



INVESTOR PRESENTATION FY 2015



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FCA Bank: a JV between Crédit Agricole and FCA



- ✓ FCA Bank is one of the largest specialized car finance and lease companies operating in Europe, diversified across products, geographies and brands
- ✓ 50 / 50 Joint Venture between Fiat Chrysler Automobiles (FCA) and Crédit Agricole (CA), until December 2021 at least
- ✓ FCA Bank is regulated as a bank by the Bank of Italy under the Italian Banking Act (formerly was regulated as a financial institution)

FCA Bank – Overview

- ✓ FCA Bank business model combines the commercial effectiveness of the industrial partner, with the risk discipline and the financial strength and support of the banking partner
- ✓ FCA Bank provides retail, dealer and rental financial services in Europe to the brands of:
 - FCA brands - Alfa Romeo, Chrysler, Fiat, Fiat Professional, Jeep, Lancia and Abarth
 - Maserati
 - Ferrari
 - Jaguar and Land Rover
 - Erwin Hymer Group (EHG)

FCA BANK RATINGS

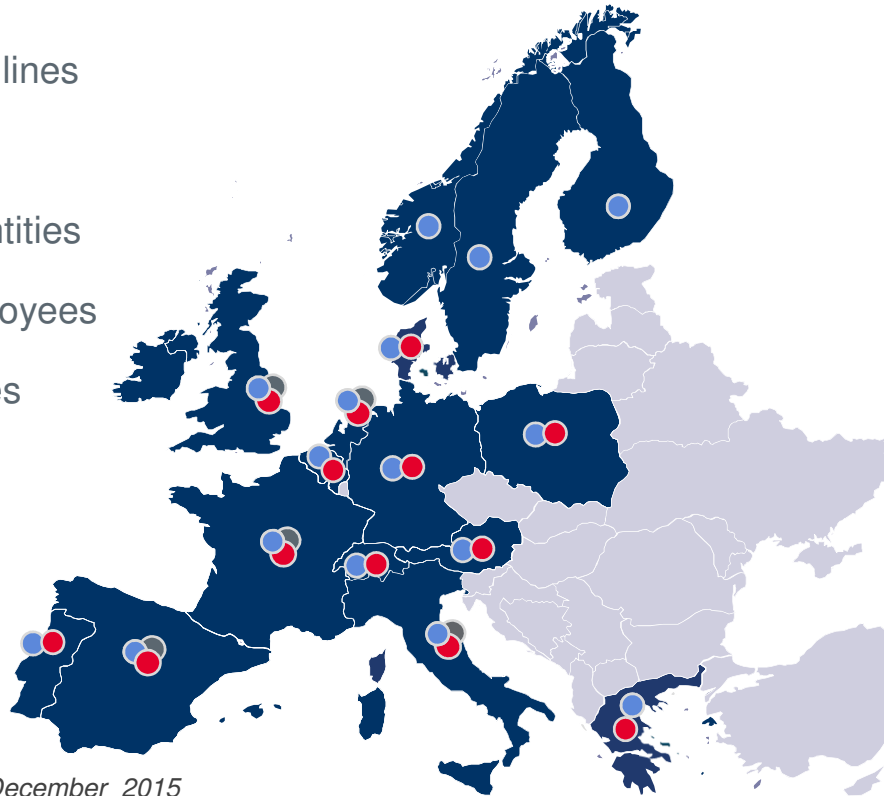
- ✓ **BBB Long-term / F2 Short-term by FITCH (Positive Outlook)**
- ✓ **Baa2 Long-term / P-2 Short-term by MOODY'S (Stable Outlook)**
- ✓ **BB+ Long-term / B Short-term by STANDARD&POOR'S (Positive Outlook)**

FCA Bank Group – Business Overview

Multi-Brand and Multi-Business



- ✓ 3 Business lines
- ✓ 12 Brands
- ✓ 27 Legal entities
- ✓ 1,946 Employees
- ✓ 17 Countries



