CA AUTO BANK: CREDIT UPDATE

HY 2026 RESULTS

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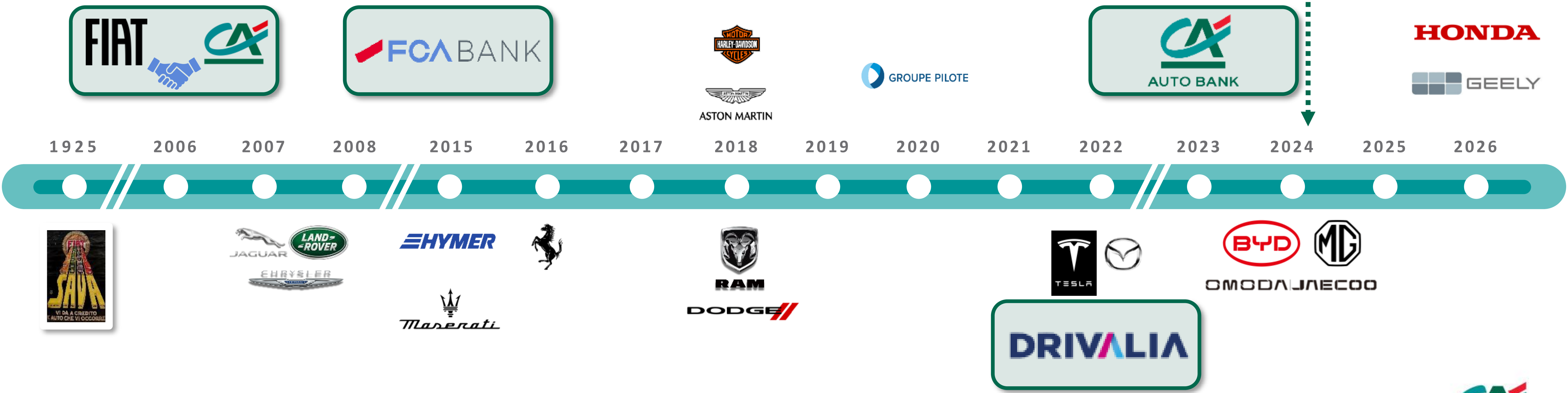
CA Auto Bank Group Overview & Strategy

Our Captive Heritage

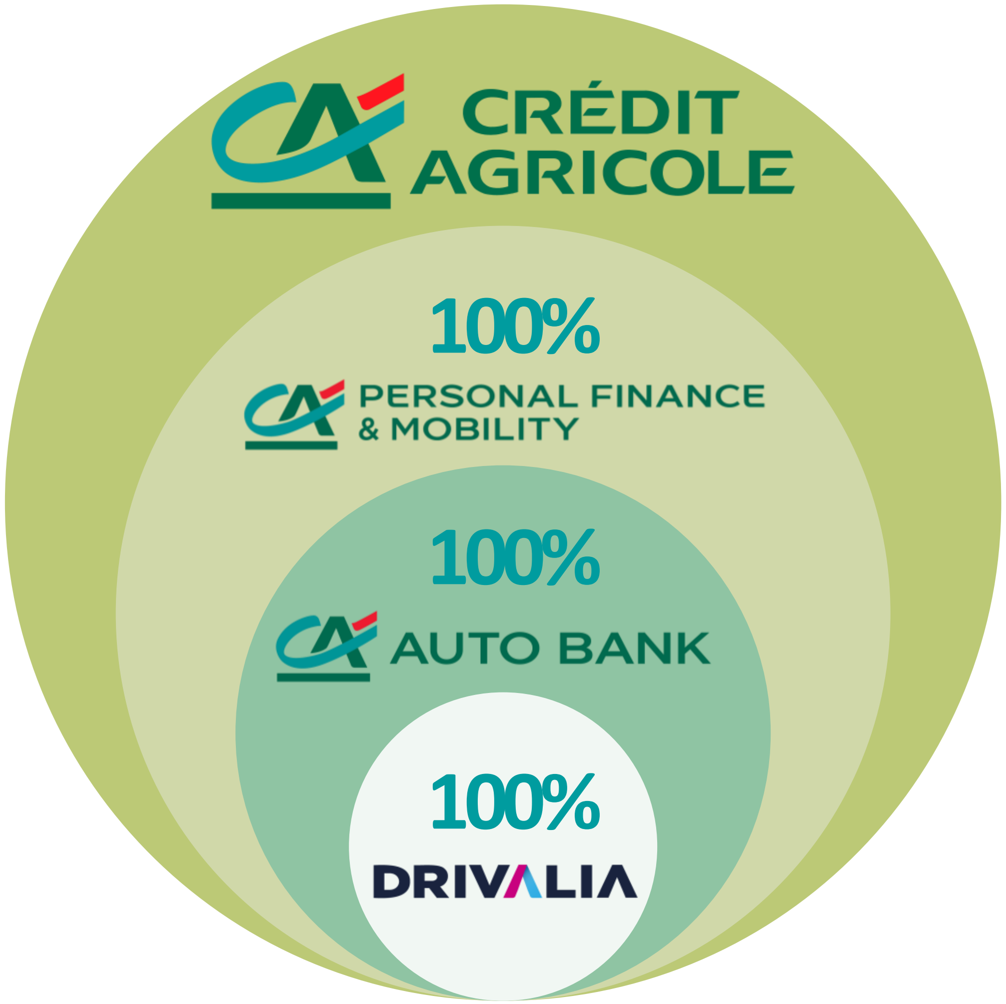
CA AUTO BANK has been providing financial services for a century,

to support OEM Partners, their Dealers and End Customers



Company Structure & Ratings

Moody's	• "A3" Long-term / *Stable* Outlook • "P-2" Short-term • "A3" Deposits Long-term / *Stable* Outlook
FitchRatings	• "A" Long-term / *Positive* Outlook • "F1+" Short-term • "A+" Deposits Rating Long-term
Rating Highlights	• Strong funding and liquidity support from and integration with Crédit Agricole Personal Finance & Mobility and its ultimate parent Crédit Agricole S.A. • Capital Structure aligned to CASA's guidelines • High geographic diversification • Matched maturities profile • No direct exposure to any sovereign risk



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Half-Year 2026 Highlights

- **Portfolio (EoP) slightly decreasing to € 28.3 Bn as at HY 2026 vs. € 28.9 Bn as at HY 2025**
- **Net Banking Income & Rental Margin (NBI) decreasing at € 336 Mn in HY 2026** vs. € 420 Mn in HY 2025, primarily driven by higher early repayments by the customer base and by lower margins on used vehicles
  - Margin* decreasing at 2.46% in HY 2026 vs. 2.97% in HY 2025, driven by the above-mentioned impacts on NBI
- **Net Operating Expenses flat at € 163 Mn in HY 2026** vs. € 164 Mn in HY 2025
- **Cost of risk at 0.57% in HY 2026** (+5 bps vs. HY 2025, -1 bps vs. FY 2025)
- **Net Profit at € 52 Mn in HY 2026**, impacted by:
  - the contraction in NBI
  - non-recurring impacts related to specific provisions in the UK, which were increased by € 13 Mn (net of tax)
- **Liquidity position backed by Crédit Agricole Personal Finance & Mobility's funding support**
- **RWAs and Capital ratios on a consolidated perimeter as of 30 June '26:**
  - **CET 1 at 12.12%**
  - **Total Capital Ratio at 18.01%**
  - **Total Capital of € 4.29 Bn** (of which € 908 Mn of AT1 and € 511 Mn of Tier 2)
- € 100 Mn of Senior Non-Preferred (SNP) (total nominal outstanding as of June '26 of € 1,400 Mn) executed infra-Group in the first half of 2026, to provide senior investors with a further cushion of bail-inable liabilities:

(*) Defined as NBI/Average Outstanding

An Independent Player Shaping the Mobility of the Future

Independent & pan-European

- **CA Auto Bank (CAAB) is an independent and a multi-brand pan-European leader** in the financing and leasing of vehicles, focusing on the automotive industry and on mobility, within the risk framework and financial strength of a universal banking group

Support CASA's ambitions in green mobility

- **CAAB will support Crédit Agricole S.A.'s (CASA) ambitions to become a European leader in green mobility,** to accompany the sector's transformation and to promote individuals and businesses transition towards electric and soft mobilities

Manufacturers without captive and new entrants

- **CAAB targets manufacturers without pan-European captive companies and new entrants** with needs in terms of Electric Vehicles production, independent distributors and white-label dealers

