

The Crédit Agricole Auto Bank Group celebrates 100 years of leadership and speeds up towards the future of sustainable mobility

- 100 years of history and a current presence in 19 countries, with over 2,650 employees.
- In 2024, CA Auto Bank and Drivalia managed €30 billion in loans and leases, financed vehicles for €11.3 billion, and generated €390 million in operating income.
- 42.5% of new vehicle financing and rentals in 2024 concerned BEV and PHEV powertrains.
- Over 60 active partnerships with international brands, including several Asian and American giants, and a technological offering that currently allows 90% of contracts to be completed fully digitally, aiming at 100% penetration soon.
- By 2026, more than 50% of new vehicles financing will be for zero- and low-emission powertrains, with 35% reserved for BEVs; the Drivalia fleet will be one-third electrified, and the proprietary charging network will consist of 2,500 stations.

Turin, 28 April 2025

For a century, it has accompanied the evolution of the automobile. It is now accelerating towards a new era: one of sustainable, digital and connected mobility. Crédit Agricole Auto Bank is 100 years old and is looking to the future with robust experience and a leading role in the European landscape of financial services for cars and mobility.

Founded in 1925 in Turin as SAVA (*Società Anonima Vendita Automobili* – Automobile Sales plc) to support the purchase of Fiat cars in Italy, the company has evolved over the years: from Fiat Auto Financial Services to FGA Capital, until it became FCA Bank (a joint venture 50% owned by CA Personal Finance & Mobility and 50% by the FCA Group). Finally, in 2023 came the turning point: Crédit Agricole Personal Finance & Mobility acquired 100% of the shares, creating CA Auto Bank, "the mobility bank for a better planet".

With a strong pan-European presence – spanning 18 European countries and Morocco – and a team of more than 2,650 employees, CA Auto Bank and its rental and mobility company Drivalia ended 2024 with end-of-term portfolio close to €30 billion, supporting 1.4 million customers. Operating income of €390 million and new financing volumes of €11.3 billion including the rental business serve as proof of the confidence the market has in the Group.

In line with the values of the Crédit Agricole Group, CA Auto Bank stands as a European leader in sustainable mobility. A commitment that has its roots in the desire to "democratise the car", now more relevant than ever in improving access to new hybrid and electric engines. Through CA Auto Bank's financial solutions and Drivalia's rental and mobility services, the Group is actively contributing to the energy transition. In 2024, 42.5% of financing and rentals for new vehicles were for BEVs or plug-in hybrid vehicles, well above the market average.

With more than 60 partnerships with leading brands, CA Auto Bank extends its financial, insurance and rental solutions far beyond the automotive world, spanning two-wheelers, light and heavy commercial vehicles, leisure and boating. This open, forward-looking vision has led the Bank to become the leading financial partner in Europe also for major new Asian and



American players, such as BYD, Chery (with the Omoda and Jaecoo brands), MG, and Tesla. A comprehensive approach, supported by a "born digital" and omni-channel model that enables CA Auto Bank to offer a cutting-edge customer experience, with products easily accessible through intuitive and transparent digital platforms. In 2024, 90% of contracts were completed fully digitally, aiming at 100% penetration soon.

CA Auto Bank's commitment to a sustainable future is embodied in the Sustainability Plan, structured according to four pillars: Sustainable mobility, Innovation & digitalization, Environment, People. Ambitious targets have been set for 2026, including allocation of 55% of financing and leasing to new zero- or low-emission vehicles, with 35% dedicated to BEVs alone. In parallel, Drivalia's European fleet will see new BEV and PHEV models exceed one-third of the total (35%), and the Group's proprietary charging infrastructure will consist of 2,500 stations in Europe.

Drivalia is a key element in the CA Auto Bank ecosystem, positioning itself as the only European stakeholder with the ability to respond to every mobility need, "from one minute to a lifetime". Thanks to a comprehensive offer – summarised by the four verbs "Rent. Lease. Subscribe. Share." – Drivalia promotes a new culture of mobility, providing access to cars without the burden of purchase, based on flexible and convenient solutions. An epochal change that marks the transition from ownership to "usership".

"I am genuinely delighted to celebrate this major milestone for CA Auto Bank", stated **Stéphane Priami, President of CA Auto Bank and CEO of CA Personal Finance & Mobility**. "We have a clear vision: to become the European leader in sustainable mobility, especially electric mobility, by offering a wide range of innovative solutions in all the countries in which we operate. CA Auto Bank and Drivalia represent one of the key international pillars on which our ambitious strategy rests".

"Celebrating 100 years of CA Auto Bank is not just about paying tribute to our history, but about reaffirming our willingness to continue to innovate, with the same enthusiasm as our predecessors, who knew how to transform every change into an opportunity", said Giacomo Carelli, CEO of CA Auto Bank and President of Drivalia. "In a century, we have gone from financing the first cars to leading the revolution of sustainable, digital and accessible mobility. This milestone represents the beginning of a new chapter: we want to continue to be the mobility bank for a better planet. And we will do it together with all the colleagues of the Group, whose everyday passion, expertise and vision make this journey possible".

CA Auto Bank S.p.A.

CA Auto Bank is a universal bank, wholly owned by Crédit Agricole Personal Finance & Mobility, which operates as an independent and multi-brand player in the vehicle financing and leasing and in the mobility sector. CA Auto Bank provides a comprehensive offering of financial and mobility products, as well as insurance services. The credit, leasing, rental and mobility financing programmes offered by CA Auto Bank are designed specifically for sales networks, private customers and corporate fleets. CA Auto Bank maintains a presence in 18 European countries (Austria, Belgium, the Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Norway, the Netherlands, Poland, Portugal, Spain, Sweden, Switzerland and the United Kingdom) and in Morocco, directly or through branches, with a total of more than 2,600 employees.



Through **Drivalia**, the Group's rental and mobility company, the Bank offers a full range of mobility solutions: from electric car sharing to innovative car subscriptions, via rentals for all lengths of time. Drivalia deals with all-round mobility, by proposing innovative mobility schemes that combine flexibility, digital usage, an on-demand approach and sustainability. In June 2019, the company launched its network of Mobility Stores, physical points of sale where customers can access all the mobility services on offer. With the launch of the first fully electrified Mobility Store at Turin-Caselle Airport in 2020 and many others in its wake, Drivalia has become a benchmark operator in sustainable mobility too. It has now clocked up over 1,900 charge point installations across all its Stores, making it the largest private electrified network in Italy. In 2025, the electrification plan will also continue in the European countries where Drivalia operates.

www.ca-autobank.com www.drivalia.com