

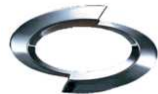
2010 Results **2011-2013 Plan**

Dominique Thormann
Chairman and CEO, RCI Banque

11 February 2011

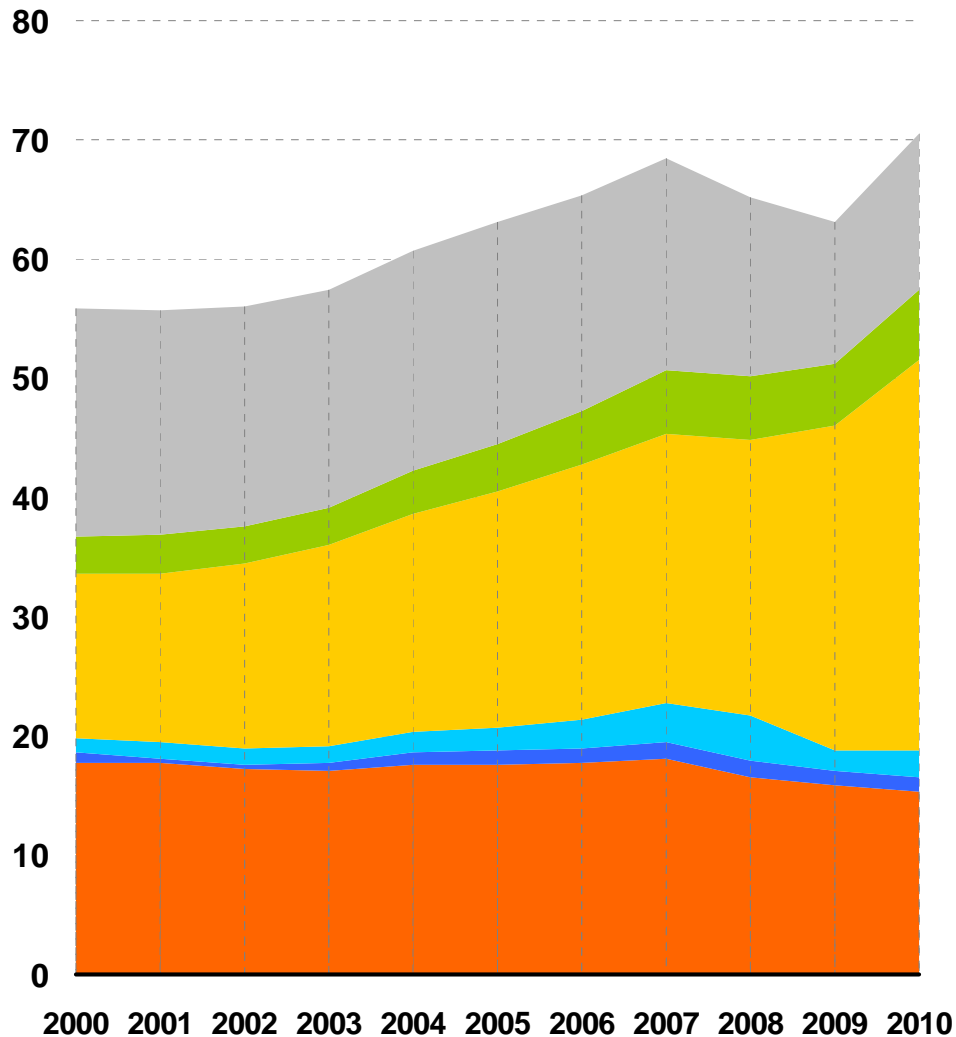


2010 Results

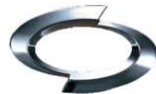


Strong growth recorded by the total industry volume

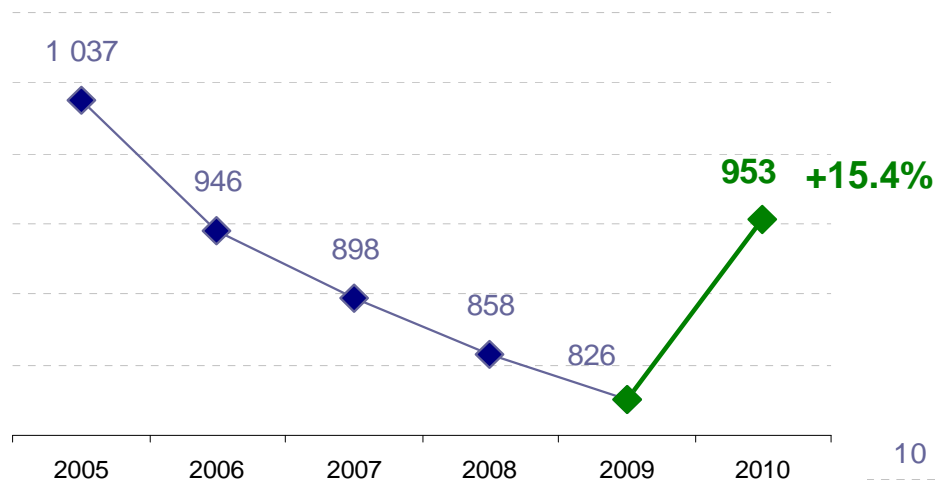
