RCI Banque S.A.
OPERATING UNDER THE COMMERCIAL BRAND

MOBILIZE
FINANCIAL SERVICES

PRESS RELEASE

November 8th, 2026

PLACEMENT OF A 730.8 MILLION EURO SECURITIZATION BACKED BY FRENCH AUTO LEASES WITH PURCHASE OPTION "LOA"

Mobilize Financial Services Group announces the placement of a securitization transaction backed by auto lease monthly instalments (residual value component excluded) originated by its French subsidiary.

The FCT Cars Alliance Auto Leases France V 2026-1 has placed 700m€[1] of senior notes and 30.8m€ of mezzanine notes. These notes are rated Aaa(sf) / AAA(sf) and Aa1(sf) / AA(sf) respectively by Moody's and S&P.

The senior tranche, with a weighted average life of 2.01 years, bear a coupon[2] of 1-month Euribor+ 80bps. The mezzanine notes, with a weighted average life of 3.49 years, bear a coupon[2] of 1-month Euribor + 115bps.

(1) : Of which 125m€ have been retained
(2) : Priced at par

Contact

Analystes et Investisseurs

Communication financière
contact_investor@rcibanque.com

About Mobilize Financial Services:

Attentive to the needs of all its customers, Mobilize Financial Services, a subsidiary of Renault Group, creates innovative financial services to build sustainable mobility for all. Mobilize Financial Services, which began operations nearly 100 years ago, is the commercial brand of RCI Banque SA, a French bank specializing in automotive financing and services for customers and networks of Renault Group, and also for the brands Nissan and Mitsubishi in several countries. With operations in 35 countries and nearly 4,000 employees, Mobilize Financial Services financed more than 1,270,556 contracts (new and used vehicles) at the end of 2025 and sold 3.6 million services. At the end of 2025, average earning assets stood at 59.3 billion euros of financing and pre-tax earnings at 1,181 million euros. Since 2012, the Group has deployed a deposit-taking business in several countries. At the end of 2025, net deposits amounted to 29.9 billion euros, or 46.8 % of the company's net assets.
To find out more about Mobilize Financial Services: http://www.mobilize-fs.com/
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