

RCI Banque

groupe RENAULT



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ENVIRONMENT

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DETAILED ANALYSIS OF 2013 RESULTS

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WHAT ARE THE CONCLUSIONS OF THE FIRST PART OF THE PLAN?

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GOALS 2014 - 2016

05

QUESTIONS/ANSWERS



RESULTS 2013

OUTLOOK 2014



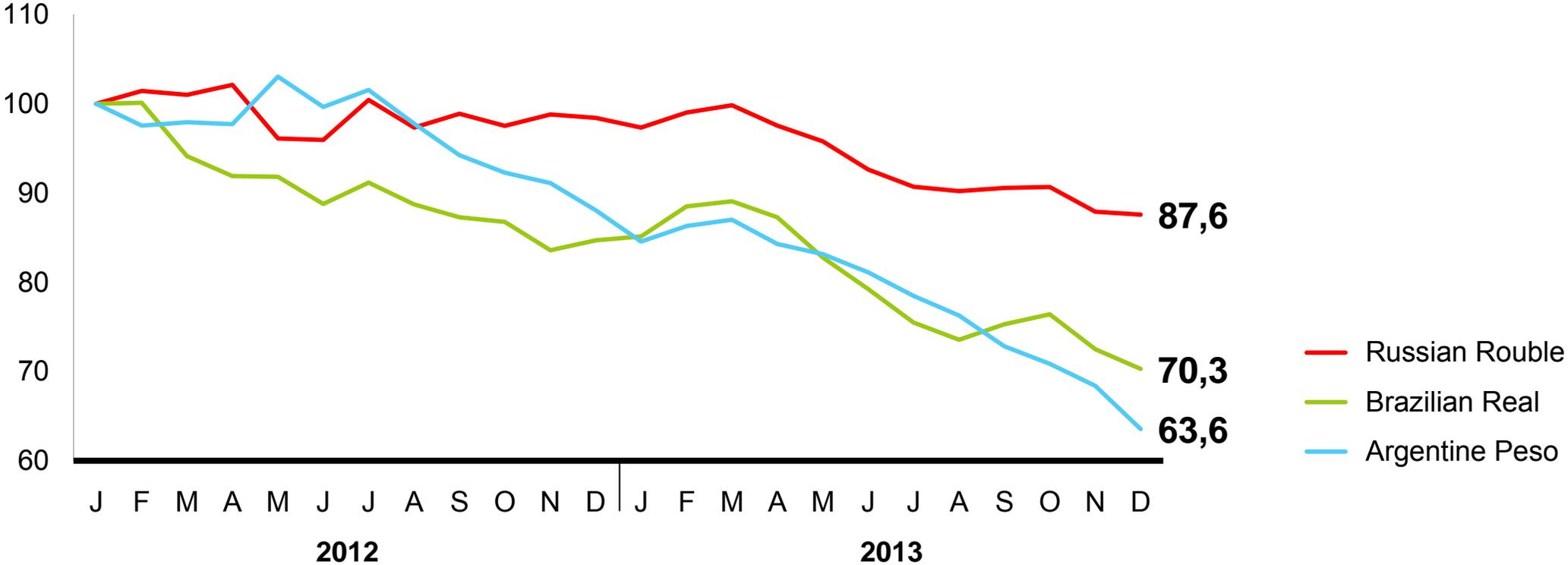
01

ENVIRONMENT



STRONG TENSIONS IN FOREX

Exchange rates evolution vs Euro (index 100)



VERY CONTRASTED VEHICLE MARKETS EVOLUTIONS

TIV	
WORLD*	- 1,1%
EUROPE	- 1,6%
EURASIA	- 6,2%
EUROMED - AFRICA	+ 6,1%
AMERICAS	+ 1,2%
ASIA - PACIFIC	+ 0,7%

* TIV PC + LCV on RCI perimeter

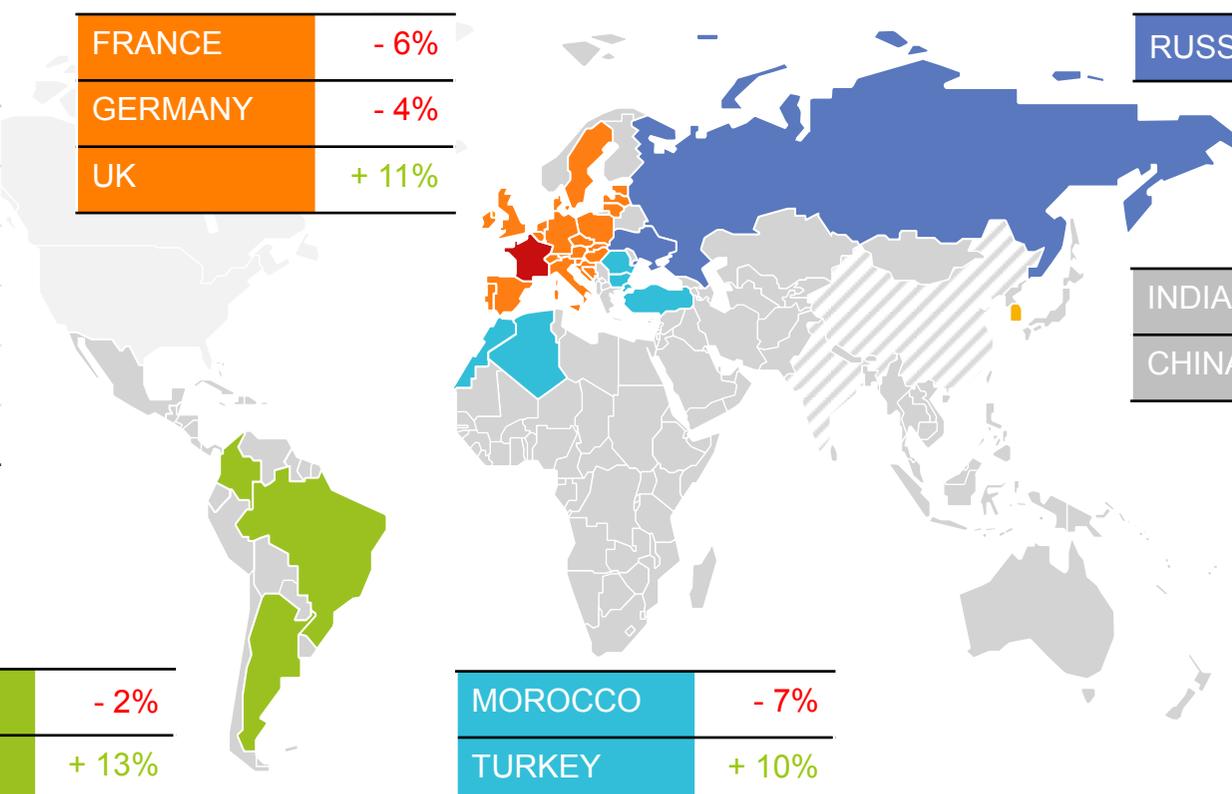
FRANCE	- 6%
GERMANY	- 4%
UK	+ 11%

RUSSIA	- 6%
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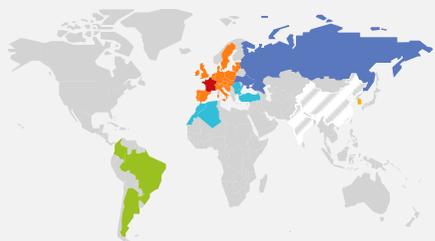
INDIA	- 7%
CHINA	+ 13%

