



INVESTORS PRESENTATION

2025 ANNUAL RESULTS

DISCLAIMER

RCI Banque S.A. has been operating under the trade name RCI Bank and Services since February 2016 and adopted Mobilize Financial Services as its new commercial identity in May 2022. Its corporate name is unchanged and remains RCI Banque S.A. This commercial name, as well as its acronym Mobilize F.S., may be used by the Group as an alias for its corporate name. RCI Banque S.A. and its subsidiaries may be referred to as the “Mobilize F.S. Group”.

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AGENDA

- 01.** MOBILIZE FINANCIAL SERVICES OVERVIEW
- 02.** OPERATING HIGHLIGHTS
- 03.** SUSTAINABILITY
- 04.** FINANCIAL POLICY AND FUNDING
- 05.** APPENDICES



01

MOBILIZE FINANCIAL SERVICES OVERVIEW

Commercial and balance sheet figures excluding equity method consolidated entities

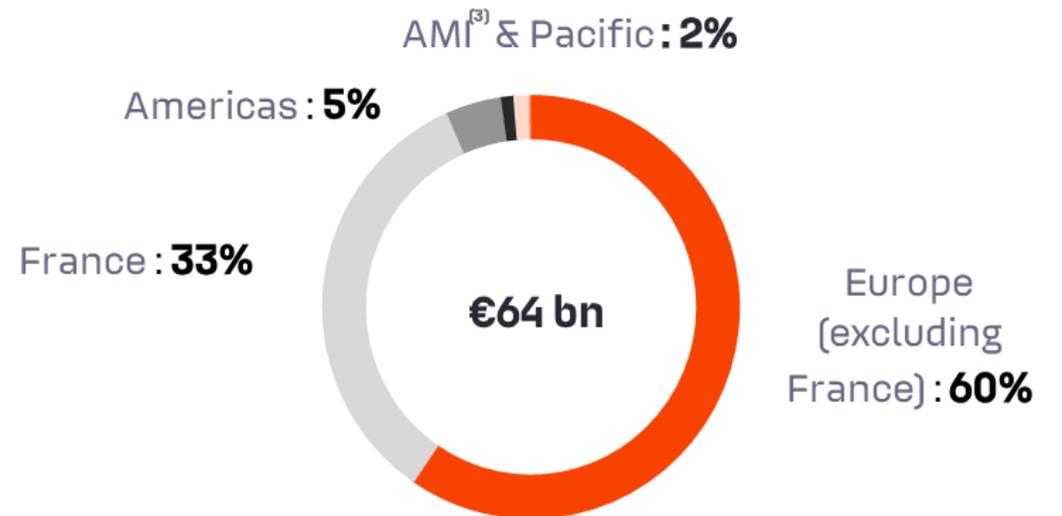
IDENTITY AND 2025 KEY FIGURES

／ Mobilize Financial Services Identity.

- Financial partner of Renault Group brands, also operating for Nissan & Mitsubishi
- 100% owned by Renault SA
- Bank status since 1991
- ECB supervision since 2016
- Retail, corporates and dealers inventory financing

／ 2025 Key figures:

- Equity: **EUR 7.5bn**
- Net customer deposits: **EUR 29.9bn**
- Penetration rate: **41.1%**⁽¹⁾
- New contracts (in k units) : **1 271**
- LCR : 387%⁽²⁾
- NSFR: 127%
- Commercial assets : **EUR 64.0 bn** of which:



(1) Excluding Equity Affiliated Companies : "EAC"

(2) Average LCR over the 12 months period ending 31/12/2025

(3) AMI: Africa, Middle-East, India

RATINGS

/ Moody's ratings:

- Long-term : **Baa1** ⁽¹⁾
- Outlook : **Stable** ⁽²⁾
- Short-term : **P-2** ⁽³⁾
- **Strengths** : «RCI is essential to its parent's strategy; the bank's asset risk is moderate; capitalisation is commensurate with the bank's risk profile; RCI has maintained sound profitability through the credit cycle; The bank has limited refinancing risk, an increasing deposit base and an adequate liquidity buffer . »
- **Weaknesses** : «RCI's risk profile remains high mainly because of its captive status and lack of business diversification; the car market is cyclical; the bank has some credit concentration vis-a-vis car dealers; exposure to residual value risk is increasing; The bank relies on wholesale funding to a significant degree.»

/ Independent rating from parent Renault S.A. supported by bank status and independent funding

- Renault : Ba1 ⁽⁴⁾, positive outlook ⁽⁴⁾

/ Standard and Poor's ratings:

- Long-term : **BBB-** ⁽⁵⁾
- Outlook : **Stable** ⁽⁵⁾
- Short-term : **A-3**
- **Strengths** : «Consistent and robust profitability; robust capitalization supported by good earnings; A regulated bank insulated from its corporate parent. »
- **Weaknesses** : «Reliance on wholesale funding despite increasing proportion of customer deposit funding; Business concentration in car financing and exposure to dealerships; Dependence on the parent company's franchise and product cycles, along with the ongoing challenges confronting the global auto industry.»

Renault : BBB- , stable outlook ⁽⁶⁾

⁽¹⁾ Since August 4th, 2023

⁽²⁾ Outlook changed from negative to stable in November 2022

⁽³⁾ Since June 3rd, 2020

⁽⁴⁾ Since May 10th, 2024

⁽⁵⁾ On June 24th, 2021, S&P downgraded France Industry Risk, impacting RCI anchor and issuer rating by one notch.

⁽⁶⁾ Since December 18th, 2025

02

OPERATING HIGHLIGHTS

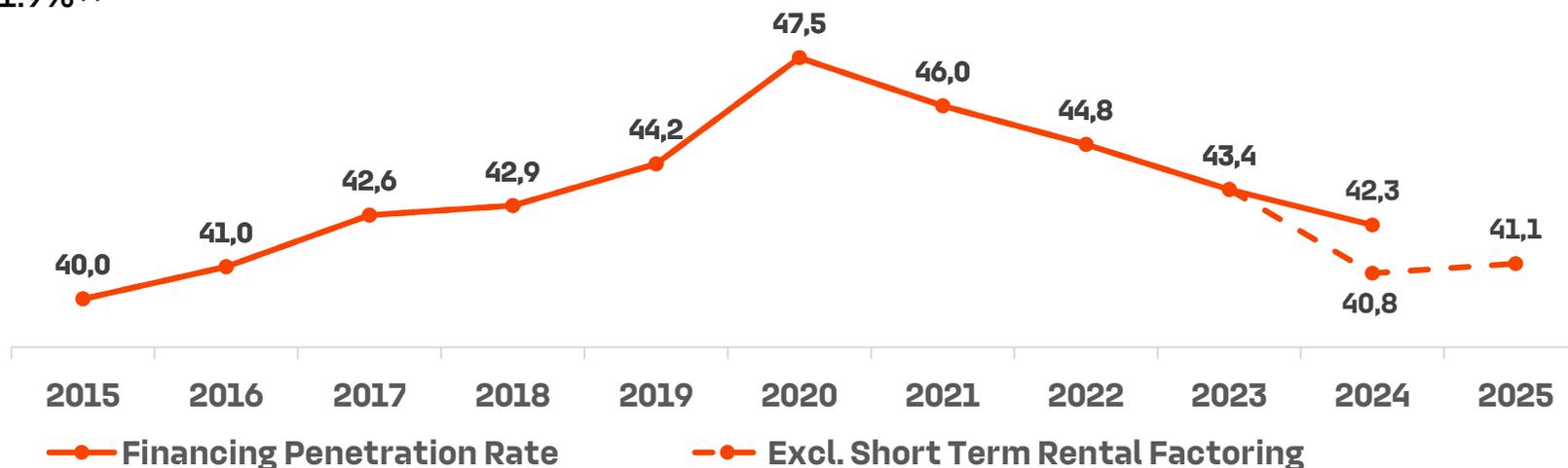
Commercial and balance sheet figures excluding equity
method consolidated entities

RENAULT GROUP, NISSAN & MITSUBISHI VOLUMES⁽¹⁾ AND MOBILIZE FINANCIAL SERVICES PENETRATION RATE ⁽²⁾

✓ Total volumes of Renault Group, Nissan & Mitsubishi brands **up 1.7% vs 2024** ⁽¹⁾

✓ Financing penetration rate at **41.1%**⁽³⁾ **(+0.3 pts vs. 2024)**, of which:

- Renault: 40.8% ⁽³⁾
- Dacia : 47.3% ⁽³⁾
- Nissan: 31.9% ⁽³⁾



(1) Volumes of Renault Group, Nissan and Mitsubishi brands vehicles on the scope of Mobilize Financial Services' subsidiaries

(2) The penetration rate is calculated as the number of :

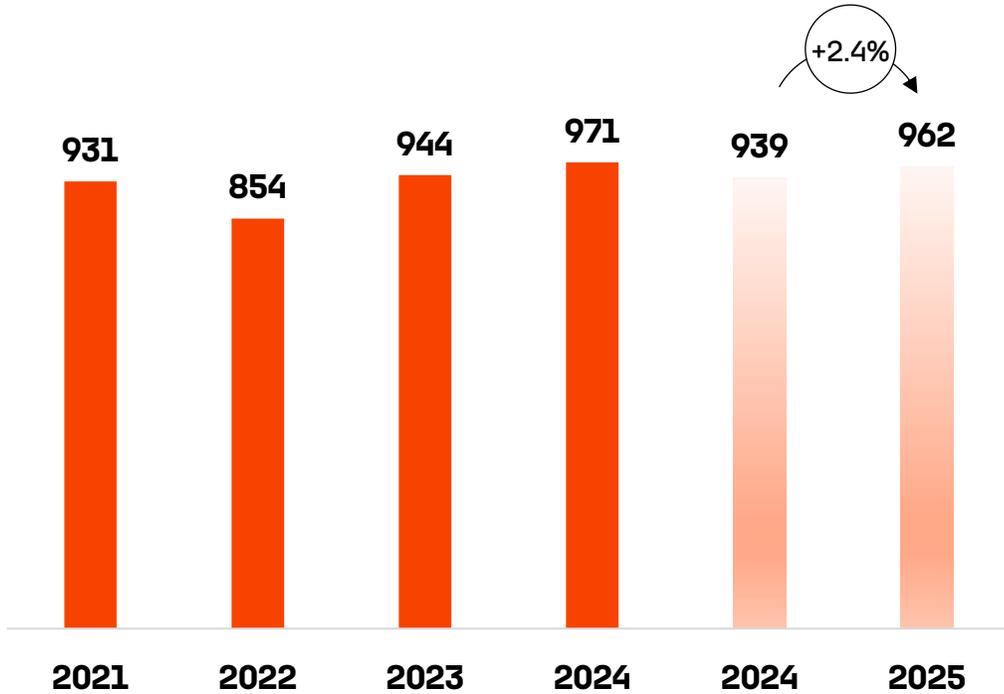
(3) vehicles financed divided by the number of vehicles registered by the manufacturers. In %

(4) Excluding Equity Affiliated Companies : "EAC"



