



INVESTOR PRESENTATION

1H 2015



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FCA Bank: a JV between Crédit Agricole and FCA



- ✓ 50 / 50 Joint Venture between Fiat Chrysler Automobiles and Crédit Agricole
- ✓ Long-Term Partnership initially signed in December 2006 and extended until December 2021, at least
- ✓ A unique business model, combining commercial effectiveness of an industrial partner, with risk discipline and financial strength of a banking partner

FCA Bank – Overview

- ✓ FCA Bank is one of the largest specialized car finance and lease companies operating in Europe, diversified across products, geographies and brands
- ✓ FCA Bank provides retail, dealer and rental financial services in Europe to the brands of:
 - FCA - Alfa Romeo, Chrysler, Fiat, Fiat Professional, Jeep, Lancia and Abarth
 - Maserati
 - Ferrari
 - Jaguar and Land Rover
 - Hymer
- ✓ FCA Bank is regulated as a bank by the Bank of Italy under the Italian Banking Act (formerly was regulated as a financial institution)

RATINGS

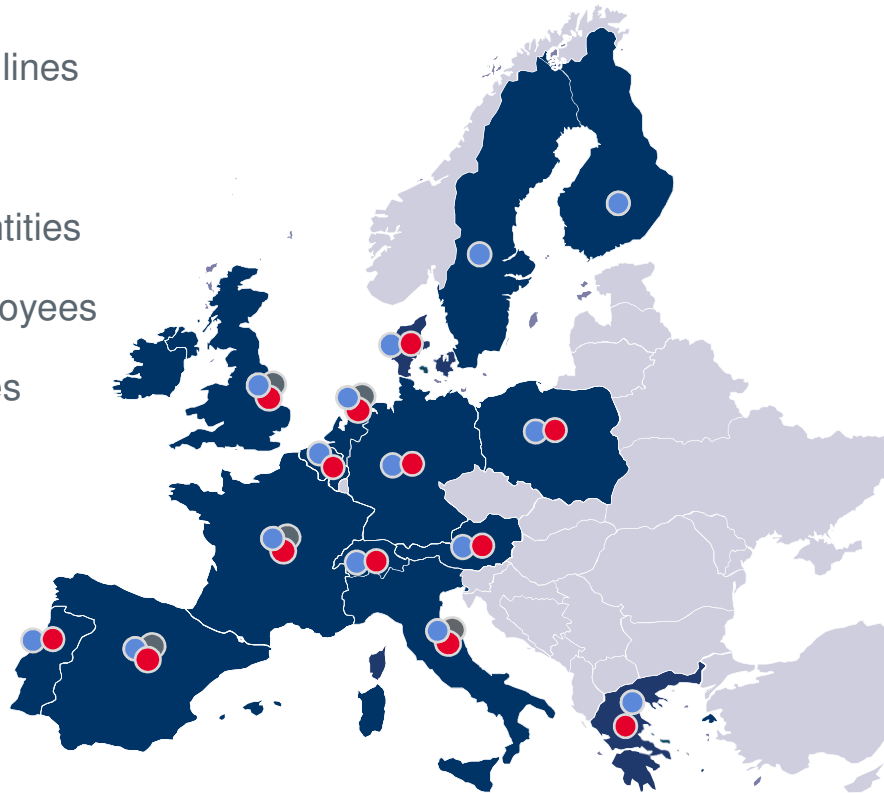
- ✓ BBB Long-term / F2 Short-term by FITCH (Positive Outlook)
- ✓ Baa2 Long-term / P-2 Short-term by MOODY'S (Stable Outlook)
- ✓ BB+ Long-term / B Short-term by STANDARD&POOR'S (Positive Outlook)

FCA Bank Group – Business Overview

Multi-Brand and Multi-Business



- ✓ 3 Business lines
- ✓ 12 Brands
- ✓ 26 Legal entities
- ✓ 1,936 Employees
- ✓ 16 Countries



Dealer Financing

- OEM Dealer Networks
- Outstanding end of H1: 4.4 €/Bn
- 27 % of Managed Outstanding (EoP)

Retail Financing

- Private customers
- Channel: Dealership
- Outstanding end of H1 : 10.3 €/Bn
- 64 % of Managed Outstanding (EoP)

Rental

- Corporate customers
- Channel: Dealership/Direct
- Outstanding end of H1: 1.5 €/Bn
- 9 % of Managed Outstanding (EoP)

