



PRESS RELEASE

CARIPARMA CRÉDIT AGRICOLE ISSUES A NEW COVERED BOND (OBG) AT 7 YEARS FOR € 1 BILLION

Milano, December 3rd, 2014 –Cariparma Crédit Agricole Group has issued today with success a seven-year Covered Bond for € 1 billion, with a maturity date set for 31st January 2022, at a rate equivalent to mid swap +25 basis points, in order to support its ordinary banking activity and the continuing growth of loans to corporate and retail customers.

The operation was appreciated by investors who recognized the solidity of Cariparma Crédit Agricole and of its Parent company Crédit Agricole S.A., considered one of the most solid banking groups in Europe as evidenced by the results of recent ECB's Stress Tests. The deal was announced at 9.15 am. and at 10.15 orders received were over € 1,25 billion, 70% of which came from private investors.

The bond was subscribed for 2/3 by foreign investors, including Eurosystem, and for 1/3 by Italian investors, with a prevalence of investment funds.

Representing the first public emission under the € 8 billion Covered Bond programme, with a Cover Pool of residential mortgages, the Covered Bond will get a Moody's rating at A2 and will pay a gross coupon of 0.875% annually.

The placement has been managed by Crédit Agricole CIB, joint bookrunners being Banca Imi, Erste Group, LBBW, Nord LB, Unicredit.

Company Profile of Gruppo Cariparma Crédit Agricole

Cariparma is part of the French Group Crédit Agricole, a European leader in the banking and insurance sector, with 11,000 branches in over 70 countries worldwide. Since 2011, the Italian Group has been operating in Italy with approximately 900 points of sale in 10 Regions (Emilia-Romagna, Friuli Venezia Giulia, Veneto, Lombardy, Piedmont, Liguria, Tuscany, Lazio, Campania, Umbria) and ranks among the top seven players in the Italian banking market by Total Assets and Customers' funds, with approximately 9,000 Employees and 1,700,000 Customers www.cariparma.it - www.friuladria.it - www.carispezia.it

For further informations::

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