

RESULTS 2012

OUTLOOK 2013



01

A CHANGING ENVIRONMENT

02

2012 COMMERCIAL RESULTS: CONTINUOUS DEVELOPMENT

03

2012 FINANCIAL RESULTS REMAIN AT A HIGH LEVEL

04

TRANSFORMATION AND GROWTH

05

QUESTIONS /ANSWERS



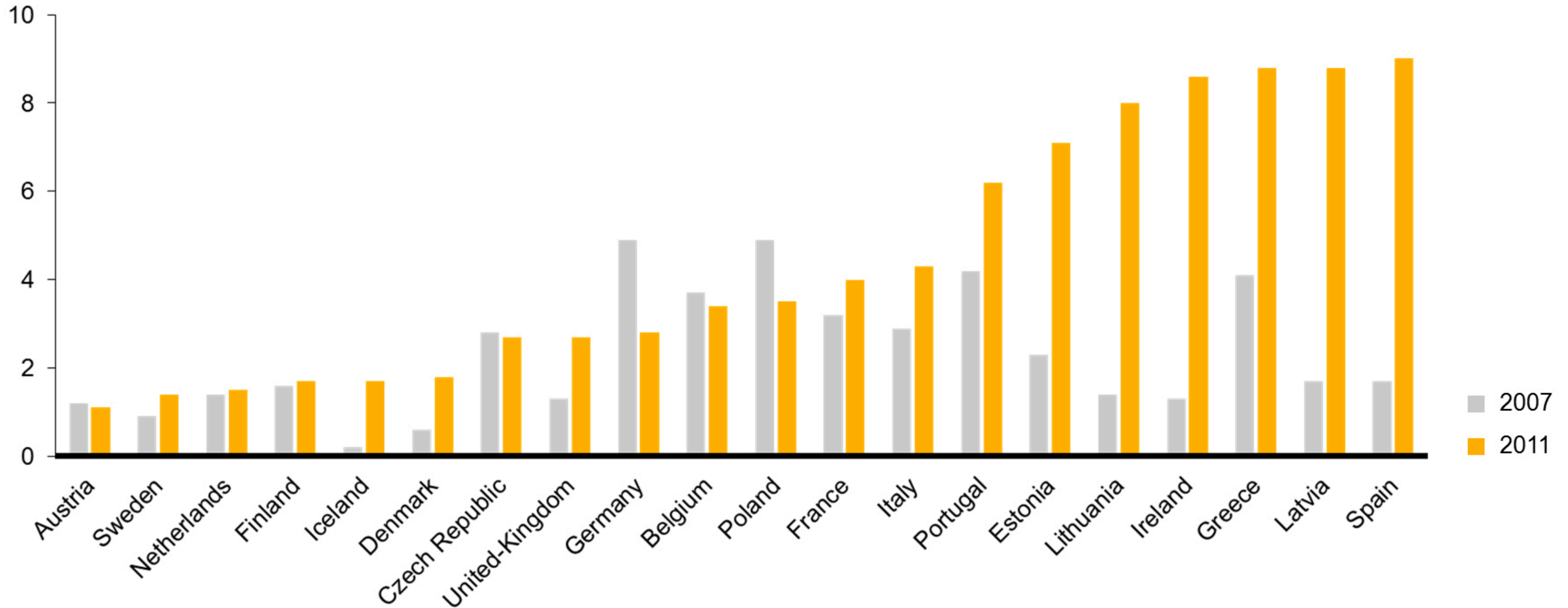
01

A CHANGING ENVIRONMENT



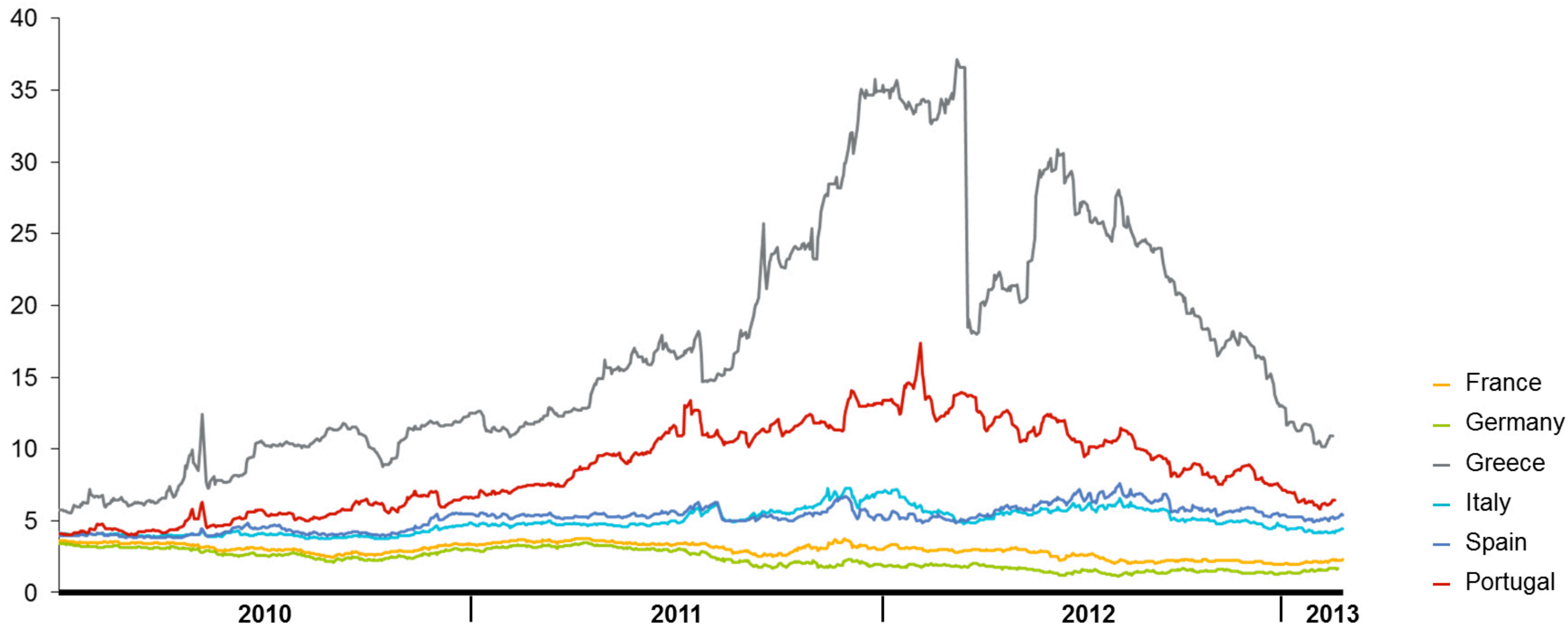
ECONOMICAL AND FINANCIAL TENSIONS IN EUROPE

Long term unemployment rate in Europe, 2011 vs 2007 (%)



VOLATILE FINANCIAL MARKETS

10 year Government Bonds (rates in %)