Figures as at 31° December 2015

Dealer Financing

- OEM Dealer Networks
- Outstanding (avg.): 4.2 €/Bn
- 26% of avg. outstanding assets

Retail Financing

- Private customers
- Channel: Dealership
- Outstanding (avg.): 10.5 €/Bn
- 65% of avg. outstanding assets

Rental

- Corporate customers
- Channel: Dealership/Direct
- Outstanding (avg.): 1.4 €/Bn
- 9% of avg. outstanding assets

FCA Bank Group – 2015 Highlights

- ✓ Outstanding commercial performance, mainly in Retail and Dealer Financing business, with a managed portfolio equal to € 16.9 Bn at the end of the year
- ✓ Net Banking Income significantly increasing compared to previous years
- ✓ Cost of risk improving in all business lines
- ✓ Net Profit reaching an unprecedented level of EUR 249 M
- ✓ Stronger liquidity position enhanced by further diversification on secured and unsecured capital markets and extension of maturities
- ✓ Cost of funding decreasing
- ✓ Core Tier 1 set at 11,2% (Consolidated perimeter); Equity equal to € 2.09 Bn

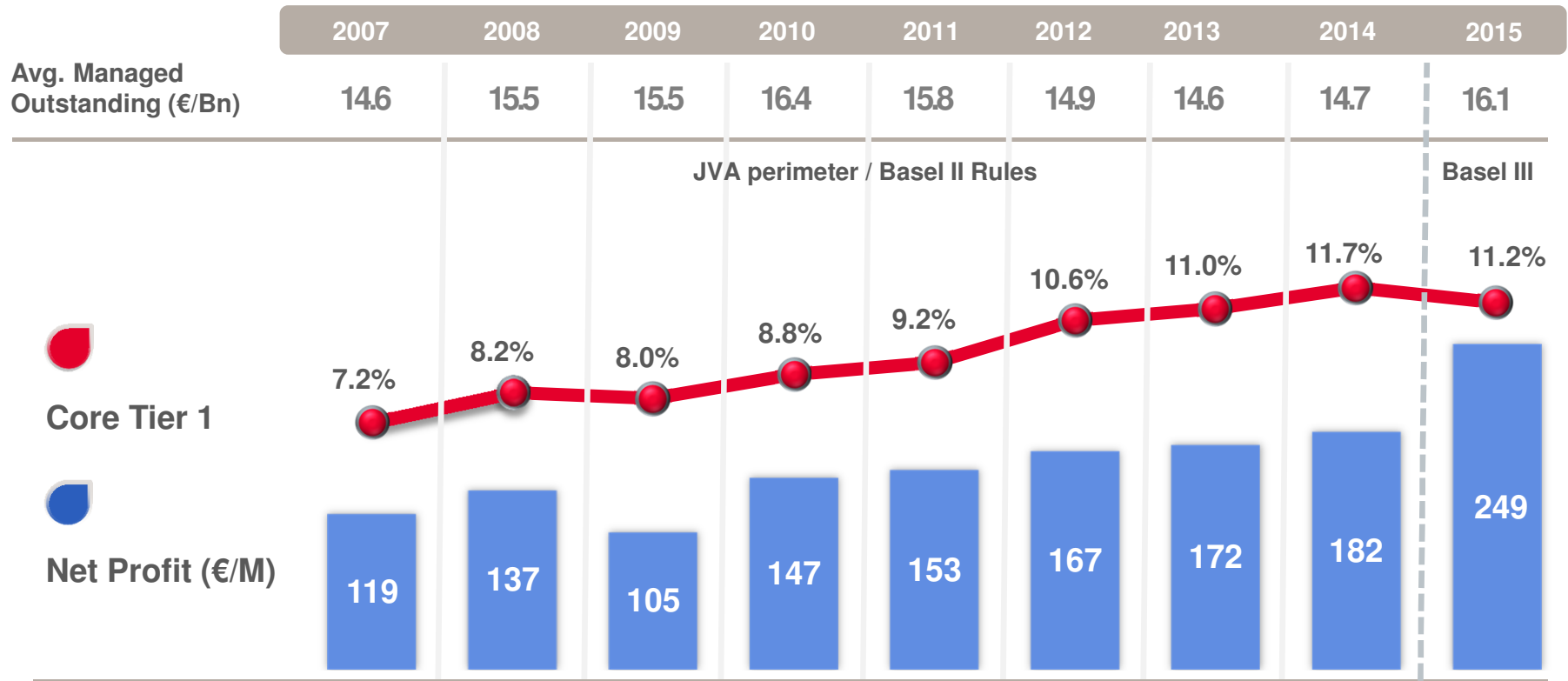
Performance Indicators

(€ and %)	2007	2008	2009	2010	2011	2012	2013	2014	2015
Average Managed Outstanding	14.6 Bn	15.5 Bn	15.5 Bn	16.4 Bn	15.8 Bn	14.9 Bn	14.6 Bn	14.7 Bn	16.1 Bn
Net Banking Income / Average Managed Outstanding	3.53%	3.46%	3.71%	3.65%	3.86%	4.08%	4.03%	3.84%	4.15%
Net Profit	119 M	137 M	105 M	147 M	153 M	167 M	172 M	182 M	249 M
Return on Assets	1.30%	1.22%	1.18%	1.30%	1.45%	1.72%	1.70%	1.74%	2.25%
CORE TIER 1	7.2%	8.2%	8.0%	8.8%	9.2%	10.6%	11.0%	11.7%	11.2%*

Note: Managed Portfolio figures are not of credit risk funds

*Basel III Banking Group (effective 2015)

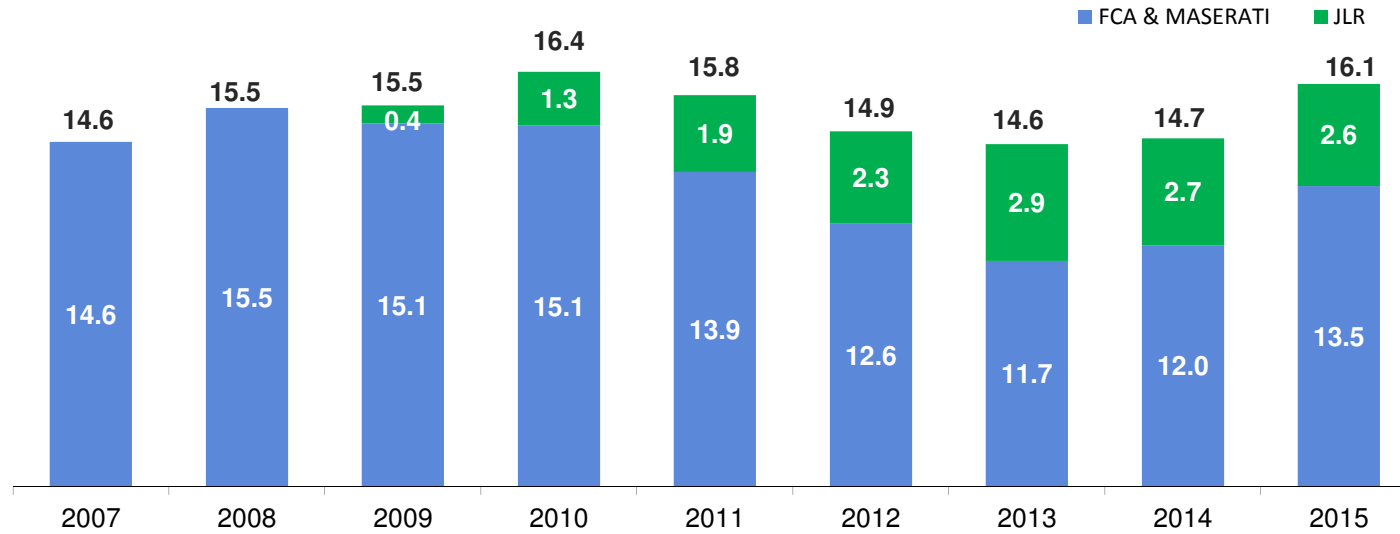
Capitalization Consolidated Perimeter



- High quality of capital (common equity only)
- FCA Bank subsidiaries not needing additional capital
- FCA Bank regulated legal entities well above Minimum Capital Requirement "MCR"

