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RCI BANQUE AIMING FOR DEPOSITS REPRESENTING 20 to 25% OF AVAILABLE FUNDS IN 2016

- As at the end of 30 June 2013, nearly 33,700 ZESTO savings accounts were opened, representing net collected savings of 1.192 billion Euros.
- The launch, on 1 July, of the PEPITO term deposit account completed RCI Banque's savings account services in France.
- Launched in February, the savings account operations in Germany are showing very encouraging results: at the end of June, 48,000 accounts had been opened and the net collected savings totalled 1.394 billion Euros for both savings accounts and term deposit accounts.
- With 2.586 billion Euros in net collected savings at the end of June 2013 in France and Germany, RCI Banque has now achieved its objective, initially set for the end of 2014.
- RCI Banque has set a new target for 2016. Its ambition is to collect deposits representing between 20 and 25% of available funds.

« 18 months ago, RCI Banque started opening retail savings accounts with the objective to diversify its funding and to make the company less dependent on the capital markets. RCI committed to reinvest the deposits in its automotive finance business in support of the brands of the Renault-Nissan Alliance. With an outstanding balance of over €2.5 billion at the end of June, the results of this new activity are very promising and encourage us to set even more ambitious objectives. By targeting deposits between 20 and 25% of its total outstandings, RCI Banque will better sustain its future growth. », states Dominique Thormann, Chairman and CEO of RCI Banque

RCI BANQUE EXTENDS ITS RANGE OF SAVINGS PRODUCTS IN FRANCE WITH THE PEPITO TERM ACCOUNT MARKETED SINCE 1 JULY.

In February 2012, RCI Banque launched its ZESTO savings account. It was the first time that a car manufacturer in France offered a savings product and undertook to reinvest the funds collected into its automotive loans business.

As at 30 June, there were nearly 33,700 ZESTO clients, representing available funds of 1.192 billion Euros. Wishing to build client loyalty and diversify its offer, RCI Banque launched PEPITO¹, a new savings product. PEPITO is a 3-year term deposit account with a quarterly progressive interest rate which caters for ZESTO clients. Based on a full online account opening procedure, there are no opening, management or closing costs. PEPITO offers guaranteed interest rates which progress quarterly: in this way, acquired interest, added to the capital, is reinvested each quarter.

VERY ENCOURAGING RESULTS AFTER 4 MONTHS' OPERATION IN GERMANY COLLECTING SAVINGS DEPOSITS

Only one year after launching ZESTO in France, RCI Banque has started a savings account operation in Germany. Initially offering a current account, the range was enlarged with the offer of term deposit accounts on 29 April. This is a fixed rate, term deposit account offering 4 different maturity dates (1, 2, 3 and 4 years). Capitalising on its experience in the domestic market, RCI Banque is offering simple and effective products in Germany, with full online marketing and digitally-focused advertising.

At the end of June, the global available funds of the savings business in Germany stood at 1.394 billion Euros. Current accounts presently exceed 1.1 billion Euros of available funds, whilst two months after their launch, term deposit accounts have collected nearly 300 million Euros.

¹ The PEPITO term deposit account is presented in greater details in the appendix

AS AT THE END JUNE THE TWO OPERATIONS HAD COMBINED FUNDS OF OVER 2.5 BILLION EUROS

As at 30 June, the net collection² from the first half year – 1.6 billion euros – represents 40% of RCI Banque's refinancing plan for that half year (refinancing plan of 3.9 billion euros). RCI Banque has collected 2.5 billion Euros in deposits through savings operations in France and Germany, which corresponds to approximately 10% of the company's available funds.³ The amount initially targeted for by the end of 2014 has therefore been achieved at the end of June 2013.

RCI BANQUE HAS SET ITSELF AN AMBITIOUS TARGET FOR 2016, AIMED AT ENABLING IT TO REFINANCE THE COMPANY'S AVAILABLE FUNDS BY 20 TO 25% FROM DEPOSITS

RCI Banque is constantly seeking to optimise the cost of its financial resources in order to guarantee the competitiveness of its automotive loans and the viability of the company's operations. Developing the savings deposits business is therefore essential to its long-term strategy of diversifying the refinancing of the company.

RCI Banque has set itself a target: to have savings deposits representing 20 to 25% of its available funds. The operational objectives for collecting deposits will be adjusted according to the growth of RCI Banque's available funds but also by taking into consideration market costs for refinancing.

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More about RCI Banque:

Created and totally owned by the Renault group, RCI Banque is a French bank specialising in automotive financing and services for the group's clients and dealer network (Renault, Renault Samsung Motors and Dacia) throughout the world and the Nissan group (Nissan and Infiniti) chiefly in Europe and South America. Present in 36 countries, RCI Banque has over 2.5 million clients, financing nearly 1,102,000 customer accounts 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. To find out more about RCI Banque click on: www.rcibanque.com

² The net collection is the net amount collected between the end of December 2012 and the end of June 2013.

³ The reference point for outstanding is that reached at the end of December 2012, i.e., 25.7 billion Euros

Appendix to the PEPITO term deposit account

The PEPITO term deposit account is a risk-free investment over 3 years, with step-up rates: the longer you keep the account open, the more interest you earn, which is reinvested each quarter.

It is the ideal solution for clients who wish to finance short-term projects, regardless of their savings capacity. This is a risk-free investment giving access to capital at all times whilst benefiting from early withdrawal conditions without incurring penalties*.

The key features of the PEPITO term deposit are as follows:

- One single payment via bank transfer from the ZESTO savings account of 5,000 € to 1,000,000 €.
- No costs for opening, managing or closing the account.
- Total online account opening procedure from a secure client site.

PEPITO ensures progressive remuneration through:

- guaranteed gross rates of up to 3.5% which increase quarterly.
- a guaranteed gross annual rate of 2.5% over 3 years.

PERIOD	RATE
1 st Quarter	1.60%
2 nd Quarter	1.70%
3 rd Quarter	1.80%
4 th Quarter	1.90%
5 th Quarter	2.30%
6 th Quarter	2.40%
7 th Quarter	2.50%
8 th Quarter	2.60%
9 th Quarter	3.10%
10 th Quarter	3.20%
11 th Quarter	3.40%
12 th Quarter	3.50%

For more information on the PEPITO term deposit account, go to the website: www.livretzesto.fr

** In the event of early withdrawal, repayment is calculated according to the following rules:*

- a) Cancellation during the 1st month of the quarter: no interest paid for the quarter.*
- b) Cancellation during the 1st quarter of a three-year period: interest accrued during the period the account has been opened will be calculated on the basis of 90% of the interest rate applied for this quarter.*
- b) Cancellation after the 1st quarter of a three-year period: interest accrued during the quarter will be calculated on the basis of the preceding quarter.*

The PEPITO account is an agreed term deposit account over a period of 3 years, reserved for holders of a ZESTO savings account who are over the age of 18. It offers progressive quarterly repayments and its gross annual actuarial interest over the whole period is 2.5%. The investment can be repaid at any time (full early repayment only). In this event, the subscriber shall receive a reduced repayment. Minimum deposit 5,000 €.

For more information, consult our website: www.livretzesto.fr