

October 7th, 2021

PLACEMENT OF A 900 MILLION EURO SECURITIZATION BACKED BY GERMAN AUTO LOANS

RCI Bank and Services announces the placement of a securitization backed by auto loans originated by its German branch RCI Banque S.A Niederlassung.

FCT Cars Alliance Auto Loans Germany V 2021-1 has placed 900m€⁽¹⁾ of Senior notes. These notes are rated AAA(sf) / Aaa(sf) by DBRS and Moody's.

The Senior tranche, with a weighted average life of 2.9 years, has a margin⁽²⁾ of Euribor 1 month + 11bps.

The success of this placement demonstrates investors' 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 200m€ have been retained by RCI Banque

(2): Coupon: Euribor + 70 floored at zero, issuance price 101.703