FCA Bank Group - Highlights

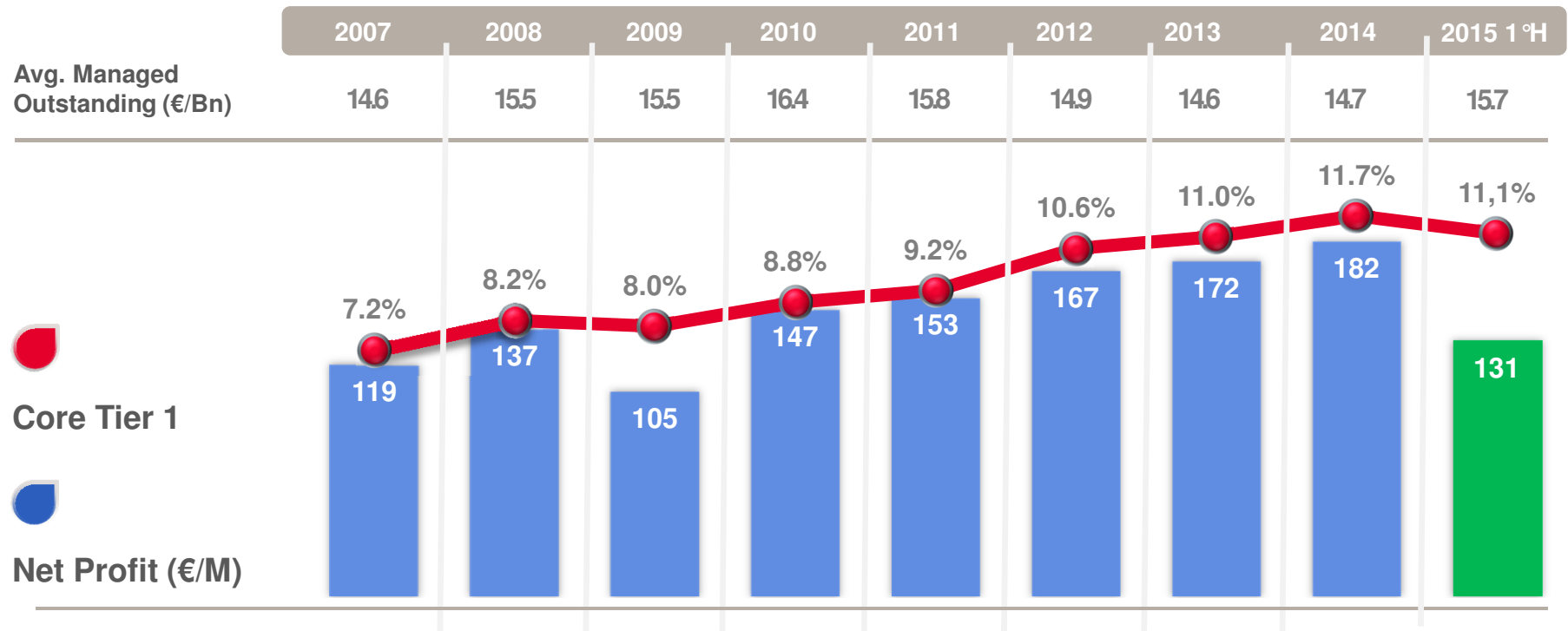
- ✓ New co-operations agreement signed with Ferrari and Hymer
- ✓ Increasing financed volumes in 1H 2015, also leveraging on a positive automotive market trend
- ✓ Net Banking Income and Net Profit increasing compared to previous years
- ✓ Cost of risk performance improving in all business lines
- ✓ Strong liquidity position enhanced by further diversification on secured and unsecured capital markets
- ✓ Cost of funding decreasing

Performance Indicators

(€ and %)	2007	2008	2009	2010	2011	2012	2013	2014	1H 2015
Managed Outstanding (EoP)	15.2 Bn	14.9 Bn	15.7 Bn	15.7 Bn	15.4 Bn	14.1 Bn	14.7 Bn	15.0 Bn	16.3 Bn
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	15.7 Bn
Net Banking Income / Average Managed Outstanding	3.53%	3.46%	3.71%	3.65%	3.86%	4.08%	4.03%	3.84%	4.43%
Net Profit	119 M	137 M	105 M	147 M	153 M	167 M	172 M	182 M	131 M
Return on Assets	1.30%	1.22%	1.18%	1.30%	1.45%	1.72%	1.70%	1.74%	2.38%
CORE TIER 1	7.2%	8.2%	8.0%	8.8%	9.2%	10.6%	11.0%	11.7%	11.1%*

