MOBILIZE
FINANCIAL SERVICES

PRESS RELEASE

Paris, July 30th of 2026

2026 FIRST-HALF RESULTS:

MOBILIZE FINANCIAL SERVICES CONTINUES ITS GROWTH MOMENTUM IN THE FIRST HALF OF 2026

- **Mobilize Financial Services recorded a 4.6% increase in the amount of new financings in the first half of 2026 compared with the same period in 2025. This performance reflects an improvement in the penetration rate and the strong momentum of used-vehicle financing activity.**
- **With pre-tax income up 14.5%, Mobilize Financial Services confirms the solidity of its strategy and its commitment to offering flexible and competitive financing and service solutions.**
- **This growth confirms Mobilize Financial Services' ability to effectively support the strategy of its automotive partners and Renault Group's new futuREady plan.**

KEY FIGURES

Sales performance(1)

- The amount of new financings increased by 4.6% compared with the first half of 2025, driven by an improvement in the penetration rate and the strong performance of used-vehicle financing activity.
- 649,293 contracts were financed in the first half of 2026 in the first half of 2026, up compared with the same period of the previous year (+2.6%).
- The penetration rate for electrified vehicles reached 44.9% at end-June 2026, i.e. 6.7 points higher than the penetration rate for other engine types.

Financial performance

- Average Performing Assets (APA)(2) increased by 5% compared with end-June 2025, confirming the solidity of the portfolio.
- Net Banking Income (NBI) amounted to €1,273 million, up 11.8% compared with the first half of 2025.
- Group pre-tax income amounted to €703 million, up 14.5% compared with the first half of 2025.

Martin Thomas, Chief Executive Officer, Mobilize Financial Services:

"The first-half 2026 results illustrate the resilience of our model and our ability to sustain growth in a rapidly changing automotive market. They also reflect the commitment, expertise and agility of Mobilize Financial Services teams, who support our customers, partners and dealer network every day.

We enter the second half of the year with confidence and determination, fully committed to implementing our strategy and supporting the deployment of Renault Group's futuREady strategic plan.

In an increasingly demanding and competitive environment, the quality of our offers, our operational performance and our ability to seize the opportunities created by futuREady are essential levers for generating sustainable value."

Sales performance in a rapidly transforming automotive market

In an automotive market growing by 6.8%(3), registrations of Renault Group, Nissan and Mitsubishi vehicles reached 1.14 million units, down slightly (-3.8%).

Against this backdrop, Mobilize Financial Services recorded a 4.6% increase in the amount of new financings (excluding cards and personal loans), reaching €11.6 billion, driven by an improvement in the penetration rate and the strong performance of used-vehicle financing activity. The development of our commercial activity is intended to support the various stages of the vehicle lifecycle.

Excluding equity-accounted companies, the penetration rate reached 40.8%, up 1.2 point compared with the first half of 2025. The penetration rate for electrified vehicles was 44.9% at end-June 2026, i.e. 6.7 points above the penetration rate for other engine types.

A total of 649,293 contracts were financed in the first half of 2026, up 2.6% compared with the same period in 2025. Used-vehicle financing activity posted a strong increase of 4.2% compared with the first half of 2025, reaching 160,284 financed contracts.

Benefiting from a growing operational leasing market, Mobilize Lease&Co reached a fleet under management up 2.4% compared with end-2025.

Average Performing Assets (APA) reached €61.8 billion, up 5% compared with the first half of 2025. APAs related to retail and business customers amounted to €49.9 billion (+5.3%), while APAs related to dealer network activity increased by 3.6% to €12 billion.

Mobilize Financial Services sold 1.8 million service and insurance contracts at end-June 2026, up 1.5% compared with the first half of 2025. This increase was accompanied by a refocus on higher value-added services.

During the first half of the year, commercial momentum continued to be supported by the deployment and adaptation of insurance offers in key markets. These developments reflect a pragmatic, usage-based approach focused on customer needs through new products covering:

- In Germany, driver protection and end-of-lease refurbishment costs;
- In France, the "Garantie 5/5" used-vehicle extended warranty offer(4).

In addition, the successful deployment of new customer-relationship management methods in several countries (including France, Spain, Italy, Brazil and Portugal) contributed to strengthening customer loyalty for the Group's brands. Better knowledge of customer journeys and usage patterns helped maintain a high recommendation level, with a Net Promoter Score (NPS)(5) of +60.

A robust financial performance despite a highly contrasted economic environment

In the first half of 2026, Mobilize Financial Services' Net Banking Income (NBI) amounted to €1,273 million, up 11.8% compared with end-June 2025. This performance was mainly driven by an improvement in the financial margin and growth in outstandings. Service activities accounted for 27% of NBI in the first half of 2026.

