

FCA BANK AND LEASYS LEADING THE WAY TO THE FUTURE OF MOBILITY

- **Introduced the Leasys Mobility Store, bringing to life the concept of “Living Mobility”, the new integrated mobility system created by Leasys**
- **Expected 400 Mobility Stores and 12,500 vehicles in short/medium-term rental or in car sharing in Italy by 2020**
- **Announced the new digital initiative of Leasys with Amazon.it, the first such initiative in Italy for short-term rental**
- **Two megatrends at the foundation of FCA Bank’s strategy: digitalization and disownership**
- **By 2020 FCA Bank will be the first totally paperless digital bank**
- **In 2020 50% of FCA Bank’s services will be linked to vehicle use, not its ownership**
- **Leasys has grown by 70% in three years and expects to end 2019 with at least 120,000 new registrations**
- **One-fourth of vehicles rented on a long-term basis between January and April 2019 was registered by Leasys**
- **Leasys expected to expand in 13 European countries (from 7 today), with a fleet of 450,000 vehicles by 2021**
- **In 2020 at least 50% of the Leasys fleet rented on a short/medium-term basis or in car sharing will be either electric or hybrid, 90% by 2021**

Rome, 13 June 2019 – **FCA Bank** and its subsidiary **Leasys**, leaders in new mobility in every respect, are increasingly at the heart of the mobility revolution in Italy.

At “*Living Mobility – from one hour to a lifetime*”, an event hosted at Leasys’s headquarters in Rome, “Arte 25”, FCA Bank illustrated the future of Leasys, a pioneer in the field of mobility, with the objective of providing a full range of mobility services for a customer base increasingly oriented toward customized solutions.

The event was a chance to introduce two new important features that FCA Bank will offer its customers through Leasys, the Leasys Mobility Stores and the new initiative with Amazon.it for short-term rentals.

Leasys Mobility Stores

The Leasys Mobility Stores bring to life the concept “Living Mobility”. They were created to address new developments in the world of mobility and consumer requirements. They are the result of an important step taken with the acquisition of WinRent in October 2018, which allowed Leasys to broaden and complete its range of services.

The Mobility Stores are **physical locations** where Leasys’s customers will be able to discover, with help from specialized consultants, **all the mobility solutions that the company makes available** to fit the different lifestyles and consumption habits: “*from one hour to a lifetime*”. An environment where customers can explore all their options in short-, medium- and long-term car rental, peer-to-peer sharing, used car purchases, service, electric mobility, financial and insurance services.

They are disseminated extensively throughout the country, with **100 physical locations already fully operational and a fleet of 5,000 vehicles** for short/medium-term rental and car sharing by 2020.

Leasys aims to have **400 physical locations with over 12,500 vehicles in Italy** and expects to expand **in Europe in 2021, with 1,200 Mobility Stores and about 35,000 vehicles**.

The layout and the interior design of the **Mobility Stores** reflect Leasys’s corporate identity, fostering total recognizability and contributing to strengthen the brand image.

The Mobility Stores were designed with technological innovation in mind, **with interactive digital solutions**. Leasys’s multimedia totems help customers to learn about the different types of mobility proposed by Leasys, review offers, simulate estimates and compare products and services, with on-site specialized consultants ready to answer all types of questions and to provide support. Moreover the Leasys Mobility Stores will have EV charge points, to support **the evolution of Leasys’s fleet**, as the company is investing to have **50% of its short/medium-term and car sharing fleet electrified or hybrid by 2020 and 90% by 2021**, for CO₂ emissions nearly 60% lower than current levels (from 119g/km of CO₂ in 2019 to 49g/km in 2021).

Leasys’s response to technological and digital progress can be seen also thanks to the main online touchpoints, such as **Amazon**.

This initiative is intended to provide **short-term rental services for the first time in Italy on Amazon.it**. In June and July Leasys will launch a voucher that can be bought from Amazon for a 3-day rental for €9.99 a day (total €29.99) for any vehicle of the fleet, to be used by 27 July 2019 (pick up date) **in all the Leasys Mobility Stores in Italy**. This initiative follows that of 2016, the first with Amazon.it devoted to long-term rental in Italy.

FCA Bank's mobility strategy through Leasys

Leasys is a full mobility service provider that meets the needs and requirements of customers who expect increasing reliability and flexibility from their service providers. It is a market Leader in Europe, serving large, medium and small companies, solo professionals and individuals.

