



BANQUE STELLANTIS FRANCE

Investor presentation

June 2023

www.banque-stellantis-france.com



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EXECUTIVE SUMMARY

1	Banque Stellantis France presentation
2	Business overview
3	Financial results
4	Financial policy & funding
5	ESG strategy & Green Bond

1

BANQUE STELLANTIS FRANCE PRESENTATION

LONG-TIME EXPERTISE IN THE AUTO FINANCING INDUSTRY

Banque Stellantis France within STELLANTIS

- A global car manufacturer with over two centuries of history
- Auto financing industry for one century

1810

CREATION OF PEUGEOT FRÈRES COMPANY



1919

CREATION OF CITROËN



1919

CITROËN FIRST FINANCING PRODUCTS

1929

PEUGEOT FIRST FINANCING PRODUCTS

2015

SFS/SCF
PARTNERSHIP

10Y FIRST PERIOD



2016



2021

STELLANTIS



2023

(April)

NEW SFS/SCF PARTNERSHIP



NEW NAME: Banque Stellantis France



BANQUE STELLANTIS FRANCE

2023

(May)

ACQUISITION
OF BELGIUM
AND NEDERLAND
ENTITIES

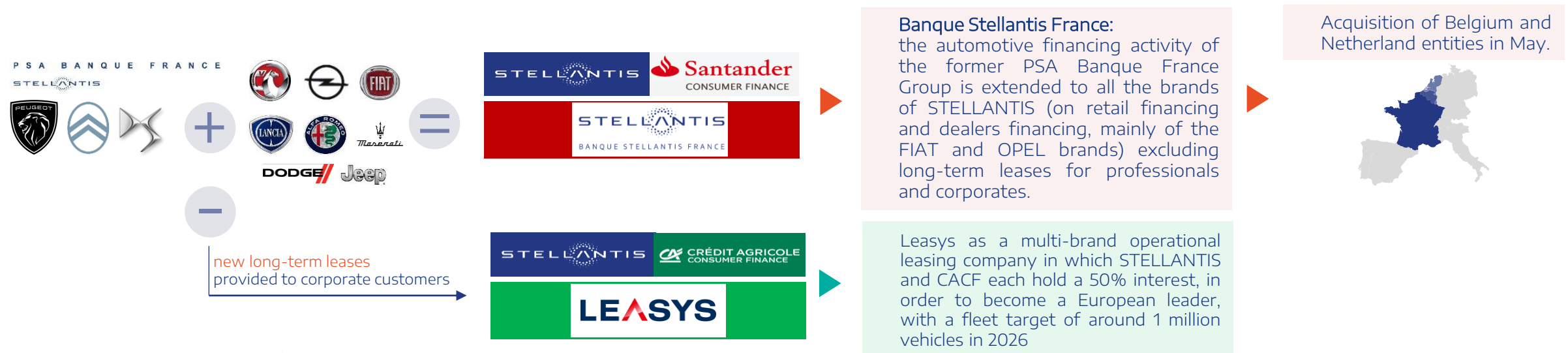


CAR MANUFACTURING

AUTO FINANCING INDUSTRY

REORGANISATION OF STELLANTIS'S FINANCING ACTIVITIES

- On 17 December 2021, STELLANTIS announced the entry into exclusive negotiations with its European financial partners
 - BNP Paribas Personal Finance ("BNPP PF"),
 - Crédit Agricole Consumer Finance ("CACF") and
 - Santander Consumer Finance ("SCF").
- On 31 March 2022, "framework agreements" were signed
 - Santander Consumer Finance to carry out, through joint ventures co-owned with STELLANTIS, the financing activities (excluding B2B Operational Leasing) in France, Italy, Spain, Belgium, Poland, the Netherlands and through a commercial agreement in Portugal, to become the exclusive partner of STELLANTIS for this segment in these countries
- On 1 April 2023, new organisation announced by STELLANTIS of financing activities and services
 - PSA Banque France becomes Banque Stellantis France
 - financing granted to customers and dealer networks for all STELLANTIS brands in France is consolidated within the Banque Stellantis France Group, with the exception of long-term leases to professionals and companies, which come under the multi-brand operational leasing company Leasys.
- On 30 May 2023, acquisition by Banque Stellantis France of Belgium and Nederland entities



Overview

- **The Group is a Joint-venture between SFS and SCF**
 - SFS is the historic shareholder and SCF joined in 2015 providing financial support
 - The Group organizes a shared governance between shareholders rotating every 3 years.
- Since February 2015, Banque Stellantis France (formerly PSA Banque France) is 50/50 controlled by Stellantis Financial Services and Santander Consumer Finance.
- Within the framework of the partnership between Stellantis Financial Services and Santander Consumer Finance, Banque Stellantis France recently extended its perimeter of financing activities in Belgium, Luxembourg and Netherlands through the 100% acquisition of Stellantis Financial Services Belux and Stellantis Financial Services Nederland. French financing activities remains carried out by CREDIPAR and CLV subsidiaries.
- Banque Stellantis France is a credit institution regulated under the supervision of ECB since December 2015 while continuing to send the required information to the French regulator, the *Autorité de Contrôle Prudentiel et de Résolution* (ACPR).

IT	Marketing & Sales	Insurance	Legal & Tax	Credit	Audit	Risk	Residual value
Operations		Controlling	Human Resources	Network supervision	Funding & ALM	Collection	Compliance

■ SFS casting vote

■ SCF casting vote

Note: SFS means Stellantis Financial Services, SCF means Santander Consumer Finance

Shareholding structure



Board of directors of Banque Stellantis France



- First rotation in September 2017
- Second rotation in September 2020

(*) since 2022

Banque Stellantis France

HOLDING



Banking activities for dealers

Current accounts
Overdraft facilities
Treasury and property
loans



Savings accounts
Term accounts



Access to capital markets
NEU CP - NEU MTN - EMTN

CREDIPAR

COMPAGNIE GÉNÉRALE DE CRÉDIT AUX PARTICULIERS



Entity employing the group workforce in France
and operating in the French market

LOANS WITH
OR WITHOUT
BALOON

LEASES
WITH PURCHASE
OPTION

LONG TERM
LEASES (1)

INSURANCES & SERVICES

SOFIRA Stock financing

NEW &
DEMO
VEHICLES

USED
VEHICLES

SPARE PARTS



Securitisation transactions
Seller – Servicer – Junior notes

CLV

COMPAGNIE POUR LA LOCATION DE VÉHICULES

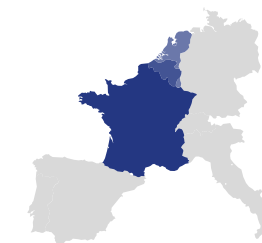


Legal entity used for public tenders
on Citroën vehicles only

BELGIUM/LUX/NETHERLANDS

Stellantis Financial
Services Belux

Stellantis Financial
Services Nederland



NO SET-OFF RISK ON RETAIL CLIENTS



Retail clients may subscribe loans or leases financings
and at the same time be a client of the DISTINGO offer

