INVESTORS PRESENTATION

2026 H1 RESULTS

MOBILIZE FINANCIAL SERVICES

A COMMERCIAL BRAND OPERATED BY

RCI Banque S.A.

DISCLAIMER

RCI Banque S.A. has been operating under the trade name RCI Bank and Services since February 2016 and adopted Mobilize Financial Services as its new commercial identity in May 2022. Its corporate name is unchanged and remains RCI Banque S.A. This commercial name, as well as its acronym Mobilize F.S., may be used by the Group as an alias for its corporate name. RCI Banque S.A. and its subsidiaries may be referred to as the "Mobilize F.S. Group".

This presentation is not, and is not intended to be, an offer to sell any security or the solicitation of an offer to purchase any security.

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The financial results contained in this presentation are non audited figures. The financial information of RCI Banque S.A for the period ended June 30, 2026, was approved by the Management Board and reviewed by the Supervisory Board.

AGENDA

01

MOBILIZE FINANCIAL SERVICES OVERVIEW

Commercial and balance sheet figures Excluding equity method consolidated entities

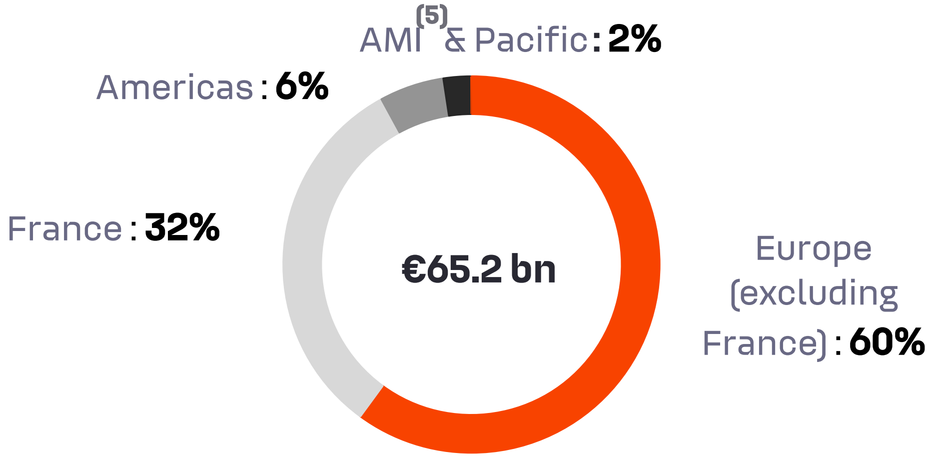
IDENTITY AND 2026 H1 KEY FIGURES

Mobilize Financial Services Identity.

- Financial partner of Renault Group brands, also operating for Nissan & Mitsubishi
- 100% owned by Renault SA
- Bank status since 1991
- ECB supervision since 2016
- Retail, corporates and dealers inventory financing

2026 H1 Key figures:

- Equity: **EUR 7.8bn**
- Net customer deposits: **EUR 30.6bn**
- Penetration rate: **40.7%** (1), (2)
- New contracts (in k units) : **649**
- LCR : 378% (3)
- NSFR: 126%
- Commercial assets (at end) : **EUR 65.2 bn** of which:



(1) Excluding Equity Affiliated Companies : "EAC"
(2) Factoring contracts on short-term rental companies are excluded starting 2025
(3) Average LCR over the 12 months period ending 30/06/2026
(4) AMI & Pacific: Africa, Middle-East, India & Korea

RATINGS

Moody's ratings:

- Long-term : **Baa1** [(1)]
- Outlook : **Stable** [(2)]
- Short-term : **P-2** [(3)]
- Strengths : « sound profitability maintained through the credit cycle ; moderate asset risk; capitalisation commensurate with the bank's risk profile; essential to its parent's strategy; limited refinancing risk, increasing deposit base and adequate liquidity buffer »
- Weaknesses : « lack of business diversification; large exposures to car dealers; car market cyclical by nature; reliant on wholesale funding »

Standard and Poor's ratings:

- Long-term : **BBB-** [(4)]
- Outlook : **Stable** [(4)]
- Short-term : **A-3**
- Strengths : « strong and recurring risk-adjusted profitability; regulated bank insulated from its corporate parent; strong capitalization; striking balance between growth and profitability; low-cost base and effective cost control »
- Weaknesses : « significant reliance in wholesale funding; business concentration in car financing and concentration in dealer exposures; dependence on parent's franchise and product cycles »

Independent rating from parent Renault S.A. supported by bank status and independent funding

- Renault : Baa3 [(5)], stable outlook [(6)]
- Renault : BBB- , stable outlook [(7)]

[(1)] Since August 4th, 2023
[(2)] Outlook changed from negative to stable in November 2022
[(3)] Since June 3rd ,2020
[(4)] On June 24th, 2021, S&P downgraded France Industry Risk, impacting RCI anchor and issuer rating by one notch.

[(5)] Since September 14th,, 2026
[(6)] Since September 14th,, 2026
[(7)] Since December 18th, 2025

02

OPERATING HIGHLIGHTS

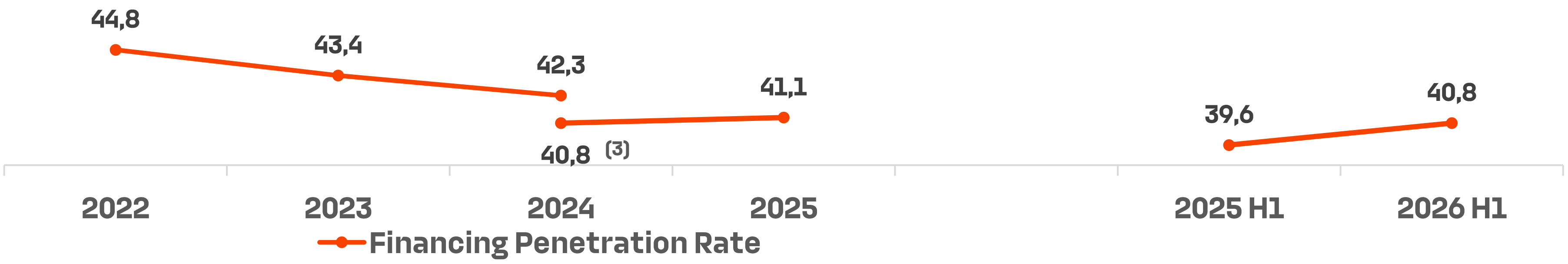
Commercial and balance sheet figures Excluding equity method consolidated entities

RENAULT GROUP, NISSAN & MITSUBISHI VOLUMES[1] AND MOBILIZE FINANCIAL SERVICES PENETRATION RATE [2]

Total volumes of Renault Group, Nissan & Mitsubishi brands down 3.8% vs 2025 H1

Financing penetration rate at 40.8% (+1.2 pts vs. 2025 H1), of which:

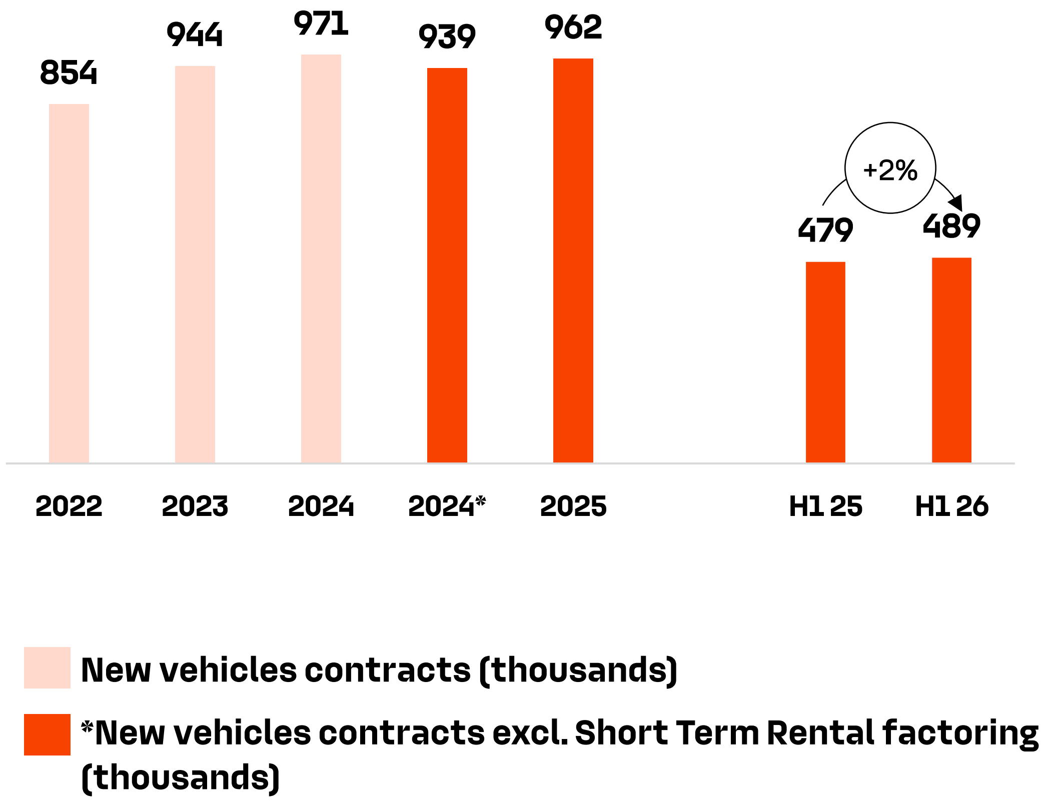
- Renault: 40.8% [4]
- Dacia : 45.3% [4]
- Nissan: 32.8% [4]



