

Consumer Finance Operations

Presence in 20 countries [End-2006 figures]



Ownership 50% Sofinco
50% Fiat
Outstanding € 14,092 M



Finaref Nordic
NORWAY – SWEDEN - FINLAND

Ownership 100% CA S.A.
Production € 113 M
Outstanding €217 M



Dan-Aktiv – DENMARK

Ownership 100% CA S.A.
Production €70 M
Outstanding €125 M



Ribank – THE NETHERLANDS

Ownership 100% Sofinco
Production €150 M
Outstanding €464 M



Finalia – BELGIUM

Ownership 51% Finaref
49% Alpha Credit
Production €34,7 M
Outstanding €29 M



Credibom – PORTUGAL

Ownership 100% Sofinco
Production €506 M
Outstanding €961 M



Wafasalaf – MOROCCO

Ownership 34% Sofinco
66% Wafabank
Production €459 M
Outstanding €909 M



Agos – ITALY

Ownership 51% Sofinco
49% Banca Intesa
Production €6,007 M
Outstanding €9,344 M



Lukas – POLAND

Ownership 100% CA sa
Production €1,619 M
Outstanding €1,349 M



Creditplus – GERMANY

Ownership 100% Sofinco
Production €744 M
Outstanding €1,356 M



Credium – CZECH REPUBLIC

Ownership 100% Sofinco
Production €137 M
Outstanding €241 M



Credigen – HUNGARY

Ownership 100% Sofinco
Production €30 M
Outstanding €34 M



Emporiki Credicom – GREECE

Ownership 50% Sofinco
50% Emporiki
Production €466 M
Outstanding €623 M



Sofinco Saudi Fransi – SAUDI ARABIA

Set up 2007
Ownership 50% Sofinco
50% Banque Saudi Fransi



FRANCE

Sofinco
Ownership 100% CAsa
Production €11.1 Bn
Outstanding €19.7 Bn

Finaref
Ownership 100% CAsa
Production € 3.4 Bn
Outstanding € 5.2 Bn