Millions of PC/LCV



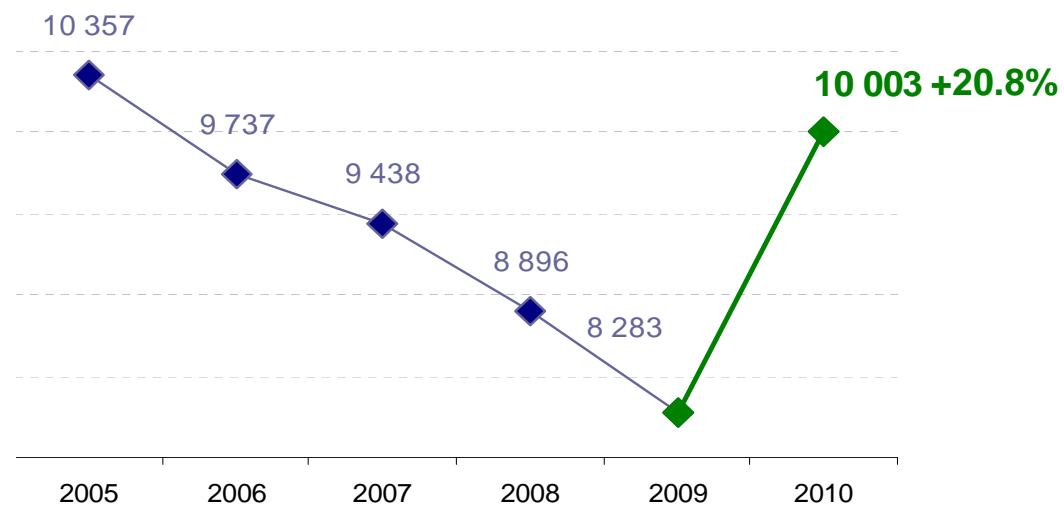
	2010	vs. 2009
GLOBAL	70	↗ +11.8%
NORTH AMERICA	13.1	↗ +9.8%
AMERICAS	5.9	↗ +15.0%
ASIA-AFRICA	32.7	↗ +20.2%
EUROMED	1.3	↗ +12.5%
EURASIA	2.2	↗ +22.7%
EUROPE	15.4	↘ -3.6%



New financings (*)
(thousands of contracts)



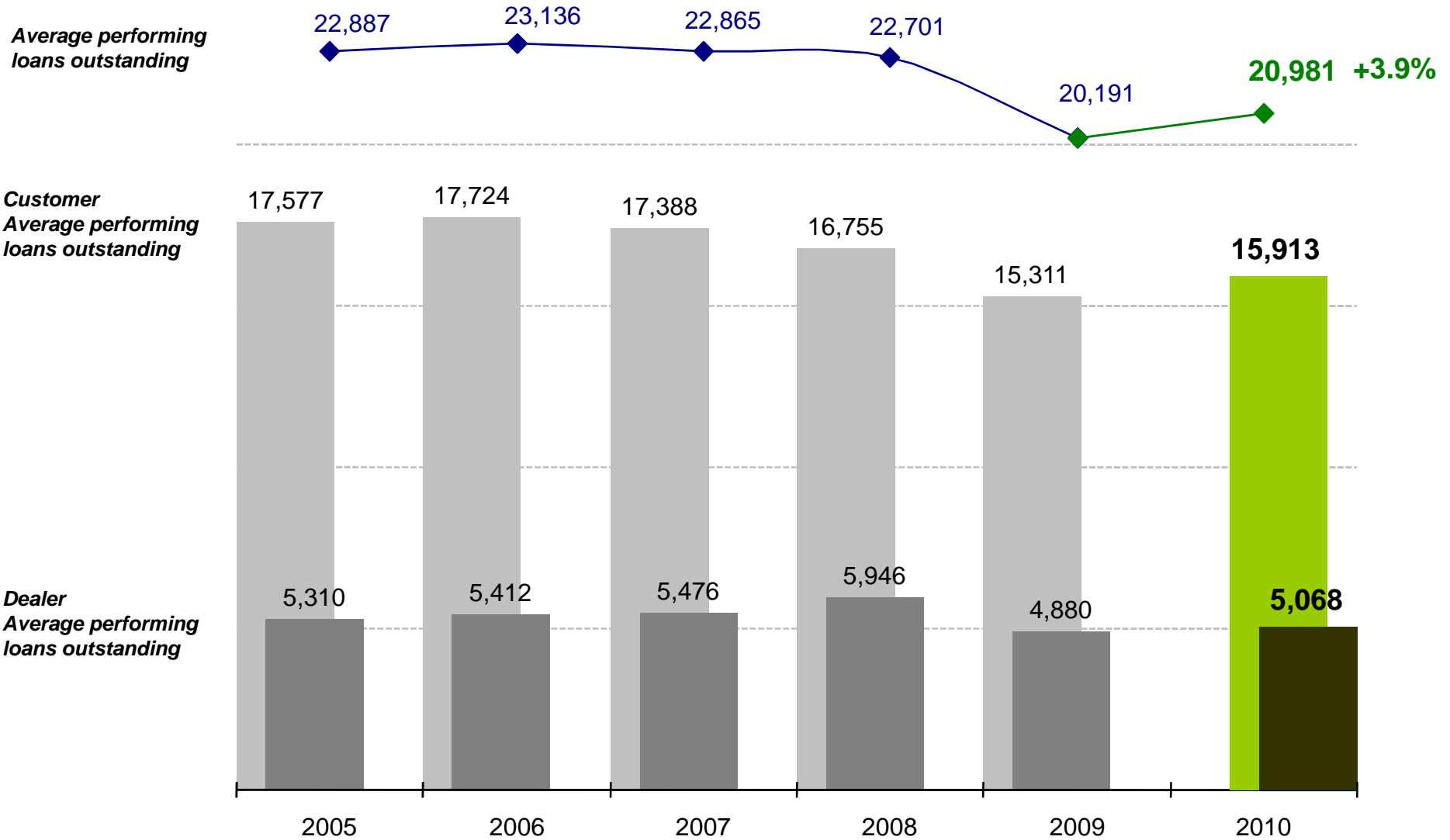
New financings (*)
(€ million)