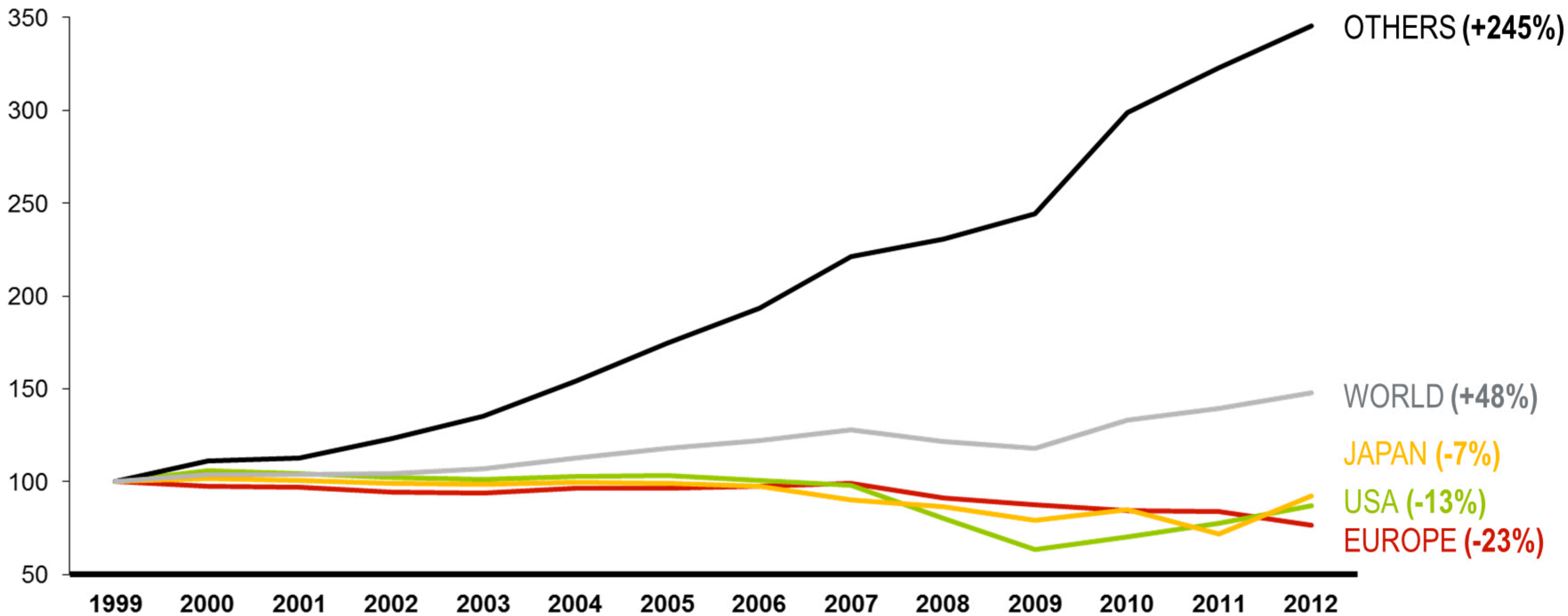


2013 GLOBAL TIV EXPECTED TO GROW



CONTRASTED MARKET TRENDS

Market trend (%)



THE 2.0 CAR: THE REVOLUTION HAS BEGUN



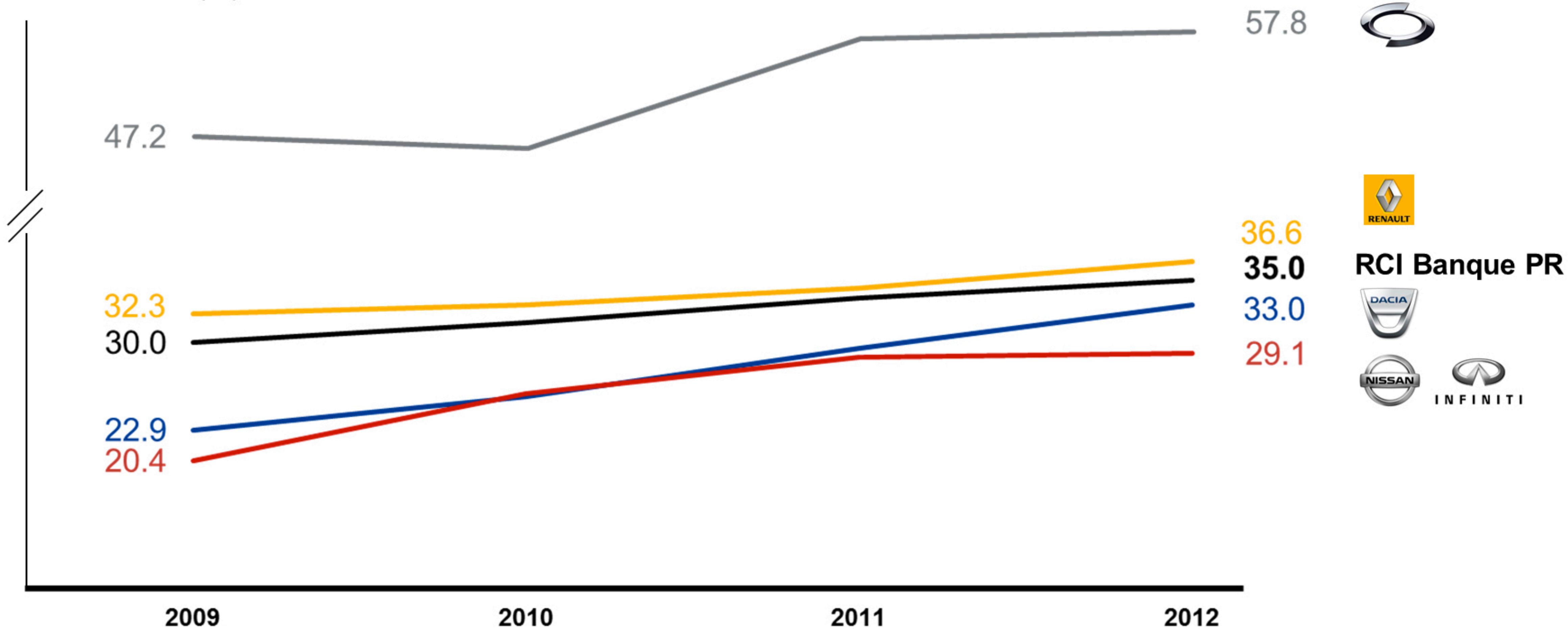
02

2012 COMMERCIAL RESULTS: CONTINUOUS DEVELOPMENT



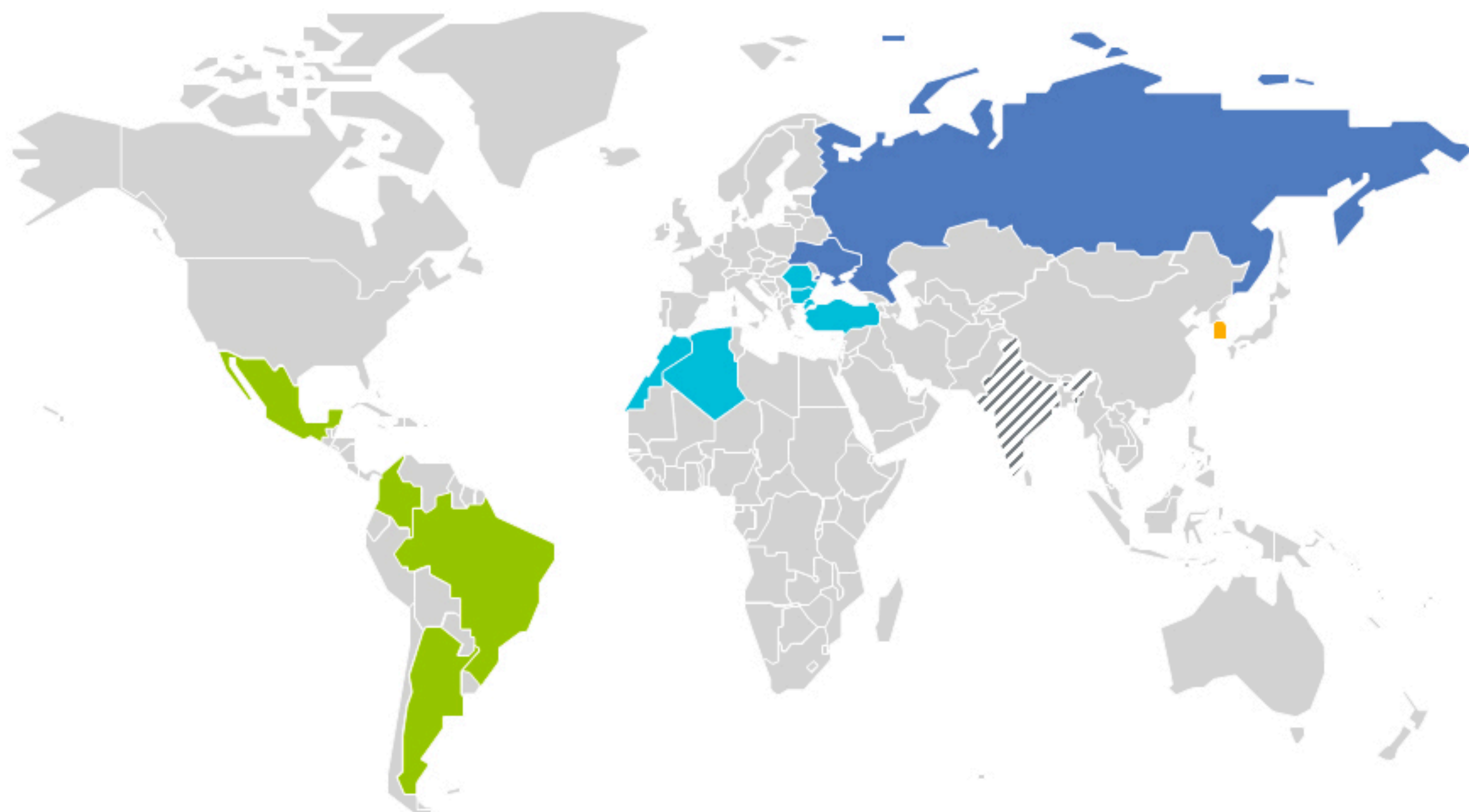
IMPROVING PERFORMANCE ON ALL BRANDS

Penetration Rate (%)