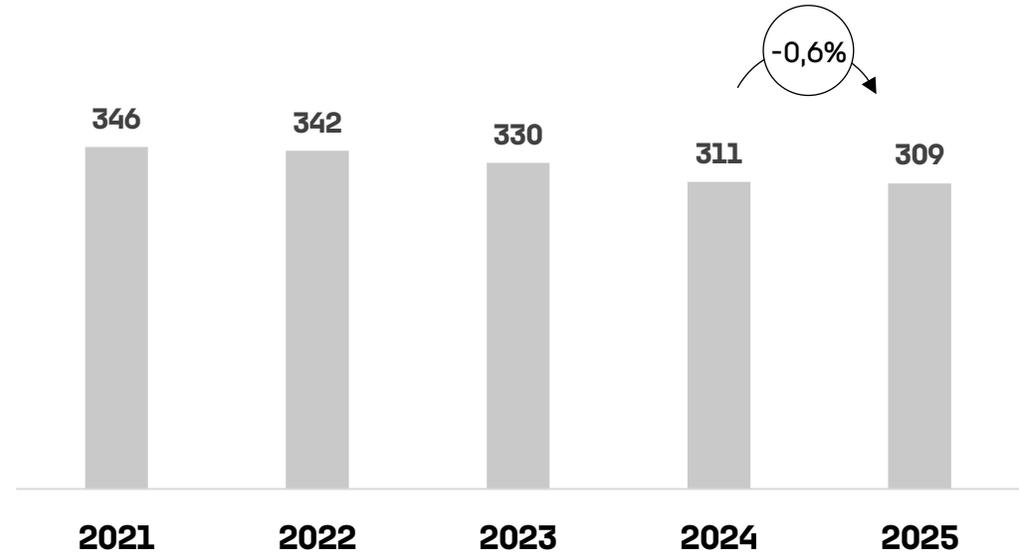
NEW AND USED VEHICLE CONTRACTS

/ New vehicle contracts:



- New vehicle contracts (thousands)
- New vehicles contracts excl. Short Term Rental factoring

/ Used vehicle contracts:

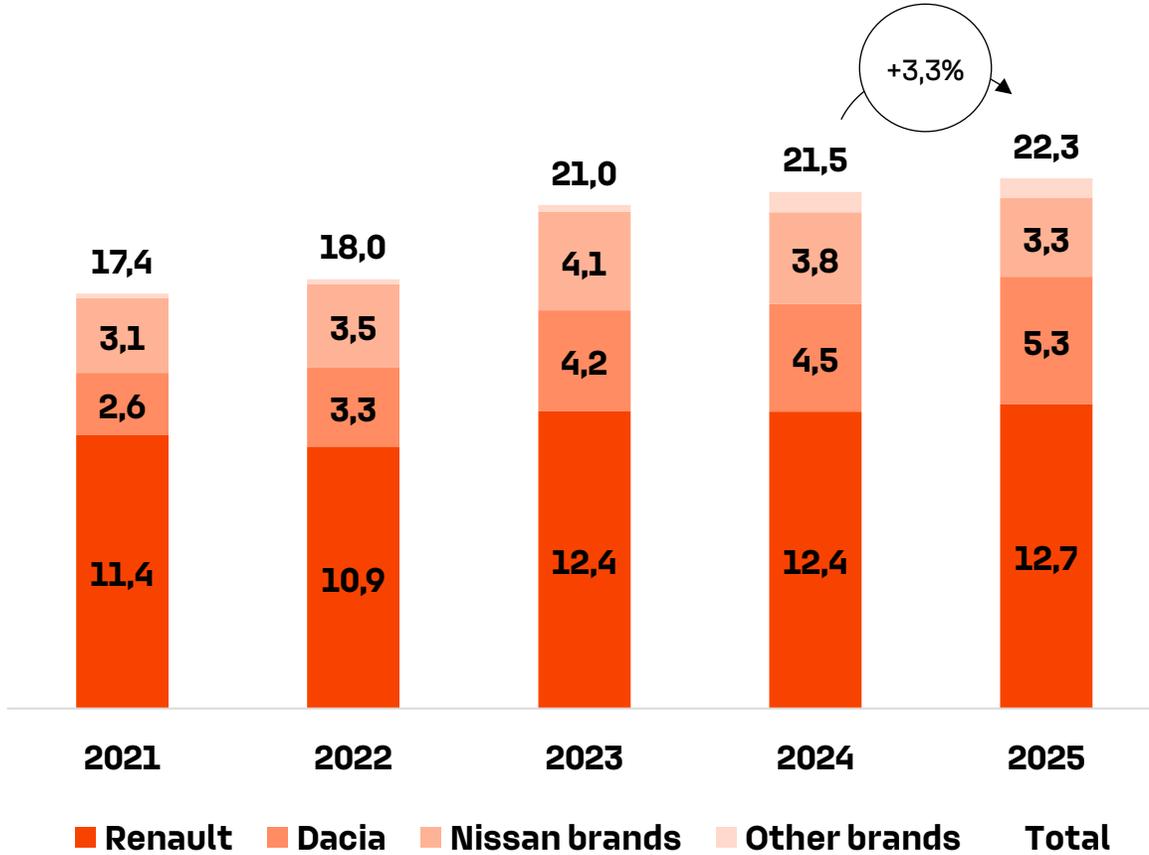


- Used vehicle contracts (thousands)

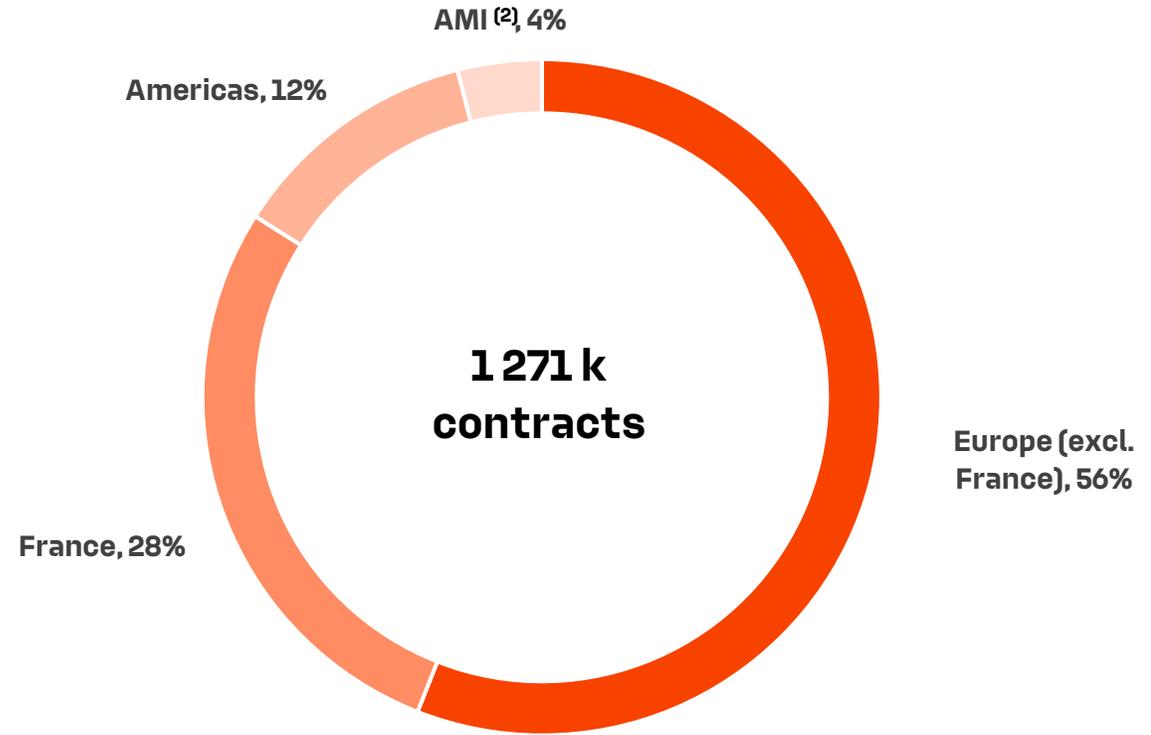


BREAKDOWN OF NEW PRODUCTION

New financings⁽¹⁾ by brand (EUR bn):



New contracts geographical breakdown:



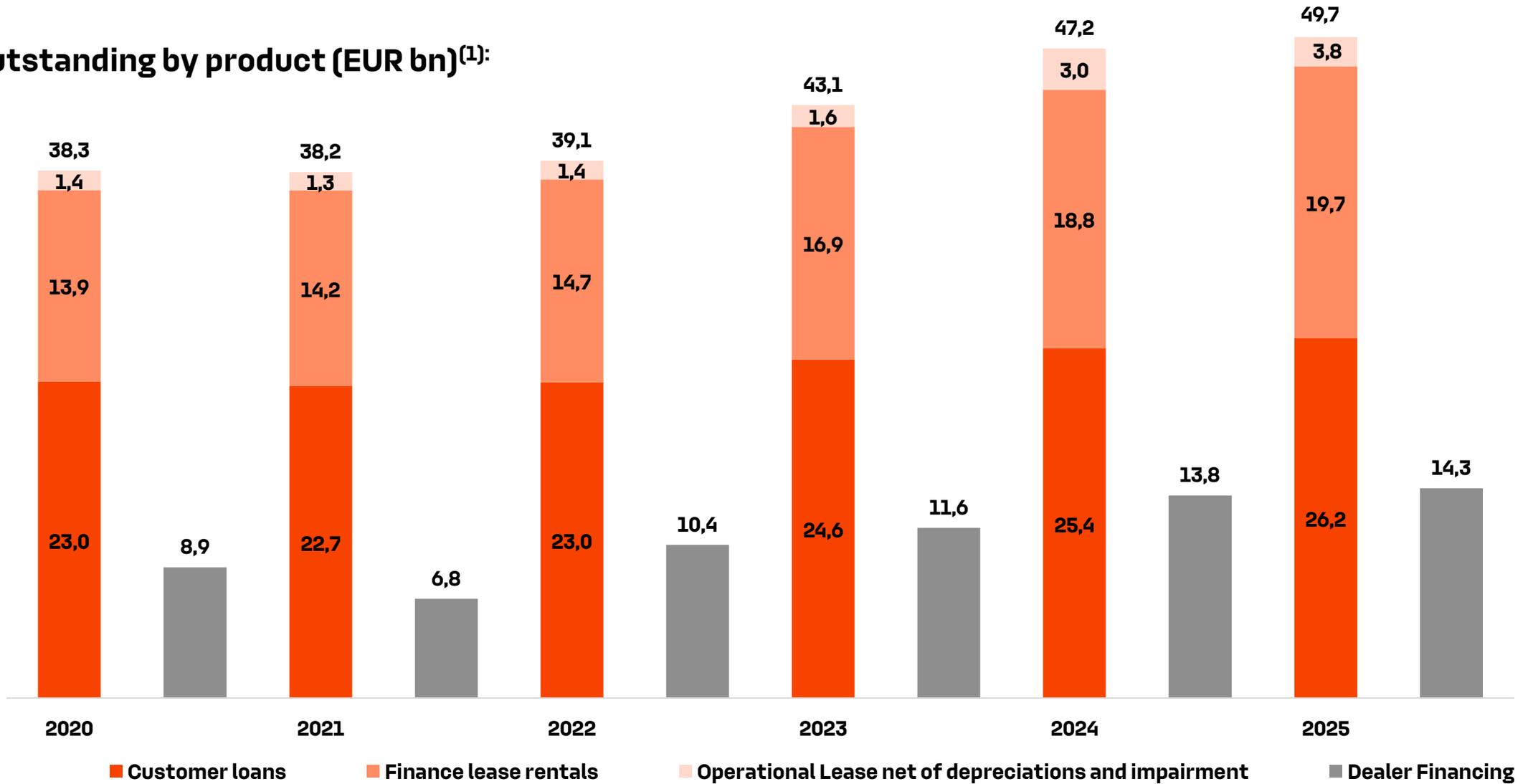
(1) Excluding cards and personal loans

(2) AMI: Africa, Middle-East, India



BREAKDOWN OF OUTSTANDING

Outstanding by product (EUR bn)⁽¹⁾:

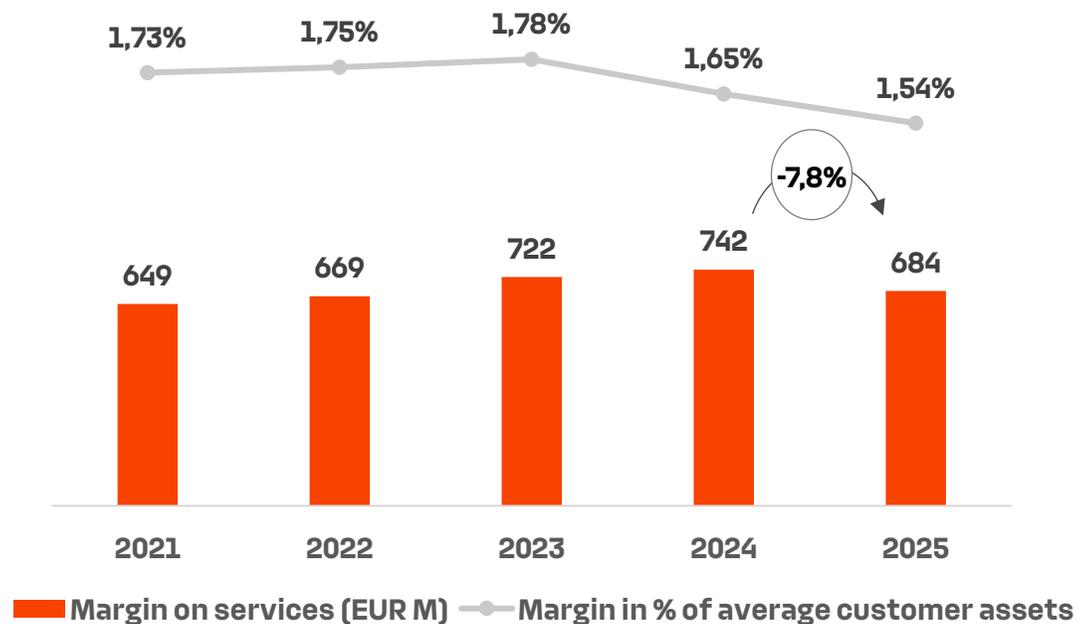


(1) End of year net outstanding

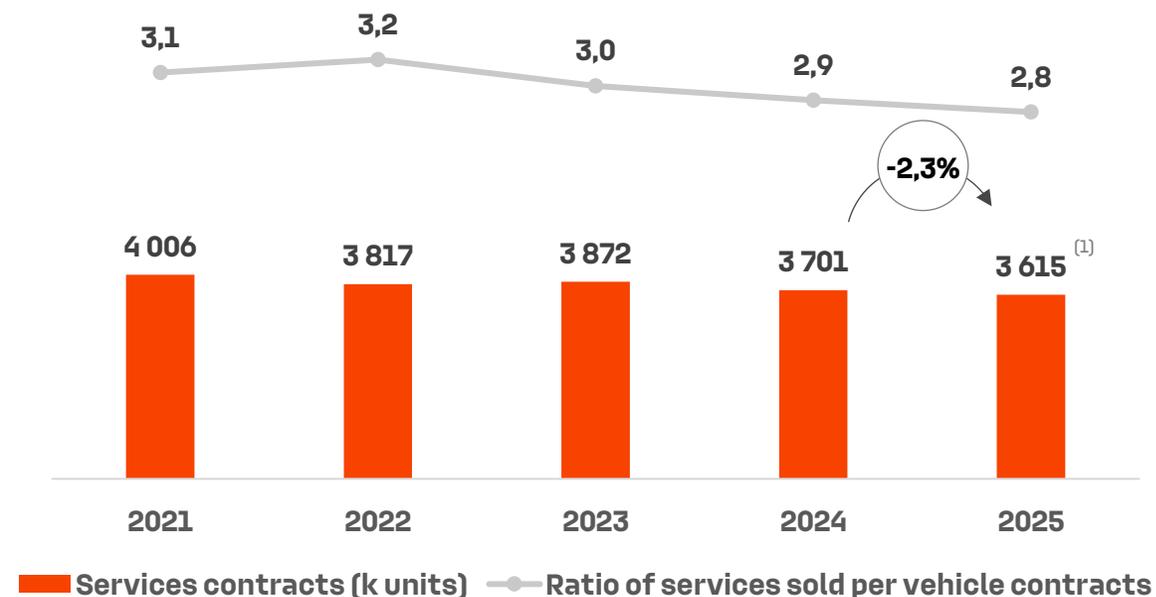


SERVICES

Margin on services :



services contracts ⁽²⁾ :



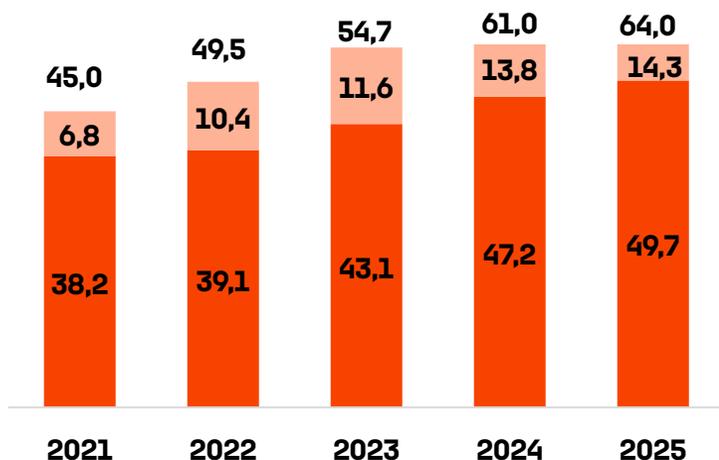
(1) Of which car centric 54%, finance centric 32% and customer centric 14%

(2) Excluding Equity Affiliated Companies

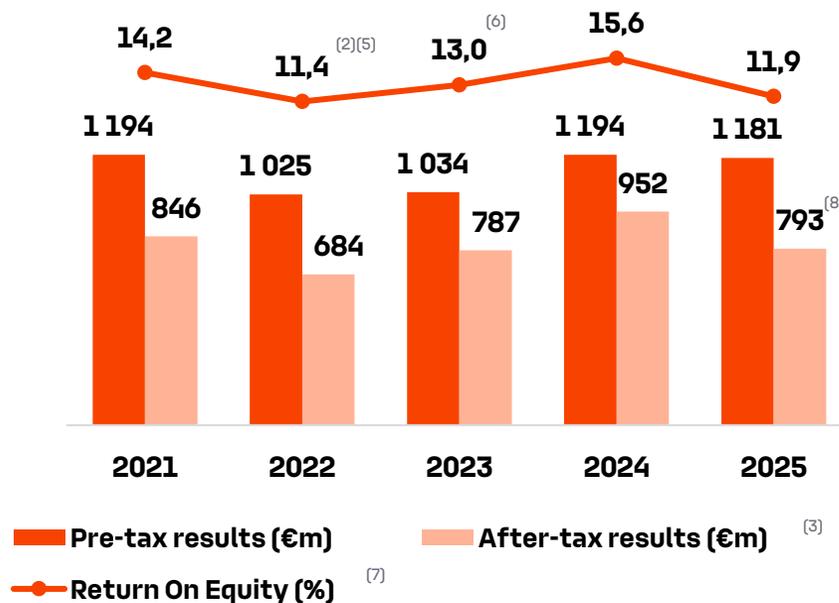


ASSETS AND RESULTS

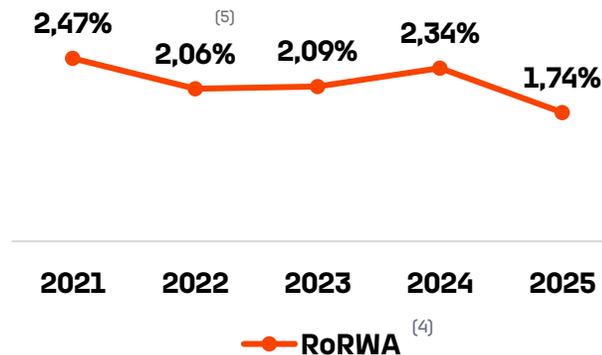
Net assets ⁽¹⁾:



ROE and results:



Return Risk Weighted Assets:



(1) Net assets at year-end: net total outstandings + operating lease transactions net of depreciation and impairment
 (2) 2022 result negatively impacted by impairment of Russian JV equity for 119 m, positively impacted by mark to market swap valuation for 101m
 (3) Owners of the parent
 (4) Net result divided by average RWA
 (5) 2022 Financial Statements restated in accordance with IFRS 17 standards on insurance contracts
 (6) Negative impact from reversal of swap mark to market for 84 m
 (7) Proforma excluding minority interests from the ROE calculation since 2020
 (8) Net result negatively impacted by non repetition of positive French tax ruling in 2024, additional tax in France "surtaxe", and exceptional Maltese dividend in 2024



FINANCIAL PERFORMANCE

Profit and loss aggregates ⁽¹⁾:

	EUR M					
	2020	2021	2022 ⁽²⁾	2023	2024	2025
Net banking income	1 955	1 828	2 016 ⁽³⁾	1 961 ⁽³⁾	2 165 ⁽⁹⁾	2 224
Cost of risk	(353)	(62)	(195)	(153)	(172)	(214)
General operating expenses	(600)	(576)	(638)	(712)	(768) ⁽⁷⁾	(777)
Operating income	1 002	1 190	1 183	1 096	1 225 ⁽⁹⁾	1 233
Other ⁽⁴⁾	1	4	(158) ⁽⁵⁾	(62) ⁽⁶⁾	(46) ⁽⁸⁾	(52)
Pre-tax income	1 003	1 194	1 025	1 034	1 179 ⁽⁹⁾	1 181
Average Performing Assets (EUR bn)	46,9	44,8	44,7	51,2	56,0	59,3

(1) Analytical breakdown derived from Mobilize Financial Services' financial controlling system

(2) 2022 Financial Statements restated in accordance with IFRS 17 standards on insurance contracts

(3) Including impact on interest swaps covering sight deposit EUR +101M in 2022, EUR -84 M in 2023 (EUR -37M in 2023 H1)

(4) Other exceptional income and charges

(5) Of which (EUR 127M) share in net income (loss) of associates and joint venture, including one-off negative impact of (EUR 101,4M) from depreciation of RCI's participation in RN Bank (JV in Russia); and (EUR 31M) impact from restatement of the earnings of the Argentinian entities in hyperinflation

(6) Of which (EUR 49M) impact from restatement of the earnings of the Argentinian entities in hyperinflation and (EUR 20M) impact from the depreciation of equity investments in Heycar, a marketplace for used car sales, which business has been negatively impacted by the imbalance between high demand for second-hand vehicles and low availability.

