

RCI Banque S.A.

OPERATING UNDER THE COMMERCIAL BRAND

M **BILIZE**

FINANCIAL SERVICES

Green Bonds

ALLOCATION REPORT DEC.-22

IMPACT REPORT DEC.-22

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Allocation report Dec.-22

2022 Key figures

/ Overview of portfolio allocation

- Green bond issued in June 2022 for ~ 500 MEUR
- Portfolio made up of electric vehicles only
- Number of Selected Eligible Vehicles : 129 989⁽¹⁾
- The fleet of Selected Eligible Vehicles spans 4 countries : France, Germany, Italy & Spain
- 85 % of New vehicles
- Total Outstanding of Eligible Vehicles financed and not securitized representing €2,15 bn

⁽¹⁾ EV excluding securitized contracts

Green Bonds – Allocation Report Dec.-22

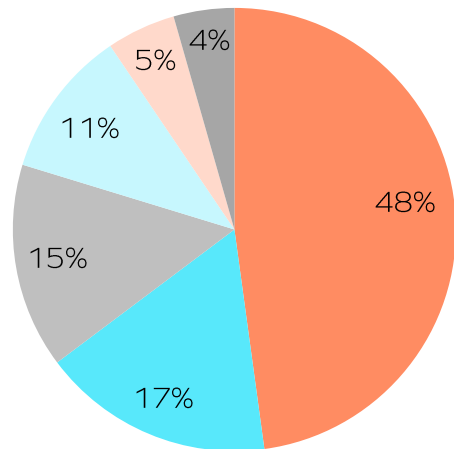
Allocation of proceeds

Net proceeds of Green bonds issued in Jun.-2022	497 MEUR
Total outstanding eligible portfolio as of 31 Dec. 2022	2 154 MEUR
o/w outstanding for contracts originated in :	
• 2020	292 MEUR
• 2021	597 MEUR
• 2022	1 264 MEUR
Total number of eligible vehicles as of 31 Dec.-2022	129 989