Both offers are provided by separate legal entities
mitigating the set-off risk:

- Banque Stellantis France for savings
- CREDIPAR and CLV for financings

(1) Excluding long term leases for professional and corporate

2 | BUSINESS OVERVIEW



FRENCH AUTOMOTIVE MARKET TREND (1/2)

French automotive market 2022 vs. 2021



-10.3%

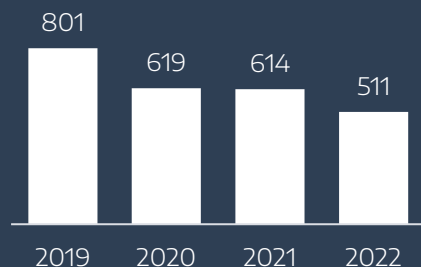
2021
+1.9%

2020
-23.8%

2019
+2.3%



-16.8%

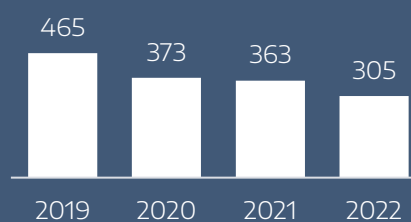


27.2%
Market share
(2022)

Number of vehicles financed
-9.0%
(2022 vs. 2021)



-15.9%

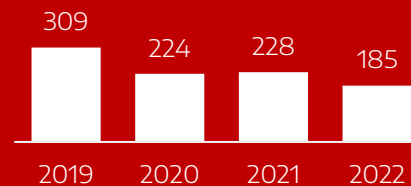


16.3%
Market share
(2022)



CITROËN

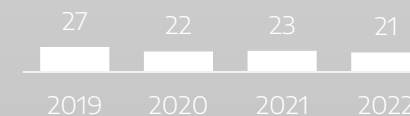
-19.0%



9.9%
Market share
(2022)

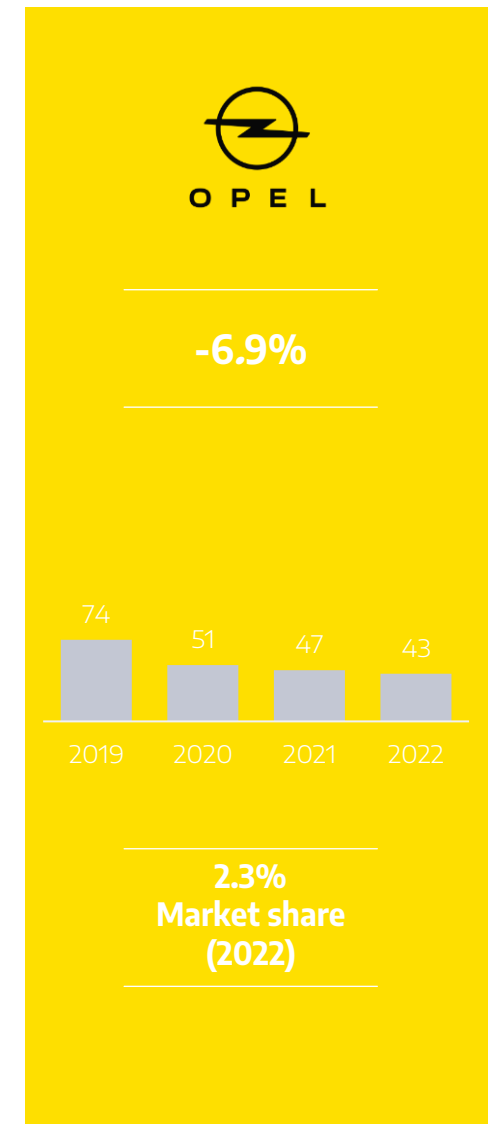
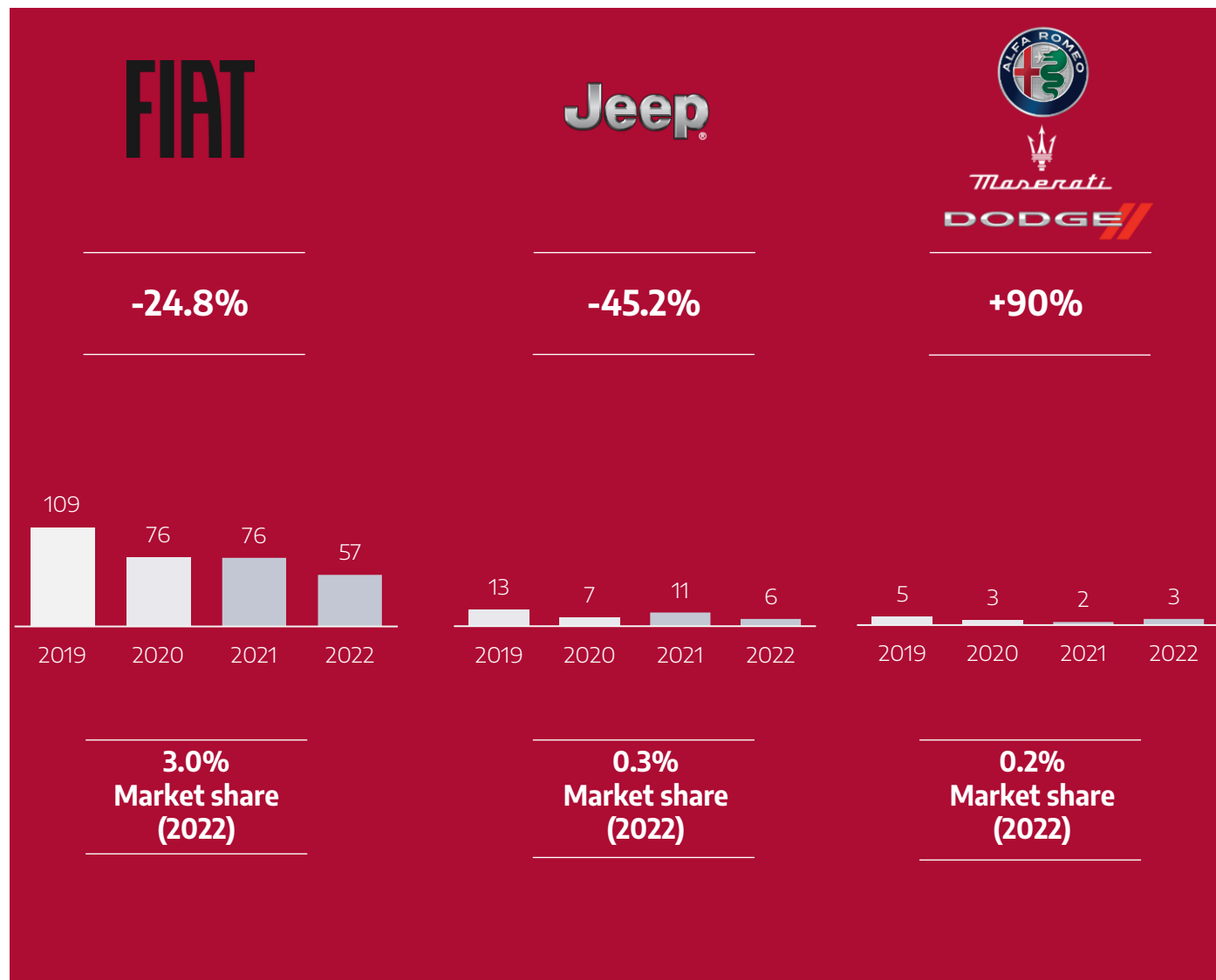
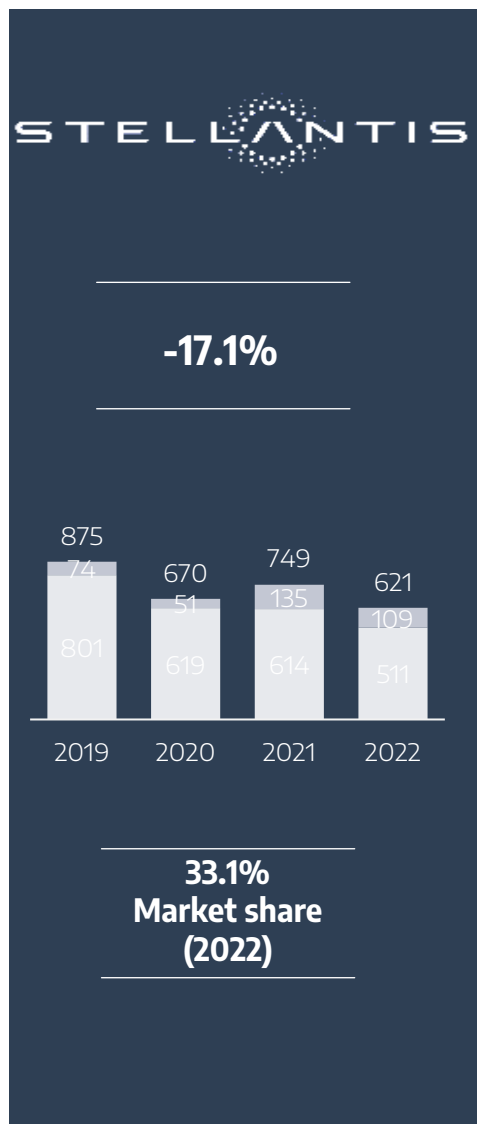