Be a leading actor of the energy transition

- **CAAB's goal is also to be a leading actor of the energy transition**, thus becoming a European leader in low carbon mobility, through the adoption of an ESG strategy and the development of mobility solutions for more responsible driving through its subsidiary Drivalia

Drivalia's full range of leasing, rental & mobility plans

- **Drivalia's goal is to provide a full range of leasing, rental (short/medium-long) and mobility plans**: from electric car sharing to car subscriptions and rentals, including operational leasing, also growing the electrification infrastructure with proprietary charging solutions

Commercial Performance & Business Overview

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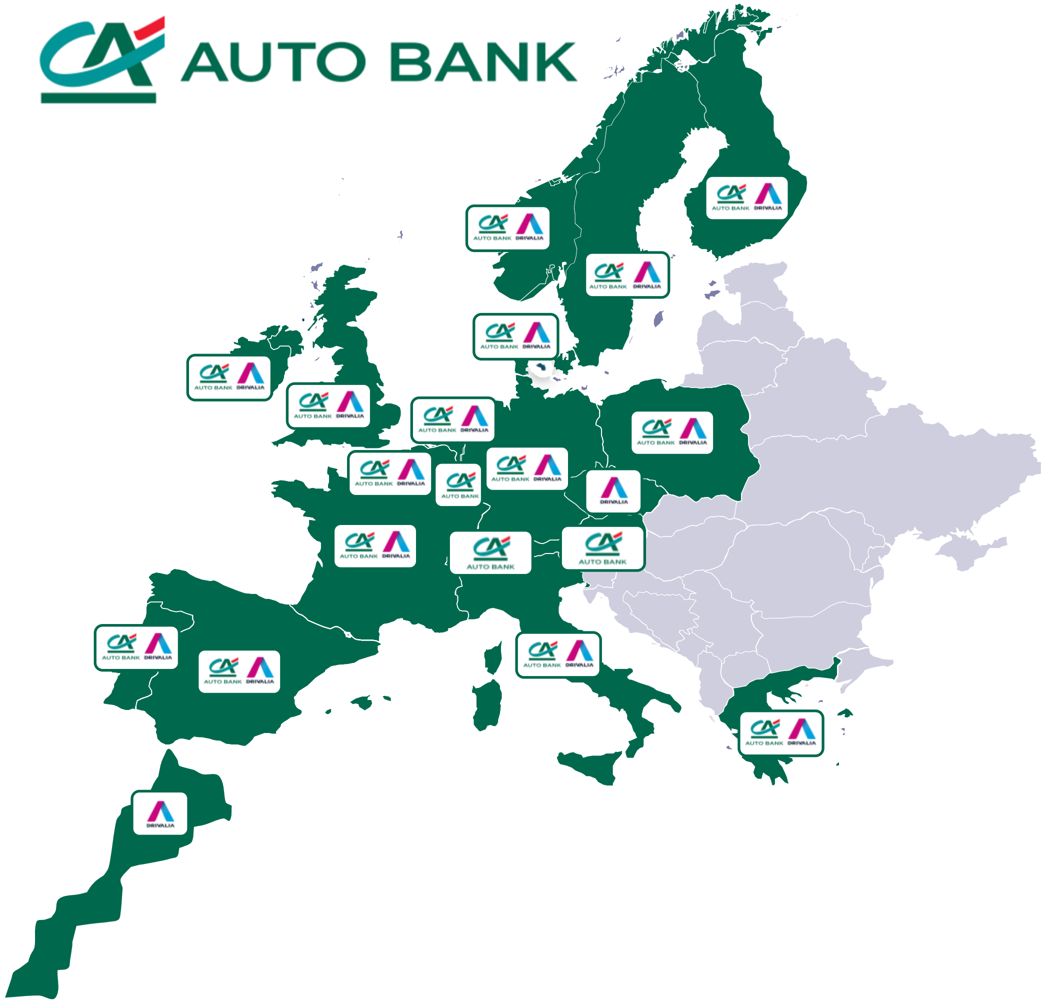
Pan-European Player Across Vehicles' Financing and Mobility

CA AUTO BANK



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COUNTRIES

2,557

EMPLOYEES

€ 28.3 Bn

OUTSTANDING HY 2025

€ 4.4 Bn	*Wholesale Financing (~16% of total)*
€ 19.8 Bn	*Financing and Leasing (~70% of total)*
€ 4.1 Bn	*Drivalia (Rental / Mobility) (~14% of total)*

€ 4.8 Bn

NEW RETAIL, LEASING AND RENTAL BUSINESS VOLUMES ORIGINATED IN HY 2026

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Our Partner Brands

CA AUTO BANK

Business Model and Commercial Performance

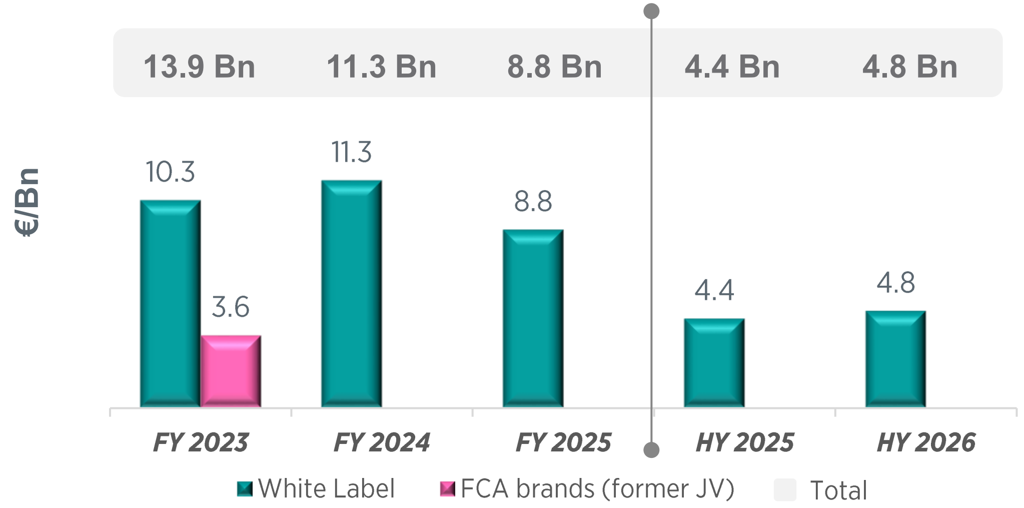
Clients' services focusing on accessibility & competitive monthly payments & digital capabilities

Wide range of cooperation structures through White Label, Joint Venture and Virtual Joint Venture schemes

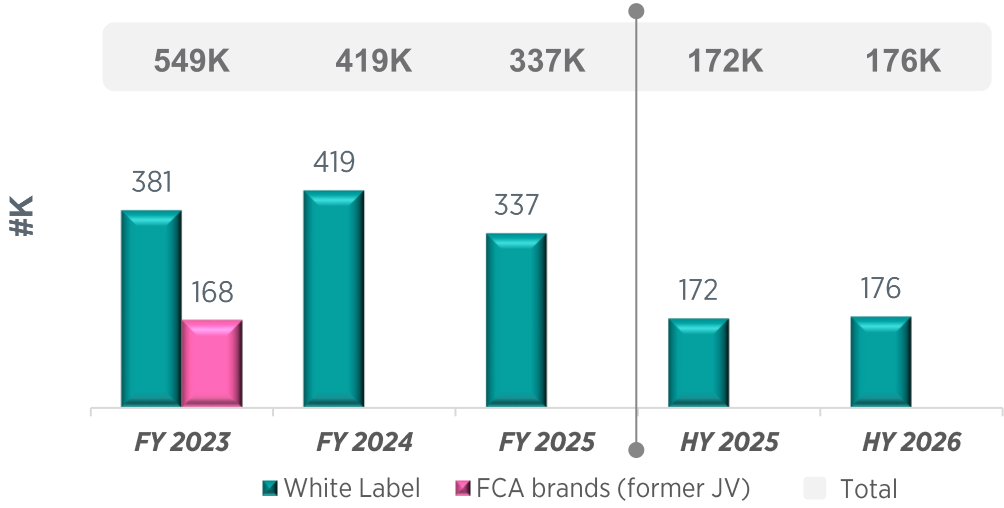
Full captive product range - retail and wholesale finance, loans & leasing, B2C & B2B, subscriptions & mobility products (through Drivalia)

- New business volumes slightly increasing YoY due to:
  - Overall trend of automotive sector
  - Contribution of Chinese brands
- CAAB maintains the strategic focus on higher profitability over new business origination

