

SECOND SUPPLEMENT TO THE BASE PROSPECTUS DATED 10 NOVEMBER 2022

RCI Banque S.A.

OPERATING UNDER THE COMMERCIAL BRAND



(incorporated in France as a "société anonyme")

€23,000,000,000

EURO MEDIUM TERM NOTE PROGRAMME

This second supplement (the "**Supplement**") to the base prospectus dated 10 November 2022 which received approval n°22-441 on 10 November 2022 from the *Autorité des marchés financiers* (the "**AMF**"), as supplemented by the first supplement to the Base Prospectus dated 15 December 2022 which received the approval n°22-485 on 15 December 2022 from the AMF (together the "**Base Prospectus**"), is prepared in connection with the €23,000,000,000 Euro Medium Term Note Programme (the "**Programme**") of RCI Banque (the "**Issuer**"). The Base Prospectus as supplemented constitutes a base prospectus for the purposes of Article 8 of Regulation (EU) 2017/1129 of the European Parliament and of the European Council of 14 June 2017 (the "**Prospectus Regulation**"). This Supplement has been prepared in accordance with Article 23 of the Prospectus Regulation. Application has been made for approval of this Supplement to the AMF in its capacity as competent authority under the Prospectus Regulation.

This Supplement has been produced for the purposes of (i) incorporating by reference the English language version of the Issuer's consolidated financial statements for the financial year ended 31 December 2022 and the full-year Pillar 3 Disclosure for 2022, (ii) the "Recent Developments" sub-section in the "Description of RCI Banque and the RCI Banque Group" section of the Base Prospectus and (iii) updating the "General Information" section of the Base Prospectus.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus which is material in the context of the Programme since the publication of the Base Prospectus. To the extent that there is any inconsistency between (a) any statements in this Supplement and (b) any other statement in the Base Prospectus, the statements in this Supplement will prevail.

Terms defined in the Base Prospectus shall have the same meaning when used in this Supplement. This Supplement is supplemental to, and should be read in conjunction with, the Base Prospectus.

The Issuer accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer (which has taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

The Supplement will be published on the websites of (i) the AMF (www.amf-france.org) and (ii) the Issuer (www.mobilize-fs.com/en/finance/debt-prospectus-and-programmes) and copies may be obtained at the registered offices of the Paying Agents.

To the extent applicable and in accordance with Article 23.2 of the Prospectus Regulation, investors who have already agreed to purchase or subscribe for Notes to be issued under the Programme before this Supplement is published, have the right, exercisable within two working days after the publication of this Supplement, to withdraw their acceptances, provided that the significant new factor, material mistake or material inaccuracy referred to in this Supplement arose or was noted before the closing of the offer period or the delivery of the Notes, whichever occurs first. That offer period may be extended by the Issuer. This right to withdrawal shall expire by close of business on 24 March 2023. Investors may contact the Authorised Offerors should they wish to exercise the right to withdrawal.

The date of this Supplement is 22 March 2023.

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DOCUMENTS INCORPORATED BY REFERENCE

The English language version of the Issuer's consolidated financial statements for the financial year ended 31 December 2022 (<https://www.mobilize-fs.com/sites/default/files/media/pdf/RCI%20Banque%20emtn%20annual%20report%202022.pdf>) (the "**Financial Report 2022**") shall be incorporated in, and form part of, the Base Prospectus and reference to it shall be added as a new bullet point on page 35 of the Base Prospectus.

The Issuer's English version of its full-year pillar 3 disclosure for 2022 (<https://www.mobilize-fs.com/sites/default/files/media/pdf/Pillar%203%20risk%20report%20as%20of%202022-12-31.pdf>) (the "**Full-Year Pillar 3 Disclosure 2022**") shall be incorporated in, and form part of, the Base Prospectus and reference to it shall be added as a new bullet point on page 35 of the Base Prospectus.

The following table shall be added to the existing table starting on page 37 of the Base Prospectus. Each page reference refers to the corresponding page in the Financial Report 2022 or the Full-Year Pillar 3 Disclosure 2022.