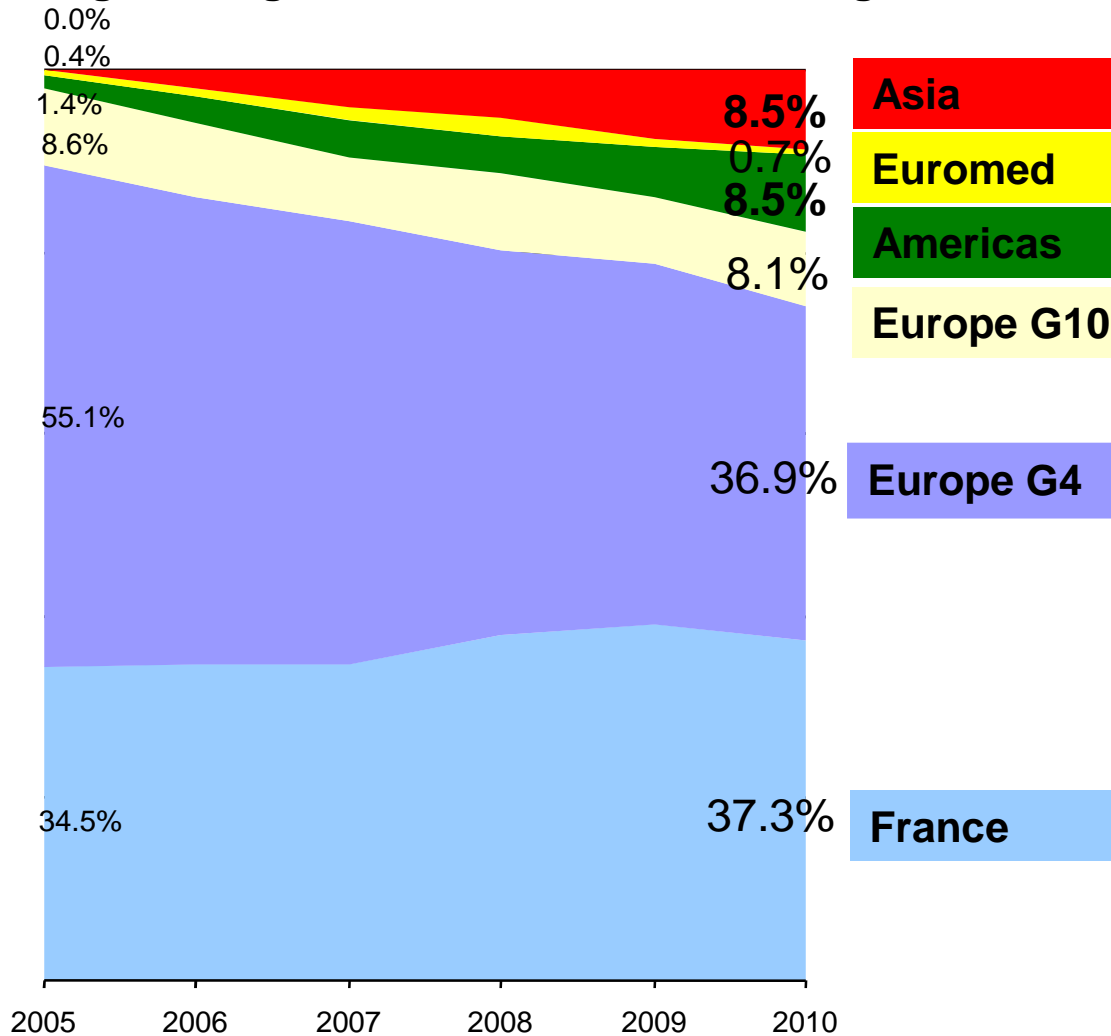
(*) New vehicle financings



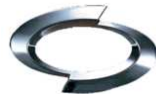
Average performing loans outstanding : +3.9% (vs. 2009)