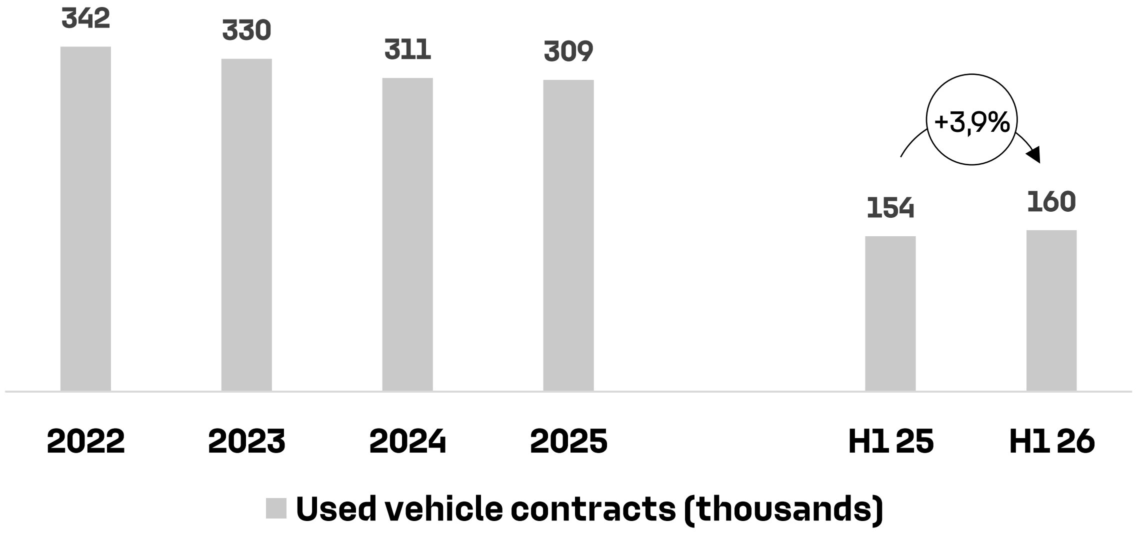
(1) Volumes of Renault Group, Nissan and Mitsubishi brands vehicles on the scope of Mobilize Financial Services' subsidiaries
(2) The penetration rate is calculated as the number of new vehicles financed divided by the number of vehicles registered by the manufacturers. In %
(3) Factoring contracts on short-term rental companies are excluded starting 2025 (-1.5pts on FY2024)
(4) Excluding Equity Affiliated Companies : "EAC"

NEW AND USED VEHICLE CONTRACTS

New vehicle contracts:

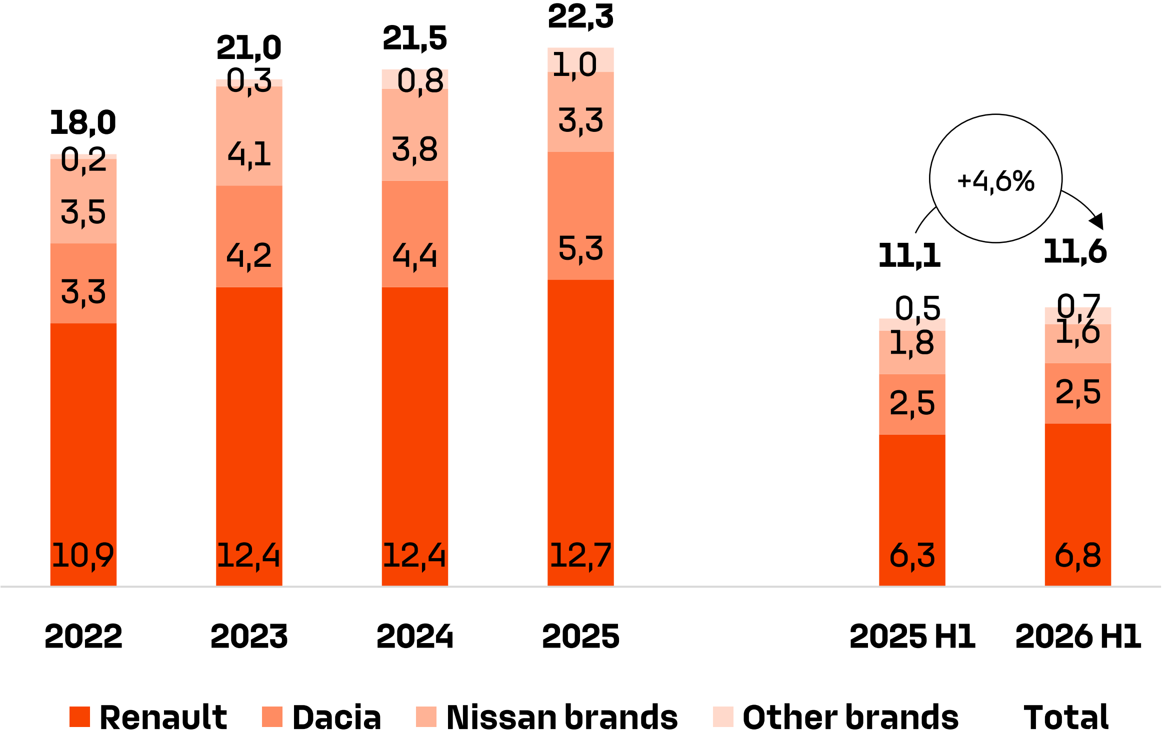


Used vehicle contracts:

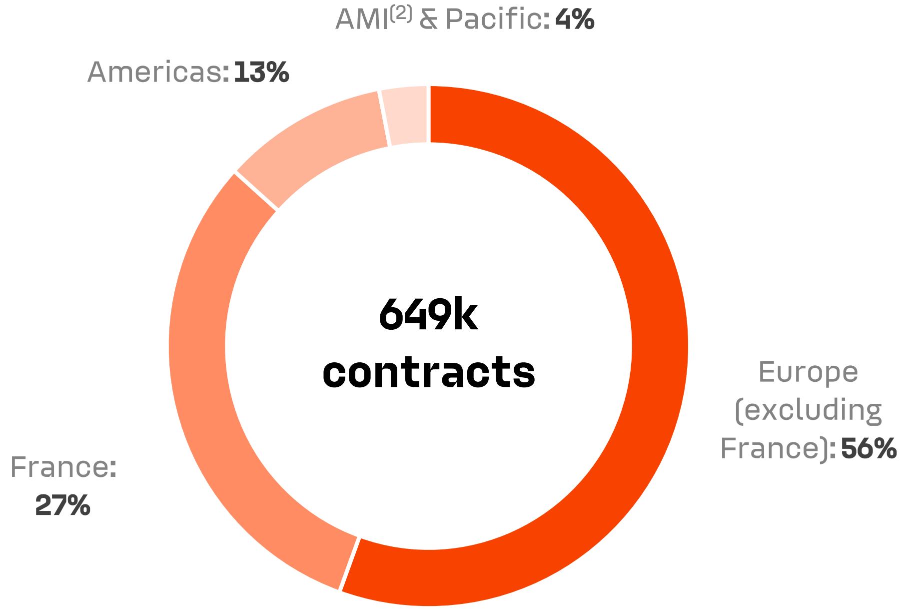


BREAKDOWN OF NEW PRODUCTION

New financings[1] by brand (EUR bn):



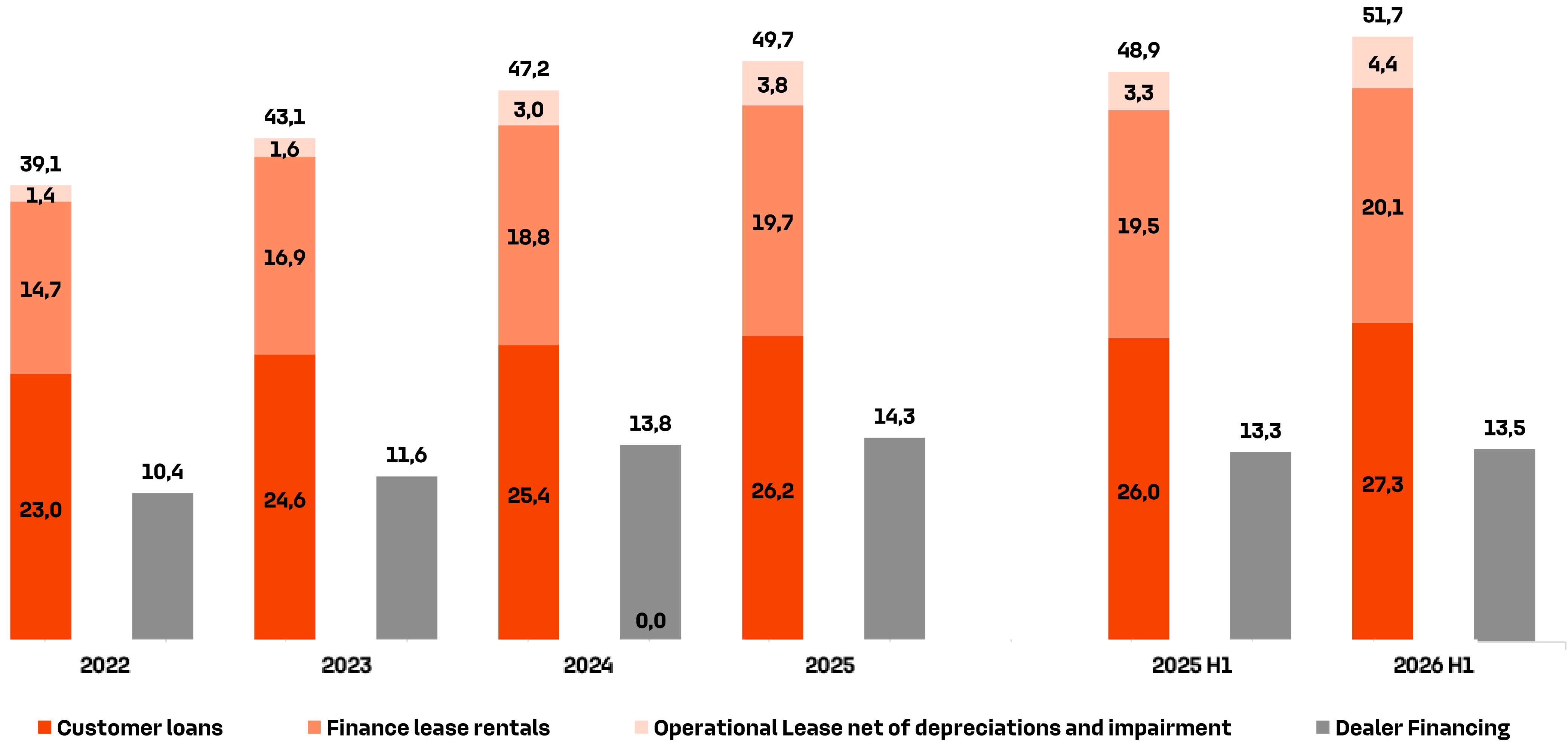
New contracts geographical breakdown :



