

PRESS RELEASE

Thursday, October 1st, 2020

PILLAR III RISK REPORT AS OF DECEMBER 31, 2019 (AMENDED VERSION DATED 2020-10-01)

An amended version of the Pillar III report as of 12/31/2019 is available on our website rcibs.com under the reference "PILLAR 3 DISCLOSURES 2019-12-31 (AMENDED VERSION DATED 2020-10-01)".

Changes versus initial release are listed below:

- Correction on own funds, total capital ratio, CET1 ratio, leverage ratio initially reported to reflect the cancellation of € 300 million planned dividend in respect of 2019 results. Such decision has been announced in our press release dated April 23, 2020 and intended to comply with ECB recommendations on dividend payments.
- Error corrections on tables IX-2 AE1 "Encumbered and unencumbered assets" and IX-3 AE2 "Collateral received" in page 85 and 86.

This new version cancels and replaces Pillar III report published on our website on a stand-alone basis on 30/3/2020 and integrated in our annual report published on 29/04/2020.

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About RCI Banque S.A.

Created and wholly owned by Groupe Renault, RCI Banque S.A. is a French bank specializing in automotive financing and services for the customers and dealership networks of Groupe Renault (Renault, Dacia, Alpine, Renault Samsung Motors and Lada) worldwide, the Nissan group (Nissan, Infiniti and Datsun) mainly in Europe, Brazil, Argentina and South Korea and through joint ventures in Russia and India, and Mitsubishi Motors in the Netherlands.

RCI Bank and Services has been the new commercial identity of RCI Banque S.A. since February 2016.

With 3,700 employees in 36 countries, RCI Bank and Services financed over 1.8 million contracts (for new and used vehicles) in 2019 and sold more than 5.1 million services.

At end-December 2019, average performing assets stood at €47.4 billion in financing and pre-tax income at €1.327 billion.

RCI Bank and Services has rolled out a deposits collection business in five countries since 2012. At end-December 2019, net collected deposits totalled €17.7 billion, or 35% of the company's commercial assets.

Find out more about RCI Bank and Services: www.rcibs.com

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