-8.1%

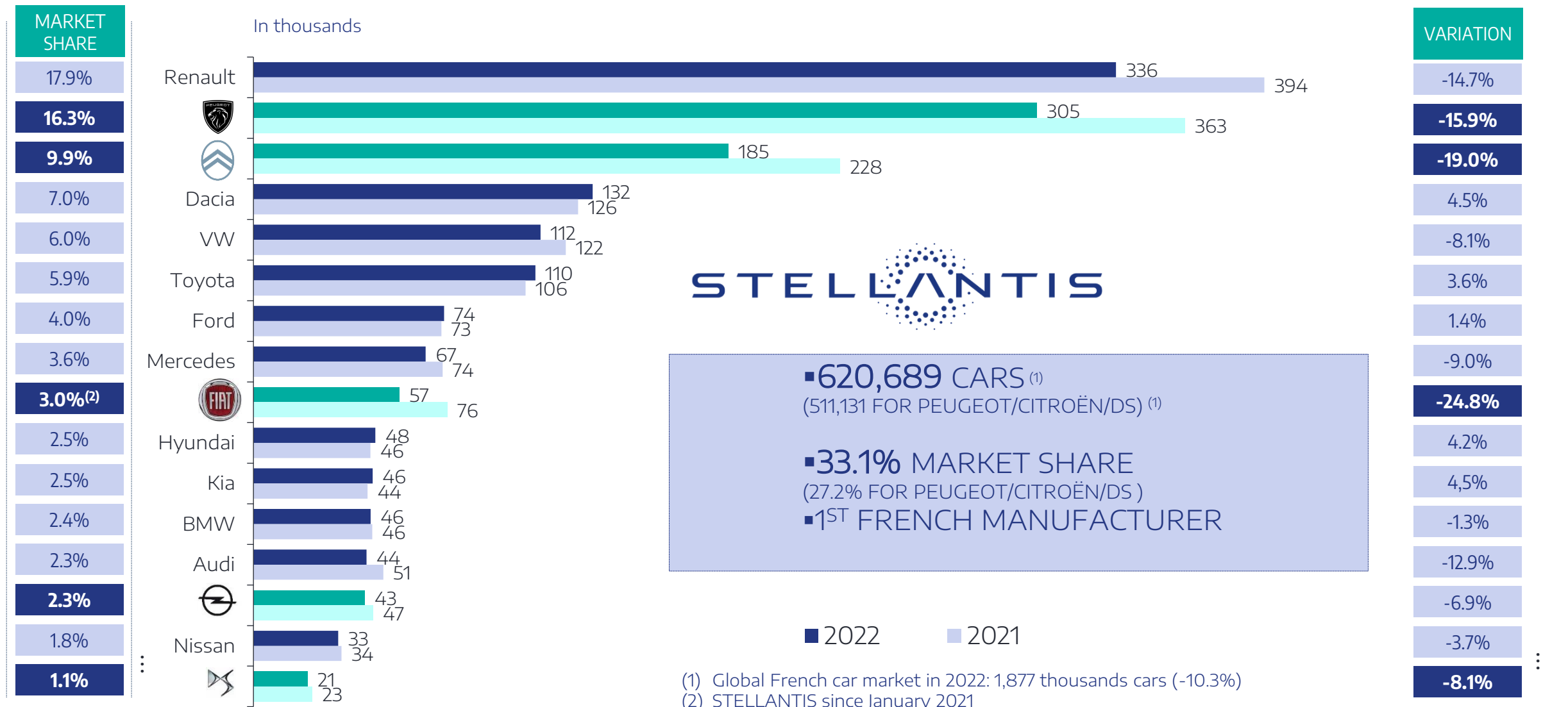


1.1%
Market share
(2022)

FRENCH AUTOMOTIVE MARKET TREND (2/2)



FRENCH NEW CAR REGISTRATIONS (2022/2021)



A WIDE RANGE OF PRODUCTS

For individuals & companies of all size



LOA

Leases with a purchase option targeted at individuals with full optional packages.
« Rent over Buy » clients

NEW CARS
USED CARS

CB

Leases with a purchase option targeted at professionals with full optional packages. Individual professionals or small SME client segment

Mainly
NEW CARS

LLD

Leases without a purchase option targeted for individuals only

Mainly
NEW CARS

LOANS

Loans with proposed options (with or without balloons) mostly targeting individuals with a strong offer in used cars

