STELLANTIS

BANQUE STELLANTIS FRANCE

Investor presentation

September 2026

www.banque-stellantis-france.com

EXECUTIVE SUMMARY

1 | BANQUE STELLANTIS FRANCE PRESENTATION

RECENT DEVELOPMENTS

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12/05/2026

Santander Consumer Finance | Openbank → Openbank By Santander

The merger of Santander Consumer Finance, S.A. (SCF) and Open Bank S.A. will support the bank's consumer franchise in Europe through operational simplification and a harmonised product offering, while improving its funding profile. Santander Consumer Finance, S.A., has been renamed Open Bank, S.A.

21/05/2026

FaSTLAne 2030: €60bn, 5Y strategic plan of STELLANTIS to accelerate growth and profit

1. Sharper management of unparalleled brand portfolio
2. Investment in global platforms, powertrains and technology
3. Partnerships complementing Stellantis' core strengths
4. Manufacturing footprint optimisation
5. Excellence in execution
6. Empowerment of regions and local teams

"to move people with brands and products they love and trust"

16/07/2026

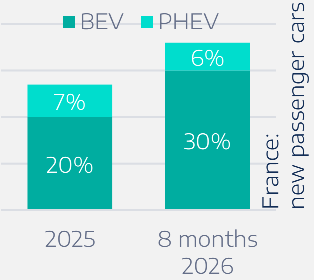
Social leasing 2026

Following its leading position in the French social leasing schemes of 2024 and 2025, Stellantis continues to play a key role in the 2026 programme, which opened on 16 July 2026.

Key eligibility criteria include:

- A government subsidy of **€6,500**, capped at **29% of the vehicle purchase price**;
- An additional **€500 incentive** for vehicles equipped with a powertrain manufactured in the EU;
- A home-to-work commuting distance **greater than 10 km**.

Monthly lease payments start at just **€94/month** with the Citroën ë-C3.



The program is supported by a broad STELLANTIS brand portfolio, offering 12 eligible electric vehicles.

As of the end of August, 22,000 applications had already been approved, with vehicle deliveries scheduled throughout the remainder of the year.

REORGANISATION OF STELLANTIS' FINANCING ACTIVITIES

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31/03 2022

New framework agreements signed between STELLANTIS and its three European financial partners

Santander Consumer Finance · BNP PARIBAS PERSONAL FINANCE · CA PERSONAL FINANCE & MOBILITY

Agreement with Santander Consumer Finance to carry out, through joint venture co-owned with Stellantis Financial Services Europe, the financing activities (excluding B2B Operating Lease) in the following countries:

- **France**
- **Poland**
- **Spain**
- **Netherlands**
- **Italy**
- **Belgium**
- **Portugal** **Through a commercial agreement**

Santander Consumer Finance

03/04 2023

CREDIPAR & Banque Stellantis France began its operations under the new Framework (*Financing of end-clients and Dealers on all Stellantis brands and exclusion of B2B operating leases*)

Automotive financing activity of Banque Stellantis France is extended to all the brands of STELLANTIS (on retail financing and dealers financing) on a scope that no longer includes the new long-term leases provided to corporate customers

Multi-brand operational leasing company in which STELLANTIS and Crédit Agricole hold each 50%, resulting from the combination of the Leasys and Free2move Lease businesses, in order to become a European leader

SHAREHOLDERS

STELLANTIS BANQUE STELLANTIS FRANCE: STELLANTIS, Santander Consumer Finance

LEASYS: STELLANTIS, CA PERSONAL FINANCE & MOBILITY

PRODUCTS

Banque Stellantis France: LOA, CB, Loans, ~~LLD pro~~, LLD individuals

LEASYS: LLD pro

Distributed Brands

PEUGEOT, CITROËN, DS AUTOMOBILES, Vauxhall, OPEL, FIAT, ALFA ROMEO, Maserati, Jeep, DODGE

+ since 2024: LANCIA, LEAPMOTOR

ORGANISATION OF BANQUE STELLANTIS FRANCE GROUP

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BANQUE STELLANTIS FRANCE

BANQUE STELLANTIS FRANCE

HOLDING OF THE FRENCH GROUP

Banking activities for dealers

- Current accounts
- Overdraft facilities
- Treasury and property loans

DISTINGO BANK FRANCE

Savings accounts
Term accounts

Access to capital markets
NEU CP - NEU MTN - EMTN

100%

CREDIPAR

COMPAGNIE GENERALE DE CRÉDIT AUX PARTICULIERS

Entity employing the group workforce in France

- LOANS (VAC) WITH OR WITHOUT BALLOON
- LEASES (LLD) WITHOUT PURCHASE OPTION
- LEASES (LOA/CB) WITH PURCHASE OPTION
- INSURANCES & SERVICES

SOFIRA
Stock financing

- NEW & DEMO VEHICLES
- USED VEHICLES
- SPARE PARTS

INTERNATIONAL
DISTINGO BANK

Securitisation transactions & SRT
Seller & Servicer

100%

CLV

COMPAGNIE POUR LA LOCATION DE VEHICULES

CITROËN

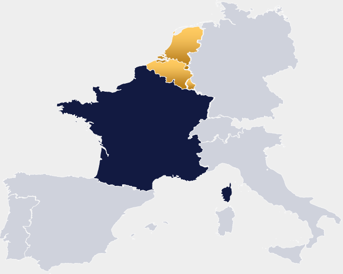
Legal entity used for public tenders on Citroën vehicles only

100%

BELGIUM / LUXEMBOURG / NETHERLANDS

Stellantis Financial Services Belux

Stellantis Financial Services Nederland



BUSINESS MODEL OF BANQUE STELLANTIS FRANCE

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1 Strong partnership between shareholders (SFSE & Openbank)

- Privileged relationship with all the brands of STELLANTIS and their dealer network
- Financial support by Openbank (SCF before merger)
- Robust and shared governance

€20bn OUTSTANDING LOANS (END USERS & DEALERS)

2 Resilient business with solid asset quality & risk structure

- Automotive financing solutions and services to:
  - End users: individual and corporate customers (74%)
  - Dealer network (26%)
  - Insurance and services
- Risk management
  - Cost of risk: 0.53% over assets - NPL ratio of 1.5% in H1 2026

28.7% NEW CAR PENETRATION RATE

3 Resilient profitability & adequate capital structure

- Strong profitability (operating income of €232m in H1 2026)
- Total capital ratio: 15.5% in H1 2026 (17.1% in H1 2025)
- Leverage ratio: 8.8% in H1 2026 (9.3% in H1 2025)
- Dividend distribution policy

1.80x INSURANCE & SERVICES PER NEW CONTRACT

4 Diversified funding structure & liquidity management

- Competitive cost of funding thanks to diversification of funding sources achieved:
- Increase in deposits
- Securitisations, capital markets, Openbank funding (16% in H1 26)
- Liquidity ratios: NSFR & LCR >100%

13.3% CET1

5 ESG Strategy

- Second sustainability report (CSRD), double materiality matrix
  - E1: climate change mitigation
  - E2: Pollution
  - E5: Circular Economy
  - S1: Group workforce
  - S4: Consumers and end users
  - G1: Culture and business conduct
- Green Financing Framework in 2022, first Green bond in 2023
- GrEEn campus since April 2025

€8.0bn NET RETAIL DEPOSITS AMOUNT COLLECT

2 BUSINESS OVERVIEW

FRENCH NEW CAR REGISTRATIONS (H1 2026/H1 2025)

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In thousands

MARKET SHARE		H1 2026	H1 2025	VARIATION
19.8%	Renault	206	204	0.8%
13.9%	PEUGEOT	145	160	**-9.6%**
8.4%		87	84	**3.8%**
6.7%	Dacia	70	78	-9.9%
6.2%	VW	64	64	-0.4%
5.9%	Toyota	61	67	-9.2%
3.4%	Hyundai...	36	38	-5.4%
3.1%	Ford	32	38	-14.3%
2.9%	BMW	30	30	0.5%
2.8%	FIAT	29	21	**37.6%**
2.8%	Mercedes	29	30	-1.5%
2.8%	Tesla	29	12	140.6%
2.4%	Audi	25	23	7.3%
2.2%		23	21	**6.0%**
1.5%	Nissan	16	17	-6.7%
0.7%	DS	7	8	**-10.5%**
0.5%	Jeep	5	6	**-8.0%**
0.4%	LANCIA / ALFA ROMEO / Maserati	4	4	**-8.0%**

■ H1 2026 ■ H1 2025

STELLANTIS

- **299,569** CARS
- **29%** MARKET SHARE
- **1ST** FRENCH MANUFACTURER

FRENCH AUTOMOTIVE MARKET TREND (1/2)