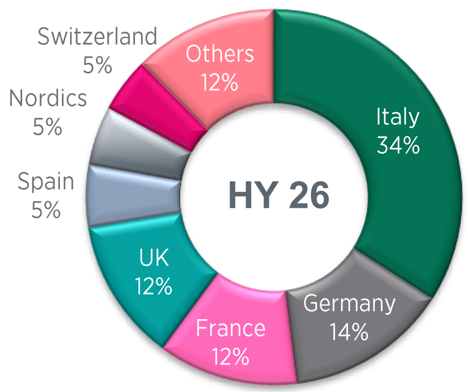
Financed Volumes (€/Bn) - Passenger Cars + LCVs



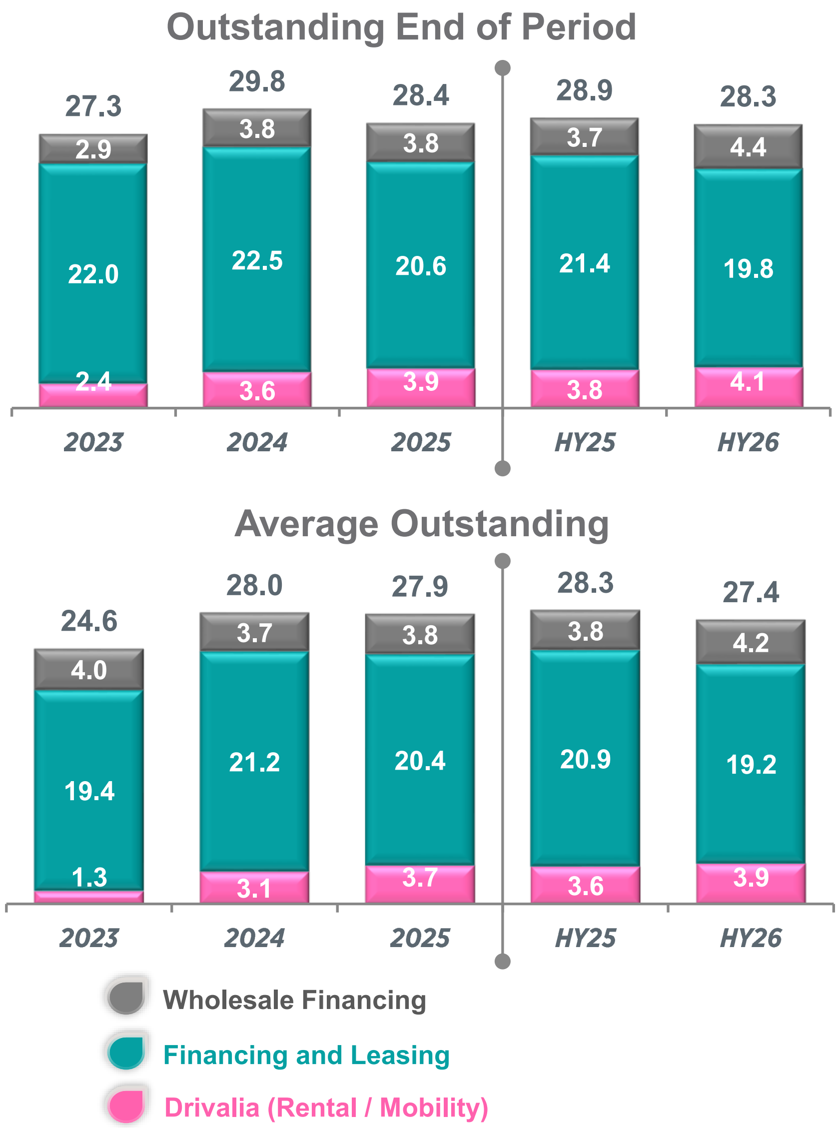
Financed Units (#K)

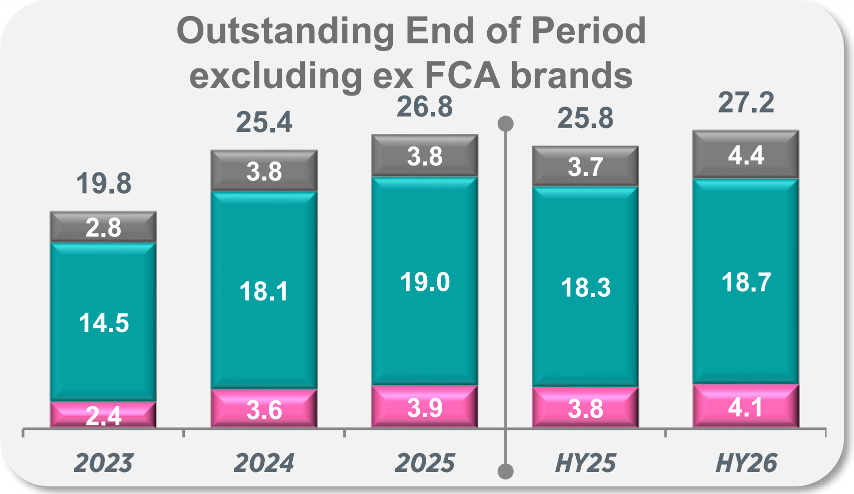


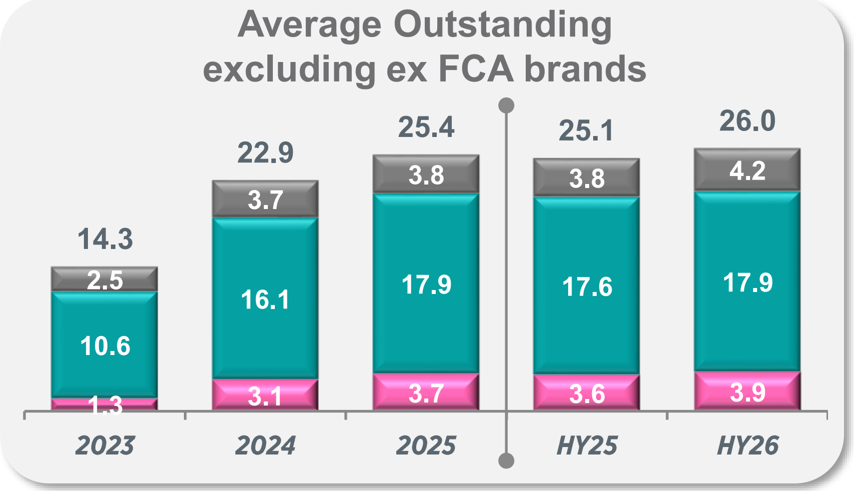
CAAB’s Earning Assets



- Overall outstanding EoP: -2% YoY vs. HY25
- White Label business outstanding EoP: +5% YoY vs. HY25
- Drivalia (Rental/Mobility) portfolio EoP: +8% YoY vs. HY25
- Financing and Leasing portfolio EoP: -7% YoY vs HY25
- Wholesale Financing portfolio EoP: +19% YoY vs HY25







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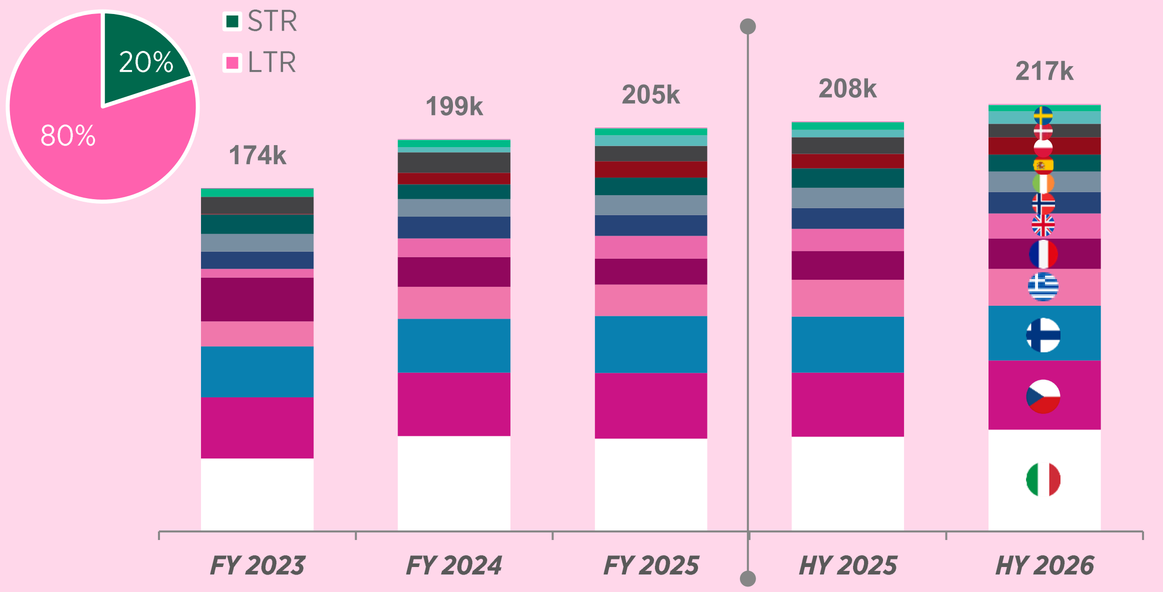
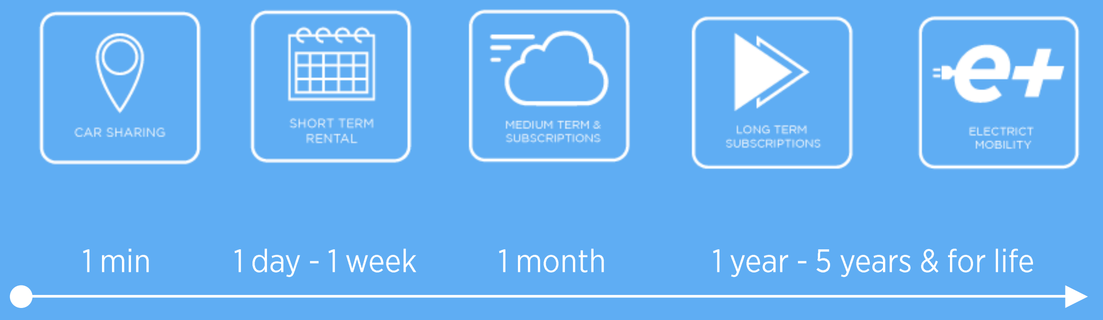
Drivalia's Growth and Expansion