*Basel III Banking Group

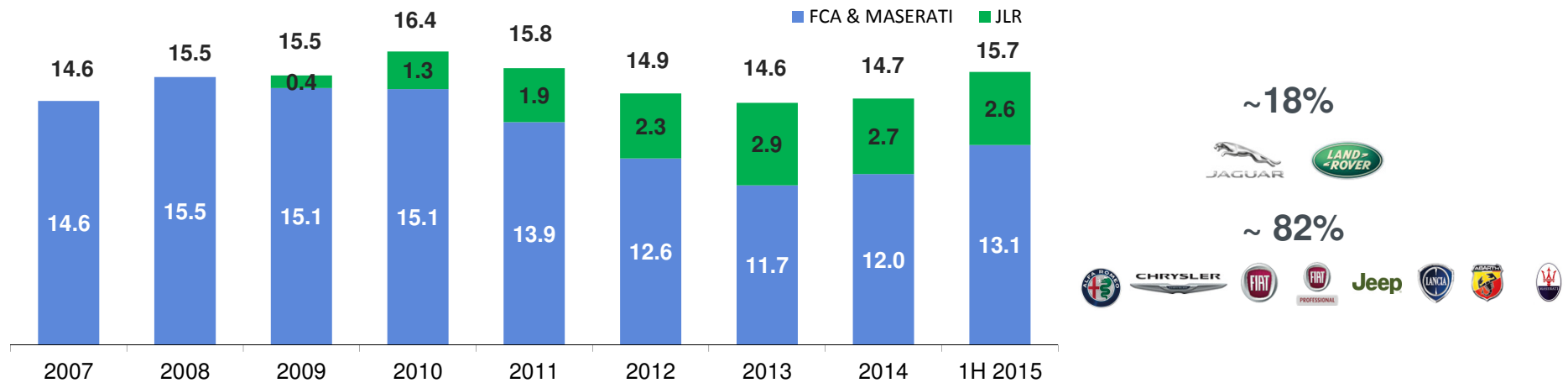
Capitalization Consolidated Perimeter



- ✓ 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

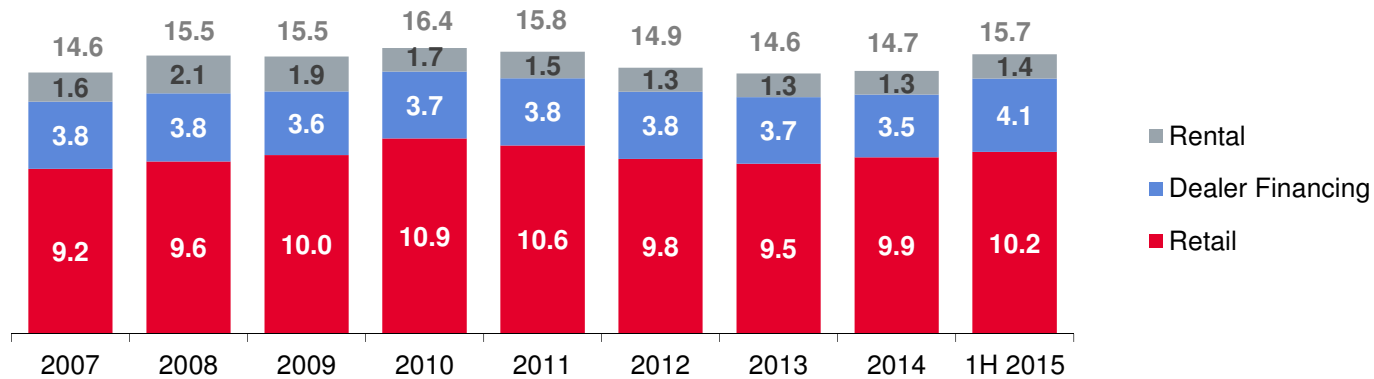
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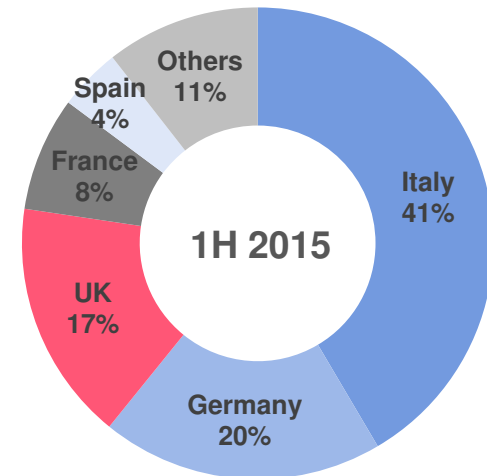
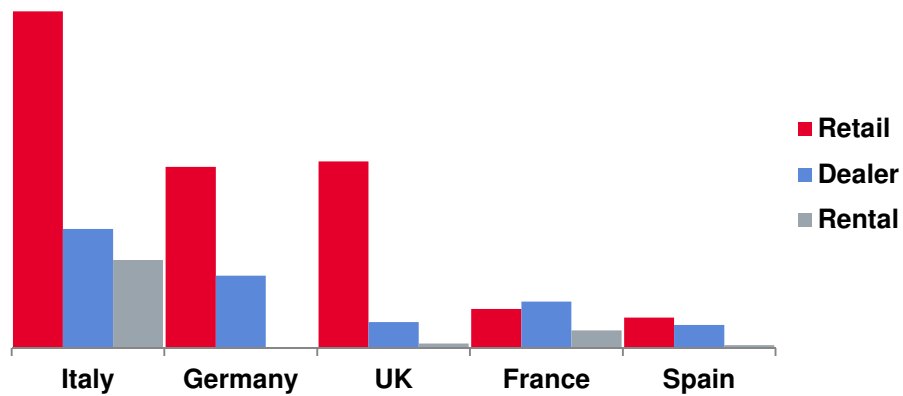
- Positive automotive market trend – EU monthly passenger car registrations increasing for 22 consecutive months
- FCA Bank continuing to pursue opportunities, by exploring new commercial agreements and brand diversification

