

Press release

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CRÉDIT AGRICOLE MOBILITY SERVICES: 3rd STRATEGIC PILLAR OF CRÉDIT AGRICOLE CONSUMER FINANCE TO BECOME EUROPEAN LEADER IN GREEN MOBILITY

- After the creation of a complete leasing offer via Leasys, a pan-European leader in long-term rental co-owned 50-50 with Stellantis, the expansion of our geographic footprint with the 100% acquisition of CA Auto Bank and its subsidiary Drivalia to make it a pan-European leader in automobile financing, rental and mobility, CA Consumer Finance is developing an ambitious service offering that it will distribute under the Crédit Agricole Mobility Services brand. This new strategic pillar constitutes a powerful development lever.
- By 2026, more than 20 automotive services will be offered to all customers and distributed by all the Group's European entities.
- Crédit Agricole Consumer Finance has agreed with Opteven on a draft strategic agreement to distribute to all its customers a European extended Warranty and Maintenance contract offer.
- Crédit Agricole Consumer Finance announces an acquisition of a stake in the capital of Hiflow, leader in the delivery of single vehicles, and becomes a majority shareholder.
- Crédit Agricole Consumer Finance will inaugurate, on September 12, 2023 in Fayence (South-East of France), Agilauto Partage, a vehicle sharing solution, first launched in rural areas for individuals, and which will also be offered in businesses.

Services: new pillar of Crédit Agricole Consumer Finance's pan-European automotive strategy

With the launch of a range of services dedicated to mobility on a European scale, Crédit Agricole Consumer Finance is relying on a new strategic pillar to serve its ambition of being a European leader in green mobility.

The catalog of services will support and complete the leasing financing solutions already offered by several entities of the group:

- CA Auto Bank in 18 European countries
- Drivalia in 13 European countries
- Agilauto in France
- And Leasys in 10 European countries

This service-oriented strategic pillar will be a lever of satisfaction among end customers, a tool to strengthen partnerships with manufacturers, dealers, etc., and a source of financial profitability.

By 2026, more than 20 automotive services will be offered

CA Consumer Finance plans to enter into various partnerships with companies specializing in automotive services to develop by 2026 a complete range of services dedicated to mobility and which will address the needs of all customer profiles in Europe.

Seven service centers will ultimately constitute the Crédit Agricole Mobility Services catalog: guarantees, deliveries, vehicle sharing, insurance, financing, charge and fleet management.

Crédit Agricole Consumer Finance creates a joint venture with Opteven

Crédit Agricole Consumer Finance and Opteven, an expert in guarantees and services adapted to mobility, agreed on a draft strategic agreement which would be supplemented by the creation of a joint venture owned 50-50 by the two companies.

This new company would allow CA Consumer Finance to offer a warranty extension and maintenance contract offer, developed by Opteven, to its individual and professional customers in Europe.

The partnership could be active in the 9 countries currently covered by Opteven, then gradually extended to other countries where Crédit Agricole Consumer Finance develops its activities.

Crédit Agricole Consumer Finance becomes majority shareholder of Hiflow

Crédit Agricole Consumer Finance announces an acquisition of a stake in the capital of Hiflow and thus becomes the majority shareholder. This investment is accompanied by a cooperation agreement with the founders of Hiflow who retain their shares and their functions within the company.

In a rapidly changing automobile market, where the end user will become more and more central, local services at home are becoming essential. Within the Crédit Agricole Mobility Services division, Hiflow will operate *Deliveries*. The ambition is to strengthen the offer and continue the development of the company in 10 countries in Europe by 2026.

Agilauto Partage, an electric car-sharing solution aimed at rural inhabitants and business fleets

The electric car-sharing service in rural areas will be launched in the Pays de Fayence (South-East of France) on September 12 and will be gradually deployed in other local authorities with the support of the Crédit Agricole regional banks. Initially dedicated to individuals, associations and small businesses in rural areas, the Agilauto Partage service will also be offered to all companies that wants to optimize their automobile fleet and provide their employees with a shared mobility service during and outside office hours.

« Services will be a strong focus of our mobility strategy. They are a significant source of profitability which will allow us to accelerate and strengthen our positions with our partners in Europe. They will also enrich the mobility continuum that we are building by reassuring customers who are moving towards green mobility » **says Stéphane Priami, Chief Executive Officer of CA Consumer Finance and Deputy Chief Executive Officer of Crédit Agricole S.A. in charge of the Specialised Financial Services.**

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About Crédit Agricole Consumer Finance

Crédit Agricole Consumer Finance, a subsidiary of the Crédit Agricole Group, specializes in financing for individuals and provides access to all mobility solutions in Europe. It distributes directly, at the point of sale or on the e-commerce platforms of its partners, a wide range of financing solutions - depreciable credit, revolving credit, leasing and repurchase of credit - with associated services including insurance, fractional payment and services dedicated to mobility, with the aim of meeting the challenges of energy transition in mobility, housing and consumption. Its financing solutions and services are offered in France via Sofinco, in Italy via Agos, in Germany via Creditplus, in Portugal via Credibom, in Spain via Sofinco Espana, in Morocco via Wafasalaf, and in China via GAC-Sofinco (car financing only). Crédit Agricole Consumer Finance aims to be a European leader in green mobility and offers a continuum of all mobility solutions in the 19 countries where it operates (leasing, medium and short-term rental, subscription, car-sharing, installation of charging stations...). It relies on the joint venture with Stellantis, the 100% integration of CA Auto Bank and Drivalia and the development of automotive financing in its historical entities in Europe and in the Regional Banks of Crédit Agricole and at LCL via Agilauto. CA Consumer Finance acts every day in the interest of its 16.7 million customers and of society. As of December 31, 2022, CA Consumer Finance managed €103.1 billion in outstanding loans. www.ca-consumerfinance.com