

EDCON – FEB 17/18TH 2017

WHY RCI BANK AND SERVICES HAS INTERESTS IN BLOCKCHAIN

WHO WE ARE ?

RCI Bank and Services

The financial services provider for :

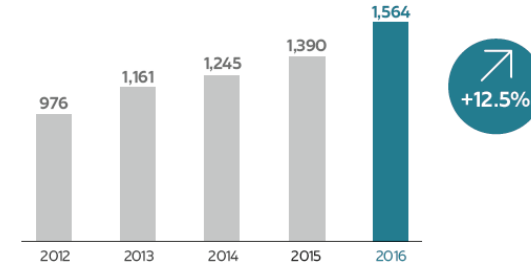
RENAULT Group brands (*Renault, Dacia and Renault Samsung Motors*)

NISSAN Group brands (*Nissan, Datsun and Infiniti*).

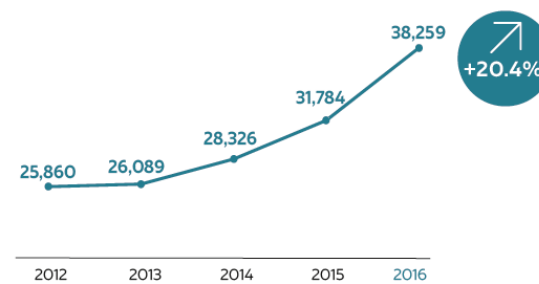
- 36 countries
- 3100 employees
- 3,4 M Service Contrats
- 100 % Renault owned



Total number of vehicle contracts
(in thousands)

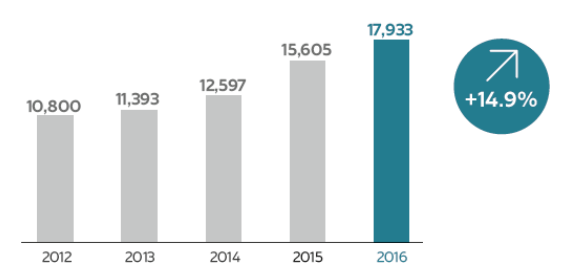


Net assets at end*
(in million euros)

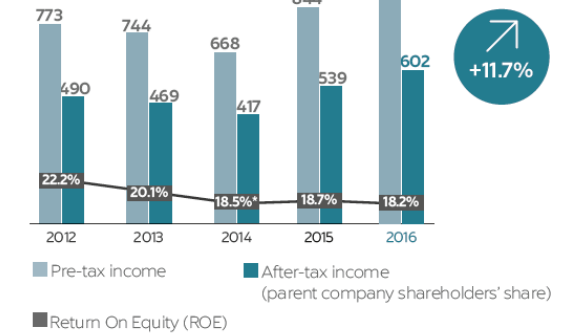


* Net assets at year-end: net total outstandings + operating lease transactions net of depreciation and impairment.

