



AUTO BANK

CA AUTO BANK: CREDIT UPDATE

H1 2023 RESULTS



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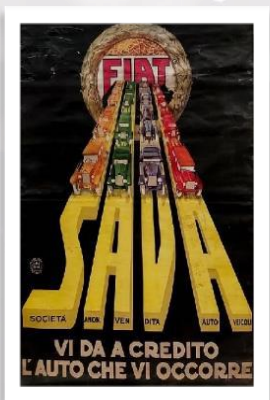
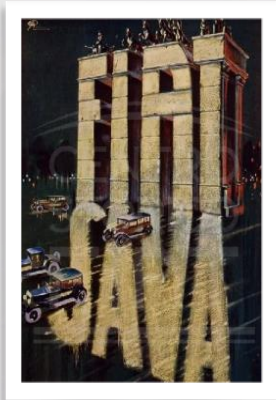
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CA Auto Bank Group Overview	4
Commercial Performance & Business Overview	9
Strategy & Business Development	18
Regulatory Overview	23
Risk Management	26
Treasury & Financial Risk Management	29
Environmental, Social and Governance Factors	34

CA Auto Bank Group Overview

Our Captive Heritage



ALMOST A CENTURY PROVIDING CAPTIVE FINANCIAL SERVICE, TO SUPPORT OEM PARTNERS, THEIR DEALERS AND END CUSTOMERS



Company Structure & Captive Capabilities

 **CRÉDIT
AGRICOLE S.A.**



 **CRÉDIT AGRICOLE
CONSUMER FINANCE**



CA AUTO Bank and its fully owned leasing and mobility subsidiary Drivalia provide a full array of captive services and cooperation structures for OEMs and large distributors covering all auto finance products:

- Full captive product range - retail and wholesale finance, loans & leasing, B2C & B2B, subscriptions & mobility products (through Drivalia);
- Captive services focusing on accessibility & competitive monthly payments & digital capabilities;
- Wide range of cooperation structures through White Label, Joint Venture and Virtual Joint Venture schemes.

CA Auto Bank Overview

- **CA Auto Bank** (“CAAB”, formerly FCA Bank) is fully owned by Crédit Agricole Consumer Finance (CACF), which is in turn **fully owned by Crédit Agricole S.A. since 3rd April 2023.**
- CAAB operates under the Italian Banking Act and is **supervised by the European Central Bank as a “significant” financial institution for prudential purposes, as an entity of Crédit Agricole Group**
- **CAAB will support Crédit Agricole S.A.’s ambitions to become a European leader in green mobility, in line with its 2025 Medium Term Plan.** It will help the Crédit Agricole Group to accompany the sector’s transformation and to promote individuals and businesses transition towards electric and soft mobilities.
- **CAAB is an independent and a multi-brand pan-European leader** in the financing and leasing of vehicles, leveraging a European market worth € 120Bn, focusing on the automotive industry and on mobility, within the risk framework and financial strength of a universal banking group
- **CAAB is open to new partnerships**, targeting manufacturers with no pan-European captive companies and new entrants with needs in terms of Electric Vehicles production, independent distributors and white-label dealers
- CAAB will focus on **three main development areas:**
 - **Consolidation** of the white label agreements and JVs already managed under the FCA Bank label
 - **Pursuit of new agreements** with any player in the market (dealers, distribution groups, rental companies, etc.)
 - **Rental, subscription and mobility** activities under the Drivalia brand in Europe
- **CA Auto Bank’s goal is also to be a leading actor of the energy transition**, reaching by 2030 the goal of 80% of the portfolio of electric or hybrid vehicles and thus becoming a European leader in low carbon mobility, through the adoption of an ESG strategy and the development of mobility solutions for green more responsible/more sustainable driving through its subsidiary Drivalia
- **Drivalia will provide a full range of leasing, rental (short/medium-long) and mobility plans:** from electric car sharing to car subscriptions and rentals of all durations, including operational leasing.

Current Ratings

MOODY'S

- “Baa1” Long-term (Negative Outlook)
- “P-2” Short-term
- “Baa1” Deposits Long-term

FitchRatings

- “A-” Long-term (Stable Outlook)
- “F1” Short-term

Rating highlights

- Strong support from CACF and its ultimate parent Crédit Agricole S.A.
- Strong profitability, supporting a sound capitalization
- Low stock of non performing loans
- High geographic diversification
- Matched maturities profile
- No direct exposure to Italian sovereign risk

