

**PRESS RELEASE**

05/12/2025

**RCI Banque discloses updated binding MREL <sup>(1)</sup> requirement**

RCI Banque has received the draft of the decision of the Single Resolution Board (SRB) on its minimum requirement for own funds and eligible liabilities (MREL <sup>(1)</sup>).

The requirement was repealed in 2024 for entities whose resolution plan is "liquidation," which was and still is the case for RCI Banque SA. The SRB may, however, decide on an exceptional basis to impose a MREL requirement on these entities.

The new requirement has been set at 13.50% of total risk exposure amount (TREA <sup>(2)</sup>) plus the CBR of Group's risk-weighted assets <sup>(3)</sup>, and 4.63% of leverage ratio exposure (LRE <sup>(4)</sup>). This compares with previous MREL requirements set respectively at 10.01% and 3.00%. MREL requirement is defined on an individual basis.

RCI Banque did not exercise its "right to be heard" and no major change is expected in the final decision.

As of today, RCI Banque S.A. already complies with this MREL requirement. Compliance with the requirement will be subject to ongoing review.

- (1) *MREL: Minimum Requirement for own funds and Eligible Liabilities. The Bank Recovery and Resolution Directive (BRRD) requires European banks to maintain a minimum amount of Own Funds and Eligible Liabilities that could absorb losses and allow them to restore their capital position, allowing banks to continuously perform their critical economic functions during and after a crisis. MREL represents one of the key tools in enhancing banks' resolvability. The purpose of this buffer of own funds and eligible liabilities is to avoid banking authorities having to resort to public funds. The MREL is set by the Single Resolution Board (SRB) on a per institution basis. The MREL requirement for RCI Banque is defined at an individual level.*
- (2) *"TREA" means "total risk exposure amount" calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013*
- (3) *CBR (Combined buffer requirement): requirement of 3,25% as of 30/06/2025*
- (4) *"LRE" means "leverage ratio exposure" calculated in accordance with Articles 429 and 429a of Regulation (EU) 575/20137*

**Contact****Analysts and Investors**

Financial Communication

+ 33(0) 1 76 88 81 74

[contact\\_investor@rcibanque.com](mailto:contact_investor@rcibanque.com)**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 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/](http://www.mobilize-fs.com/)

Follow us on Twitter: @Mobilize\_FS