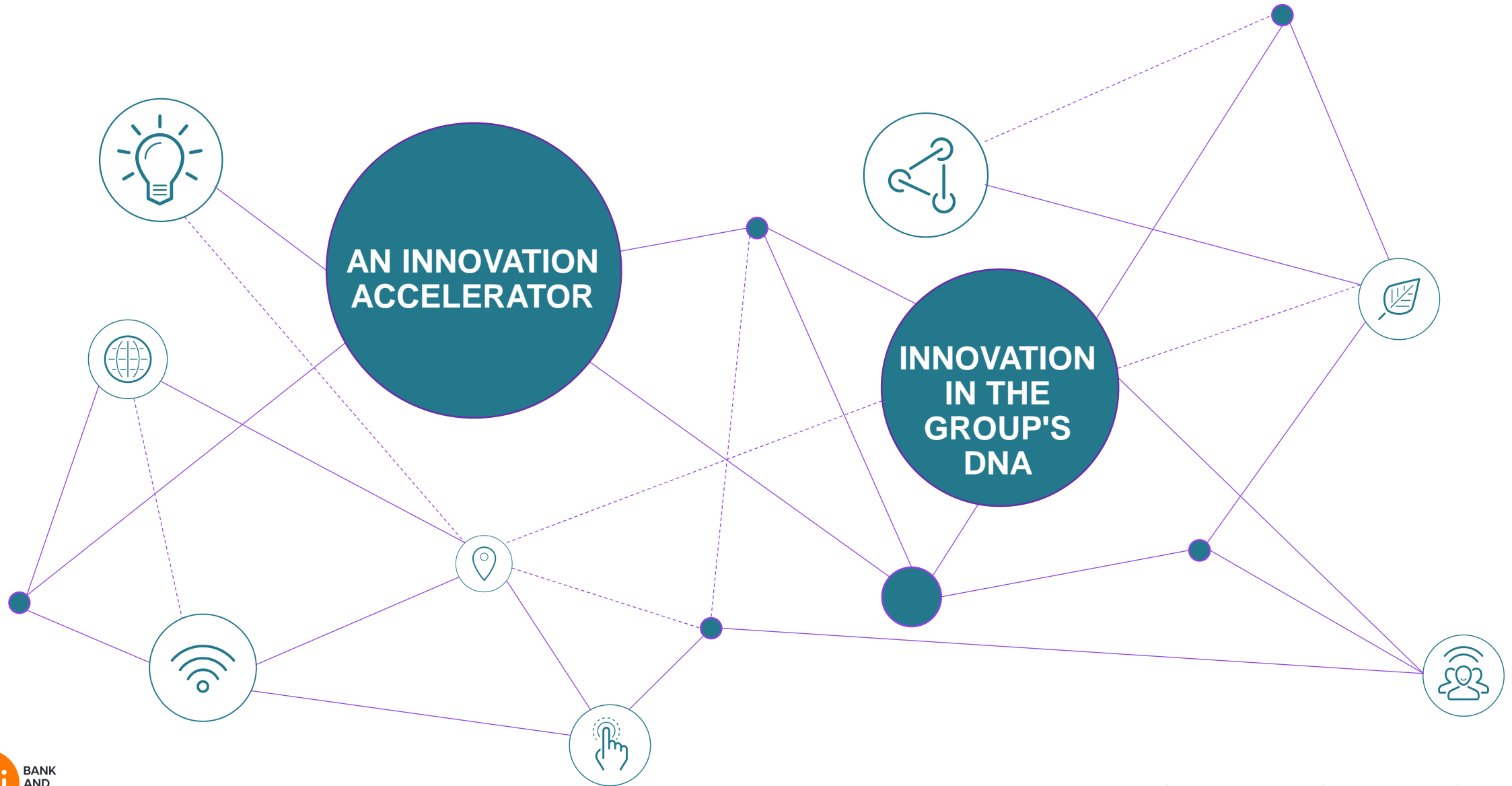
New financings
(excluding personal loans and credit cards / in million euros)



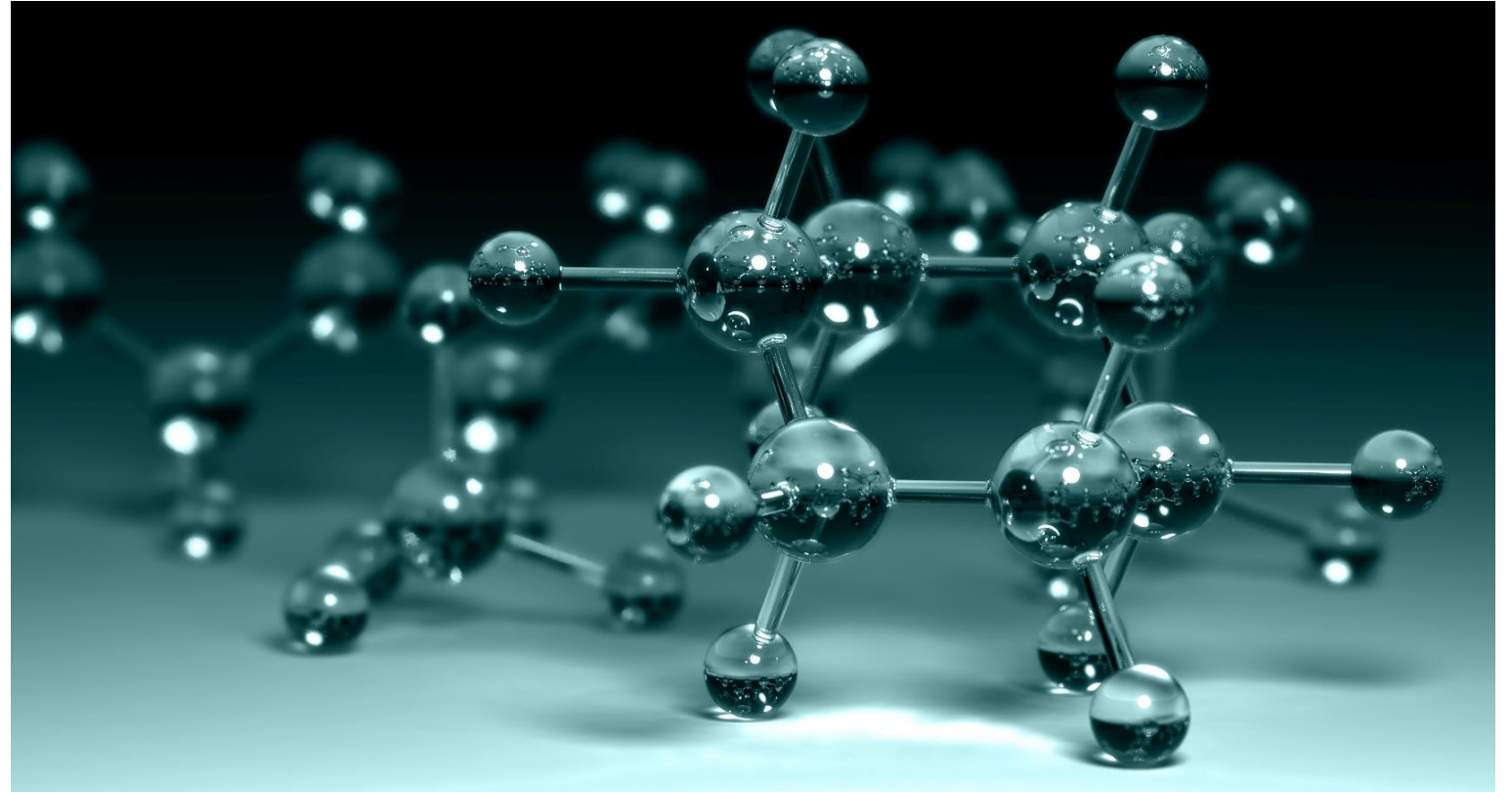
Results ⁽¹⁾
(in million euros)



