

2 drivers for the Specialised financial services business

1

Selective growth drive
supported by the Group's
retail networks and
proprietary business



+ 1 pt market share
in consumer finance
by 2019



80% of production made
jointly with the Group's
retail banks in 2019



+€2 bn in consumer
finance loan book
in France (excluding
Group networks over
the plan period)

2

**Improvement in
profitability**
due to lower expenses and
the adjusted business
model



> 70% self-funding
ratio in 2019

Convergence of CACF
and CAL&F IT systems
to Group factory

Stability of business
line costs over
2015-2019

A specific strategy for each business line



Extend Group synergies beyond current scope



Accelerate digital transformation



Strengthen partnerships



Improve industrial efficiency in the long term



Secure the liquidity position and optimise profitability

2019 Targets

€82bn managed loan book

> 70% self-funding

40% of consumer loan origination from digital channels



Grow business volumes generated jointly with Group entities



Sharply increase profitability



Invest in digitisation and upgrading our information
system tools

2019 Targets

35% market share in renewable energies in France

€22 bn in leasing and factoring origination (+26% vs 2015)