

PRESS RELEASE

15/01/2026

RCI Banque discloses updated binding MREL ⁽¹⁾ requirement

RCI Banque has received the notification from the French Prudential and Resolution Supervision Authority (ACPR) implementing the decision of the Single Resolution Board (SRB) on the update of its minimum requirement for own funds and eligible liabilities (MREL ⁽¹⁾).

The requirement was repealed in 2024 for entities whose resolution plan is "liquidation," which was and still is the case for RCI Banque SA. The SRB may, however, decide on an exceptional basis to impose an MREL requirement on these entities.

The new requirement has been set at 13.50% of total risk exposure amount (TREA ⁽²⁾) plus the CBR of Group's risk-weighted assets ⁽³⁾, and 4.63% of leverage ratio exposure (LRE ⁽⁴⁾). MREL requirement is defined on an individual basis.

As of today, RCI Banque S.A. already complies with this MREL requirement. Compliance with the requirement will be subject to ongoing review.

(1) *MREL: Minimum Requirement for own funds and Eligible Liabilities. The Bank Recovery and Resolution Directive (BRRD) requires European banks to maintain a minimum amount of Own Funds and Eligible Liabilities that could absorb losses and allow them to restore their capital position, allowing banks to continuously perform their critical economic functions during and after a crisis. MREL represents one of the key tools in enhancing banks' resolvability. The purpose of this buffer of own funds and eligible liabilities is to avoid banking authorities having to resort to public funds. The MREL is set by the Single Resolution Board (SRB) on a per institution basis. The MREL requirement for RCI Banque is defined at an individual level.*

(2) *"TREA" means "total risk exposure amount" calculated in accordance with Article 92(3) of Regulation (EU) No 575/2013*

(3) *CBR (Combined buffer requirement): requirement of 3,25% as of 30/06/2025*

(4) *"LRE" means "leverage ratio exposure" calculated in accordance with Articles 429 and 429a of Regulation (EU) 575/2013*

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With operations in 35 countries and nearly 4,000 employees, Mobilize Financial Services financed more than 633,000 contracts (new and used vehicles) at the end of June 2025 and sold 1.8 million services. At the end of June 2025, average earning assets stood at 58.9 billion euros of financing and pre-tax earnings at 607 million euros.

Since 2012, the Group has deployed a deposit-taking business in several countries. At the end of June 2025, net deposits amounted to 30.5 billion euros, or 49 % of the company's net assets.

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