

April 13<sup>th</sup>, 2018

## **PLACEMENT OF A 722.8 MILLION EURO SECURITIZATION BACKED BY FRENCH AUTO LOANS**

RCI Bank and Services announces the placement of a securitization backed by auto loans originated by its French subsidiary DIAC.

FCT Cars Alliance Auto Loans France V 2018-1 has placed 700m€ of Senior notes and 22.8m€ of Junior notes. These notes are rated AAA(sf) / Aaa(sf) and AA (high)(sf) / Aa3(sf) respectively by DBRS and Moody's.

The Senior tranche, with a WAL of 2.8 years, has a margin<sup>(1)</sup> of Euribor 1 month + 18bps. The Junior notes, with a WAL of 4.6 years, have a margin<sup>(2)</sup> of Euribor 1 month + 47bps.

The success of this placement demonstrates investors' confidence in the financial strength of the company and their willingness to contribute to its growth. This transaction also confirms the diversified financing sources to which the company has access.

(1): Coupon: Euribor + 40 floored at zero, issuance price 100.564

(2): Coupon: Euribor + 70 floored at zero, issuance price 101.053