Weight of regions in new vehicle financings

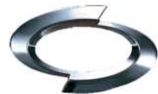
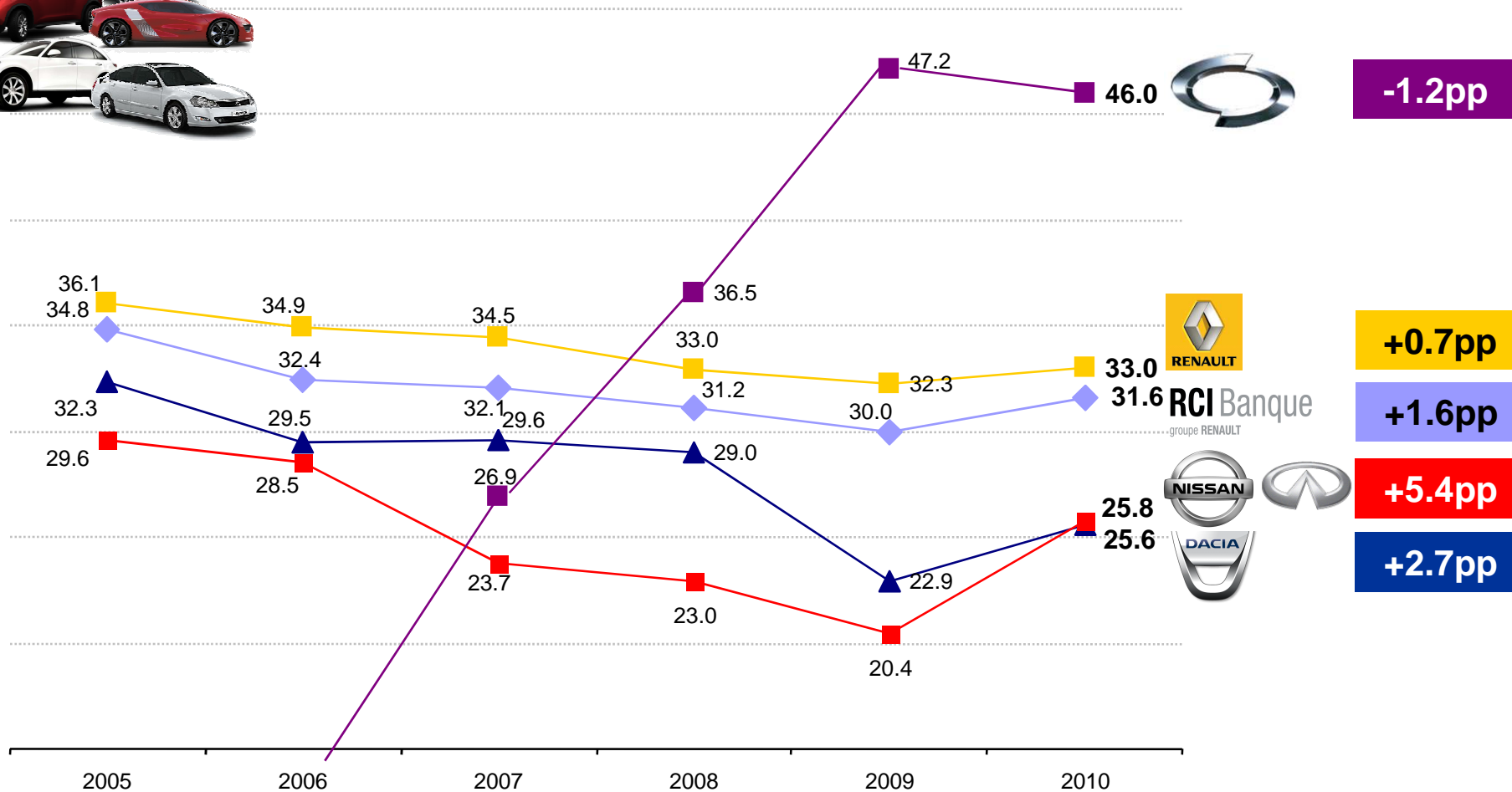