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

GLOBAL TIV UP



Growth in the BRICS + 4.1% ↗

- + 36% New Financing contracts in Americas & Euromed
- + 24% New Financing contracts in Russia

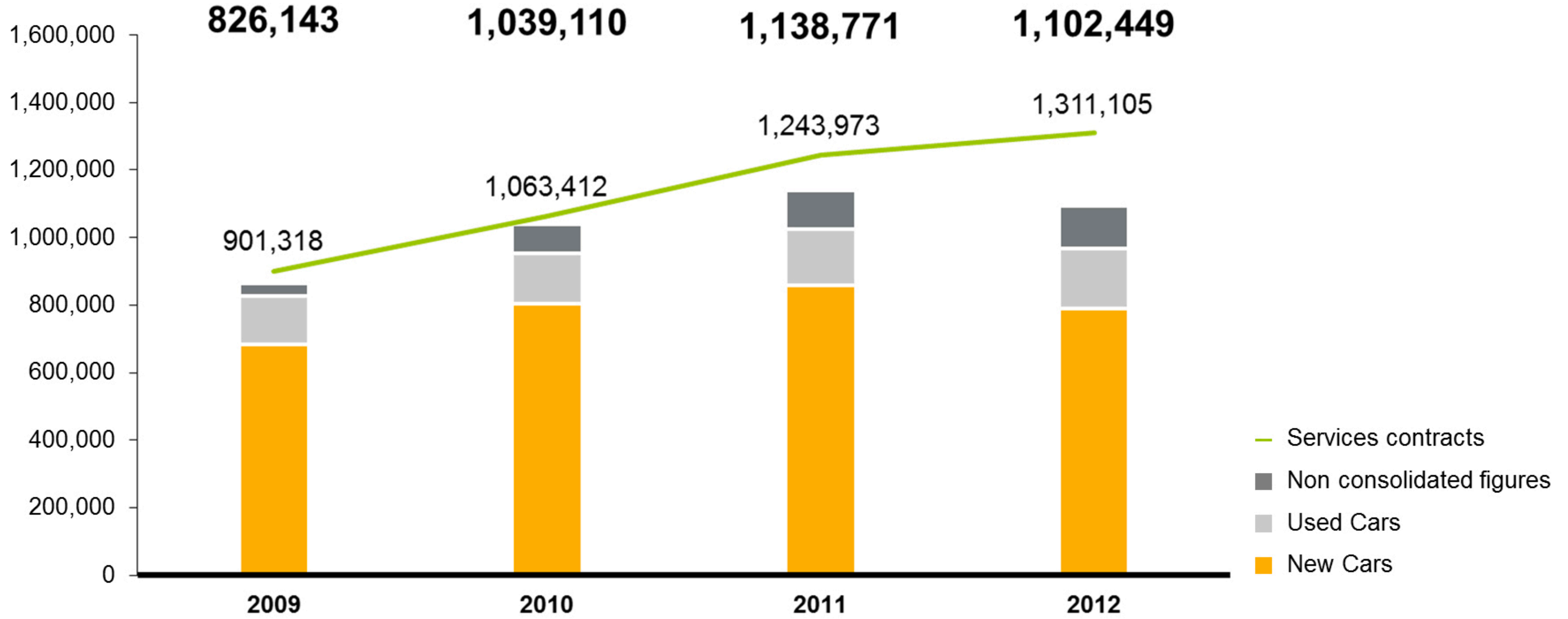


Tension in Europe, market down by – 8.6% ↘

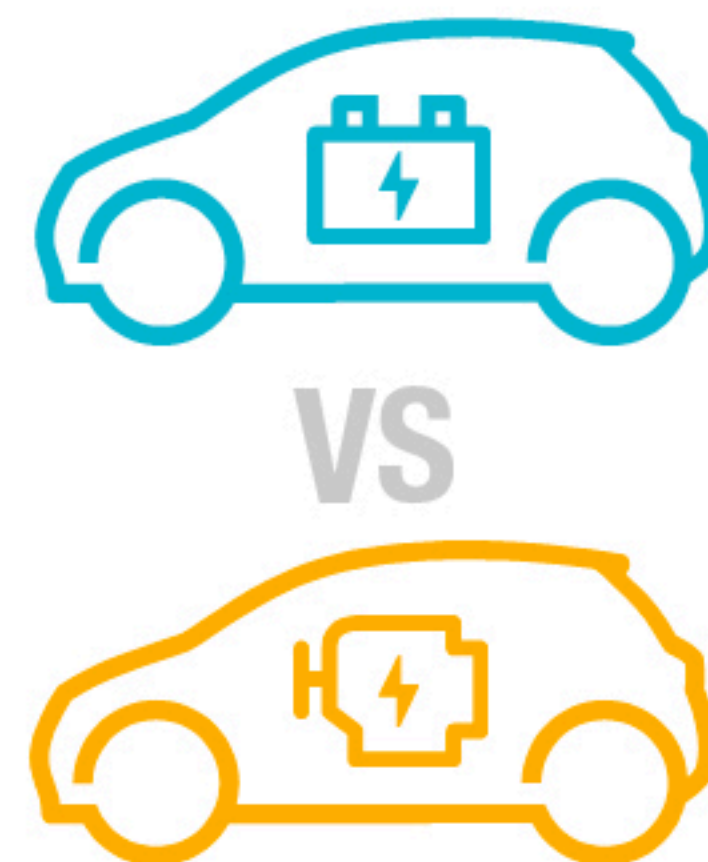
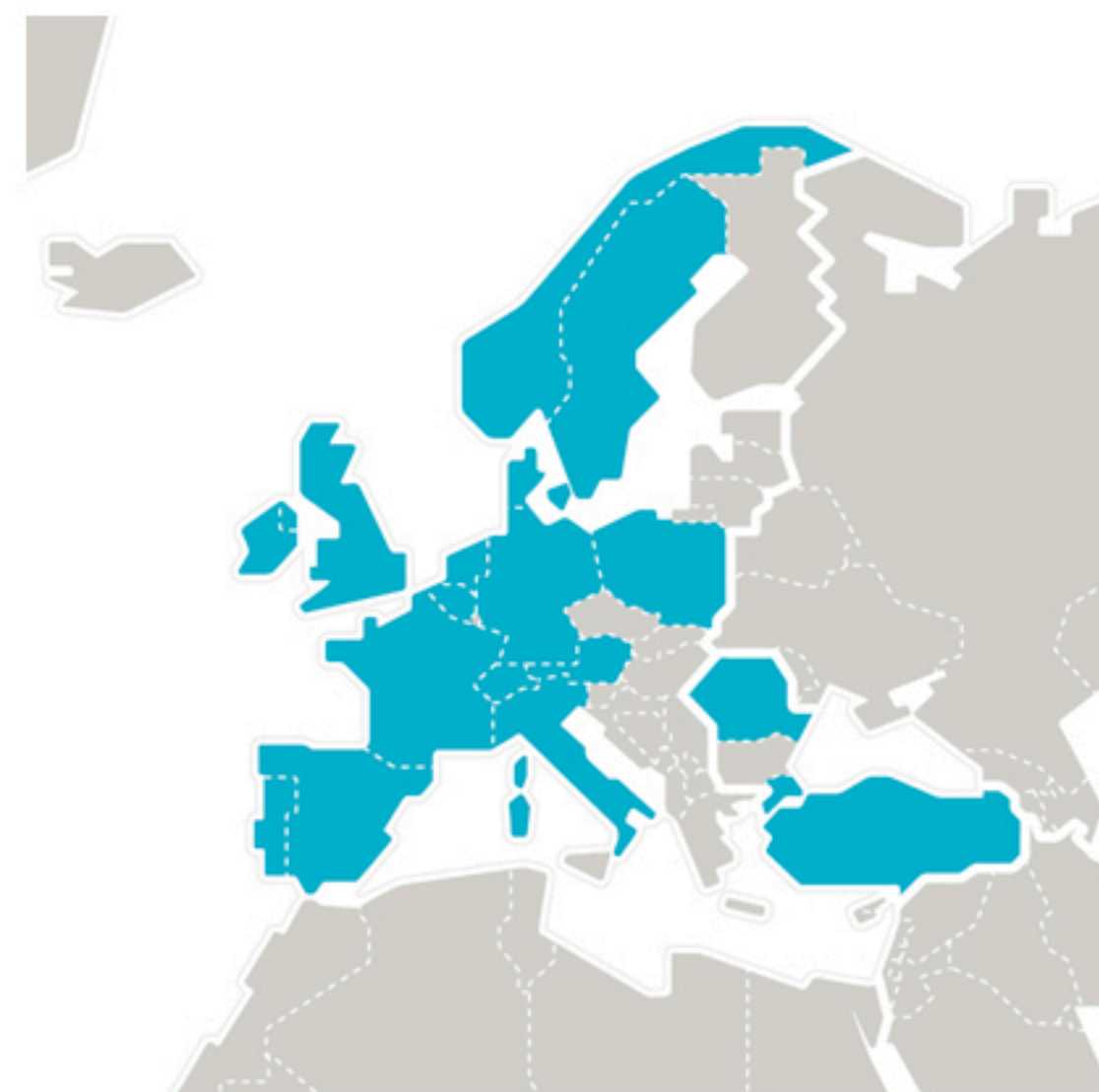
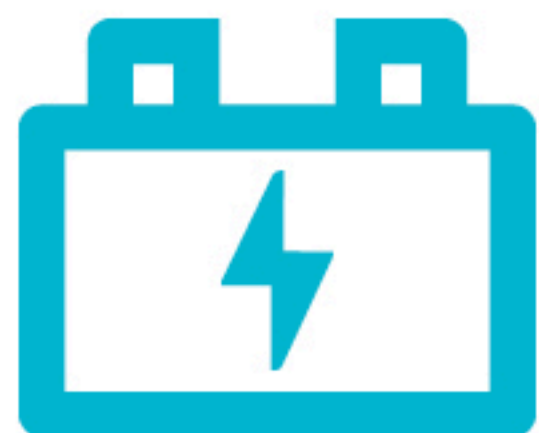
- 37% of PR in France (+2.4 points)
- 36% of PR in G4 (+1.6 points)

