

RCI BANQUE'S RETAIL SAVINGS ACCOUNTS EXCEED €5.1 BILLION IN DEPOSITS AT END JUNE 2014

- **With 5.107 billion euros of deposits collected at end-June 2014 in France, Germany and Austria, RCI Banque doubled its savings deposits compared to end-June 2013. This account 20% of RCI Banque 's total outstandings[1]**
- **In France, 45,500 ZESTO savings accounts were open at the end of June 2014, representing collections of 1.148 billion euros.**
- **In Germany, the savings business grew steadily with Renault Bank Direkt acquiring more than 117,000 customers. At June 30, savings accounts and term deposit accounts totaled 3.918 billion euros.**
- **In Austria, where retail savings account were launched in May, 1,525 accounts were opened, totaling net deposits of 40.5 million euros at end June. A term account will be available by the end of the year.**
- **RCI Banque confirms its target of having retail deposits covering approximately 30% of its outstandings by 2016.**

"In just over 2 years, RCI Banque has managed to establish itself on the retail savings market with a simple product and a clear commitment as to how deposits are utilized. At end June, RCI Banque had collected 5.1 billion euros in net deposits, representing over 20% of its available funds. The diversification of RCI Banque's funding sources has made deposits a competitive driver to sustainable growth. The company is on its way to achieving its 2016 target of 30% of outstandings funded by deposits" said **Dominique Thormann**, RCI Banque Chairman and CEO.

RCI Banque's deposits account totalled more than €5 billion at end June 2014

Now rolled out in 3 European countries, deposits are a key driver of RCI Banque's funding. At end-June 2014, net[2] 1st half deposits of 774 million euros represented 35%[3] of RCI Banque's funding plan for the period.

By committing to reinvest collected funds in its auto loan business for the Renault Nissan Alliance brands and by offering simple, efficient and secure savings products, RCI Banque has attracted over 164,000 customers, in France, Germany and Austria. Available funds from the savings business in these three countries totaled 5.1 billion euros, representing over 20% of the bank's outstandings.

In France, RCI Banque continued to develop its customer portfolio

At June 30th, 2014, 45,500 customers had opened a ZESTO savings account with deposits totaling 1.148 billion euros. In order to optimize its costs of funds, RCI Banque is focusing on long-term savings plans and regularly offers its customers loyalty rates in addition to online services.

In Germany, after a successful launch in 2013, Renault Bank Direkt has established itself as an important player on the savings market.

Growth in deposits continued, totaling 868 million euros in the first half (+28%). 538 million of the deposits collected are sight deposit accounts and 330 million term deposit accounts.

At end-June 2014, available funds totaled 3.918 billion euros, including 2,813 billion euros of sight deposits and 1.105 billion euros in term deposit accounts. Renault Bank direkt has more than 117,000 customers, an increase of 23,500 compared to end-December 2013.

In Austria, RCI Banque has just launched its savings business

RCI Banque has just launched its savings business in Austria. Capitalizing on its experience in France and Germany, RCI Banque's branch in Austria offers simple and efficient products sold exclusively online.

1,525 customers opened an account within a few weeks, with deposits totaling 40.5 million euros after two months. By the end of the year, Renault Bank Direkt plans to offer term deposit accounts to complete its offering.

For 2016, RCI Banque confirms its target of 30% of outstandings funded by deposits

To ensure the competitiveness of its auto loans and ensure the company's profitability, RCI Banque is focused on optimizing its cost of funds. Collecting retail deposits is a long-term investment in the company's diversified funding strategy. Collection targets will be adjusted in function of the growth in RCI Banque's funding requirement, as well as to cost of the capital markets.

With funds totaling 5.1 billion euros for its savings activities, RCI Banque is on the way to achieving its 30%-target set for the end of 2016.

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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 1,161,000 customers per year, with a portfolio of 24.2 billion Euros of funding at the end of 2013 and pre-tax earnings of 744 million Euros. To find out more about RCI Banque click: www.rcibanque.com

[1] The outstandings benchmark is the average performing loans amount at December 2013, namely 24.2 billion euros. The amount at end June 2014 will be communicated on July 29th when RCI Banque issues the report on its half year financial performance

[2] Net 1st half-year deposits: The difference between funds on deposit at end June 2014 and funds on deposit at end December 2013

[3] The numbers are unaudited. The accounts will be approved by the Board on July 23rd

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