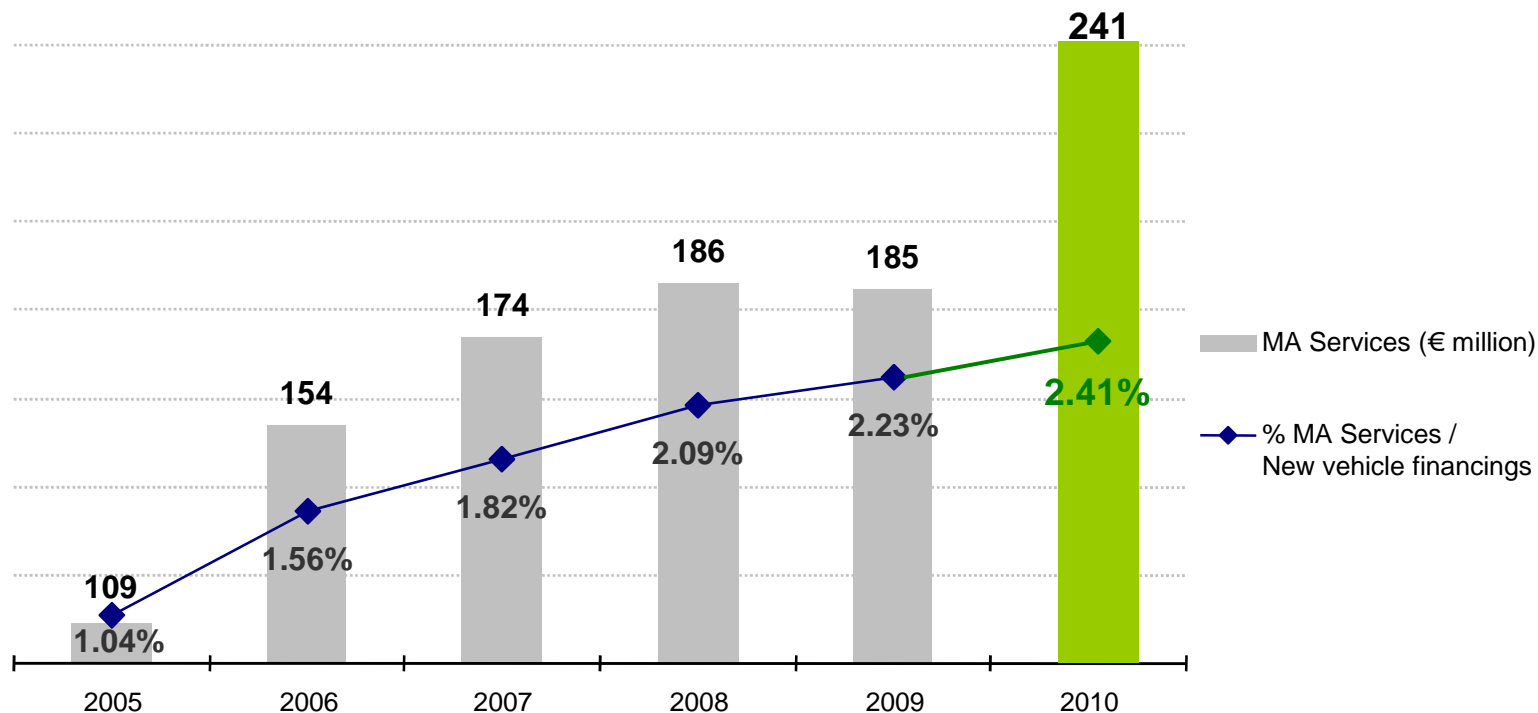
16%; +12pp





RCI Banque intervention rate by brand (%)





Packaged offers



Loan insurance

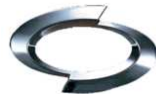
RCI Life Ltd
groupe RCI Banque

RCI Services Ltd
groupe RCI Banque

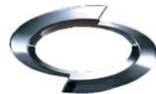
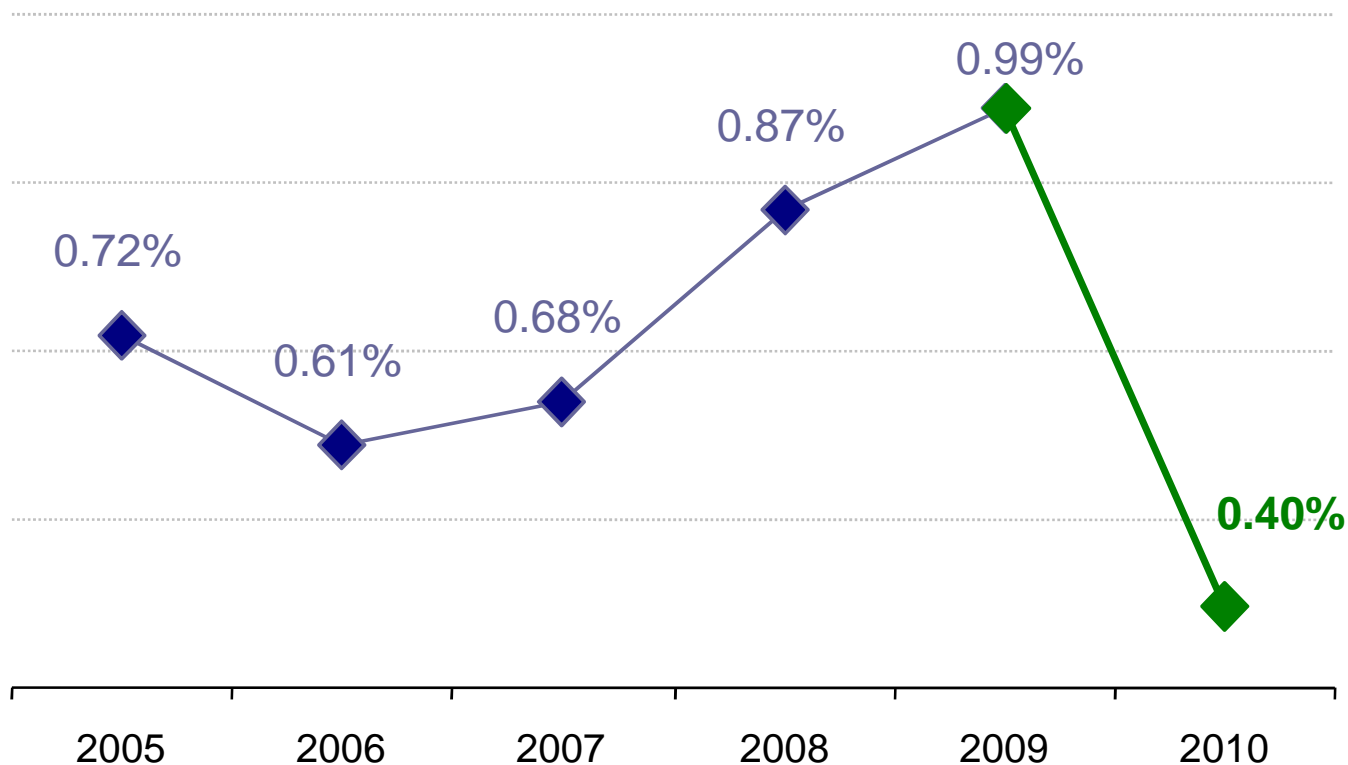
Used vehicle services