NEW FINANCING CONTRACTS REMAIN ABOVE 1 MILLION

New Financing Contracts



E.V. IS NOW A REALITY!



**MY
Z.E.
CONNECT**

15,000 BATTERIES
leased at the end
of 2012

17 COUNTRIES
where activity is deployed

38% vs 35%
E.V. Penetration Rate
vs ICE vehicles

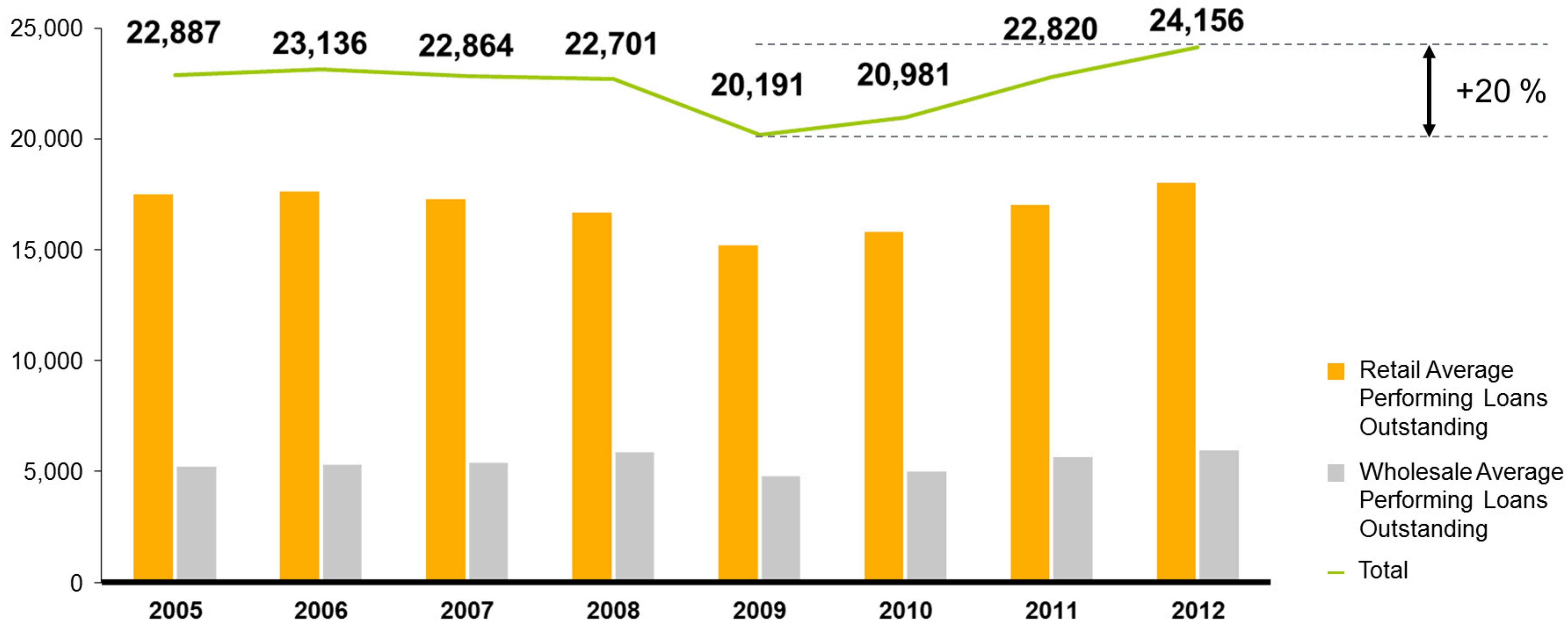
65% vs 30%
associated services ratio
on E.V. vs ICE vehicles

ICE = Internal Combustion Engine



AVERAGE PERFORMING LOANS OUTSTANDING: + 6.2%

€ Million



ZESTO, THE NEW SAVINGS ACCOUNT BY RCI BANQUE

LIVRET **ZESTO**
by RCI Banque

DU 1^{er} NOVEMBRE AU 31 DÉCEMBRE

UN TAUX IRRÉSISTIBLE

5,75% GARANTIS PENDANT 3 MOIS

SOUSCRIRE

*voir conditions

DU 1^{er} JUILLET AU 31 AOÛT

COUP DE CHOU SUR VOTRE ÉPARGNE

5% GARANTIS PENDANT 3 MOIS

ZESTO
by RCI Banque

SOUSCRIRE

An innovative and dynamic commercial strategy:

- A competitive offer
- Deposits are reinvested to finance exclusively automotive loans

A SUCCESSFUL LAUNCH, WITH TARGETS OVER ACHIEVED

LIVRET ZESTO
by RCI Banque

5,5% PENDANT 3 MOIS*

- Sans frais
- Toujours disponible
- Sans changer de banque
- Votre épargne sécurisée

VOTRE EPARGNE VOUS RAPPORTE VRAIMENT ET LONGTEMPS !

Profitez dès maintenant d'un taux boosté à 5,5%* pendant 3 mois.
Bénéficiez ensuite d'un taux annuel de 2,80%* pour vos versements, parmi les plus compétitifs du marché.

Souscrivez en ligne sur
www.livretzesto.fr

Pour tout renseignement complémentaire, nos conseillers bancaires sont à votre disposition au 0 974 500 850 du lundi au samedi de 9 h 00 à 19 h 00, hors jours fériés. Coût d'un appel local, numéro non surtaxé.

ZESTO
by RCI Banque

UN NOUVEAU MODÈLE POUR VOTRE ÉPARGNE

RCI Banque

RCI BANQUE, Groupe RENAULT, société anonyme au capital de 100 000 000 euros.
Siège social : 14, avenue du Parc Neuf - 92149 Nanterre-la-Grand-Courbe - France - SIREN 308 523 399 RCS Nanterre - Code APE 6491C
* Cette opération a conditions pour toute première ouverture de livret ZESTO au 31/03/2012. Le taux promotionnel est de 5,50 %, applicable pendant 3 mois à compter de la date d'ouverture et dans la limite de 75 000 euros de dépôt. Au-delà, les versements effectués seront rémunérés au taux annuel de base brut de 2,80 %, susceptible de varier. Tous droits réservés. Livret ZESTO est un produit bancaire garanti par la garantie des dépôts du système bancaire français à hauteur de 100 000 euros par déposant. Une offre par personne physique, sans limite de l'existence du Livret ZESTO au 31 décembre 2012.