(7) Including operating expenses of Mobility Concept/Mein Auto integrated into Mobilize Lease&Co since Jan. 2024

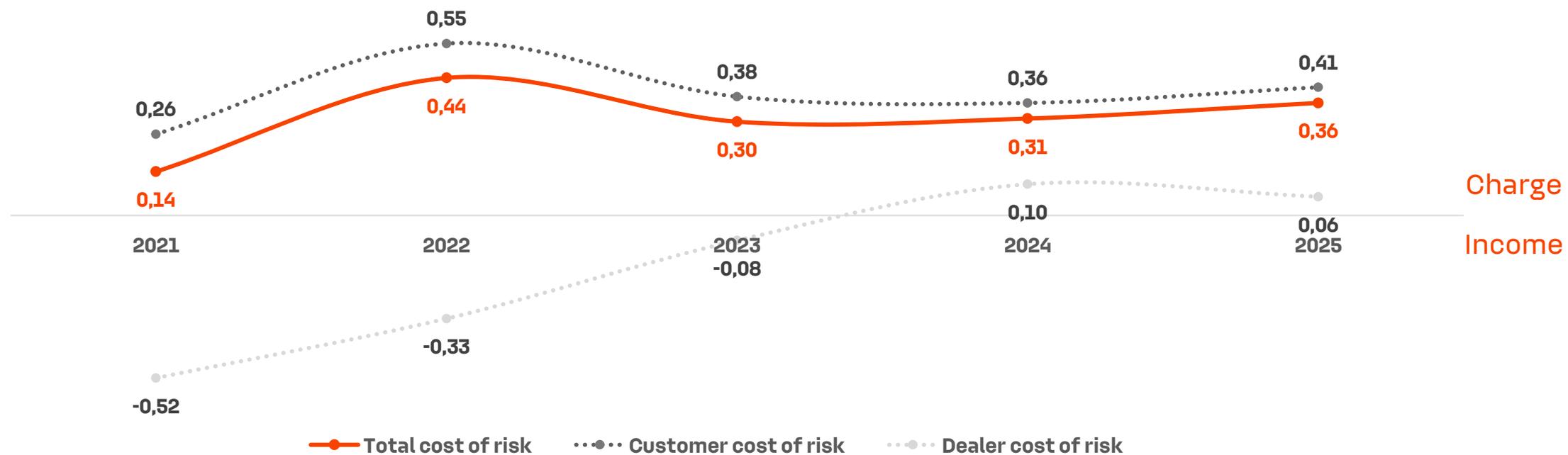
(8) Of which (EUR 48M) impact from restatement of the earnings of the Argentinian entities in hyperinflation

(9) 2024 Financial Statements restated on the French subsidiaries relative to maintenance service premiums



COST OF RISK ⁽¹⁾

Cost of risk in percentage of average performing assets at **0.36%** (+5bps vs 2024):



(1) Cost of risk = Impairment allowances - Reversal of impairment + Losses on receivables written off - Amounts recovered on loans written off



2025 COST OF RISK MAIN DRIVERS

- Write-off net of recoveries: **EUR 171 M** (vs EUR 147M in 2024)
- Increase of provision on non-performing loans: **EUR 36 M** (vs increase of EUR 63M in 2024)
 - Increase of **EUR 3M** on dealers (increase of EUR 5M in 2024): mainly due to the evolution of LGD with the maturity into default and the implementation of an expert provision of the main counterpart in default.
 - Increase of **EUR 33M** on Retail financing, of which increase of EUR 44M in provisions on exposures (compared to increase of EUR 36M) due to the update of parameters and the less favorable bucket mix (longer maturity in default), compensated by a EUR 4M reversal of Forward Looking provision and another EUR 4M of expertise provision.
- Decrease of provision on performing loans: **EUR 3 M** (decrease of EUR 38M in 2024)
 - Dealer financing : **EUR 0.7M release** in provisions (explained mainly by the improvement in certain countries with the PD and LGD parameters effect compensating the evolution of Forward Looking which includes for the first year a sectoral component
 - Customer financing (private customers and fleets): **EUR 2M decrease** of provision (EUR 45M decrease in 2024) explained by the increase in outstanding (EUR 18M of provision increase), the IFRS parameters update (EUR 11M of provision increase), offset by a reversal of EUR 31M of Forward Looking provision.

**EUR 207 M /
0.35% APA**

RESIDUAL VALUE METRICS

Residual value risk borne by Mobilize Financial Services:

- Residual value exposure borne by Mobilize Financial Services, more geographically balanced with MeinAuto/Mobility Concept
- Ramp up of the risk taking by the French subsidiary for professional clients
- Electric models mostly financed through Leasing with MFS risk and the entire market suffers from a decline in transaction prices in electric models.

As part of our strategic plan:

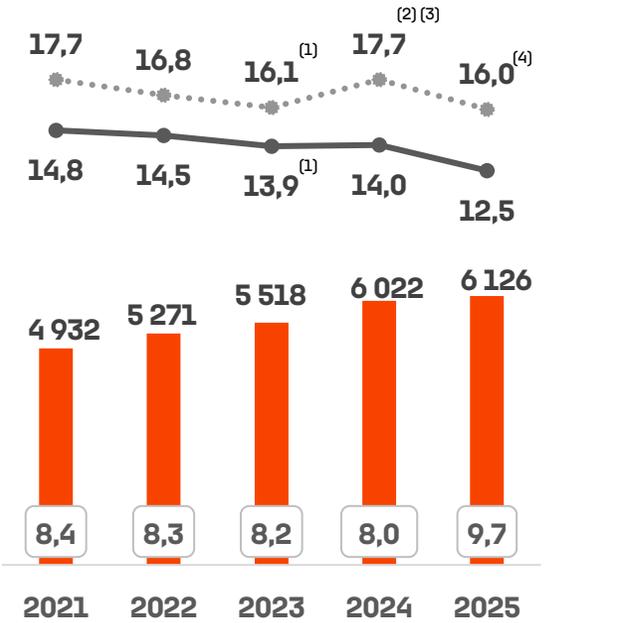
- Ambition to grow on operating lease segment is maintained with measures aiming to adapting RVs to market trends and to developing second rental life for BEVs.

Residual value exposure				
	Corporate segment	Retail segment	TOTAL	<i>o/w UK</i>
2021	330	1 780	2 110	2 032
2022	476	2 030	2 506	2 391
2023	360	2 996	3 356	2 983
2024	852	3 732	4 583	3 030
2025	1 405	3 867	5 272	3 056
Residual value provision				
	Corporate segment	Retail segment	TOTAL	<i>o/w UK</i>
2021	6	41	47	42
2022	11	45	56	47
2023	24	50	74	72
2024	45	70	116	100
2025	42	75	116	73
Residual value provision in % of exposure				
	Corporate segment	Retail segment	TOTAL	
2021	1.9%	2.3%	2.2%	
2022	2.4%	2.2%	2.2%	
2023	6.7%	1.7%	2.2%	
2024	5.3%	1.9%	2.5%	
2025	3.0%	1.9%	2.2%	

(1) Mobility Concept setting lower RV instalment than MFS "historical" business lines on corporate segment, leading to lower provisions .

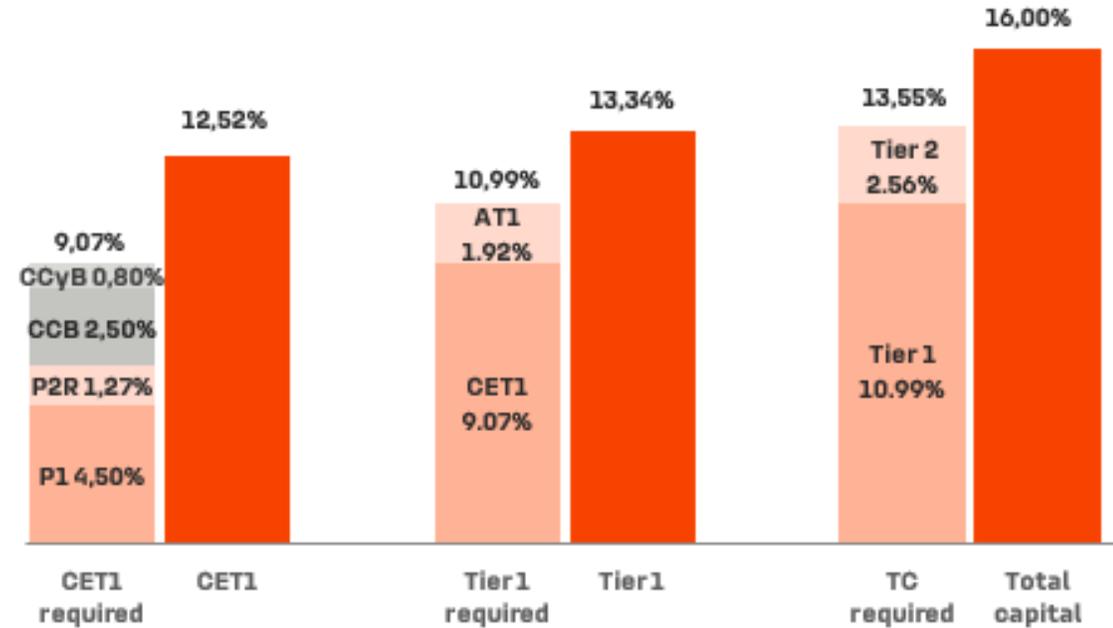
CAPITAL RATIO AND REGULATORY REQUIREMENTS

Capital ratio



>12 %
MINIMUM CET1 TARGET

Regulatory requirements as of December 2025



(1) The changes in the CET1 ratio are mainly due to a rise in Risk Exposure Amount (EUR +3 374M) related mainly to the integration of Mein Auto Group (EUR +1 153M) as well as the growth of historical business.
 (2) The increase in the overall ratio is explained by an increase in CET1 own equity (EUR +504M) mainly related to the integration of the net income deduced from the projected dividend, and by the increase in Tier 2 capital (EUR +742M) following the issuance of subordinated debt
 (3) Pro-forma OCR on the FY24 ratio including the 02/25 EUR 850M T2 call : 15.2% vs. current 17.7%
 (4) Includes EUR 850M T2 call in 02/25 and EUR 500M issue in 03/25