FLEET BY COUNTRY AND PRODUCT



SOLUTIONS



DRIVALIA

- 16 EU COUNTRIES & MOROCCO
- 328 MOBILITY STORES
- 1,908 CHARGING STATIONS
- 217k VEHICLES

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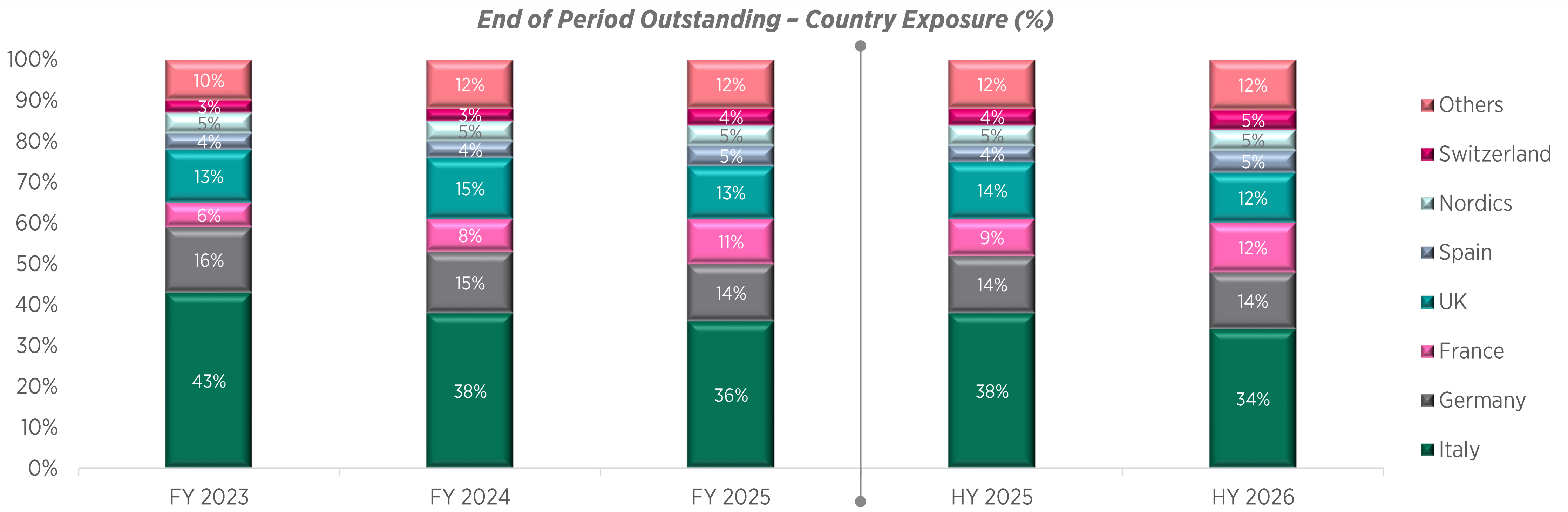
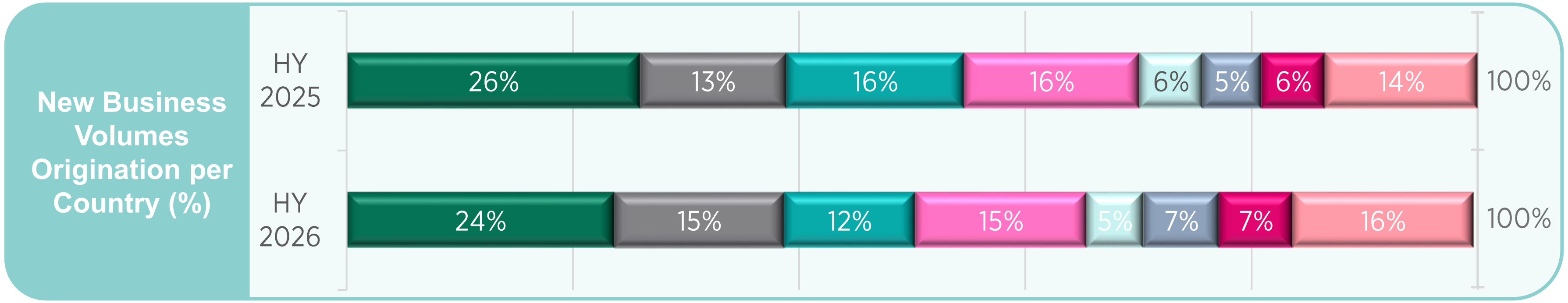
CA Auto Bank's Internationalization Strategy

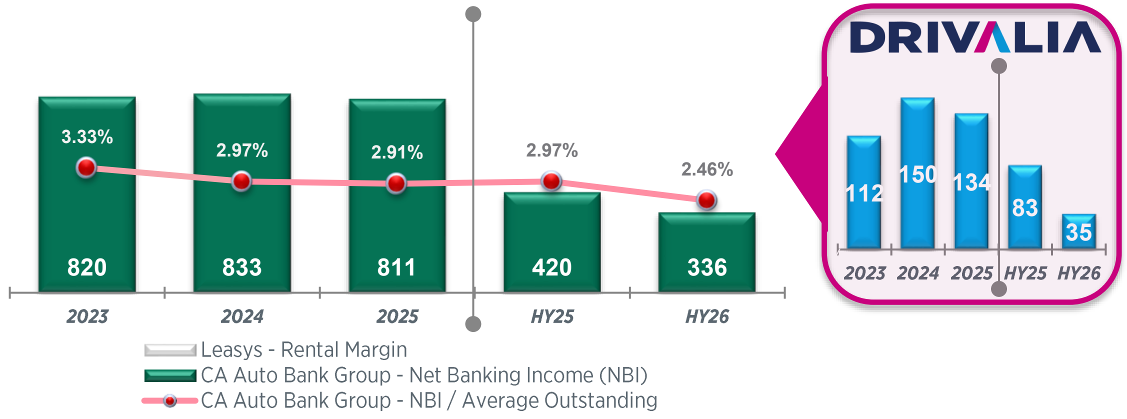


- Progressive internationalization strategy leveraging on CASA's global footprint
- Fitch's *Positive* Outlook reflects a probable upgrade once CAAB non-Italian business represents two thirds of its total portfolio