Commercial Performance & Business Overview



AFTER 5 MONTHS WE RECEIVED A
VERY POSITIVE FEEDBACK
BY OUR PARTNERS

€ 3.7 BILLION

OF NEW RETAIL VOLUMES / Q2 2023

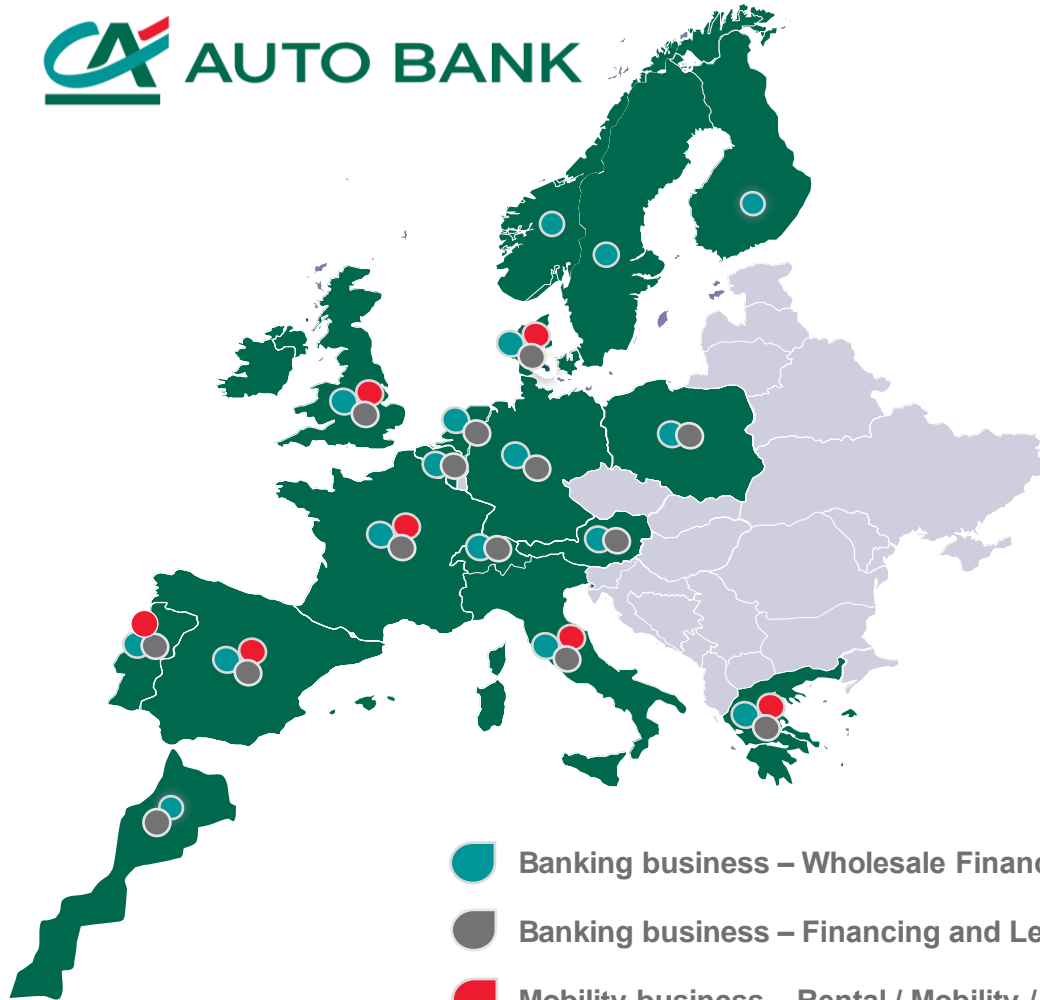
€ 24.7 BILLION




H1 2023 END OF PERIOD OUTSTANDING

€ 14.4 BILLION (60%)

OF WHICH FROM NEW PARTNERSHIPS

Business Overview (as of 30 June 2023)



-  Banking business – Wholesale Financing Portfolio H1 2023 (End of Period): € 3.5Bn (14% of total)
-  Banking business – Financing and Leasing Portfolio H1 2023 (End of Period): € 20.4Bn (83% of total)
-  Mobility business – Rental / Mobility / Op. Leasing Portfolio H1 2023 (End of Period): € 0.8Bn (3% of total)

10,000 AUTOMOTIVE RETAILERS IN EUROPE

45+ PARTNER BRANDS

18 MARKETS


26 LEGAL ENTITIES

11 BRANCHES


1,821 EMPLOYEES

Partner Brands


MORE THAN
45 PARTNER BRANDS




LUCID




EVO




MAZDA




ASTON MARTIN




McLaren




LOTUS




MORGAN



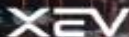
V




dr




ARURS




XEV




ELECTRICBRANDS
MOVES YOUR MIND




INVICTA




MG




DFSK




SPORT EQUIP




QJ MOTOR




HARLEY-DAVIDSON




ROYAL ENFIELD




FANTIC




VMOTO




cake



KTM



Husqvarna



GASGAS



HYMER



GROUPE PIOTE



RAPIDO



KNAUS



TABBERT



Concorde



carthago



FORD TRUCKS



BMC



CHRYSLER



DODGE



RAM



Jeep



FIAT



FIAT PROFESSIONAL



Jeep



CANVA



Maserati

*In countries where Stellantis Financial Services is not active

Finance & Mobility

- B2C & B2B PRODUCT PORTFOLIO

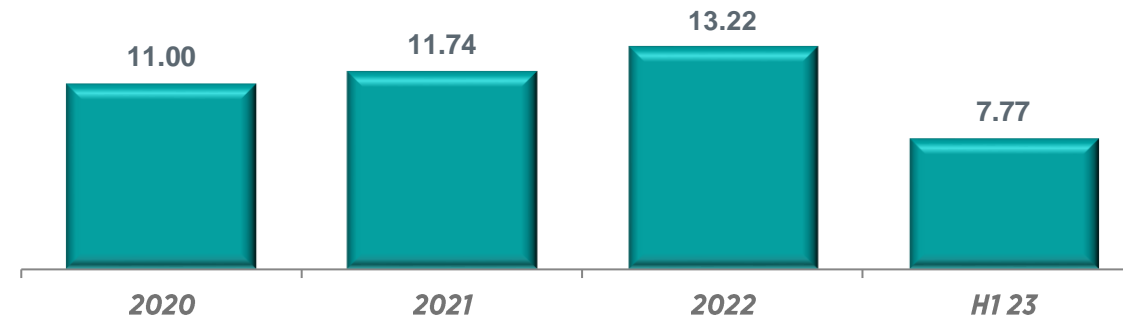
																				
Wholesale	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Retail (HP, PCP)	•	•	•	•	•	•	•	•	•	•	•	•	•	•	Q4 2024	Q3 2024	Q4 2024	Q4 2024	Q2 2024	•
Financial Leasing	•	•	•	•	•	•	•	•	•	•	•	•	•	•	Q4 2024	Q3 2024	Q4 2024	Q4 2024	Q3 2024	•
Operational Leasing	•	•	•	•	•	•	•	•	•	•	•	Q4 2023	•	•	•	Q4 2024	•	•	•	×
Subscription & Medium Term Rental	•	•	Q4 2023	•	•	•	Q4 2023	Q4 2023	×	•	Q2 2024	Q1 2024	Q4 2023	•	Q4 2023	Q3 2024	Q4 2023	Q4 2023	Q4 2023	×
Short Term Rental	•	•	Q4 2023	•	•	•	Q3 2024	Q3 2024	×	×	×	Q1 2024	Q4 2023	×	×	×	×	×	×	×

OTHER MARKETS COULD BE DEVELOPED DEPENDING ON OUR PARTNERS' NEEDS

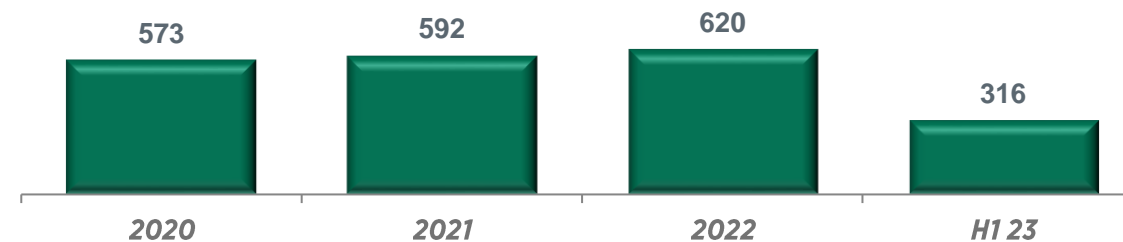
Commercial Performance – All Brands

- Financed Volumes:
 - +13% FY-2022 vs. FY-2021
 - +17% H1-2023 (annualized) vs. FY-2022
 - +32% H1-2023 (annualized) vs. FY-2021
- Financed Units:
 - +5% FY-2022 vs. FY-2021
 - +2% H1-2023 (annualized) vs. FY-2022
 - +7% H1-2023 (annualized) vs. FY-2021
- Average Financed Amount per contract increasing from ca € 20k in 2022 to ca € 24k in 2023 (YTD) as a consequence of the different product mix of the non-captive partner brands, generally featuring a higher price list

