

RCI BANQUE'S RETAIL SAVINGS ACCOUNTS EXCEEDED €6.5 BILLION IN DEPOSITS AT END DECEMBER 2014

Net deposits collected at end December 2014 amounted to more than €6.5 billion, accounting for more than 25% of RCI Banque's total average outstandings[1]. Launched in France in 2012, RCI Banque has offers savings in Germany and Austria.

- **With more than 6.5 billion euros of deposits collected at end-December 2014, net deposits collected by RCI Banque increased by 50% compared to end-December 2013.**
- **Net deposits collected accounted for more than 25% of RCI Banque's total average outstandings¹.**
- **In France, close to 52,500 ZESTO savings accounts were open at the end of December 2014, representing collections of 1.8 billion euros.**
- **In Germany, Renault Bank Direkt has more than 130,500 customers. At December-end, savings accounts and term deposit accounts totaled 4.4 billion euros.**
- **Launched in May 2014 in Austria, close to 10,000 customers opened retail savings accounts, totaling net deposits of 373 million euros.**
- **RCI Banque confirms its target of having retail deposits covering approximately 30% of its outstandings by 2016.**

« In just three years, RCI Banque has made deposits a competitive funding driver of its automotive financing business. At end-December 2014, RCI Banque had collected more than 6.5 billion euros in net deposits, representing over 25% of its total average outstandings[2]. The company confirms its 2016 target of 30% of funding to come from deposits » said Gianluca De Ficchy, RCI Banque's CEO.

RCI BANQUE'S DEPOSIT ACCOUNTS TOTALLED MORE THAN 6.5 BILLION AT END-DECEMBER 2014

In 3 years, RCI Banque has attracted over 193,000 customers in France, Germany and Austria, with a simple, competitive offer and a clear commitment to reinvest collected funds in its auto loan business for the Renault Nissan Alliance brands.

Available funds from the savings business totaled over 6.5 billion euros, approximately 25% of the bank's total average outstandings. Deposits have become a competitive driver to RCI Banque's funding sources. At end-December 2014, net yearly collections^[3] amounted to 2.2 billion euros, accounting for 33%^[4] of RCI Banque's funding plan for the period (Europe perimeter).

IN FRANCE, RCI BANQUE CONTINUED TO DEVELOP ITS CUSTOMER PORTFOLIO

Growth in collections continued through the second half of 2014. As of December 31, 2014, 52,500 customers had opened a ZESTO savings account. Total deposits reached 1.8 billion euros.

IN GERMANY, RENAULT BANK DIREKT COLLECTED OVER 4.3 BILLION EUROS IN 2 YEARS

Collections reached 1.3 billion euros, a 44%-growth versus December 2013. At end-2014, deposits amounted to 4.4 billion euros, including 3 billion euros of sight deposits and 1.4 billion euros in term deposit accounts. Renault Bank Direkt has more than 130,500 customers.

IN AUSTRIA, RCI BANQUE COLLECTED 373 MILLION EUROS IN JUST 8 MONTHS

RCI Banque launched its savings business 8 months ago in Austria, and completed its offer with 12, 24 and 36-month term deposit accounts. At end-December 2014, about 10,000 customers have subscribed to one or more savings accounts. Net collected outstandings reached 373 million euros.

FOR 2016, RCI BANQUE CONFIRMS THE AMBITIOUS TARGET OF FUNDING 30% OF ITS REQUIREMENTS THROUGH RETAIL DEPOSITS

With funds totaling 6.5 billion euros for its savings activities, RCI Banque is on the way to achieving its 30%-target set for the end of 2016.

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 requirements, as well as in function of the cost of funds on the capital markets.

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 customers and dealer networks (Renault, Renault Samsung Motors and Dacia) throughout the world and the Nissan group (Nissan, Infiniti and Datsun) mainly in Europe and South America. Present in 35 countries, RCI Banque has over 2.5 million customers, finances nearly 1,180,000 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

Press contacts

RCI Banque - Sophie GUIOT + 33(0) 1 76 88 86 44 sophie.guiot@rcibanque.com	H+K Strategies + 33(0) 1 41 05 44 70 rcibanquepressoffice@hkstrategies.com
---	--

[1] Outstandings refer to the average performing loans amounts at end-June 2014, or 24.8 billion euros. The amount at end-December 2014 will be communicated on February 13th along with RCI Banque's 2014 financial earnings report.

[2] Outstandings refer to the average performing loans amount.

[3] Net 2014 deposits: The difference between funds on deposit at end-December 2014 and funds on deposit at end December 2013.

[4] The numbers are unaudited. The accounts will be submitted to the Board of Directors on February 4th, 2015.

GROUPE RENAULT

PRESS OFFICE

Tel.: +33 (0)1 76 84 63 36

renault.media@renault.com

Sites web: www.media.renault.com - www.group.renault.com

Follow us on Twitter : **@Groupe_Renault**