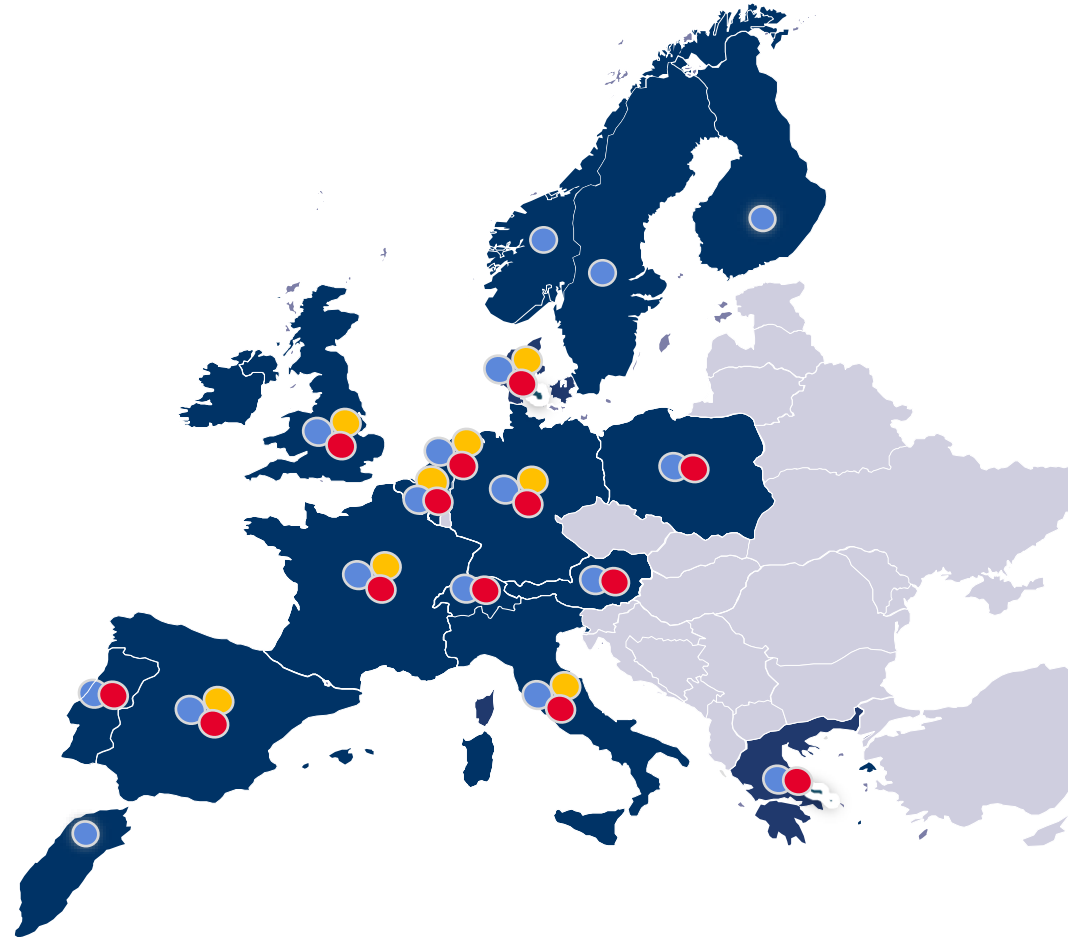




GIACOMO CARELLI

CEO & General Manager

Lease 2018 / Milan, 20th March 2018



WHOLESALE FINANCING

- OEM Dealer Networks
- ~ 30% of outstanding assets

RETAIL FINANCING

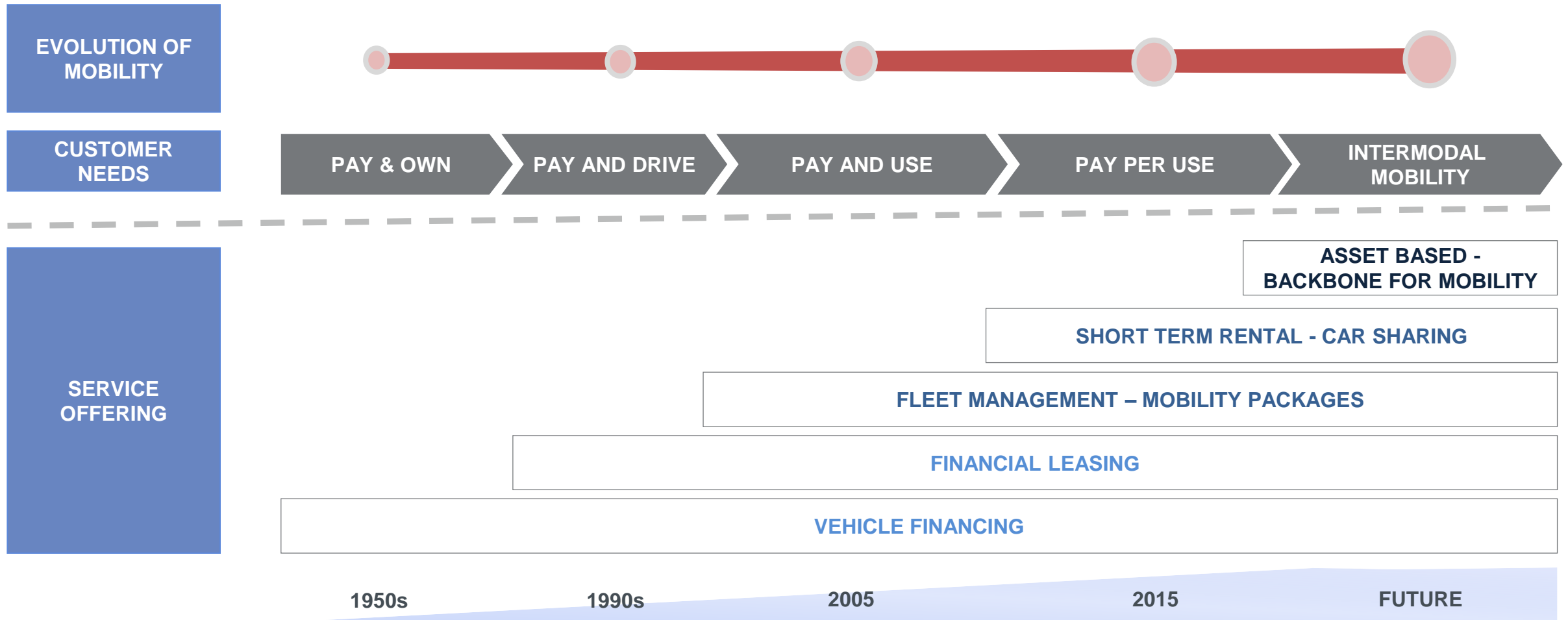
- Private & Business customers
- ~ 60% of outstanding assets

RENTAL

- Private & Business Customers
- ~ 10% of outstanding assets

- Total Outstanding 2017: 24 €/Bn
- Net result 2017: 0,4 €/Bn
- 3 Business lines
- 32 Subsidiaries / Branches
- 18 Countries
- > 2.100 Employees

AUTOMOTIVE BANKS: FROM ASSET FINANCING TO A SERVICE-BASED MODEL



AUTOMOTIVE BANKS further expanded and enhanced their product offering in order to ensure a flawless Customer Experience. The role and relevance of **AUTOMOTIVE BANKS** might increase further by providing enabling services (e.g. data analytics) as well as the backbone for future mobility (e.g. car/ride sharing and payment solutions).

AUTOMOTIVE BANKS: VALUE CHAIN FROM POINT A TO POINT B

