
Press Release

Amsterdam/Parijs, 31 juli 2007

SOFINCO ACQUIRES INTERBANK AND DMC GROEP from ABN AMRO

SOFINCO entered into an agreement with ABN AMRO to acquire the total capital of INTERBANK N.V. and DMC Groep N.V. companies. INTERBANK N.V. is the largest specialised credit provider in the Netherlands. INTERBANK N.V. products are distributed through a brokers network. At year end 2006, It achieved euro 2 billion outstanding. DMC Groep N.V. is the third largest broker specialised in consumer credit with a "intermediated" portfolio of euro 217 million at year end 2006.

Already operating in the Netherlands with RIBANK N.V., a fully-owned company, SOFINCO is accelerating its development on the Dutch market, becoming the first local specialised company in consumer credit, with a market share growing from 3% to 14%. The transaction will offer SOFINCO the opportunity to strengthen its expertise in distributing consumer credit through a brokers' network, and to improve its performance thanks to potential synergies between both branches, with the contribution of SOFINCO's specific know how. SOFINCO is willing to pursue and to develop INTERBANK's strategy in relation to independent brokers. The acquisition is now to be reviewed by Dutch National Bank and should be effective before yearend.

ABN AMRO decision to divest InterBank and DMC is in line with its previously stated objectives to focus on activities core to its strategy. At the end of 2006 the bank determined that both InterBank and DMC were non core businesses and that it would explore the possibility of divesting the intermediary consumer finance business of InterBank and DMC.

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SOFINCO is one of the Crédit Agricole group's consumer credit subsidiaries, part of the Specialised Financial Services pole (SFS). At year end 2006, almost 60% of SOFINCO managed outstanding came from its international activities. Its development policy is based on three strategic lines:

- organic growth: outstanding managed by the existing subsidiaries increased in 2006 by almost 25% compared to 2005,
- strengthening and development of partnerships,
- expansion on new markets or new acquisitions like INTERBANK.

Crédit Agricole S.A.'s Specialised Financial Services (SFS) is one of European leaders in consumer credit. It achieved €55,1 Billion managed outstanding March 31, 2007.

SFS operates in 19 countries: Germany, Saudi Arabia, Austria, Belgium, Denmark, France, Italy, Greece, Hungary, Morocco, Norway, the Netherlands, Poland, Portugal, the Czech Republic, the United Kingdom, Spain, Sweden and Switzerland.

Netherlands-based **ABN AMRO** is a leading international bank with total assets of EUR 1,054.60 billion (as at 31 March 2007). It has more than 4,500 branches in 53 countries, and has a staff of more than 107,000 full-time equivalents worldwide.

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