NEW CARS
USED CARS

- Personal or vehicle insurance products
- Service contracts related to the use of the vehicle (warranty extension, maintenance, etc.)
- On average 2 insurance contracts or services taken out per financing contract
- Passbook savings account

Drive & Connect



Partnership with the brands of STELLANTIS

- Dedicated financial services partner to all brands of Group
- Broad range of products to cover end-user customers and dealers needs

INVESTOR (OPÉRATEUR)

ONE UNIQUE DEALER OR A GROUP OF DEALERS WITH THE SAME FINAL OWNER
DEALER (CONCESSIONNAIRE)

DEALER (CONCESSIONNAIRE)

A COMPANY WHO CONTRACTS WITH A BRAND TO SELL VEHICLES

AGENT

COMPANY SELLING NEW VEHICLES ONLY ON BEHALF OF AN AUTHORIZED DEALER (MAY ALSO SELL USED VEHICLES)



Investor presentation – June 2023

STOCK FINANCING

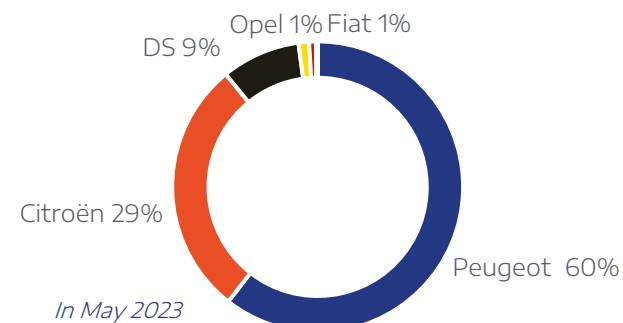
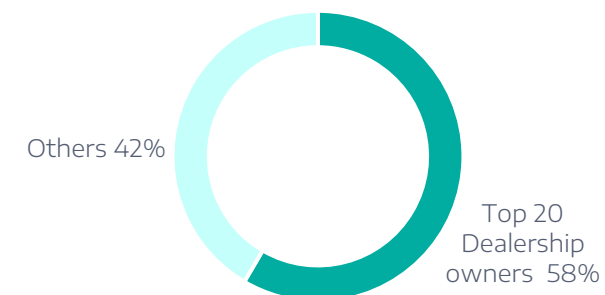
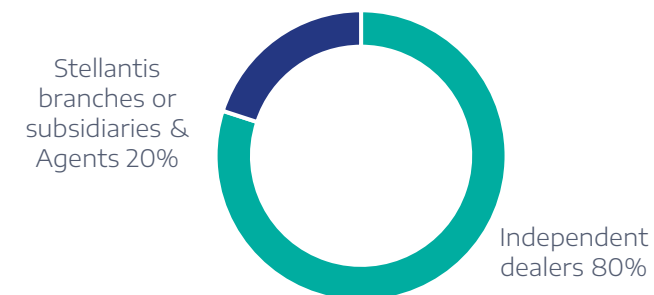
NEW & USED CARS, SPARE PARTS

BANKING ACTIVITY

CURRENT ACCOUNT, OVERDRAFT FACILITY

OTHERS

DEMO CARS, WORKING CAPITAL, TREASURY LOANS, PROPERTY LOANS

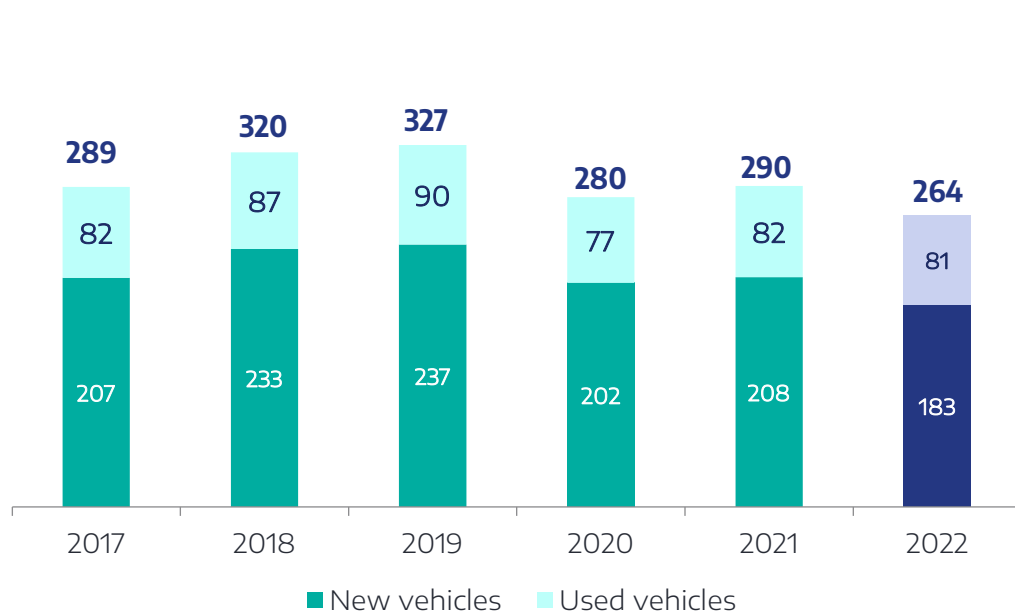


In May 2023

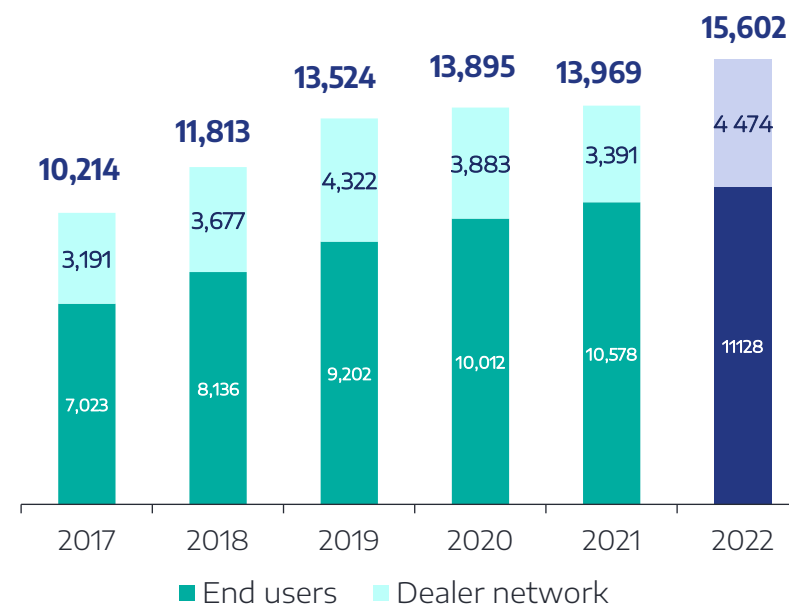
Positive trend despite Covid-19 crisis for end-user customers & corporate dealers loan books

