



## Communiqué de presse

### The Caisse d'Épargne increases its equity interest in Socram Banque

Paris, October 19, 2009

In accordance with the terms of the strategic alliance forged in 2004 between the Caisse d'Épargne and the MACIF and MAIF mutual insurance companies, the Caisse d'Épargne (via the CE Participations holding company) recently increased its equity interest in Socram Banque to more than one third of its capital.

The Caisse d'Épargne acquired an interest in the capital of Socram Banque (a 10% equity stake) in December 2008 alongside MACIF and MAIF in order to take part in the creation of this retail banking institution destined to serve the members and customers of the two mutual insurance companies. The range of banking services offered by MACIF and MAIF will soon be marketed through their respective networks.

The principal shareholders of Socram Banque are now MACIF (33.6%), the Caisse d'Épargne (33.4%), MAIF (20%), and MATMUT (8.5%).

The Caisse d'Épargne consequently becomes a reference shareholder of Socram Banque in the same capacity as MACIF and MAIF. In this way, it reinforces its support for Socram Banque and confirms its active involvement in the development of its new banking activity by providing its affiliate with the known-how and expertise of the French savings banks.

#### **About Socram Banque:**

*For more than 40 years, Socram Banque has developed its activities in faithful adherence to its founding principles by constantly offering borrowers a range of flexible, transparent credit solutions that are among the least expensive in the market. More than 2.2 million French households have chosen it as their banking partner. Socram Bank is one of the major providers of credit in France. Its experience in car loans has enabled it to expand its product range to include home improvement loans and personal loans, always with the same objective: to satisfy the needs of its borrowers.*

*In December 2008, Socram Banque was approved as a banking institution by the French Credit Institutions and Investment Firms Committee (CECEI), enabling it to complement its current business activities with a range of banking services.*

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