BRAZIL	- 2%
ARGENTINA	+ 13%

MOROCCO	- 7%
TURKEY	+ 10%



2011-2013: 4 GOALS SUPPORTING THE SUSTAINABLE GROWTH OF RCI BANQUE



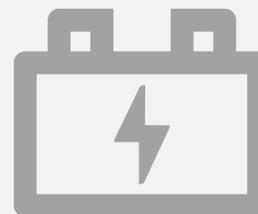
Speed Up RCI Banque's
INTERNATIONALIZATION

1



Develop the
**PRODUCT RANGE FOR
NEW & USED VEHICLES**

2



Become a
**SERVICE PROVIDER FOR
BATTERY LEASING**

3



Start a
RETAIL SAVINGS ACTIVITY

4



02

DETAILED ANALYSIS OF 2013 RESULTS

COMMERCIAL RESULTS

FINANCIAL RESULTS



02

DETAILED ANALYSIS OF 2013 RESULTS

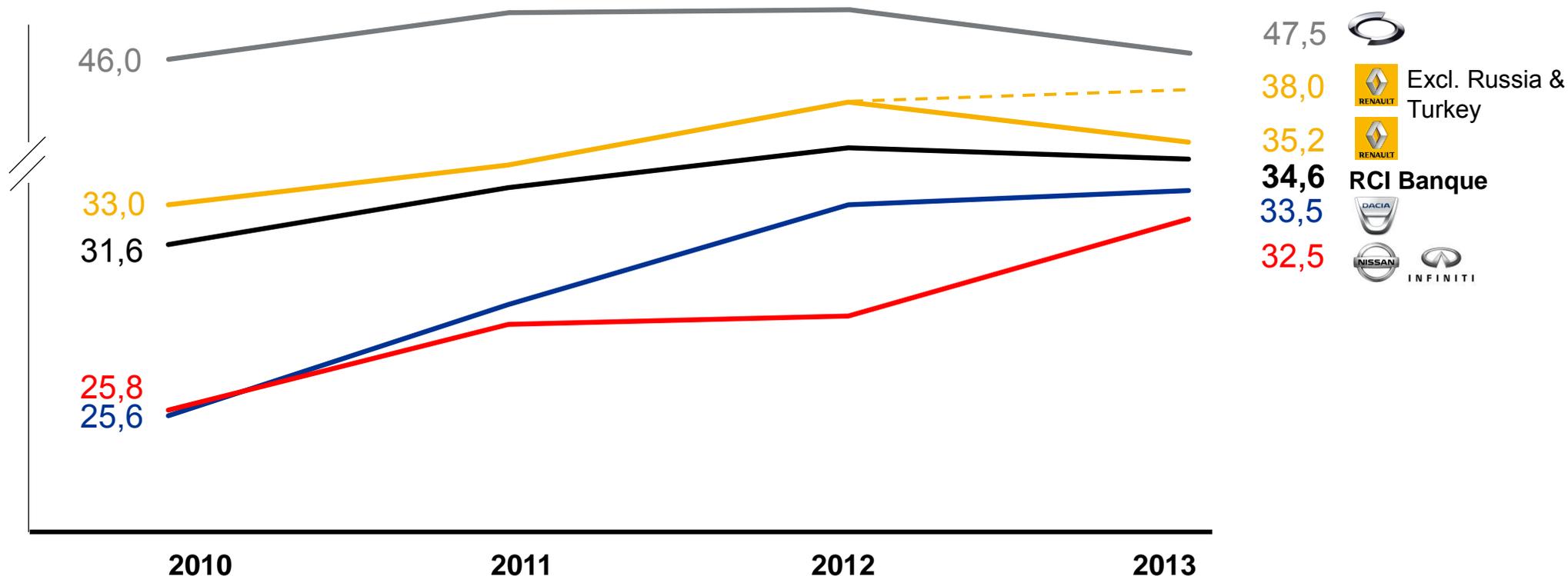
COMMERCIAL RESULTS

FINANCIAL RESULTS



REDUCTION OF PENETRATION RATE DISPERSION

Penetration Rate (%)



Penetration Rate (PR): number of financing contracts/number of registered vehicles



ESTABLISHED MARKETS STILL HAVE POTENTIAL

 **FRANCE**

 **SPAIN**

 **GERMANY**

TIV	- 5,4 %	+ 4,1 %	- 4,1 %
REGISTRATIONS	- 1,7 %	+ 10,2 %	- 6,6 %
FINANCING CONTRACTS	- 1,7 %	+ 19,2 %	+ 12,6 %

WHILE DEVELOPMENT OF EMERGING MARKETS ACCELERATES

IPI REDUZIDO + TAXA ZERO, SÓ NA NISSAN. APROVEITE!

NISSAN MARCH
1.6 S FLEX
• ARBAG DUPLA
• AR-CONDICIONADO
• DIREÇÃO ELÉTRICA
• MOTOR COM 111 CV

CONTÉM A VERSÃO 1.0 DO NISSAN MARCH, COM PARCELAS A PARTIR DE R\$ 399*



TAXA DE **0% A.M.**¹

VERSÕES A PARTIR DE R\$ 20.090 À VISTA**
Entrada de R\$ 21.054+ taxa de R\$ 1.202,72/mês**

CONSULTE VERSÕES PARA PRONTA-ENTREGA.

NISSAN VERSA
1.4 S FLEX
• ARBAG DUPLA DE SÉRIE
• DIREÇÃO ELÉTRICA

COMEÇA A VISTA O S/L TOP EL. LEMIA.



TAXA DE **0% A.M.**¹

VERSÕES A PARTIR DE R\$ 24.990 À VISTA**
Entrada de R\$ 21.954+ taxa de R\$ 1.202,72/mês**

RENAULT MASTER PANELVAN.
İŞ HAYATININ YÜKÜNÜ EN İYİ O TAŞIR.



17 M³E KAPAK YÜKLEME KAPASİTESİ
SOLUN YAKIT YAKIŞI
20.000 KM BAKIM ARALIĞI

18.000 TL İÇİN
18 AY %0 FAİZ*

DRIVE THE CHANGE

RENAULT PROFESYONEL. Her işin kapısını açar.
Her iş için en uygun çözümleri sunar.
Her iş için en uygun maliyetleri sunar.
Her iş için en uygun hizmetleri sunar.

RENAULT

NISSAN
Innovation that excites



ПОРВАЛИ С ПРОШЛЫМИ ЦЕНАМИ!