- 9.1% decrease in the number of vehicles financed in 2022 (vs 2021)
- +11.6% growth in the loan books in 2022 due to higher average amount per vehicle financed
- Loan books breakdown end-users (71%) / dealer network (29%)

Financed vehicles (in thousands)

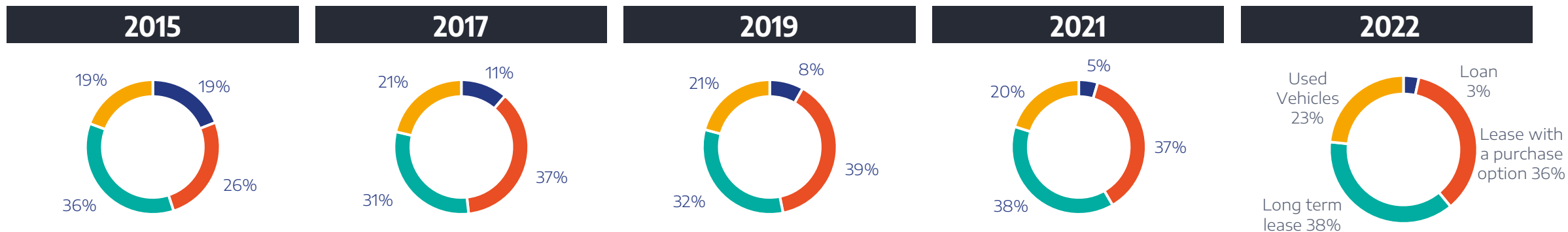


Loan books (€M)



Increase of leasing in end-user financing

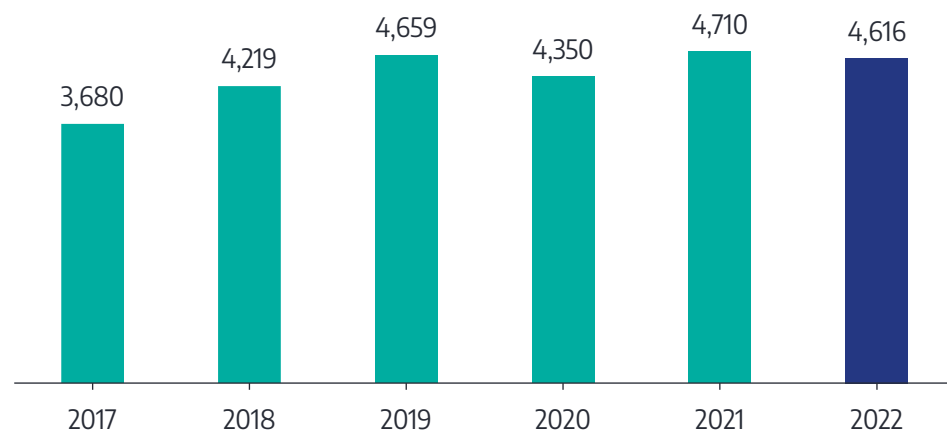
- Higher average financed amount
- Thanks to enhancement of the mix and a move upmarket in vehicles



New financing volumes (€M)

-2.0%

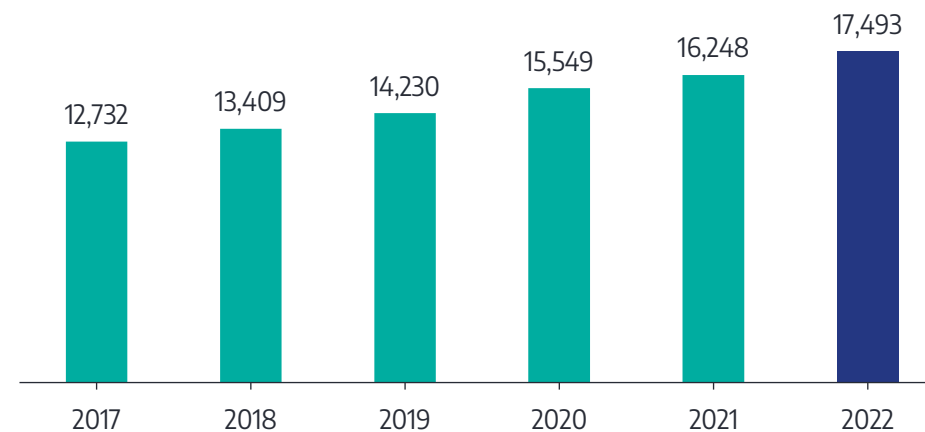
2022-2021



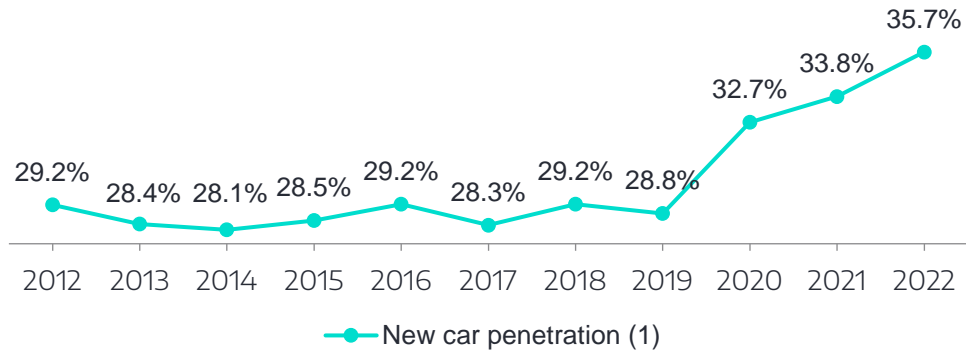
Average financed amount (€)

+7.7%

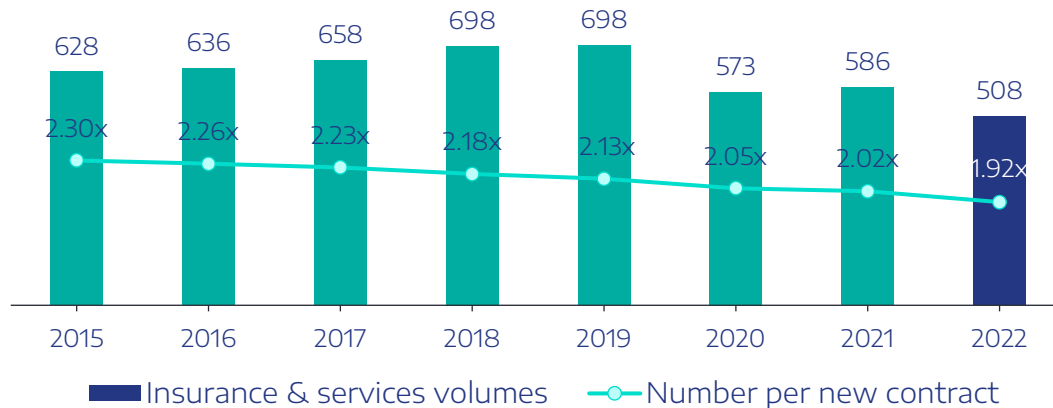
2022-2021



Financing penetration rate



Insurance and services (in thousands)



(1) New car penetration rate defined as new vehicles financed

Commercial policy

- Diversified insurance and service offerings with a high added value
- Increase by 1.9 points in the financing penetration rate in 2022
- An average of two insurance or service contracts sold to each customer

Insurances

- Life and disability insurance
- GAP insurance

Additional assistance

- Covers the subscriber and its family
- Assistance in case of accident
- Incurred costs (evacuation/hotel costs, etc.)