Average Outstanding Overview

Overview per Business Line (€/Bn)

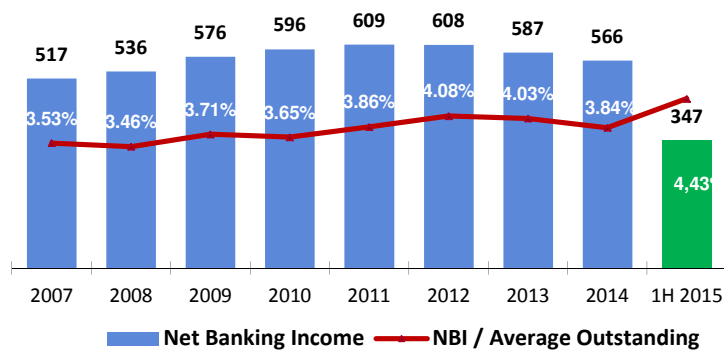


Overview by Market and Business Line (€/Bn)

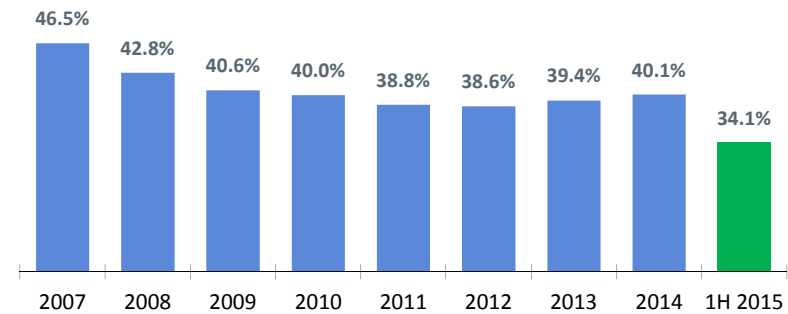


Key Financial Indicators

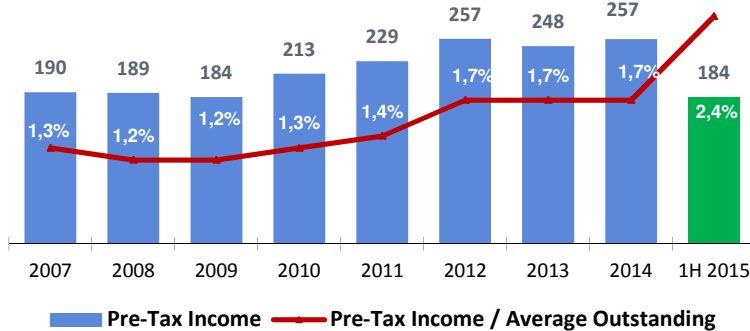
Net Banking Income (€/M) & Percentage on Average Outstanding