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French automotive market

2026 vs. 2025

H1 2026

+1.1%

2025
-5.1%

2024
-2.5%

2023
+14.8%

2022
-10.3%

2021
+1.9%

2020
-23.8%

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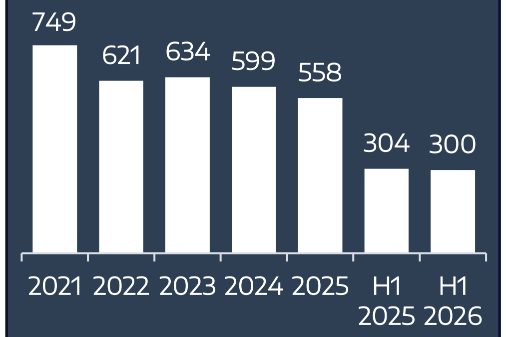
-1.6%

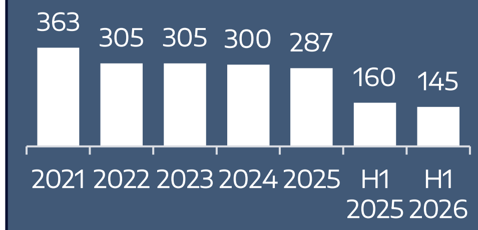


(in thousand registrations)

28.8%
Market share
(H1 2026)

PEUGEOT

-9.6%

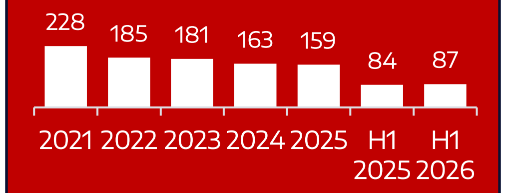


(in thousand registrations)

13.9%
Market share
(H1 2026)

CITROËN

+3.8%



(in thousand registrations)

8.4%
Market share
(H1 2026)

-10.5%

(in thousand registrations)

0.7%
Market share
(H1 2026)

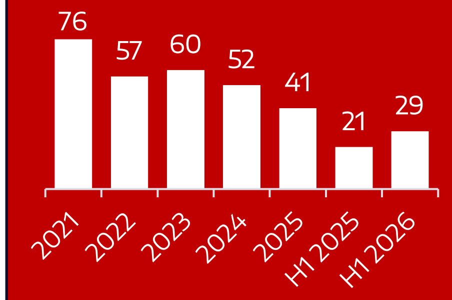
Source: CCFA

FRENCH AUTOMOTIVE MARKET TREND (2/2)

BANQUE STELLANTIS FRANCE

FIAT

+37.6%

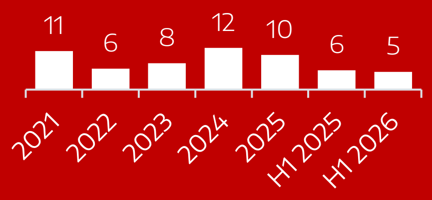


(In thousand registrations)

2.8%
Market share
(H1 2026)

Jeep

-8.0%

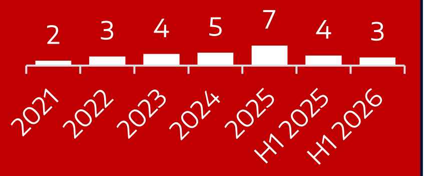


(In thousand registrations)

0.5%
Market share
(H1 2026)

Alfa Romeo / Maserati / Dodge

-19.0%



(In thousand registrations)

0.3%
Market share
(H1 2026)

OPEL

+6.0%

(In thousand registrations)

2.2%
Market share
(H1 2026)

LANCIA

+79.5%

(In registrations)

0.08%
Market share
(H1 2026)

LEAPMOTOR

+139.8%

(In registrations)

0.3%
Market share
(H1 2026)

Source: CCFA

EVENTFUL FUTURE: 2026 PRODUCT LAUNCHES

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PEUGEOT
408 FACELIFT & 208 GTI

JEEP
NEW COMPASS

OPEL
NEW ASTRA & GRANDLAND LONG RANGE

CITROËN
NEW C5 AIRCROSS

FIAT
NEW GRIZZLY & GRIZZLY FASTBACK

LEAPMOTOR
NEW B05 & NEW B03X

DS AUTOMOBILES
NEW DS N.7

LANCIA
NEW GAMMA

A WIDE RANGE OF PRODUCTS

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For individuals & companies

DISTINGO BANK

LOA	Leases with a purchase option targeted at <u>individuals</u> with full optional packages. « *Rent over Buy* » clients. *Financial lease to BtoC*	NEW CARS USED CARS
CB	Leases with a purchase option targeted at <u>professionals</u> with full optional packages. Individual professionals or small SME client segment. *Financial lease to BtoB*	NEW CARS USED CARS
LLD	Leases without a purchase option targeted for <u>individuals only</u> *Operating lease to BtoC*	NEW CARS
LOANS	Loans with proposed options (with or without balloons) mostly targeting individuals with a strong offer in used cars	NEW CARS USED CARS

- Personal or vehicle insurance products
- Service contracts related to the use of the vehicle (warranty extension, maintenance, etc.)
- On average 2 insurance contracts or services taken out per financing contract
- Passbook savings account

Drive & Connect

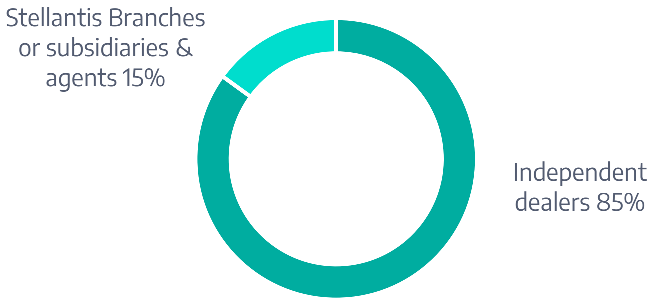
DEALERS NETWORK

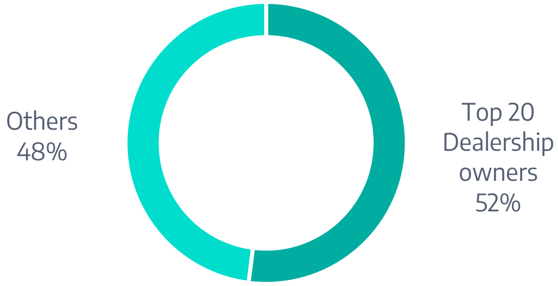
STOCK FINANCING	NEW & USED CARS, SPARE PARTS
BANKING ACTIVITY	CURRENT ACCOUNT, OVERDRAFT FACILITY
OTHERS	DEMO CARS, WORKING CAPITAL, TREASURY LOANS, PROPERTY LOANS

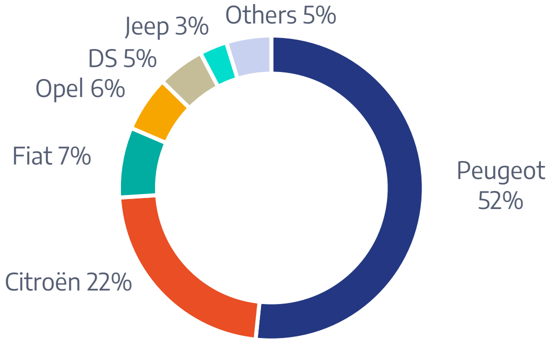
Partnership with the brands of STELLANTIS

- Dedicated financial services partner to all brands
- Broad range of products to cover end-user customers and dealers needs

INVESTOR *(OPÉRATEUR)*	DEALER *(CONCESSIONNAIRE)*	AGENT
ONE UNIQUE DEALER OR A GROUP OF DEALERS WITH THE SAME FINAL OWNER DEALER (*CONCESSIONNAIRE*)	A COMPANY WHO CONTRACTS WITH A BRAND TO SELL VEHICLES	COMPANY SELLING NEW VEHICLES ONLY ON BEHALF OF AN AUTHORIZED DEALER (MAY ALSO SELL USED VEHICLES)





