

## **RCI BANQUE ISSUES A 750 M€ 10.25 YEARS TIER 2 SUBORDINATED BOND**

On 25<sup>th</sup> June 2024, RCI Banque has successfully priced a new Tier 2 subordinated Notes for 750 million euros, maturing on 09<sup>th</sup> October 2034 and callable in the 3-month period to 09<sup>th</sup> October 2029 (5.25 years). The bond carries a 5.5% coupon until 09<sup>th</sup> October 2029, after which it will reset to 5-year swap rate + 275 bp for the last 5 years if not redeemed.

The transaction was conducted after half a day of virtual roadshow which allowed RCI Banque to engage directly with over 40 investors.

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.

This transaction was well received by the financial community and attracted a final order book close to 2 billion euros from approximately 160 investors.

The success of this transaction demonstrates RCI Banque's ability to access capital markets across instruments.