A subsidiary of FCA Bank, Leasys is active in 7 European countries and **operates a fleet of 260,000 vehicles**. In the past three years, the company has grown by 70%, **going from 55,000 new rental contracts in 2016 to 94,000 in 2018**. In the first four months, it has already reached 40,500 new car registrations, a number that is expected to increase to 120,000 by year-end. In Italy, **in the first four months of 2019 Leasys registered one-fourth of long-term rentals**. Customer satisfaction is very high, **with 86% of fleet managers and 84% of private drivers reporting full satisfaction**.

In **2021 Leasys** expects to expand in **13 European markets, with a total fleet of 450,000 vehicles**, thus firming up its position as top player in the provision of mobility services.

A complete and innovative range of services that meet the needs of different types of customers, who are increasingly looking for efficiency, clarity and flexibility. For customers sensitive to clarity, Leasys provides Noleggio Chiaro (Clear Rental), a solution that allows customers to know from the start the total cost at the end of the rental period. In addition, the Company offers **Be Free**, the first rental to private individuals that allows them to return the car whenever they want, with a service package that can be expanded at will, and **Jeep Miles**, a pay-per-use service, for customers who are looking for an extremely flexible solution.

For price-sensitive customers, Leasys has **Come Nuovo** (As New), which allows them to rent a used vehicle in excellent conditions, with a discount of about 20% from the rate of a new vehicle, as well as I-Share, the digital solution for the use of corporate vehicles by different employees. Still with sharing and saving in mind, Leasys launched recently **U GO**, a **peer to peer** solution that helps customers reduce their monthly payments by on-renting the vehicle when they do not use it. **U Go is also the focus of an important internationalization process**, as it aims to go live in three new markets by September 2019 and in three more by year-end, for a **total of 50,000 users by 2021**.

The development of flexible and highly innovative products is supported by a new App, convenient and intuitive, developed entirely by Leasys. The Leasys App makes it possible to manage the car and all the related services directly for a mobile device. Lastly, Leasys's services include **fleet management**, sales of **guaranteed used cars** through the **Clickar.it and Clickar.biz** platforms, as well as support to fleet management in **car sharing**.

FCA Bank, the universal digital bank

Established as an equally-held joint venture by Fiat Chrysler Automobiles and Crédit Agricole, FCA Bank is a highly digitalized universal bank specialized in lending, leasing, factoring, rental insurance and new mobility, acting as a reference in Europe for automotive financing solutions. With **18 markets served and 18 brands managed**, in the past five years FCA Bank doubled its financing portfolio, **reaching €27 billion in 2018**. This growth was constant over the years and was accompanied by a solid management of capital ratios, with the TCR going from 11.2% in 2015 to **14% in 2018**.

FCA Bank has been providing support to the automotive sector in Italy and Europe for over 90 years. It was created on 25 April 1925 in Turin, with the incorporation of SAVA (Società Anonima Vendita Automobili), a finance company designed to help Italian households to purchase a car. In the following years, SAVA grew in Italy and expanded in Europe until 2006, the year that saw the birth of Fiat Auto Financial Services S.p.A., an equally-held joint venture of Fiat Auto and Crédit Agricole intended to perform financing and rental activities in Europe. In 2015, following approval of its application, the company obtained a banking licence and transformed itself into a universal bank, becoming **FCA Bank S.p.A.** and starting **a growth process at a dizzying pace** that led it **to double its financing portfolio** in few years and to increase its staff to **over 2,200 employees**.

It is a digital Bank with a strong omni-channel inclination. In fact, all its services can be used easily by accessing advanced digital platforms, available also on mobile devices. In automotive finance, FCA Bank operates in three businesses: **Dealer and Commercial Financing**, an activity intended to support the distribution of vehicles through different forms of financing capable of meeting dealers' and corporate customers' requirements; **Retail Financing**, mainly in relation to special- and general-purpose loans, leasing and insurance services; Short-, Medium- and Long-Term **Rental** and Mobility Services.

FCA Bank provides a full range of financial and insurance products and services for the 18 brands for which it acts as captive, developing the business in the different countries in which it is operational. In addition to the FCA EMEA brands (Fiat, Lancia, Alfa Romeo, Fiat Professional, Abarth, Chrysler, Jeep e Maserati), it works with such prestigious brands as Jaguar, Land Rover, Morgan, Aston Martin and Ferrari. Companies served include also the Herwin Hymer Group, the largest European manufacturer of recreational vehicles. In 2018, in pursuit of its growth and diversification strategy, FCA Bank entered into collaboration agreements with two of the three European importers of Dodge and RAM vehicles and with as many important motorcycle manufacturers: Harley Davidson for Spain and Poland and MV Agusta for UK, Germany, France and Italy, with good prospects to expand the geographical scope of the collaboration with both.