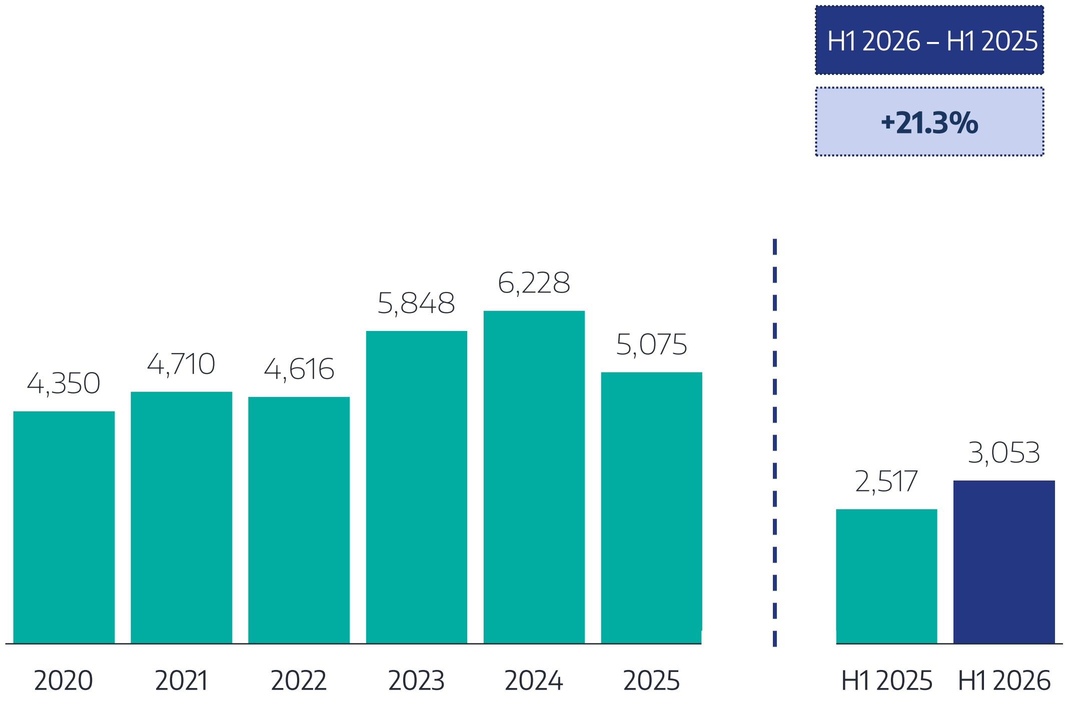


NEW FINANCINGS AND OUTSTANDING LOANS

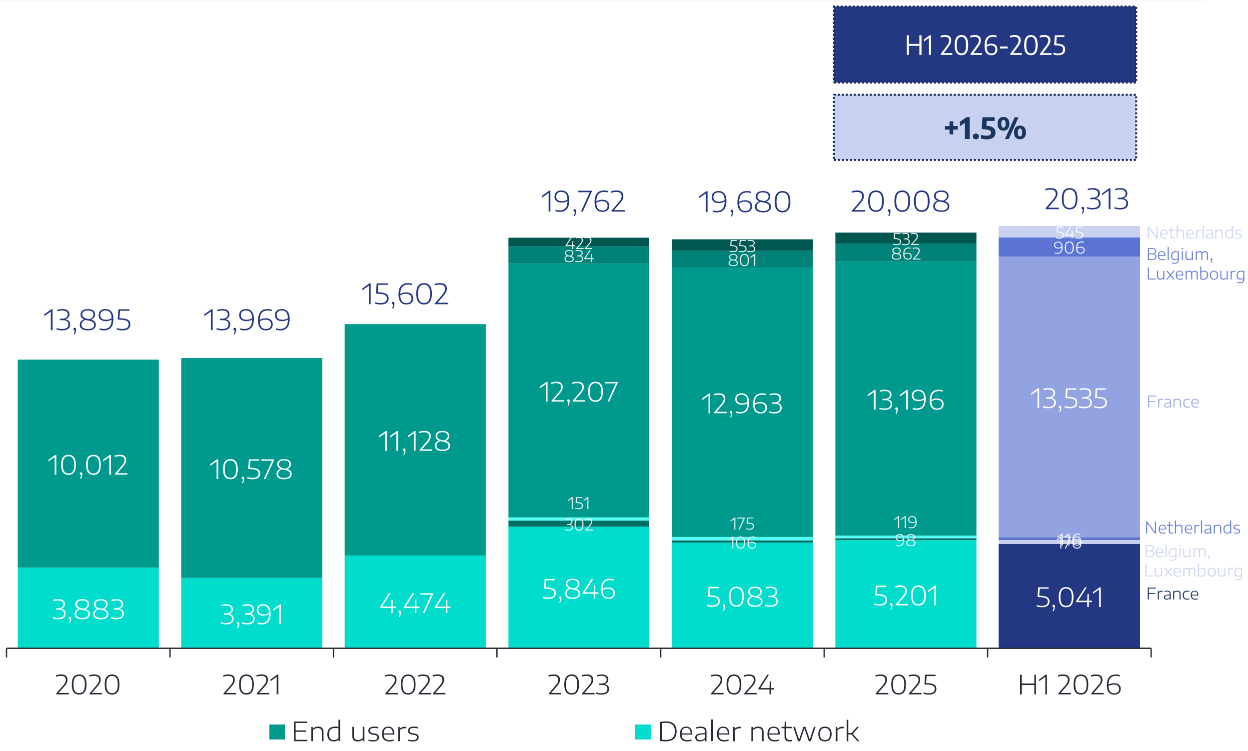
Positive trend for end-user customers loan book, slight decrease in dealer network loan book

- 2.7% increase in end-user customer financing in H1 2026, with increase in both new and used vehicle financings
- 1.7% decrease in dealer network financing in H1 2026 vs 2025
- Loan books breakdown end-users (74%) / dealers' network (26%)

New financing volumes (€M)



Loan books (€M)



NEW BUSINESS TRENDS (1/2)

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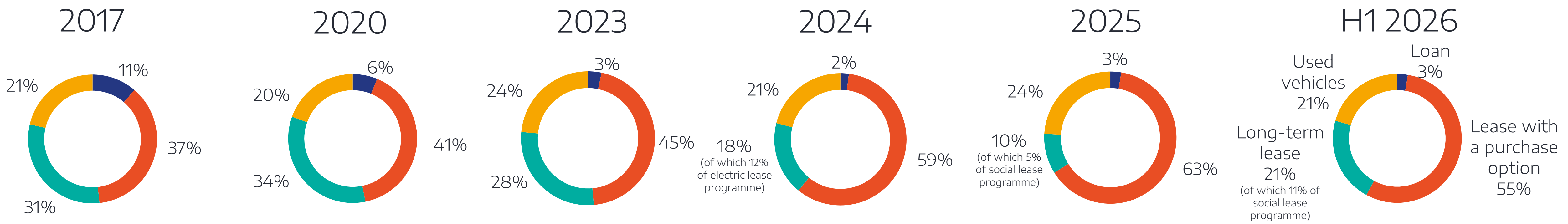
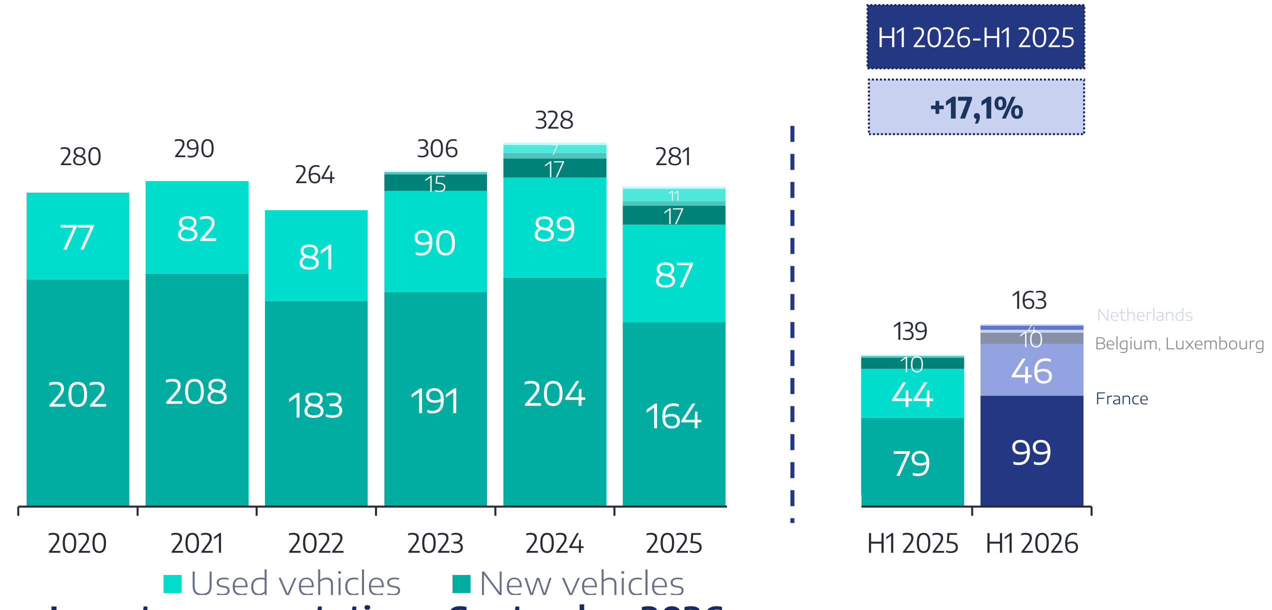
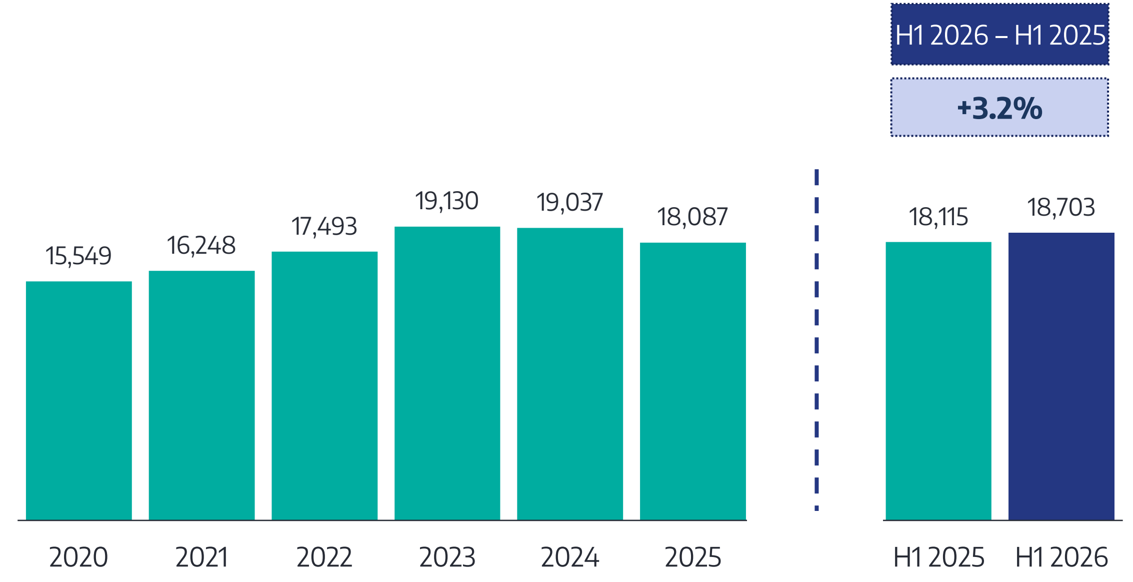
Increase of leasing solutions in end-user financing



