DIAC

Negotiable Medium Term Notes
(Negotiable European Medium Term Notes - NEU MTN)
Trade name of the notes defined in article D.213-1 of the French monetary and financial code

Not guaranteed programme

INFORMATION MEMORANDUM (IM)	
Name of the programme	DIAC, NEU MTN (ID 1466)
Name of the issuer	DIAC
Type of programme	NEU MTN
Programme size	one billion five hundred million EUR 1,500,000,000 EUR or the equivalent value of such amount in any other authorized currency.
Rating(s) of the programme	Rated by: S&P Global Ratings Europe Limited
Guarantor	Not applicable
Issuing and paying agent(s) (IPA)	DIAC
Arranger(s), Introduction advisor(s), Legal(s) advisor(s)	Not applicable
Dealer(s)	DIAC AUREL-BGC BRED BANQUE POPULAIRE GFI SECURITIES Ltd KEPLER CHEUVREUX MAREX SA RCI BANQUE TP ICAP (Europe) TSAF OTC SA
Date of signing the information memorandum (dd/mm/yyyy)	01/07/2026

Drawn up pursuant to articles L. 213-0-1 to L. 213-4-1 of the French monetary and financial code
A copy of the information memorandum is sent to:

BANQUE DE FRANCE
Direction générale de la stabilité financière et des opérations (DGSO)
Direction de la mise en œuvre de la politique monétaire (DMPM)
S2B-1134 Service des Titres de Créances Négociables (STCN)
39, rue Croix des Petits Champs
75049 PARIS CEDEX 01

Avertissement:

Cette documentation financière étant rédigée dans une langue usuelle en matière financière autre que le français, l'émetteur invite l'investisseur, le cas échéant, à recourir à une traduction en français de cette documentation.

The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:

https://www.banque-france.fr/en/monetary-strategy/markets/marketable-debt-securities/acess-the-market-and-information-memorandum

Information marked "Optional" may not be provided by the issuer because French regulations do not require it.

1. DESCRIPTION OF THE ISSUANCE PROGRAMME		
Articles D. 213-9, 1° and D 213-11 of the French monetary and financial code and Article 6 of the Order of 30 May 2016 and subsequent amendments		
1.1	**Language of the information memorandum which prevails**	English
1.2	**Name of the programme**	DIAC, NEU MTN (ID 1466)
1.3	**Type of programme**	NEU MTN
1.4	**Name of the issuer**	DIAC
1.5	**Type of the issuer**	Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code
1.6	**Purpose of the programme**	General needs of the issuer.
1.7	**Programme size**	one billion five hundred million EUR 1,500,000,000 EUR or the equivalent value of such amount in any other authorized currency.
1.8	**Status of the notes**	Senior Unsecured Information about the status of the notes: The NEU MTNs will constitute direct, unsecured and unsubordinated obligations of the Issuer ranking at least pari passu with other present and future direct, unsecured and unsubordinated obligations of the Issuer, except those which may be mandatorily preferred by law.
1.9	**Rating(s) of the programme**	S&P Global Ratings Europe Limited https://disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/SRUNSEC/entityId/112793 Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating.
1.10	**Guarantee**	Not applicable
1.11	**Currencies of issue**	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue

1.12	**Yield basis**	Compensation type(s): The remuneration is unrestricted i.e. it may be at a fixed rate, at a variable or revisable rate, or structured. However, the issuer undertakes to inform the Banque de France, when a security is issued, if the remuneration is linked to an index or varies pursuant to an indexation clause which does not relate to a standard interbank, money market or bond market rate. Benchmark index(es): The remuneration rates are indexed to the usual rates of the monetary markets. Compensation rules: The securities rates may be negative depending on the fixed rates or changes in the usual money market indices used to calculate their remuneration. At their maturity date, the principal of the securities must always equal par. Although the securities are redeemed unconditionally at par, the presence of negative interest flows may result with a net amount received by the holder being less than par. In the case of an issue with an early redemption or repurchase option, the terms of remuneration of the securities will be fixed at the time of the initial issue and may not be changed subsequently, in particular when the early redemption or repurchase option is exercised.
1.13	**Maturity**	The term (maturity date) of the NEU MTN shall be determined in accordance with laws and regulations applicable in France, which imply that, at the date hereof, the term of the NEU MTN shall not be shorter than 1 year (365 days or 366 days in a leap year), from the issue date. The securities may be redeemed prior to maturity in accordance with the laws and regulations applicable in France. The securities issued under the programme may also include one or more options for redemption by the issuer (at the option of the Issuer, or the holder, or depending on one (or more) event(s) independent of the Issuer and/or the holder). The option of early redemption or repurchase of securities, if applicable, must be explicitly specified in the confirmation form of any relevant issue. In all cases, the maturity of any securities with one or more of these clauses, including any early redemption or repurchase options, will always comply with the regulations in force at the time of issue of the said securities. Maturity rules:
1.14	**Minimum issuance amount**	200,000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency).

1.15	**Minimum legal amount of the notes**	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the minimum legal amount of the notes is 200,000 EUR or the equivalent in the currencies selected at the time of issuance.
1.16	**Issuing and Paying Agent (s) (IPA) (exhaustive list)**	DIAC
1.17	**Arranger(s)**	Not applicable
1.18	**Placement method**	Direct placement Dealer(s): AUREL-BGC BRED BANQUE POPULAIRE GFI SECURITIES Ltd KEPLER CHEUVREUX MAREX SA RCI BANQUE TP ICAP (Europe) TSAF OTC SA The issuer may subsequently select to replace any dealer, insure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the issuer. Additional information regarding the placement: The NEU MTN will be placed by DIAC S.A directly or through brokers here above.
1.19	**Form of the notes**	Notes of the programme are issued in bearer form and recorded in the books of authorized intermediaries (book entry system) in accordance with French laws and regulations.
1.20	**Listing of the notes/Admission to trading on a regulated market**	DIAC may issue Notes (i) listed on Euronext Paris and/or on any other Regulated Market or on any unregulated market which may be indicated in the Final Terms (ii) or unlisted.
1.21	**Settlement system**	The NEU MTN will be issued in Euroclear France
1.22	**Governing law that applies to the programme**	All potential disputes related to the issuance of the NEU MTN shall be governed and construed according to French Law.
1.23	**Taxation**	The Issuer is not bound to indemnify any holder of the NEU MTN in case of taxes which are payable under French law or any other foreign law in respect of the principal of, or the interest on, the NEU MTN, except for any stamp or registration taxes payable by the Issuer under French law.
1.24	**Involvement of national authorities**	Banque de France

1.25	**Selling restrictions**	According to the regulations in force, the Issuer, each Dealer, any initial subscriber or any further holder of the NEU MTN issued under the Programme must commit not to take any action that would allow a public offering of the NEU MTN or the possession or distribution of the Information Memorandum or any other document relating to the NEU MTN in any jurisdiction where it is unlawful for such documents to be distributed and shall not offer, sell or deliver, whether directly or indirectly, the NEU MTN in any jurisdiction where such action is unlawful. The Issuer, each Dealer, any initial subscriber has agreed, and any further holder of the NEU MTN will be deemed to have represented and agreed on the date on which he purchases the NEU MTN, to comply with all applicable laws and regulations in force in the jurisdiction in which it offers or sells the NEU MTN or hold or distribute the Information Memorandum and to obtain any consent, approval or permission required for the offer or sale by it of NEU MTN under the laws and regulations in force in any jurisdiction to which it is subject or in which it will make such offers or sales and neither the Issuer, nor any Dealer nor any subscriber shall have responsibility therefore or in respect thereof.
1.26	**Contact(s)**	E-mail: contact_investor@mobilize-fs.com Address: 15 rue d'Uzès 75002 PARIS - France Telephone: 00 33 1 76 88 88 74
1.27	**Additional information on the programme**	Optional

