

MEDIA RELEASE

20 February 2026

2025 ANNUAL RESULTS:

A NEW YEAR OF GROWTH FOR MOBILIZE FINANCIAL SERVICES

In 2025, Mobilize Financial Services recorded an increase in salesⁱ, marked by a 3.3% increase in the amount of new financings, which reached €22.3 billion. Mobilize Financial Services posted pre-tax income of €1,181 million. This solid annual performance demonstrates the effectiveness of Mobilize Financial Services' operational management and the commercial dynamism of Renault Group's brands and partners.

KEY FIGURES

Sales performance

- The amount of new financings increased by 3.3% compared with 2024.
- The number of financing contracts is slightly up vs. 2024 (+1.7%).
- The penetration rate for electrified vehicles is 46.6% at end-2025, i.e. 8.1 points higher than the penetration rate for other engine types.
- The penetration rate, all engines combined, amounts to 41.1%, and remains stable (+0.2 pt).
- In a growing market, the operational leasing portfolio is up 4.11% compared with 2024.
- Mobilize Financial Services sold 3.6 million service and insurance contracts in 2025, down 2.3% compared with 2024, with a refocus on higher value-added services.

Financial performance

- Net Banking Income (NBI) amounted to €2,224 million, up 2.7% compared with 2024.
- Pre-tax income amounts to €1,181 million, compared with €1,179 million at end-December 2024.
- Operating costs amounts to €747 million, representing 1.26% of Average Performing Assets (APA)ⁱⁱ, an improvement of 4 basis points compared with 2024.
- The total cost of risk amounts to 0.36% of APA in 2025, compared with 0.31% in 2024.
- At year-end, net assets at endⁱⁱⁱ reached €64 billion, compared with €61 billion in 2024.
- Net deposits collected amounted to €29.9 billion at end-2025.

Patrick Claude, Chairman of the Board of Directors, RCI Banque S.A.:

"Mobilize Financial Services' results illustrate the solidity of its model in an uncertain environment. As a key financial player for Renault Group and its partners, Mobilize Financial Services fully supports the Group's commercial momentum and continues to create more value for our customers. The renewal of our partnership with Nissan, as well as our collaboration with Geely in Brazil, enable us to contribute to the Group's partnership strategy and open new development perspectives."

Martin Thomas, Chief Executive Officer, Mobilize Financial Services:

"Our results confirm the solidity of our strategy supporting Renault Group and its partners. They rely in particular on historic commercial progress in several countries, demonstrating the momentum and the relevance of our offers. We are also strengthening customer loyalty, supported by better coverage of electric and hybrid segments, while disciplined risk-cost management remains a key pillar of our performance. These advances fully support our ambition to offer increasingly adapted solutions and sustainably support the growth of Renault Group."

2025 SALES PERFORMANCE^{iv} ALIGNED WITH THE GROUP BRANDS' MOMENTUM

Mobilize Financial Services saw its new financing volumes (excluding cards and personal loans) increase by 3.3% compared with 2024 to reach €22.3 billion, thanks to the increase in registrations for Renault Group, Nissan and Mitsubishi and the rise in average financing amounts. New financing activity stands slightly above pre-COVID levels. Mobilize Financial Services financed 1,270,556 contracts in 2025, up 1.7% vs. 2024.

The penetration rate, all engines combined, reached 41.1% in 2025, up 0.2 point vs. 2024. The penetration rate for electrified vehicles reached 46.6%, 8.1 points above the other engine types.

Mobilize Financial Services also supported Renault Group in the democratization of electric mobility by playing a structuring role in the Social Leasing scheme in 2025. Offered from €120 per month with no down payment, the Renault 5 E-Tech electric emerged as the most popular model among eligible households.

Mobilize Financial Services sold 3.6 million service and insurance contracts at end-2025, a 2.3% decrease vs. 2024.

In 2025, commercial dynamics were supported by the deployment and adaptation of several insurance offers in key markets. These developments reflect a pragmatic, usage-based approach focused on customers' needs. In Germany, new products covering driver protection and end-of-lease refurbishment costs were launched. In France, the motor insurance offer for retail customers was relaunched, and the extended warranty offer for used vehicles ("Garantie 5/5") met strong success.

Used-vehicle financing activity showed a slight decline of 0.7% vs. 2024 with 308,614 contracts financed.

Mobilize Financial Services continued its deployment of operational leasing offers in partnership with its dealer network. In 2025, Mobilize Lease&Co financed 243,416 operational leasing contracts for retail and business customers and reached a fleet of 657,760 vehicles under management, representing 4.1% growth vs. 2024.

The progressive deployment of new customer-relationship management methods in several countries contributed to strengthening customer loyalty for the Group's brands. This approach, based on better knowledge of customer journeys and usage patterns, supported the positive trend in the Net Promoter Score (NPS)⁹. Mobilize Financial Services achieved a high recommendation level with an NPS of +60, up 1 point vs. September 2024.

A ROBUST FINANCIAL PERFORMANCE CONFIRMING THE SOLIDITY OF MOBILIZE FINANCIAL SERVICES' MODEL

In 2025, net assets at end reached €64 billion, compared with €61 billion in 2024, an increase of 4.9%.