Financed vehicles (in thousands)

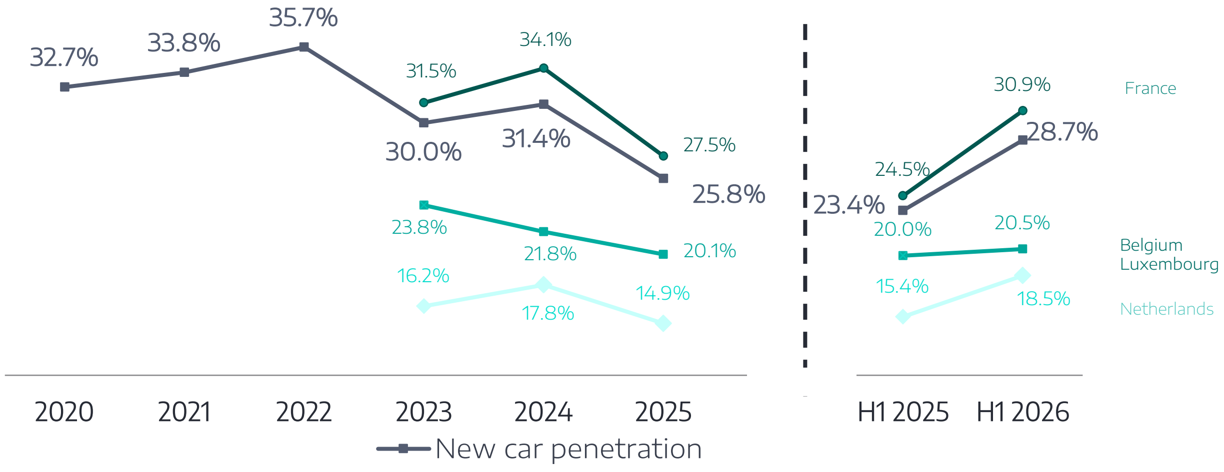


Average financed amount (€)

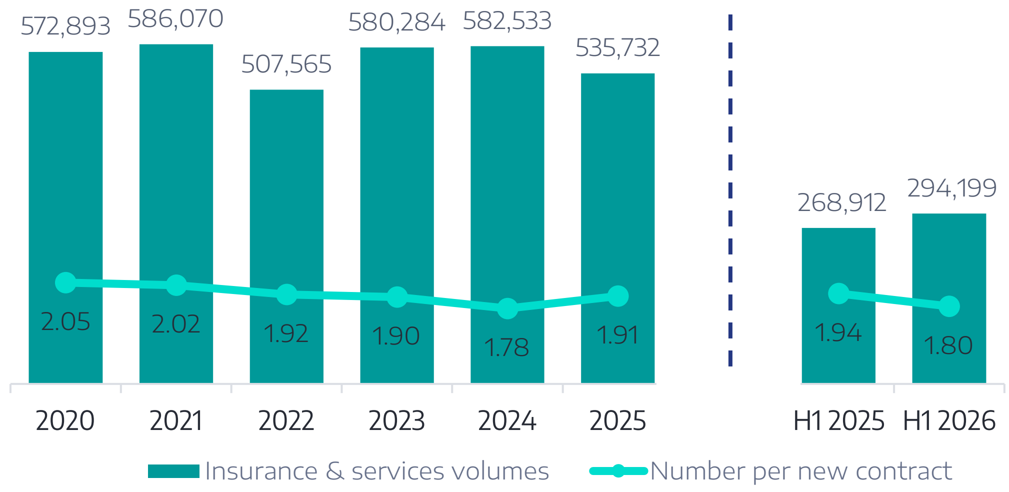


NEW BUSINESS TRENDS (2/2)

Financing penetration rate



Insurance and services



Commercial policy

- Diversified insurance and service offerings with a high added value
- Increase by 2.9 points in the financing penetration rate in H1 2026 vs 2025
- Decrease of Insurance penetration rate over financed contracts

Insurances	• Life and disability insurance • GAP insurance
Additional assistance	• Covers the customer and its family • Assistance in case of accident • Incurred costs (evacuation/hotel costs, etc.)

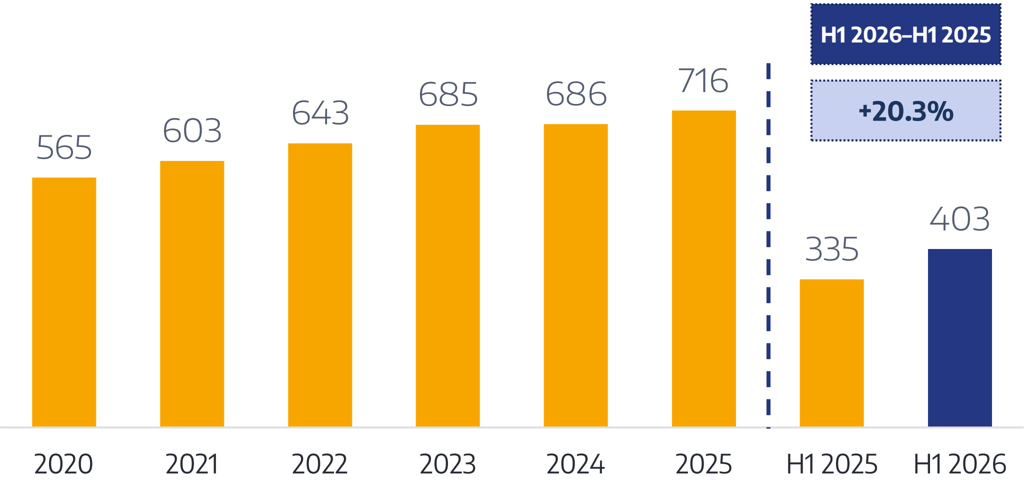
Warranty Extension	• Specific warranty extension are proposed:
	    • For new cars by the brands
	    • For used cars by CREDIPAR

Maintenance	• Package or separately • Performed in dealers' networks of the brands