1.28 INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL
Not applicable

2 DESCRIPTION OF THE ISSUER		
Article D. 213-9, 2° of the French monetary and financial code and Article 7 of the Order of 30 May 2016 and subsequent amendments		
2.1	**Name of the issuer**	DIAC
2.2	**Registered office or equivalent (legal address) and main administrative office (if different)**	Registered office: 14 avenue du pavé neuf 93168 NOISY-LE-GRAND CEDEX FRANCE
2.3	**Registration number and LEI**	Registration number: 702 002 221 LEI: 9695002ASDT3XIMLZY47
2.4	**Legal form/status, governing law of the issuer and competent courts**	Legal form/status: Public limited company (with executive board) under French law Governing law of the issuer: Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code Additional information regarding the governing law: The Issuer is established in France as a French société anonyme (limited liability company) and is registered at Bobigny's court. It is governed by the provisions of the French Code de Commerce (commercial code). DIAC S.A. is subject to all the laws and regulations applicable to credit institutions, in particular the provisions of the French's Act 84-46 of 24 January 1984, incorporated into the French Code monétaire et financier (monetary and financial code). Competent courts: Tribunal de Commerce de Bobigny
2.5	**Date of incorporation**	15/01/1970
2.6	**Issuer's mission summary**	Renault Group network and its partner brands sales financing in France

2.7	**Composition of governing bodies and supervisory bodies**	References to the relevant pages of the annual report where the composition of governing bodies and supervisory bodies is provided: The composition of the Board of Directors as of December 31, 2025 is presented on pages 248 to 249 of the 2025 Annual Financial Report of DIAC, available at the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RFA_DIAC_V2_Revue_26_06_01.pdf Martin THOMAS, CHAIRMAN OF THE BOARD Gionvanni LUCA SOMA, NON□EXECUTIVE DIRECTOR Caroline JEANDEAU, NON□EXECUTIVE DIRECTOR Isabelle LANDROT, NON□EXECUTIVE DIRECTOR Xavier DEROT , NON□EXECUTIVE DIRECTOR Frédéric SCHNEIDER, CHIEF EXECUTIVE OFFICER Lukasz CIESLAK, DEPUTY CHIEF EXECUTIVE OFFICER Valérie CHATAIN, DEPUTY CHIEF EXECUTIVE OFFICER
2.8	**Brief description of current activities of the issuer**	The main activity of DIAC S.A. is financing the sales of Renault Group network and its partner brands in France and selling associated services. These elements can be found on page 7, and on page 147 in DIAC 2025 "Rapport Financier Annuel" available under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RFA_DIAC_V2_Revue_26_06_01.pdf (Name of the file: 2025 Annual Financial Report (DIAC)) The main activity of DIAC S.A. is financing the sales of Renault Group network and its partner brands in France and selling associated services. These elements can be found on page 6, and on page 180 in DIAC 2024 "Rapport Financier Annuel" available under the following link:https://www.mobilize-fs.com/fr/finance/rapports-et-communiques/rapports-financiers (Name of the file: 2024 Annual Financial Report (DIAC) - ESEF) The main activity of DIAC S.A. is financing the sales of Renault Group network and its partner brands in France and selling associated services. These elements can be found on page 6, and on page 113 in DIAC 2023 "Rapport Financier Annuel" available under the following link:https://www.mobilize-fs.com/fr/finance/rapports-et-communiques/rapports-financiers (Name of the file: 2023 Annual Financial Report (DIAC) - ESEF)