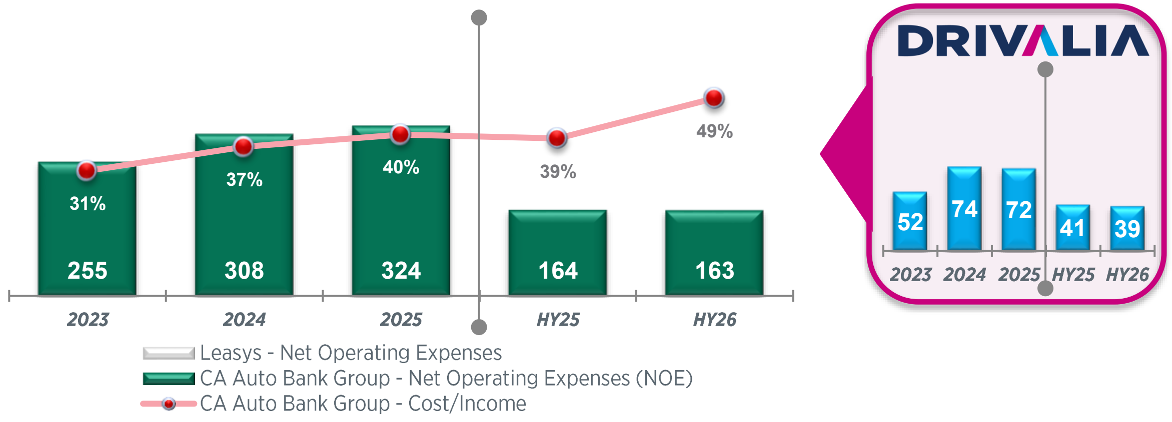


Key Financial Indicators

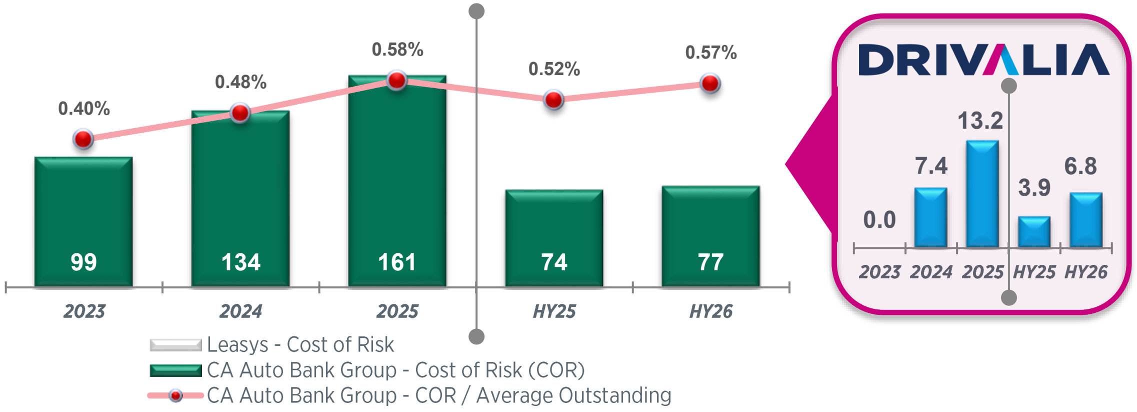
Net Banking Income and Rental Margin (€/M) & Percentage on Avg. Outstanding (*)



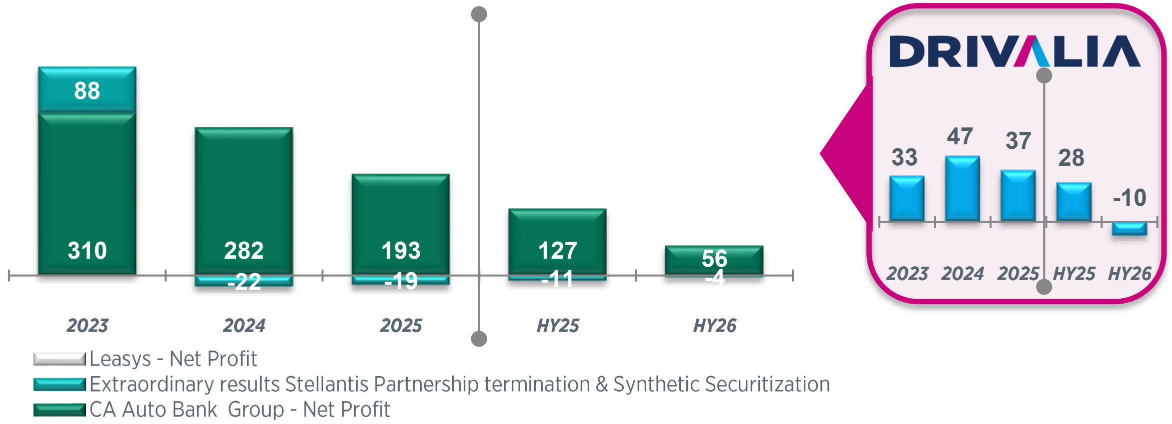
Net Operating Expenses (€/M) & Percentage on Net Banking Income



Cost of Risk (€/M) & Percentage on Average Outstanding



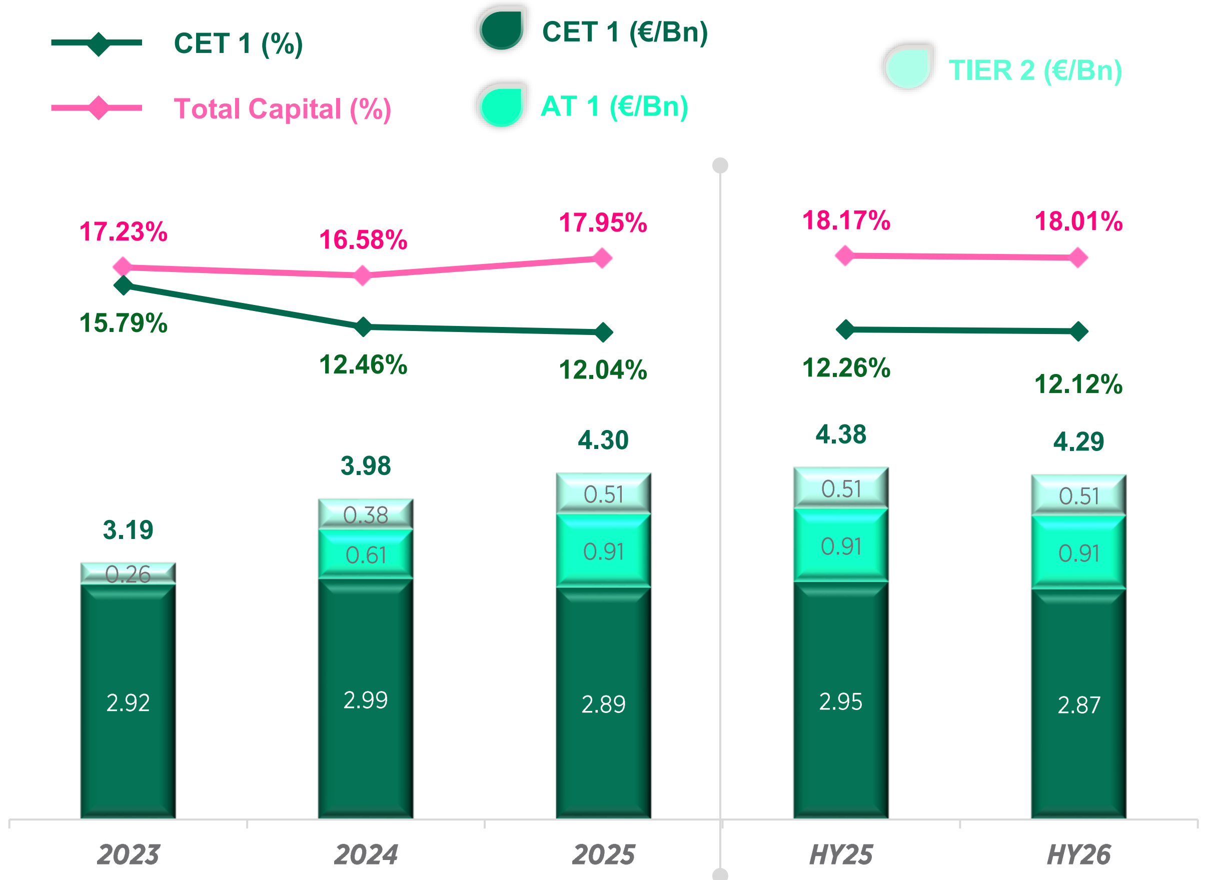
Net Profit (€/M)