Average Outstanding Overview

/1



~ 84%

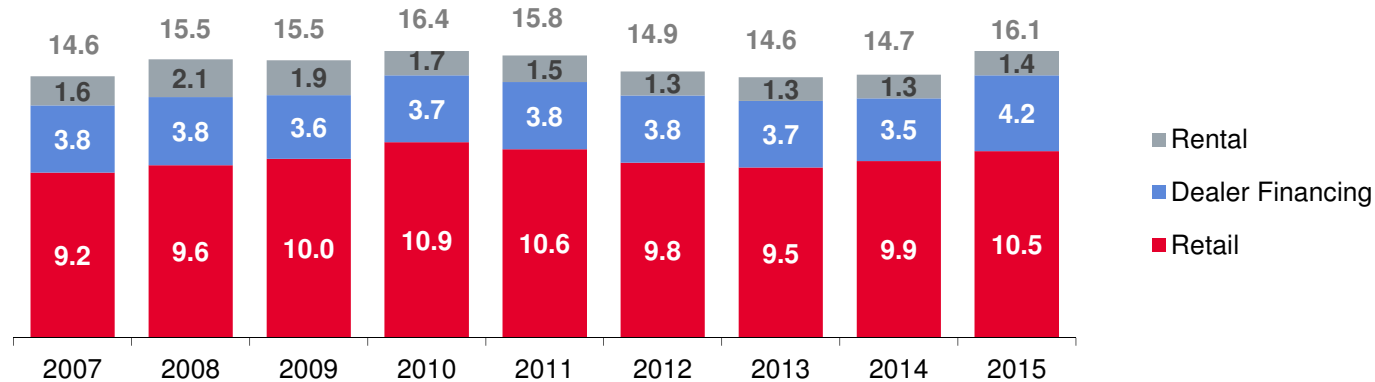


~16%

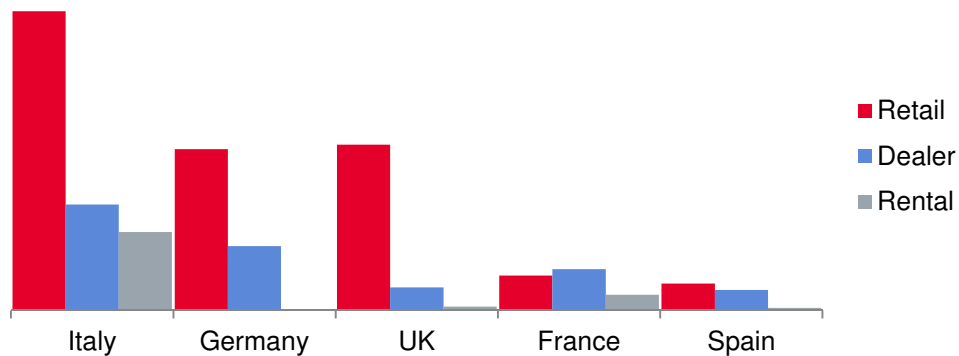
Average Outstanding Overview

/2

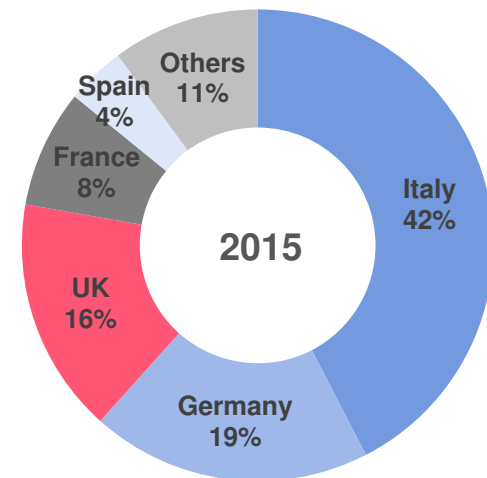
Overview per Business Line (€/Bn)



