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SILCA, a subsidiary of Crédit Agricole S.A. set to modernize its infrastructure management with the help of Capgemini

Paris, 24 June 2015 – SILCA, an IT subsidiary of Crédit Agricole S.A., has announced the implementation of a transformation program aimed at modernizing its IT infrastructures to enable the digitalization and securing of banking activities. This program is built on a new seven-year partnership with [Capgemini](http://www.capgemini.com), one of the world's foremost providers of consulting, technology and outsourcing services.

SILCA intends to consolidate its infrastructures with a view to increased outsourcing, as well as the industrialization of processes and modernization of its tools. The program should lead to a significant reduction in IT production costs, and the digitalization of Crédit Agricole's banking activities through a strong focus on innovation.

The working model chosen is that of a joint partnership, with a commitment from Capgemini on quality and overall cost control. Capgemini will assist SILCA on two key missions: firstly, it will provide support and consulting services in the areas of innovation and cybersecurity, and secondly, it will manage part of SILCA's IT infrastructures, through the creation of a joint venture. This new entity will manage the operating and monitoring services for IT infrastructures for both SILCA and its clients, namely Crédit Agricole Group. The services entrusted to Capgemini will be to the value of several tens of millions of Euros per year.

According to Luc Jarny, CEO of SILCA: *"This partnership is unique in the banking world in France. It will reinforce our ability to innovate and help us meet the requirements of the growing digitalization within our industry. We have chosen Capgemini for its collaborative approach, as well as its expertise in the banking sector and its strong experience in global transformation projects."*

SILCA will notably leverage Capgemini's global network of innovation labs and its experience in industrialization and standardization, thanks to an optimized delivery model and high-performing

production centers. SILCA will also benefit from Capgemini's expertise in the cybersecurity field to meet the new requirements raised by the challenges of digitalization today.

Christophe Bonnard, Chairman of Capgemini's Country Board France¹, comments *"We are thrilled to take part in such a large-scale project for the Crédit Agricole group. Our ability to generate economies and at the same time bring real added value in terms of digital transformation for this large banking group is in line with the strategy we are leading for an increasing number of large global organizations. This project reinforces our presence in the financial sector where we are already one of the most recognized IT services providers. It also corresponds to our desire to further reinforce our positioning in the infrastructure arena, which today is growing strongly."*

About SILCA

SILCA is a subsidiary of Crédit Agricole S.A. It provides IT and logistical services relating to the installation and maintenance of all or part of the IT systems of Crédit Agricole S.A. and its subsidiaries.

About Crédit Agricole Group

Crédit Agricole Group is the leading partner of the French economy and one of the largest banking groups in Europe. It is the leading retail bank in Europe as well as the first European asset manager, the first bancassurer in Europe and the third European player in project finance. Built on its strong cooperative and mutual roots, its 140,000 employees and the 31,500 directors of its Local and Regional Banks, Crédit Agricole Group is a responsible and responsive bank serving 50 million customers, 8.2 million mutual shareholders and 1.1 million individual shareholders.

Thanks to its universal customer-focused retail banking model – based on the cooperation between its retail banks and their related business lines –, Crédit Agricole Group supports its customers' projects in France and around the world: insurance, real estate, payments, asset management, leasing and factoring, consumer finance, corporate and investment banking.

Crédit Agricole also stands out for its dynamic, innovative corporate social responsibility policy, for the benefit of the economy. This policy is based on a pragmatic approach which permeates across the Group and engages each employee.

Press releases can be consulted at www.credit-agricole.com > Journalist twitter.com/Credit_Agricole

About Capgemini

With more than 145,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion (around USD 14 billion at 2014 average rate). Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, [the Collaborative Business Experience™](#), and draws on [Rightshore®](#), its worldwide delivery model.

Learn more about us at www.capgemini.com.

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¹ The Country Board France oversees the business coordination of all entities within Capgemini in France.