Rule	Commission Delegated Regulation 2019/980 – Part of Annex 6	Document incorporated by reference	Page(s)
2.	STATUTORY AUDITORS		
2.1.	Names and addresses of the Issuer's auditors for the period covered by the historical financial information (together with their membership in a professional body).	Financial Report 2022	9-16
5.	BUSINESS OVERVIEW		
5.1.	Principal activities		
5.1.1	A brief description of the Issuer's principal activities, including: <ul style="list-style-type: none"> (a) the main categories of products sold and/or services performed; (b) an indication of any significant new products or activities; (c) the principal markets in which the Issuer competes. 	Financial Report 2022 Full-Year Pillar 3 Disclosure 2022	4-5 1-159
5.2	The basis for any statements made by the Issuer regarding its competitive position	Financial Report 2022	5
11.	FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES		
11.1	Historical financial information		
11.1.1	Audited historical financial information covering the latest two financial years (or such shorter period as the Issuer has been in operation), and the audit report in respect of each year.	Financial Report 2022	17-106

11.1.3	Accounting Standards The financial information must be prepared according to International Financial Reporting Standards as endorsed in the Union based on Regulation (EC) No 1606/2002.	Financial Report 2022	32-50
11.1.6	Consolidated financial statements If the issuer prepares both stand-alone and consolidated financial statements, include at least the consolidated financial statements in the registration document.	Financial Report 2022	17-106
11.1.7	Age of financial information The balance sheet date of the last year of audited financial information statements may not be older than 18 months from the date of the registration document.	Financial Report 2022	19
11.3	Auditing of historical annual financial information		
11.3.1.	The historical annual financial information must be independently audited. The audit report shall be prepared in accordance with the Directive 2014/56/EU and Regulation (EU) No 537/2014.	Financial Report 2022	9-16

DESCRIPTION OF RCI BANQUE AND THE RCI BANQUE GROUP

The following paragraphs in the "Description of RCI Banque and the RCI Banque Group " section on pages 91-92 of the Base Prospectus shall be deleted in their entirety and replaced with the following:

"A full description of the Issuer and its consolidated subsidiaries (the "**RCI Banque group**") is set out in the Issuer's Annual Report 2021 and Financial Report 2022 incorporated by reference in this Base Prospectus (see "Documents Incorporated by Reference"). Below is a list setting out certain specific items of information or stating where they may be found.

General information

See the Annual Report 2021, page 234 for the Issuer's legal name, place of registration, registration number, date of incorporation, length of life of the Issuer, domicile, legal form, governing law and country of incorporation.

Principal activities and markets

See the Financial Report 2022, pages 4-5, for information on the RCI Banque group's principal activities, including main products and services, and its principal markets.

See the Financial Report 2022, pages 4-8, for a brief review of 2022.

Organisational structure

The Issuer is the French holding company of the RCI Banque group. The Issuer is, directly or indirectly, the ultimate holding company of all the companies in the RCI Banque group and its assets are substantially comprised of shares in such companies. It does not conduct any other business and is accordingly dependent on the other members of the RCI Banque group and revenues received from them.

See the Annual Report 2021, pages 2-3, 234-239, for a brief description of the RCI Banque group and the Issuer's position within the RCI Banque group.

Management

See the Annual Report 2021, pages 25-26, for the names, functions and relevant external activities of members of the Issuer's Board of Directors. Gianluca De Ficchy has been appointed as Chairman of the Board of Directors of the Issuer as of 1 February 2023. Their business address is at the registered office of the Issuer.

As at the date of this Supplement, Gianluca De Ficchy does not hold any mandate in any companies outside of the Issuer.

There are no potential conflicts of interest between the duties to the Issuer of the members of its Board of Directors and their private interests or other duties.

Shareholders

See the Annual Report 2021, pages 236-237, for information on ownership and control of the Issuer. The major shareholder in the Issuer is bound, in its relations with the Issuer, by French law provisions relating to the Issuer's status as a credit institution (*réglementation bancaire*).