The long-term strategic vision guided significant investments in digital technologies, which allowed FCA Bank to undergo a profound transformation, accelerating its growth process and

allowing it to diversify, customize and expand its offering to customers, also thanks to the launch of new banking products.

In fact, in February **2019**, FCA Bank launched in the Italian market a new **Credit Card**, which customers can request and manage through a totally digital process. This is an addition to the **Personal Loans** and the **Conto Deposito**, an interest-bearing, flexible and reliable saving product available, solely online, in Italy and Germany.

At the “Living Mobility – from one hour to a lifetime” event, Giacomo Carelli, CEO of FCA Bank, illustrated the two megatrends of **digitalization** and **disownership**, the pillars at the foundation of the future strategy.

Markets and consumer needs change and so does the automotive landscape, which evolves and transforms in light of the new paradigms of the digital age. Today, 86% of **prospective car buyers start their research online**, configuring the vehicle and identifying most of its characteristics even before setting foot in a dealer showroom. In line with this trend, **FCA Bank becomes a completely digital and paperless bank**, contributing actively to reduce the environmental impact.

The coming of the digital age saw also the change of the interactions between companies and customers. **The long-term car rental market for private individuals is growing, and is expected to reach €100 billion in Europe in terms of assets, compared to €45 billion today.** A strong indicator of the new disownership trend, confirmed also by the numbers: **40,000 private individuals in Italy, in fact, preferred rental to purchase in 2018, compared to 15,000 in 2017.** Still in Italy, **the car sharing market is one of Europe’s most important, with over 1 million users in 35 cities, 7,000 vehicles in circulation, for a total of 62 million kilometres travelled every year.** It is estimated that by **2030 35% of vehicles** on European roads will be shared in some form,.

FCA Bank’s proposals fit perfectly this context and as early as 2021 **50% of all products sold will be linked to car use and not car ownership.**

New mobility means different and constantly new needs. In the past few years FCA Bank strengthened substantially its presence in rental and mobility, through its Leasys subsidiary, confirming its sector leadership and creating digital solutions with best-in-class products and services, tailored to customers of every type. From traditional financial services to short-, medium- and long-term rental, with services dedicated to peer-to-peer car sharing between private parties.

Leasys - Principale player nel mercato del noleggio a lungo termine e dei servizi automotive in Italia, Leasys SpA è una società nata nel settembre 2001, interamente controllata dal Gruppo FCA Bank, joint venture paritetica tra Fiat Chrysler Automobiles e Crédit Agricole. Leasys gestisce attualmente una flotta di circa 260.000 unità (di cui un terzo

veicoli commerciali) nei paesi europei in cui è presente (automobili e veicoli commerciali e allestiti di tutte le marche, in gran parte dei marchi FCA) che propone a grandi aziende, piccole e medie imprese, pubblica amministrazione, liberi professionisti e privati. Attraverso Winrent e Clickar, Leasys è anche tra le prime realtà italiane nel noleggio a breve termine e vendita online dell'usato aziendale. Per maggiori informazioni: www.leasys.com

FCA Bank

FCA Bank S.p.A. è una banca impegnata principalmente nel finanziamento auto, con l'obiettivo di soddisfare ogni requisito di mobilità anche attraverso la controllata Leasys S.p.A. Si tratta di una joint venture paritetica di FCA Italy S.p.A., una società del costruttore automobilistico globale Fiat Chrysler Automobiles N.V. e Crédit Agricole Consumer Finance, società del gruppo Crédit Agricole leader nel credito al consumo. FCA Bank S.p.A. fornisce prodotti finanziari per supportare le vendite di marchi prestigiosi di auto in Italia e in Europa. I programmi di credito, leasing, noleggio e finanziamento della mobilità forniti da FCA Bank S.p.A. sono concepiti specificamente per le reti di vendita, i clienti privati e le flotte aziendali. FCA Bank S.p.A. è presente in 17 Paesi europei e in Marocco, direttamente o tramite filiali. Al 31 dicembre 2018 FCA Bank gestiva un portafoglio crediti pari a circa 26.8 miliardi di euro. Per maggiori informazioni: www.fcabankgroup.com +39.011.0063088