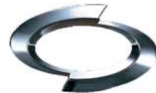
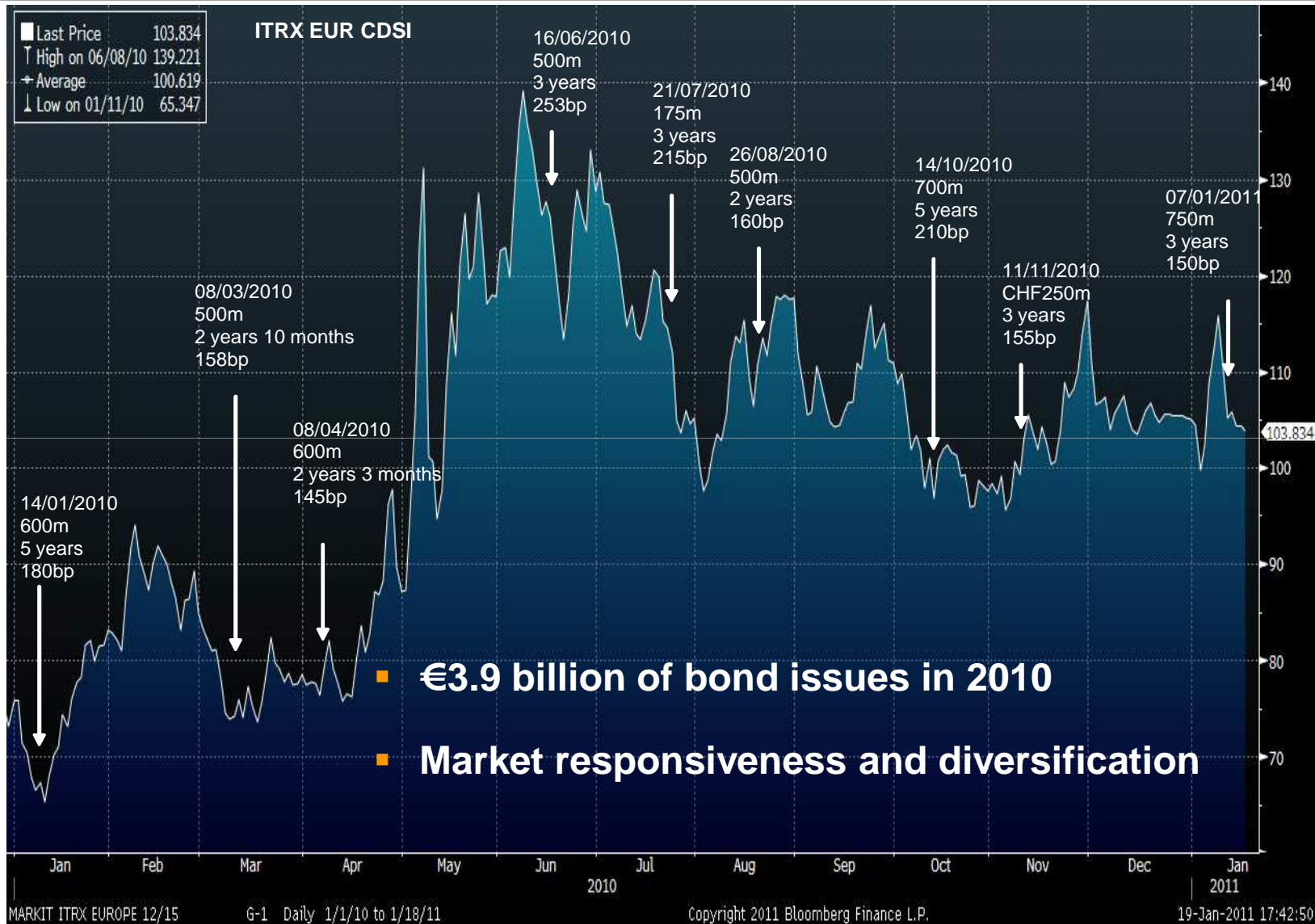


