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PRESS RELEASE

THE CAR AVENUE GROUP, CA AUTO BANK, CREDIT AGRICOLE DE LORRAINE AND LCL ANNOUNCE THEIR PARTNERSHIP TO SUPPORT THE DEVELOPMENT OF THE DEALER IN EUROPE

Luxembourg and Massy – February 13th, 2025. **The CAR Avenue Group has chosen Crédit Agricole and its entities (Crédit Agricole Auto Bank, Crédit Agricole de Lorraine, LCL) to support its growth in Europe. In particular, Crédit Agricole Auto Bank has become CAR Avenue’s financial partner, distributing its financing solutions under the CAR Avenue Financial Services brand.**

The agreement between CA Auto Bank and CAR Avenue was facilitated by the networking and support of Crédit Agricole de Lorraine, which will support the European distributor's external growth.

This international partnership will be active in France, Belgium, Luxembourg, Switzerland and soon in Germany. It supports CAR Avenue’s ambition to develop its activities in France and abroad, and to position itself in new markets.

The partnership will enable the CAR Avenue Group’s 150 dealerships and services in France, Belgium, Luxembourg, Switzerland and soon Germany to distribute a wide range of financing solutions under the CAR Avenue Financial Services white label: traditional credit and leasing. They will also be able to distribute Crédit Agricole Mobility Services’ catalogue of services, which will be gradually expanded to include delivery, extended warranty and maintenance, etc. The agreement will be extended to Germany in the coming weeks, extending CAR Avenue Financial Services’ presence in Europe.

This partnership is in line with the family-owned CAR Avenue Group's ambition to become the mobility partner for private and professional users in the heart of Europe, to strengthen its customers support and to facilitate access to the 34 car brands it distributes. CA Auto Bank and Crédit Agricole de Lorraine will also support CAR Avenue in its drive to accelerate its energy transition and its mission to promote sustainable mobility.

Historically based in Lorraine, CAR Avenue has gradually expanded its territorial coverage and diversified its activities to become one of Europe’s leading car distribution groups and the Greater Region’s mobility leader. The international partnership with CA Auto Bank will enable CAR Avenue to strengthen its market positions and support its expansion in other European countries such as Germany, where CA Auto Bank is also present.

“This strategic, financial and technical partnership, initiated by Stéphane Bailly, Chairman of the CAR Avenue Group, marks a new stage in our external growth in the heart of Europe and in our endogenous development. The Crédit Agricole Group and its subsidiaries, with their multiple, international and recognized expertise, provide us with new financing, development and optimization capabilities that will enable us to develop new products and services for our customers, improve our competitiveness and support our CSR approach” explains **Amaury de Bourmont, CEO of CAR Avenue Groupe.**



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“Our expertise and CA Auto Bank’s broad geographical footprint in Europe, covering 18 countries, are key assets in supporting CAR Avenue in its growth plan. In addition to a comprehensive financing catalogue and management tools, our partner will be able to count on the proximity of our teams, synonymous with quality of service, a thorough understanding of local issues and greater adaptability” declares **Giacomo Carelli, CEO of CA Auto Bank.**

“This agreement represents a strategic opportunity for all our group’s subsidiaries, and in particular for CA Auto Bank France. We will be able to strengthen our presence on the French market by putting our expertise at the service of CAR Avenue, already a Crédit Agricole de Lorraine customer since 2018” adds **Etienne Royol, Managing Director of CA Auto Bank France.**

“We are very proud to support CAR Avenue, a major economic player in the region, in its European expansion. This partnership between CA Auto Bank, Crédit Agricole de Lorraine and CAR Avenue fully reflects our commitment to support local players while offering them an international reach thanks to the strength and expertise of the Crédit Agricole SA Group” comments **Laurent Cazelles, CEO of Crédit Agricole de Lorraine.**

“LCL, a partner of one out of two midcaps in France, is very proud to support the CAR Avenue group in its cash flow needs for more than 10 years and, through this partnership with the Crédit Agricole Group, to pursue the ambitious objectives of future growth,” says **Laurent Pringault, Head of the Corporate market at LCL.**

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CA Auto Bank

CA Auto Bank is a universal bank, a subsidiary of Crédit Agricole Personal Finance & Mobility, which operates as an independent, multi-brand player in the vehicle financing and leasing sectors, as well as in the mobility sector. CA Auto Bank provides a full range of financial and mobility products, as well as insurance services. CA Auto Bank’s lending, leasing and mobility financing programs are specifically designed for sales networks, individuals and corporate fleets. CA Auto Bank is present in 18 European countries (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, the Netherlands, Norway, Poland, Portugal, Spain, Czech Republic, Sweden, Switzerland and the United Kingdom) and in Morocco, directly or through its subsidiaries, for a total number of more than 2,600 employees.

For more information: www.ca-autobank.com

CAR Avenue

CAR Avenue is a family, century-old European group that has been a partner in the mobility of private and professional users since 1920. As Europe’s 35th-largest car distribution group and market leader in the Greater Region, CAR Avenue distributes 30 car brands and generates turnover of €2 billion. Present in France, Luxembourg, Belgium, Switzerland and now in Germany, the Group has 3000 employees, 150 sales and service outlets and sells 55,000 vehicles a year. Over the last 15 years, under the impetus of Stéphane Bailly, the Group has significantly increased its territorial coverage and diversified its activities. The Group’s sales of new and used cars, vans,



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motorbikes and trucks are complemented by other activities under the CAR Avenue brand: short-term rental (CAR Avenue RENT), distribution of spare parts (CAR Avenue SERVICES), breakdown and towing services (CAR Avenue ASSISTANCE), installation of recharging stations (CAR Avenue WATT), development of soft mobility (CAR Avenue ECOMOBY), renovation of aluminium wheels (Jantes Alu Services), transport and courier services (CAR Avenue LOGISTIC), sports, historic and iconic vehicles (CAR Avenue LEGEND), etc.

For more information: www.caravenue.com

Crédit Agricole de Lorraine

As the leading banking player in France and the leading retail bank in Europe, Crédit Agricole is a leading partner in the regional economy. The Crédit Agricole de Lorraine Regional Bank is present throughout the Moselle, Meuse and Meurthe et Moselle regions through its 115 local branches, 7 specialized customer centers, 1 digital agency, 1 new sales structure and 1 Village by CA dedicated to start-ups and innovation. More than 1,300 employees work to the satisfaction of a clientele of individuals, farmers, professionals, businesses, real estate professionals and public authorities, while respecting the values of proximity and mutualism that drive us every day in the support of our clients.

For more information: www.ca-lorraine.fr

LCL

A subsidiary of Crédit Agricole S.A., LCL banque urbaine is one of France's largest retail banks. LCL has made customer satisfaction its top priority and aims to be the No. 1 bank in terms of customer satisfaction. Combining human and digital resources, LCL offers its 6 million individual customers, including 220,000 private banking customers, 400,000 business customers and 31,000 corporate and institutional customers, an omnichannel relationship based on its 1,400 city-centre branches, its 'LCL Mon Contact' remote customer relations centres with 400 advisers available by telephone, and its websites and apps, including 'LCL Mes Comptes', which is highly acclaimed by its customers. With a comprehensive range of banking/insurance and non-banking solutions, LCL advises its customers on a daily basis and on all their life projects. True to its strategy as an urban bank, LCL is also committed to supporting customers who want to take concrete action and help combat climate change.

For more information: www.lcl.com