Warranty Extension

- Specific warranty extension are proposed:
 - For new cars by the brands
 - For used cars by CREDIPAR

Maintenance

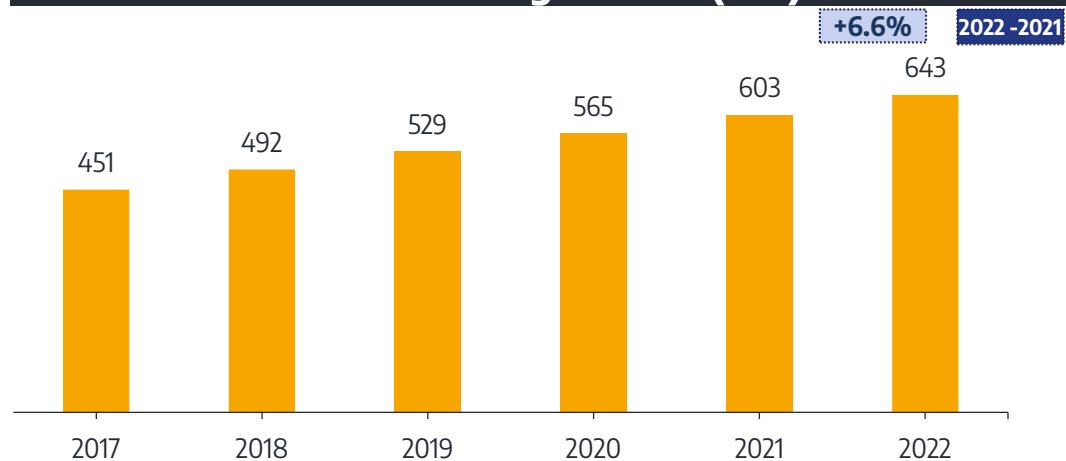
- Package or separately
- Performed in dealer networks of the brands

3 | FINANCIAL RESULTS

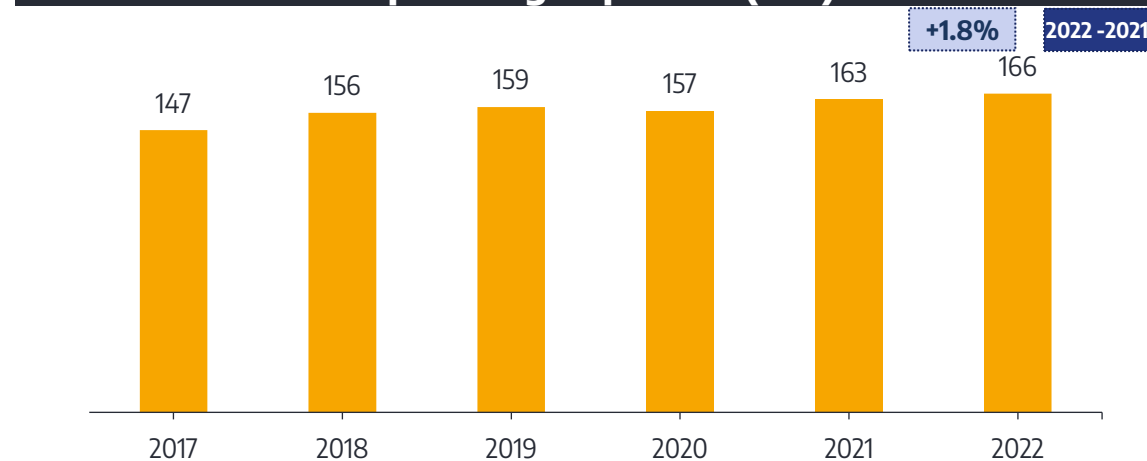


INCOME STATEMENT OVERVIEW

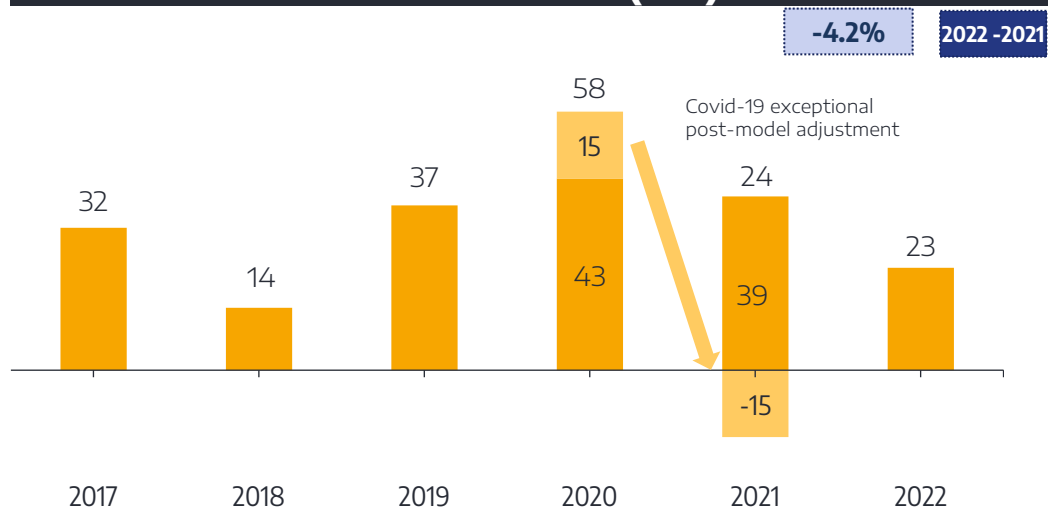
Net banking income (€M)