893 €M OF DEPOSITS

end of 2012

Thanks to 5 promotional and 2 retention campaigns, **ZESTO** over achieved its objectives:

- 22,250 active accounts
- Average deposit = 40 €K

03

2012 FINANCIAL RESULTS REMAIN AT A HIGH LEVEL



PURSUING THE DIVERSIFICATION OF REFINANCING SOURCES

	2011	2012	Trend
Bonds	48%	49%	↗
Securitization	16%	16%	→
Banks	15%	16%	↗
Certificates of Deposits/ Commercial Papers	13%	10%	↘
Deposits (ZESTO)	0%	4%	↗
Renault Group	3%	3%	→
SFEF	3%	1%	↘
Others	1%	2%	↗

TYPE OF FINANCING SOURCES



- Germany
- Argentina
- Others
- Benelux
- Brazil
- South Korea
- France
- Italy
- Morocco
- UK
- Switzerland

GEOGRAPHIC SPLIT

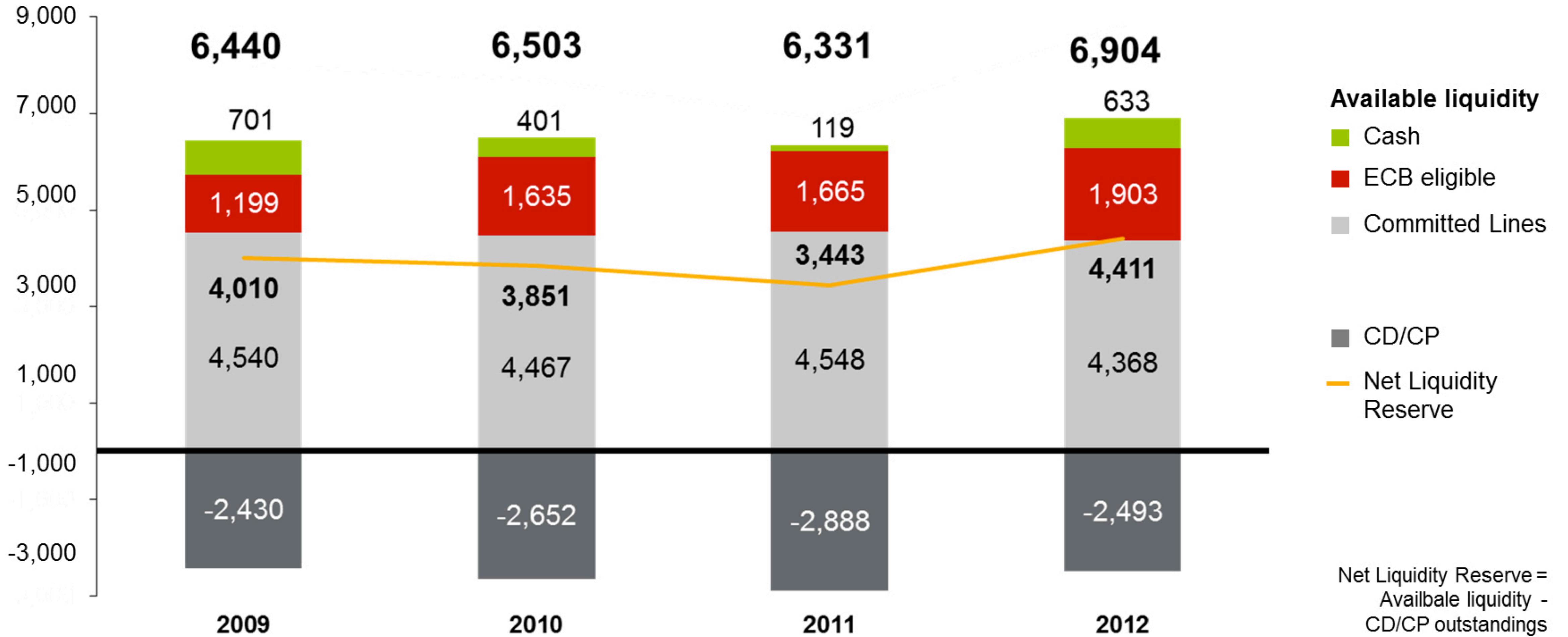


A WIDE RANGE OF CURRENCIES



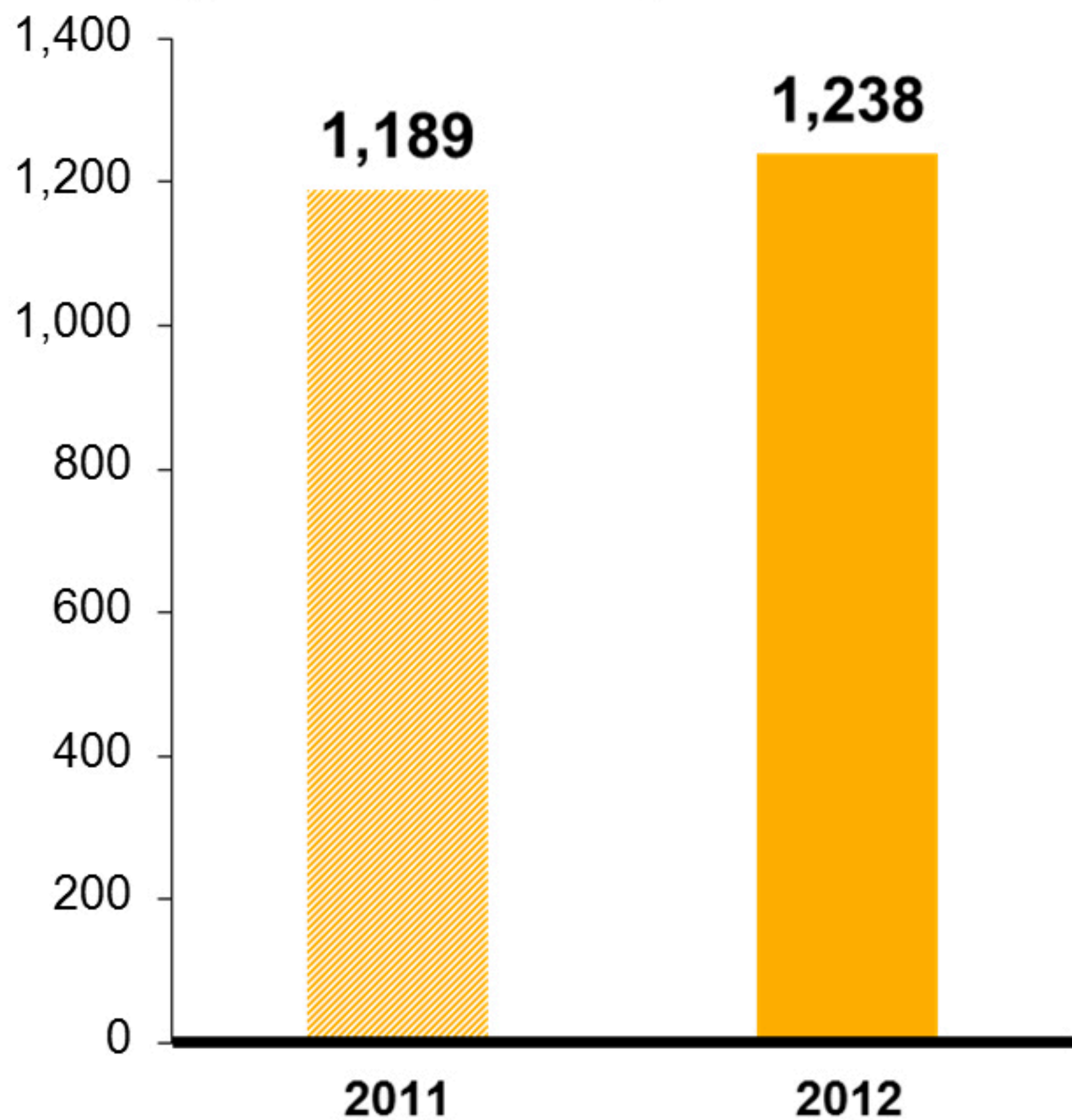
LIQUIDITY REMAINS AT A HIGH LEVEL

€ Million

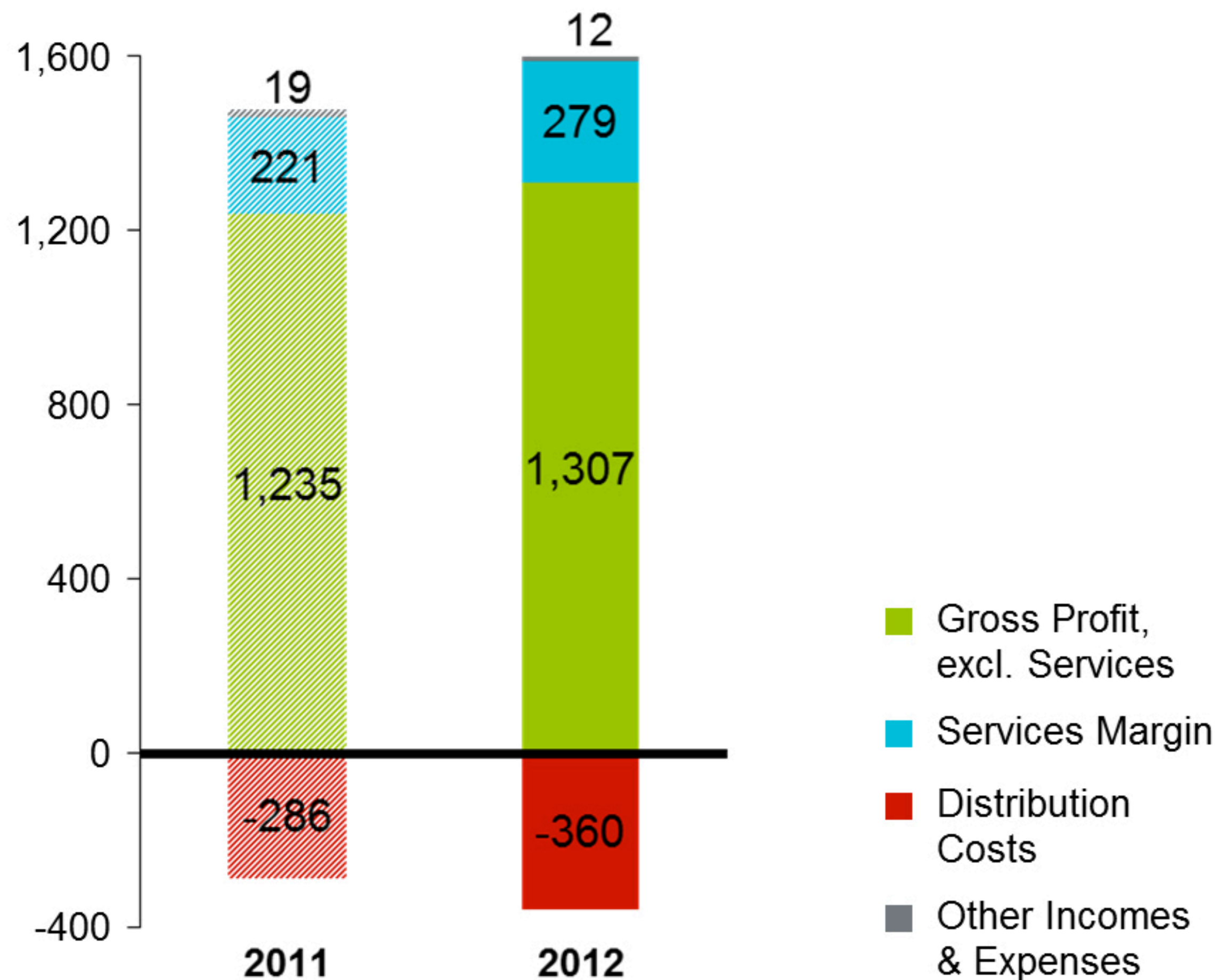


NET BANKING INCOME UP BY + 4.1%, AT € 1,238M

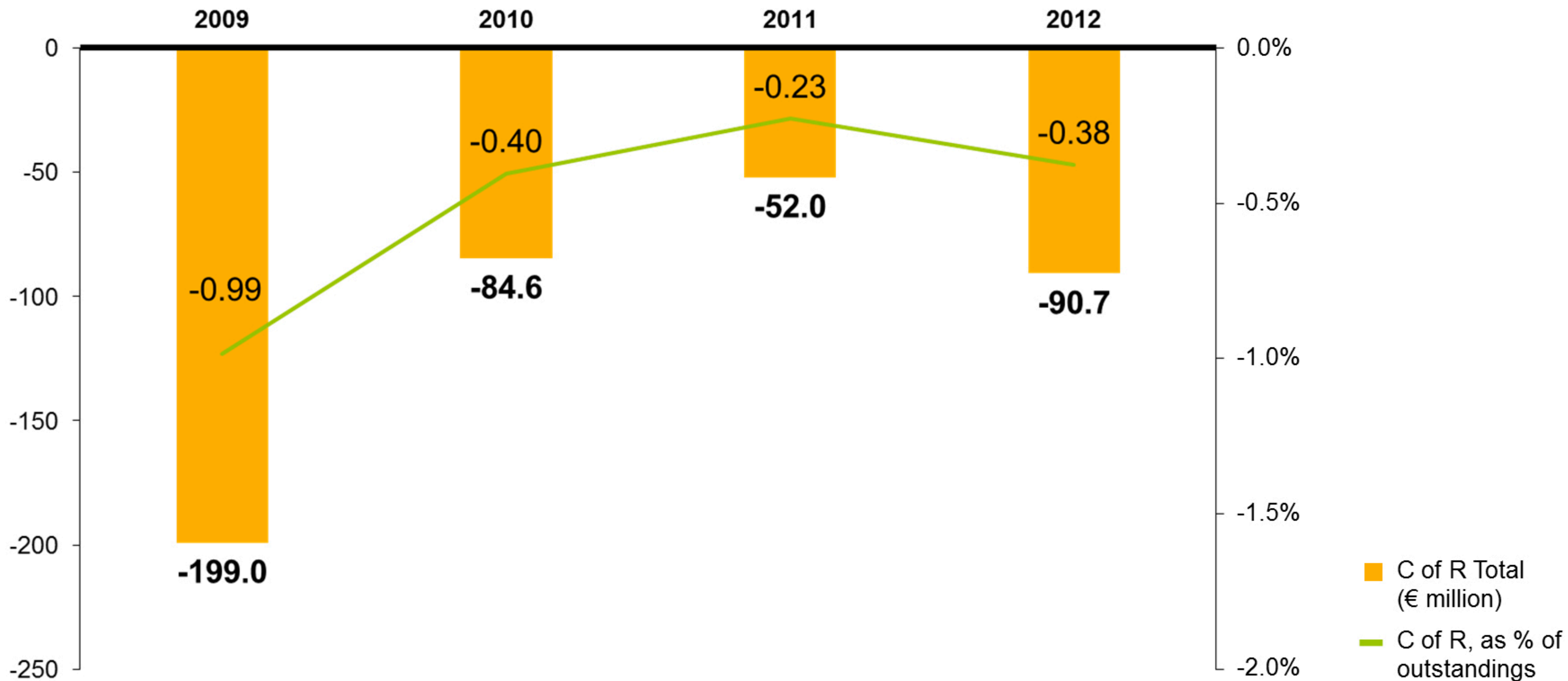
Net Banking Income (€ million)



Net Banking Income breakdown (€ million)

