

March 8, 2010

**RCI BANQUE ISSUES € 500 MILLION IN JANUARY 2013
BONDS**

RCI Banque launched today a January 2013 bond with a 3.375 % coupon. This second bond issued in 2010 is part of a yearly funding plan of approximately € 3.5m, and raises to € 1.1bn the amount borrowed since the beginning of the year.

After the good performance of the January issue (10 bp tightening on secondary market), this new issue confirms investor confidence in RCI Banque financial strength, which posted a pre-tax result of € 487m in 2009 (+ €5m vs 2008) and posts a 10.4 % Tier One ratio.