(1) Excluding cards and personal loans
(2) AMI: Africa, Middle-East, India

BREAKDOWN OF OUTSTANDING

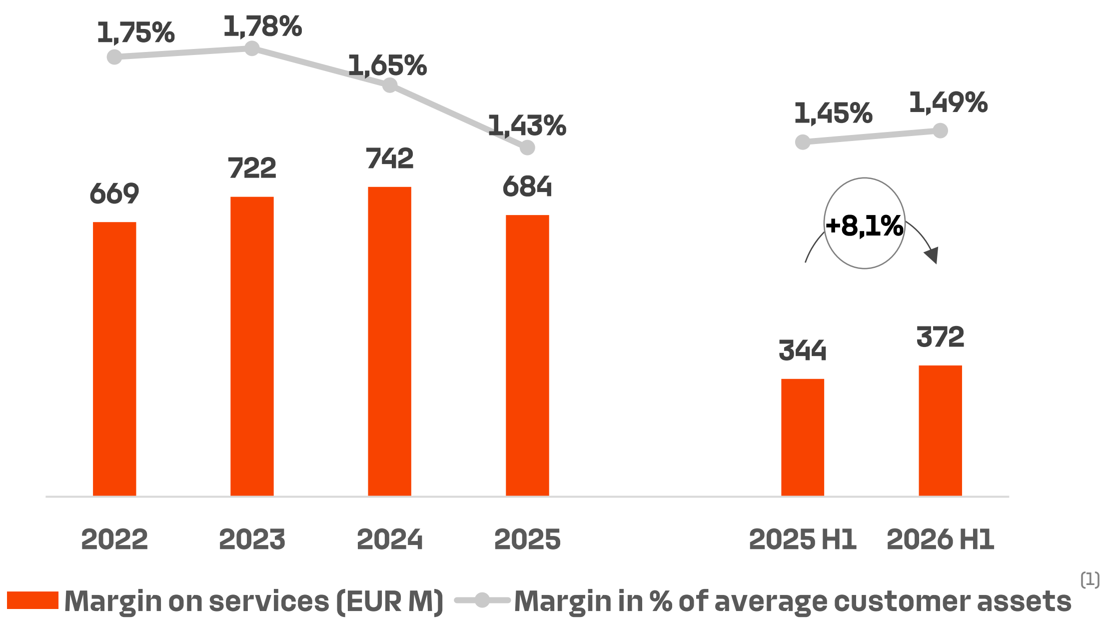
Outstanding by product (EUR bn)[1]:



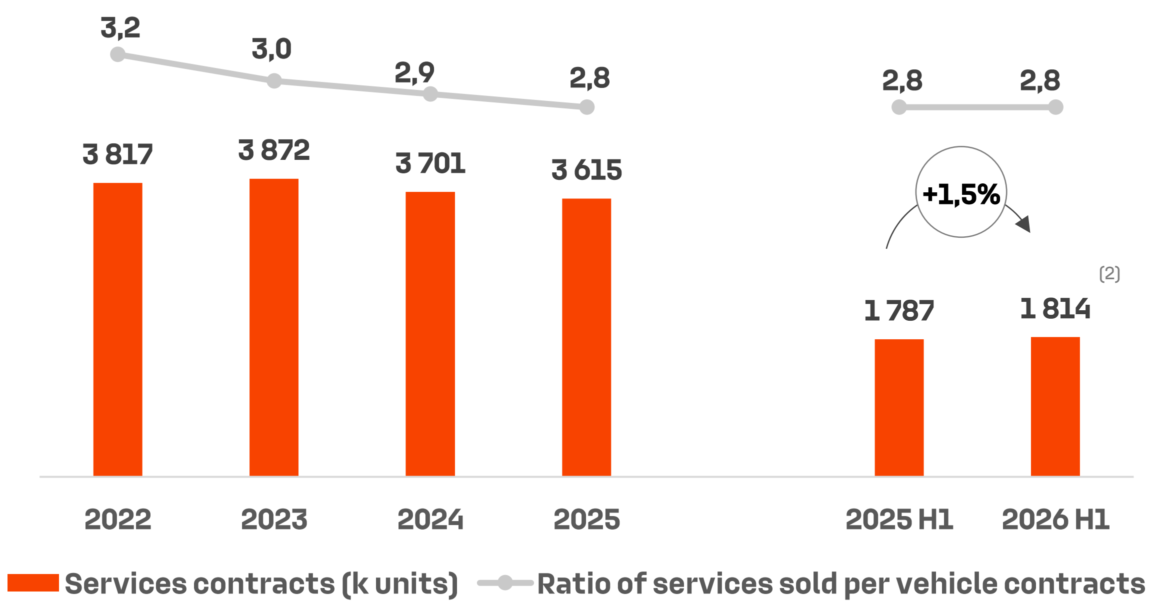
(1) End of period net outstanding

SERVICES

Margin on services :



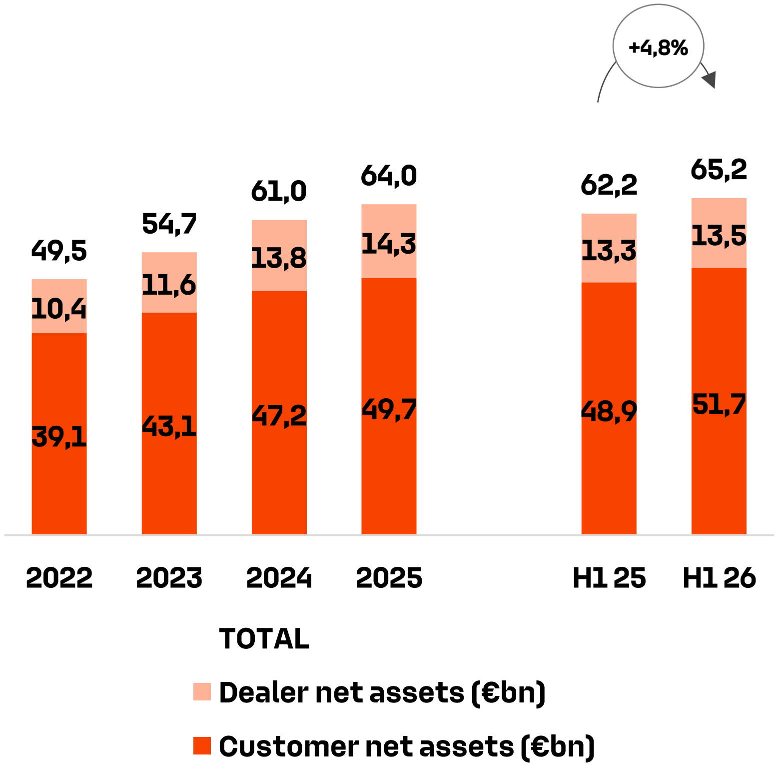
New services contracts (3) :



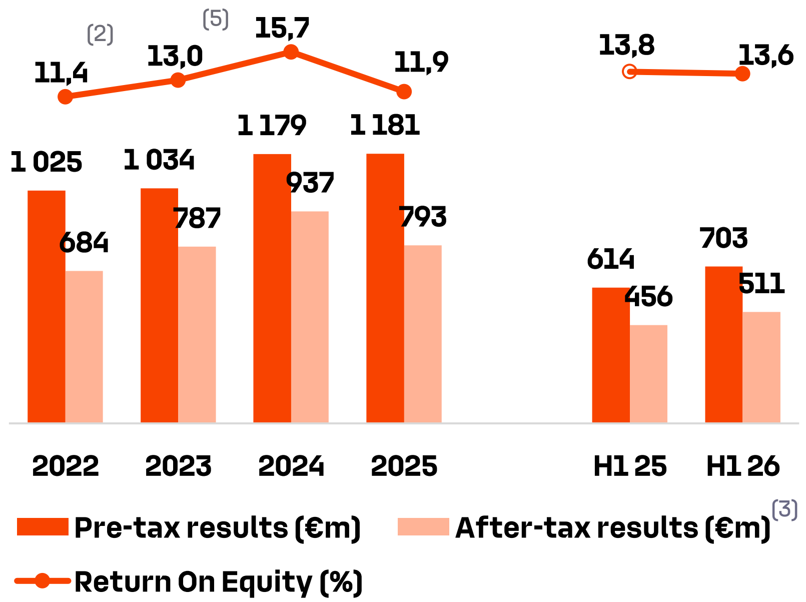
(1) H1 pro-rated margin / H1 Average customer assets
(2) Of which car centric 54%, finance centric 32% and customer centric 14%
(3) Excluding Equity Affiliated Companies

ASSETS AND RESULTS

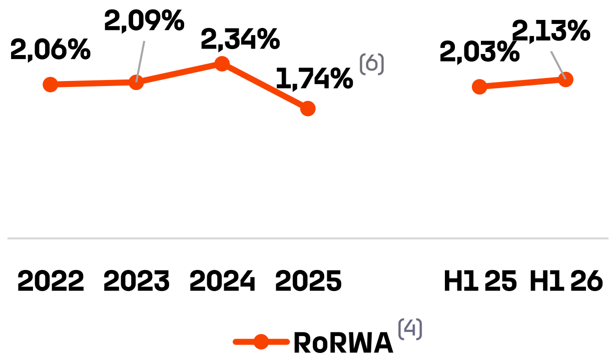
Net assets (1):



ROE and results:



Return on Risk Weighted Assets:



(1) Net assets at year-end: net total outstandings + operating lease transactions net of depreciation and impairment
(2) 2022 Financial Statements restated in accordance with IFRS 17 standards on insurance contracts
(3) Owners of the parent
(4) Net result divided by average RWA
(5) Negative impact from reversal of swap mark to market for €-84 m
(6) Decrease in RoRWA mainly attributable to increase in RWA and higher tax