Financial information

See the Financial Report 2022, pages 17-106 (including the accounting policies and explanatory notes thereto at pages 23-60) and the Annual Report 2021, pages 157-231 (including the accounting policies and explanatory notes thereto

at pages 166-231), for, respectively, the RCI Banque group's consolidated financial statements for the year ended 31 December 2022 and the year ended 31 December 2021 (including balance sheet, income statement and notes) and the auditors' report thereon at pages 9-16 of the Financial Report 2022 and pages 158-161 of the Annual Report 2021.

See the Financial Report 2022, page 23 and the Annual Report 2021, page 165, for, respectively, the RCI Banque group's consolidated cash flow statement for the year ended 31 December 2022 and the year ended 31 December 2021.

Indebtedness

See the Financial Report 2022, pages 6-8 and 19 (as well as the accounting policies and explanatory notes thereto at pages 24-106) and the Annual Report 2021, pages 13-15 and 162 (as well as the accounting policies and explanatory notes thereto at pages 166-231), for the RCI Banque group's financial policy and consolidated balance sheet for, respectively, the year ended 31 December 2022 and the year ended 31 December 2021.

Consistent with RCI Banque activity and regulation applicable to the banking business in France, new loans granted during the period are partially or fully financed through an increase of debt. Increase in new loans are closely linked to the general economic situation in the car industry and the sales performance of the Renault and Nissan Alliance. Depending on these factors, a variation of 10 per cent. of debt (increase or decrease) over a six-month period is not considered unusual given RCI Banque's activities. Debt increases are usually performed through:

- (i) public issues under existing EMTN programme, which are all publicly disclosed,
- (ii) bank loans, ABS transactions and private debt issuances, all of which are not publicly disclosed,
- (iii) as well as amounts payable to customers, including customer savings and term deposits accounts collected through the deposit taking activities."

The following text shall be added in the sub-section "Recent Developments" in the "Description of RCI Banque and the RCI Banque Group" section on page 96 of the Base Prospectus:

"11. Press release dated 3 January 2023

RCI BANQUE: ISSUANCE OF EUR 750 MILLION FIXED RATE NOTES MATURING IN JULY 2026

RCI Banque announces the issuance of a € 750 m 3.5-year bond bearing a 4.625% coupon.

The deal attracted more than € 1.3 billion final order book coming from 117 subscribers.

The success of this transaction demonstrates investors' confidence in the financial strength of the company and their willingness to support its business.

12. Press release dated 26 January 2023

THE BOARD OF DIRECTORS OF RCI BANQUE SA APPOINTS GIANLUCA DE FICCHY AS CHAIRMAN OF THE BOARD OF DIRECTORS OF RCI BANQUE SA

The Nominations Committee of RCI Banque SA proposed the appointment of Gianluca De Ficchy, Chairman of the Board of Directors of RCI Banque SA.

The proposal has been approved by the Board of Directors of RCI Banque SA on January 26, 2023. This appointment will be subject to the approval of the European Central Bank.

Gianluca De Ficchy will take up his position as Chairman of the Board of Directors of RCI Banque SA as of February 1st, 2023.

***Gianluca De Ficchy** graduated in Economics from LUISS University in Rome. He started his career at Ernst & Young in 1994 and then joined Groupe Renault in 2001 as Finance Director of RCI Banque in Italy. In 2004, he was appointed Director of Planning & Management Control at RCI Banque. In 2007, he joined FGA Capital, a joint venture between Crédit Agricole and Fiat S.p.A., of which he became Chairman and CEO in 2013. In October 2014, Gianluca De Ficchy was appointed Chief Executive Officer of RCI Bank and Services. In April 2016, he became Chairman of the Board of Directors of DIAC S.A., while retaining his position as Chief Executive Officer of RCI Bank and Services. In 2017, he was appointed member of Groupe Renault Management Committee (CDR).*

In April 2018, Gianluca De Ficchy joined Nissan as Senior Vice President and Chairperson of Management Committee for Europe.

Since October 1st, 2020, Gianluca De Ficchy was Nissan's Chairman for the AMIEO region, which covers the activities of the Group's brands in Africa, the Middle East, India, Europe (including Russia) and Oceania. In April 2021, Gianluca De Ficchy was appointed Alliance EVP, Purchasing and Managing Director of Alliance Purchasing Organization (APO).

