



CRÉDIT AGRICOLE S.A.

Not for distribution directly or indirectly in Canada, Australia or Japan.

Press release

Paris, 3 September 2013

Crédit Agricole S.A. launches the sale of its remaining shares of Bankinter

Crédit Agricole S.A. today launched an offering through which it intends to sell its remaining holding of shares of Bankinter, amounting to 66 197 765 shares, or approximately 7.6% of Bankinter's share capital.

Following the sale, Crédit Agricole S.A. will no longer hold any Bankinter shares (Crédit Agricole S.A. will still hold 1 139 224 convertible bonds which may be converted into up to 17 744 920 shares of Bankinter).

In connection with this transaction, Crédit Agricole S.A. has agreed with the banks in charge of the placement not to sell or otherwise transfer the convertible bonds or the underlying shares for a period of 90 calendar days following the closing of the sale, subject to certain exceptions.

This offering is a private placement to institutional investors, and will be made through an accelerated bookbuilding process.

The placement is managed by Crédit Agricole Corporate and Investment Bank as sole global coordinator and joint bookrunner and by UBS as joint bookrunner.

Press relations
Crédit Agricole S.A.
Anne-Sophie Gentil ☎ +33 (0)1 43 23 37 51

CNC Communications
Louise Tingström ☎ +44 78 99 06 69 95

Investor relations +33 (0) 1 43 23 04 31

Denis Kleiber ☎ +33 (0)1 43 23 26 78
Nathalie Auzenat ☎ +33 (0)1 57 72 37 81
Sébastien Chavane ☎ +33 (0)1 57 72 23 46
Laurence Gascon ☎ +33 (0)1 57 72 38 63
Fabienne Heureux ☎ +33 (0)1 43 23 06 38
Marie-Agnès Huguenin ☎ +33 (0)1 43 23 15 99

Disclaimer

No communication and no information in respect of the sale of the Bankinter's shares (the "Shares") may be distributed to the public in any jurisdiction where a registration or approval is required. No steps have been or will be taken in any jurisdiction where such steps would be required. The offering or sale of the Shares may be subject to specific legal or regulatory restrictions in certain jurisdictions.

This announcement does not, and shall not, in any circumstances, constitute a public offering nor an invitation to the public in connection with any offer in any jurisdiction, including France and Spain.

SPAIN

This document is furnished solely for your information and in connection with the sale of the Shares. This announcement does not and shall not, in any circumstances, constitute a public offering nor an invitation or solicitation to the public in connection with any offer to subscribe for or purchase the Shares. Neither this document nor anything contained herein shall form the basis for any contract or commitment whatsoever. The accelerated bookbuilding offering is addressed in Spain exclusively to qualified investors as those are defined in Section 39 of Spanish Royal Decree 1310/2005, of November 4, which partially implements Act 24/1988, of July 28, on securities markets, in relation to admission to listing in secondary official markets, sale or initial public offerings and the prospectus required for such purposes.

UNITED KINGDOM

This press release is only being distributed to and is only directed at (i) persons who are outside the United Kingdom or (ii) investment professionals falling within Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the "Order") or (iii) high net worth companies, and other persons to whom it may lawfully be communicated, falling within Article 49(2)(a) to (d) of the Order (all such persons together being referred to as "relevant persons"). The Shares are only available to, and any invitation, offer or agreement to subscribe, purchase or otherwise acquire such Shares will be engaged in only with, relevant persons. Any person who is not a relevant person should not act or rely on this document or any of its contents.

FRANCE

This press release is directed solely (i) to qualified investors (investisseurs qualifiés) acting on their own behalf, as this notion is defined in Articles L.411-2, D.411-1 and D.411-4, D.734-1, D.744-1, D.754-1 and D.764-1 of the French Monetary and Financial Code (Code monétaire et financier) and in accordance with Article 212-30 of the General Regulations of the French Autorité des marchés financiers (Règlement général de l'AMF), or (ii) to financial services investment providers authorized to provide portfolio management investment services on behalf of third parties as this service is defined in Article D.321-1 of the French Monetary and Financial Code (Code monétaire et financier).

EUROPEAN ECONOMIC AREA

In relation to each Member State of the European Economic Area, except France and the United Kingdom, which has implemented the Prospectus Directive (each, a "Relevant Member State"), this press release is directed to the public in that Relevant Member State at any time, which would benefit from an exemption under the Prospectus Directive, if it has been implemented in that Relevant Member State. The expression an "offer of the Shares to the public" in relation to any Shares in any Relevant Member State means the communication in any form and by any means of sufficient information on the terms of the offer and the Shares to be offered so as to enable an investor to decide to purchase or subscribe the Shares, as the same may be varied in that Member State by any measure implementing the Prospectus Directive in that Member State, the expression "Prospectus Directive" means Directive 2003/71/EC (and amendments thereto, including the 2010 PD Amending Directive, to the extent implemented in the Relevant Member State), and includes any relevant implementing measure in the Relevant Member State and the expression "2010 PD Amending Directive" means Directive 2010/73/EU.

CANADA, AUSTRALIA, JAPAN

The distribution of this press release in certain countries may constitute a breach of applicable law. The information contained in this press release does not constitute an offer of securities for sale in Canada, Australia or Japan.

This press release may not be published, forwarded or distributed in Canada, Australia or Japan.