NISSAN JUKE С ВЫГОДОЙ ДО 70 000 РУБ.	NISSAN QASHQAI С ВЫГОДОЙ ДО 100 000 РУБ.	NISSAN X-TRAIL ЦЕНА ОТ 940 000 РУБ.
И В КРЕДИТ ОТ 0% *	И В КРЕДИТ ОТ 0% *	И В КРЕДИТ ОТ 0% * НА 2 ГОДА

Служба поддержки клиентов (8 800 200 59 90)

 **BRAZIL**

 **TURKEY**

 **RUSSIA**

TIV	- 1,6 %	+ 9,7 %	- 6,1 %
REGISTRATIONS	- 9,3 %	+ 28,1 %	+ 3,3 %
FINANCING CONTRACTS	+ 10,7 %	+ 28,1 %	+ 21,6 %



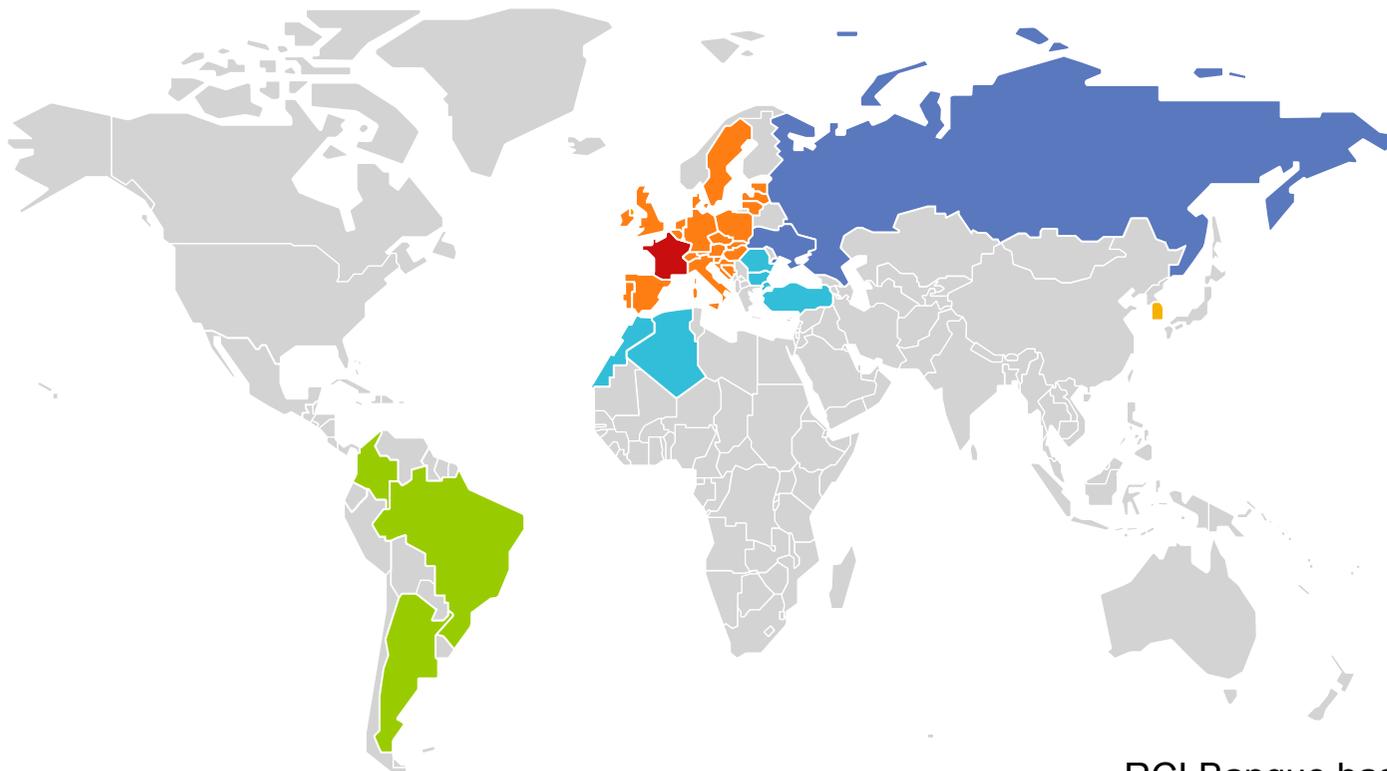
TOP 10 RANKING: GOOD BALANCE BETWEEN EUROPE AND EMERGING MARKETS

	2010		2013	EVOLUTION
 FRANCE	1	 FRANCE	1	→
 GERMANY	2	 BRAZIL	2	↗
 KOREA	3	 RUSSIA	3	↗
 ITALY	4	 GERMANY	4	↘
 BRAZIL	5	 ITALY	5	↘
 SPAIN	6	 SPAIN	6	→
 UK	7	 UK	7	→
 RUSSIA	8	 TURKEY	8	↗
 BELGIUM	9	 ARGENTINA	9	↗
 TURKEY	10	 KOREA	10	↘

Top 10 countries ranking, based on New Car financing contracts figures



COUNTRIES OUTSIDE EUROPE REPRESENT NOW 38% OF NEW CAR FINANCING CONTRACTS



INTERNATIONAL 38%

- Eurasia
- Euromed-Africa
- Americas
- Korea

EUROPE 39%

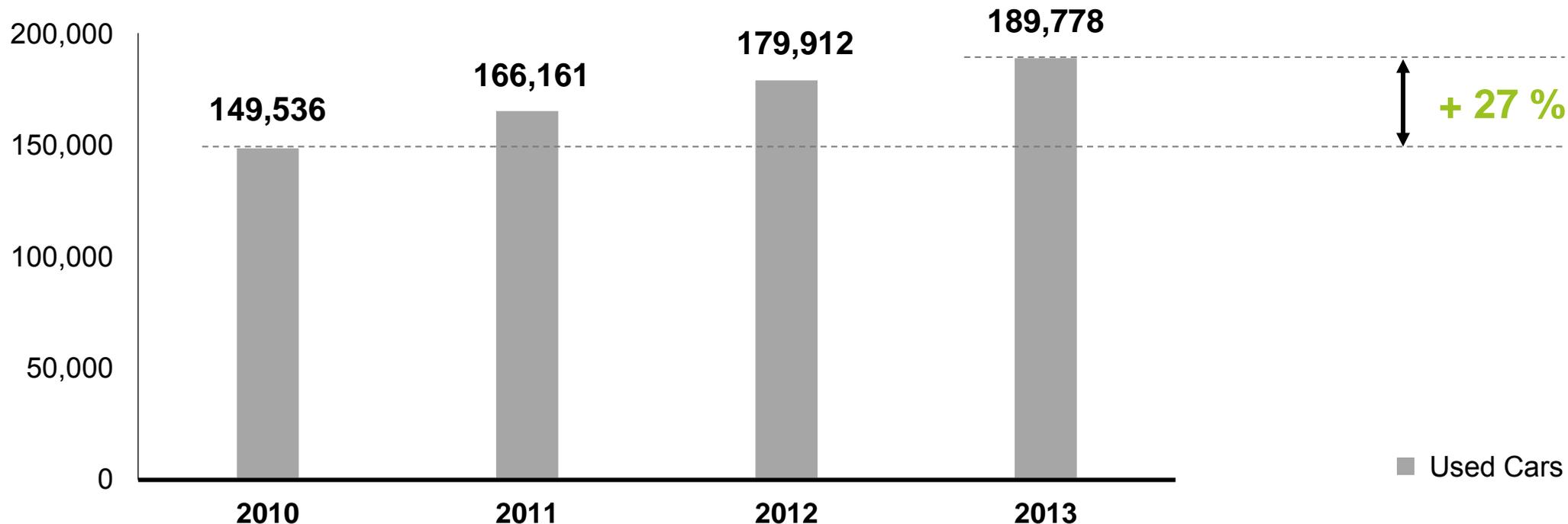
FRANCE 23%

RCI Banque has a commercial activity in 35 countries
% of NC financing contracts of the region/total number of NC financing contracts