As of February 1st, 2023, Gianluca De Ficchy is appointed CEO of Mobilize and Chairman of the Board of Directors of RCI Banque SA.

13. Press release dated 17 February 2023

MOBILIZE FINANCIAL SERVICES DELIVERS A STRONG COMMERCIAL PERFORMANCE AND A RECORD FINANCIAL PERFORMANCE, GEARED TOWARDS VALUE CREATION, WHILE CONTINUING TO INNOVATE FOR NEW USAGES

- **Mobilize Financial Services continues its strategy geared towards value creation rather than volumes and maintains a good commercial performance¹ in a declining market:**
 - Average financed amount per contract up 10.4% in 2022 compared to 2021, in line with Renault's "From Volume to Value" strategy
 - The share of leasing financing offers continues to grow and stands at 57% in 2022 vs 47% in 2021
 - 82,179 electric vehicle financing contracts (new and used), stable compared to 2021 (82,153 contracts)
 - A penetration rate of 44.8%, down 1.3 points compared to 2021, in a shrinking market and a decline in brand volumes
 - The number of services sold for each vehicle financed is up slightly to 3.2 in 2022 vs 3.1 in 2021
- **In 2022, Mobilize Financial Services has a record financial performance with:**
 - A strong increase in its net banking income to 2,045 million euros, up 11.9% compared to 2021
 - Deposits from retail customers increased sharply, with an additional 3.4 billion euros of savings collected in 2022 to reach 24.4 billion euros, or 49% of the company's net assets
- **In order to support Mobilize's "vehicle-as-a-service" strategy and accompany customer's new usages, the group continued to innovate in 2022:**

¹ Except Equity Accounted Companies.

- **With a new commercial brand Mobilize Financial Services, the reference for all mobility needs related to car use**
- **The creation of three entities in growing market: Mobilize Pay, Mobilize Insurance, Mobilize Lease&Co**
- **A record level of customer satisfaction with a Net Promoter Score² of +56 points in 2022, up 3 points from 2021**

"Mobilize Financial Services has once again demonstrated the strength of its business model, with net banking income up 11.9% and a record level of savings collected. I am delighted to be back with the Mobilize Financial Services team, which plays a key role in the mobility services value chain model developed by Mobilize. In 2023, we will continue to innovate for a more sustainable mobility", says Gianluca De Ficchy, CEO of Mobilize and Chairman of the Board of Directors of RCI Banque SA.

"In 2022, we have both achieved record financial performance and another record level of satisfaction. Mobilize Financial Services has also created three subsidiaries to accelerate in the growth areas of the mobility market: Mobilize Pay, Mobilize Insurance and Mobilize Lease&Co. This is the culmination of a transformation effort that reflects our ambition to be the most innovative automotive captive in the market, serving the customers of the Alliance," said João Leandro, CEO of Mobilize Financial Services.

GOOD COMMERCIAL PERFORMANCE WITH AN INCREASED AVERAGE AMOUNT FINANCED

Despite an automotive market still impacted by the semiconductor shortage, Mobilize Financial Services sees its new financing grow by 3.3% compared to 2021, thanks to the increase in average amounts financed.

In a car market down by 4.6%, the Alliance brands' volumes will amount to 1.90 million vehicles in 2022, down by 5.7%. The penetration rate is 44.8%, down 1.3 points compared to 2021.

Mobilize Financial Services financed 1,195,380 contracts in 2022, down 6.4% compared to 2021. New financing (excluding cards and personal loans) nevertheless rose by 3.3% to 18.0 billion euros, thanks to the 10.4% growth in average amounts financed.

The used vehicle financing activity shows a slight decline of 1.2% compared to 2021 with 341,655 contracts financed.

The number of electric vehicle financing contracts is maintained in 2022 (82,179 files vs. 82,153 in 2021), demonstrating Mobilize Financial Services' ability to support the Alliance's customers towards more sustainable mobility.

The share of leasing offers also increased in 2022 and represents 57% of new vehicle financing contracts in the private customer segment, i.e., an increase of 10 points, which illustrates customers' appetite for increasingly flexible offers.