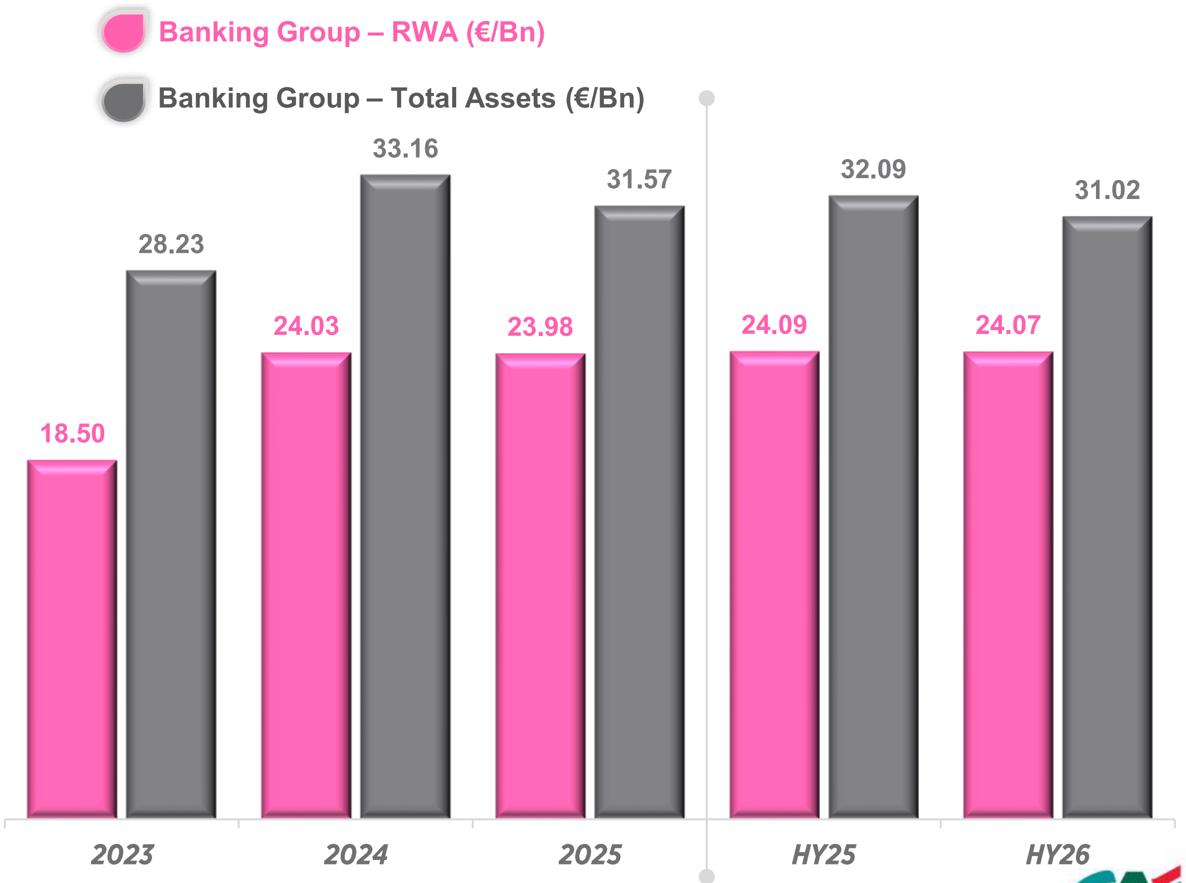


Risk Management & Capital

Capitalization

- CAAB* operates under the Italian Banking Act and is **supervised by the European Central Bank as a “significant” financial institution for prudential purposes, as an entity of Crédit Agricole Group**
- **Since 31 Dec. ’24 (as per CRR III) Drivalia is prudentially consolidated into the banking group (ca. € 3.0 Bn RWAs)**
- **RWAs flat YoY vs. Total Assets decreasing by ca. € 1 Bn, largely driven by progressive run-off of Synthetic Securitization**





(*) CA Auto Bank S.p.A. (individual) ratios as of 30/06/2025: CET 1 → 13.51%, Total Capital → 20.98%

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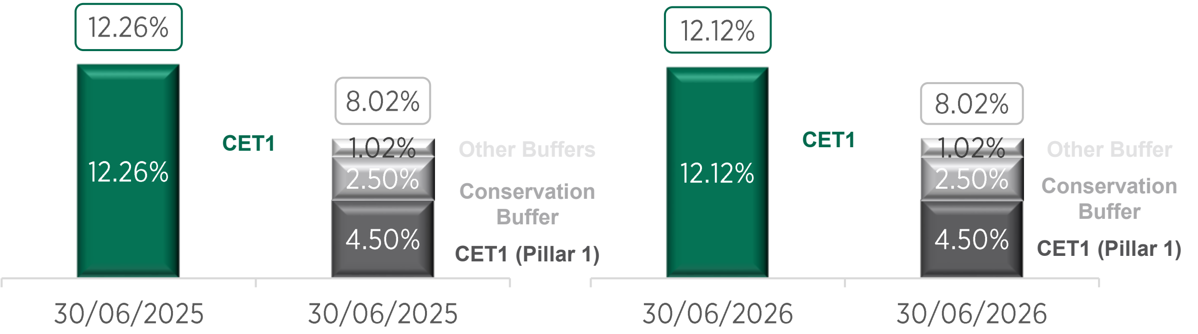
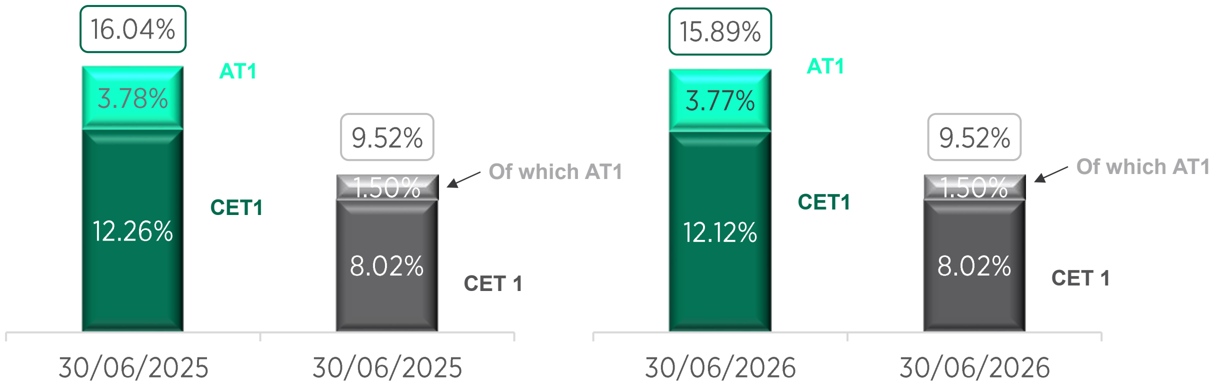
Regulatory Requirements

CAAB Requirement

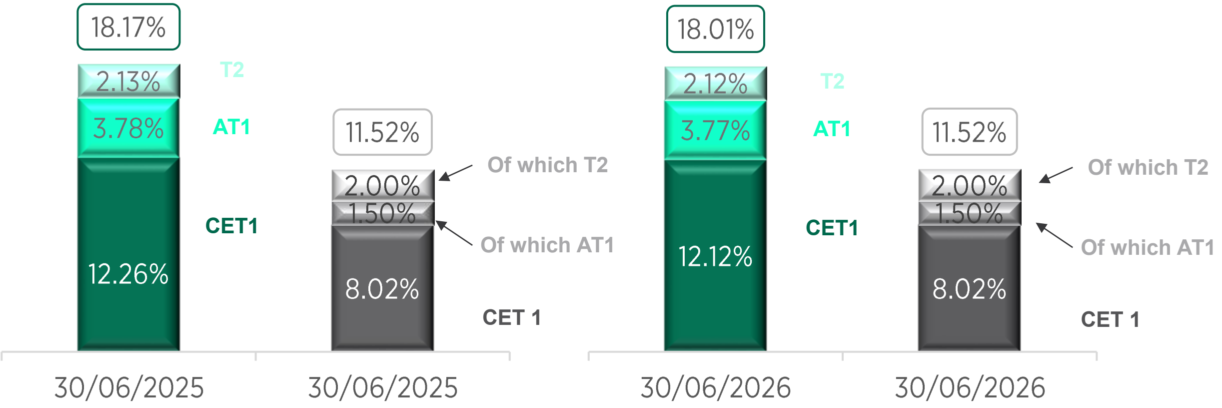
Common Equity Tier 1 ratio (%)



