

January 12, 2016

**RCI BANQUE'S RETAIL SAVINGS ACCOUNTS  
EXCEEDED €10 BILLION IN DEPOSITS AT END-DECEMBER 2015**

**Net deposits collected at end-December 2015 amounted to more than €10 billion, accounting for over 30% of RCI Banque outstandings, exceeding the objective set for 2016, a year ahead of schedule.**

- With €10.2 billion in deposits collected at end-December 2015, RCI Banque's total net deposits were up by nearly 56% compared to December 2014. They accounted for over 30% of RCI Banque's outstandings.
- Launched in France in 2012, RCI Banque's savings business has now been rolled out in Germany, Austria and the United Kingdom.
- At December 31<sup>st</sup>, 2015, a total of 268,000 customers had opened an account.

**"In four years, RCI Banque has made deposits a competitive funding driver of its automotive financing business for the Renault-Nissan Alliance. With net deposits amounting to over €10 billion, RCI Banque has already met its target of 30% of outstandings coming from deposits. That level brings RCI Banque real diversity in its funding sources,"** said Gianluca De Ficchy, CEO of RCI Banque.

**RCI BANQUE'S SAVINGS OFFER ATTRACTED NEARLY 268,000 CUSTOMERS**

RCI Banque was the first finance company of a carmaker to launch savings accounts in France, in February 2012. Implemented in Germany a year later, in Austria in 2014, and in the UK in 2015, the offer includes current and time-deposit accounts.

By committing to reinvest the funds collected in its automotive financing business for the brands of the Renault-Nissan Alliance and providing a simple, effective and secure range of savings products, RCI Banque has attracted nearly 268,000 customers in the four countries where the offer is available.

**DEPOSIT ACCOUNTS TOTALLED MORE THAN €10 BILLION AT END-DECEMBER 2015**

At the end of the year, available funds from the savings business totaled over €10 billion, or more than 30% of the bank's total average outstandings. Deposits have become a competitive driver to RCI Banque's funding sources. At end-2015, net yearly collections<sup>1</sup> amounted to €3.7 billion, accounting for 40%<sup>2</sup> of RCI Banque's funding plan for the period (Europe perimeter).

**RCI BANQUE CONTINUES TO GROW ITS BUSINESS IN FRANCE**

RCI Banque's pricing policy evolved in 2015, aiming at consolidating long-term relationships with its customers. RCI Banque positioned its base rate over those of competitors, but put an end to promotional offers. 50,000 customers had opened an account at end-December 2015, a stable level compared to end-June 2015. Total net collections were also flat, at €1.3 million.

**RENAULT BANK DIREKT HAS COLLECTED OVER €7 BILLION IN GERMANY IN THREE YEARS**

Deposits increased by more than €2.6 billion in 2015. At end-December 2015, total outstandings posted a 61% year-on-year increase, reaching €7 billion: €4.6 billion in current accounts and €2.4 billion in time-deposit accounts. Renault Bank Direkt had over 174,000 customers.

<sup>1</sup> Net 2015 deposits: The difference between funds on deposit at end-December 2015 and funds on deposit at end-December 2014.

<sup>2</sup> The numbers are unaudited. The accounts will be submitted to the Board of Directors on February 8, 2016.

**RCI BANQUE COLLECTED OVER €600 MILLION IN AUSTRIA**

Launched in April 2014, the savings offer in Austria features a current account and time-deposit accounts with maturities of 12, 24 and 36 months. At end-December 2015, more than 14,000 customers had subscribed to one or more savings products, and net collected outstandings stood at over €600 million.

**LAUNCHED IN JUNE 2015, RCI BANK UK COLLECTED £900 MILLION IN ONE YEAR**

RCI Banque rolled out its savings activity in the UK in 2015. In one year, RCI Bank UK reached a total of £900 million (€1.2 billion-equivalent) of net collected outstanding, with almost 30,000 customers. RCI Banque is the only subsidiary of a carmaker collecting deposits in the UK. The offer is constituted with current and time-deposit accounts, with maturities of 12, 24 and 36 months.

**WITH ITS AUTOMOTIVE FINANCING ACTIVITY GROWING, RCI BANQUE AIMS TO FUND AROUND ONE-THIRD OF ITS OUTSTANDINGS THROUGH DEPOSITS**

With €10.2 billion in collected deposits, RCI Banque has succeeded in diversifying its funding sources. In 2015, the objective of deposits account for 30% of its outstandings was exceeded one year ahead of schedule.

Posting strong growth in its automotive financing activity for the Renault-Nissan Alliance brands, RCI Banque aims to maintain deposit levels around one-third of its outstanding loans.

Operational collection objectives will be adjusted in line with growth in RCI Banque outstandings and with the cost of funds on the capital markets.

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**About RCI Banque**

Created and wholly owned by Groupe Renault, RCI Banque is a French bank specializing in automotive financing and services for Groupe Renault customers and dealer networks (Renault, Renault Samsung Motors and Dacia) throughout the world and the Nissan group (Nissan, Infiniti and Datsun) mainly in Europe, Russia and South America. Present in 36 countries, RCI Banque finances over 1,245,000 contracts a year. Average loans outstanding stood at €25.2 billion of funding at end-December 2014 and pre-tax earnings at €674 million. Find out more about RCI Banque at [www.rcibanque.com](http://www.rcibanque.com).