

MEDIA RELEASE

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**2025 FIRST HALF RESULTS :
MOBILIZE FINANCIAL SERVICES DELIVERS SOLID GROWTH**

Mobilize Financial Services records a progression in new financing by 3.8% in the first semester of 2025 compared to the same period in 2024. This performance reflects a rise in the average amount financed and the commercial dynamics of Renault Group's brands, Nissan and Mitsubishi, supported by a robust growth in registrations.

With a progression of pre-tax profit by 9.7%, Mobilize Financial Services confirms the relevance of its strategy and its commitment to more sustainable mobility, in line with new uses.

This performance confirms Mobilize Financial Services' ability to efficiently support the strategy of its automotive partners, while meeting the expectations of customers in quest of flexible and competitive financing solutions.

KEY INDICATORS

Commercial performance¹

- The amount of new financing progresses by 3.8% compared to the first semester of 2024, driven by a sustained commercial dynamic.
- 632,994 contracts were financed in the first semester of 2025, a slight increase in volume compared to the same period of the previous year (+0.8%).
- The penetration rate on electrified vehicles reached 43.9% at the end of June 2025, a positive difference of 6.5 points compared to other motorizations.

Financial performance

- The Average Performing Assets (APAs) register a growth of 7.3% compared to the end of June 2024, confirming the robustness of the portfolio.
- The Net Banking Income progressed by 5.3% over one year, to reach 1,132 million euros in the first semester of 2025.
- The pre-tax income of the group increased to 607 million euros, increasing by 9.7% compared to the first semester of 2024.

*“In the beginning of the year 2025, we reaffirmed our ambition to support our customers as they transition to more sustainable mobility, by offering products and services in line with new uses. The half-year results support the robustness of our economic model and concretely illustrate our commitment to driving more responsible mobility, fully aligned with the ambitions of Renault Group”, declares **Martin Thomas, Chief Executive Officer of Mobilize Financial Services.***

A SUSTAINED COMMERCIAL DYNAMIC, IN A RECOVERING MARKET

In an automotive market with slight progression by 0.7%, the volumes of Renault Group, Nissan and Mitsubishi reached 1.19 million vehicles, increasing by 2.3% compared to the first semester of 2024. In this context, Mobilize Financial Services saw the number of new financing contracts increase by 3.8% (excluding cards and personal loans), for a total of 11.1 billion euros, driven by an increase in registrations and in the average financed amount.

Excluding companies consolidated by equity method, the overall intervention rate stands at 39.6%, slightly down by 0.4 point compared to the same period of last year. The penetration rate on electrified vehicles reaches 43.9% at the end of June 2025, +6.5 points compared to other types of motorizations.

In total, 632,994 new contracts were financed in the first semester of 2025, an almost stable volume (+0.8 %) compared to 2024. The financing activity of used vehicles recorded a slight decrease by 0.4% with 153,759 contracts financed.

Benefitting from a growing operational leasing market, Mobilize Lease&Co financed in the first semester of 2025, 120,039 operational leasing contracts for private and professional customers and reached a fleet under management of 655,000 vehicles, representing a growth by 4% compared to the first semester of 2024.

The Average Performing Assets (APAs) reached 58.9 billion euros, increasing by 7.3% compared to the first semester of 2024. APAs related to customer activity (private and professional) rose to 47.4 billion euros (+7%), whereas those related to network activity progressed by 8.6% to reach 11.5 billion euros.

Finally, 1.8 million insurance and service contracts were sold during the semester, confirming the relevance of the additional offers proposed by Mobilize Financial Services.

A ROBUST FINANCIAL PERFORMANCE AND A DIVERSIFIED RE-FINANCING STRATEGY

In the first semester of 2025, the Net Banking Income (NBI) of Mobilize Financial Services amounted to 1,132 million euros, increasing by 5.3 % compared to the end of 2024. This performance is mainly the result of an improvement in the financial margin as well as the growth of outstanding loans.

The operating expenses reached 389 million euros, increasing by 24 million euros compared to last year. This change is explained by the presence of non-recurring items having reduced the expenses in the first semester of 2024. Reported to the Average Performing Assets, operating expenses remain stable at 1.33%.

Earnings before tax stands at 607 million euros, against 553 million, one year earlier, a progression by 9.7%, driven by the rise of NBI. The share of income from associate companies progressed slightly by +0.9 million euros.

In a context marked by investor caution in the face of economic and geopolitical uncertainties, the group raised 1.3 billion euros on the bond market in the first semester of 2025. Three public issued were carried out :

- 2 senior bonds in euros of 850 million euros (3 years) and 500 million euros (5 years, Green Bond)
- 1 Tier subordinated debt issue of 500 million euros

This latest transaction enables expending the maturity profile of the subordinated debt and falls within an active capital management strategy, aiming to maintain a solid financial structure and robust safety margins. Besides, the subsidiaries of the group in Argentina, Brazil, Korea, Morocco and Poland raised a total of 500 million euros on local bond markets.

In the securitization market, the group placed 624 million euros in automobile loan-backed securities via its German branch. Private securitization transactions in the United States (automobile loans) and in Germany (leasing) saw their revolving period extended by two years.

Finally, the savings business, launched in 2012 and present in seven European countries (France, Germany, Austria, United Kingdom, Spain, the Netherlands and Poland) continues to play a key role in the diversification of financing sources. The deposits collected reached 30.5 billion euros representing 49.1% of net assets at the end of June 2025.

¹ The factoring contracts for short-term rental companies were excluded from 2025 onwards. These contracts represented 32,000 contracts in the first half of 2024, representing a positive impact of 2.8 points on the penetration rate. A hypothetical calculated based on the 2024 figures.

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About Mobilize Financial Services

Attentive to the needs of all its customers, Mobilize Financial Services, a subsidiary of Renault Group, creates innovative financial services to build sustainable mobility for all. Mobilize Financial Services, which began operations over 100 years ago, is the commercial brand of RCI Banque SA, a French bank specializing in automotive financing and services for customers and networks of Renault Group, and also for the brands Nissan and Mitsubishi in several countries.

At the end of June 2025, average performing assets stood at 58.9 billion euros and earnings before tax at 607 million euros.

Since 2012, the group has launched a savings activity in several countries. At the end of June 2025, the net amount of deposits collected represented 30.5 billion euros, representing 49.1% of the company's net assets.

To find out more about Mobilize Financial Services: www.mobilize-fs.com/