

PRESS RELEASE

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RCI BANQUE: ISSUANCE OF EUR 500 MILLION SUBORDINATED NOTES MATURING IN MARCH 2037

RCI Banque, operating under the commercial brand Mobilize Financial Services, has successfully priced a new Tier 2 subordinated notes for €500 million, maturing on 24th March 2037 and callable in the 3-month period to 24th March 2032. The bond carries a 4.75% coupon until 24th March 2032, after which it will reset to 5-year swap rate +220bps for the last 5 years if not redeemed.

The deal attracted almost €1.5 billion final order book coming from 94 subscribers.

This issuance extends the maturity profile of RCI Banque's Tier 2 layer and is part of its dynamic capital management strategy aimed at maintaining a solid capital structure and robust safety margins compared to capital requirements.

The success of this transaction demonstrates investors' confidence in the financial strength of the company and its ability to access capital markets across different debt instruments.

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About Mobilize Financial Services

Attentive to the needs of all its customers, Mobilize Financial Services, a subsidiary of Renault Group, creates innovative financial services to build sustainable mobility for all. Mobilize Financial Services, which began operations over 100 years ago, is the commercial brand of RCI Banque SA, a French bank specializing in automotive financing and services for customers and networks of Renault Group, and also for the brands Nissan and Mitsubishi in several countries. With operations in 35 countries and over 4,000 employees, Mobilize Financial Services financed more than 1,2 million contracts (new and used vehicles) in 2023 and sold 3,7 million service contracts. At the end of December 2024, average earning assets stood at 61 billion euros of financing and pre-tax earnings at 1 194 million euros. Since 2012, the Group has deployed a deposit-taking business in several countries. At the end of December 2024, net deposits amounted to 30,5 billion euros, or 50 % of the company's net assets.

Find more about Mobilize Financial Services on : www.mobilize-fs.com/