Allocation Rate 100%

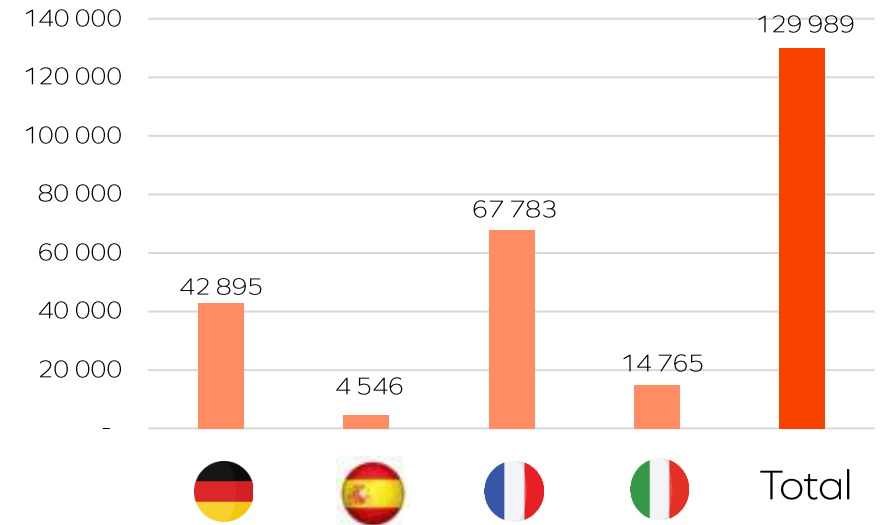
Model of vehicles

100 % Electric Vehicles

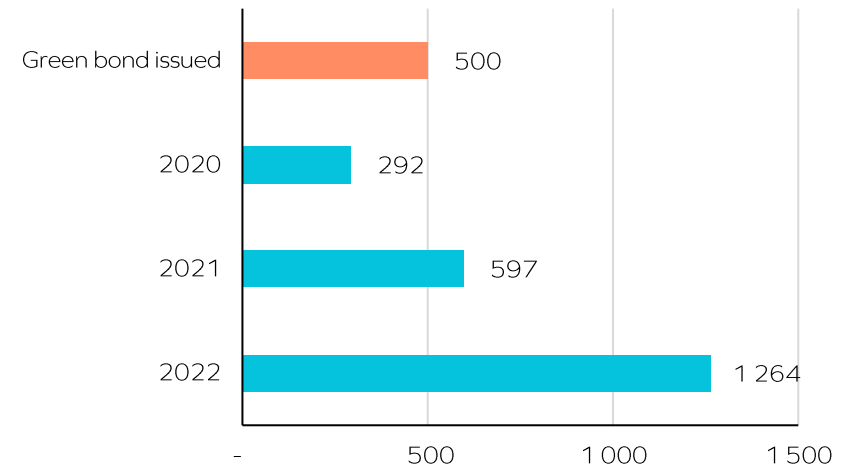


■ ZOE
 ■ SPRING
 ■ TWINGO
 ■ MEGANE
 ■ LEAF
 ■ Other

Number of EV financed



Outstanding of eligible portfolio

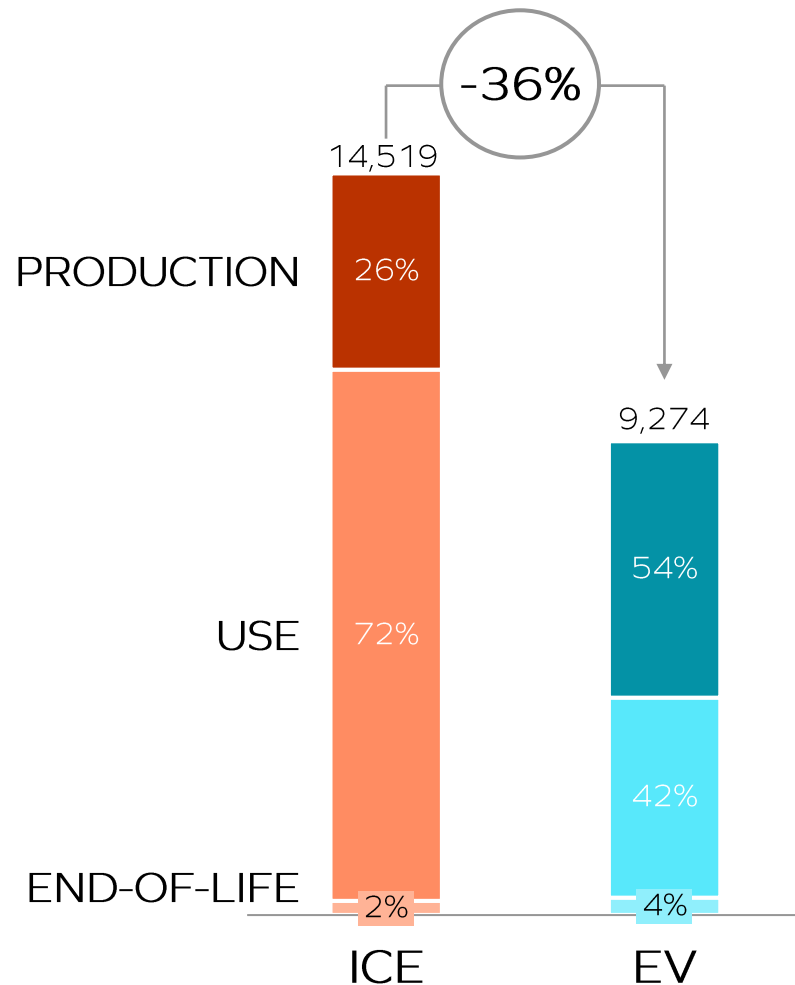


In Meur

02

Impact report Dec.-22

Avoided impact on climate change t CO2 equivalent per year



Avoided emissions from Green Bond Issuance. Methodology: Avoided emissions calculated on full EV portfolio then prorata made based on EV financed with Green Bond

ASSESSMENT APPROACH

- Avoided emissions for climate change were assessed for the fleet of electric vehicles using a Life Cycle Assessment (LCA) approach.
- The Life Cycle Assessment approach considers the environmental impact of all stages of the life cycle of the product: i.e., production phase, 10y use phase and end of life (EOL).
- The reference product (referred to as “baseline”) are Internal Combustion Engine (ICE) vehicles of a similar segment (i.e., similar make, size and weight).
- The production and end of life emissions are divided by the estimated life of the vehicle.
- Quantis, an environmental strategy consultancy, provided the methodology used to quantify the impacts presented in this report