Financed Volumes (€/Bn)
Passenger Cars + LCVs

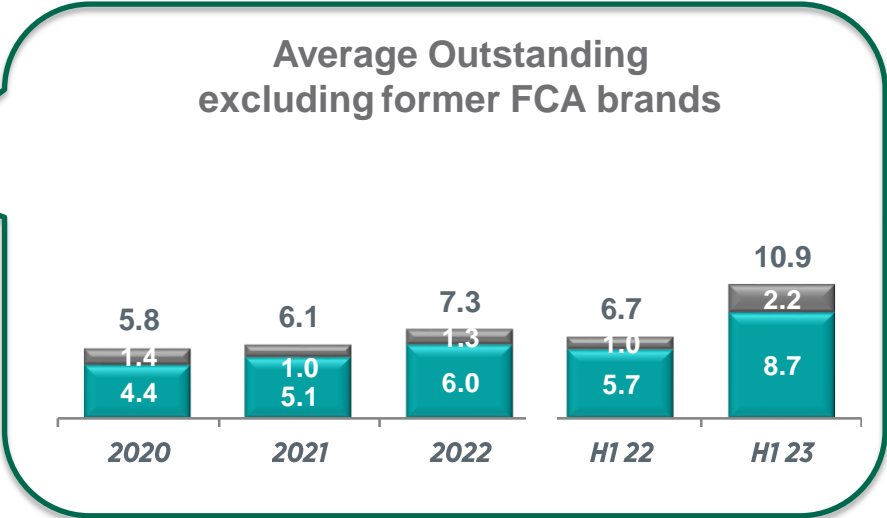
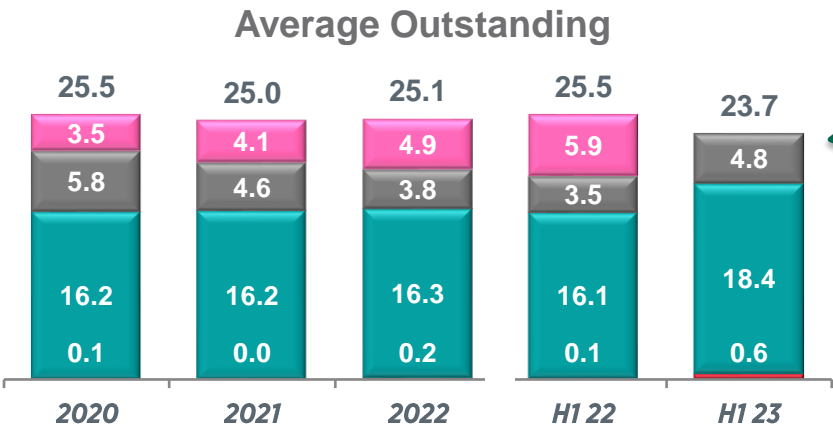
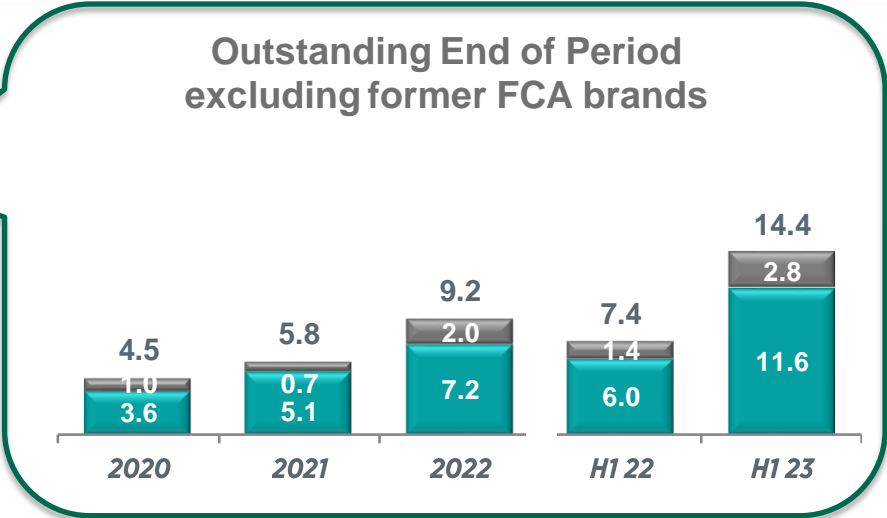
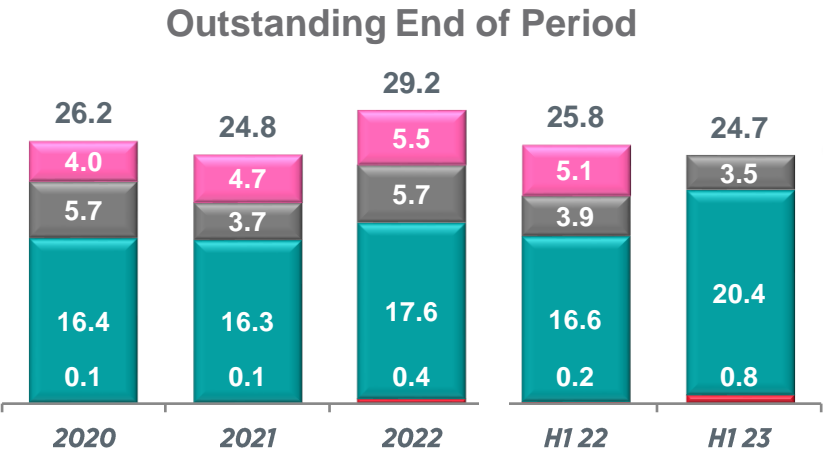
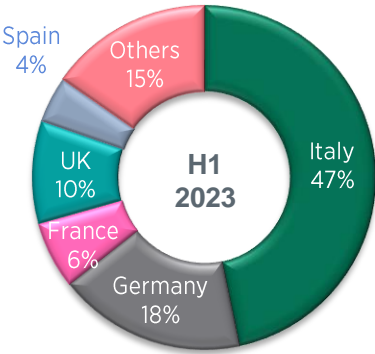


Financed Units (#K)