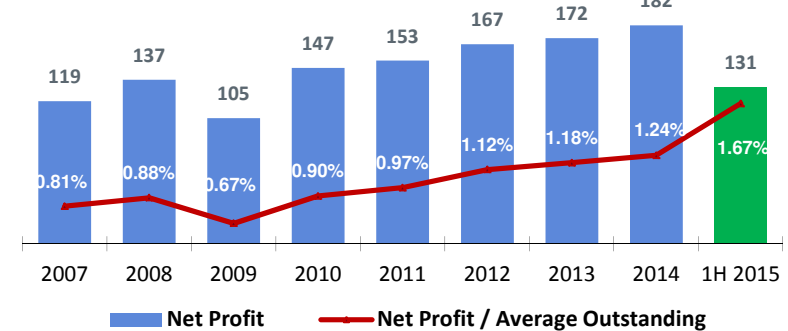
Cost / Income Ratio (%)



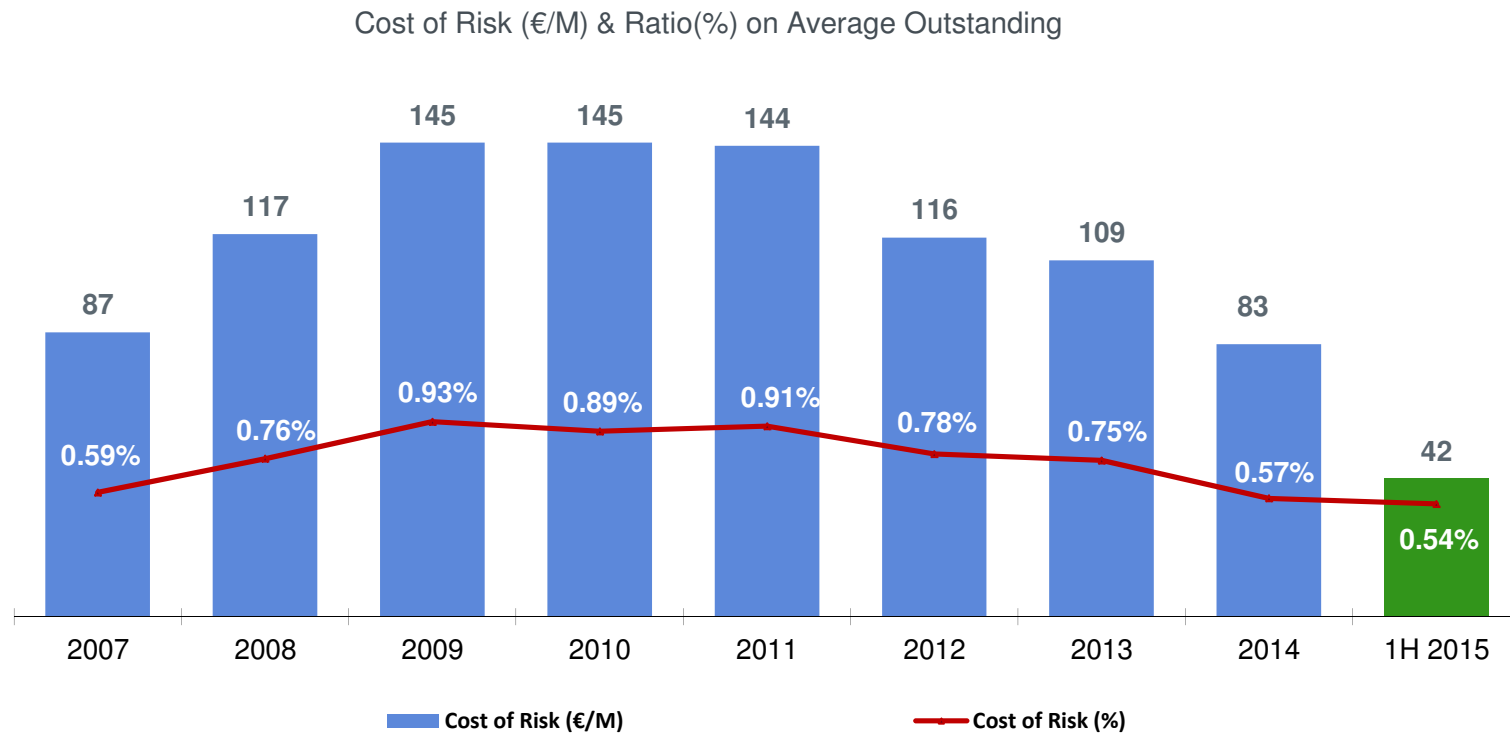
Pre-Tax Income (€/M) & Percentage on Average Outstanding