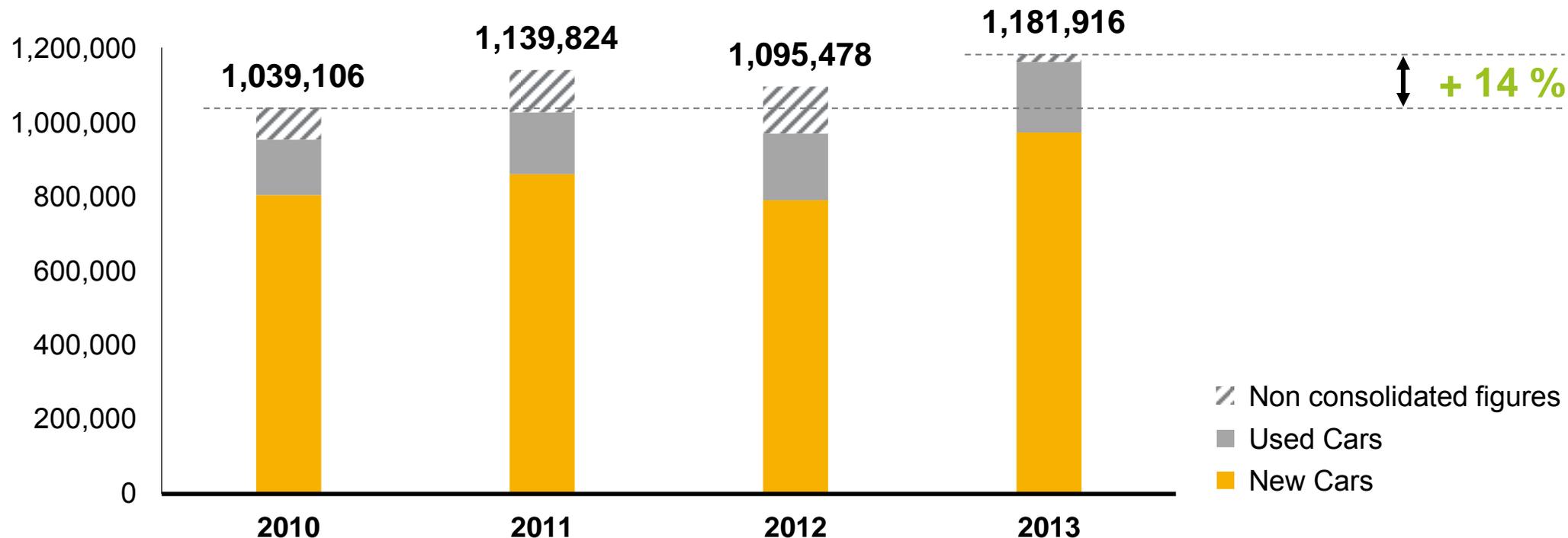
GROWTH ON USED CARS STILL MOVING FORWARDS

Number of contracts



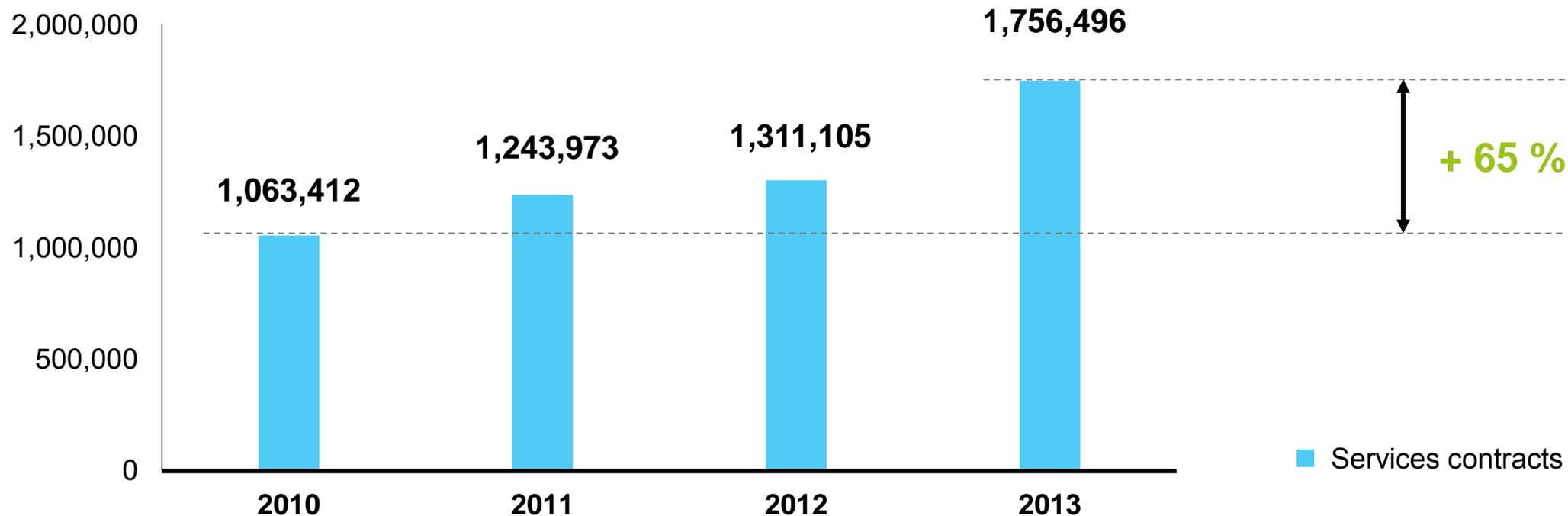
A RECORD HIGH NUMBER OF NEW FINANCING CONTRACTS

Number of contracts



SERVICES ARE GAINING MOMENTUM

Number of contracts



STRONG GROWTH ON BATTERY LEASING



At end 2013,
31 600 BATTERIES
leased (+ 108% vs 2012)
€150 million of outstandings

