

Appointment at Predica: Bruno Carles

Bruno Carles has today been appointed Deputy Chief Executive Officer of Predica, with responsibility for business development. He will report to Jérôme Grivet, Chief Executive Officer of both Crédit Agricole Assurances and Predica.

Bruno Carles, 53, replaces Nicole Gourmelon, who has been appointed Chief Executive Officer of the Normandy Regional Bank. Mr Carles began his career in April 1980 at Sogenal, part of the Société Générale group, where he was an executive and then manager of the Metz branch. In 1987 he moved to Banque Neufelize-Schlumberger-Mallet (ABM Amro group) as a branch manager in Paris.

He joined the Crédit Agricole Group in 1992 as director of major corporates and then sales and marketing director for business customers at the Paris Ile-de-France Regional Bank.

In 2002 Mr Carles was appointed network and sales director and later head of business customers and international business at the Alpes Provence Regional Bank. In 2007 he became director of the business, public authorities and professionals market at the Regional Banks division of Crédit Agricole S.A. And from 2009 to the present he served as head of markets and offerings at Crédit Agricole S.A.

Mr Carles is also a French foreign trade advisor.

Bruno Carles has joined the executive committee of Crédit Agricole Assurances, chaired by Jérôme Grivet and composed of:

- Jean-Jacques Duchamp, Deputy CEO, Crédit Agricole Assurances
- Bruno Carles, Deputy CEO, Predica
- Thierry Langreney, CEO, Pacifica
- Henri Le Bihan, CEO, Crédit Agricole Creditor Insurance (Caci)
- Pierre Guillemet, CEO, Crédit Agricole Assurances Gestion, Informatique et Services (Caagis)
- Henri K.H. Tran, Corporate Secretary, Crédit Agricole Assurances

About Crédit Agricole Assurances

Crédit Agricole Assurances is now the European leader in bancassurance and handles all the Crédit Agricole Group's French and foreign insurance activities. Set up in January 2009, Crédit Agricole Assurances comprises Predica, a life insurer; Pacifica, specialised in non-life insurance; CACI for creditor insurance; the international insurance activity and Crédit Agricole Assurances Gestion, Informatique et Services (Caagis) since January 2010.

Key figures for Crédit Agricole Assurances (at 31 December 2009)

- €25.9 billion in premiums
- €203 billion in underwriting reserves
- €951 million in net income, Group share
- 2,700 employees

www.ca-assurances.com

Press contacts

CREDIT AGRICOLE ASSURANCES

Elise Bouteiller - ☎ + 33 (0)1 43 23 80 71

Camille Langevin - ☎ + 33 (0)1 57 72 73 36

service.presse@ca-assurances.fr

Jérôme Grivet (1962) - CEO, CAA and Predica; member of the Crédit Agricole S.A. Group executive committee

- 1995-1997 – Finance Ministry - Advisor to Prime Minister Alain Juppé from 1995 to 1997.
- 1998-2004 - Crédit Lyonnais - Head of finance and management control for retail banking, France, then head of strategy.
- 2004-2007 - Calyon - Member of the executive committee then Deputy CEO in September 2007. Member of the Crédit Agricole S.A. executive committee.
- 1 September 2010: Appointed CEO of Predica.
- 1 December 2010: Appointed CEO of Crédit Agricole Assurances, while remaining CEO of Predica.
- Graduate of ESSEC, Sciences-Po Paris and ENA. Senior Treasury Auditor.

Jean-Jacques Duchamp (1954) - Deputy CEO, CAA

- Head of finance, management control and corporates at Predica, member of Predica's executive committee since 2004.
- Chief Financial Officer, Predica (2001-2004); Head of financial management, CNCA (1991-2001); Mission Head, internal audit, Crédit Agricole (1985-1991).
- Previous functions outside the Group: Agriculture Ministry (1984-1985), World Bank (1979-1984).
- Agricultural engineering graduate, IGFREF.

Thierry Langrenoy (1960) - CEO, Pacifica

- 1983-1990: UAP France - CEO, life and non-life insurance, Caribbean region, then Deputy CEO in charge of life insurance.
- 1991-1997: UAP France - CEO, Northern France.
- 1997-2001: AXA Assurances - CEO, Nord-Picardie-Champagne region.
- 2002-2006: AXA S.A. – Head of Group strategy and planning.
- 2006-2009: Crédit Agricole S.A. then Crédit Agricole Assurances - Deputy CEO, international life insurance.
- 2010: Crédit Agricole Assurances - Head of international insurance.
- 1 December 2010: Appointed CEO of Pacifica.
- Graduate of Ecole Polytechnique and the French institute of actuaries.

Henri Le Bihan (1959) - CEO, Crédit Agricole Creditor Insurance (Caci); Chairman, La Médicale

- Executive director in charge of the Technical Division, Predica (2006-2008); member of the executive board of Finaref (2004-2008) after serving as Deputy CEO, member of the executive committee (2000) and Deputy CEO in charge of development for insurance business (1997-2000).
- Previous functions outside the Group: founded Ingénierie Banque Assurance (IBA) (1990-1997), Mutuelles du Mans.
- Graduate of Centre des Hautes Etudes d'Assurance.

Bruno Carles (1957) - Deputy CEO, Predica

- 1980-1987 - Sogenal (Société Générale group) - executive then branch manager, Metz.
- 1987-1992 - Banque Neuflyze-Schlumberger-Mallet (ABM Amro group) - branch manager, Paris.
- 1992 - Crédit Agricole - Director of major corporates and then sales and marketing director for business customers, Ile-de-France Regional Bank.
- 2002 - Crédit Agricole - Network and sales director, then head of business customers and international business, Alpes Provence Regional Bank.
- 2007 - Crédit Agricole - Director of the business, public authorities and professionals market at the Regional Banks division, Crédit Agricole S.A.
- 2009 - Crédit Agricole - Head of markets and offerings, Crédit Agricole S.A.

Pierre Guillemet (1958) - CEO, Caagis; Head of Information Systems, CAA

- Head of Group information systems and technology, Crédit Agricole S.A. Group (2008-2009); Head of IS and bank processing, Calyon (2004-2008); CEO, Euro Securities Partners SAS (2000-2003); SCT Brunoy, a Crédit Agricole subsidiary (1986-2000); Deputy head of IT and operations (1993-2000), Head of IT (1987-1993).
- Previous functions outside the Group: CIC (1981-1993).
- Graduate of Ecole Centrale Paris.

Henri K.H. Tran (1959) - Corporate Secretary, CAA

- Head of management control and budget, Crédit Agricole S.A. Group (2004-2008); Administrative director and CFO, Crédit Agricole Cheuvreux (2000-2004).
- Previous functions outside the Group: Administrative director and CFO, Exane (1998-2000); Corporate Secretary, Banque Lazard Paris (1996-1998); CFO, Chase Manhattan Bank: UK (1991-1996) and France (1990-1991); Citibank (1985-1990); Coopers & Lybrand (1982-1985).
- Graduate of ESSEC; holds a law degree and a higher degree in accounting.