End of Period Outstanding

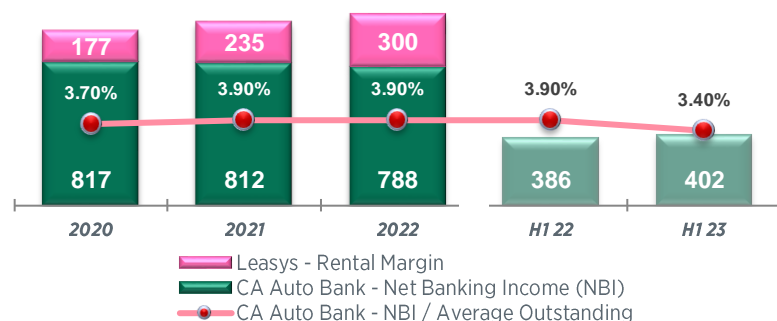
- Non-Captive business outstanding: +57% vs. FY-2022 and 2x vs H1-2022
- Overall outstanding: +4% vs. FY-2022 (excluding Leasys)
- Growth concentrated in the Financing and Leasing business
- Rental / Mobility / Op. Leasing portfolio nearly 2x vs. FY-2022 and 4x vs H1-2022



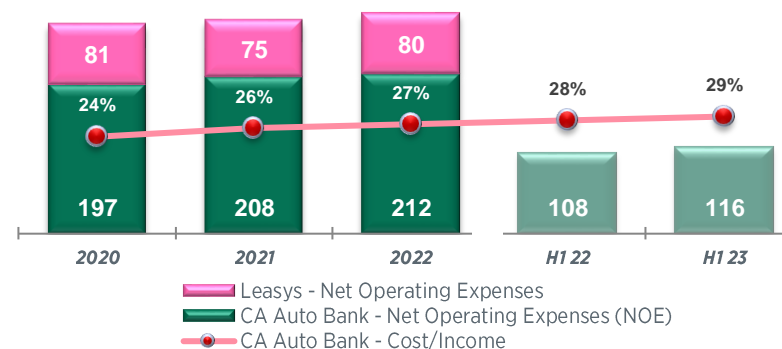
■ Leasys Group
■ Banking business - Wholesale Financing
■ Banking business - Financing and Leasing
■ Rental/Mobility/Op. Leasing

Key Financial Indicators

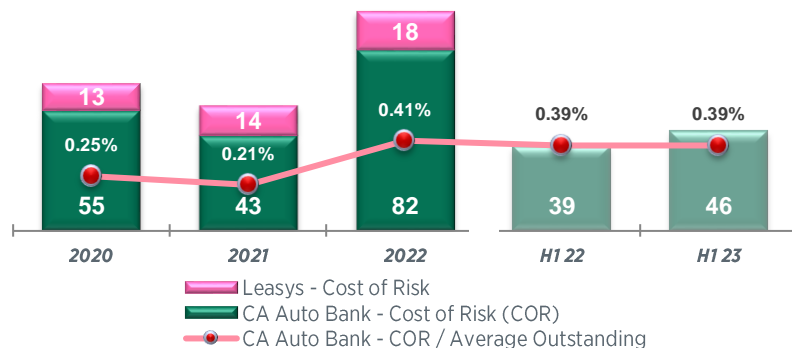
Net Banking Income (€/M) & Percentage on Avg. Outstanding (*)



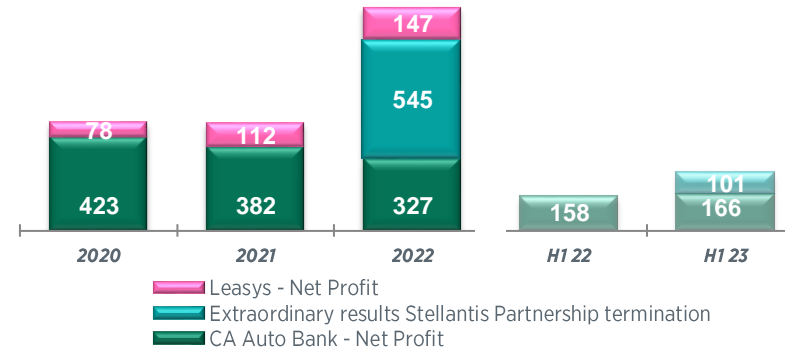
Net Operating Expenses (€/M) & Percentage on Net Banking Income



Cost of Risk (€/M) & Percentage on Average Outstanding



Net Profit (€/M)



(*) FY 22 does not include the extraordinary effects related to the gain on the sale of the Leasys Group (€ 632Mn) and to the impairment of the goodwill of the Wholesale Financing business line (€87Mn)

H1 2023 Highlights

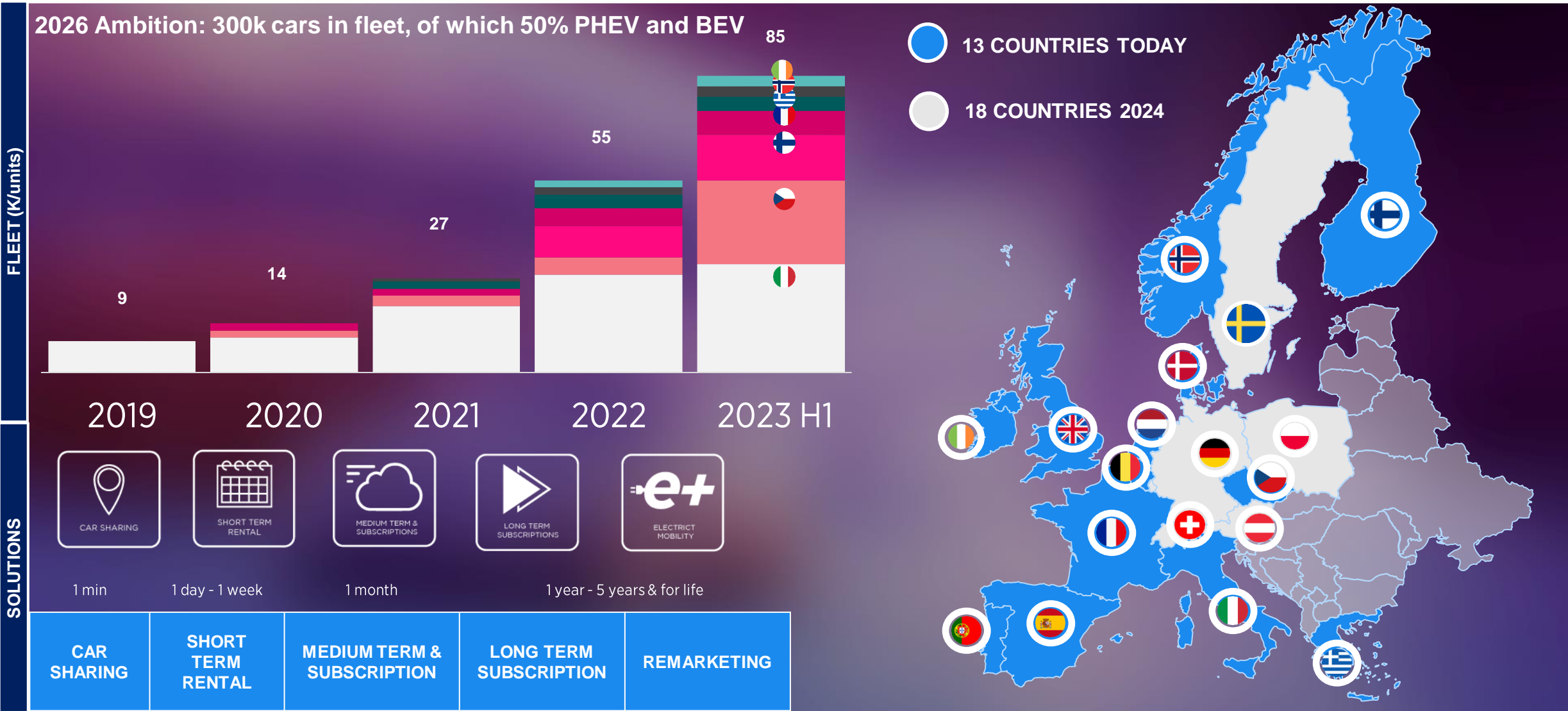
- End of Period Portfolio growing to € 24.7Bn in H1 2023, +€ 0.9Bn vs. FY 2022: “white label” new business volumes more than offsetting the “FCA captive” business runoff
- Average Portfolio at € 23.7Bn in H1 2023 vs. € 19.6Bn in H1 2022 (excluding Leasys)
- Net Banking Income & Rental Margin at € 402m as at 30 June 2023 vs. € 386m as at 30 June 2022
- Cost of risk stable at 0.39%
- Net Profit at € 267Mn vs. € 158Mn in H1 2022
- Solid liquidity position, backed by Crédit Agricole Consumer Finance’s funding support
- Sound capitalization (Consolidated perimeter):
 - CET 1 set at 13.77%, including Profit Retention on 30 June 2023 results (Half Year financial statements reporting a preliminary figure of 12.58%)
 - Total Capital Ratio set at 15.24%, including Profit Retention on 30 June 2023 results (Half Year financial statements reporting a preliminary figure of 14.06%)
 - Total Capital of € 3.1Bn, including Profit Retention on 30 June 2023 results (Half Year financial statements reporting a preliminary figure of € 2.8Bn)

