

Honda and Crédit Agricole Personal Finance & Mobility sign a pan-European partnership for the financing of the Japanese manufacturer's cars and motorcycles

- **Honda, the world's leading mobility provider, has chosen Crédit Agricole Personal Finance & Mobility and Europejski Fundusz Leasingowy SA (EFL), a wholly-owned subsidiary of Crédit Agricole S.A., integrated into the Crédit Agricole Leasing & Factoring perimeter, as financial partners to support the distribution of its motorcycles and cars in 8 European countries — Italy, Poland, Austria, Belgium, Luxembourg, Portugal, Switzerland and the Netherlands — and to support the activity of its dealerships.**
- **Depending on the country, Honda will benefit from the expertise of CA Auto Bank (credit, wholesale financing, etc.), Drivalia (leasing and rental solutions), Agos — a joint venture between Crédit Agricole Personal Finance & Mobility and Banco BPM and Honda's partner for more than 30 years in Italy — and EFL, the leading leasing company in Poland and Honda's partner since 2019.**
- **This pan-European partnership is fully aligned with the ambition of Crédit Agricole Personal Finance & Mobility to become a leader in mobility in Europe.**

Massy / Bracknell / Turin – February 17th, 2026

Thanks to a multi brand offering — CA Auto Bank, Agos, Drivalia and EFL — Crédit Agricole Personal Finance & Mobility supports Honda across 8 European countries and strengthens its commercial ambitions with a tailored approach to each market.

Since 1 January 2026, Crédit Agricole Personal Finance & Mobility, through its subsidiaries CA Auto Bank, Drivalia, Agos, and EFL have been operating under a white-label brand — Honda Financial Services — in Italy, Poland, Portugal and Switzerland. In Austria, the partnership will take effect on 1 March 2026, while in Belgium, Luxembourg and the Netherlands it will begin on 1 April 2026.

The bank offers a wide range of financing solutions for individual and business clients (traditional loans, leases, long-term rentals, etc.) and inventory financing solutions for dealerships.

"This new partnership will allow Honda to further strengthen its offers across Europe, making its products accessible and relevant to a broader range of customers. We chose Crédit Agricole due to their unmatched ability to offer high quality services and products across several key European markets, along with the deployment of latest technologies. We look forward to this relationship becoming a central pillar in our strategy to deliver a strong sustainable business for Honda in the region." **Joe Crump** – President and Managing Director of Honda Financial Services

"The trust placed in us by Honda demonstrates the strength of our model, which is based on our expertise, our unique European footprint, and our spirit of innovation. Through CA Auto Bank,

Drivalia, Agos and EFL, we are proud to support our partner and contribute to its development strategy in Europe.” Stéphane Priami – CEO of Crédit Agricole Personal Finance & Mobility and Chairman of CA Auto Bank

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About Honda

Honda Motor Co., Ltd. is a global mobility company producing automobiles, motorcycles, power products, and aerospace driven by its longstanding commitment to innovation and the “Power of Dreams.” Founded in 1946, Honda has grown into the world’s largest motorcycle manufacturer and a leading developer of advanced mobility solutions, including low-emission technologies and next-generation power systems. With a worldwide presence, Honda continues to enhance the freedom, safety, and joy of mobility for customers around the globe. www.hondanews.eu

About Crédit Agricole Personal Finance & Mobility

Crédit Agricole Personal Finance & Mobility offers through all distribution channels - direct sales, point of sale financing and e-commerce platforms (automotive and household equipment...) - a wide range of financing solutions (instalment loans, revolving credit, leasing and loan consolidation) and associated services including split payment solutions, insurance and mobility solutions, with the objective of meeting the energy transition challenges in mobility, housing and consumption.

Its financing solutions and services are distributed in France via Sofinco, in Italy via Agos, in Germany via Creditplus, in Portugal via Credibom, in Spain via Sofinco Spain, in Morocco via Wafasalaf, and in China via GAC-Sofinco Auto Finance and GAC-Sofinco Leasing (car financing only).

Crédit Agricole Personal Finance & Mobility aims to be a leader in green mobility in Europe and offers a continuum of all mobility solutions in 22 countries (leasing, rental, subscription, car sharing, charging points...). It builds on the joint venture with Stellantis, the 100% integration of CA Auto Bank (ex FCA Bank) and Drivalia and the development of car financing in its historical entities in Europe and in the Crédit Agricole Regional Banks and at LCL via Agilauto.

Crédit Agricole Personal Finance & Mobility is working every day in the interest of its 17 million customers and society at large. By December 31st 2025, Crédit Agricole Personal Finance & Mobility was managing €122.5 billion of outstandings.

www.ca-personalfinancemobility.com

About Crédit Agricole Auto Bank

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 vehicle financing and leasing and in the mobility sector. CA Auto Bank provides a complete range of credit and rental solutions and insurance services. Loan, lease and rental and mobility financing products provided by CA Auto Bank are specifically designed for the sale networks, for private customers and corporate fleets. CA Auto Bank has a presence in 19 European countries (Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Norway, Netherlands, Poland, Portugal, Spain, Sweden, Switzerland and the United Kingdom) and in Morocco, directly or through branches, with a total of over 2,600 employees.

For more information:

www.ca-autobank.com