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

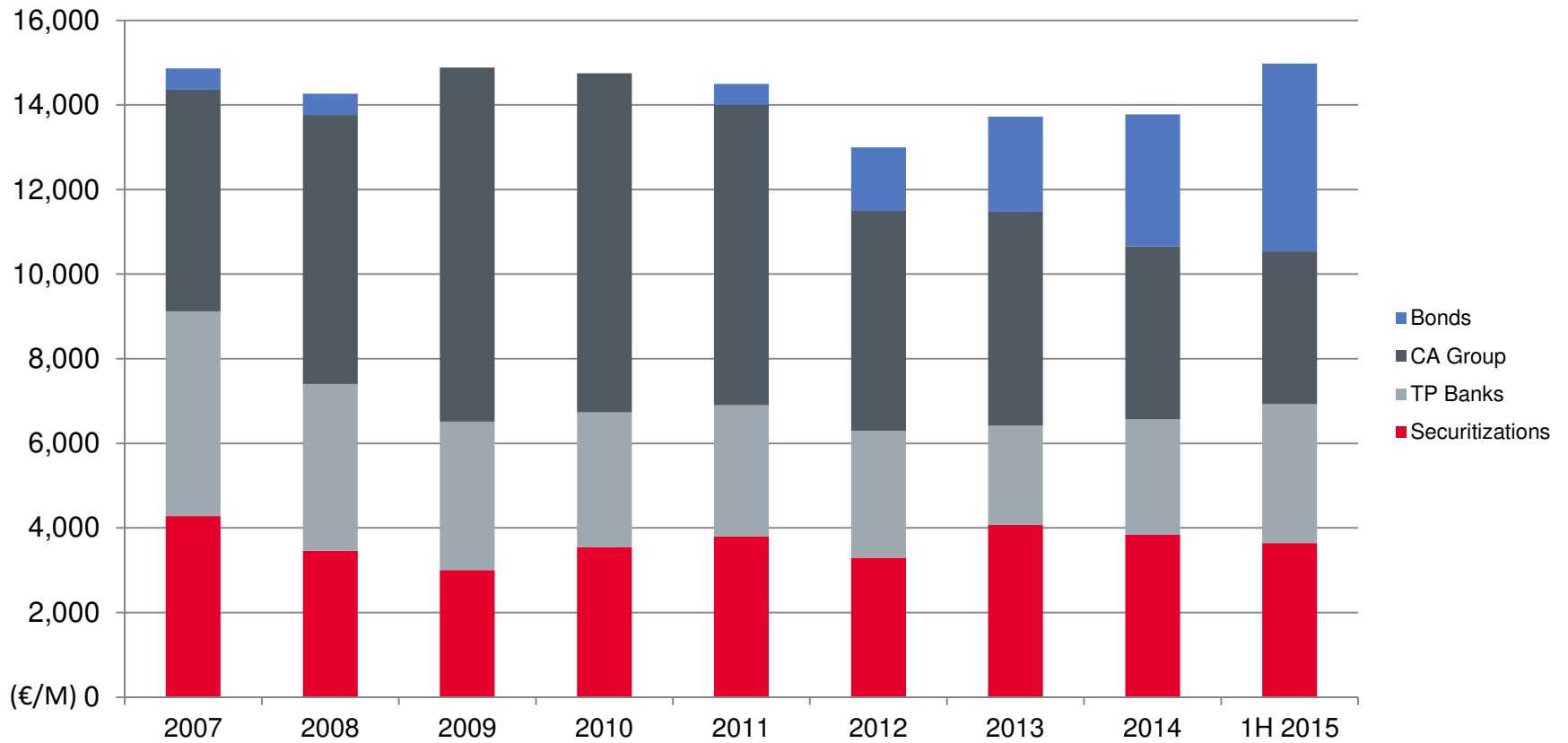


Credit Risk Performance



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

Historical Funding Sources Evolution



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