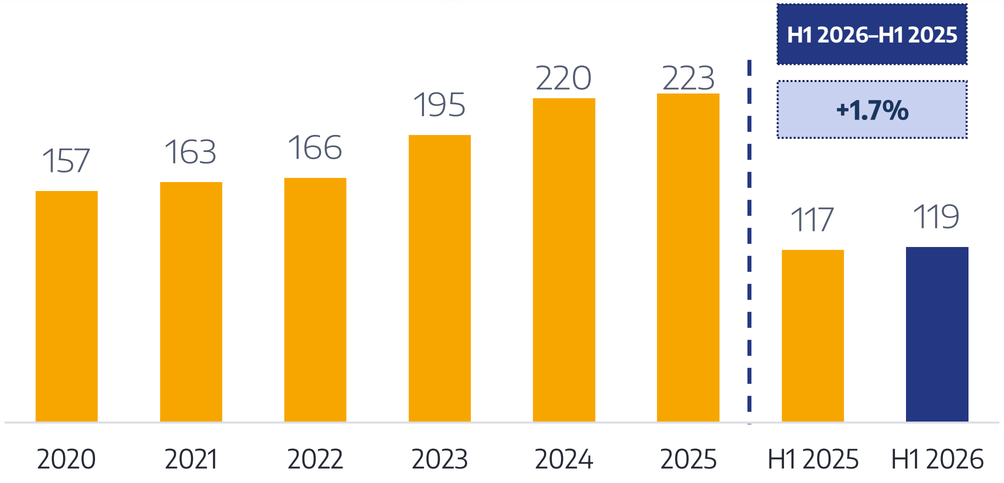
3 | FINANCIAL RESULTS

INCOME STATEMENT OVERVIEW – H1 2026

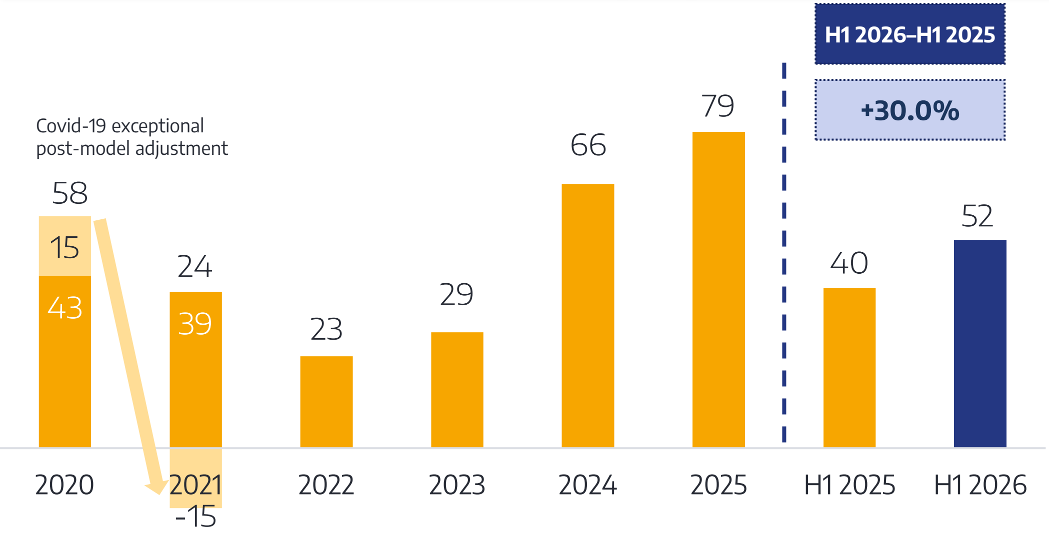
Net banking income (€M)



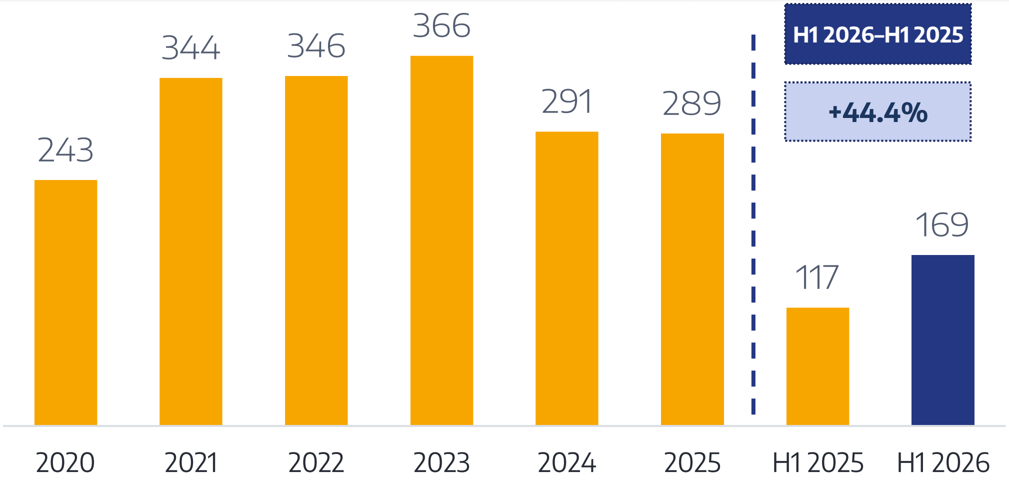
Operating expenses (€M)



Cost of risk (€M)



Profit After Tax (€M)



RISK POLICY & COST OF RISK

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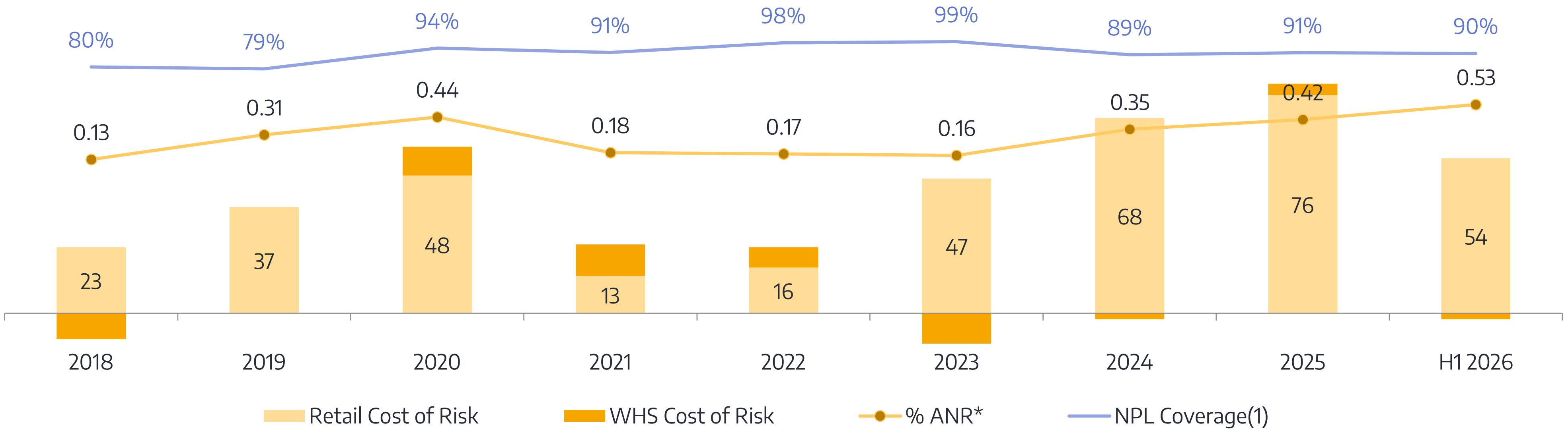
Cost of risk under control in line with Santander's policies



Risk policy

Corporate risk

Credit risk model

- Fleet with an outstanding > €500k
- Brands Network (dealers, agents)

Risk oversight

Transversal, consolidated and global vision of the Banque Stellantis France's risks (credit, operational, counterparty, market)

Retail risk

Credit risk model for end-users (individuals and companies with an outstanding < €500k)

(1) NPL Coverage : coverage rate of non-performing loans by provisions.
H1 2026: €306M (NPL 1.5%) 2025: €285M (NPL 1.5%) 2024: €256M (NPL 1.3%); 2023: €208M (NPL 1.2%); 2022: €190M (NPL 1.4%); 2021: €204M (NPL 1.5%); 2020: €201M (NPL 1.6%); 2019: €226M (NPL 1.9%); 2018: €199M (NPL 1.9%); 2017: €260M (NPL 2.8%).