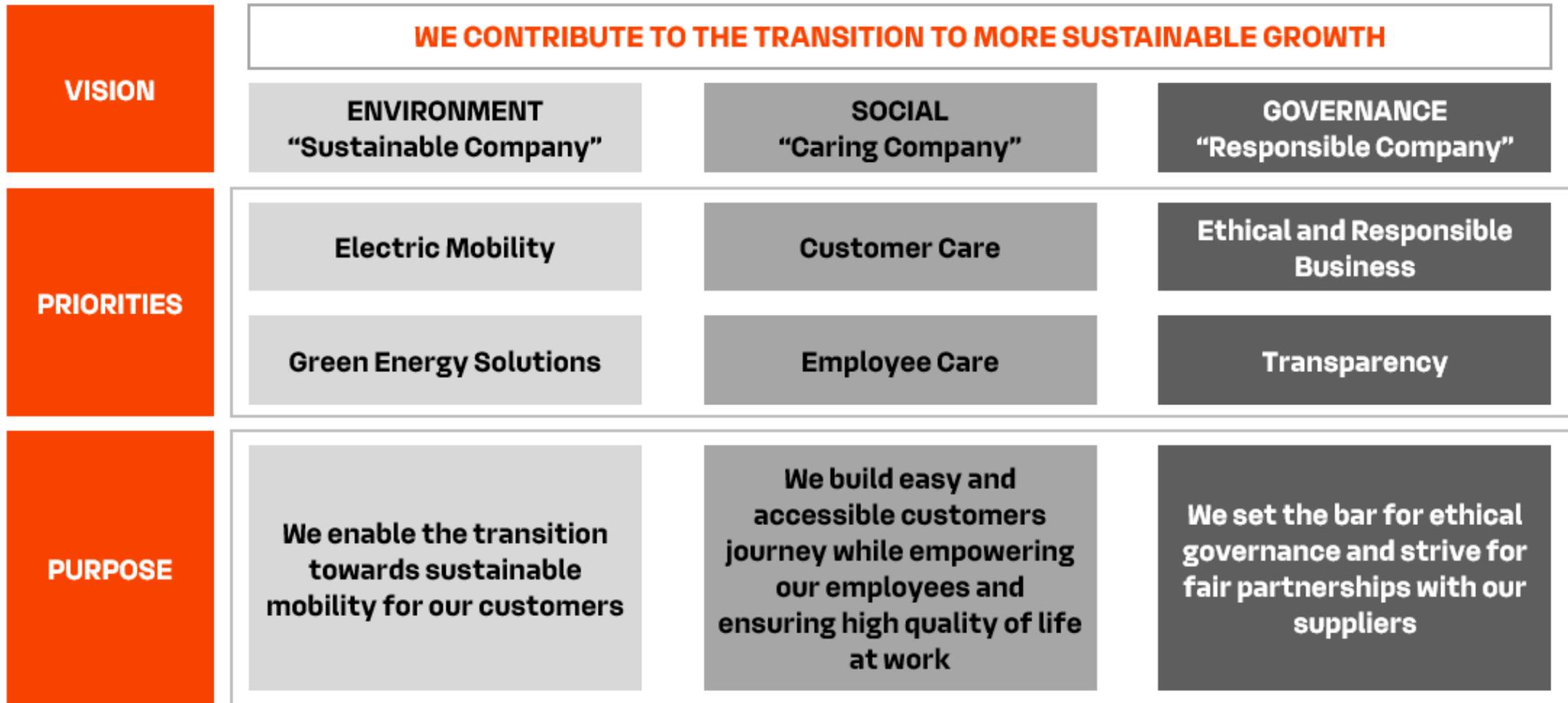
03

SUSTAINABILITY

MOBILIZE FS' ESG STRATEGY

THREE PILLARS AND SIX PRIORITIES

Mobilize FS has undertaken a reorganization of its ESG pillars to better address key issues and enhance the sustainability performance. This reorganization allows to align more closely with the parent group's sustainability goals and regulatory requirements while maintaining the unique aspects of its business unit.



MOBILIZE FS ESG STRATEGY

SOME OF OUR MAIN OBJECTIVES



ENVIRONMENT

Achieving net-zero by 2040 in Europe and 2050 globally through:

- Own emissions reduction of 45% (in absolute) by 2030 by transitioning to low carbon offices
- Financed emissions reduction of 39% (in absolute) by 2030 through electric mobility



SOCIAL & SOCIETAL

Ensuring creation of shared value for the entire stakeholder ecosystem through:

- Diversity & inclusion by maintaining at least 40% of women in management positions
- Employee upskilling by enhancing our learning platform
- Community engagement with the CareMakers social program
- Customer satisfaction aiming at a NPS of at least 60



GOVERNANCE

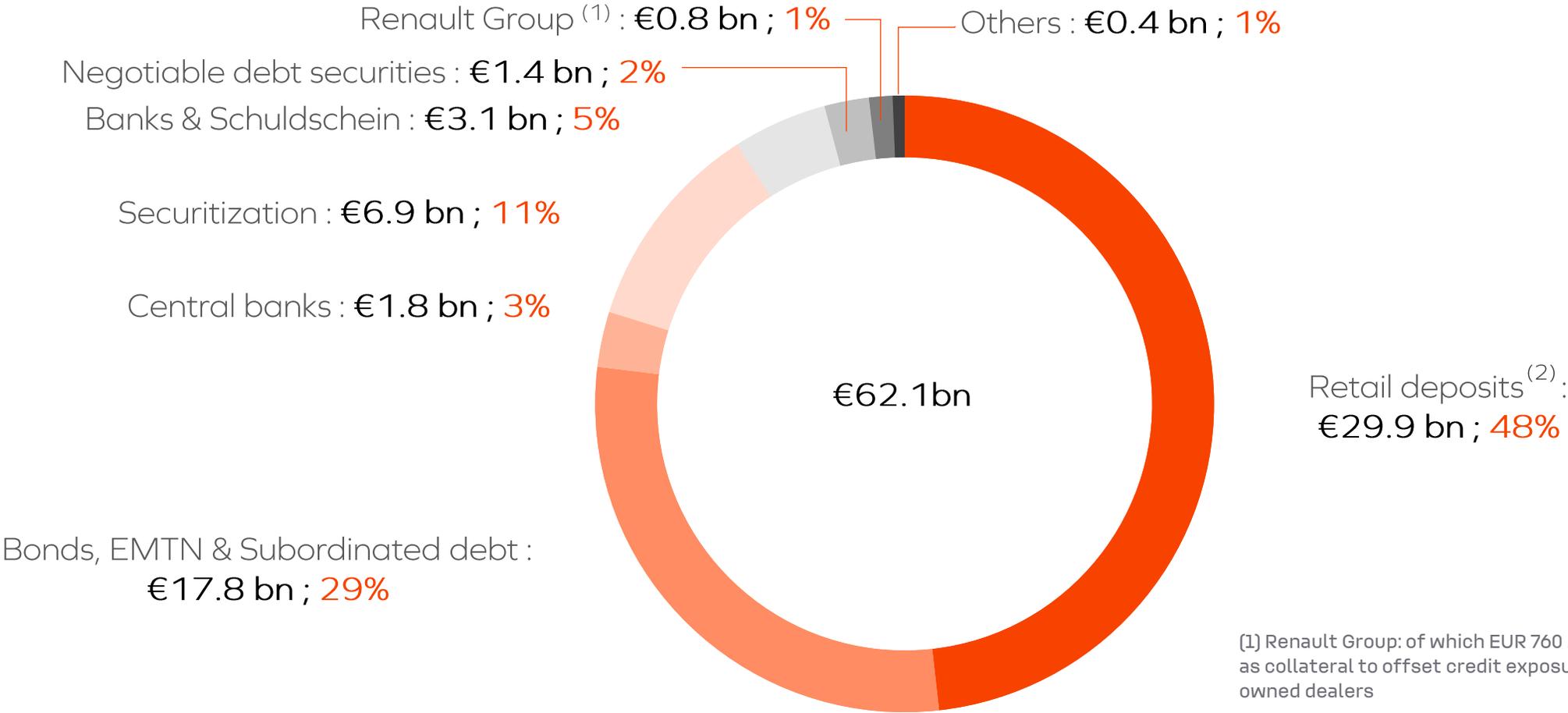
Setting the bar for ethical governance through:

- Compliance with 100% of people trained to ethical matters (AML, corruption,...)
- Sustainable procurement aiming at an EcoVadis rating >45 for our top suppliers
- Transparency by publishing an annual CSRD report
- Sustainalytics' ESG performance assessment

04

FINANCIAL POLICY AND FUNDING

DEBT STRUCTURE AT 2025 END

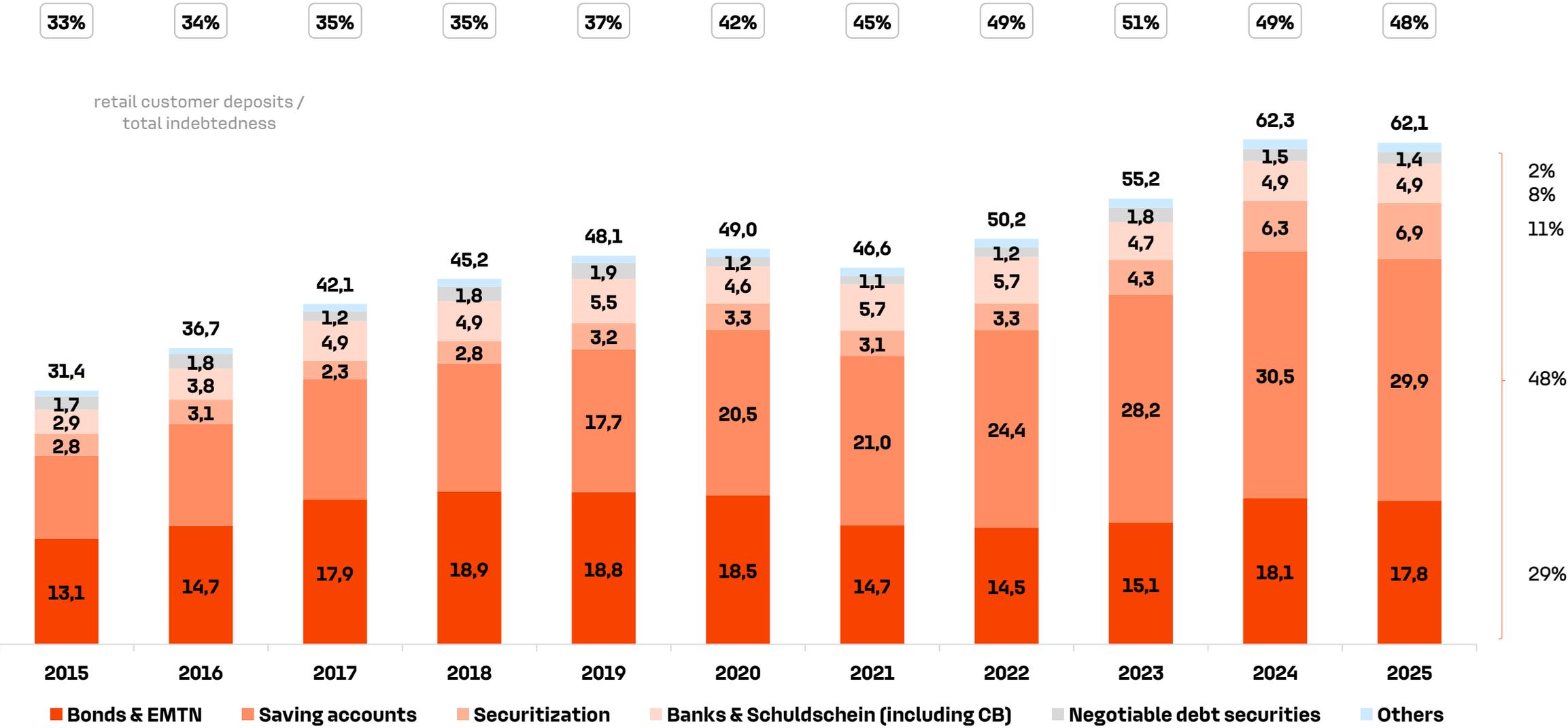


(1) Renault Group: of which EUR 760 M deposit granted as collateral to offset credit exposure on Renault owned dealers