Strategy & Business Development

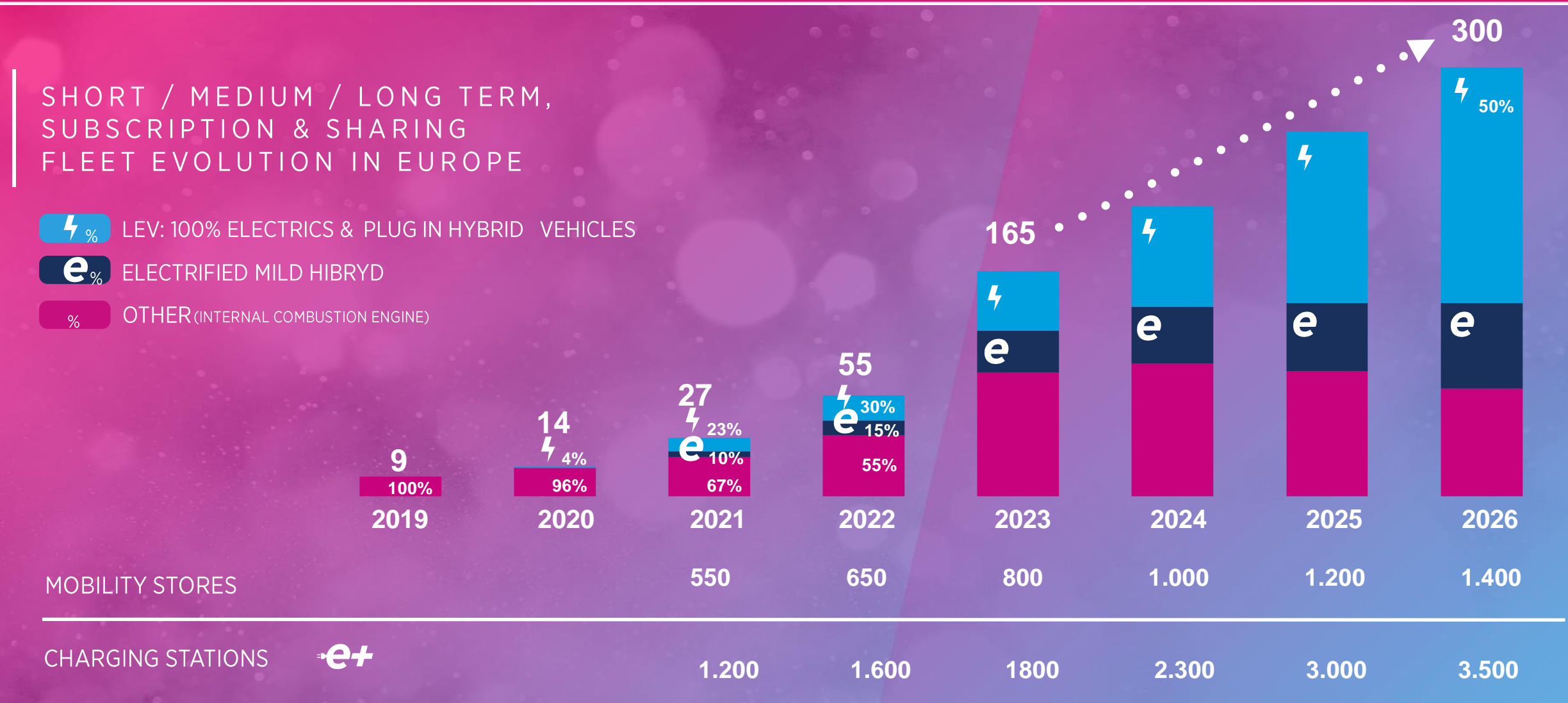
CA Auto Bank's Strategy

- **CA Auto Bank is the automotive arm under CACF, supporting Crédit Agricole S.A.'s ambitions to become an European leader in green mobility**, in line with its 2025 Medium Term Plan
- Strategy pursued by:
 - Positioning the Bank as an independent international automotive institution with the strength of the Crédit Agricole Group branding
 - Extending the activity perimeter to other Mobility Sectors such as motorbikes, motorhomes and trucks
- Development of new business opportunities and cooperation agreements:
 - Establish new Cooperations with OEM partners (such as Mazda and Tesla) also by creating JVs with strategical partners
 - Deploy the new ICT European Platform in the Drivalia's markets
 - Continue to expand scope in mobility ecosystem in terms of Services (pay per drive, subscription, mobility aggregators, hailing/parking services) and Perimeter (Germany, Greece, Switzerland, Poland)
 - Successfully integrate ALD/LeasePlan markets (Czech Republic, Finland, Norway and Ireland) into the Drivalia ecosystem
 - Growth of the electrification infrastructure with proprietary charging solutions