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Adequate Capital Ratio and Leverage Ratio

- Dividend paid in May 2026 for €145 million (payout ratio 37%)

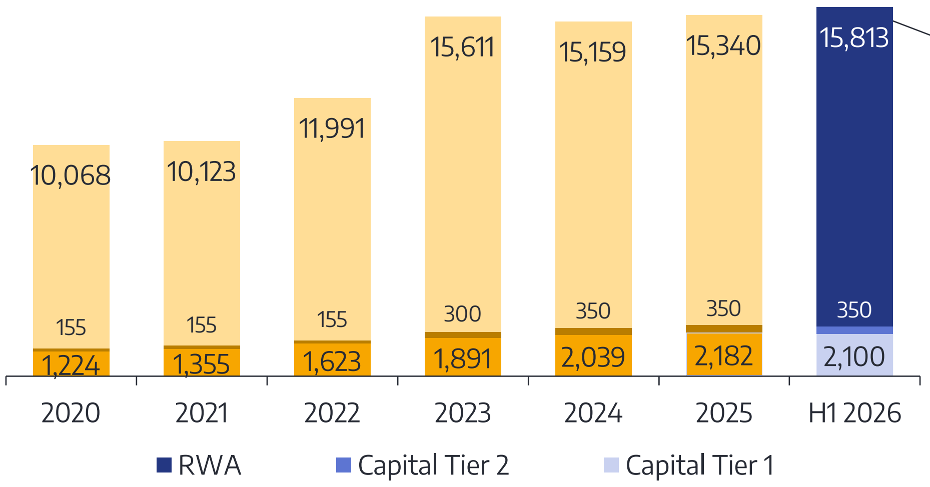
Strong Capital Ratio

	2020	2021	2022	2023	2024	2025	H1 2026
TCR	13.7%	14.9%	14.8%	14.0%	15.8%	16.5%	15.5%
CET1	12.2%	13.4%	13.5%	12.1%	13.5%	14.2%	13.3%

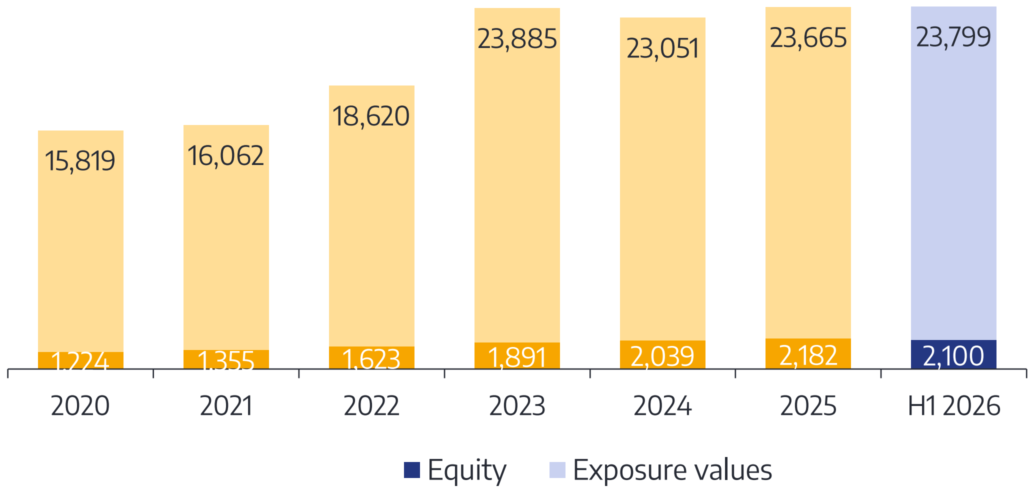
Adequate Leverage Ratio

	2020	2021	2022	2023	2024	2025	H1 2026
Leverage	7.7%	8.4%	8.7%	7.9%	8.8%	9.2%	8.8%

Equity and RWA



Equity and exposures



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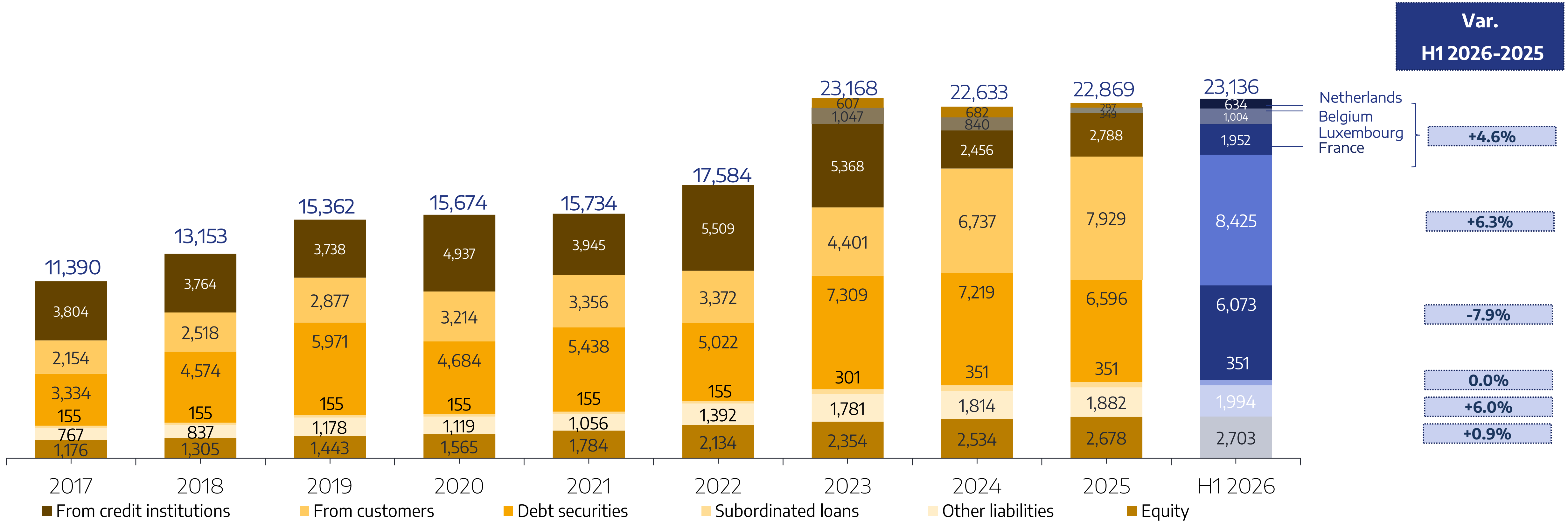
Strong capitalisation and stable balance sheet

- Main sources of funding: retail deposit – capital market and securitisations

Equity and Liabilities (€M)



CONSOLIDATED FINANCIAL STATEMENTS

BALANCE SHEET

Assets	Dec. 31, 2020	Dec. 31, 2021	Dec. 31, 2022	Dec. 31, 2023	Dec. 31, 2024	Dec. 31, 2025	June 30, 2026
Cash, central banks, post office banks	487	818	848	1,838	1,298	1,241	1,213
Financial assets	0	78	283	25	7	18	20
Loans and advances to credit institutions	964	628	622	801	860	631	540
Customer loans and receivables	13,895	13,969	15,602	19,762	19,680	20,008	20,313
Tax assets	4	12	43	25	12	53	5
Other assets	307	212	171	583	578	722	829
Property and equipment	17	17	15	14	12	17	17
Operating leases	-	-	-	83	152	147	170
Intangible assets	-	-	-	37	34	32	29
Total assets	15,674	15,734	17,584	23,168	**22,633**	**22,869**	**23,136**

Liabilities	Dec. 31, 2020	Dec. 31, 2021	Dec. 31, 2022	Dec. 31, 2023	Dec. 31, 2024	Dec. 31, 2025	June 30, 2026
Financial liabilities	1	0	4	28	25	14	9
Deposits from credit institutions	4,937	3,945	5,509	7,022	3,977	3,434	3,593
Amounts due to customers	3,214	3,356	3,372	4,401	6,737	7,929	8,425
Debt securities	4,684	5,438	5,022	7,309	7,219	6,596	6,073
Tax liabilities	457	472	582	703	737	835	887
Other liabilities	661	584	806	1,050	1,053	1,032	1,095
Subordinated loans	155	155	155	301	351	351	351
Equity	1,565	1,784	2,134	2,354	2,534	2,678	2,703
Total equity and liabilities	**15,674**	**15,734**	**17,584**	**23,168**	**22,633**	**22,869**	**23,136**

Solid balance sheet structure

- Adequate capitalisation
- Solid asset quality

Strong net income generation

- Resilient profitability over the years
- Increasing net banking income
- Favourable funding enhancing profitability

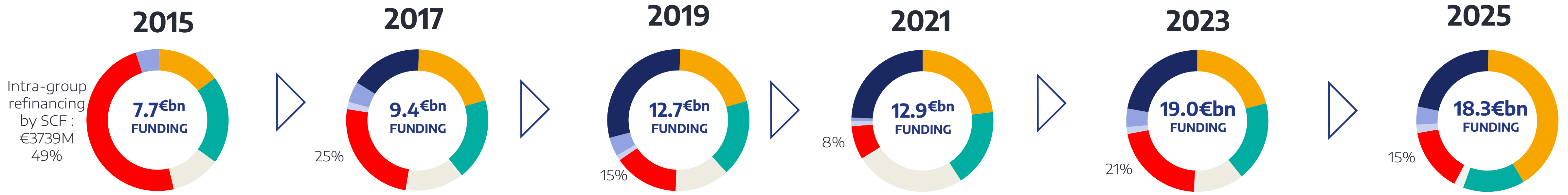
INCOME STATEMENT (€M)	Dec. 31, 2020	Dec. 31, 2021	Dec. 31, 2022	Dec. 31, 2023	Dec. 31, 2024	Dec. 31, 2025	June 30, 2026
Net banking income	565	603	643	685	686	716	403
General operating expenses	(157)	(163)	(166)	(195)	(220)	(223)	(119)
Cost of risk	(58)	(24)	(23)	(29)	(66)	(79)	(52)
Operating income	350	416	454	461	400	414	232
Other non-operating income	(4)	0	(3)	40	(5)	(4)	(3)
Pre-tax income	346	417	451	501	395	410	229
Income taxes	(103)	(73)	(105)	(135)	(104)	(121)	(60)
Net income	243	344	346	366	291	289	169

