



PRESS
RELEASE

Montrouge, January 10, 2006

PRESS RELEASE

Finaref, the leader in private label cards and a subsidiary of the Crédit Agricole SA Group, has signed an exclusive partnership agreement with La Maison de Valérie, a Redcats mail-order brand specialising in home furnishings. La Maison de Valérie, which had developed its own financing solution, began discussions in April 2005 to select a financing specialist to expand its line of consumer loans. Finaref was selected for its expertise in direct selling financial products, a business in which it has over 35 years of experience.