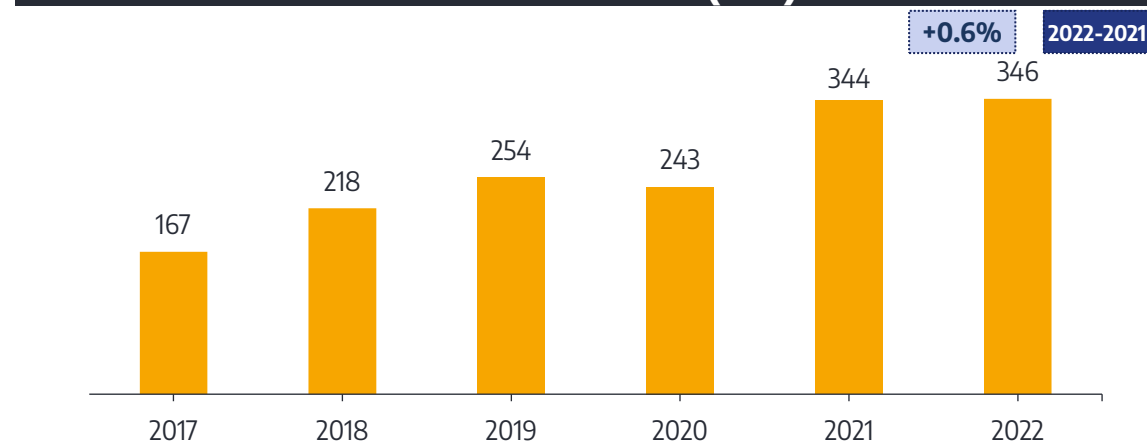
Operating expenses (€M)



Cost of risk (€M)



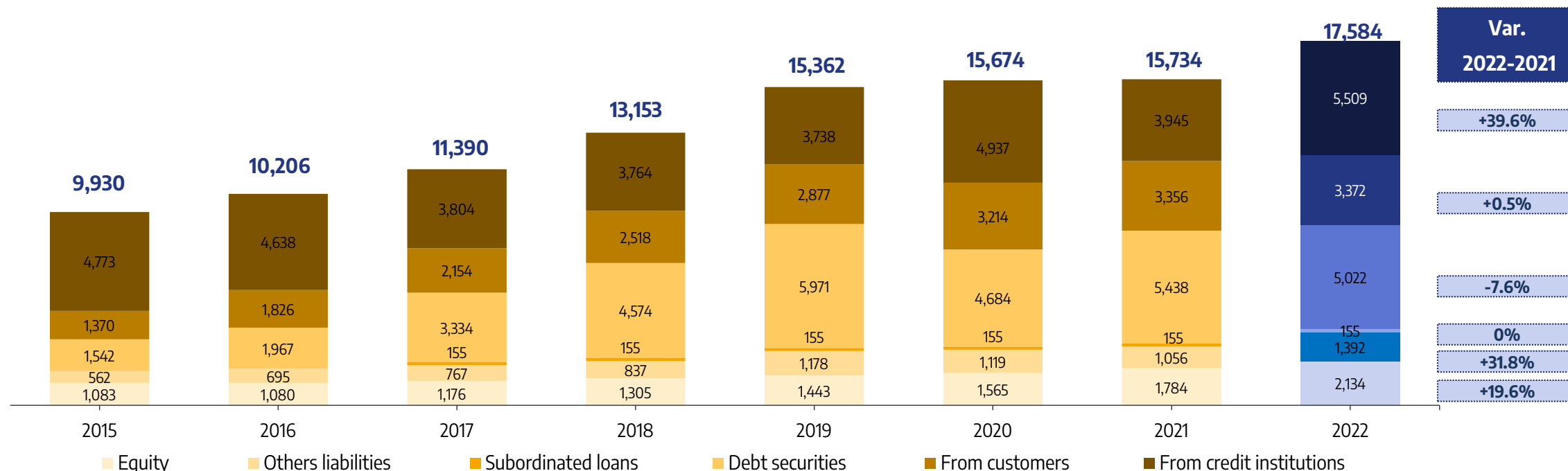
Profit After Tax (€M)



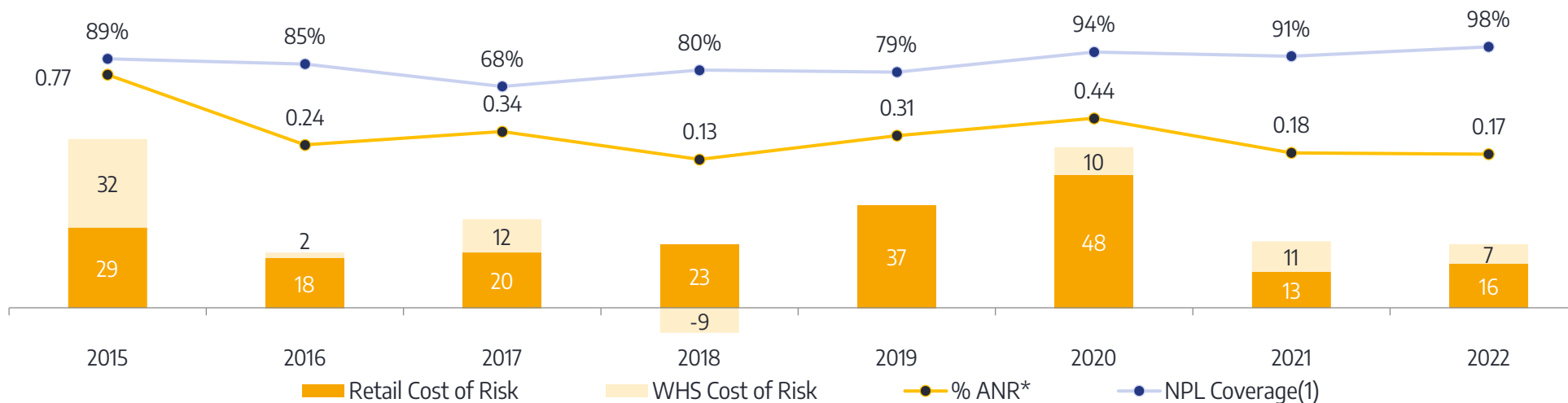
Strong capitalization and solid asset quality

- +39.6% increase in financing from credit institutions (€400M of new banking lines and SCF funding up from 8% in 2021 to 16% in 2022)
- 7.6% decrease in the debt securities in 2022 (vs 2021)
- +19.6% growth in equity in 2022 (vs 2021) after no dividend in 2022

Equity and Liabilities (€M)



Low cost of risk in line with Santander policy



Risk policy

Corporate risk

- Credit risk model
 - Fleet with an outstanding > 500€k
 - Brands Network (dealers, agents)

Risk oversight

- Transversal, consolidated and global vision of the Banque Stellantis France's risks (credit, operational, counterparty)

Retail risk

- Credit risk model for end-users (individuals and companies with an outstanding < 500€k)

(1) NPL Coverage : coverage rate of non-performing loans by provisions.