Activity
rolled out in
19 COUNTRIES



Launch with Nissan of
**BATTERY LEASING
FOR LEAF**

MY Z.E. BATTERY

NISSAN EV BATTERY

**NEW
DIGITAL SOLUTIONS**
to support battery leasing



NET COLLECTED RETAIL SAVINGS REPRESENT 17% OF RCI BANQUE'S OUTSTANDINGS



RENAULT
Bank direkt

End 2012

End 2013

1 COUNTRY

2 COUNTRIES

> 22,500 customers

> 134,000 customers

€ 893 MILLION of outstandings

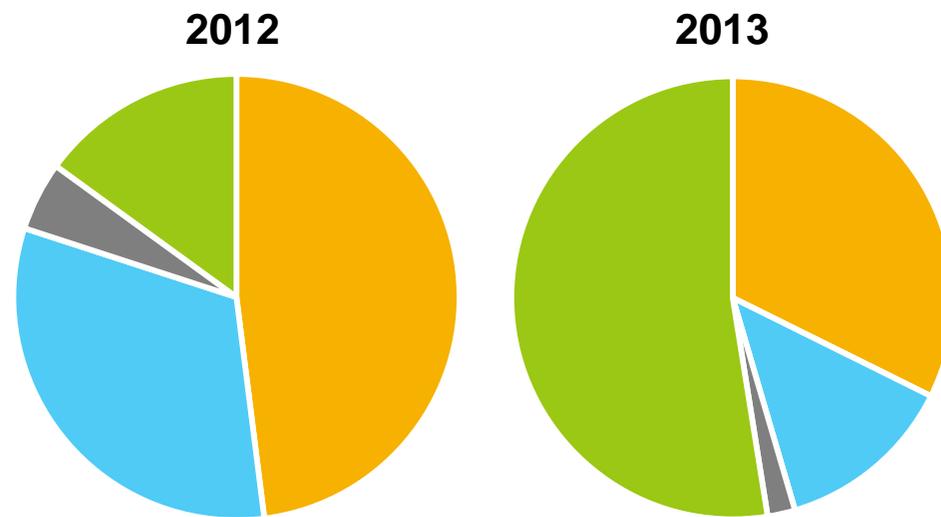
€ 4.3 BILLION of outstandings



THE RETAIL SAVINGS ACTIVITY ENABLES RCI BANQUE TO REDUCE ITS DEPENDENCE ON CAPITAL MARKETS

Annual refinancing

	2012	2013
NET COLLECTED SAVINGS	15%	52%
BONDS	48%	32%
SECURITIZATION (ABS)	32%	13%