FINANCIAL PERFORMANCE

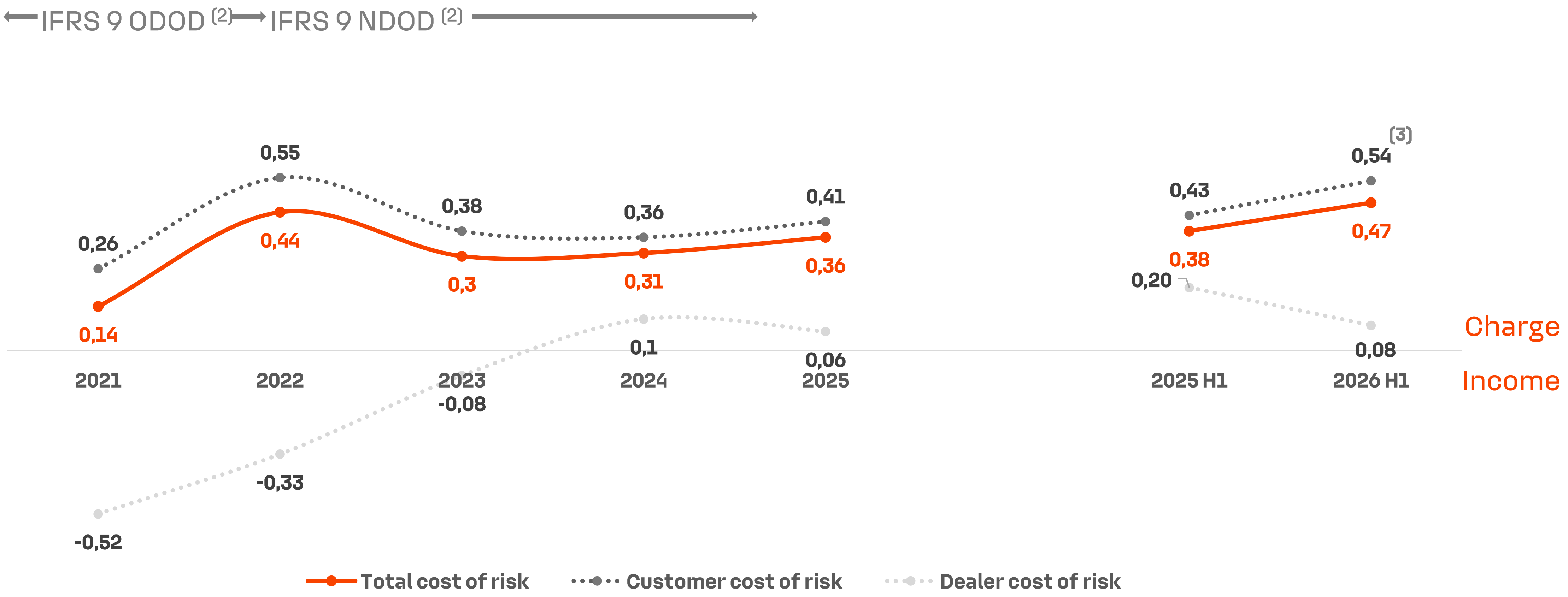
Profit and loss aggregates [1] :

	EUR M					EUR M	
	2021	2022[2]	2023	2024	2025	2025 H1	2026 H1
Net banking income	1 828	2 016[3]	1 961[3]	2 165[9]	2 224	1 139	1 273
Cost of risk	(62)	(195)	(153)	(172)	(214)	(113)	(144)
General operating expenses	(576)	(638)	(712)	(768)[7]	(777)	(402)	(414)
Operating income	1 190	1 183	1 096	1 225	1 233	624	715
Other [4]	14	(158)[5]	(62)[6]	(46)[8]	(52)	(10)	(12)
Pre-tax income	1 194	1 025	1 034	1 179[9]	1 181	614	703
Average Performing Assets (EUR bn)	44,8	44,7	51,2	56,0	59,3	58,8	60,8

(1) Analytical breakdown derived from Mobilize Financial Services' financial controlling system
(2) 2022 Financial Statements restated in accordance with IFRS 17 standards on insurance contracts
(3) Including impact on interest swaps covering sight deposit EUR +101M in 2022, EUR-84 M in 2023
(4) Other exceptional income and charges
(5) Of which (EUR 127M) share in net income (loss) of associates and joint venture, including one-off negative impact of (EUR 101,4M) from depreciation of RCI's participation in RN Bank (JV in Russia); and (EUR 31M) impact from restatement of the earnings of the Argentinian entities in hyperinflation
(6) Of which (EUR 49M) impact from restatement of the earnings of the Argentinian entities in hyperinflation and (EUR 20M) impact from the depreciation of equity investments in Heycar, a marketplace for used car sales, which business has been negatively impacted by the imbalance between high demand for second-hand vehicles and low availability.
(7) Including operating expenses of Mobility Concept/Mein Auto integrated into Mobilize Lease&Co since Jan. 2024
(8) Of which (EUR48M) impact from restatement of the earnings of the Argentinian entities in hyperinflation
(9) 2024 Financial Statements restated on the French subsidiaries relative to maintenance service premiums

COST OF RISK [1]

Cost of risk in percentage of average performing assets at 0.47% (+8bps):



(1) Cost of risk = Impairment allowances - Reversal of impairment + Losses on receivables written off - Amounts recovered on loans written off
(2) ODOD: Old definition of Default. NDOD: New definition of Default since 1st of January 2021.
(3) Customer cost of risk increase due to worsening macro-economic evolution negatively impacting risk situation in several countries like Germany, Argentina.

2026 H1 COST OF RISK MAIN DRIVERS

- **Write-off net of recoveries: EUR 86 M (vs €90m in 2025 H1)**

- **Increase of provision on non-performing loans: EUR 51 M (vs increase of €18M in 2025 H1)**
  - **Increase of EUR 4 M** on dealers (increase of EUR 7,6M in 2025 H1) due to increase on internal models (EUR+7M) compensated by slight decrease on expertise provision (EUR-2 M).
  - **Increase of EUR 47 M** on customers (increase of EUR 10M in 2025 H1), due to increase in exposure on B3 (EUR +59M), compensated by forward-looking provisions decrease (EUR -3M) and expert provisions decrease (EUR -9M).

EUR 137 M / 0. 45% APA

- **Increase of provision on performing loans: EUR 1 M (increase of €4 M in 2025 H1)**
  - Dealer financing : **EUR 1 M increase** in provisions (EUR 4 M increase in 2025 H1) mainly driven by forward-looking provisions
  - Customer financing (private customers and fleets): **EUR 0 M** of provision (stable vs 2025 H1)

- **Increase of provision on other activities : EUR 6 M (increase of €1 M in 2025 H1)**

RESIDUAL VALUE METRICS

Residual value risk borne by Mobilize Financial Services:

- Residual value exposure borne by Mobilize Financial Services, more geographically balanced with MeinAuto/Mobility Concept in Germany
- Ambition to continue growing the Long Term Rental business while limiting MFS residual value (RV) exposure by developing offers where RV is not solely borne by MFS but also by dealers and OEM.

	Residual value exposure (EUR M)			
	Corporate segment	Retail segment	TOTAL	*o/w UK*
2023	360	2 996	3 356	*2 983*
2024	852	3 732	4 583	*3 030*
2025	1 405	3 867	5 272	*3 056*
2026 H1	1 821	3 999	5 820	*3 120*

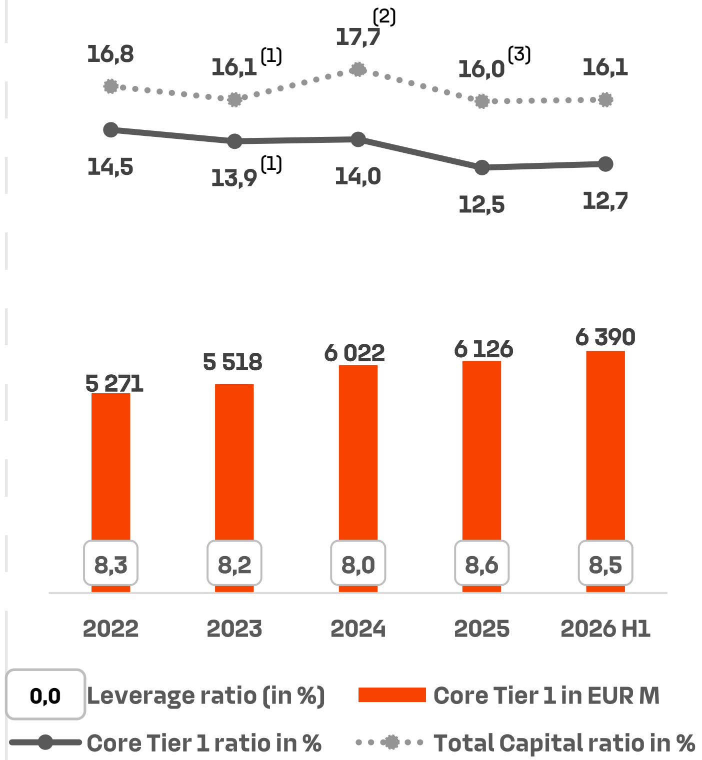
	Residual value provision (EUR M)			
	Corporate segment	Retail segment	TOTAL	*o/w UK*
2023	24	50	74	*72*
2024	45	70	116	*100*
2025	42	75	116	*73*
2026 H1	51	96	147	*103*

	Residual value provision in % of exposure		
	Corporate segment	Retail segment	TOTAL
2023	6.7%	1.7%	2.2%
2024	5.3%	1.9%	2.5%
2025	3.0%	1.9%	2.2%
2026 H1	2.8%	2.4%	2.5%

(1) Mobility Concept setting lower RV instalment than MFS "historical" business lines on corporate segment, leading to lower provisions

CAPITAL RATIO AND REGULATORY REQUIREMENTS

Capital ratio



Strong capital management policy

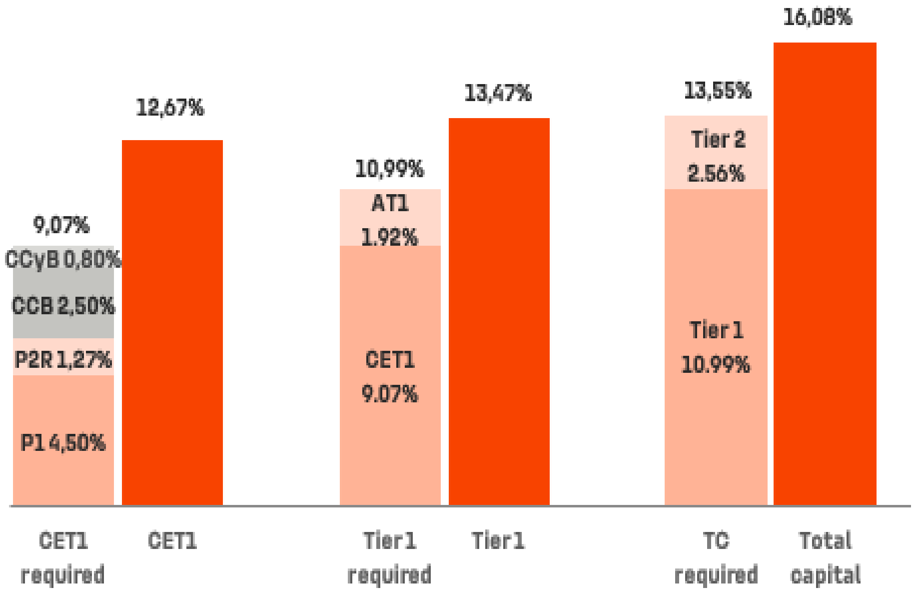
≥12 %

MINIMUM CET1 TARGET

ROBUST CAPITAL MANAGEMENT POLICY, REFLECTING:

