

PRESS RELEASE

01/03/2023

PLACEMENT OF A 719 MILLION EURO SECURITIZATION BACKED BY FRENCH AUTO LOANS

Mobilize Financial Services announces the placement of a securitization backed by auto loans originated by its German Branch.

FCT Cars Alliance Auto Loans Germany V 2023-1 has placed 700m€⁽¹⁾ of Senior notes and 19m€ of Junior notes. These notes are rated AAA(sf) / Aaa(sf) and AA(low)(sf) / A1(sf) respectively by DBRS and Moody's.

The Senior tranche, with a weighted average life of 2.6 years, has a coupon⁽²⁾ of Euribor 1 month + 51bps. The Junior notes, with a weighted average life of 4.7 years, have a coupon⁽²⁾ of Euribor 1 month + 127bps.

The successful placement demonstrates investors' continued confidence in RCI assets quality and receivable management process. This transaction also confirms the diversified financing sources to which the company has access.

(1) : Of which 100m€ have been retained by RCI Banque

(2) : Priced at par

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About Mobilize Financial Services:

As a partner caring for all its customers, Mobilize Financial Services builds innovative financial services to create sustainable mobility for all. A subsidiary of the Renault Group whose activity started almost 100 years ago, Mobilize Financial Services is the commercial brand of RCI Banque SA, a French Bank specializing in automotive financing and services for Alliance customers and dealers. With operations in 35 countries and nearly 4,000 employees, the group financed over 1.2 million contracts (new and used vehicles) in 2022 and sold 3.8 million services. At end 2022, average performing assets stood at €44.7 billion in financing and pre-tax income at 1,050 million euros.

Since 2012, the group has rolled out a deposits collection business in several countries. At the end of December 2022, net deposits collected totaled €24.4 billion or 49% of the company's net assets.

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

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