OTHERS (EXCL. SAVINGS)	5%	2%



02

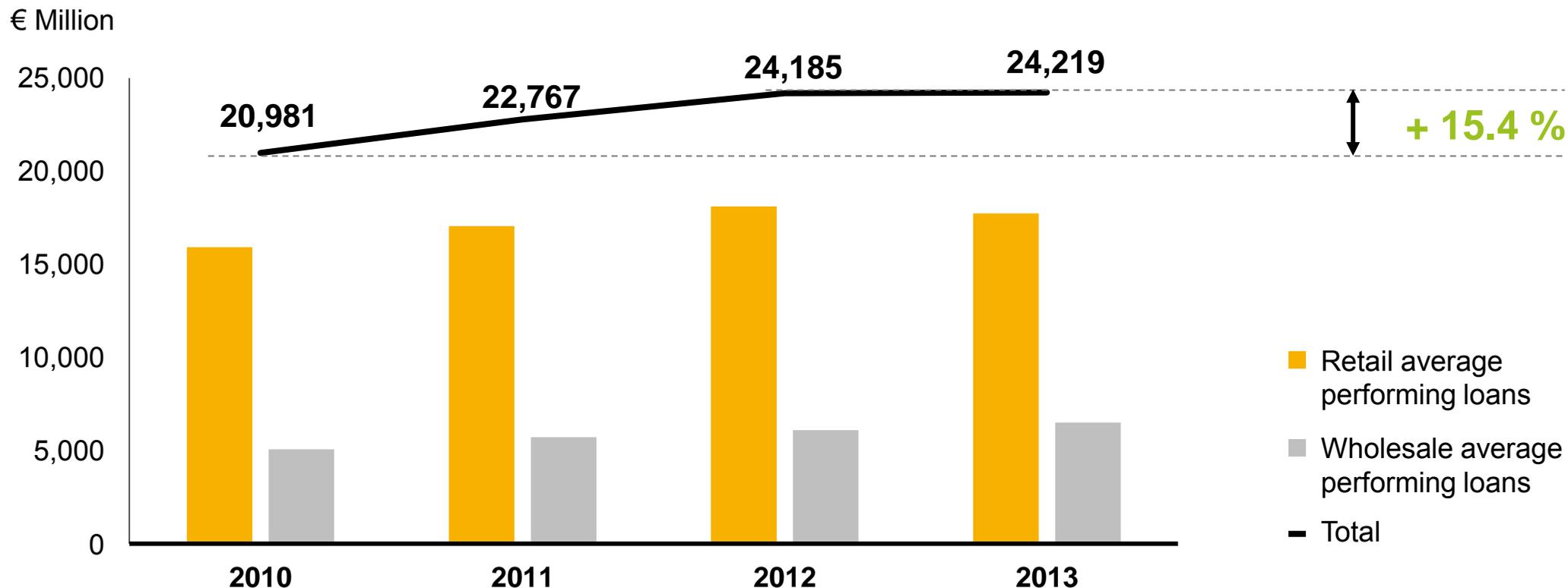
DETAILED ANALYSIS OF 2013 RESULTS

COMMERCIAL RESULTS

FINANCIAL RESULTS

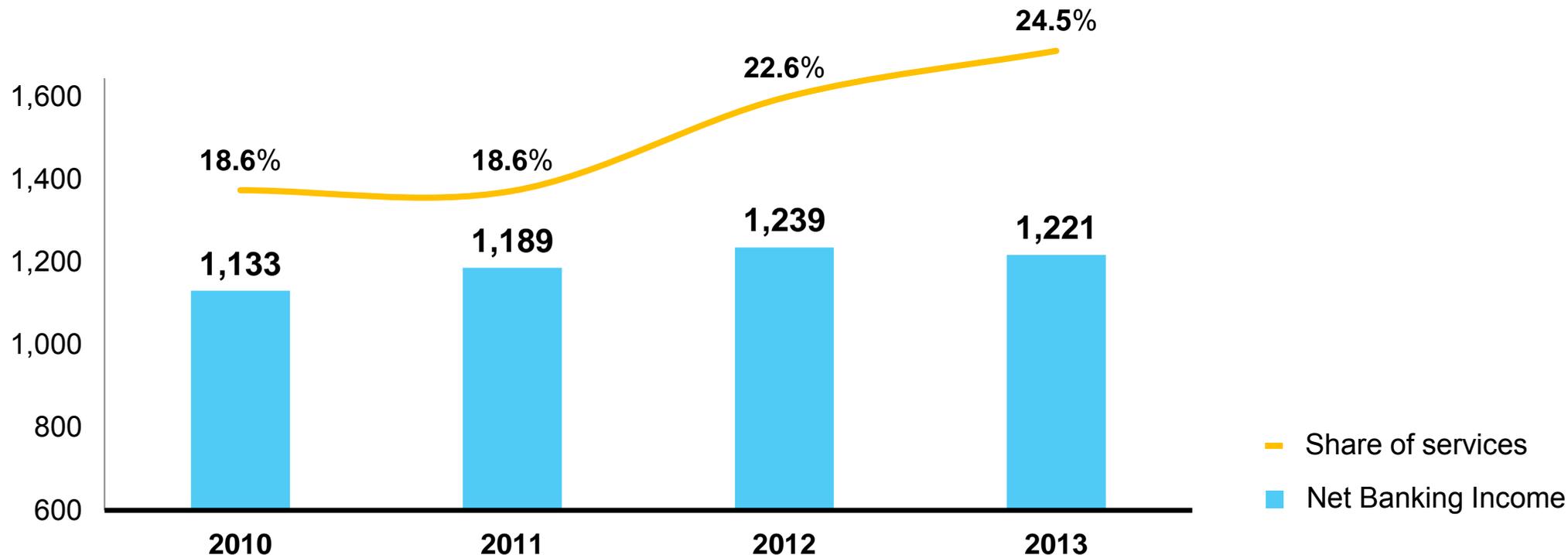


AVERAGE PERFORMING LOANS STABLE, DESPITE NEGATIVE FOREX IMPACTS

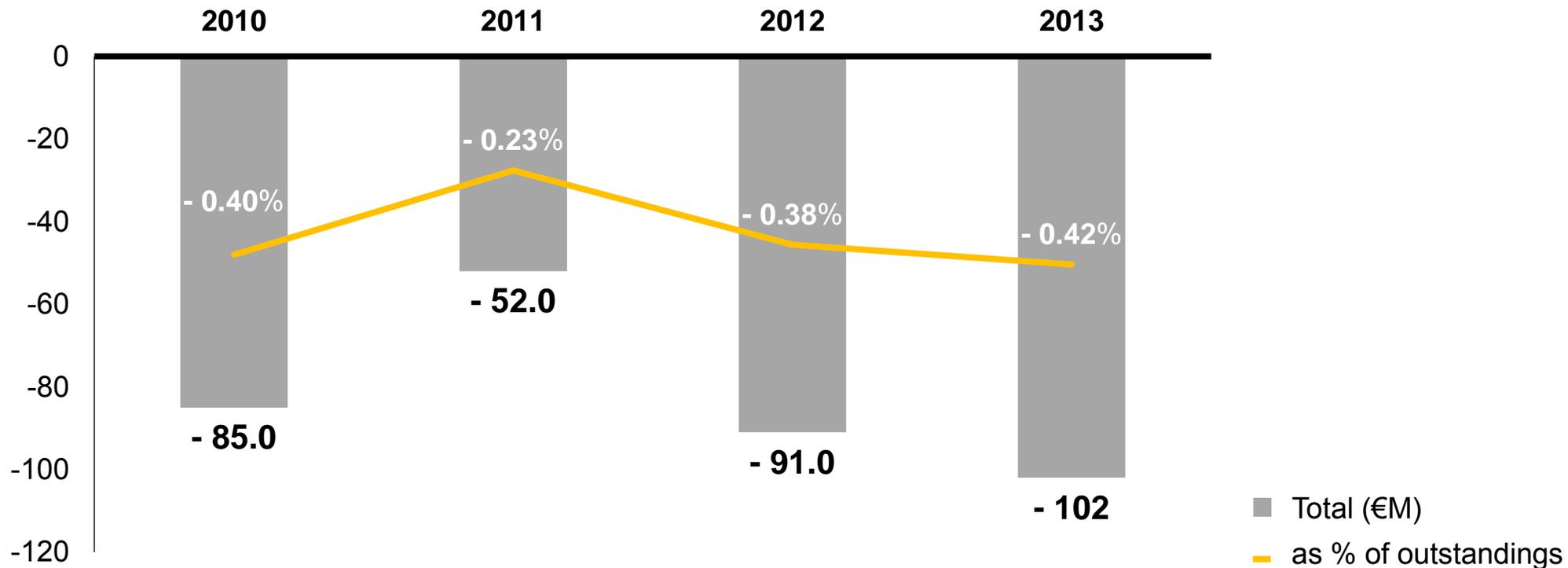


A GROWING CONTRIBUTION OF SERVICES

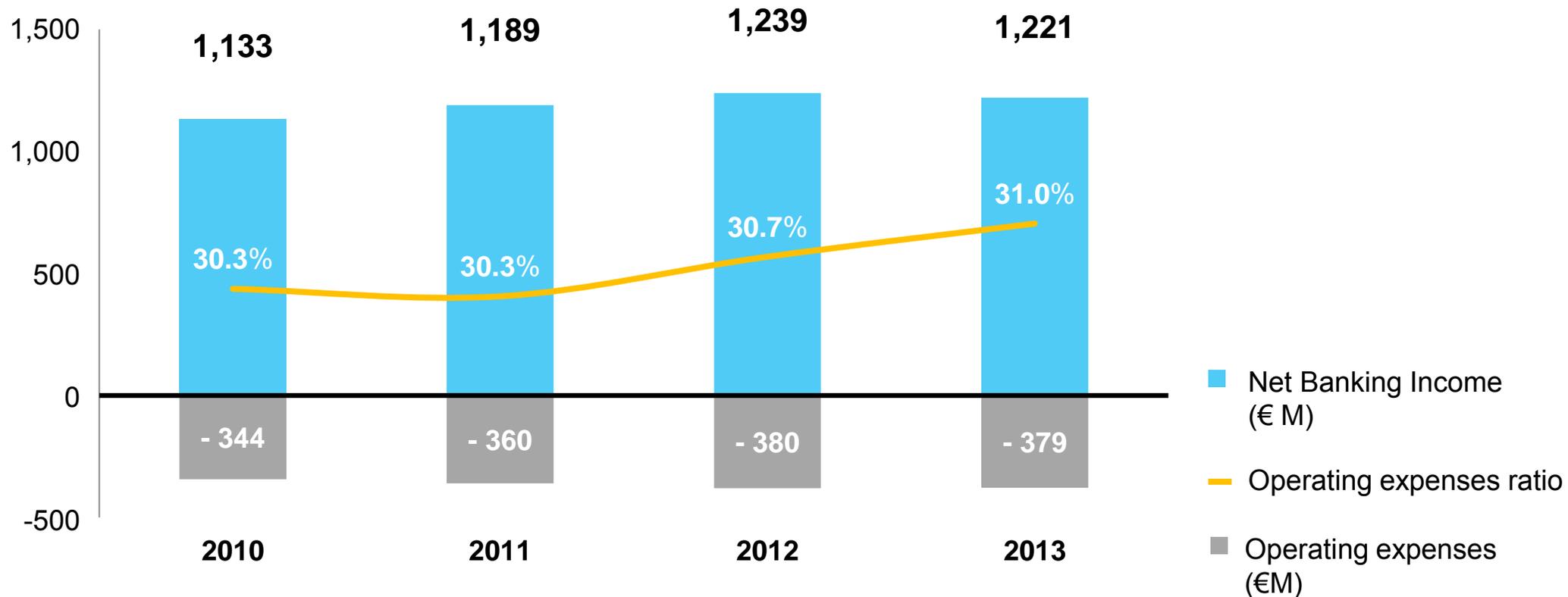
Millions €



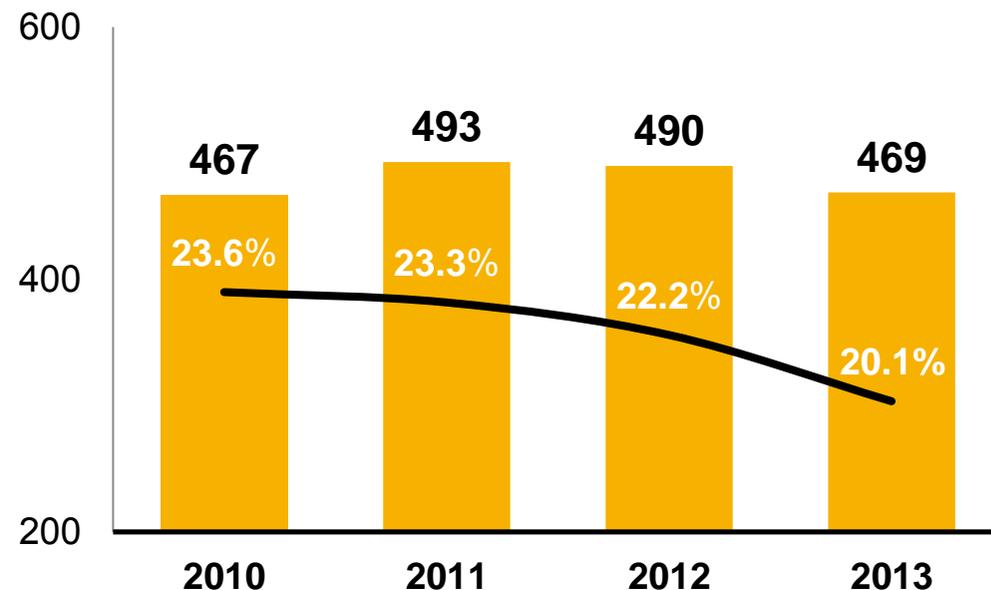
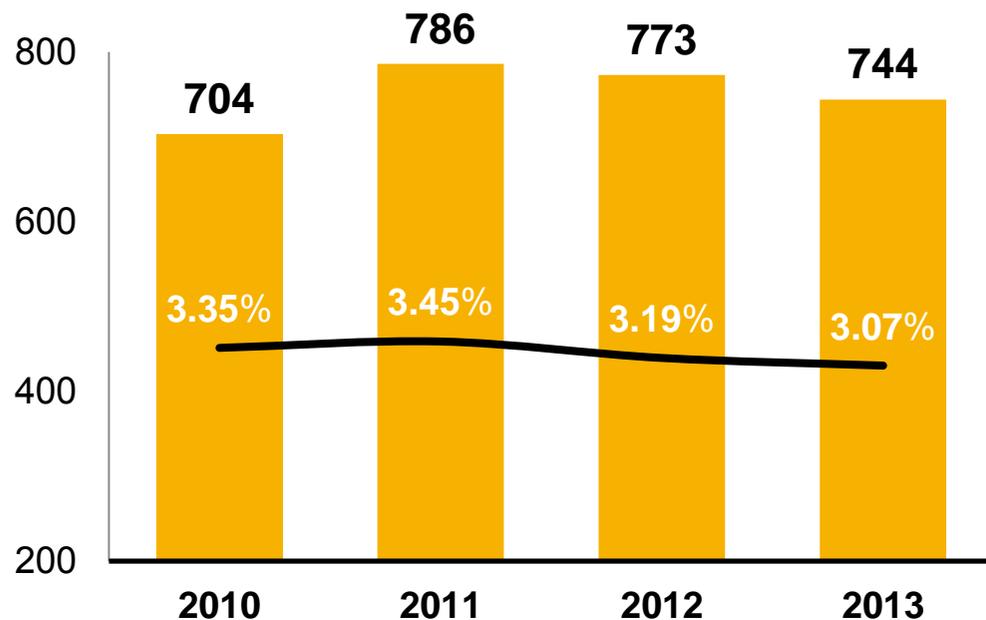
COMMERCIAL ACTIVITY GROWING, WHILE COST OF RISK UNDER CONTROL



STABLE OPERATING EXPENSES



EARNINGS BEFORE TAX AND R.O.E. AT HIGH LEVEL



- Earnings Before Tax (€M)
- Earnings Before Tax (as % of Average Performing Loans)

