

PRESS RELEASE

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RCI BANQUE: ISSUANCE OF EUR 400 MILLION PERPETUAL NON-CALL 5.5yr INAUGURAL ADDITIONAL Tier 1 NOTES

RCI Banque, operating under the commercial brand Mobilize Financial Services, has successfully priced an inaugural perpetual non-call 5.5yr Additional Tier 1 Notes and callable during the 6-month period prior to 24th March 2031 and every interest payment date thereafter. The bond carries a 6.125% coupon until 24th March 2031, after which it will reset every 5 years to a 5-year swap rate +384bps.

The deal attracted almost € 7.6 billion final order book coming from 403 subscribers. This issuance aims to optimize its capital structure by partially filling its AT1 compartment, and to diversify its investor base. It 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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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 nearly 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 nearly 4,000 employees, Mobilize Financial Services financed more than 633,000 contracts (new and used vehicles) at the end of June 2025 and sold 1.8 million services. At the end of June 2025, average earning assets stood at 58.9 billion euros of financing and pre-tax earnings at 607 million euros.

Since 2012, the Group has deployed a deposit-taking business in several countries. At the end of June 2025, net deposits amounted to 30.5 billion euros, or 49 % of the company's net assets.

To find out more about Mobilize Financial Services: www.mobilize-fs.com/

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