MEASUREMENT UNITS

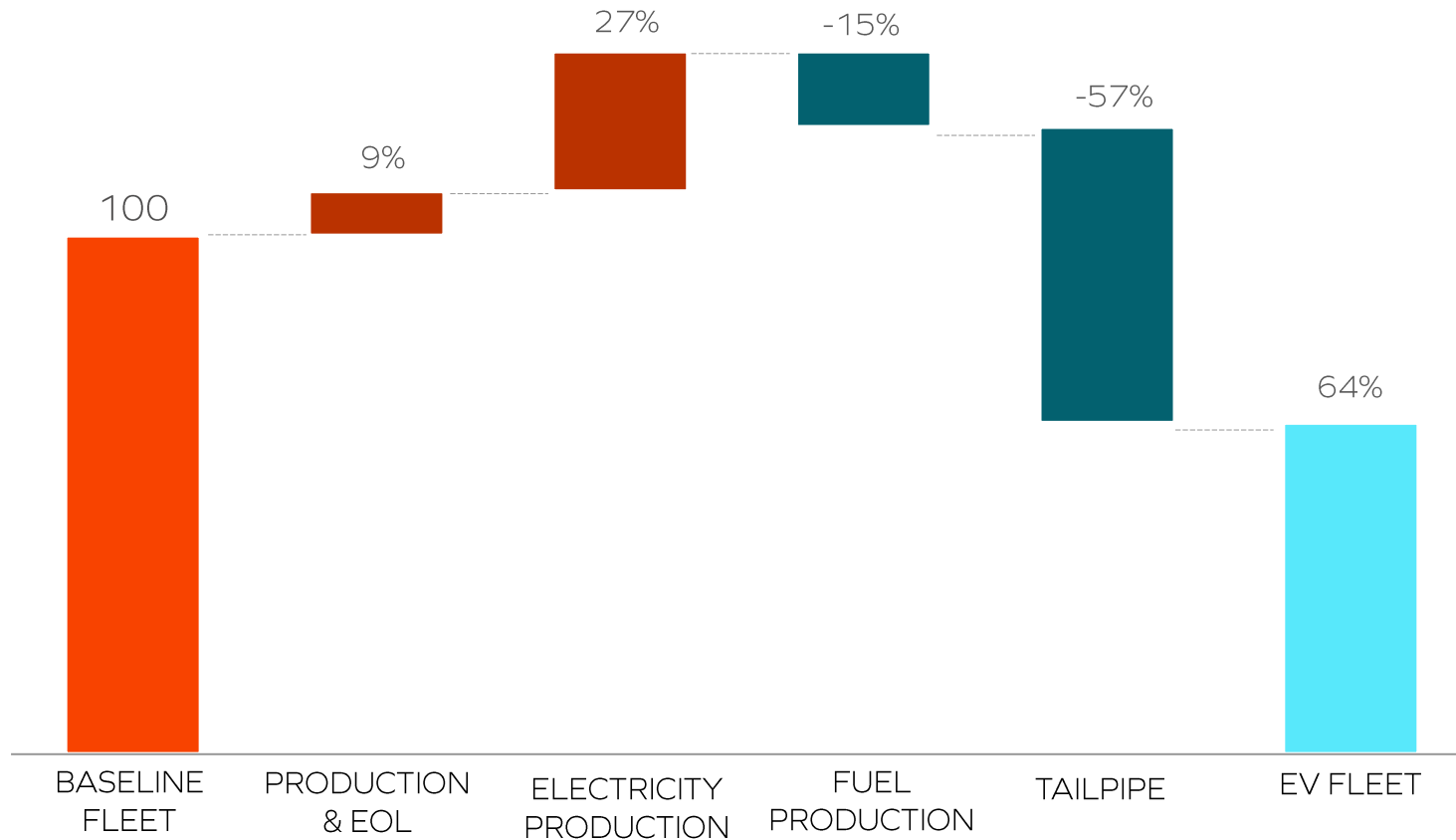
- The avoided impact on climate change is measured in tons of CO2-equivalent that are not emitted to the atmosphere each year.

RESULTS

- Financing loans for electric vehicles (EV) rather than thermic vehicles (ICE) allows to avoid around 5 thousand tonnes of CO2-equivalent each year.
- The emissions associated to the production phase are higher for EV compared to ICE, due to the battery production mainly.
- The emission savings are attributable to the use phase.

Avoided impact on climate change

Emissions reduction per life cycle stage



EOL: End Of Life

/ RESULTS

- Production phase emission higher for EV than for ICE
- However, during the use phase, electric vehicles generate lower emissions than thermic vehicles
- As countries decarbonize their grids and production processes are becoming more efficient, the avoided emissions related to EV are expected to increase.

We all want a world with a better quality of life. A world where mobility will be more responsible, with less pollution, fewer cars, a better management of resources, and 0 CO2 emission. But the transition is not easy for anyone, whether they are an individual, a company or even a local collectivity. It was time for a major player to commit to taking action on a large scale, on all responsible mobility solutions, accessible to everyone, everywhere. By working together with other mobility players. By mobilizing all expertise. By providing real solutions for the use and management of energy and smart mobility services. Solutions that are able to improve the quality of life for everyone in the long term, no matter where they live and where they work. Responsible mobility will then become a daily reality for us, our children and future generations. Beyond automotive.

