MOBILIZE DAY
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**LUCA DE MEO**
Chief Executive Officer, Renault Group

**CLOTILDE DELBOS**
Chief Executive Officer, Mobilize

**JOÃO LEANDRO**
Chief Executive Officer, RCI Bank and Services
25 years in Consumer Finance in North America and Europe (Banco Mais Group, Crédit Agricole Consumer Finance group...).

**FEDRA RIBEIRO**
Chief Operating Officer, Mobilize
25 years in the Mobility Sector, Connected Solutions & Software international business leader (VW Group, Raytheon Technologies, SPX and Bosch).
Joined Mobilize in 2021.

**PATRICK LECHARPY**
Design Director, Mobilize
30 years in User Experience & Advanced Design. Designed Twizy, the Concept Cars Eolab, Symbioz, R5 & EZ-One Renault projects.
AUTOMOTIVE INDUSTRY IS CURRENTLY FACING 3 MAJOR CHALLENGES

01
GAP BETWEEN USAGE AND COST

Vehicles stay unused 90% of the time

02
FAST ASSET VALUE DECREASE

Car’s value drop by 50% after 3 years

03
ENVIRONMENTAL IMPACT

Automotive industry generates 15% of total CO2 emissions in Europe
NEW BUSINESSES
20% OF RENAULT GROUP TURNOVER
CUSTOMERS ARE FACING MAJOR DISRUPTIONS

Mobility USERS

CONGESTION
PUBLIC POLICIES
REGULATIONS
COSTS

Mobility OPERATORS

CO₂ REGULATIONS
HIGHER OPERATIONAL COSTS
RETAIL & SMALL MEDIUM FLEETS

PEOPLE MOBILITY OPERATORS

LAST-MILE DELIVERY OPERATORS
A NEW BUSINESS MODEL: VEHICLE-AS-A-SERVICE

- Payment
- Insurance
- Financial services
- Energy services
- Maintenance, repair & reconditioning

Software ecosystem

Vehicle
VEHICLE IS A PLATFORM FOR SERVICES AND RECURRING REVENUES

RECONDITIONING
REMARKETING OR RECYCLING

NEW & USED VEHICLE POOL

3X REVENUE GENERATED

REDUCED CARBON FOOTPRINT
WE LEVERAGE RENAULT GROUP STRENGTHS AND ADD MOBILIZE CAPABILITIES

Renault Group

R&D EXPERTISE

VEHICLE LINE-UP, INCL. EV

MANUFACTURING CAPABILITIES

EMBEDDED SOFTWARE AND OVER-THE-AIR

DEALER NETWORK

Refactory

MOBILIZE
BEYOND AUTOMOTIVE

PURPOSE-DESIGNED VEHICLES

FULL EV LINE-UP

SOFTWARE-DEFINED VEHICLES

6 MAJOR TECH-BASED VENTURES

USED-CARS SERVICES

RCI BANK AND SERVICES FINANCIAL CAPTIVE
A NEW GENERATION AND MILITANT BRAND

CIRCULAR ECONOMY

REDUCED CARBON FOOTPRINT

ACCESSIBLE TO ALL
INCREASED DURABILITY
EASY TO
CLEAN - MAINTAIN - REPAIR
REDUCED
ENVIRONMENTAL FOOTPRINT
VEHICLE UPGRADABILITY
POWERFUL USER EXPERIENCE
MOBILIZE IS OPERATING THROUGH ITS VENTURES

24 countries operated

7,700 cars in shared mobility

837,000 users on our shared mobility platforms
(Zity by Mobilize & Mobilize Share)

162,000,000 rides booked through our platforms in 2021
ENERGY SERVICES
SOLUTIONS FOR ALL STEPS OF ELECTRIC CUSTOMER JOURNEY

- Mobilize Power Solutions / Charging installations
- Charge Pass feat. Ionity (B2B & B2C)
- Smart Charge V2G/V2H
- Battery Certificate
- Energy Storage
  - Advanced Battery Storage
  - betteries (Refactory)
  - Use
  - Re-use
  - Acceleration
- Recycling
MOBILIZE WILL LEVERAGE 100 YEARS OF EXPERIENCE OF RCI BANK AND SERVICES