The number of insurance and service contracts sold in 2022 is 3.8 million, down 4.7% compared to 2021, mainly due to the drop in registrations and the number of financing contracts. In relation to the number of vehicles financed, the number of services sold per vehicle (new and used vehicles) is slightly up with an average of 3.2 services sold per vehicle,

² The Net Promoter Score (NPS) is the percentage of customers likely to recommend a company, a product or a service to a friend or a colleague up to 9 or 10 ("promoters") minus the percentage likely to recommend up to 6 or less ("detractors") on a scale of 0 to 10.

compared with 3.1³ in 2021. This figure illustrates the success of Mobilize Financial Services' "all inclusive" financing offers, packaged with services.

Customer satisfaction, at the heart of Mobilize Financial Services' actions, reaches a new record in 2022, with a Net Promoter Score of +56 points, an increase of 3 points compared to 2021, i.e. a jump of 9 points in three years, making Mobilize Financial Services the benchmark in the automotive captive and banking markets.

RECORD FINANCIAL PERFORMANCE THANKS TO STRONG GROWTH IN NET BANKING INCOME

The net banking income (NBI) amounted to 2,045 million euros, up by 11.9% compared to 2021. This increase is partly explained by a non-recurring positive impact of 101 million euros related to the valuation of interest rate swaps covering sight deposits in the context of rising interest rates. The contribution to NBI of the Services activities represents 32.7%, slightly down by 2.9 points compared to the year 2021.

Operating costs amount to 624 million euros, up by 54 million euros compared to the end of 2021. They represent 1.39% of Average Performing Assets (APA), an increase of 12 basis points compared to the year 2021. This 12 base point increase is linked to investments in new activities and a decrease in network outstandings during the year.

Average performing assets⁴ reach 44.7 billion euros, compared to billions of euros at the end of December 2021 (- 0.1%). Average performing assets (APA) related to the Customer business amount to 38.3 billion euros in 2022. They increased by 1.8%, driven by growth in new financing. The average productive assets related to the Network business stood at 6.4 billion euros, down 9.8%, as a result of the semiconductor crisis and the policy of optimising network vehicle stocks implemented by the Renault Group brands.

The overall cost of risk stood at 0.43% of APA, compared with 0.14% at the end of December 2021, returning to a level in line with historical trends. Indeed, the 2020 financial year had been negatively impacted by Covid and the 2021 financial year had therefore benefited from provision reversals following the normalisation of the health situation.

In the Customer business (financing for private and business customers), the cost of risk stood at 0.55% of APAs at end-2022, compared with 0.26% of APAs at end-2021, and in the wholesale business (dealership financing), it stood at a reversal of -0.34% of APAs at end-December 2022, compared with a reversal of -0.52% at end-December 2021.

A depreciation of 119 million euros on the shares in the Russian⁵ joint-venture was recorded, impacting the net result.

The result before tax thus amounts to 1,050 million euros compared to 1,194 million euros at the end of December 2021.

AN INAUGURAL GREEN BOND ISSUE AND DYNAMIC SAVINGS COLLECTION

In a volatile market context, the group issued the equivalent of 2.8 billion euros in 2022 and launched its first green bond for 500 million euros. The funds received will be used to finance electric vehicles and recharging infrastructure. This transaction demonstrates the group's desire to promote the transition to electric mobility and its commitment to the fight against climate change.

³ Except Equity Accounted Companies. The figure of 3 average services sold per vehicle communicated in February 2022 for the financial year 2021 was calculated on a perimeter including companies accounted for by the equity method.

⁴ Average performing assets: the APAs corresponding to the current performing assets to which the assets related to operational leasing businesses are added. For customers, it is the average of performing assets at the end of the month. For the dealership, it is the average of the daily performing assets.

⁵ RN Bank, consolidated by equity method.

The savings collection activity proved to be particularly dynamic and competitive in terms of the cost of the resources collected, thus demonstrating the relevance of the strategy of diversifying financing initiated 10 years ago. Net deposits collected grew by 3.4 billion euros since the beginning of the year to reach 24.4 billion euros at the end of December 2022.