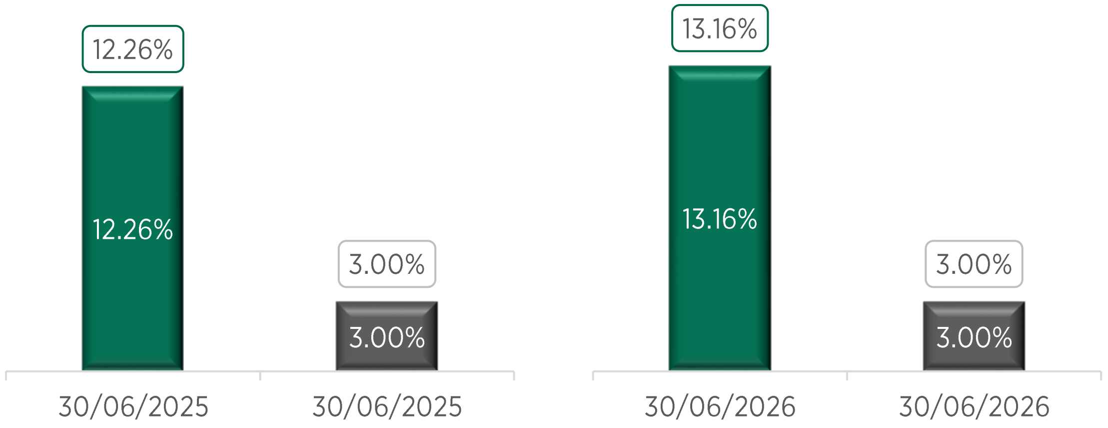
Tier 1 ratio (%)



Total Capital ratio (%)



Leverage ratio (%)



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Credit Quality

End of Period (€/M)	December 31st, 2025			June 30th, 2026		
	Gross Exposure	Allowance for loan and lease losses	Net Exposure	Gross Exposure	Allowance for loan and lease losses	Net Exposure
Performing Loans	*27,623*	*(117)*	*27,506*	*27,544*	*(120)*	*27,424*
Non-Performing Loans	*849*	*(331)*	*519*	*886*	*(323)*	*563*
Total	28,473	(448)	28,025	28,430	(443)	27,987

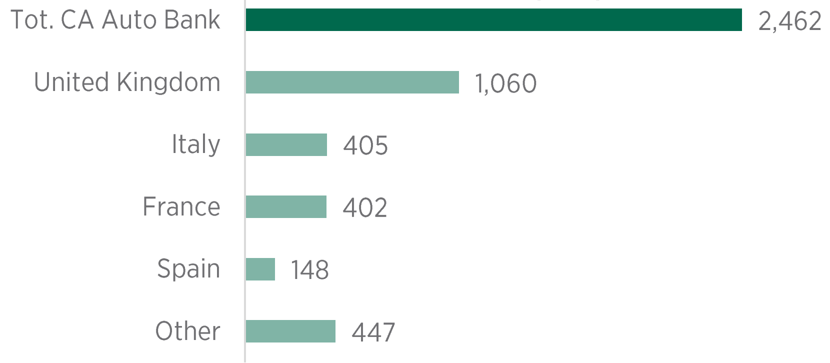
End of Period (%)	December 31st, 2025			June 30th, 2026		
	Gross Exposure Weight	Net Exposure Weight	Coverage Ratio	Gross Exposure Weight	Net Exposure Weight	Coverage Ratio
Performing Loans	*97.02%*	*98.15%*	*0.42%*	*96.89%*	*97.99%*	*0.44%*
Non-Performing Loans	*2.98%*	*1.85%*	*38.92%*	*3.11%*	*2.01%*	*36.45%*
Total	100%	100%	1.57%	100%	100%	1.56%

Residual Value

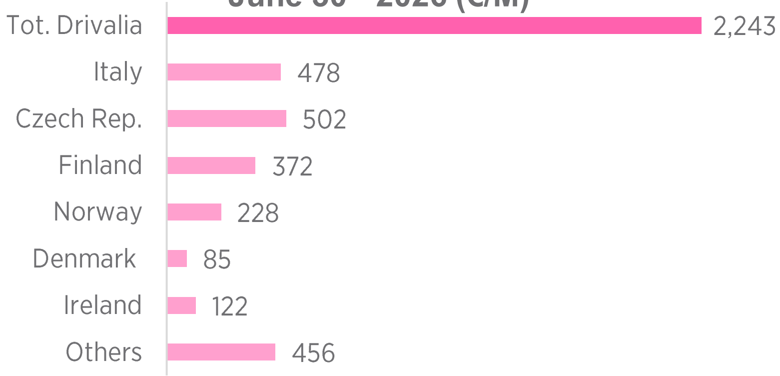
- Group Credit and Residual Value guidelines aligned to Crédit Agricole Group and to a Governance including CAAB's direct shareholder Crédit Agricole Personal Finance & Mobility (CAPFM)

(€/M)	December 31st, 2024	December 31st, 2025	June 30th, 2026
Residual Value assumed by CA AUTO BANK Group	**4,337**	**4,532**	**4,705**
of which CAAB Banking perimeter UK market	*1,402*	*1,157*	*1,060*
of which CAAB Banking perimeter other markets	*1,111*	*1,314*	*1,402*
of which Drivalia Mobility / Rental	*1,824*	*2,061*	*2,243*
Provision for residual value **CA AUTO BANK Group**	***38***	***56***	***81***

CAAB Residual Values split by Market June 30th 2026 (€/M)



Drivalia Residual Values split by Market June 30th 2026 (€/M)



Treasury & Financial Risk Management

Treasury and Financial Management

- The **support of Crédit Agricole S.A. (CASA) continues to represent a key element of the overall financial strategy** also in the new set-up, in consideration of the strategic importance of CA Auto Bank to CASA:
  - 20-years relationship with CASA
  - CA Auto Bank perfectly fitting with CASA strategic guidelines both on a geography and business standpoint
  - Continuous financial support driven by 100% shareholding of CAPFM
  - Crédit Agricole Group relies on the expertise and know-how of CA Auto Bank's teams for its development

- As a 100% subsidiary of CAPFM, **CA Auto Bank can benefit from the strength of Crédit Agricole Group** in terms of liquidity and capital, as highlighted by the funding and by the **junior/subordinated liabilities** provided by the Group

- CA Auto Bank adopts an approach to liquidity ratios in accordance with CASA Group's guidelines (as of June 2026*: LCR 143% / NSFR 108%)

- CA Auto Bank can benefit from the funding provided by the Group and from the diversification of its external funding sources, by approaching Capital Markets in coordination with CASA

(*) CA Auto Bank Group's ratios

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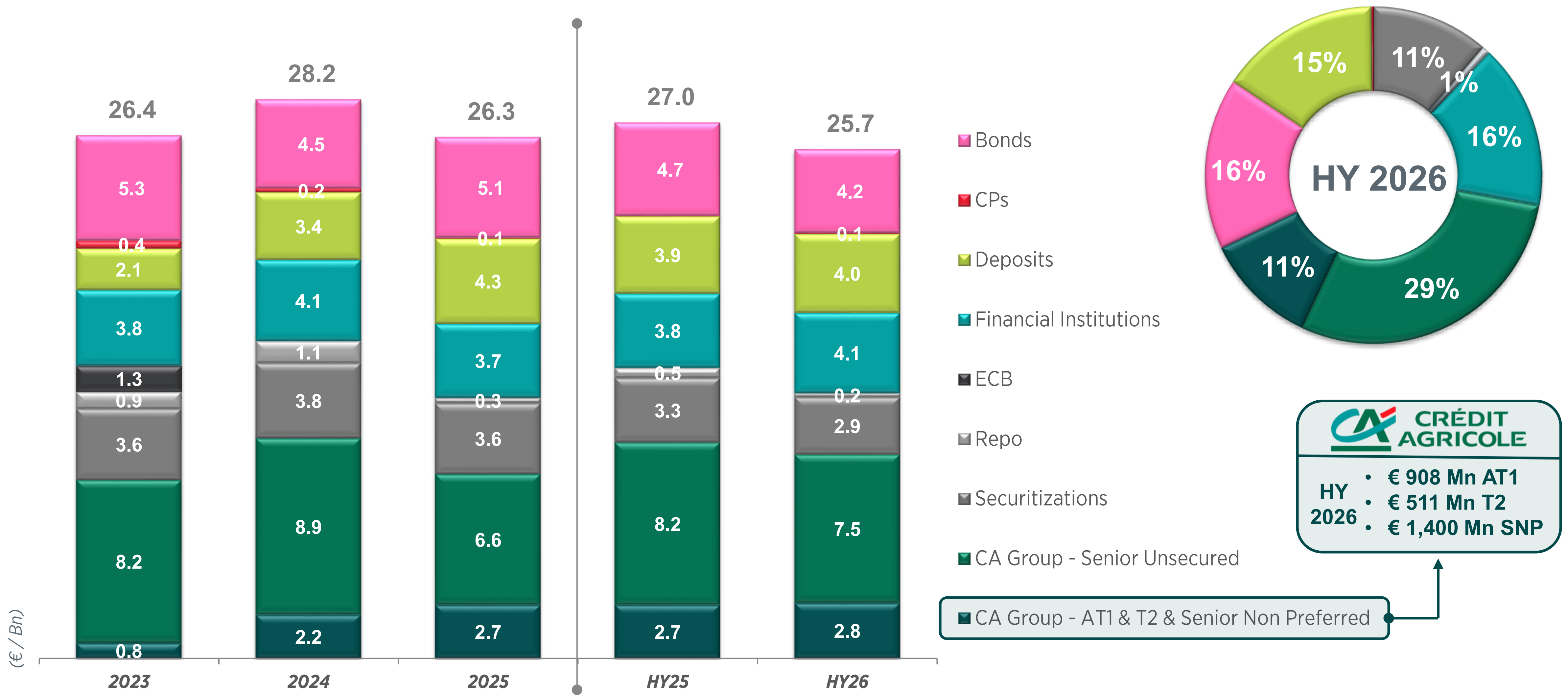
Funding Sources Evolution