Drivalia Overview



Drivalia Ambitions

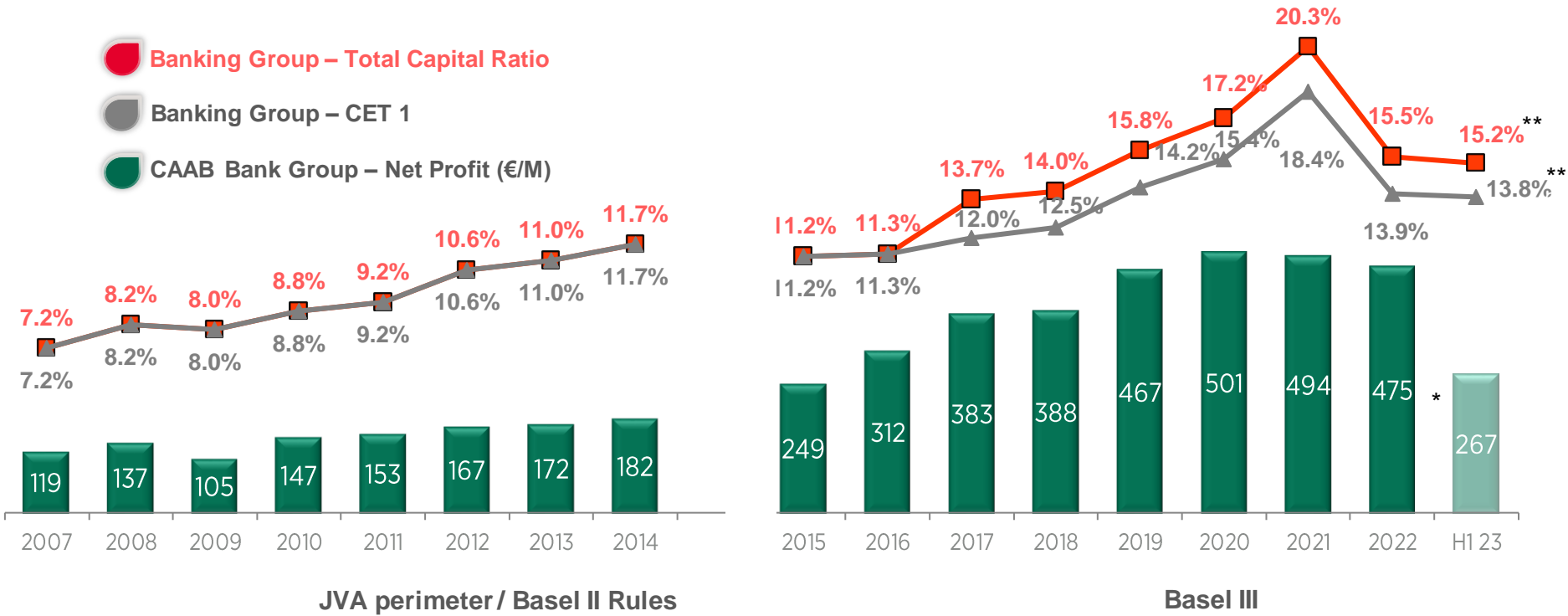


Drivalia Mobility Offer

				
FREE FLOATING CAR SHARING	SHORT TERM RENTAL	MEDIUM TERM & SUBSCRIPTION (INCLUDING DEALER RENT)	LONG TERM RENTAL (OPERATIONAL LEASING) & SUBSCRIPTION	USED CARS
		 available at  Courtesy car Management Test drive	 available at 	
1 MINUTE	1 DAY - 1 WEEK	1 MONTH / 1 YEAR	FROM 2 TO 5 YEARS & OTHER	
				

Regulatory Overview

Performance Indicators



Total Capital Ratio including Tier 2 – Subordinated loans in place since 2017

(*) FY 22 does not include the extraordinary effects related to the gain on the sale of the Leasys Group (€ 632Mn) and to the impairment of the goodwill of the Wholesale Financing business line (€87Mn)
 (**) Capital ratios including Profit Retention on 30 June 2023 results; Half Year financial statements reporting preliminary figures as follows: CET1 ratio at 12.58%, Total Capital Ratio at 14.06%



Regulatory Ratios – CA Auto Bank Group

		31/12/2020	31/12/2021	31/12/2022	30/06/2023	
CAPITAL	Common Equity Tier 1: EUR	2,975,762,738	3,217,934,554	2,836,749,260	2,789,560,600	
	Common Equity Tier 1 ratio: % *	15.43%	18.37%	13.92%	13.77%	✓
	Total Capital: EUR	3,319,578,671	3,562,593,588	3,167,233,272	3,087,654,470	
	Total Capital ratio: %_Regulated *	17.21%	20.33%	15.54%	15.24%	✓
	Total assets: EUR	25,739,055,346	24,159,033,444	27,554,069,345	26,609,462,238	
	Risk-weighted assets: EUR	19,287,716,668	17,519,669,673	20,381,186,611	20,264,800,989	
	Density Ratio (RWA/Total assets)	74.9%	72.5%	74.0%	76.2%	
LEVERAGE	Leverage Ratio: %	12.03%	13.61%	10.22%	10.20%	✓
	Regulatory limit	3%	3%	3%	3%	
ASSET ENCUMBRANCE	AE Ratio: %	27.25%	29.20%	25.58%	23.75%	
	Regulatory limit	n.a.	n.a.	n.a.	n.a.	
LIQUIDITY	LCR: %	243%	199%	186%	147%	✓
	Regulatory limit	100%	100%	100%	100%	
	NSFR: %	116%	113%	112%	104%	✓
	Regulatory limit based on Basel Requirements	100%	100%	100%	100%	

(*) CA Auto Bank S.p.A. (individual) ratios as of 30/06/2023: CET1 → 13.30%, Total Capital → 14.87%

Risk Management

Credit Quality – Banking Perimeter

	December 31st, 2021			December 31st, 2022			June 30th, 2023		
(€/M)	Gross Exposure	Allowance for loan and lease losses	Net Exposure	Gross Exposure	Allowance for loan and lease losses	Net Exposure	Gross Exposure	Allowance for loan and lease losses	Net Exposure
Non-performing loans	358,3	(169,5)	188,8	381,6	(167,9)	213,7	408,7	(181,3)	227,5
Performing loans	19.831,3	(105,0)	19.726,3	22.832,6	(135,5)	22.697,2	23.436,7	(156,1)	23.280,7
Total	20.189,6	(274,5)	19.915,0	23.214,2	(303,3)	22.910,9	23.845,5	(337,3)	23.508,1