MOBILIZE FINANCIAL SERVICES CREATES THREE DEDICATED SUBSIDIARIES TO ACCELERATE THE OFFER TO “VEHICLE-AS-A-SERVICE”

In May 2022, RCI Bank and Services became Mobilize Financial Services, a single commercial brand, to support the development of Mobilize and accompany the new lifestyles of Renault Group customers.

To accelerate the offer towards usage, Mobilize Financial Services has created three dedicated activities with strong development ambitions:

- **Mobilize Insurance**, a subsidiary specialising in car insurance for the European market and responding to new mobility usages. The objective is to triple the number of insurance contracts by 2030 and reach 3.6 million contracts in Europe.
- **Mobilize Lease&Co**, a dedicated subsidiary to accelerate operating lease offers in all geographical areas where the Alliance brands are present. The goal is to reach a fleet of one million vehicles by 2030 and to double its international presence.
- **Mobilize Pay**, to design an ecosystem of payments around the car. In 2022, Mobilize Pay launched a new eco-friendly credit card developed with Visa that can be used to charge electric vehicles. The goal is to reach 1 million contract by 2030.

14. Press release dated 1 March 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

GENERAL INFORMATION

The "Authorisation and consents" paragraph in the "General Information" section on page 137 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"Authorisation and consents

All necessary consents for the issue of Notes have been obtained by the Issuer.

A resolution was passed by the Board of Directors (*Conseil d'administration*) of the Issuer on 9 December 2022 whereby the Board of Directors approved all issuances of securities under the Programme until 31 December 2023 and authorised João Miguel Leandro, *Directeur Général*, Jean-Marc Saugier, *Directeur Général Délégué* and *Directeur Financements et Trésorerie*, and Stéphane Johan, *Directeur de la Comptabilité et du Contrôle de la Performance* to authorise the issuances under the Programme."

The "Material or significant change" paragraph in the "General Information" section on page 137 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"Save as disclosed in the section "*Recent Developments*" of this Base Prospectus, there has been no material adverse change in the prospects of RCI Banque since 31 December 2022, being the date of the latest published annual audited accounts of RCI Banque and the RCI Banque group, respectively and there has been no significant change in the financial performance or financial position of the RCI Banque group since 31 December 2022."

The "Auditors" paragraph in the "General Information" section on page 138 of the Base Prospectus shall be deleted in its entirety and replaced with the following:

"Auditors

KPMG S.A. of Tour EQHO, 2, avenue Gambetta, CS6055, 92066 Paris La Défense Cedex, France and Mazars, Tour Exaltis, 61 rue Henri Regnault 92400 Courbevoie, France with respect to the financial year ending 31 December 2021 and 31 December 2022. The statutory auditors are independent with respect to the Issuer as required by the laws of the French Republic and under the applicable professional rules of the "*Compagnie Nationale des Commissaires aux Comptes*". The statutory auditors are members of the *Compagnie Régionale des Commissaires aux Comptes de Versailles* and are registered with the *Compagnie Nationale des Commissaires aux Comptes* (official statutory auditors' representative body). They are subject to the authority of the *Haut Conseil du Commissariat aux Comptes* (French High Council of Statutory Auditors)."

PERSONS RESPONSIBLE FOR THE INFORMATION GIVEN IN THIS SUPPLEMENT

Declaration by persons responsible for this Supplement

To the best of the knowledge of the Issuer, the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

RCI Banque
15 rue d'Uzès
75002 Paris
France

Duly represented by Jean-Marc Saugier, Vice President, Finance and Group Treasury & Deputy Chief Executive Officer of RCI Banque

Signed in Paris

Dated 22 March 2023



This Supplement to the Base Prospectus has been approved on 22 March 2023 by the AMF, in its capacity as competent authority under Regulation (EU) 2017/1129.

The AMF has approved this Supplement after having verified that the information contained in the Base Prospectus is complete, coherent and comprehensible within the meaning of Regulation (EU) 2017/1129.

This approval is not a favourable opinion on the Issuer described in this Supplement.

This Supplement to the Base Prospectus obtained the following approval number: 23-082.