(2) Retail deposits: of which €18.1bn (60%) in sight deposits and EUR 11.9bn (40%) in term deposits

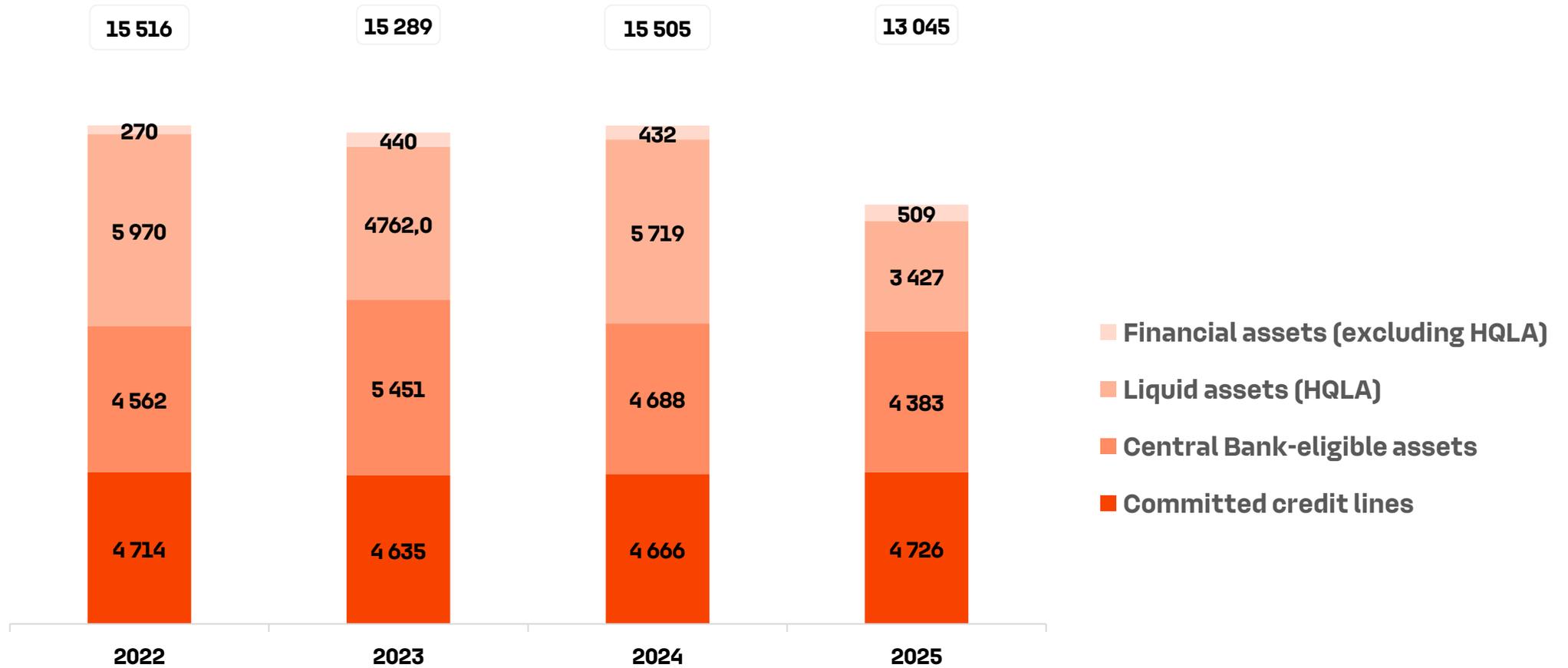


FUNDING STRUCTURE EVOLUTION



LIQUIDITY RESERVE ⁽¹⁾

✓ Liquidity reserve at **EUR 13 bn**:



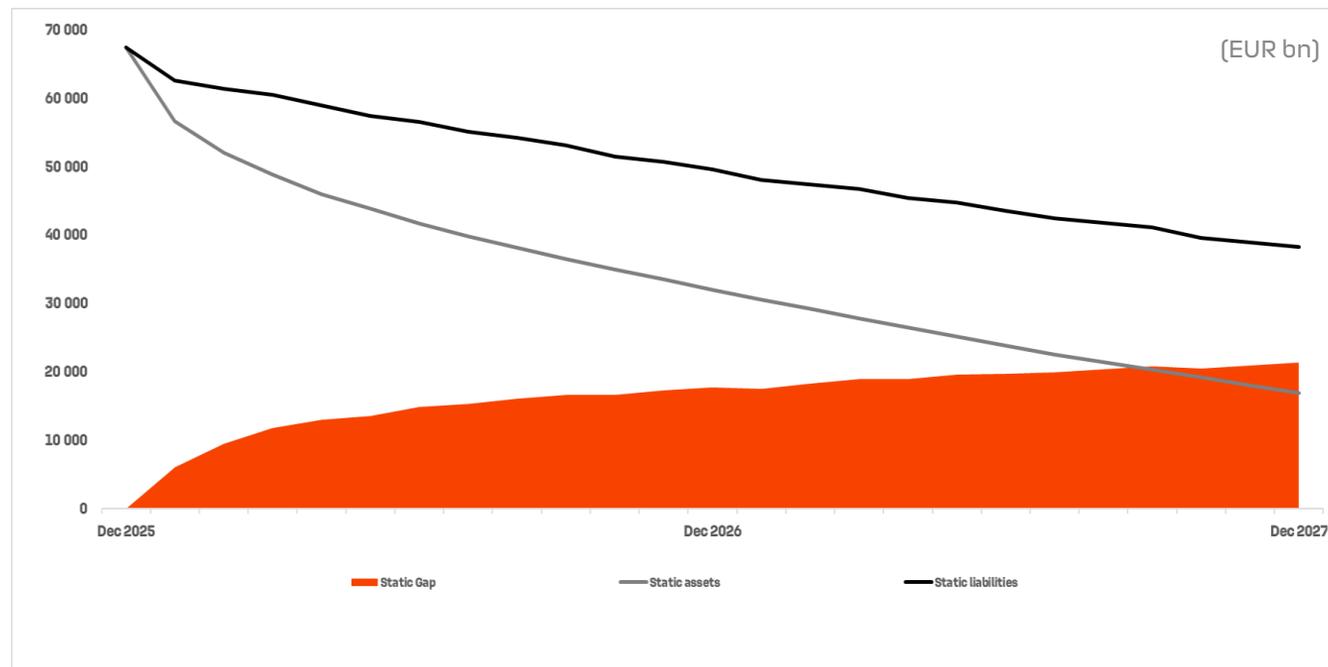
(1) Liquidity Reserve on Global scope



STATIC LIQUIDITY ⁽¹⁾ AND LIQUIDITY STRESS SCENARIO ⁽²⁾

/ **Static liquidity position at end December 2025**

- Assets funded with longer dated liabilities over the period



/ **Liquidity Reserve amount compliant with all liquidity stress scenarios at end December 2025.**

(1) On a specific date, the static liquidity represents the sum of the outstanding financial liabilities + equity - the outstanding assets (mainly loans to Dealers and Customers); in each case assuming no balance sheet changes from the date of calculation, apart from sight deposit run-off on which a stress is applied. European scope.

