

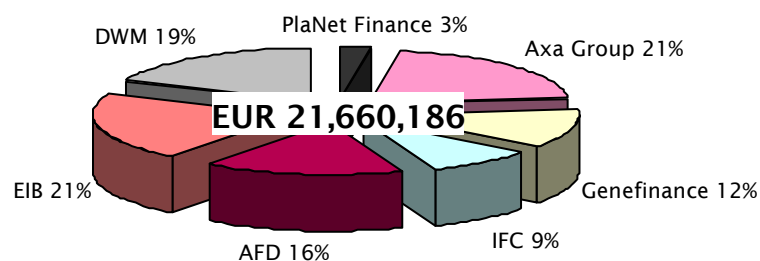
Capital Increase of MicroCred S.A.

The French Development Agency (AFD), European Investment Bank (EIB) and PlaNet Finance invest in the capital of MicroCred S.A.

Paris, February 10th, 2010

On February 10th, the Management Board noted the final completion of the capital increase which was formally approved by the General Assembly of July 30, 2009. MicroCred S.A.'s shareholders AFD, EIB and PlaNet Finance confirmed their intention to invest in the company, taking a 16%, 21% and 3% participation in the capital structure of the company, respectively. As of February 2010, the new capital of the company's equity is EUR 21,660,186.

MicroCred Shareholding Structure as of February 2010



MicroCred's Chairman of the Management Board, Mr. Arnaud Ventura, is confident that the continuing relationship with the shareholders as of AFD, EIB and PlaNet Finance will enable MicroCred S.A., to realize its goal of opening new microfinance institutions in countries and regions where the financial sector does not reach all the populations. "We are pleased about the continued trust and confidence that our shareholders, place in us by investing once again in MicroCred's capital."

About European Investment Bank (EIB):

The European Investment Bank (EIB) was created by the Treaty of Rome. The task of the European Investment Bank, the European Union's financing institution, is to contribute towards the integration, balanced development and economic and social cohesion of the Member Countries. To this end, it raises substantial volumes of funds on the markets which it directs under the most favorable terms towards financing capital projects according to the objectives of the Union. Outside the Union the EIB implements the financial components of agreements concluded under European development aid and cooperation policies. The members of the EIB are the Member States of the European Union, who have all subscribed to the Bank's capital. In 2007, the European Investment Bank (EIB) lent a total of EUR 47.8 billion in support of the objectives of the European Union.

www.bei.org

About the French Development Agency (AFD)

The Agence Française de Développement (AFD, or French Development Agency) is a specialised financial institution, at the heart of the French public aid system which supports progress in developing countries and French overseas territories. The actions of the AFD contribute to alleviating poverty, boosting economic growth and protecting the environment by funding projects initiated by local authorities, public sector corporations or private sector and non-governmental organizations. The Agency has made Sub-Saharan Africa a priority, to which 50% of the funding and 70% of subsidies are being oriented. Since 1988, the AFD has been actively involved in microfinance, bringing EUR 300MM to around forty institutions in twenty countries.

www.afd.fr

About PlaNet Finance:

PlaNet Finance is an international non-profit organization with the mission to alleviate poverty through the development of microfinance, therefore increasing the unbanked and underbanked's access to financial services. Based in Paris, PlaNet Finance's international network is active in close to 80 countries around the world.

www.planetfinancegroup.org

About MicroCred:

MicroCred is an investment company aimed at creating a group of companies and banks specialised in microfinance. MicroCred's innovative model provides microentrepreneurs, who are excluded from the traditional banking system, access to financial services. MicroCred intends to create or to take stakes in 15 microfinance institutions by 2011. DWM, AXA Bank Belgium, the European Investment Bank (EIB), the French Development Agency (Agence Française de Développement, AFD), the International Finance Corporation (IFC) and Planet Finance are among the shareholders of MicroCred S.A.

www.microcredgroup.com

For more information:

www.microcredgroup.com

Contact Presse :

Marion Ivars
mivars@microcred.org
(00 33) (0)1 49 21 26 47