

RCI BANQUE'S RETAIL SAVINGS ACCOUNTS EXCEED €4.3 BILLION IN DEPOSITS AT END DECEMBER 2013

In 2012, RCI Banque launched ZESTO, a new savings account in France. It was the first time that an automotive sales finance company offered a savings product in France with the commitment to reinvest the collected funds in its auto loan business. In 2013, RCI Banque launched its retail savings accounts in Germany.

- **At the end of December 2013, the retail savings business in France represented nearly 40,900 ZESTO customers and total net collected proceeds of €1.283 billion .**
- **For its first year of business, Renault Bank direkt in Germany attracted over 93,700 customers with net collected savings totaling €3.050 billion for both sight savings accounts and term deposit accounts.**
- **With €4.333 billion of deposits from retail customers in France and Germany - including €784 million on term deposit accounts - RCI Banque has positioned its savings business as a key driver for refinancing its auto loan business.**
- **RCI Banque is revising upward its objectives and now expects deposits to represent between 20 and 25% of funding by the end of 2015, one year earlier than expected.**
- **In the course of 2014, RCI Banque will launch a similar retail saving business in Austria.**

"Two years ago, RCI Banque launched its retail savings accounts in France with ZESTO, a simple and efficient product, entirely reinvested in auto loans for customers of the brands of the Renault Nissan Alliance. One year later we extended this business to Germany. At the end of 2013, the aggregate net collected savings for France and Germany reached €4.3 billion. The diversification of RCI Banque's sources of refinancing is now a reality, as over 52% of the 2013 funding plan was achieved through this channel. By the end of 2015, retail deposits should represent between 20 and 25% of RCI Banque's funding" said Dominique Thormann, RCI Banque Chairman and CEO.

Retail savings accounts attracted more than 134,000 customers

RCI Banque was the first finance company of a French car manufacturer to launch a savings account in France, in February 2012, and in Germany one year later. In both countries, the offer includes sight deposit accounts and one or more term deposit accounts.

By committing to reinvest collected funds in its auto loan business and by offering simple, efficient and safe savings products, RCI Banque has won over more than 134,000 customers, in France and Germany.

Over €4.3 billion of available funds at the end of december 2013 in france and germany

Funds from the retail savings business in France and Germany totaled €4.333 billion, approximately 17% of the company's outstandings.

With over 40,900 customers having ZESTO accounts totaling €1.283 billion, RCI Banque's savings business in France has continued to grow (net available funds grew by 44% between December 2012 and December 2013).

At the end of its first year of business, Renault Bank direkt in Germany reported €3.050 billion of available funds at end December. 93,700 customers have opened a sight deposit account or one of the five term deposit accounts offered by RCI Banque's branch in Germany.

Successful diversification of rci banque's sources of funding

The funds collected in 2013 - a total of €3.4 billion - represent over 52% of RCI Banque's funding plan. In only two years, RCI Banque has successfully diversified its sources of refinancing, thanks largely to its savings business in France and Germany.

Net funds collected from retail savings accounts in 2015 to represent 20% to 25% of the bank's outstandings

Diversifying funding sources and optimizing their cost are two strategic challenges for RCI Banque. The company has set itself the target of having retail deposits representing 20 to 25% of its outstandings by the end of 2015.

The development of its retail savings business will be supported by activities already rolled out in France and Germany and the launch of a new savings business in Austria in 2014.

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[1] Total savings in ZESTO saving accounts and PEPITO term deposit accounts

[2] The numbers are unaudited. The accounts will be approved by the Board on February 4th

[3] The outstandings benchmark is the amount at June 2013, namely 25.8 billion euros. The amount of outstandings at end December 2013 will be communicated on February 14th when RCI Banque issues the report on its financial performance

[4] The term deposit accounts offered by Renault Bank direkt mature in 1 to 5 years

[5] The year's net collection: The difference between funds on deposit at end December 2013 and funds on deposit at end December 2012

[6] The numbers are unaudited. The accounts will be approved by the Board on February 4th

More about RCI Banque:

Created and totally owned by the Renault Group, RCI Banque is a French bank specializing in automotive financing and services for the Group's clients and dealer networks (Renault, Renault Samsung Motors and Dacia) throughout the world and the Nissan group (Nissan and Infiniti) mainly in Europe and South America. Present in 35 countries, RCI Banque has over 2.5 million clients, finances nearly 1,102,000 customers per year, with a portfolio of 24.1 billion Euros of funding at the end of 2012 and record pre-tax earnings of 773 million Euros. These results will be updated when RCI Banque publishes its financial performance report on 14 February 2014. To find out more about RCI Banque click: www.rcibanque.com

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