

## Certificate of Approval of a Prospectus in accordance with the Luxembourg Law on Prospectuses for Securities (transposing Articles 17 and 18 of Directive 2003/71/EC)

To:

Autorité des services et marchés financiers (FSMA) (Belgium) Commissione Nazionale per le Società e la Borsa (Consob) (Italy)

## From:

Commission de Surveillance du Secteur Financier

We hereby certify that the Prospectus Supplement to the Prospectus detailed below has been drawn up in accordance with the Luxembourg Law on Prospectuses for Securities transposing Directive 2003/71/EC and was approved by us on 22 October 2012.

Name of Issuer(s):

dnA

Registered Office(s)/Seat(s):

Luxembourg, Grand Duchy of Luxembourg

Type of Securities:

Asset-Backed Note Programme

References to the annexes of Commission Regulation (EC) N° 809/2004 according to which the Prospectus was drawn up:

Not applicable

Guarantor(s) (if any):

Crédit Agricole S.A.

Cassa di Risparmio di Parma e Piacenza S.p.A ("Cariparma")

Attachment(s):

Supplement dated 22 October 2012

Ref.: C-13140

Luxembourg, 22 October 2012

Commission de Surveillance du Secteur Financier

B. Duché de Luxemo

SURVEILLANCE