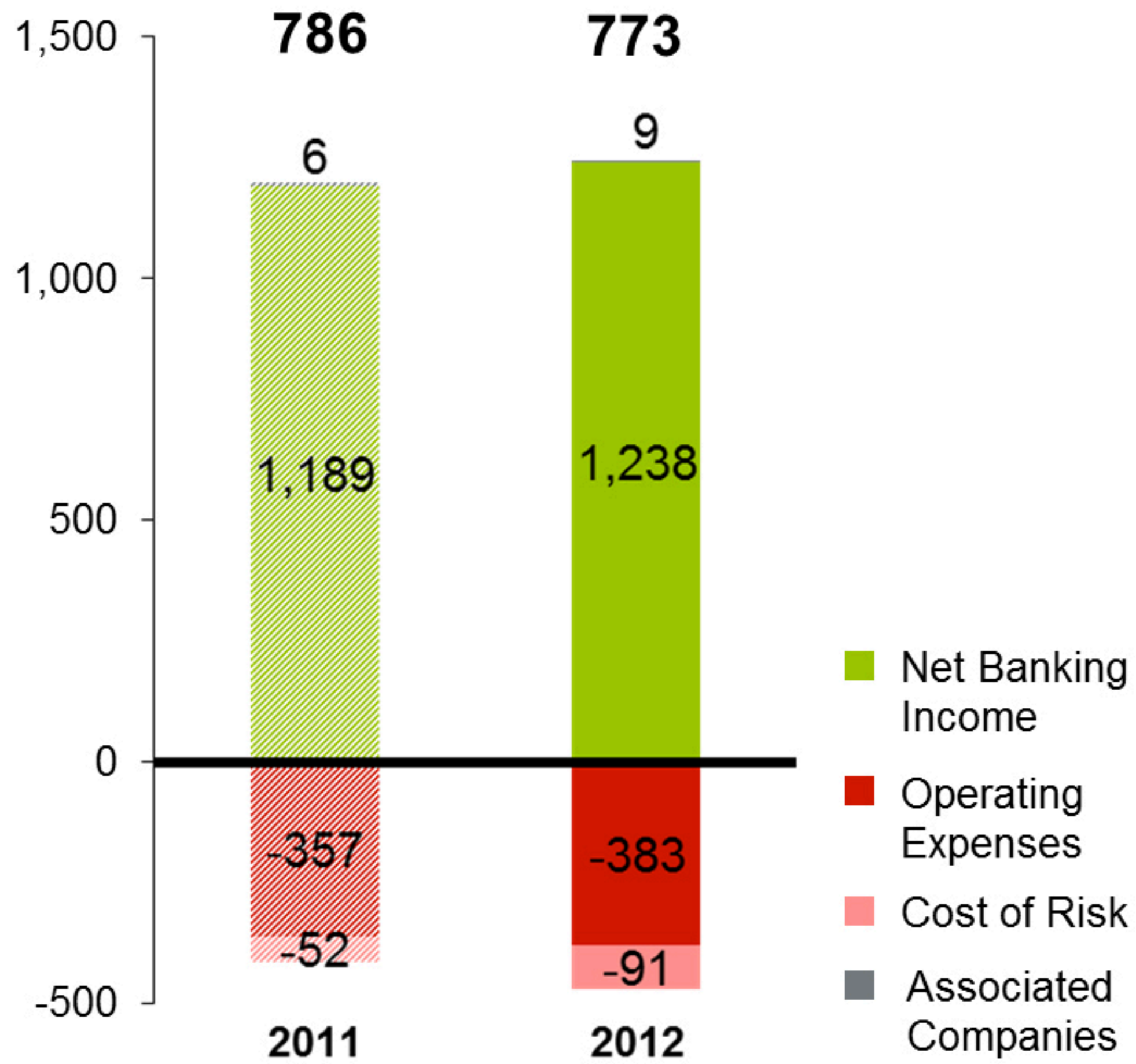


COST OF RISK IS UNDER CONTROL

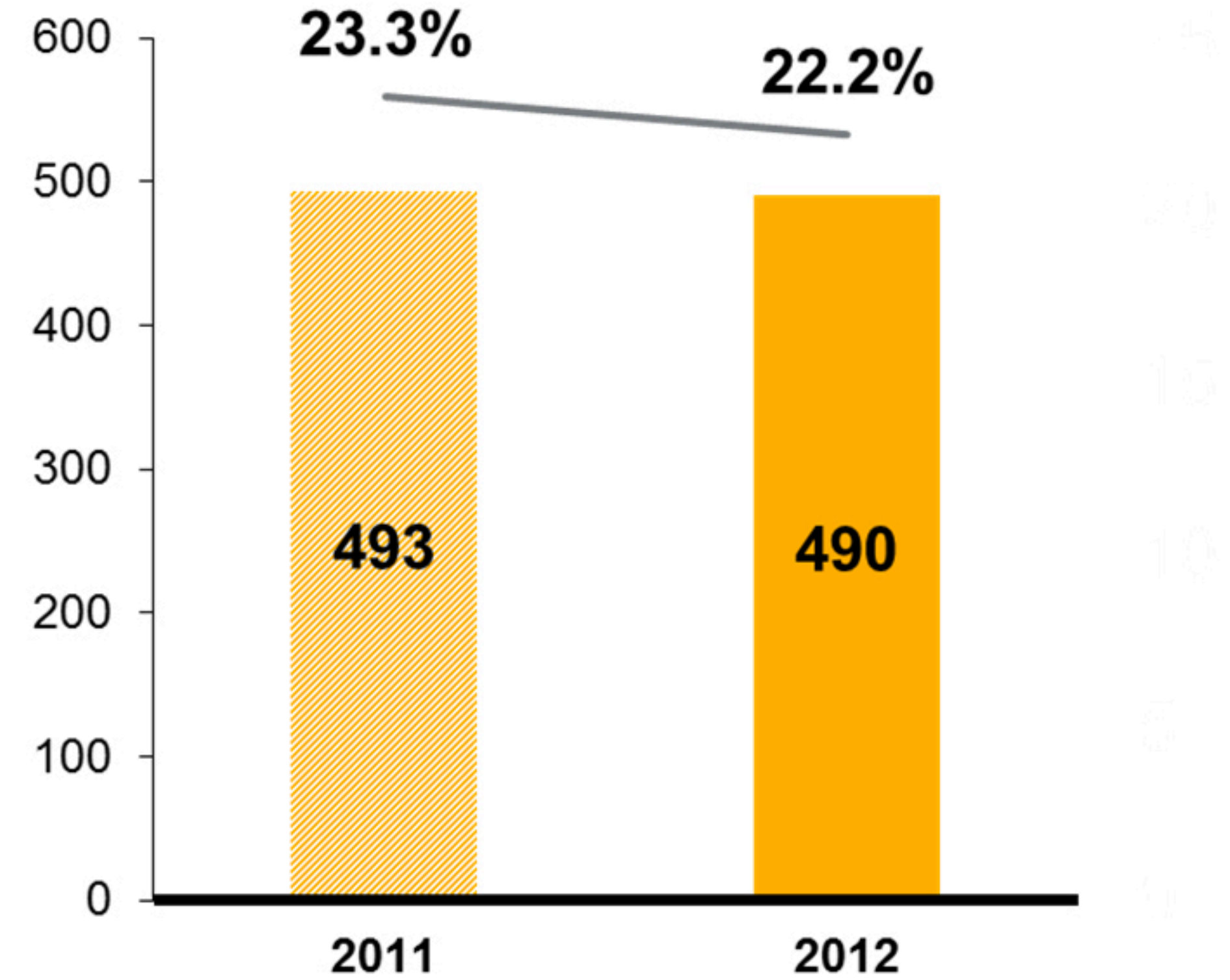


PRE - TAX INCOME AT € 773M, ROE AT 22.2%

Pre - Tax Income breakdown (€ million)



Net Income (€ million) & ROE



04

TRANSFORMATION AND GROWTH



CAPTURE ALL BUSINESS OPPORTUNITIES, ON ALL BRANDS



- Continue growing penetration rate
- Develop corporate and fleet business
- Increase volumes of Used Car financing













E.V.: A GLOBAL EXPERTISE, A GLOBAL SERVICE



- **ZOE:** provide Zero Emission mobility to all
- Increase geographical coverage and volumes
- Develop 2.0 solutions in order to foster **E.V.** connected services

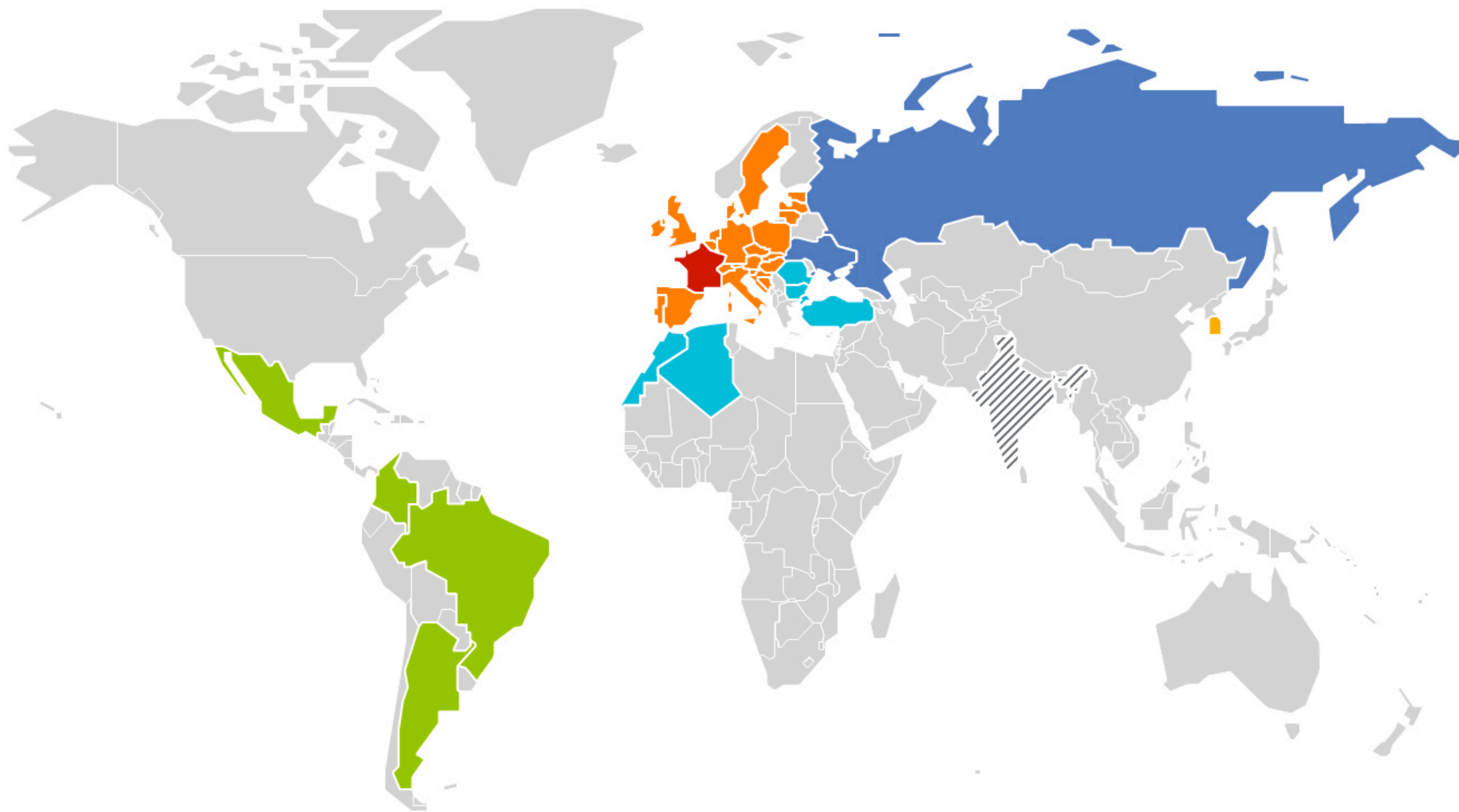
A Foothold in France but an internationalization increasing

