the national institute of East Asian studies in Paris (Japanese language). He holds an MBA from HEC Paris.

Michel Roy began his career at Crédit du Nord in the International division in 1983. He became Chief Representative for Indonesia in Jakarta from 1987 to 1991, then Head of Corporate Banking department in Singapore from 1991 to 1992. He joined LCL in 1992 in Taiwan as Head of Corporate Banking. From 1997 to 2000, he has been Head of multinational group Asia in Hong Kong. He was thereafter appointed Senior Country Officer for Crédit Agricole CIB in Taiwan (2004–2005), Korea (2005-2008) and India (2008-2011). He was since September 2011 Senior Country Officer for Japan.

Michel Roy holds a Ph.D. in Oriental Studies from University of Paris III, a Master Degree in Chinese Language from University of Paris III and a BA in Economics, from University of Paris II.

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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 six major divisions:

- Client Coverage & International Network
- Global Investment Banking
- Structured Finance
- Global Markets
- Debt Optimization & Distribution
- International Trade and Transaction Banking.

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

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

About Crédit Agricole Private Banking

Crédit Agricole Private Banking comprises all the Crédit Agricole Group subsidiaries specialised in wealth management. Backed by the financial strength of the Crédit Agricole Group, Crédit Agricole Private Banking has operations in all the major international financial markets:

- Europe: Belgium, Spain, France, Italy, Luxembourg, Monaco and Switzerland
- Asia: Hong Kong and Singapore
- Middle East: Abu Dhabi, Beirut, Dubai
- Americas: Brazil, Miami, Uruguay.

At 31 December 2014, Crédit Agricole Private Banking employed some 2,640 people in 14 countries and managed over €101.6 billion in financial assets, ranking it among the European leaders in the sector.

In Switzerland, Crédit Agricole Private Banking ranks among the leading foreign banks in terms of client wealth, balance sheet and shareholders' equity. The bank has been based in Geneva since 1876, employs 1,100 people in Switzerland and has three branches in Lausanne, Lugano and Zurich.