- HIGH PROFITABILITY AND CAPACITY TO ADAPT DIVIDEND PAID TO THE SINGLE SHAREHOLDER
- COMMITMENT TO MAINTAIN "INVESTMENT GRADE" RATING LEVEL BY CREDIT RATING AGENCIES

Regulatory requirements as of June 2026



(1) The changes in the CET1 ratio are mainly due to a rise in Risk Exposure Amount (EUR +3 374M) related mainly to the integration of Mein Auto Group (EUR +1 153M) as well as the growth of historical business.
(2) The increase in the overall ratio is explained by an increase in CET1 own equity (EUR +504M) mainly related to the integration of the net income deduced from the projected dividend, and by the increase in Tier 2 capital (EUR +742M) following the issuance of subordinated debt
(3) The decrease in the Total Capital Ratio is mainly explained by the increase in Risk Exposure Amount (EUR + 5 042M) due to the CRR3 impact and growth of activity, as well as T2 decrease of €-320m.

03

SUSTAINABILITY

MOBILIZE FS ESG STRATEGY
THREE PILLARS AND SIX PRIORITIES

Mobilize FS has undertaken a reorganization of its ESG pillars to better address key issues and enhance the sustainability performance. This reorganization allows to align more closely with the parent group's sustainability goals and regulatory requirements while maintaining the unique aspects of its business unit.

VISION	**WE CONTRIBUTE TO THE TRANSITION TO MORE SUSTAINABLE GROWTH**		
	ENVIRONMENT "Sustainable Company"	**SOCIAL** "Caring Company"	**GOVERNANCE** "Responsible Company"
PRIORITIES	Electric Mobility	Customer Care	Ethical and Responsible Business
	Green Energy Solutions	Employee Care	Transparency
PURPOSE	We enable the transition towards sustainable mobility for our customers	We build easy and accessible customers journey while empowering our employees and ensuring high quality of life at work	We set the bar for ethical governance and strive for fair partnerships with our suppliers

MOBILIZE FS ESG STRATEGY
SOME OF OUR MAIN OBJECTIVES

ENVIRONMENT

Achieving net-zero by 2040 in Europe and 2050 globally through:

- Own emissions reduction of 45% (in absolute) by 2030 by transitioning to low carbon offices
- Financed emissions reduction of 39% (in absolute) by 2030 through electric mobility

SOCIAL & SOCIETAL

Ensuring creation of shared value for the entire stakeholder ecosystem through:

- Diversity & inclusion by maintaining at least 40% of women in management positions
- Employee upskilling by enhancing our learning platform
- Community engagement with the CareMakers social program
- Customer satisfaction aiming at a NPS of at least 60

GOVERNANCE

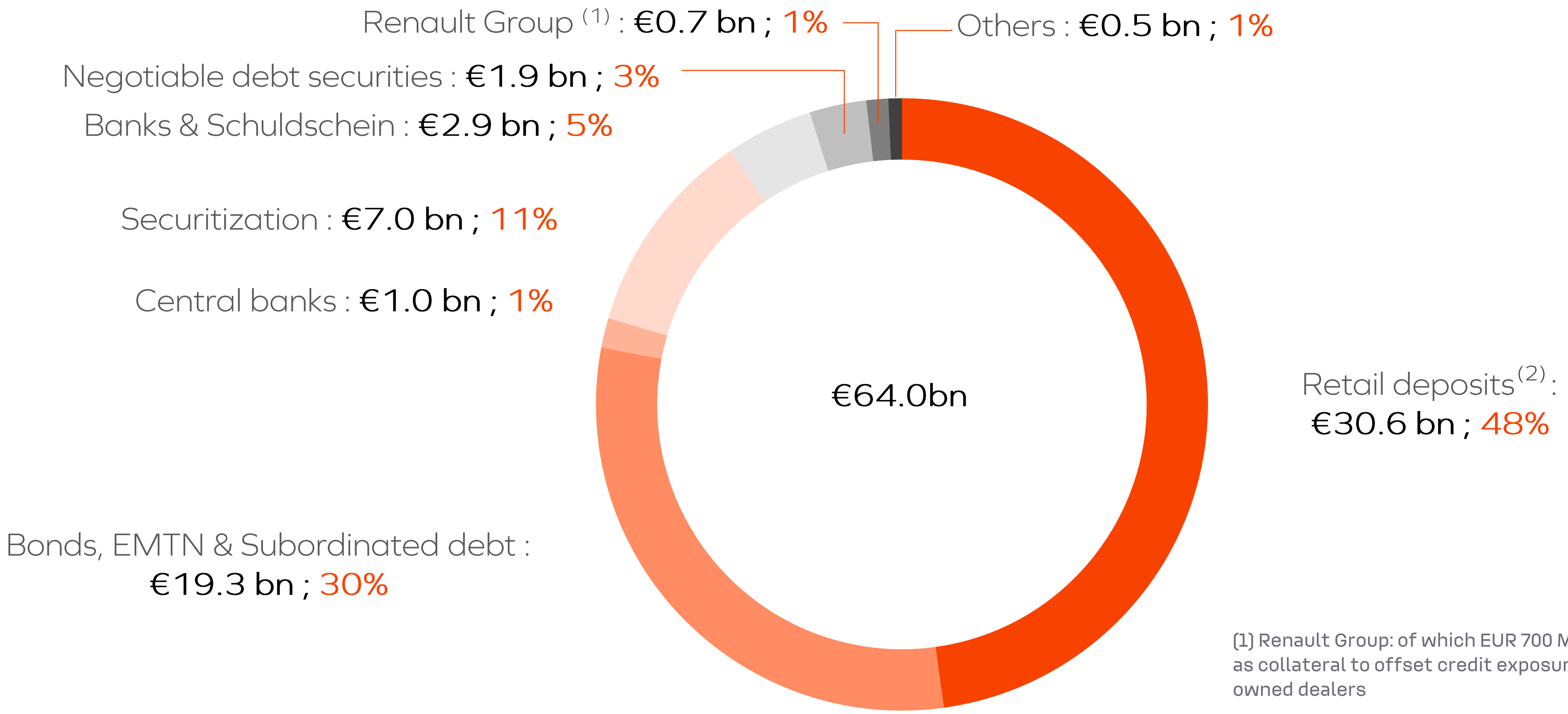
Setting the bar for ethical governance through:

- Compliance with 100% of people trained to ethical matters (AML, corruption,...)
- Sustainable procurement aiming at an EcoVadis rating >45 for our top suppliers
- Transparency by publishing an annual CSRD report

04

FINANCIAL POLICY AND FUNDING

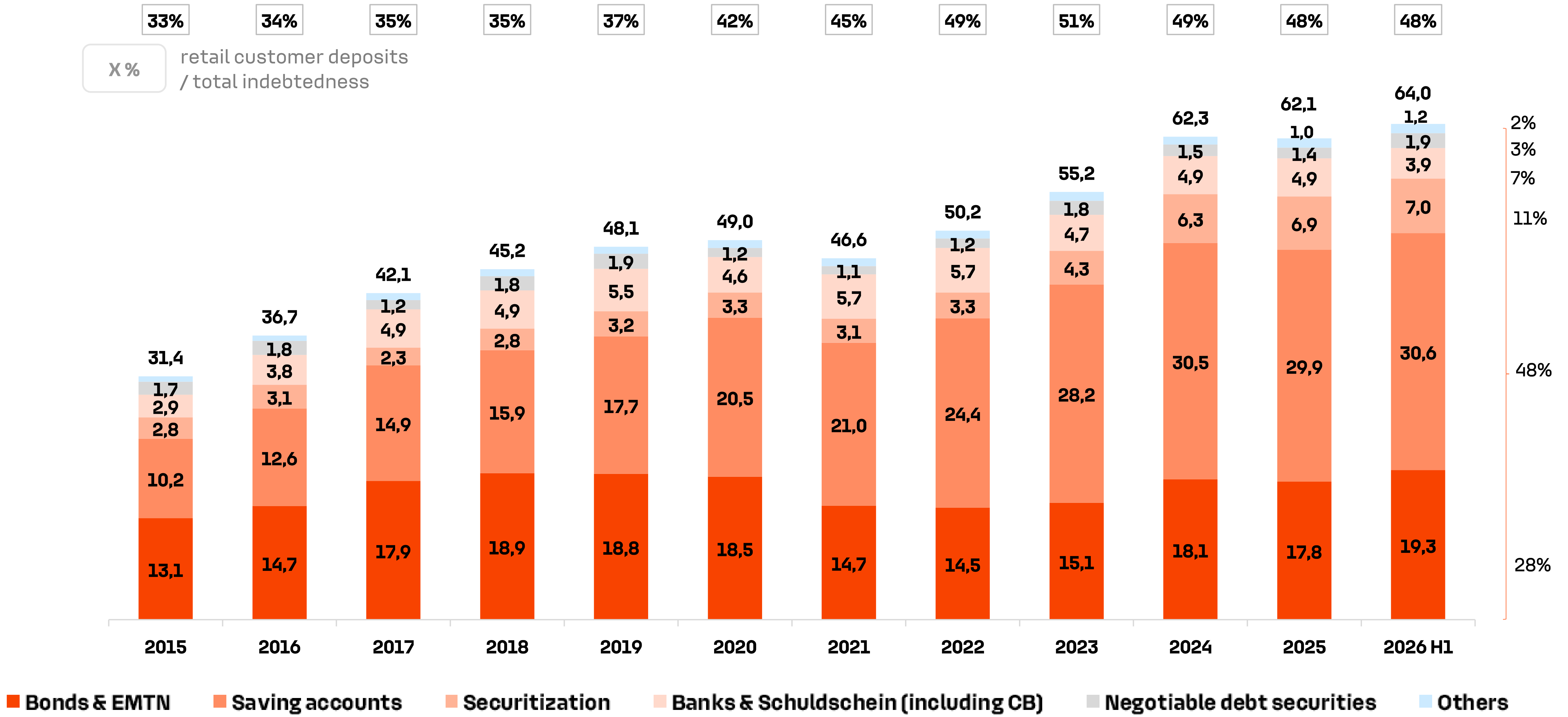
DEBT STRUCTURE AT 2026 H1



(1) Renault Group: of which EUR 700 M deposit granted as collateral to offset credit exposure on Renault owned dealers