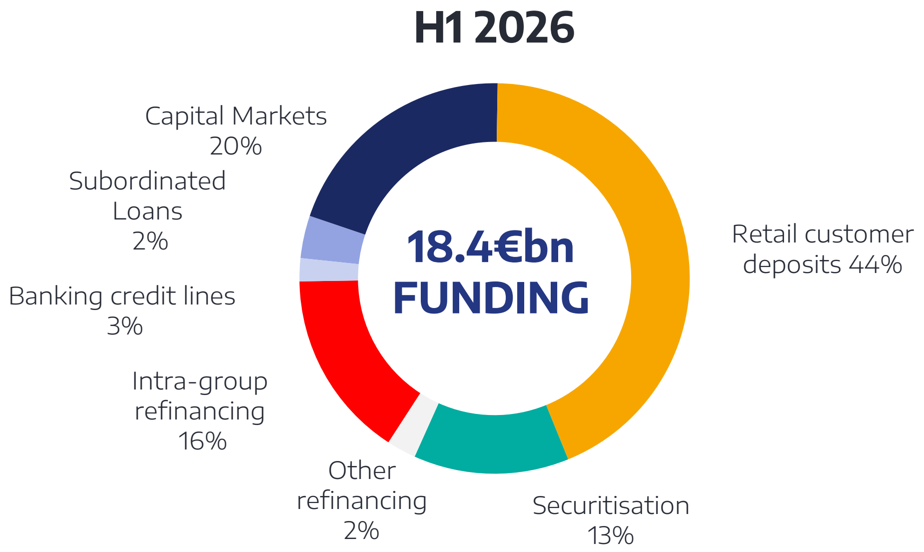
4 | FINANCIAL POLICY & FUNDING

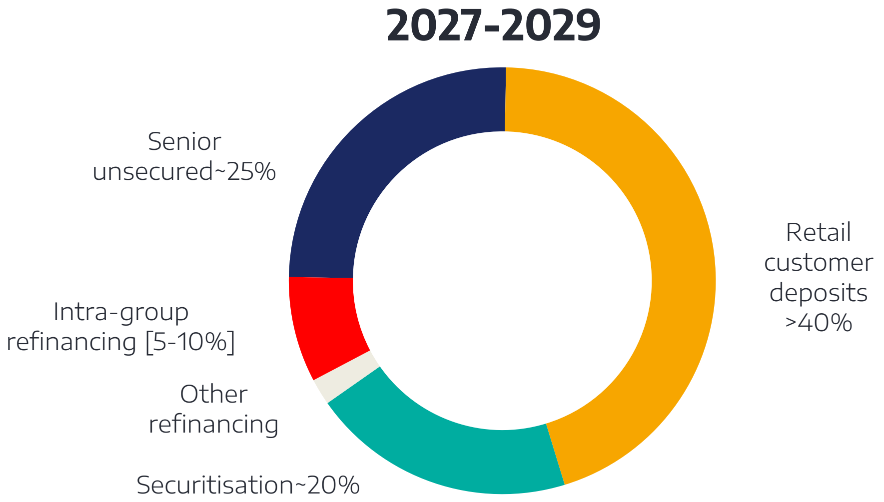
STELLANTIS
BANQUE STELLANTIS FRANCE

Diversification of funding sources

- Since the joint-venture creation in 2015 with Santander, Banque Stellantis France has progressively replaced the intercompany funding source provided by Openbank (formerly SCF). The funding diversification is achieved through increase in retail deposits (DISTINGO) in France, Germany and the Netherlands, new securitisation transactions, and access to capital markets since mid 2016 (NEU CP, NEU MTN, EMTN).







(1) Securitisation includes all of the securitisations placed on the market

INVESTMENT GRADE RATING

Solid rating in the investment grade category with an improving track record over the years

- Moody's: last upgrade on 29/05/19 to A3 with outlook revised to positive in December 2025
- S&P: upgrade on 12/28/18 to BBB+ with outlook revised to stable in June 2021

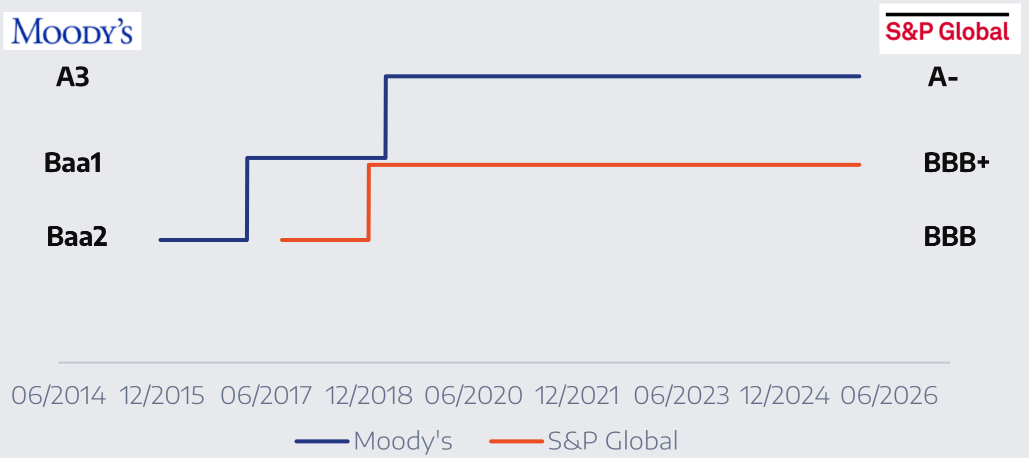
Key highlights and rating of parent support

- According to rating agencies, Banque Stellantis France's rating reflects the bank's (i) sound asset quality; (ii) adequate capitalisation; and (iii) good profitability.

STELLANTIS | | Openbank By Santander |

Moody's Investors Service	S&P Global	Moody's Investors Service	S&P Global
Baa3 LONG TERM	**BBB-** LONG TERM	**A1** LONG TERM	**A** LONG TERM
STABLE OUTLOOK	**NEGATIVE OUTLOOK**	**STABLE OUTLOOK**	**STABLE OUTLOOK**
UPDATED ON 10/02/26	UPDATED ON 10/02/26	UPDATED ON 03/10/25	UPDATED ON 22/03/22

Rating evolution



Banque Stellantis France Rating

Moody's Investors Service	S&P Global
P2 SHORT TERM	**A-2** SHORT TERM
A3 LONG TERM	**BBB+** LONG TERM
POSITIVE OUTLOOK UPDATED ON 09/12/25	**STABLE OUTLOOK** UPDATED ON 24/06/21

ACCESS TO CAPITAL MARKETS SINCE 2016

STELLANTIS
BANQUE STELLANTIS FRANCE

Debt issuance programmes

- BSTLAF <CORP> Bloomberg pages
- To support diversification of funding sources

NEU CP	NEU MTN	EMTN		
BANQUE DE FRANCE UPDATE ON 05/26	BANQUE DE FRANCE UPDATE ON 05/26	AMF PROG. RENEWAL ON 07/26	**EURONEXT PARIS** LISTING	FRENCH LAW
3.0€bn MAXIMUM	**1.0€bn** MAXIMUM	**4.0€bn** MAXIMUM	**100€K** DENOMINATION	NO GUARANTEE
A2/P2 SHORT TERM	**BBB+/A3** LONG TERM	**BBB+/A3** LONG TERM		CROSS-DEFAULT
				NEGATIVE PLEDGE

BOND ISSUED

2017 **500€M** – 3-YEAR	Green Bond **2023** **500€M** – 3-YEAR
2017 **500€M** – 5-YEAR	**07/13/23** **500€M** – 3.5-YEAR
2018 **500€M** – 5-YEAR	**01/19/24** **500€M** – 3.5-YEAR
2019 **500€M** – 3 YEAR	**01/20/25** **500€M** – 3-YEAR
2019 **500€M – 5-YEAR**	**01/19/26** **500€M** – 3-YEAR
2021 **500€M** – 4-YEAR	