	2009 RANKING
 FRANCE	1
 GERMANY	2
 SOUTH KOREA	3
 ITALY	4
 SPAIN	5
 BRAZIL	6
 UK	7
 BELGIUM	8
 RUSSIA	9
 ROMANIA	10

	2012 RANKING	EVOLUTION
 FRANCE	1	→
 BRAZIL	2	↗
 RUSSIA (JV to be signed in 2013)	3	↗
 ITALY	4	→
 GERMANY	5	↘
 SPAIN	6	↘
 UK	7	→
 SOUTH KOREA	8	↘
 ARGENTINA	9	↗
 TURKEY (JV signed in 2012)	10	↗

Top 10 countries ranking, on New Car Financing contracts figures

THE BRICS, A NEW SOURCE OF GROWTH



INTERNATIONAL 38%

- Eurasia
- Euromed-Africa
- Americas
- South Korea
- ▨ Project

EUROPE 37%

FRANCE 25%

RCI operates in 36 countries

% = number of financing contracts in the region/total amount of financing contracts



GROWING THE CONTRIBUTION OF SERVICES



**DEVELOP MAINTENANCE
CONTRACTS**

**BROADEN THE INSURANCE
PRODUCT OFFER**

**PROPOSE CONNECTED
SERVICES**

INCREASE DEPOSITS, BROADEN CUSTOMER BASE



- A sustainable deposit business, with a commitment to use the funds exclusively to refinance automotive loans of the Alliance brands
- A continuously competitive offer
- A new advertising campaign of **ZESTO** by RCI Banque

GERMANY LARGEST EUROPEAN SAVINGS MARKET OVER € 1.7 TRILLION

Car makers

Banks

Full range of banking products



Saving accounts



Next step for RCI Banque

- 1st experience gained with **ZESTO** in the French market

Common DNA with **ZESTO**:

- Roll out of a competitive offer in the #1 market in Europe
- Commitment to use collected deposits to finance automotive loans
- With local partner



NEXT PRODUCT LAUNCH IN FRANCE

PEPITO is a 3 months step-up term deposit with a maturity of 3 years

PEPITO will complete the existing product offer and provide:

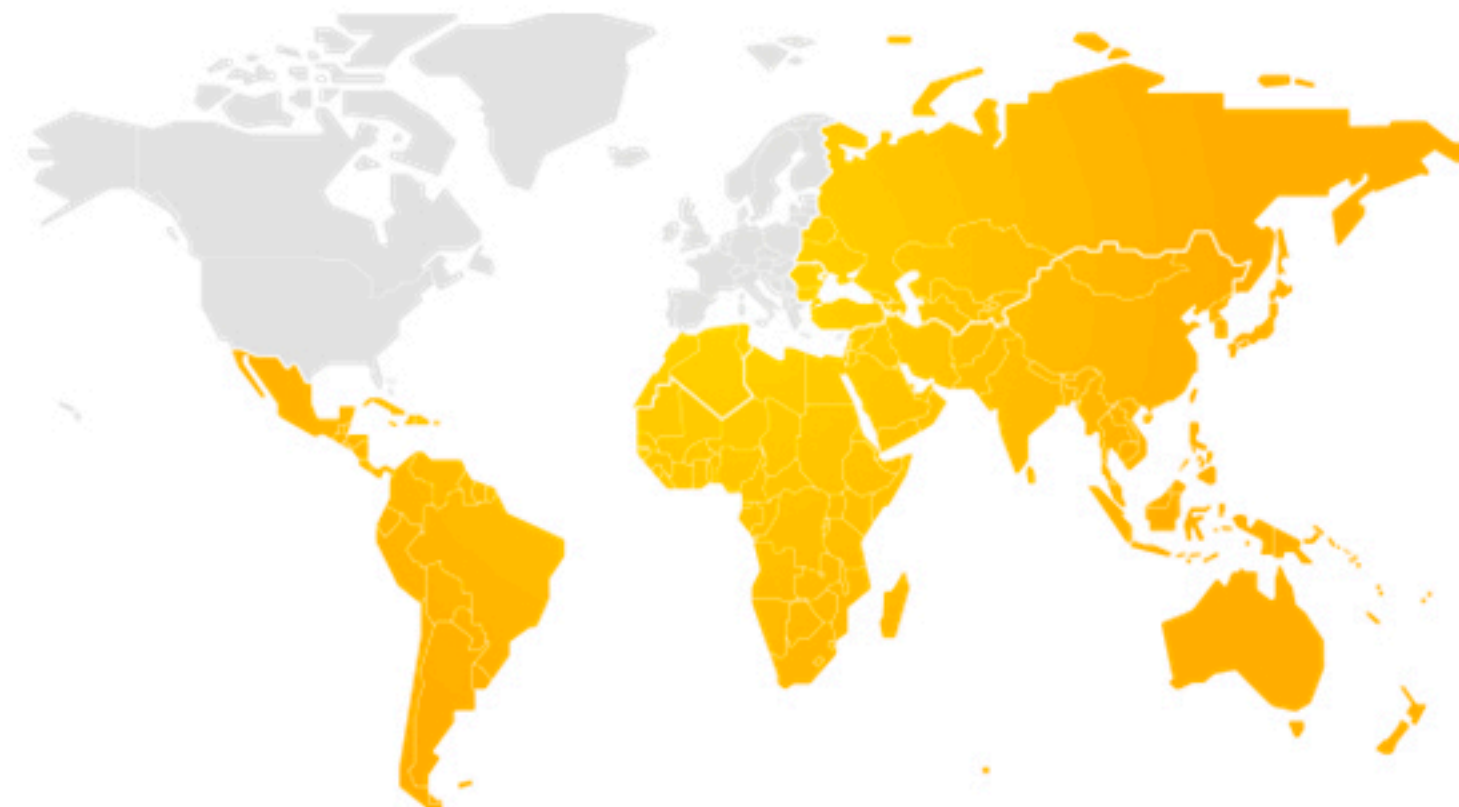
- A diversified financing source
- New customers and the possibility to retain the existing ones

Launch scheduled for 2013:

- 100% on line registration from the **ZESTO** website
- Product developed in partnership with Arkea Banking Services, a subsidiary of Crédit Mutuel Arkéa

PEPITO
by **RCI** Banque

DEVELOP 3 PILLARS OF GROWTH AND PROFITABILITY



EXPAND
geographical coverage



SUPPORT
the Alliance



DEVELOP
services and products



WHILE SECURING THE REFINANCING REQUIRED FOR ITS ACTIVITIES



RENAULT
Bank direkt



- Objective = 2 billion euros of deposits by the end of 2013 combined
- By the end of 2014, ensure ~10% of RCI Banque outstandings

05

QUESTIONS/ANSWERS



RCI Banque

groupe RENAULT