LARGE CUSTOMER BASE

~4 M customers

BENCHMARK IN CUSTOMER SATISFACTION

+53 Net Promoter Score (+23 pts compared to competition)

DEALER PARTNERS

~ 9,000 sites*

STRONG COMMERCIAL & FINANCIAL PERFORMANCE

~1 out of 2 cars financed
3 services sold per contract
1.2 Bn € operating margin

Primary and secondary Networks, worldwide Alliance Brands
ONLINE DEPOSITS ARE THE CORNERSTONE OF RCI BANK AND SERVICES FUNDING STRATEGY

- **15%** secured funding
- **31%** bonds
- **9%** others

EUR 47 BN deposits

- **45%** deposits
- **100%** digital banking
- EUR 21 Bn deposits collected online
- ~500,000 deposit customers

Award winning service

Financial indebtedness as of 31/12/2021
NEW TRENDS = NEW BUSINESS

1. Flexible mobility solutions
2. Digital and seamless journeys
3. Business fleets
4. EV
5. Connected cars
MARKEr IS SHIFTING TOWARDS LEASING AND SUBSCRIPTION

EVOLUTION OF NEW VEHICLES Financing MARKET

Cash
- 2020: 17% of 269 Bn €
- 2030: 6% of 287 Bn €

Credit & Financial Lease
- 2020: 46% of 269 Bn €
- 2030: 31% of 287 Bn €

Operating Lease
- 2020: 36% of 269 Bn €
- 2030: 62% of 287 Bn €

Source: NV Market Evolution – Deloitte G5 Europe / RCI Bank and Services

Operating Lease Market
+84%
DEVELOP NEW CAR BUSINESS THROUGH OPERATING LEASE

OPERATING LEASE
FLEET SIZE (in Kunits)

CAR
SUBSCRIPTION (in Kunits)

EXTEND THE OFFER TO OUR MAIN COUNTRIES
INCREASE USED CAR BUSINESS THROUGH THE CONTROL OF THE CAR LIFETIME

B2B/B2C CUSTOMER

1ST LIFE
- NEW CAR
- SUBSCRIPTION
- RENTAL

2ND LIFE
- USED CAR POOL
- REMARKETING
- RECYCLING
- SHARING

3RD LIFE
- MULTI BRAND VEHICLE
- MOBILIZE VEHICLE
- OTHERS
- LEASING

3X AMOUNT FINANCED BY 2030
LAUNCH DISRUPTIVE SERVICES LEVERAGING NEW MOBILITIES TRENDS

**CAR INSURANCE** (in M of customers)

3.6M customers in 2030

- 1.2M in 2022
- 2.4M in 2025
- 3.6M in 2030

20% of Usage-Based Insurances

**FULL PAYMENT ECOSYSTEM**

1M customers in 2030

- E-Payment
- In-car payment

Innovative Credit Card dedicated to electric car
- Charge pass
- Buy now pay later
- CO₂ tracking and offsetting
- Cash-back, partners rewards

Europe Premium Market Size: 175 Bn€ in 2022, 285 Bn € in 2030
UBI Market size: 24% in 2030
Source: Global Data Insurance & EIOPA 2019 & 2020

In-Car Payment Market Size: $ 80 Bn € in 2025
Source: Accenture/Juniper Research
RCI Bank and Services Becomes Mobilize Financial Services
PEOPLE MOBILITY OPERATORS
SOLUTIONS FOR PEOPLE
MOBILITY OPERATORS

ONE-STOP SHOP
COMPLETE PACKAGES
2022
100% electric
-10% TCU versus ICE

LEVERAGING EXISTING ASSETS
iCabbi, Karhoo, Mobilize Power Solutions,...
MOBILIZE DRIVER SOLUTIONS: UNIQUE IN THE MARKET

SUBSCRIPTION

INSURANCE

CHARGE

MAINTENANCE

ROADSIDE ASSISTANCE
DUO: CAR-SHARING & SUBSCRIPTION

2023

Electric 2-seaters specially designed for the needs of car-sharing, city & user-friendly

-35% TCU versus traditional EV 4-seaters

FOR MOBILITY OPERATORS INCLUDING:

ZITY
MOBILIZE
BEYOND AUTOMOTIVE | share
LAST-MILE DELIVERY PARCELS (IN EUROPE)
FORECAST +7% CAGR → 2030

≈ 40% of parcels delivery costs are related to last mile

CHALLENGES

LABOR
workforce shortage

FLEET
more complex to manage

CITY
accessibility is constrained

CLIENTS’ requirements are increasing

OPERATIONS expenses are increasing

LOGISTIC FLOWS evolution
TOTAL COST OF OWNERSHIP (TCO)
- Cost of vehicle (buying, leasing, …)
- & residual value
- Maintenance
- Insurance
- Energy (fuel, electricity, …)

ADMINISTRATION TASKS
- Fleet management
- Organization

INVESTMENT

TOTAL COST OF USAGE

MANPOWER
- Loading
- Driving
- Delivery
BENTO: CAR-SHARING & SUBSCRIPTION FOR CRAFTSMEN

2024

Electric 1-seater specially designed for the needs of small goods transportation, city & user-friendly

-35% TCU versus traditional EV 4-seaters

LEVERAGING RENAULT DEALERS
SOLUTIONS PACKAGES FOR LAST-MILE DELIVERY

STARTING IN 2023
WITH DIVERSE EV SOLUTIONS...

Electric LCV

Cargo Bikes

... & INCLUDING OUR FLAGSHIP
HIPPO IN 2026

Different electric vehicles
perfectly fit for parcel
delivery

With a one-stop shop complete
package of services for operators

-30% TCU REDUCTION
vs. competitors
MOBILIZE DAY
Mobilize will solve the 3 major challenges:

01 Gap between usage and cost
- From car ownership to mobility usage
- Optimization of mobility operators’ operations
- Vehicles reconditioning to optimize their lifecycle

02 Fast asset value decrease
- Mobilize will own the vehicles for their full life

03 Environmental impact
- Mobilize will provide all services to simplify the transition to electric vehicles
- Reduced electric mobility carbon footprint thanks to a longer usage
## WE ARE UNIQUELY POSITIONED TO SUCCEED

### VEHICLES & TECHNOLOGY
- **Dedicated Vehicles**
- **Software-Defined Vehicles**
- **User Management Front-End**
- **Operations Management Back-End**
- **Driverless Advanced Features**

### FINANCE, INSURANCE & PAYMENT
- **Operational Lease New & Used Cars**
- **Subscription New & Used Cars**
- **Insurance Incl. Usage Based**
- **Payment**

### ENERGY SERVICES
- **Charging**
  - Charging Stations Installation
  - Smart Charge
- **Battery Management**
  - Battery Health Certificate
  - Battery Second Life
- **Charge Pass**
- **Battery Recycling**

### VEHICLE MAINTENANCE & RECONDITIONING
- **Dealer Network Maintenance**
- **Reconditioning 2nd+ 3rd Life**
- **End-Of-Life Recycling**

### MOBILITY SERVICES SOLUTIONS PACKAGES
- **Where we are**
  - SaaS For Fleets & Operators
  - VaaS For Ride Hailing Operators
  - VaaS For Car-Sharing Operators
  - VaaS For LMD Operators
- **Where we are not**
  - VaaS For Micro-Mobility
  - Mobility Service Operator *
  - Parking As A Service
  - City Mobility Aggregator
  - VaaS For Driverless Mobility

*Except Zity by Mobilize*
<table>
<thead>
<tr>
<th>KPI</th>
<th>2021</th>
<th>2025</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance &amp; Financial Services (in Munits)</td>
<td>4.7 M</td>
<td>6 M + 30%</td>
<td>8 M + 70%</td>
</tr>
<tr>
<td>Fleet size - Operational leasing (in Kunits)</td>
<td>350k (15% EV)</td>
<td>700k (40% EV)</td>
<td>1,000k (70% EV)</td>
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<tr>
<td>Fleet size - Mobility operators (in Kunits)</td>
<td>8k</td>
<td>35k-40k</td>
<td>150k-200k (80% EV)</td>
</tr>
<tr>
<td>Charging stations installed</td>
<td>22k</td>
<td>95k</td>
<td>165k</td>
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**TOTAL TURNOVER**

(6% of Renault Group turnover)

6% ~10% ~20%