Net Banking Income (NBI) amounted to €2,224 million, a 2.7% increase vs. 2024. This increase is mainly due to higher outstandings and improvement in the financial margin, despite the negative impact of a €222 million additional provision related to UK motor commissions.

Service activities accounted for 31% of NBI in 2025.

The refinancing policy of Mobilize Financial Services remained particularly dynamic. It relies notably on a savings collection activity launched in 2012 and initially deployed across six markets – France, Germany, Austria, the United Kingdom, Spain, and the Netherlands. In 2025, the Group expanded its savings base by launching its activity in Poland, where demand and term deposit offers are now available.

The deposits collection activity remained competitive in terms of the cost of collected resources, confirming its status as a structuring lever for diversifying the Group's funding sources. Deposits collected amounted to €29.9 billion.

Operating costs amounted to €747 million, up €20 million vs. 2024. This increase is due to specific non-recurring items that had positively impacted operating costs in 2024. Operating costs represented 1.26% of APA, improving by 4 basis points vs. 2024.

The total cost of risk remained particularly well-contained. It reached 0.36% of APA at end-2025, compared with 0.31% at the same date in 2024. **It remains in line with historical average levels.**

Pre-tax income amounted to €1,181 million, compared with €1,179 million in 2024.

MOBILIZE FINANCIAL SERVICES, MORE THAN 4,000 EMPLOYEES COMMITTED TO MAKING FINANCING A LEVER FOR ACCESS TO MOBILITY

Mobilize Financial Services pursues four strategic priorities:

- **Usage-based offers throughout the entire vehicle lifecycle** to meet the evolving mobility needs of retail and professional customers. Mobilize Financial Services continues to develop loyalty-building long-term leasing offers for new and used vehicles.
- **Insurance and services adapted to new mobility needs:** Mobilize Financial Services strengthens its Insurance & Services strategy by securing its core business revenues through the redesign of its historical offers and the diversification of its portfolio with new high value-added solutions and an enhanced customer experience throughout the vehicle lifecycle.
- **The continuous evolution of information systems:** Mobilize Financial Services continues to invest to transform its digital tools, to benefit from the latest technological standards and to gain greater flexibility in the management of its activities.
- **Operational excellence:** the group pays close attention to improving its efficiency, by promoting the simplification and harmonization of its processes, serving all of its activities.

In pursuing these strategic priorities, Mobilize Financial Services relies on two fundamental levers:

- Strengthening the steering of its sustainable development strategy, in line with Renault Group's ESG approach.
- Managing risks and ensuring compliance, across the entire group, to protect its customers and its activities.

ABOUT MOBILIZE FINANCIAL SERVICES

Attentive to all its customers, Mobilize Financial Services, a subsidiary of Renault Group, creates innovative financial services to build sustainable mobility for all. Mobilize Financial Services, whose activity began more than 100 years ago, is the commercial brand of RCI Banque S.A, a French bank specialized in automotive financing and services for the customers and dealer networks of Renault Group, as well as for Nissan and Mitsubishi brands in several countries.

Present in 35 countries and employing more than 4,000 people, Mobilize Financial Services financed more than 1.2 million contracts (new and used vehicles) in 2025 and sold 3.6 million service contracts. At end-December 2025, Average Performing Assets amounted to €59.3 billion in financing and pre-tax income amounted to €1,181 million.

Since 2012, the Group has deployed a savings collection activity in several countries. At end-December 2025, net deposits collected amounted to €30 billion, i.e. 46.9% of the company's net assets.

The consolidated financial statements of RCI Banque Group and the standalone financial statements of RCI Banque S.A. as at December 31, 2025 were approved by the Board of Directors on February 11, 2026. Audit procedures on the consolidated financial statements for the year ended December 31, 2025 have been substantially completed. The audit reports certifying these consolidated financial statements will be issued after verification of the management report and completion of the required procedures for the publication of the 2025 Annual Financial Report in ESEF format.

The "6-page" activity report, including the analysis of the 2025 financial results, and the unaudited consolidated financial statements are available on www.mobilize-fs.com, under the "Activity Report" and "Financial Reports" sections of the "Finance" page.

To learn more about Mobilize Financial Services: www.mobilize-fs.com

Press contacts

William Servigne

william.servigne@mobilize-fs.com

Hopscotch PR for Mobilize Financial Services

+33 (0)1 41 34 23 06

mobilize@hopscotch.fr

ⁱ Excluding equity-accounted companies.

ⁱⁱ Average Performing Assets (APA): APAs correspond to the average performing outstandings, to which are added the assets related to operational leasing activities. For retail customers, this corresponds to the average of performing outstandings at month-end.

For the dealer network, this corresponds to the average of daily performing outstandings.

ⁱⁱⁱ Net assets at end = Total net outstandings at end-period + Operational leasing operations net of depreciation and provisions.

^{iv} Factoring contracts for short-term rental companies have been excluded starting in 2025. These contracts represented 33k contracts in 2024, i.e. a positive impact of 1.5 points on penetration rates. A pro-forma adjustment has been applied to the 2024 figures.

^v The Net Promoter Score (NPS) is the percentage of customers rating their likelihood of recommending a company, product or service to a friend or colleague as 9 or 10 ("promoters"), minus the percentage rating this likelihood as 6 or below ("detractors", on a scale from 0 to 10).