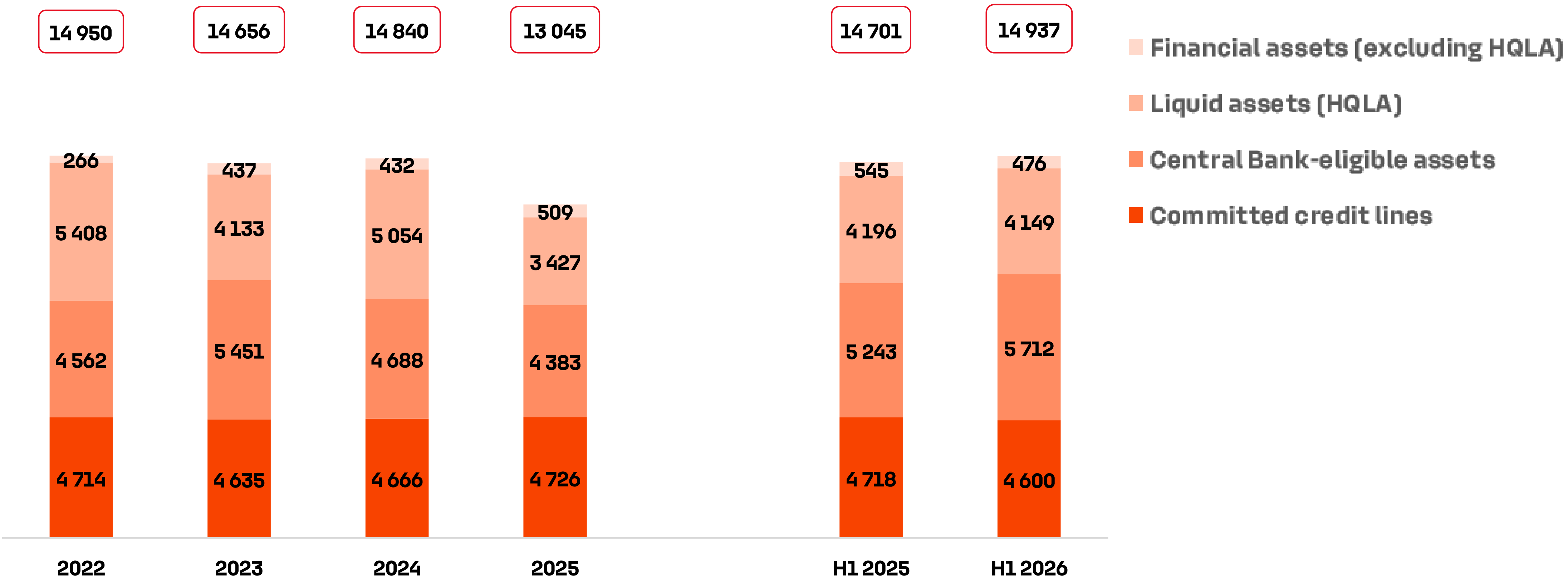
(2) Retail deposits: of which €18.2bn (28%) in sight deposits and EUR 12.4bn (19%) in term deposits

FUNDING STRUCTURE EVOLUTION



GLOBAL LIQUIDITY RESERVE [1]

Liquidity reserve at EUR 14.9bn :



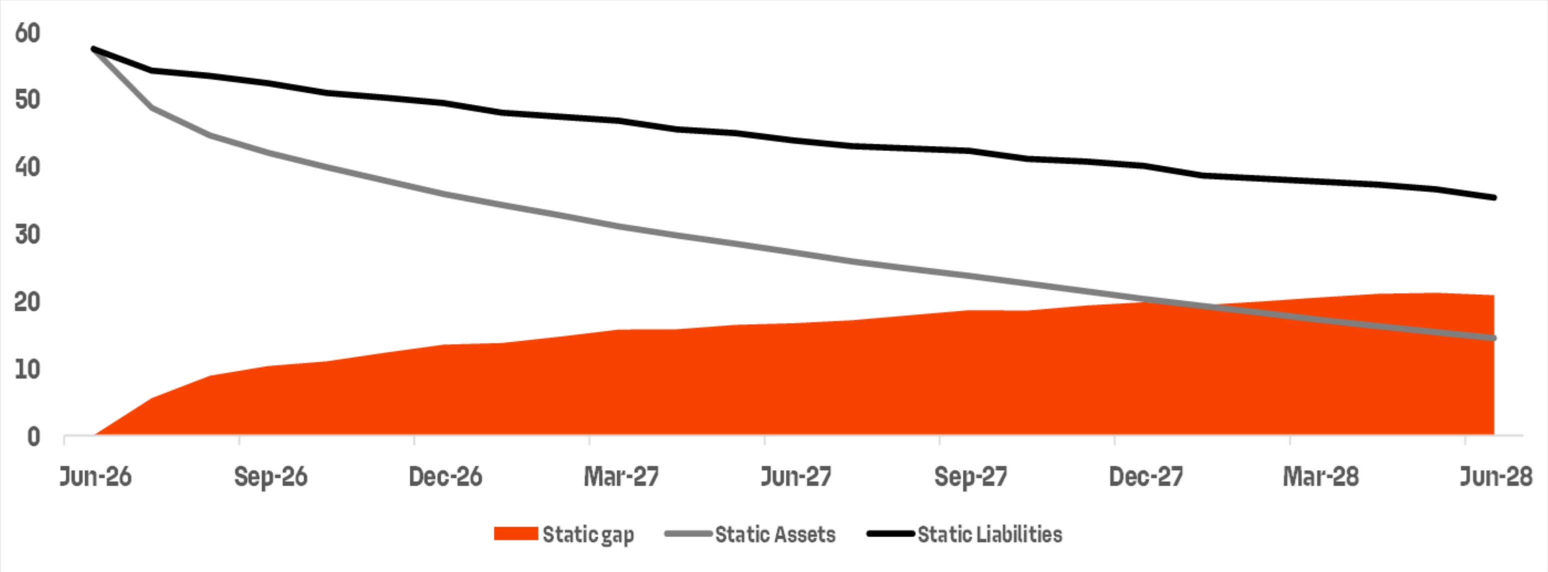
(1) Liquidity Reserve on Worldwide scope, EUR M

STATIC LIQUIDITY [(1)] AND LIQUIDITY STRESS SCENARIO [(2)]

Static liquidity position at end June

- Assets funded with longer dated liabilities over the period

(EUR bn)



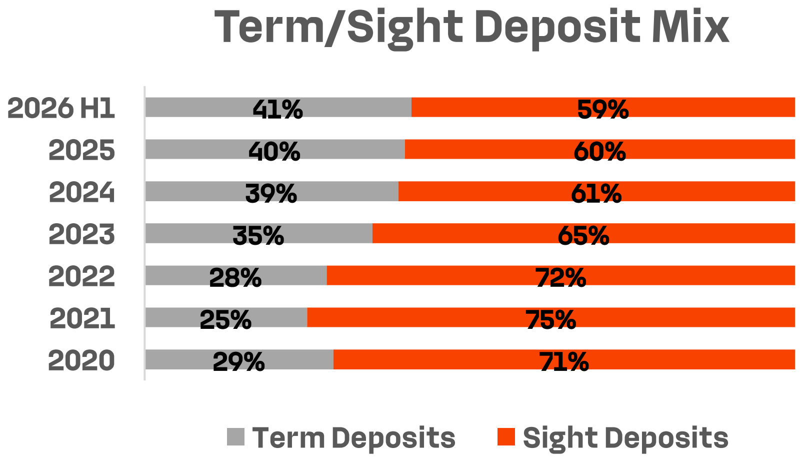
Liquidity Reserve amount compliant with all liquidity stress scenarios at end June 2026

(1) On a specific date, the static liquidity represents the sum of the outstanding financial liabilities + equity - the outstanding assets (mainly loans to Dealers and Customers); in each case assuming no balance sheet changes from the date of calculation, apart from sight deposit run-off on which a stress is applied. Global scope.

