

Montrouge, September 29, 2025

Press release

## Changes in the governance of Crédit Agricole CIB

On the recommendation of Chief Executive Officer Jean-François Balaÿ, the Board of Directors of Crédit Agricole CIB has appointed **Stéphane Ducroizet** as Deputy Chief Executive Officer in charge of financing activities as of November 1<sup>st</sup>, 2025.

**Natacha Gallou** will take over his role as Senior Regional Officer for the Americas, effective October 1<sup>st</sup>, 2025.

They both remain members of Crédit Agricole CIB's Executive Committee.

**Eric de Lambilly** replaces Natacha Gallou as Head of Risk and Permanent Control as of October 1<sup>st</sup>, 2025. He reports functionally to Jean-François Balaÿ, and hierarchically to Valérie Wanquet, the Group Chief Risk Officer, and joins Crédit Agricole CIB's Executive Committee.

### BIOGRAPHIES

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**Stéphane Ducroizet** began his career in 1993 at Crédit Lyonnais' Corporate Banking groups in Paris. After four years within the Telecoms Finance team in Paris, he joined the Media & Communications Group at Calyon Americas in New York in 2002 and then the Specific Assets Securitisation Group in 2006. In 2007 he was appointed Head of Telecom Finance EMEA before taking on global responsibility for the division in 2009. In 2015, he created the Corporate Acquisition Finance department for which he assumed global responsibility, before being appointed Global Head of Acquisition Finance and Advisory. In January 2019, he became Global Head of the Real Estate & Lodging department before becoming Head of Risk and Permanent Control in September of the same year. In 2021, he became Deputy General Manager in charge of Risk and Permanent Control and then Senior Regional Officer for the Americas region at the end of 2022.

Stéphane Ducroizet graduated from the Hautes Etudes de Commerce (HEC) school of Paris.

**Natacha Gallou** joined Indosuez in 1992 as an account manager on corporate portfolios. In 2000, she joined the Distressed Asset division as an advisory and restructuring Officer in Paris and then in London. In 2007, Natacha joined the Risk Management department where she first took on the role of Deputy Head of Counterparty Risk Control and Monitoring, before becoming Chief Operating Officer of the Corporate Individual Risk Management department. In 2016, she was appointed Global Head of Corporate Risk for Asset Finance, Energy and Diversified Industries and then became Global Head of Risk & Permanent Control - Sectors, Corporate and Structured Financing in 2019. She was appointed Global Head of Risk and Permanent Control in 2022 and Deputy General Manager in March 2023 with responsibility over the same scope. Natacha Gallou graduated from HEC Lausanne.

**Eric de Lambilly** joined Crédit Agricole Indosuez in 1997, as a market risk analyst. In 2000, he was appointed Head of Market Risk Methodology in Paris, then Head of Market Risk for the Americas region in New-York in 2005. In 2009, Eric was appointed Local Chief Risk Officer in London, before becoming Global Head of Market Risk in 2013. In 2017, he was appointed Global Head of Market Risk and Counterparty Risk (MCR) in Paris. He became

Chief Operating Officer for market activities in 2018 before taking responsibility for Risk and Permanent Control activities for the Asia-Pacific region.

Eric de Lambilly graduated from the Ecole Centrale of Paris.

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**About Crédit Agricole Corporate and Investment Bank (Crédit Agricole CIB)**

*Crédit Agricole CIB is the corporate and investment banking arm of Crédit Agricole Group, the 10<sup>th</sup> largest banking group worldwide by total assets in 2024 (The Banker, July 2025). With over 10,000 employees across Europe, the Americas, Asia-Pacific, the Middle East and Africa, the Bank supports large and mid-cap corporates and institutional clients, helping them meet both local and global financial needs. Crédit Agricole CIB offers a comprehensive range of products and services in capital markets, investment banking, structured finance, commercial banking and international trade. The Bank is a pioneer in climate finance, and a market leader in sustainable finance, providing a full spectrum of solutions to all its clients.*

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