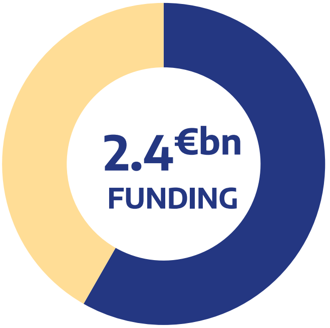
STELLANTIS
BANQUE STELLANTIS FRANCE

A privileged tool as part of the funding strategy

- Solid expertise: over more than 20 years

FUNDING AND ADDITIONAL ECB ALLOWANCES

2025



H1 2026

WAREHOUSE STRUCTURES

Auto ABS DFP Master – Compartment France 2013	|Wholesale
Auto ABS French Loans Master	| Loan
Auto ABS French Leases Master – Compartment 2016	| Lease

STANDALONE TRANSACTIONS

Auto ABS French Leases 2023	| Lease
Auto ABS French Loans 2024	| Loan
Auto ABS French Leases 2025	| Lease

RETAIL DEPOSITS ACTIVITY

STELLANTIS
BANQUE STELLANTIS FRANCE

Deposits as a stable source of diversification

- Saving products offered 100% online
- Extension of deposit business to Germany, the Netherlands, and Spain in 2023

PASSBOOK SAVINGS ACCOUNT AND FIXED-TERM DEPOSITS

44%
OF FINANCING SOURCES IN JUNE 2026

8.0€bn
OUTSTANDING IN DEPOSITS IN JUNE 2026

In France

103,744
ACCOUNTS IN JUNE 2026
(vs. 107,836 IN JUNE 2025)

-3.8%
OF ACCOUNTS IN ONE YEAR

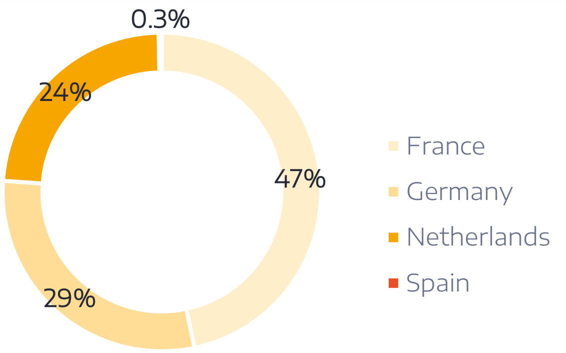
DISTINGO BANK

International
(Germany, the Netherlands, Spain)

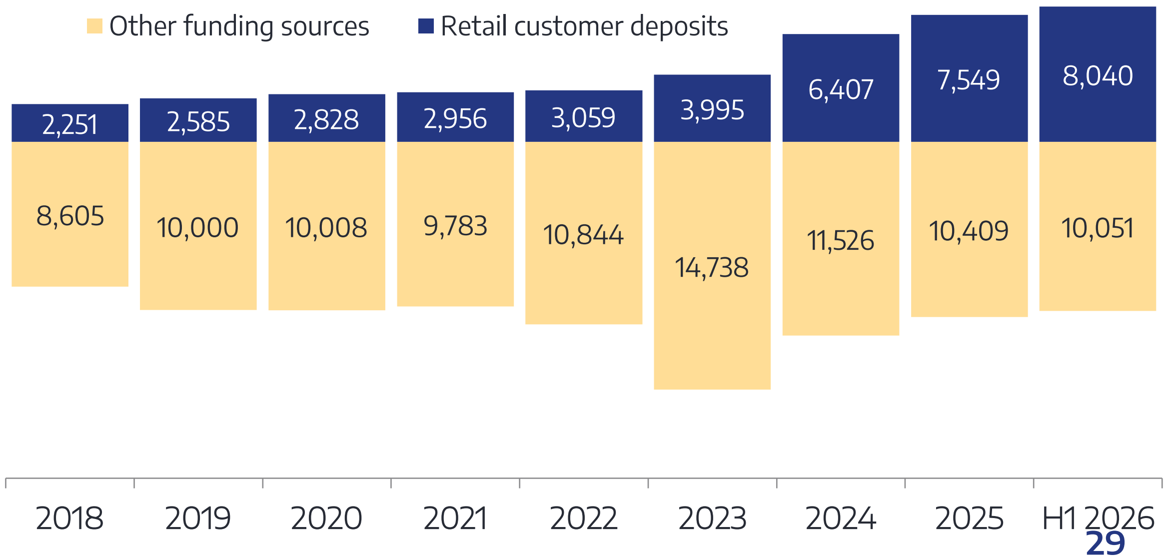
155,980
ACCOUNTS IN JUNE 2026
(VS. 126,946 IN JUNE 2025)

+22.9%
OF ACCOUNTS IN ONE YEAR

Breakdown of deposits



Part of funding mix

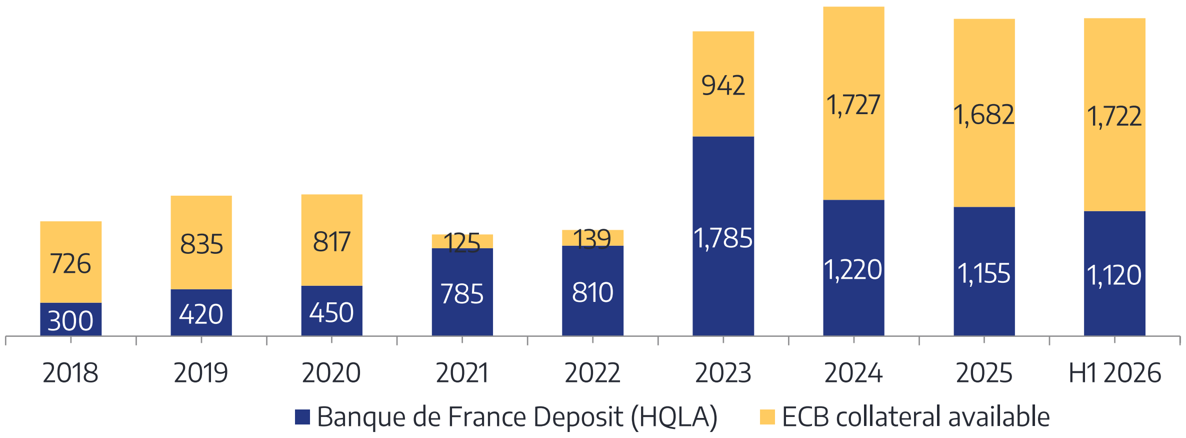


STELLANTIS
BANQUE STELLANTIS FRANCE

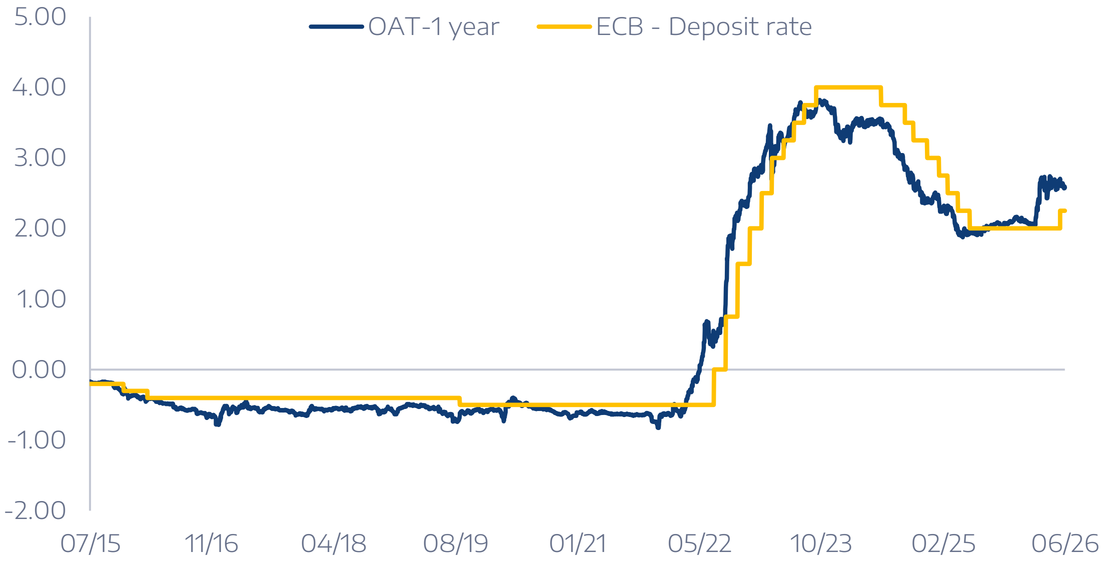
Matching of maturities between assets and liabilities

- About 40% of the financing at the end of June 2026 had an original maturity of 12 months or more

Liquidity reserve



Rates evolution (%)



Liquidity Management

NSFR >100%

LCR >100%

HQLA
ZERO-RISK POLICY (LEVEL 1)

ABS RETAINED
ECB COLLATERAL


STELLANTIS
BANQUE STELLANTIS FRANCE
PEUGEOT
THANK YOU