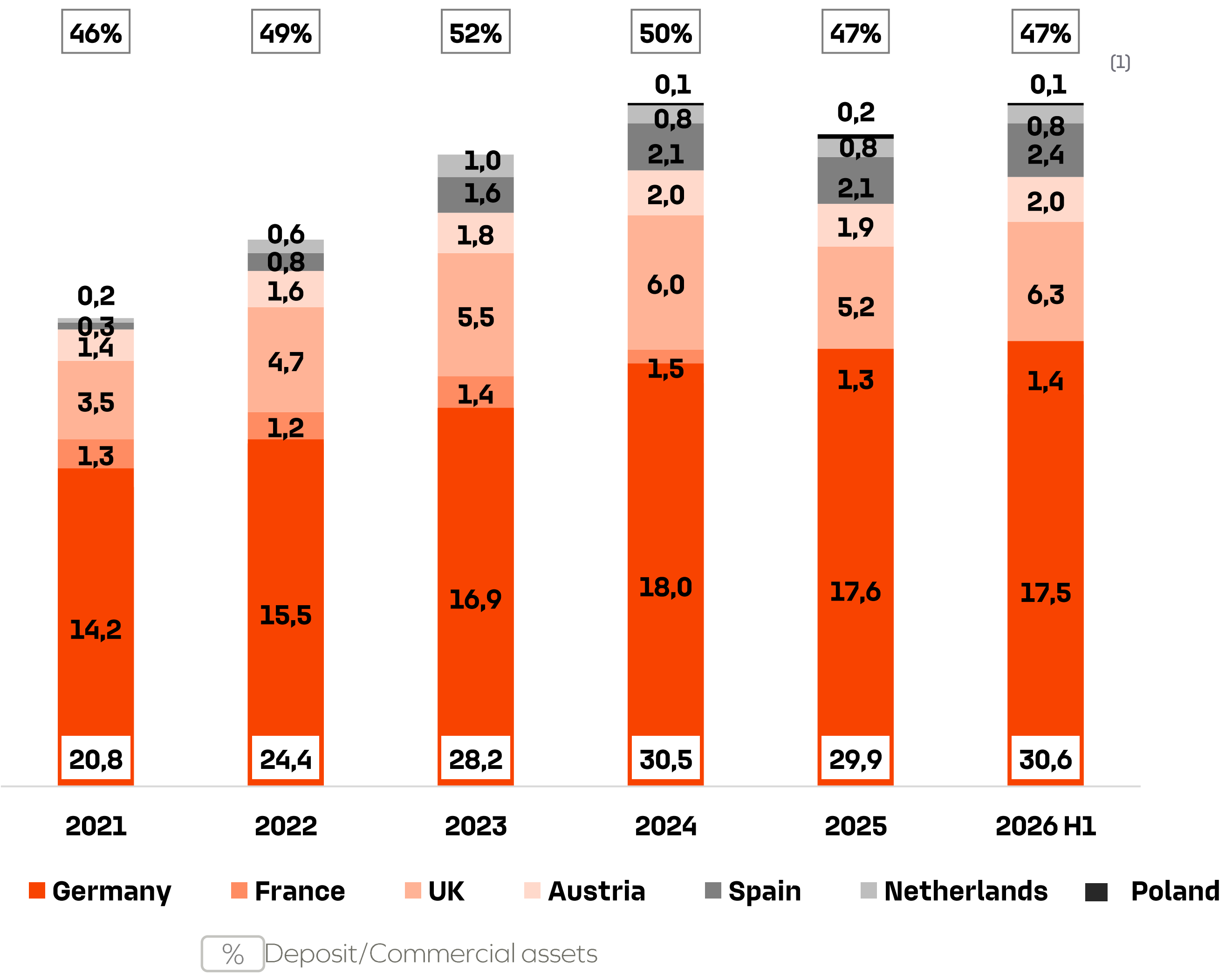
(2) European scope

Retail deposits reaching EUR 30.6bn:

- Of which **59%** in sight deposits and **41 %** in term deposits
- Saving products for retail customers
- 100% on-line through dedicated websites or through Raisin platform for Netherland & Poland activity
- 88,7% of deposits are covered by a Deposit Guarantee Scheme



Deposit/commercial assets ratio at 47%:



(1) Total deposits in EUR bn

2026 FUNDING PLAN [(1)]

Capital markets, ABS and Deposits (EUR bn):

	2021	2022	2023	2024	2025	2026 H1	2026 H2
Bonds	0.0	2.8	3.9	5.1	3.4	3.3	[1.5 - 2]
ABS (Public or conduit)	0.9	0.7	1.6	2.4	1.4	0.8	[1.5 – 2]
Deposits (collection. in €bn)	2.8	3.4	3.8	1.2	(0.6)	0.7	

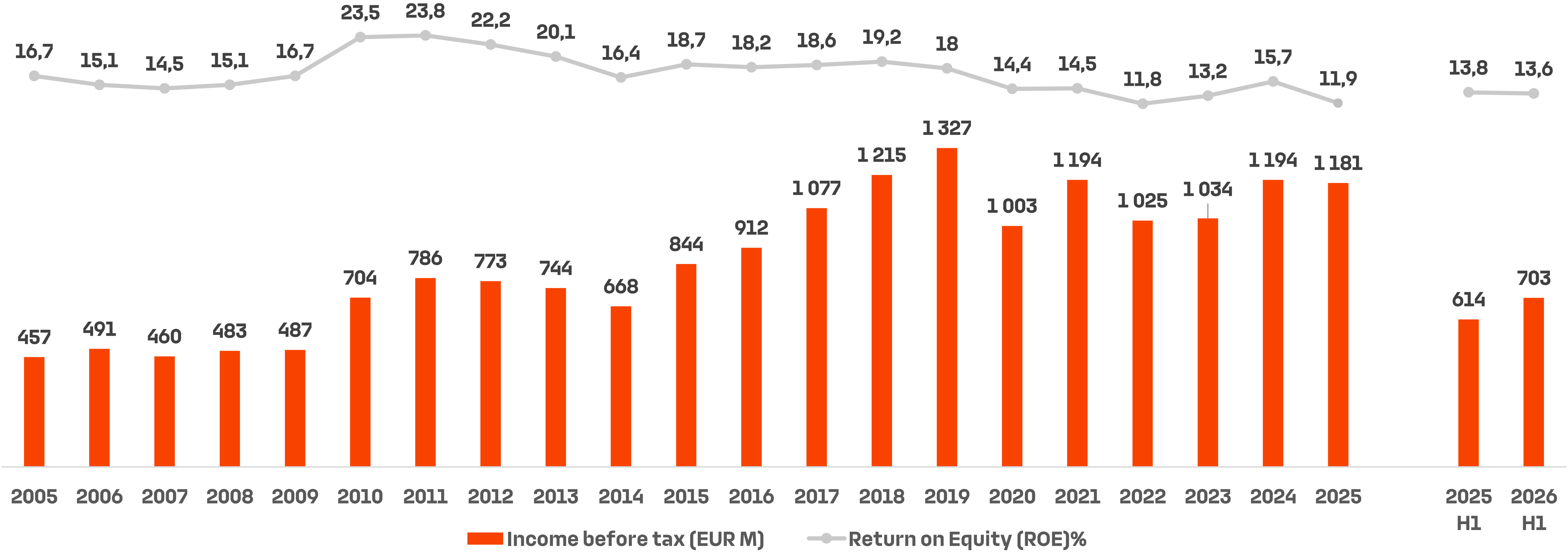
(1) European scope

05

APPENDICES

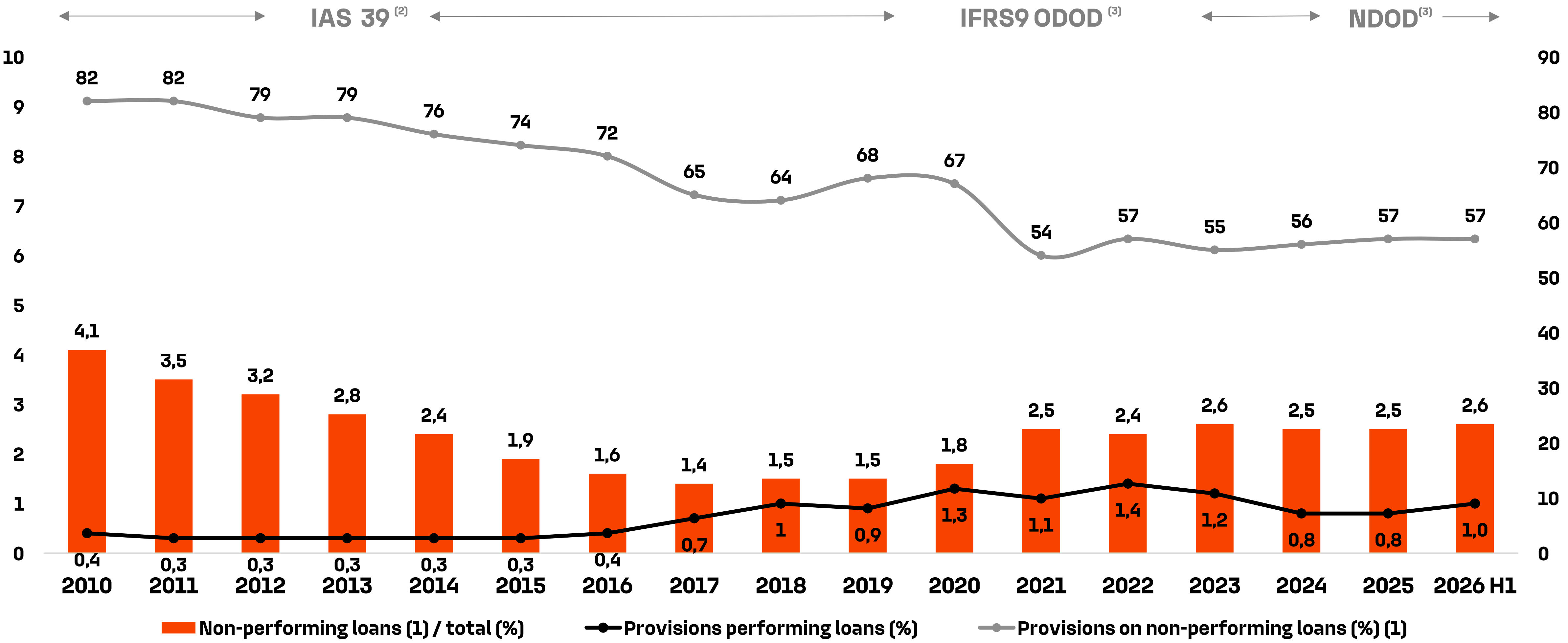
LOW VOLATILITY ON LONG-TERM RESULTS AND PROFITABILITY

Evolution of the income before tax[1] and the ROE:



[1] IFRS since 2004

PROVISIONING FOR CUSTOMER ACTIVITY

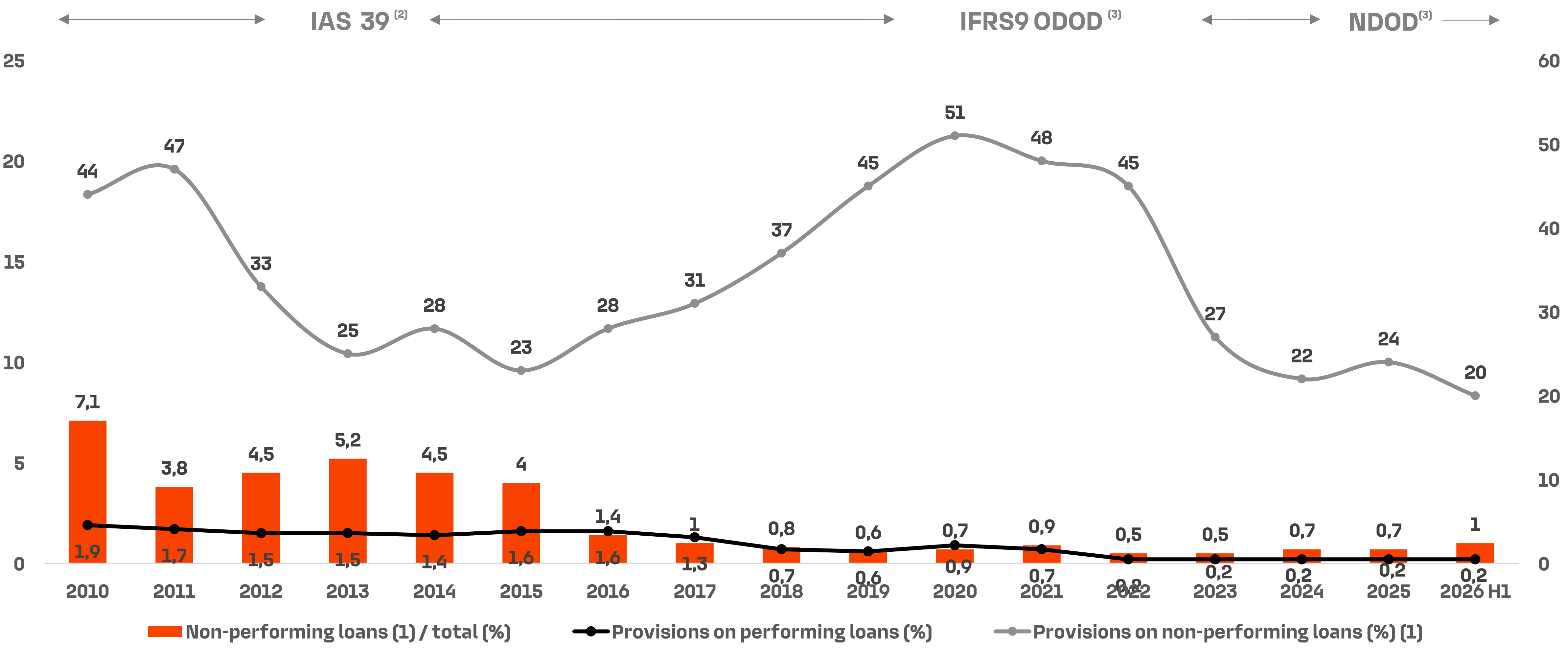


(1) Non-performing loans : Doubtful and compromised loans until 31/12/2017 (IAS 39 definition) – Loans in default (Bucket 3 IFRS9) since 01/01/2018

(2) Doubtful loans (IAS 39): installment unpaid for more than 3 months. Compromised loans (IAS 39): the counterparty is declared to have defaulted on a loan or a lease agreement is terminated.

(3) Loans in default (Bucket 3 IFRS): ODOD installment unpaid for more than 3 months, NDOD any balance remaining unpaid for more than 3 month.

PROVISIONING FOR DEALER ACTIVITY



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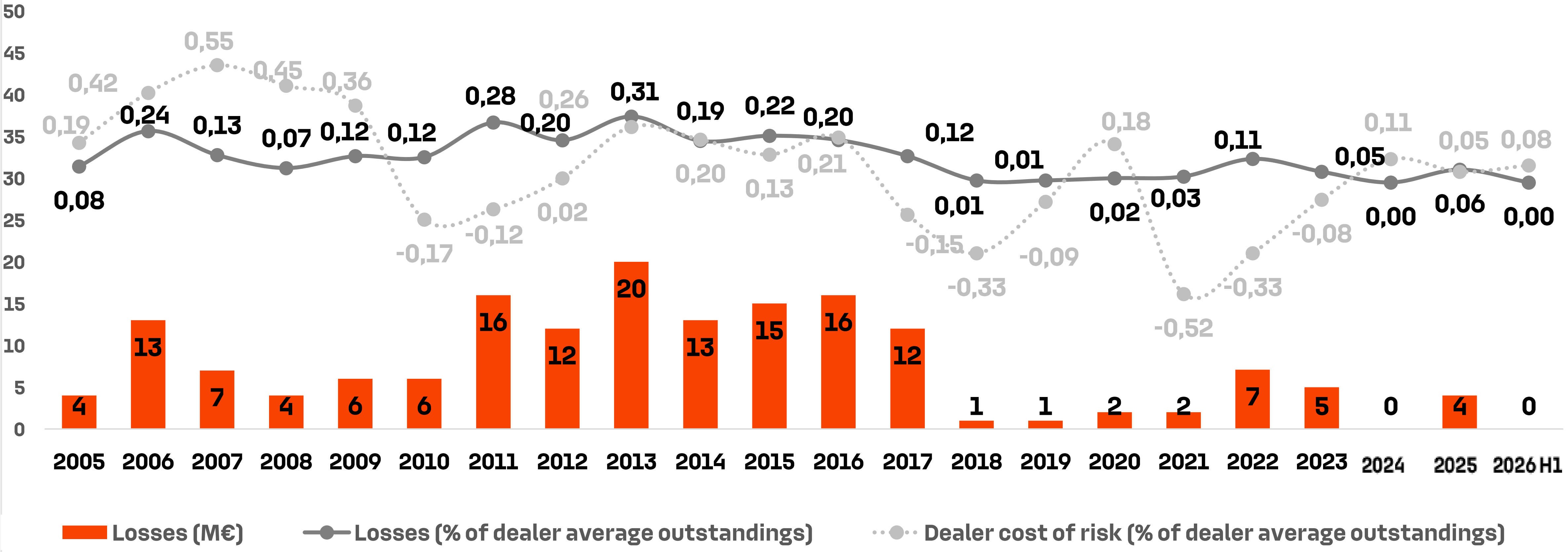
DEALERS: LOSSES ON RECEIVABLES WRITTEN OFF



EXPOSURE ON PROVISIONING BY BUCKET

	Exposure			
	Gross value in MEUR	of which bucket 1 in MEUR	of which bucket 2 in MEUR	of which bucket 3 in MEUR
Jun-26				
TOTAL	67 633	61 531 *91.0%*(1)	4 576 *6.8%*	1 526 *2.3%*
Customers	53 073	48 035 *90.5%*	3 663 *6.9%*	1 375 *2.6%*
Dealers	13 508	12 452 *92.2%*	913 *6.8%*	143 *1.1%*
Others	1 052	1 044 *99.2%*	0 *0.0%*	8 *0.8%*
Dec-25				
TOTAL	66 355	60 381 *91.0%*(1)	4 613 *7.0%*	1 361 *2.1%*
Customers	50 928	45 997 *90.3%*	3 676 *7.2%*	1 255 *2.5%*
Dealers	14 335	13 300 *92.8%*	937(3) *6.5%*	98 *0.7%*
Others	1 092	1 084 *99.3%*	0 *0.0%*	8 *0.7%*

	Provisions and coverage ratio			
	Impairment allowance in MEUR	of which bucket 1 in MEUR	of which bucket 2 in MEUR	of which bucket 3 in MEUR
Jun-26				
TOTAL	1 389 *2.0%*(2)	401 *0.6%*	174 *3.8%*	814 *53.3%*
Customers	1 328 *2.5%*	382 *0.7%*	163 *4.4%*	783 *56.9%*
Dealers	56 *0.4%*	17 *0.1%*	11 *1.2%*	28 *19.6%*
Others	5 *0.5%*	2 *0.2%*	0 *0.0%*	3 *37.5%*
Dec-25				
TOTAL	1 285 *1.9%*(2)	378 *0.6%*	162 *3.5%*	745 *54.7%*
Customers	1 231 *2.4%*	356 *0.8%*	155 *4.6%*	720 *57.4%*
Dealers	50 *0.3%*	19 *0.1%*	7 *0.7%*	24 *24.5%*
Others	4 *0.4%*	3 *0.3%*	0 *0.0%*	1 *12.5%*

(1) Each percentage is related to the part of the bucket in the total amount (gross value)
(2) Coverage ratio (provisions / exposure in %)

COMMERCIAL ACTIVITY [1]

	Financing penetration rate (%) [3]		New vehicle contracts (thousands)		New financing[2] (EUR M)		Net assets at year-end (EUR M)		o/w Customer net assets at year-end (EUR M)		o/w Dealer net assets at year-end(EUR M)	
	2025 H1	2026 H1	2025 H1	2026 H1	2025 H1	2026 H1	2025 H1	2025 H1	2025 H1	2026 H1	2025 H1	2026 H1
Europe	**40.5**	**41.8**	**537**	**539**	**10 055**	**10 344**	**58 128**	**60 083**	**45 782**	**48 056**	**12 346**	**12 027**
of which Germany	49.5	51.8	72	76	1 507	1 639	10 757	11 215	9 145	9 838	1 612	1 377
of which Spain	43.8	48.0	62	62	1 037	1 091	5 336	6 296	4 440	5 029	896	1 267
of which France	41.3	43.1	174	176	3 148	3 214	20 531	20 885	15 633	16 372	4 898	4 513
of which Italy	50.4	49.1	80	77	1 526	1 554	7 738	7 781	6 488	6 497	1 250	1 284
of which UK	33.4	27.3	59	58	1 324	1 262	7 153	7 426	5 955	5 938	1 198	1 488
of which other countries	31.5	35.1	89	90	1 585	1 629	6 613	6 480	4 121	4 382	2 492	2 098
Americas	**37.0**	**37.4**	**70**	**84**	**689**	**932**	**2 684**	**3 624**	**2 027**	**2 570**	**657**	**1 054**
of which Argentina	41.4	43.4	19	14	186	123	290	318	138	179	152	139
of which Brazil	35.2	34.4	42	59	400	656	1 774	2 473	1 323	1 673	451	800
of which Colombia	37.1	44.0	9	11	103	153	620	833	566	718	54	115
Africa, Middle East, India and Pacific	**32**	**34.8**	**26**	**26**	**359**	**343**	**1 355**	**1 490**	**1 050**	**1 119**	**305**	**371**
TOTAL	**39.6**	**40.8**	**633**	**649**	**11 103**	**11 619**	**62 167**	**65 197**	**48 859**	**51 745**	**13 308**	**13 452**

[1] Figures refer to Passenger Car (PC) + Light Utility Vehicle (LUV) market. Excluding Equity Affiliated Companies.
[2] Excluding cards and personal loans
[3] Factoring contracts on short term rental excluded since 2025..

THANK YOU