

Paris, 3 October 2016

Partnership between Banque PSA Finance and Santander Consumer Finance now fully operational

- The joint venture in Poland began operating on 3 October 2016.
- The partnership is now operational in all 11 European countries.¹

Following the 10 July 2014 announcement that a framework partnership agreement had been signed between Banque PSA Finance and Santander Consumer Finance, the joint venture in Poland began operating 3 October 2016.

The joint venture will provide wholesale financing to Peugeot, Citroën and DS dealers in Poland, as well as retail financing to the dealers' customers.

The partnership is now operational in all 11 European countries.²

Launched successively since February 2015, the joint ventures in Europe have already helped to boost the Group's competitiveness and improve its results across the continent.

With the partnership now fully operational, Banque PSA Finance can benefit from particularly favourable refinancing conditions and offer highly competitive rates to Peugeot, Citroën and DS customers.

The partnership between Banque PSA Finance and the Santander Group was extended to Brazil in August 2016.

About Banque PSA Finance

Closely aligned with the sales policies of the Peugeot, Citroën and DS brands, Banque PSA Finance traditionally provides financing of vehicle sales by the three brands' dealers while also marketing related services. In 2015, Banque PSA Finance distributed 730,000 new financing contracts and 1,500,000 insurance and service contracts in 18 countries, thereby strengthening the competitiveness of the PSA Group's three brands among dealers and customers. Banque PSA Finance operates both independently and in partnership, notably with the Santander Group in Europe and Brazil. The Company also provides mobility services suited to customers' evolving needs, thereby playing a major role in the PSA Group's Push to Pass strategic plan. Banque PSA Finance now develops innovative solutions that cover the full service spectrum from ownership to usership and, in doing so, helps the PSA Group to achieve its ambition of delivering unique mobility solutions and automotive experiences.

Find out more at <http://www.banquepsafinance.com>.

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1- The scope represents 94% of the total financing of Banque PSA Finance at end-2015.

2- In all, the framework agreement saw the creation of ten joint ventures and one commercial partnership in Europe. The first two joint ventures were launched in France and the United Kingdom in February 2015. This was followed by the launch of a white label agreement in Portugal in August 2015 and another two joint ventures in Spain and Switzerland in October of the same year. Then, in 2016, joint ventures were launched in Italy in January, the Netherlands in February, Belgium in May, Germany and Austria in July and, finally, Poland in October.