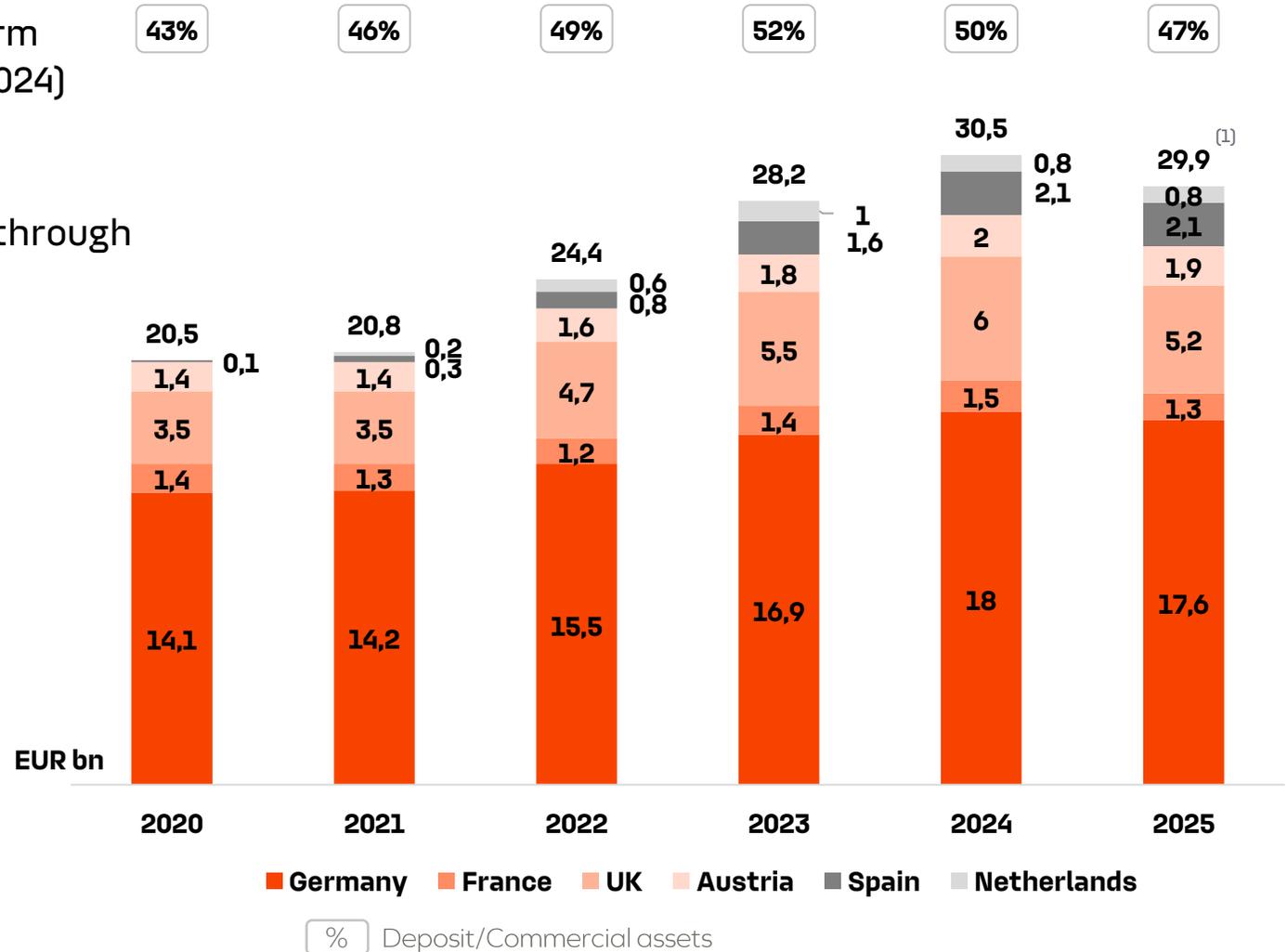
(2) Global scope

RETAIL DEPOSITS

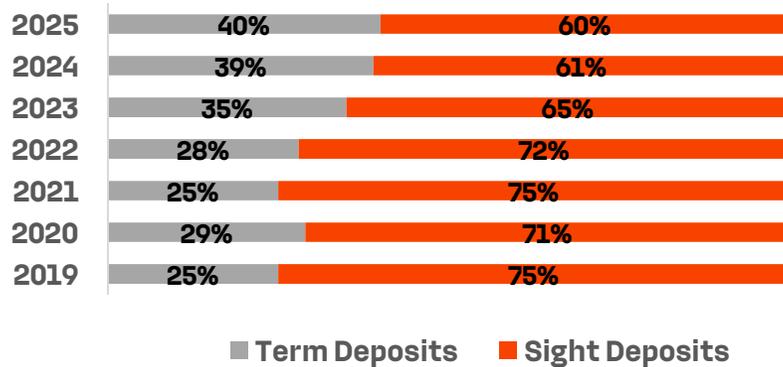
Retail deposits reaching **EUR 29.9bn**:

- Of which **60%** in sight deposits and **40%** in term deposits (vs. respectively 61% and 39% end 2024)
- Saving products for retail customers
- 100% on-line through dedicated websites or through Raisin platform for NL and Poland activity
- 88,9% of deposits are covered by a Deposit Guarantee Scheme

Deposit/commercial assets ratio at **47%**:



Term/Sight Deposit Mix



(1) Total deposits in EUR bn.

2026 FUNDING PLAN ⁽¹⁾

Capital markets, ABS and Deposits (EUR bn):

	2021	2022	2023	2024	2025	2026
Senior Bonds	0.0	2.8	3.9	4.3 ⁽²⁾	2.1	[3.0 – 3.5]
Tier 2	0.0	0.0	0.0	0.8	0.5	-
Additional Tier 1					0.4	-
ABS (Public or conduit)	0.9	0.7	1.6	1.8	1.4	[2.0 - 2.5]
Deposits (new collection. in €bn)	2.8	3.4	3.8	1.2	(0.6)	-

(1) European scope

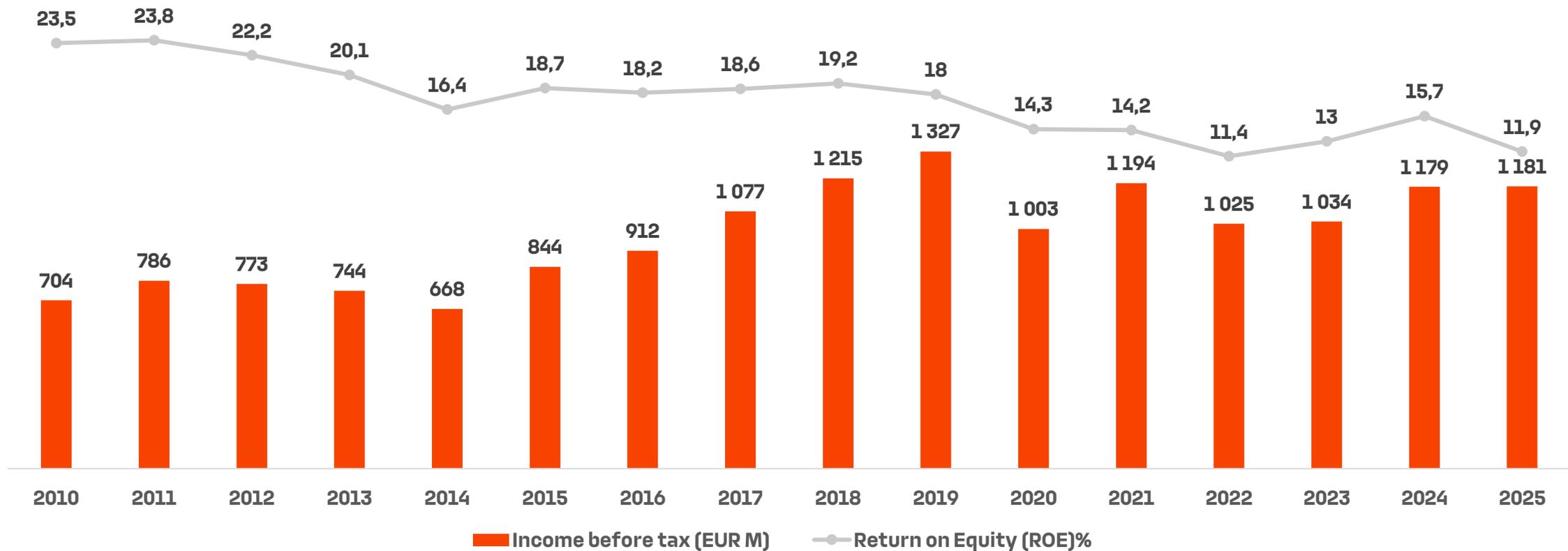
(2) Including a PLN 650 M bond issued by Polish subsidiary in June 2024

05

APPENDICES

LOW VOLATILITY ON LONG-TERM RESULTS AND PROFITABILITY

Evolution of the income before tax⁽¹⁾ and the ROE⁽²⁾ :

