

2025 Financial results
Net income reached 326 million

- **With 27.9 billion in average outstanding, non captive brands already account for 91% of the banking group's assets.**

Turin, April 8th 2026

For the year 2025, the CA Auto Bank Group's operating result stood at €326 million, reflecting the combined impact of increased cost of risk and net operating costs, alongside a reduction in the intermediation and rental margin.

Key Figures (€/mln)	12/31/2025	12/31/2024	Variation	Var %
Net banking income and rental margin	811	833	(22)	-3%
Net operating costs	(324)	(308)	(16)	5%
Cost of risk	(161)	(134)	(27)	20%
Operating income	326	390	(64)	-16%
Other income/expenses	(111)	(44)	(67)	152%
Income before taxes	215	346	(131)	-38%
Net income	174	260	(86)	-33%
Outstanding				
Average	27.902	28.043	(141)	-1%
End of period	28.392	29.782	(1.390)	-5%

Volumes of activity

CA Auto Bank accelerates its multi-brand evolution: in 2025, non-captive business jumps to 95% of total outstandings (€28.4 billion). This new positioning enabled a more tailored offering for a broader target audience, largely offsetting macroeconomic challenges that led to a natural 5% portfolio decline. At the same time, the Rental and Mobility business (Drivalia) confirms its central role, growing by 8% and exceeding a €3.9 billion portfolio.

Net banking income and rental margin

The 2025 net interest and other banking income stood at €810.8 million, a slight decrease compared to 2024 figures (€832.8 million). The ratio of net interest and other banking income to average outstanding loans for 2025 was 2.91%, down 6 basis points compared to 2024, primarily due to a higher incidence of early repayments and a decline in margins on used vehicles.

Operating expenses

The growth in operating costs (+5% year-on-year) supports the company's consolidation plan, driven specifically by an increase in human capital dedicated to oversight and control activities. This trend, combined with the contraction in rental margins, brings the cost-income ratio to 40%, a level that continues to reflect solid operating efficiency.

Cost of risk

The evolution of the cost of risk to 0.58% (compared to 0.48% in 2024) reflects the new configuration of the loan portfolio and the natural cyclicity of the economic environment, to which the bank has responded promptly.

Other income/expenses

The figure includes extraordinary charges of €79 million related to provisions for risks and charges in the UK.

Funding

The Bank, in addition to relying on the funding coming from its shareholder, continued to diversify its funding sources and reduce the cost of debt, confirming the Bank's centrality for the Crédit Agricole Group. Thanks to the strengthening of the capital structure—supported by €1.4 billion in capital instruments (AT1 and Tier 2) and the issuance of a new €150 million Senior Non-Preferred bond—CA Auto Bank ensures financial solidity and constant liquidity. Furthermore, deposit funding reached €4.3 billion, driven by the launch of the new "Conto Remunerato" and by the geographic expansion in Poland and Germany.

Capitalization

The CA Auto Bank Group maintains an adequate level of capitalization, with Regulatory Capital standing at approximately €4.3 billion, a CET 1 Ratio of 12.04%, and a Total Capital Ratio of 17.95% on a consolidated basis. The Total Capital Ratio recorded an increase of 137 basis points compared to December 31, 2024. This positive change is primarily due to the issuance of new AT1 and Tier 2 instruments, which were subscribed during 2025.

Rating

The ratings assigned to CA Auto Bank at December 31st, 2025 are as follows:

	Moody's Investors Service	Fitch Ratings
Rating long term	A3	A
Outlook	Stable	Stable
Rating short term	P-2	F1
Rating long-term deposits	A3	A
Outlook	Stable	-

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 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.

Through Drivalia, the Group's rental, leasing and mobility company, the Bank provides a full range of mobility solutions, from electric car sharing to innovative car subscriptions and rentals of all durations. Drivalia deals with all-round mobility, offering innovative mobility plans that combine flexibility, a digital experience, an on-demand approach, and sustainability. In June 2019, the Company launched the Mobility Store network, physical outlets where customers can have access to all its mobility services. With the opening of the first fully electrified Mobility Store at Torino Caselle airport in 2020, followed by many others, Drivalia has become a leading operator in sustainable mobility. In fact, thanks to the more than 1,900 charging stations installed at all its stores to date, the Company has the largest private electrified network in Italy. The electrification process will proceed in all the European countries where Drivalia operates also in 2026.

For more information:

www.ca-autobank.com

www.drivalia.com