- Net Income (€M)
- R.O.E. (excl. Non Recurring Elements)



03

WHAT ARE THE CONCLUSIONS OF THE FIRST PART OF THE PLAN?

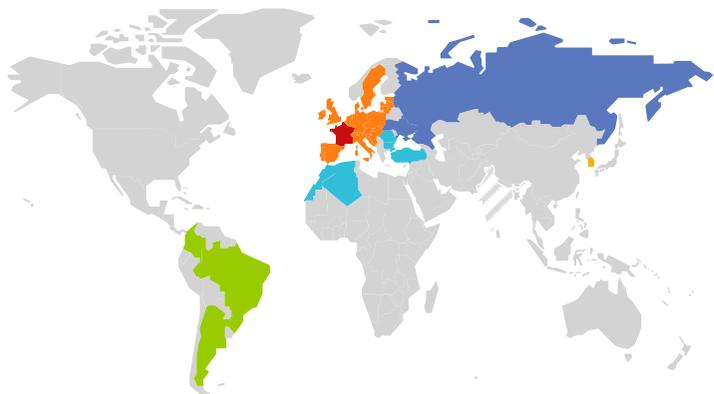


A PROFITABLE GROWTH, WITH COST OF RISK UNDER CONTROL

PROFITABLE GROWTH	2010	2013	VARIATION
Average Performing Loans (€M)	20,981	24,219	+ 15.4%
Penetration Rate	31.6%	34.6%	+ 3 pts
Earnings Before Tax (€M)	704	744	+ 5.7%
Net Income (€M)	467	469	+ 0.4%
Cost of Risk (as % of APL)	0.40%	0.42%	+ 0.02 pts

DIVERSIFICATION OF REFINANCING SOURCES	2010	2013
Share of retail savings, as % of outstandings	0%	17%

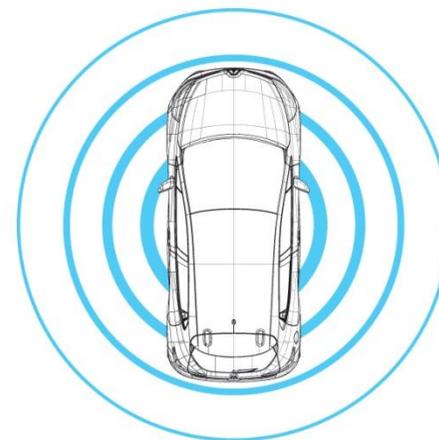
A SUSTAINABLE GROWTH, BASED ON 3 STRATEGIC PILARS



