

**18<sup>th</sup> May 2009**

**RCI BANQUE ISSUES €500 MILLION IN 18 MONTH BONDS**

RCI Banque has issued today a bond with a maturity of 18 month and a coupon of 5.875%. The success of this new transaction, after the launch of our 3 year benchmark on May 5th, demonstrate investor confidence in the financial health of RCI Banque, which had a core tier 1 solvency ratio of 10.8% at December 31, 2008.

This issue forms part of the 2009 long-term financing plan of €2.5 to €3 billion, of which approximately €1 billion is covered by the SFEF (Société de Financement de l'Economie Française) and € 1.25 billion has been raised on capital markets since the beginning of the year. It reinforces RCI Banque's balance sheet and will help it maintain its commercial performance, as well as provides sufficient liquidity to cover more than 12 month of commercial activity.

