

Financial results for the first half of 2025
CA Auto Bank achieves an operating income of 182 million

- **With over 28 billion in average outstanding (+2% compared to the first semester 2024).**
- **The new deal production as independent operator represents 89% of the banking group's assets.**
- **Solid performance of Drivalia segment consistent performance (Rental/Mobility) with a 30% growth.**

Turin, 7th August 2025

For the first semester, CA Auto Bank Group operating result amounted to eur 182 million, in line with the value of the first half of 2024, demonstrating a consolidated business model in its performance indicators.

Net profit reached eur 116 million.

Key figures (€/mln)	06/30/2025	06/30/2024	Variation	Var %
Net Banking income and rental margin	420	400	20	5%
Net operating expenses	(164)	(150)	(14)	9%
Cost of risk	(74)	(65)	(9)	14%
Operating Result	182	185	(3)	-2%
Other Income/(Expenses)	(25)	(23)	(2)	9%
Profit before tax	158	162	(4)	-2%
Net profit	116	122	(6)	-5%
Outstanding				
Average	28,273	27,608	665	2%
End of period	28,881	29,202	(321)	-1%

Volumes of activity

Total new volumes financed during the semester amounted to eur 4.4 billion, rental business included. End of period loans amounted to eur 28.9 billion, down 1% compared to the previous half-year: Drivalia segment (Rental/Mobility) demonstrates a solid performance with 30% growth, while Wholesale grows by 5%, while the Financing and Leasing business line drops by 6%.

The Bank, as an independent operator, grows for 9.5% compared to June 2024 and 78% on June 2023. All business lines show a positive trend, with the most significant contribution from Drivalia (Rental/Mobility).

Net banking income and rental margin

Net banking income for the half-year stands at 420 million euros, thus recording an increase of 5% compared to the values of the first half of 2024, due to greater profitability of the incoming business.

Net banking income on average loans is equal to 2.97%, up 7 basis points compared to the same period in 2024.

Operating expenses

Net operating expenses increased in absolute value by approximately 14 million euros compared to the previous year (+9%), due to a lower contribution from services provided to third parties and a staff increase.

Cost of risk

The cost of risk stood, in absolute terms, at 74 million euros (+9 million euros compared to the first half of 2024), equal to 0.52% of average loans, increasing by 5 basis points.

Funding

The Group maintained its policy of diversifying its refinancing sources and strengthened its deposit collection from the public, which went from 10% in the first half of 2024 to the current 15% incidence on the Group's total funding sources). CA Auto Bank also continued to rely on financial support from the Crédit Agricole Group (38% of total funding sources).

Capitalization

The CA Auto Bank Group maintains an adequate level of capitalization, with a Supervisory Capital of approximately 4.4 billion euros, a CET 1 Ratio of 12.26% and a Total Capital Ratio of 18.15% at consolidated level. The Total Capital Ratio records an increase of 157 basis points compared to 31 December 2024, due to the issuance of new capital instruments (AT1 and Tier 2) during the first half of the year.

Rating

The rating assigned to CA Auto Bank at June 30th, 2025 as follows:

	Moody's Investors Service	Fitch Ratings
Rating long term	Baa1	A-
Outlook	Positive	Positive
Rating short term	P-2	F-1
Rating long-term deposits	Baa1	A-
Outlook	Positive	-

CA Auto Bank S.p.A.

CA Auto Bank is a universal bank, controlled by Crédit Agricole Personal Finance & Mobility, which operates as an independent, multi-brand player in the vehicle finance and leasing and mobility sectors. CA Auto Bank provides a comprehensive offering of finance and mobility products as well as insurance services. The credit, leasing, rental and mobility financing programmes provided by CA Auto Bank are specifically designed for sales networks, private customers and corporate fleets. CA Auto Bank is present in 19 European countries (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Norway, Poland, Portugal, the Czech Republic,



DRIVALIA

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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 complete range of mobility solutions, from electric car sharing to innovative car subscriptions, through the rental of all durations. Drivalia deals with 360° mobility, proposing innovative mobility formulas, which combine flexibility, digital use, on-demand approach and sustainability. In June 2019, the company inaugurated the network of Mobility Stores, physical outlets where customers can have access to all the mobility services offered by the company. With the launch of the first fully electrified Mobility Store at Turin Caselle airport in 2020, followed by many others, Drivalia has also become a reference operator for sustainable mobility: to date counting over 1,900 charging points installed at all Stores, has the largest private electrified network in Italy. During 2025 the electrification project will also continue in the European countries in which Drivalia operates.

For more information:

www.ca-autobank.com

www.drivalia.com