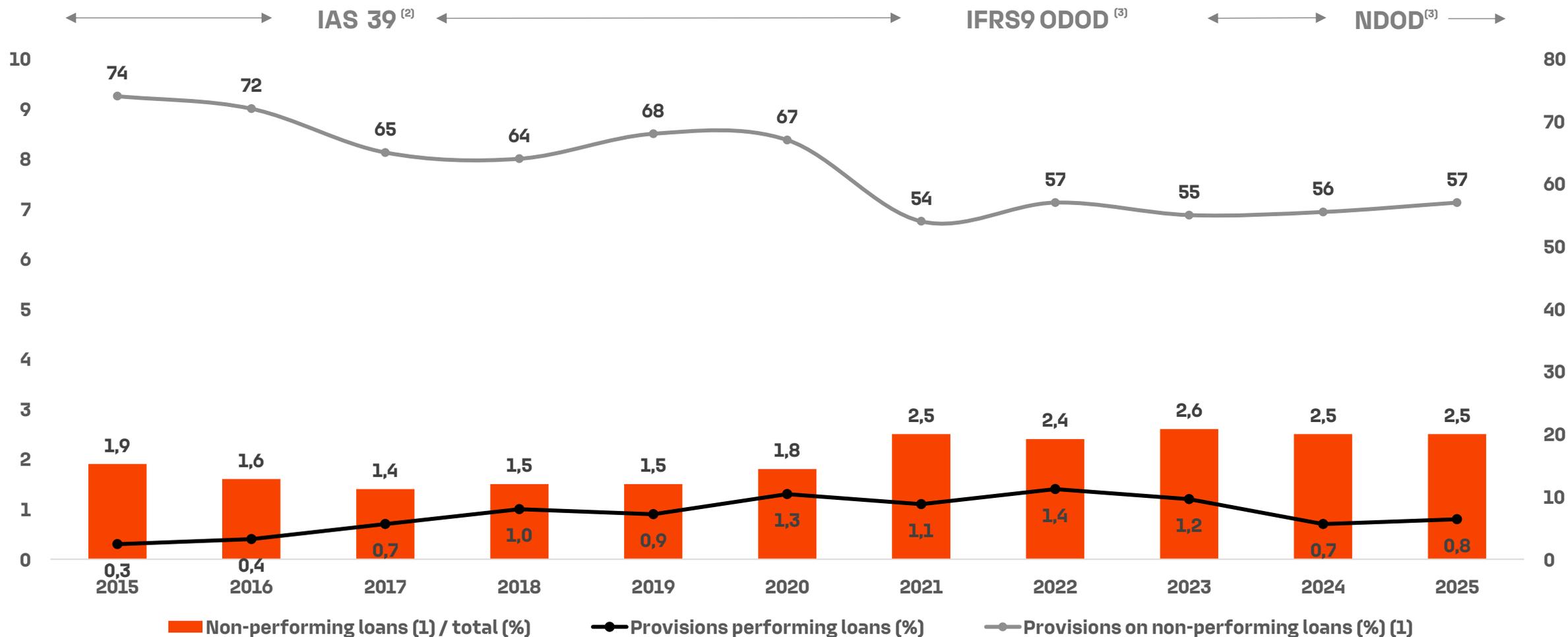


(1) IFRS since 2004

(2) Proforma excluding minority interests from the ROE calculation since 2020



PROVISIONING FOR CUSTOMER ACTIVITY



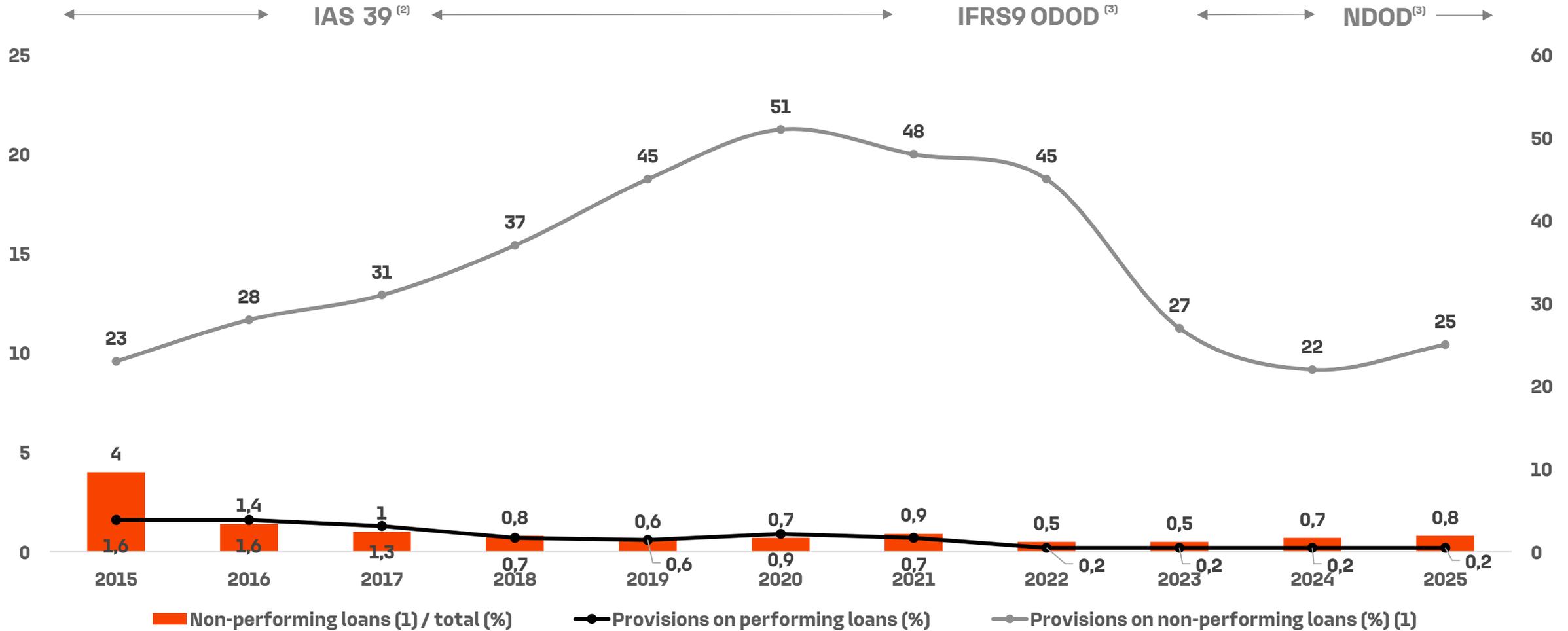
(1) Non-performing loans : Doubtful and compromised loans until 31/12/2017 (IAS 39 definition) - Loans in default (Bucket 3 IFRS9) since 01/01/2018

(2) Doubtful loans (IAS 39): installment unpaid for more than 3 months. Compromised loans (IAS 39): the counterparty is declared to have defaulted on a loan or a lease agreement is terminated.

(3) Loans in default (Bucket 3 IFRS): ODOD installment unpaid for more than 3 months, NDOD any balance remaining unpaid for more than 3 month.



PROVISIONING FOR DEALER ACTIVITY



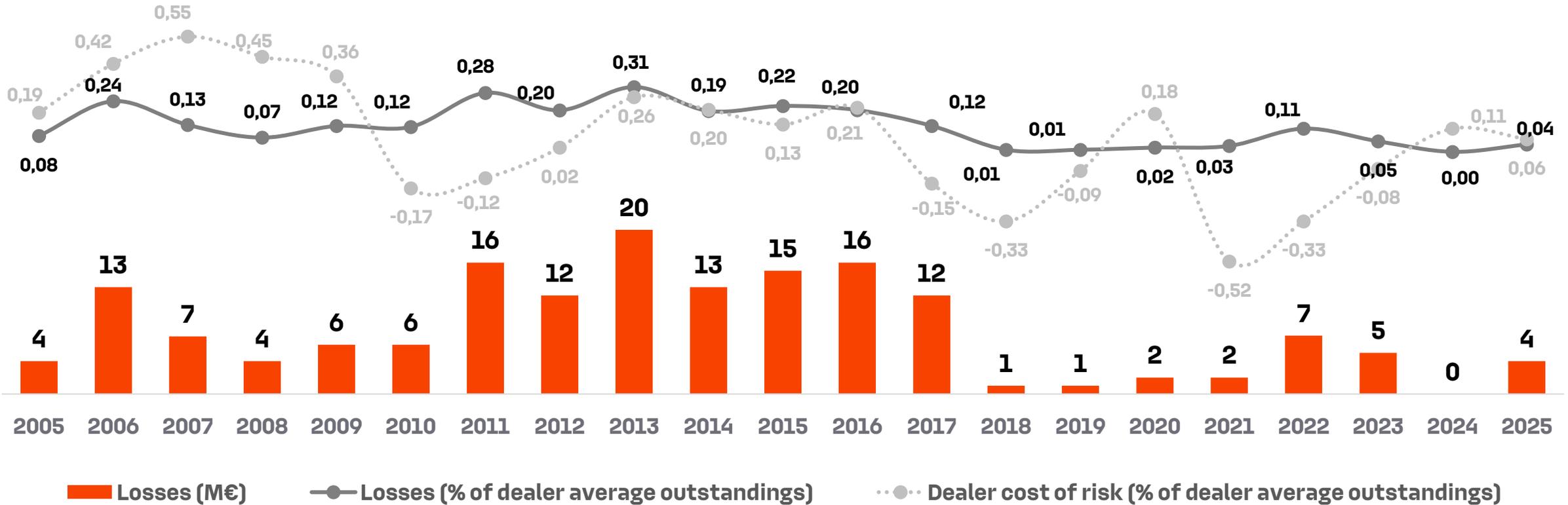
(1) Non-performing loans : Doubtful and compromised loans until 31/12/2017 (IAS 39 definition) - Loans in default (Bucket 3 IFRS9) since 01/01/2018

(2) Doubtful loans (IAS 39): installment unpaid for more than 3 months. Compromised loans (IAS 39): the counterparty is declared to have defaulted on a loan or a lease agreement is terminated.

(3) Loans in default (Bucket 3 IFRS): ODOD installment unpaid for more than 3 months, NDOD any balance remaining unpaid for more than 3 month.



DEALERS: LOSSES ON RECEIVABLES WRITTEN OFF



EXPOSURE ON PROVISIONING BY BUCKET

	Exposure			
	Gross value in MEUR	of which bucket 1 in MEUR	of which bucket 2 in MEUR	of which bucket 3 in MEUR
Dec-25				
TOTAL	66 355	60 381 <i>91.0%</i> ⁽¹⁾	4 613 <i>7.0%</i>	1 361 <i>2.1%</i>
Customers	50 928	45 997 <i>90.3%</i>	3 676 <i>7.2%</i>	1 255 <i>2.5%</i>
Dealers	14 335	13 300 <i>92.8%</i>	937 ⁽³⁾ <i>6.5%</i>	98 <i>0.7%</i>
Others	1 092	1 084 <i>99.3%</i>	0 <i>0.0%</i>	8 <i>0.7%</i>
Dec-24				
TOTAL	63 236 ⁽⁴⁾	58 189 <i>92.0%</i> ⁽¹⁾	3 734 <i>5.9%</i>	1 313 <i>2.1%</i>
Customers	48 385	43 719 <i>90.4%</i>	3 455 <i>7.1%</i>	1 211 <i>2.5%</i>
Dealers	13 858	13 483 <i>97.3%</i>	279 <i>2.0%</i>	96 <i>0.7%</i>
Others	993 ⁽⁴⁾	987 <i>99.4%</i>	0 <i>0.0%</i>	6 <i>0.6%</i>

	Provisions and coverage ratio			
	Impairment allowance in MEUR	of which bucket 1 in MEUR	of which bucket 2 in MEUR	of which bucket 3 in MEUR
Dec-25				
TOTAL	1 285 <i>1.9%</i> ⁽²⁾	378 <i>0.6%</i>	162 <i>3.5%</i>	745 <i>54.7%</i>
Customers	1 231 <i>2.4%</i>	356 <i>0.8%</i>	155 <i>4.6%</i>	720 <i>57.4%</i>
Dealers	50 <i>0.3%</i>	19 <i>0.1%</i>	7 <i>0.7%</i>	24 <i>48.0%</i>
Others	4 <i>0.4%</i>	3 <i>0.3%</i>	0 <i>0.0%</i>	1 <i>12.5%</i>
Dec-24				
TOTAL	1 214 <i>1.9%</i> ⁽²⁾	346 <i>0.6%</i>	173 <i>4.6%</i>	695 <i>52.9%</i>
Customers	1 161 <i>2.4%</i>	318 <i>0.7%</i>	171 <i>4.9%</i>	672 <i>55.5%</i>
Dealers	49 <i>0.4%</i>	26 <i>0.2%</i>	2 <i>0.7%</i>	21 <i>21.9%</i>
Others	4 <i>0.4%</i>	2 <i>0.2%</i>	0 <i>0.0%</i>	2 <i>33.3%</i>

(1) Each percentage is related to the part of the bucket in the total amount (gross value)

(2) Coverage ratio (provisions / exposure in %)

(3) Dealer B2 outstanding increase in 2025 following update in risk classification

(4) 2024 restatement on deferred asset related to service premium adjustment



COMMERCIAL ACTIVITY ⁽¹⁾

	Financing penetration rate (%)			New vehicle contracts processed (thousands)			New financings excluding cards and PL (EUR M)		Net assets at year-end (EUR M)		of which Customer net assets at year-end (EUR M)		of which Dealer net assets at year-end (EUR M)	
	2025	2024 ⁽³⁾	2024	2025	2024 ⁽³⁾	2024	2025	2024	2025	2024	2025	2024	2025	2024
Europe	42,5%	42,6%	43,6%	1 069	1 078 ⁽³⁾	1 111	20 089	19 730	59 449	57 080	46 482	44 140	12 967	12 940
of which Germany	54,2%	51,8%	52,2%	155	146	147	3 277	2 892	11 089	10 436	9 534	8 989	1 555	1 447
of which Spain	46,7%	44,6%	48,9%	124	112	116	2 081	1 849	5 878	5 006	4 652	4 017	1 226	989
of which France	45,6%	47,8%	51,7%	358	376	399	6 448	6 609	21 033	20 071	15 830	14 924	5 203	5 147
of which Italy	52,3%	56,3%	57,6%	149	171	174	2 864	3 146	7 683	8 029	6 449	6 274	1 234	1 755
of which UK	30,8%	29,0%	29,7%	106	105	107	2 352	2 346	7 200	7 097	5 783	5 963	1 417	1 134
of which other countries	31,7%	29,7%	29,7%	178	168	168	3 067	2 888	6 566	6 441	4 234	3 973	2 332	2 468
Americas	36,4%	33,6%	33,6%	150	132	132	1 473	1 290	3 128	2 690	2 165	2 052	963	638
of which Argentina	42,2%	27,8%	27,8%	37	17	17	320	149	384	228	155	78	229	150
of which Brazil	33,8%	35,3%	35,3%	93	101	101	898	976	2 029	1 763	1 379	1 349	650	414
of which Colombia	38,7%	30,7%	30,7%	21	14	14	256	164	715	699	631	625	84	74
Africa, Middle East, India and Pacific	33,1%	29,0%	29,0%	52	39	39	688	520	1 405	1 263	1 050	1 032	355	231
TOTAL	41,1%	40,8%	42,3%	1 271	1 249 ⁽³⁾	1 282	22 251	21 539	63 982	61 033	49 697	47 224	14 285	13 809

⁽¹⁾ Figures refer to Passenger Car (PC) + Light Utility Vehicle (LUV) market. Excluding Equity Affiliated Companies.

⁽²⁾ Excluding cards and personal loans

⁽³⁾ Excluding Short Term Rental Factoring contracts starting End of December 2024





THANK YOU