Operating costs amounted to €406 million, up €16 million compared with end-June 2025.

Operating costs represented 1.32% of APA, a slight improvement compared with the first half of 2025 due to asset growth.

The total cost of risk amounted to 0.47% of APA at end-June 2026, compared with 0.38% at the same date in 2025.

Pre-tax income therefore amounted to €703 million, compared with €614 million in 2025, driven by the increase in NBI. The contribution from associated companies increased slightly by €2 million.

In a context marked by investor caution in the face of economic and geopolitical uncertainties, the Group issued the equivalent of €3.15 billion on the bond markets during the first half of 2026. This amount comprised four public senior Euro benchmark issuances with maturities of 3.8 years (€900 million), 6.1 years (€900 million), 8.2 years (€600 million) and a 5.2-year green bond (€750 million). In addition, the Group continues to issue regularly through its subsidiaries for local refinancing purposes in Brazil, South Korea, Morocco, Colombia and Argentina.

Finally, the savings collection activity, launched in 2012 and now present in seven European countries (Germany, Austria, Spain, France, the Netherlands, Poland and the United Kingdom), continues to play a key role in diversifying funding sources. During the first half of 2026, deposits collected reached €30.6 billion.

Mobilize Financial Services’ strategic priorities contribute to Futuready’s ambitions

Mobilize Financial Services anchors its strategy in Renault Group’s **futuREady ambition to become the reference European OEM**. Structured around four strategic priorities and two fundamental levers, our strategy fully supports the Group’s ambitions for growth, technology, operational excellence and trust.

1. GROWTH-READY: Support growth and expand our footprint in strategic markets

Mobilize Financial Services supports Renault Group’s growth ambitions by strengthening its presence in strategic markets, accelerating the development of operational leasing through **Mobilize Lease&Co**, and expanding its portfolio of **next-generation insurance and services**.

2. TECH-READY: Accelerate our IT & Digital Transformation

Mobilize Financial Services continues to modernize its information systems to unify platforms, harmonize processes and deliver seamless customer journeys. This transformation will strengthen integration with Renault Group ecosystems, accelerate the use of data and artificial intelligence, and deploy common solutions across countries to support growth, efficiency and customer experience.

3. EXCELLENCE-READY: Drive sustainable performance and OEM brand loyalty

Mobilize Financial Services places operational excellence at the heart of its strategy by simplifying organizations, industrializing processes and increasing automation. Our objective is to deliver **simpler, faster and more consistent customer experiences** across the entire vehicle lifecycle, strengthen loyalty to Renault Group brands and sustainably improve business performance.

4. TRUST-READY: Build trust through responsible and sustainable growth

Trust is a cornerstone of Renault Group's strategy. Mobilize Financial Services is committed to protecting customers, partners and stakeholders through the highest standards of ethics, compliance and risk management. This ambition is supported by strong governance, rigorous risk control and the integration of environmental and social responsibility across our activities, enabling responsible, sustainable and long-term growth.

About Mobilize Financial Services

MOBILIZE FINANCIAL SERVICES, POWERING AUTOMOTIVE TRUST

As Renault Group's financing, insurance and services partner, Mobilize Financial Services has been building automotive trust for more than 100 years.

Since 1924, when Louis Renault pioneered the idea of making mobility accessible to everyone through vehicle financing, Mobilize Financial Services has supported retail customers, businesses, dealers and partners with solutions covering the entire vehicle lifecycle and contributing to more sustainable mobility.

The group

- 4 million customers
- More than 1,600 partner dealers
- More than 4,000 employees
- Presence in 35 countries

Key Figures 2025

- More than 1.2 million contracts were financed (new and used vehicles)
- 3.6 million service and insurance contracts sold
- €59.3 billion of Average Performing Assets (APA)
- €1,181 million of pre-tax income
- €30 billion of deposits collected, representing 46.9% of net assets

The condensed consolidated interim financial statements of RCI Banque Group as at 30 June 2026 were approved by the Board of Directors on 28 July 2026. The limited review procedures on the condensed consolidated interim financial statements have been completed.

This press release is available on www.mobilize-fs.com under the “Reports and Press Releases” section of the “Finance” page.

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[1] Excluding equity-accounted companies.

[2] Average Performing Assets (APA): APAs correspond to the average performing outstandings of financing and financial leasing activities, 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.

[3] Based on Mobilize Financial Services’ scope of activities.

[4] Innovative offer providing up to five years of warranty coverage for used vehicles less than five years old, starting from €5 per month.

[5] 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.