Overview by Market and Business Line (€/Bn) *

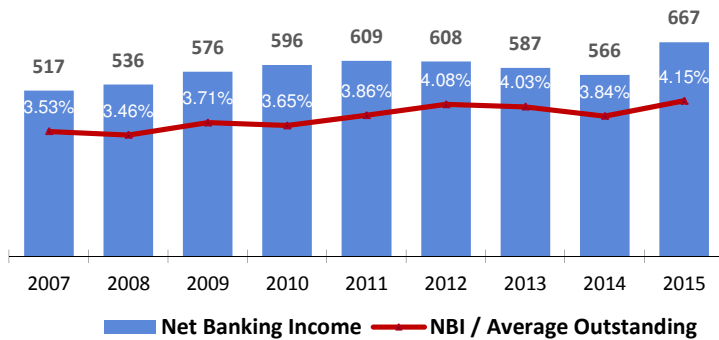


* Figures as at 31st December 2015

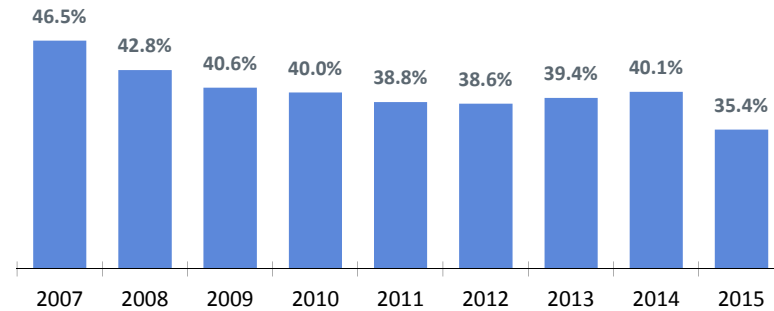


Key Financial Indicators

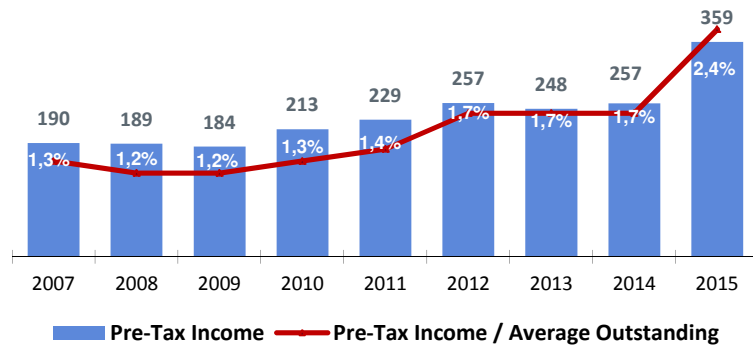
Net Banking Income (€/M) & Percentage on Average Outstanding



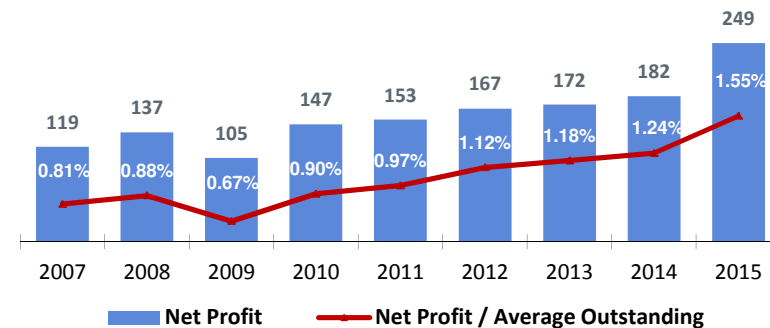
Cost / Income Ratio (%)



