

PRESS RELEASE

20/03/2024

PLACEMENT OF A 821.6 MILLION EURO SECURITIZATION BACKED BY GERMAN AUTO LOANS

Mobilize Financial Services Group announces the placement of a securitization backed by auto loan originated by its German branch.

The FCT Cars Alliance Auto Loans Germany V 2024-1 has placed 800m€ of Senior notes and 21.6m€ of subordinated notes. These notes are rated AAA(sf) / Aaa(sf) and AA(sf) / Aa2(sf) respectively by DBRS and Moody's.

The Senior tranche, with a weighted average life of 2.66 years, has a coupon⁽¹⁾ of Euribor 1 month + 52bps. The subordinated notes, with a weighted average life of 4.64 years, have a coupon⁽¹⁾ of Euribor 1 month + 90bps.

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

(1) : Priced at par

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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 nearly 1.3 million contracts (new and used vehicles) in 2023 and sold 3.9 million services. At the end of December 2023, average earning assets stood at 54.2 billion euros of financing and pre-tax earnings at 1,034 million euros.

Since 2012, the Group has deployed a deposit-taking business in several countries. At the end of December 2023, net deposits amounted to 28.2 billion euros, or 51% of the company's net assets.

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

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