INTERNATIONAL
development



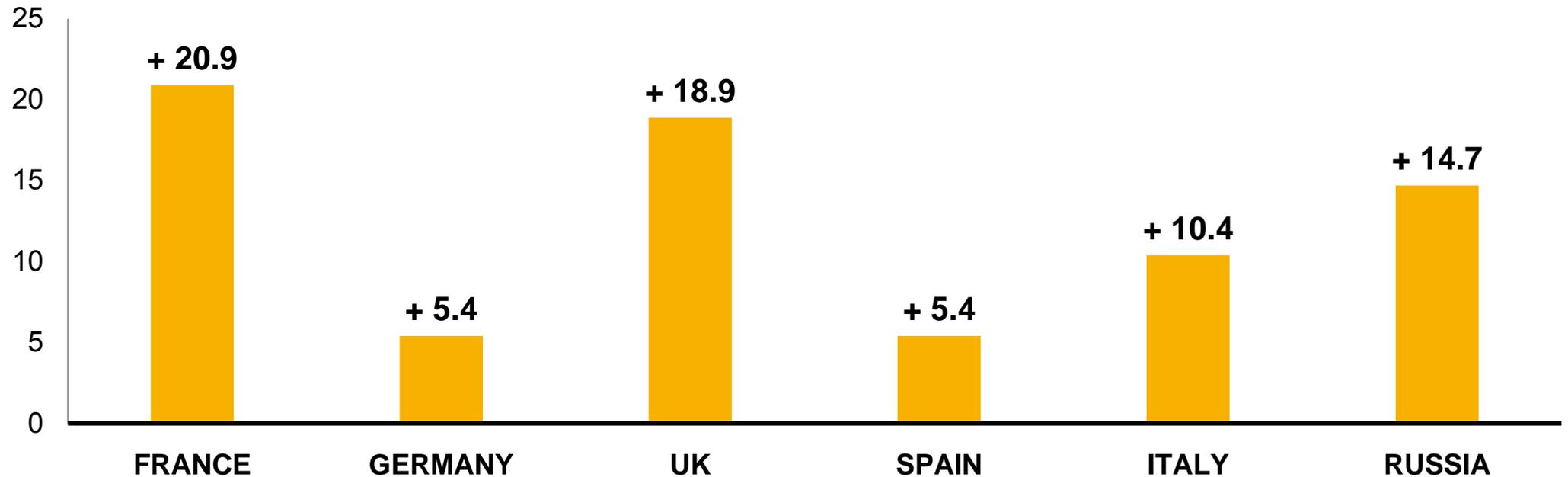
Financing of the
5 ALLIANCE'S BRANDS



SERVICES

FINANCING THE CAR BY RCI BANQUE INCREASES CUSTOMER'S BRAND LOYALTY

Impact on Renault brand loyalty rate (in points)



2012 datas



04

GOALS 2014 - 2016

STRATEGIC FOCUSES
OBJECTIVES



04

GOALS 2014 - 2016

STRATEGIC FOCUSES

OBJECTIVES



2014 - 2016: 4 STRATEGIC GOALS TO SUPPORT RCI BANQUE'S GROWTH

Expand product range,
focus on
SERVICES

1

Speed up digital innovations to develop
CUSTOMER
value potential

2

Support the
INTERNATIONAL
development
of the Alliance

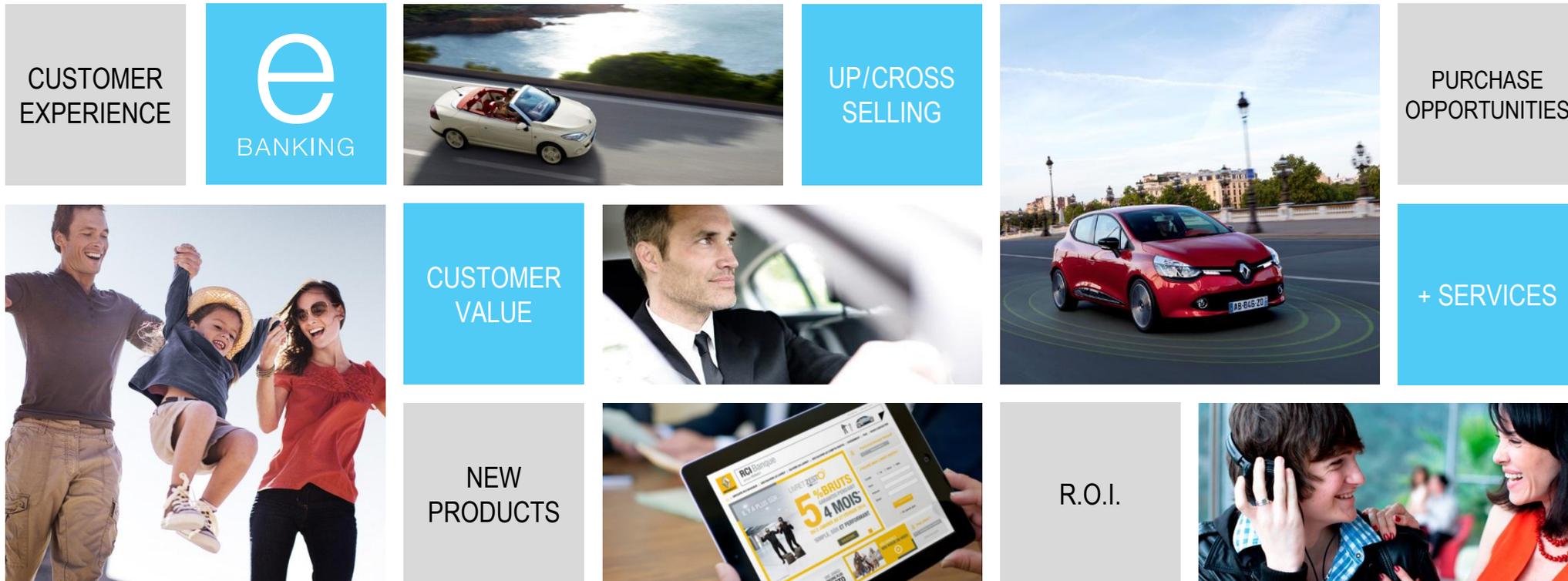
3

Challenge
ORGANIZATION
to foster a
performance mindset

4



FROM CAR CENTRIC TO CUSTOMER CENTRIC



FROM CREDIT INSURANCES TO SERVICES OFFERS TARGETING CAR DRIVERS



**CREDIT
INSURANCES**



+



**INSURANCES & SERVICES
LINKED WITH THE
USE OF THE CAR**



**INSURANCES & SERVICES DESIGNED
FOR THE CAR DRIVER'S NEEDS**

NEW MARKET OPENINGS



INDIA



COLOMBIA



CHINA



MORE AND MORE MULTICULTURAL MANAGEMENT



11
Nationalities



35
Managing Directors

04

GOALS 2014 - 2016

STRATEGIC FOCUSES

OBJECTIVES



2014 - 2016 PLAN OBJECTIVES



1

NEW BRAND

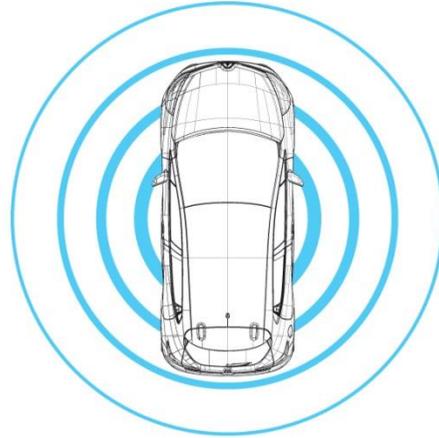


2014 - 2016 PLAN OBJECTIVES



1

NEW BRAND



2

MILLION OF SERVICES

2014 - 2016 PLAN OBJECTIVES



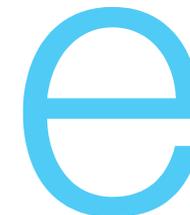
1

NEW BRAND



2

MILLION OF SERVICES



BANKING

30%

**OF OUTSTANDINGS FROM
RETAIL SAVINGS**

05

QUESTIONS/ANSWERS



RCI Banque

groupe RENAULT