Professional services

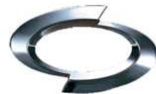
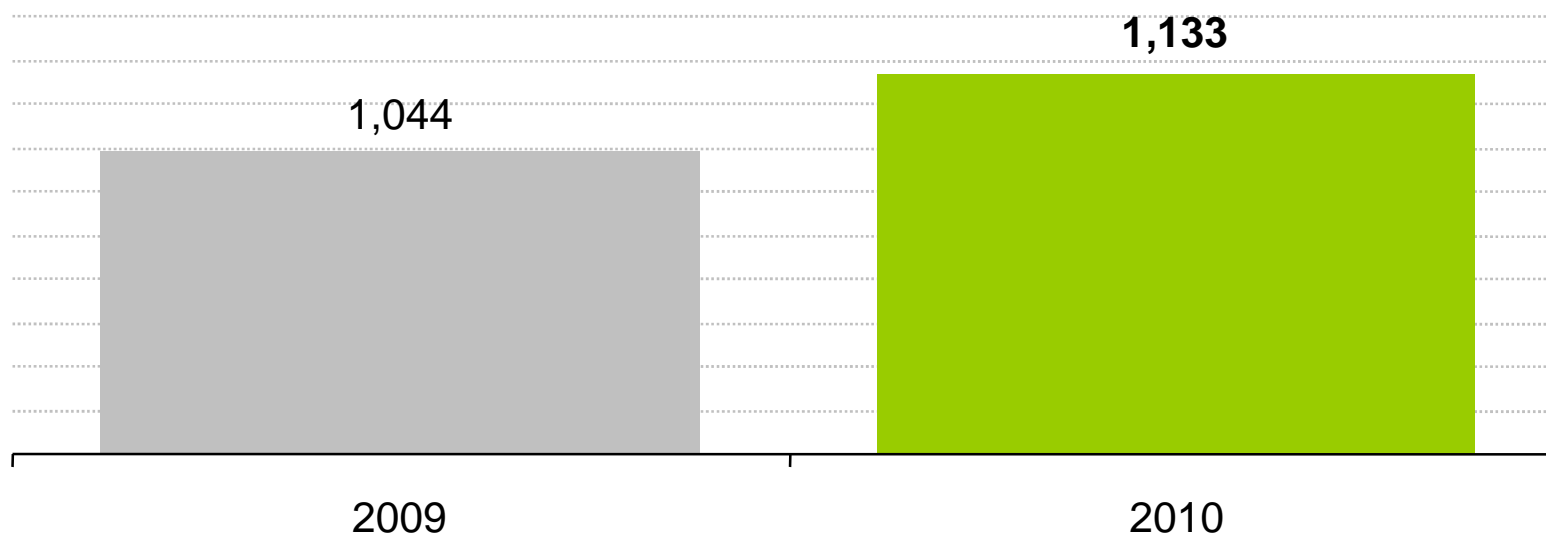


Cost of risk
(% of average performing loans)





**Net banking income
(€ million)**



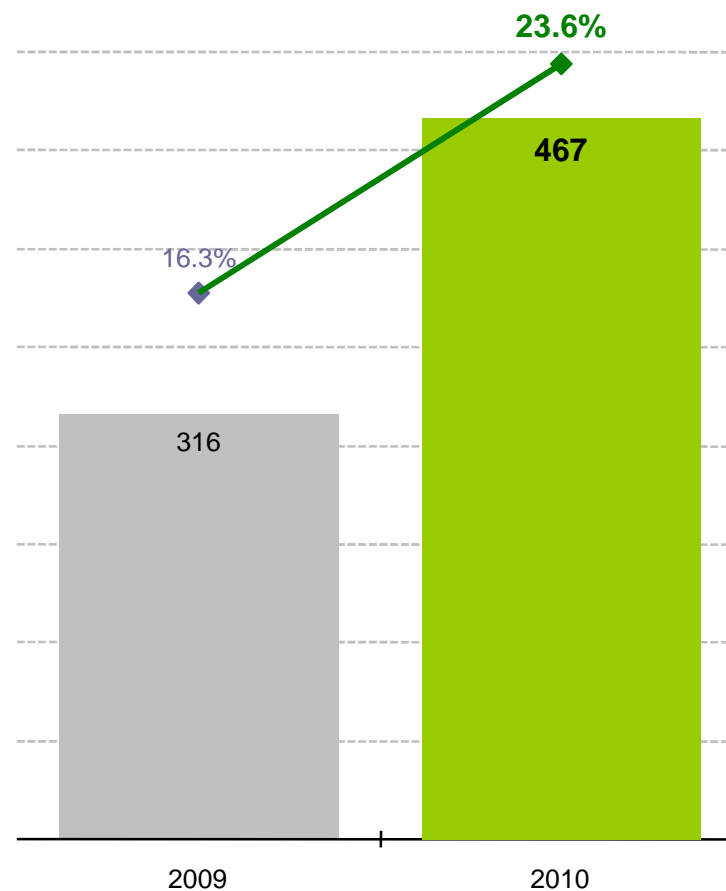
2 other records: ROA of €704 million and 23.6% ROE

ROA (€ million)	487	704	+44%
ROA	2.41%	3.35%	+94bp

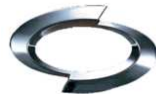
(% average performing loans)



