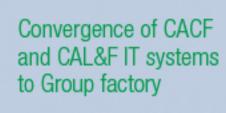
## 2 drivers for the Specialised financial services business









Stability of business line costs over 2015-2019

## A specific strategy for each business line

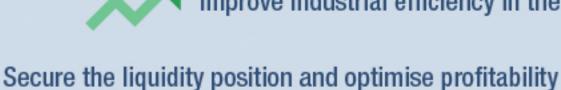




Extend Group synergies beyond current scope







Improve industrial efficiency in the long term



2019 Targets

€82bn managed loan book

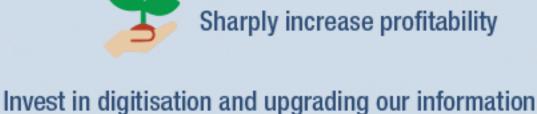
> 70% self-funding

40% of consumer loan origination from digital channels





Grow business volumes generated jointly with Group entities



Sharply increase profitability



system tools

2019 Targets

35% market share in renewable energies in France

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