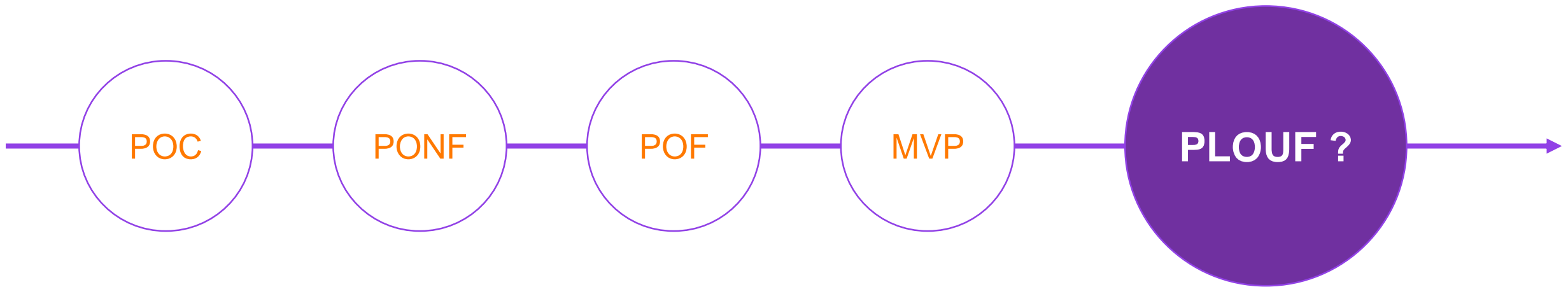
INNOVATION AT THE HEART OF THE COMPANY



RCI BANK AND SERVICES JOINED THE R3 CONSORTIUM AND THE LABCHAIN CONSORTIUM



OUR CONVICTION



FEEDBACK SO FAR

1. Many "POC" and not so many blockchains in production: difficult to convince people to keep digging
2. Waves 1 and 2 of blockchain related projects were just appetizers (not ready to go in production)
3. Non-financial companies are listening but are looking for "evidence" before investing
4. Economic blockchain related models quite hard to explain
5. Legal / fiscal not yet settled, whatever the country
6. And so many blockchain experts, knocking at our doors...but not so many that good
7. **BLOCKCHAIN IS INDEED A "DISRUPTIVE" TECHNOLOGY, AND EVERYTHING NEEDS TO BE INVENTED, AS OF TODAY**

OUR CONVICTION



BEYOND THE HYPE, A REAL DISRUPTIVE TECHNOLOGY

BEYOND EVANGELISM, FOCUS ON BUSINESS CASES, AND SEE HOW THIS TECHNOLOGY CAN ADD / EASE / ERADICATE CUSTOMERS PAIN POINTS

**NO BLOCKCHAIN PROJECT IF IT'S JUST TO PUT
BLOCKCHAIN ON YOUR FRONT DOOR**

THANK YOU

