

## PRESS RELEASE

### **Crédit Agricole Group performed well in 2011 against an adverse business environment**

#### **Crédit Agricole Group results 2011**

Revenues: €35.1 billion (up 2.7%)  
Gross operating income: €13.5 billion (up 1.1%)  
Net income Group share: €812 million in 2011  
Core Tier 1 ratio floored: 10.2%

In 2011, Crédit Agricole Group's businesses operated in a macroeconomic environment which significantly deteriorated during the second half of the year, due to the slowdown in the European economies, the downgrades in European sovereign debt ratings, a particularly difficult situation in Greece and tensions in the financial markets. The acceleration of the implementation of Basel III rules and the more stringent capital ratio requirements also contributed to this difficult climate.

Jean-Marie Sander, Chairman of Crédit Agricole S.A., underlined that: "Against this backdrop, as the leading provider of financing to the French economy, the Group showed that it is actively committed to supporting the economy, with 96 billion euros in new loans originated by its retail banks through the Regional Banks and LCL."

This momentum was reflected across all of the Group's business lines, with revenues increasing by 2.7% year-on-year to over 35 billion euros. The Regional Banks, among others, continued to support all customer segments both in lending, with the residential mortgage loan book increasing by 5.7%, and in loans to business, which grew by 4.2% over the year. They also continued to boost their on-balance sheet deposits (up 6.8%).

#### **Social and environmental responsibility in 2011**

Following its good performance in the latest Sustainalytics rankings (No. 16 out of 156 rated financial institutions worldwide) at the end of 2011, Crédit Agricole S.A. gained admittance to the Stoxx Global ESG Leaders index for the first time. Crédit Agricole S.A. is now included in four major social responsibility indices: the ASPI Eurozone, the FTSE4Good, the Dow Jones Sustainability Index (DJSI) and the Stoxx Global ESG Leaders indices.

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## **Emporiki Bank Albania**

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During 2011, Emporiki Bank Albania financial results were also impacted by the declining economic market. Emporiki Bank of Albania has a positive result from its commercial activity. Nevertheless it is in the Bank's and Group strategy to adapt a very prudent risk policy which in the short term impacts the trend of increase of the net income of the Bank, but will ensure in the future the sustainability of the Bank's activity.

Emporiki Bank Albania is a totally owned subsidiary of the French Group Crédit Agricole, retail bank leader in France and one of the largest banking groups in the world with 160,000 employees, 54 million customers and 11,600 branches.

Emporiki is present in the Albanian market since 1999 and offers a large range of services and value added banking products dedicated to individuals, businesses and public institutions through a network of 23 branches across the country. The professionalism, competitiveness, dynamism, adaptation and customer focused banking are the values of Emporiki Bank Albania.

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