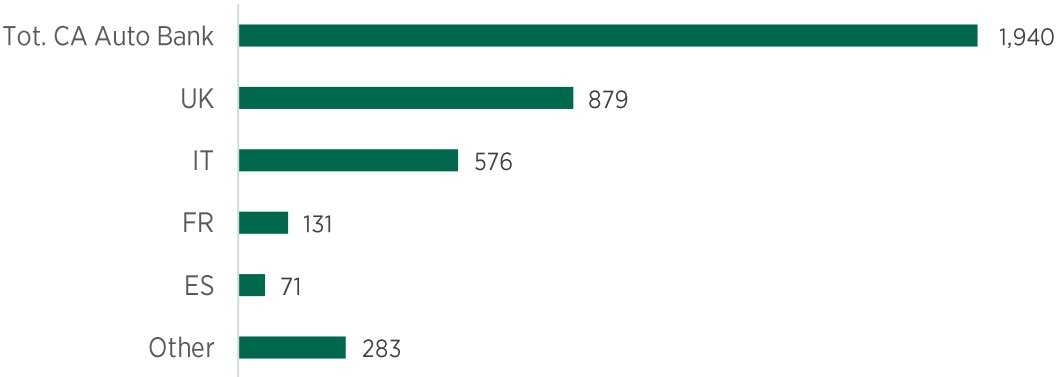
	December 31st, 2021			December 31st, 2022			June 30th, 2023		
(€/M)	Gross Exposure weight	Net Exposure weight	Coverage ratio	Gross Exposure weight	Net Exposure weight	Coverage ratio	Gross Exposure weight	Net Exposure weight	Coverage ratio
Non-performing loans	1,77%	0,95%	47,32%	1,64%	0,93%	43,99%	1,71%	0,97%	44,35%
Performing loans	98,23%	99,05%	0,53%	98,36%	99,07%	0,59%	98,29%	99,03%	0,67%
Total	100,00%	100,00%	1,36%	100,00%	100,00%	1,31%	100,00%	100,00%	1,42%

Coverage ratio refers to the ratio between risk fund provisions and loans exposure.

Residual Value

(€/M)	December 31 st , 2021	December 31 st , 2022	June 30 th , 2023
Residual Value assumed by CA AUTO BANK	1,107	1,233	1,940
<i>of which UK market</i>	<i>531</i>	<i>620</i>	<i>879</i>
<i>of which DRIVALIA</i>			<i>419</i>
Provision for residual value	32	30	30
Provision (%)	2.89%	2.43%	1.55%

Residual Values split by Market - H1 2023 (€/M)



Treasury & Financial Risk Management

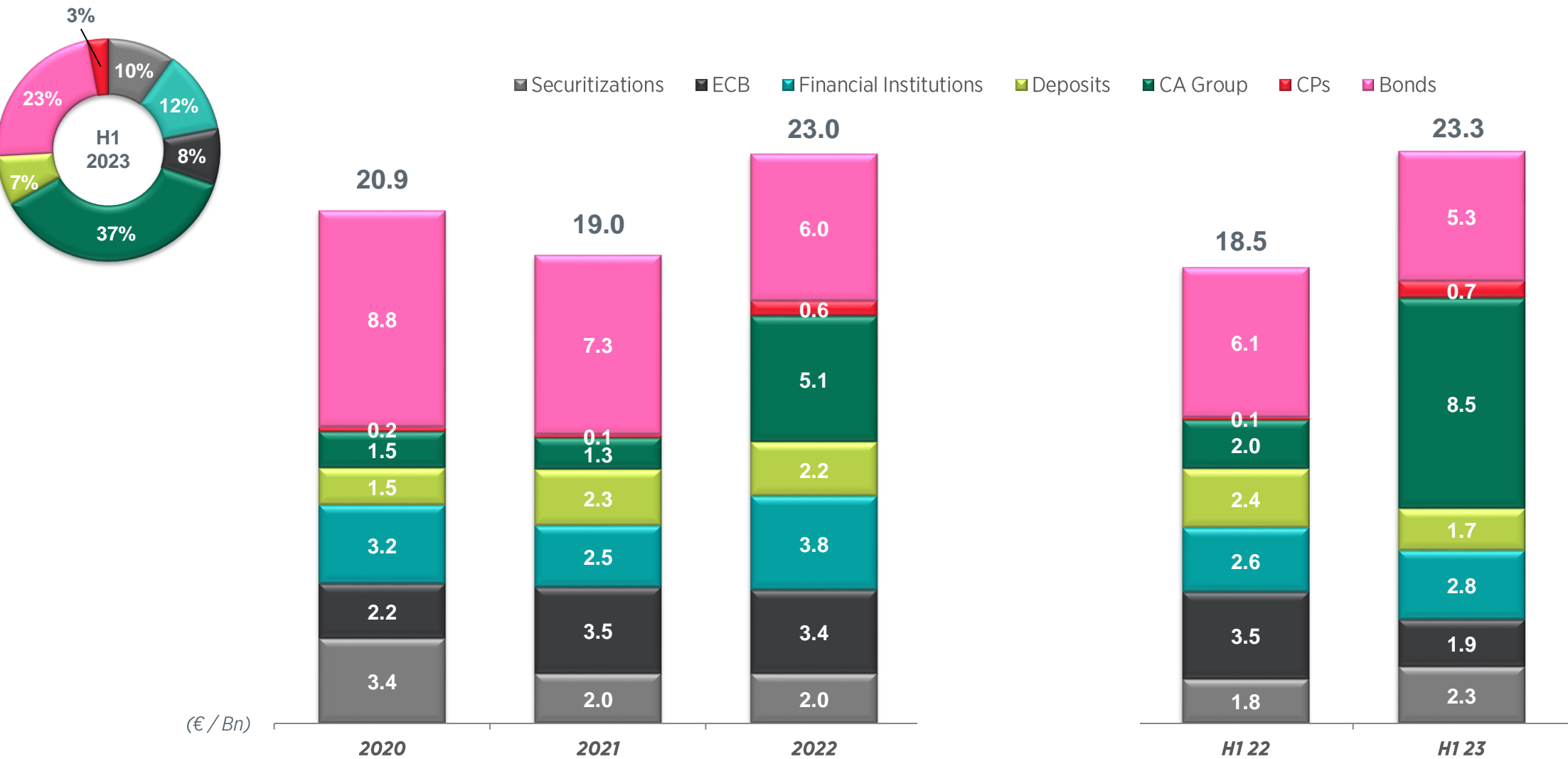
Treasury and Financial Management

- The **support of Crédit Agricole S.A. (CASA) continues to represent a key element of the overall financial strategy** also in the new set-up, in consideration of the strategic importance of CA Auto Bank to CASA:
 - 17-year relationship with CASA
 - CA Auto Bank perfectly fitting with CASA strategic guidelines both on a geography and business standpoint
 - Continuous financial support driven by 100% shareholding of CACF
 - Crédit Agricole Group relies on the expertise and know-how of CA Auto Bank's teams for its development
- As a 100% subsidiary of CACF, **CA Auto Bank can benefit from the strength of Crédit Agricole Group** in terms of liquidity and capital, as highlighted by the funding provided by the Group.
- CA Auto Bank is having a cautious approach to liquidity, which can benefit from the funding provided by the Group and from the diversification of its external funding sources, by approaching Capital Markets in coordination with CASA