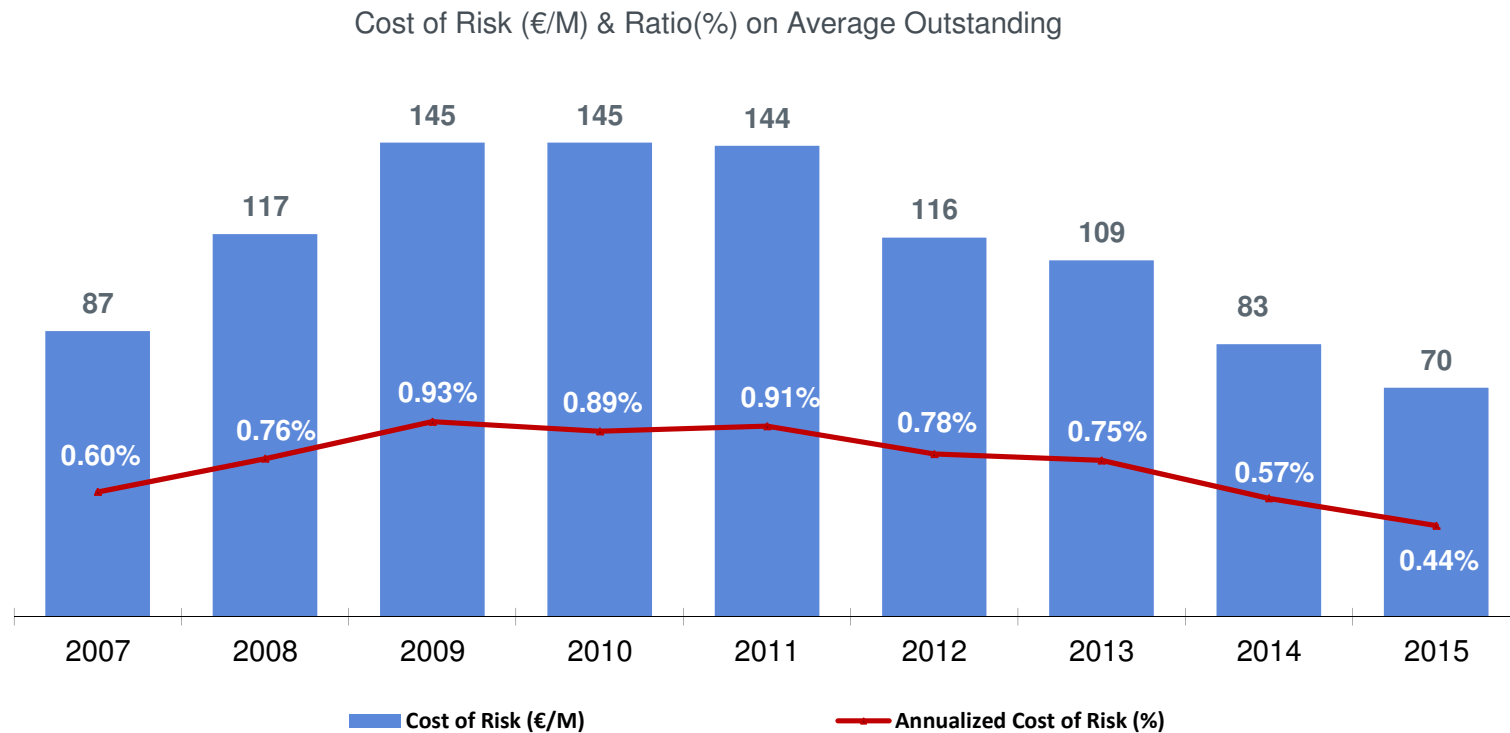
Pre-Tax Income (€/M) & Percentage on Average Outstanding



