PRESS RELEASE

Financial results for the first half of 2026
CA Auto Bank achieves an operating income of 96 million

- **With over 28 billion in end of period outstanding (-2% compared to the first semester 2025).**
- **The new deal production stands at euro 4.8 billion**
- **Solid capitalization, with CET1 and Total Capital Ratio improving compared to December 2025**

Turin, 5th August 2026

For the first half of 2026, the CA Auto Bank Group's operating result stood at €96 million, down compared to the same period in 2025 (€182 million), primarily due to a reduced Net Interest, Banking and Rental Margin.
Net profit reached €52 million

Key figures (€/mln)	06/30/2026	06/30/2025	Variation
Net Banking income and rental margin	336	420	(84)
Net operating expenses	(163)	(164)	1
Cost of risk	(77)	(74)	(3)
Operating Result	96	182	(86)
Other Income/(Expenses)	(26)	(25)	(1)
Profit before tax	70	158	(88)
Net profit	52	116	(64)
Outstanding			
Average	27,353	28,273	(920)
End of period	28,264	28,881	(617)

Volumes of activity
Total new financing volume during the half-year stood at €4.8 billion, including rental activities. End-of-period portfolio outstanding reached €28.3 billion, down 2% compared to the previous half-year: the Drivalia segment (Rental/Mobility) showed an 8% growth compared to the same period last year, Wholesale grew by 19%, while the Financing and Leasing business line decreased by 7%. The decrease in loans outstanding compared to the previous year was driven by the tightening of underwriting guidelines to ensure higher quality of new originations.

Net banking income and rental margin
In the first half of 2026, the Net Interest, Banking and Rental Margin stood at €336.5 million (compared to €420 million in the same period of 2025). The margin on average loans was 2.46% in June 2026, down from 2.97% in June 2025. This performance primarily reflects the economic impact of higher early redemptions—driven by shifts in the interest rate environment and competitive dynamics—together with the expected normalization of margins in the used vehicle market.

Operating expenses
Net operating expenses stood at €163 million as of June 2026, in line with the same period of the previous year

Cost of risk

The results for the first half of 2026 highlight a sound risk management performance, with the cost of risk falling to 0.57% of average loans, down from the previous financial year in both the Wholesale Financing and Retail segments. Within an overall solid environment, pressures persist in specific markets and vertical sectors, including Leisure and Rent-a-Car in Germany, as well as the Truck/Companies segment on the Retail side

Funding

During the first half of 2026, in addition to relying on credit facilities provided by the Crédit Agricole Group, CA Auto Bank pursued its strategy of funding source diversification and debt cost reduction, securing the liquidity required to support business growth. On the capital markets side, the Group's activity remains solid and diversified, with €3.5 billion and £400 million outstanding under the EMTN program, alongside CHF 285 million in stand-alone bonds. Regarding retail funding, total deposit balances settled at approximately €4.0 billion.

Capitalization

CA Auto Bank maintains an adequate capital position, with Total Own Funds standing at approximately €4.3 billion, a CET1 Ratio of 12.12%*, and a Total Capital Ratio of 18.01%* on a consolidated basis. The Total Capital Ratio recorded an increase of 6 basis points compared to December 31, 2025, driven primarily by retained earnings from the previous financial year net of dividend distribution.

Rating

The rating assigned to CA Auto Bank at June 30th, 2026 as follows:

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

* Provisional data 06/30/2026

CA Auto Bank S.p.A.

CA Auto Bank is a universal bank, controlled by Crédit Agricole Personal Finance & Mobility, operating as an independent, multi-brand player in the vehicle financing, leasing, and mobility sectors. CA Auto Bank provides a comprehensive range of financial, mobility, and insurance products. The credit, leasing, rental, and mobility financing programs offered by CA Auto Bank are specifically designed for dealer networks, retail customers, and corporate fleets. CA Auto Bank operates in 19 European countries (Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Norway, Poland, Portugal, Spain, Sweden, Switzerland, and the United Kingdom) and in Morocco, either directly or through branches, with a total workforce of over 2,600 employees.

Through Drivalia, the group's rental and mobility company, the Bank offers a full spectrum of mobility solutions, ranging from electric car sharing to innovative car subscriptions and short- to long-term rentals. Drivalia delivers end-to-end mobility solutions by combining flexibility, digital access, on-demand capability, and sustainability. In June 2019, the company launched its network of Mobility Stores—physical touchpoints where customers can access all mobility services offered by the firm. Following the launch of the first fully electrified Mobility Store at Turin Caselle Airport in 2020, along with numerous subsequent openings, Drivalia has established itself as a benchmark operator in sustainable mobility. With over 1,900 charging points currently installed across its Store network, it owns the largest private electrified charging network in Italy. Throughout 2026, the electrification roll-out will continue across the other European countries in which Drivalia operates.

For further information:
www.ca-autobank.com
www.drivalia.com