Funding Diversification

- **Regular access to debt capital markets**, over 50 bond issuances since 2011, diversified by currency and investors: over 30 public deals and over 20 private placements in EUR / GBP / CHF
- Proven **resilience of relationship banks' funding**
- Development of a **deposit platform** since 2016, operating in Italy and Germany
- ECB refinancing entirely under T-LTRO III, collateralized by retained ABS notes and Credit claims originated within the Group
- **Strong focus on securitizations**, leveraging on the good credit quality of different portfolios across Europe: track record of 32 securitizations transactions arranged and managed in the last two decades
- European Commercial Paper Programme (EUR 750M), used for short-term funding needs
- Funding diversification leveraging the “green transition” of CA Auto Bank, towards a sustainable mobility business model

Funding Sources Evolution

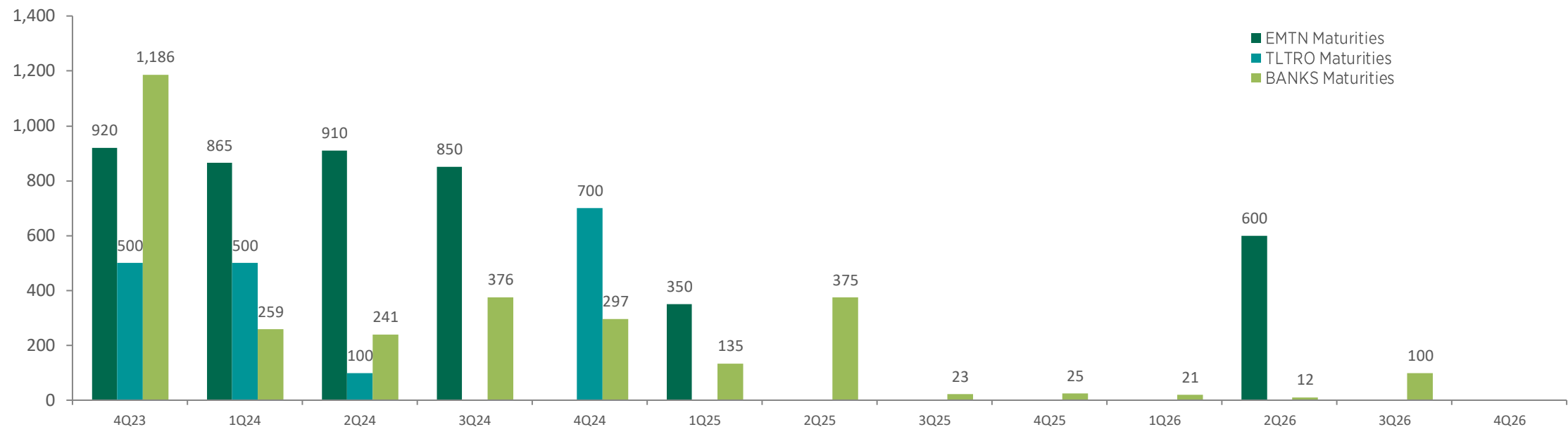


* Since year-end 2020, end of period funding no longer including the indebtedness of the Leasys Group, which was sold on December 21st 2022.

EMTN, TLTRO and BANKS Maturity Schedule

Future funding drivers:

- CA Auto Bank maintaining access to debt capital markets in coordination with Crédit Agricole SA
- TLTRO-III refinancing managed through the origination of new ABS transactions, at least one per year, and the progressive run-off of former FCA Brands' Wholesale Financing business
- Relationship banks' funding maintained and increased in the future, to cope with the additional funding needs expected on the growing Rental business



Environmental, Social and Governance Factors

ESG Policy

- The purpose of CA Auto Bank is to create mobility solutions based on low carbon
- This mission is driven by a deep conviction of the importance of corporate social responsibility: CA Auto Bank believes that businesses must take into account the economic, environmental, and social impacts of their operations to promote sustainable development
- To uphold this mission, CA Auto Bank has developed a corporate strategy guided by ESG principles– Environmental, Social, and Governance.
- The company’s sustainability framework is built around the four pillars of Sustainable Mobility, Environment, People, and Innovation and Digitalization, which will guide its internal and external processes
- CA Auto Bank’s business strategy is inspired by ESG principles – Environmental, Social and Governance – and aims at taking part in the transition to sustainable mobility by facilitating access to low carbon mobility
- CA Auto Bank’s business is founded on the principles of honesty, integrity, fairness, transparency, and impartiality: these values are central to the Group’s nearly century-long history, enabling it to achieve important goals in environmental and social sustainability.



THE MOBILITY BANK FOR SUSTAINABLE MOBILITY

CA Auto Bank is the **digital bank specialized in sustainable mobility**. The goal is to support sustainable mobility, by enabling everyone to experience eco-driving, especially electric driving.
“Sustainability” for CA Auto Bank means caring for both the Planet and People



DRIVALIA PLANET MOBILITY

Drivalia is the Group's rental, leasing and mobility company, which specializes in rental and subscription solutions. Drivalia provides a full range of **sustainable mobility plans**: from electric car-sharing to car subscriptions and rentals, from short to medium and long term. The **commitment to sustainable mobility** translates into empowering everyone to **drive the latest generation of electric vehicles** and offering an extensive network of Mobility Stores and proprietary **charging stations** throughout Europe.

OUR ESG PILLARS

- Sustainable Mobility
- Innovation and Digitalization
- People
- Environment

Challenges for 2023



GOALS AND CHALLENGES FOR 2023

- Define and implement a **Sustainability Plan**. Sustainability's objectives that can be implemented in conjunction with the Strategic Industrial Plan.
- Define a **ESG Governance**, with the coordination of the CSR Manager on the Strategic Functions to reach the targets set in the Sustainability Plan
- Set **KPI** in order to **monitor the performance** of the Sustainability Plan.
- Forging **partnerships** with players, including leaders in the **low carbon mobility**.



GOALS AND CHALLENGES FOR 2023

- Drivalia strengthens its commitment to sustainable mobility by setting a series of ambitious goals regarding the electric or hybrid vehicles in the fleet, the network of charging stations and the network of Drivalia Mobility Stores.

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The logo for DRIVALIA. It features the word 'DRIVALIA' in a bold, white, sans-serif font. The letter 'V' is stylized with a red and blue gradient. The logo is positioned on the right side of the image, to the right of the vertical white line.