Income after tax (€m) and ROE



2011-2013 Plan

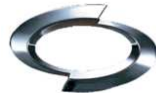
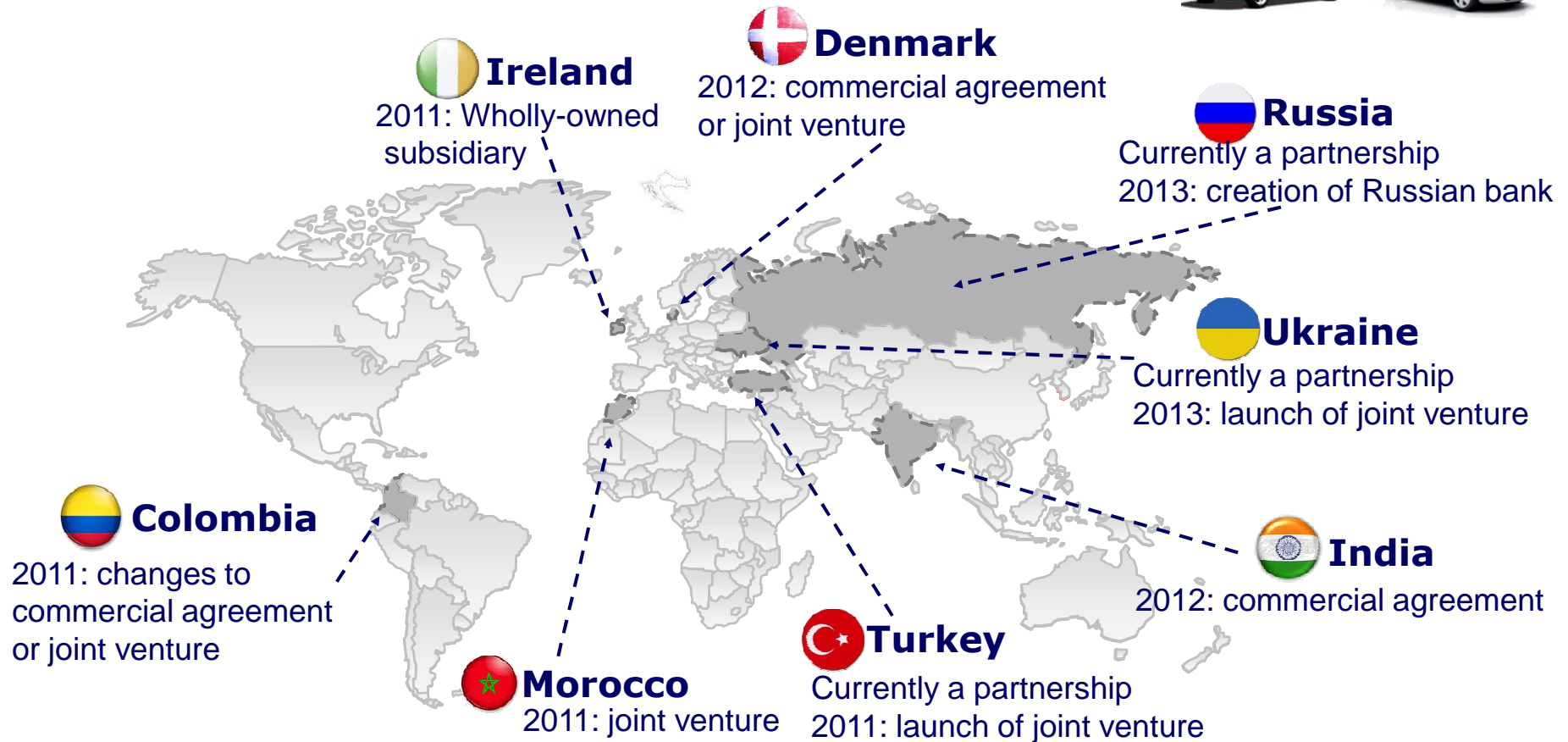


Launch of Renault and Nissan strategic plans



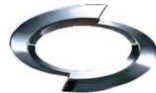
➔ Support the growth of the Alliance carmakers through a competitive offer of services and products







- **Develop a complete offer of services for new and used vehicles:**
 - Loan protection insurance, maintenance, warranty extensions for new and used vehicles, auto insurance
- **Become an operator for new services and mobility:**
 - Information retrieval services, eco driving, electric vehicle services
- **Press ahead with development of Corporate activity**
- **Develop outstandings for all Alliance brands**
- **Create savings bank activity:**
 - Activity that will generate margins and provide a source of refinancing



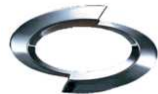


- Press on with the diversification of the refinancing policy
- Optimise the competitiveness of the RCI value chain:
 - Guarantee tight control of operating expenses



- Maintain cost of risk at a reasonable level
- Comply with prudential standards

Appendices



	2009	2010
Total number of vehicle contracts ('000)	826	953
Intervention rate – new vehicles	30.0%	31.6%
New financings (€bn)	8.3	10.0
Average performing loans (€bn)	20.2	21.0
Net banking income (€m)	1,044	1,133
Cost of risk	0.99%	0.40%
General operating expenses/loan outstandings	1.71%	1.64%
Pre-tax income (€m)	487	704
Net income (€m)	316	467
ROE	16.3%	23.6%



	2009	2010
Total number of vehicle contracts ('000)	276	325
Intervention rate – new vehicles	29.1%	32.0%
New financings (€bn)	3.2	3.7
Average performing loans (€bn)	7.8	7.9
Net banking income (€m)	324	357
Cost of risk	0.66%	0.41%
General operating expenses/loan outstandings	1.65%	1.52%
Pre-tax income (€m)	143.4	203.1
Net income (€m)	94	133