2.9	**Capital**	415,100,500.00 Euro Decomposition of the capital: At signing date of the Information Memorandum: EUR 415.100.500 (Four hundred and fifteen million, one hundred thousand and five hundred euros) composed of 96 535 000 fully paid up ordinary shares of €4.30 of par value each
2.9.1	**Amount of capital subscribed and fully paid**	415,100,500.00 EUR
2.9.2	**Amount of capital subscribed and not fully paid**	0.00 EUR
2.10	**List of main shareholders**	References to the relevant pages of the annual report or reference document: Information about shareholders can be found on page 16 in DIAC 2025 "Rapport Financier Annuel" available under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RFA_DIAC_V2_Revue_26_06_01.pdf Shareholders: RCI BANQUE SA 99,99 %
2.11	**Regulated markets on which the shares or debt securities of the issuer are listed**	Regulated markets on which the debt securities are listed: EURONEXT PARIS https://live.euronext.com/fr/product/bonds/FR0000047821-XPAR Longest-last maturity date for debt securities listed on the regulated market: 29/10/2049
2.12	**Accounting methods for consolidated accounts (or failing that, for the individual accounts)**	Accounting method for consolidated accounts: IFRS Accounting method for individual accounts: French standards (PCEC)
2.13	**Accounting year**	Starting on 01/01 ending 31/12
2.13.1	**Date of the last general annual meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts**	20/05/2026
2.14	**Fiscal year**	Starting on 01/01 ending 31/12
2.15	**Auditors of the issuer, who have audited the issuer's annual accounts**	

2.15.1	**Auditors**	Holder(s): KPMG SA Tour Eqho, 2 avenue Gambetta 92066 Paris La Défense FRANCE Forvis Mazars 45 Rue Kléber, 92300 Levallois-Perret FRANCE
2.15.2	**Auditors report on the accuracy of the accounting and financial information**	DIAC S.A. independent auditors report as of December 31 st, 2025 is in DIAC 2025 “Rapport Financier Annuel”:-“ Rapport général des commissaires aux comptes sur les c omptes consolidés” pages 130 to 136,-“ Rapport général des commissaires aux comptes sur les c omptes statutaires" pages 201 to 208,available on our we bsite under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RFA_DIAC_V2_Revue_26_06_01.pdf DIAC S.A. independent auditors report as of December 31st, 2024 is in DIAC 2024 “Rapport Financier Annuel”:-“Rapport général des commissaires aux comptes sur les comptes consolidés” pages 171 to 176,-“Rapport général des commissaires aux comptes sur les comptes statutaires" pages 234 to 239, available on our website under the following link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RFA%20DIAC%202024%20-%20V5.pdf
2.16	**Other equivalent programmes of the issuer**	None
2.17	**Rating of the issuer**	S&P Global Ratings Europe Limited https://disclosure.spglobal.com/ratings/en/regulatory/org-details/sectorCode/FI/entityId/112793
2.18	**Additional information on the issuer**	Annexed : "Rapport Financier Annuel 2025 ", also available under the following link: https://www.mobilize-fs.com/fr/finance/rapports-et-communiques/rapports-financiers (Name of the file: 2025 Annual Financial Report (DIAC) - ESEF) The financial release are available on the website "mobiliz e-fs" under this link: https://www.mobilize-fs.com/sites/default/files/media/pdf/RFA_DIAC_V2_Revue_26_06_01.pdf
2.19	**Issuer’s extra-financial rating(s)**	Not applicable

3.CERTIFICATION OF INFORMATION INCLUDING APPENDICES

Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments

Certification of information concerning the programme DIAC, NEU MTN (ID 1466) for the issuer DIAC		
3.1	**Name(s) and function(s) of the signatory (signatories)**	Monsieur Vincent GELLE, DEPUTY CHIEF EXECUTIVE OFFICER AND CHIEF FINANCIAL OFFICER, DIAC SA
3.2	**Declaration of each signatory**	To the best of my knowledge, the information provided by the issuer in the financial documentation, which includes the appendices below and including the French summary (if relevant) is accurate, precise and does not contain any omissions likely to affect its scope or any false or misleading information.
3.3	**Date, place of signature, signature**	01/07/2026

APPENDICES Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request

Documents available to the shareholders annual general meeting or the equivalent body		
Appendix 1	**Annual report** **Year 2026**	Rapport annuel https://www.mobilize-fs.com/sites/default/files/media/pdf/RFA_DIAC_V2_Revue_26_06_01.pdf
Appendix 2	**Annual report** **Year 2025**	Rapport annuel https://www.mobilize-fs.com/sites/default/files/media/pdf/RFA%20DIAC%202024%20-%20V5.pdf