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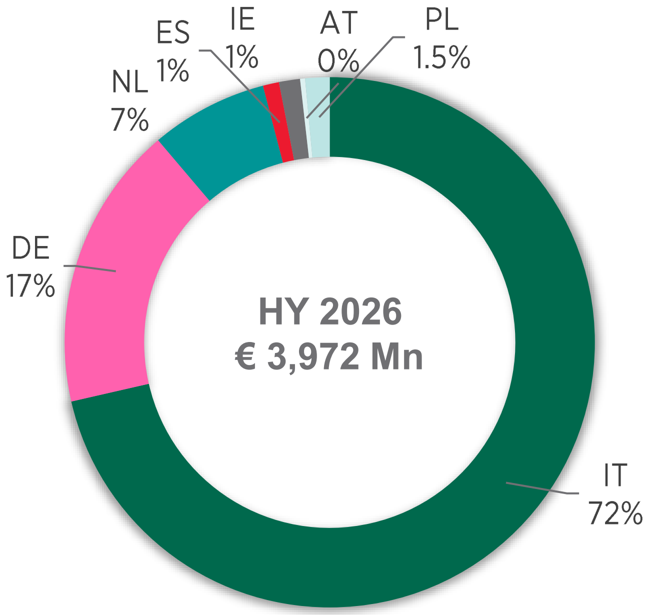
Funding Diversification

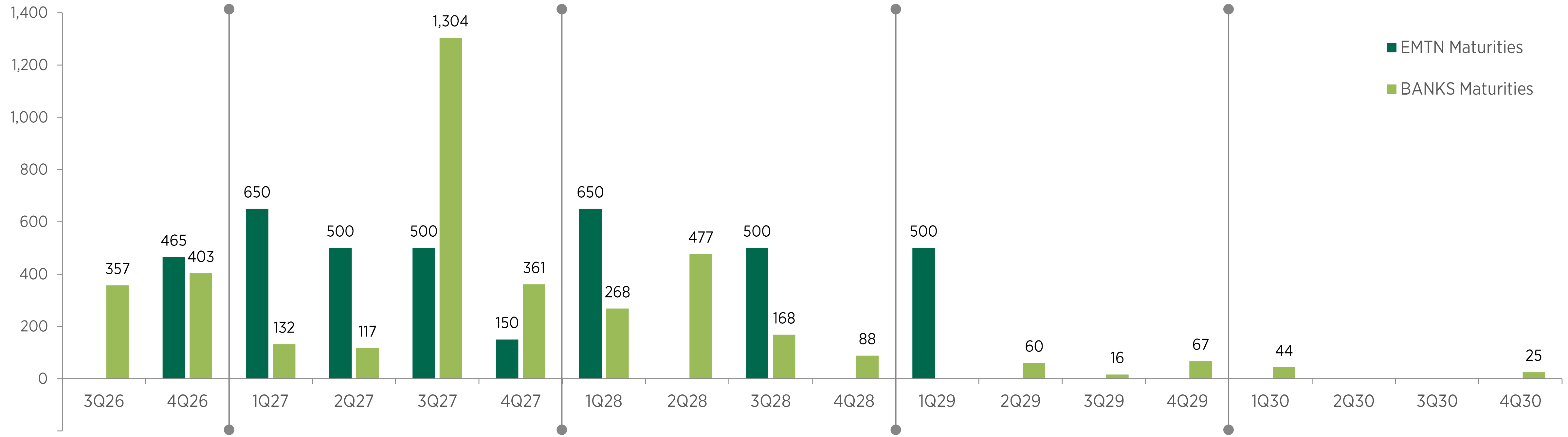
- **Regular access to debt capital markets**, 60+ bond issuances since 2011 (of which 15+ under the new CA Auto Bank brand), diversified by currency (EUR / GBP / CHF) and investors
- Proven **resilience of relationship banks' funding**
- **Strong focus on securitizations**, leveraging on the good credit quality of different portfolios across Europe: track record of 30+ securitizations transactions arranged and managed in the last two decades
- European Commercial Paper Programme (€ 1,250 Mn), used for short-term funding needs only
- Funding diversification leveraging the "green transition" of CA Auto Bank, towards a sustainable mobility business model
- Development of a **deposit platform** operating**:**
  - since 2016 in Italy
  - since 2018 in Germany
  - since 2024 in Austria, Ireland, Netherlands and Spain
  - since 2025 in Poland



Funding Plan 2026 & Maturity Profile

- Liquidity minimized (leveraging CA Group support) to avoid excess negative carry
- MLT Market Funding plan for 2026 confirmed:
  - Access to debt capital markets in coordination with Crédit Agricole SA
  - Securitizations scheduled in H2 2026
  - Banks' funding leveraging on relationship banks

(€/Bn)	*2025*	*Exp. 2026*	*Progression*
Senior Unsecured Bonds	*1.2*	*~ 1.0*	*~ 50%*
Securitizations	*0.9*	*~ 0.5*	*n.a.*
Banking Lines	*1.5*	*~ 1.7*	*~ 80%*



Environmental, Social & Governance Factors

Sustainability Plan – CA Auto Bank ESG Approach

- The purpose of CA Auto Bank is to create **mobility solutions based on low carbon footprint**
- This mission is driven by a deep conviction of the importance of **corporate social responsibility: CA Auto Bank believes that businesses must take into account the economic, environmental, and social impacts of their operations to promote sustainable development**
- To uphold this mission, CA Auto Bank has developed a **business strategy inspired by ESG principles** and aims at taking part in the transition to sustainable mobility by facilitating access to low carbon mobility
- **2024-26 Sustainability Plan approved in April '24** and built around **four pillars with specific KPIs**: (i) Sustainable Mobility, (ii) Innovation and Digitalization, (iii) Environment and (iv) People

CA AUTO BANK AIMS TO DEFINE AND FORMALIZE ESG GOALS WITH A THREE-YEAR TIME HORIZON (2024-2026)

The organization of the plan will refer to CA Auto Bank's ESG pillars coupled with the material topics reported in the NFD 2022

SUSTAINABLE MOBILITY	INNOVATION & DIGITALIZATION	ENVIRONMENT	PEOPLE
ECONOMIC PERFORMANCE AND VALUE CREATION RELATIONSHIPS WITH DEALERS, CUSTOMERS AND SUPPLIERS TRANSPARENCY IN SERVICES AND BUSINESS, FINANCIAL INCLUSION GREEN FINANCE AND SUSTAINABLE MOBILITY	INNOVATION AND DIGITALIZATION SECURITY, PRIVACY AND RELIABILITY OF SERVICES	ENVIRONMENTAL IMPACTS AND MANAGEMENT OF CLIMATE CHALLENGES	ANTI-CORRUPTION AND INTEGRITY IN BUSINESS ESG RISK GOVERNANCE WELFARE, EMPLOYMENT AND DIALOGUE WITH SOCIAL PARTIES TRAINING AND HUMAN CAPITAL DEVELOPMENT EMPLOYEES WELFARE AND SAFETY DIVERSITY, EQUAL OPPORTUNITIES AND HUMAN RIGHTS

Sustainability Plan – ESG KPIs

AUTO BANK

Selected Targets*	Progression
35% of new BEV financed vehicles by 2026	34% (end of HY26)
55% of new BEV and hybrid financed vehicles by 2026	62% (end of HY26)
28 full paid-days for the 2nd parent	Introduced
Finance a share of electric vehicles 10 percentage pts higher than the European Market by 2028	+11.6 ppts (end of HY26)

DRIVALIA

Selected Targets*	Progression
35% of new BEV and PHEV additions as a percentage of total additions to the fleet by 2026	27% (end of HY26)

(*) For the full list of KPIs, please refer to the Sustainability Plan, available at: https://www.ca-autobank.com/en/sustainability/sustainability-plan/

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