Net Profit (€/M) & Percentage on Average Outstanding

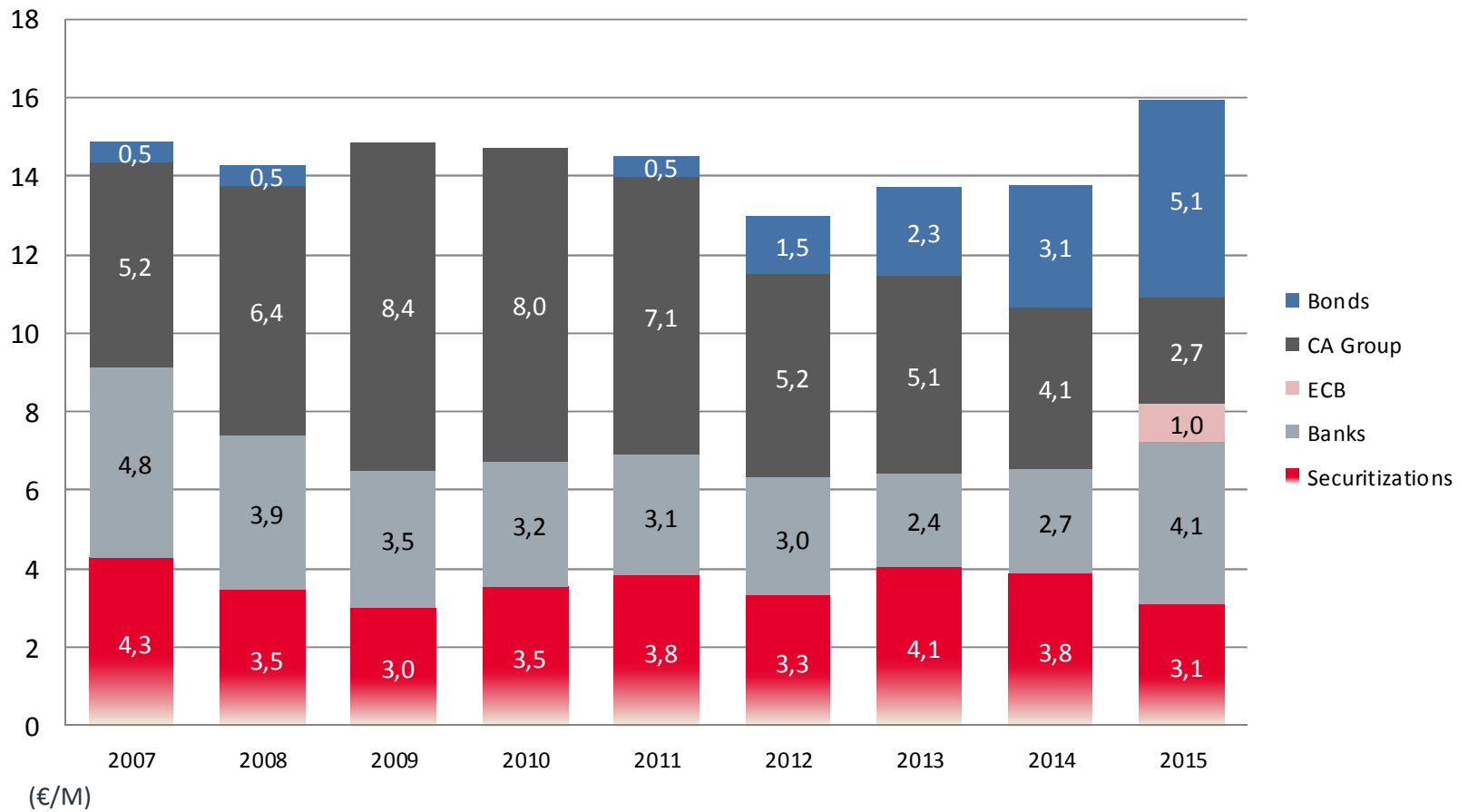


Credit Risk Performance



Cost of Risk performance continuing to improve, in line with economic recovery

Funding Sources Evolution



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