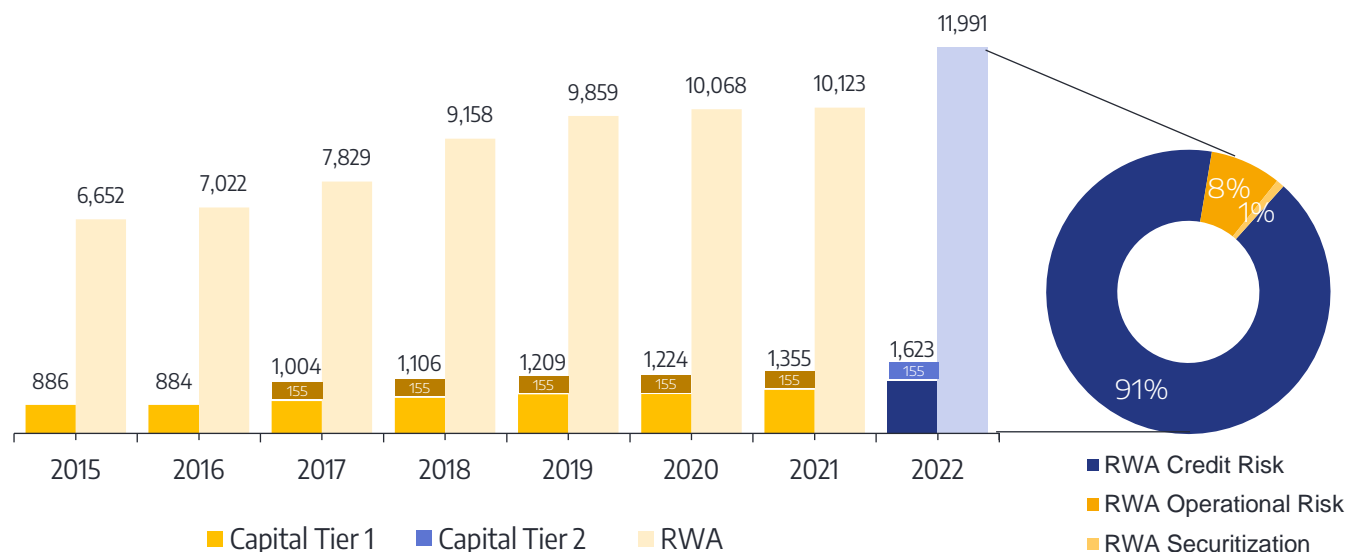
2022: €191M (NPL 1.4%); 2021: €204M (NPL 1.5%); 2020: 201€M (NPL 1.6%); 2019: 226M€ (NPL 1.9%); 2018: 199€M (NPL 1.9%); 2017: 260€M (NPL 2.8%); 2016: 209€M (NPL 2.5%); 2015: 251€M (NPL 3.1%).

Adequate Capital Ratio and Leverage Ratio

- Significant Risk Transfer Transactions (SRT) in 2019 and 2022 with a €451m RWA decrease at the end of 2022
- No dividend paid in 2022

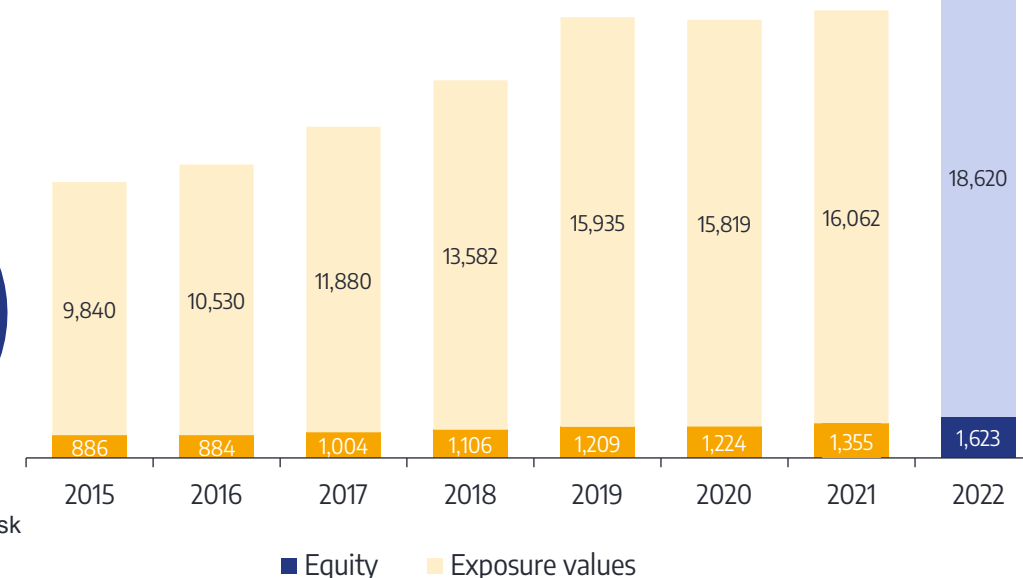
Strong Capital Ratio

TCR	13.3%	12.6%	14.8%	13.8%	13.8%	13.7%	14.9%	14.8%
CET1	13.3%	12.6%	12.8%	12.1%	12.3%	12.2%	13.4%	13.5%



Adequate Leverage Ratio

Leverage	9.0%	8.4%	8.4%	8.1%	7.6%	7.7%	8.4%	8.7%
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BALANCE SHEET

Assets	Dec.31, 2018	Dec. 31, 2019	Dec. 31, 2020	Dec. 31, 2021	Dec. 31 2022
Cash, central banks, post office banks	329	453	487	818	848
Financial assets	2	1	0	78	283
Loans and advances to credit institutions	668	979	964	628	622
Customer loans and receivables	11,813	13,524	13,895	13,969	15,602
Tax assets	3	10	4	12	43
Other assets	329	378	307	212	171
Property and equipment	9	18	17	17	15
Total assets	13,153	15,362	15,674	15,734	17,584

Liabilities	Dec.31, 2018	Dec. 31, 2019	Dec. 31, 2020	Dec. 31, 2021	Dec. 31 2022
Financial liabilities	3	2	1	0	4
Deposits from credit institutions	3,764	3,738	4,937	3,945	5,509
Amounts due to customers	2,518	2,877	3,214	3,356	3,372
Debt securities	4,574	5,971	4,684	5,438	5,022
Tax liabilities	340	377	457	472	582
Other liabilities	494	799	661	584	806
Subordinated loans	155	155	155	155	155
Equity	1,305	1,443	1,565	1,784	2,134
Total equity and liabilities	13,153	15,362	15,674	15,734	17,584

Solid balance sheet structure

- Adequate capitalisation
- Solid asset quality
- Financial support provided by SCF

Strong net income generation

- Resilient profitability over the years
- Increasing net interest margin
- Favourable funding enhancing profitability

INCOME STATEMENT (€M)	Dec. 31, 2018	Dec. 31, 2019	Dec. 31, 2020	Dec 31, 2021	Dec. 31 2022
Net banking income	492	529	565	603	643
General operating expenses	(156)	(159)	(157)	(163)	(166)
Cost of risk	(14)	(37)	(58)	(24)	(23)
Operating income	322	333	350	416	454
Other non-operating income	(1)	0	(4)	0	(3)
Pre-tax income	321	333	346	417	451
Income taxes	(103)	(79)	(103)	(73)	(105)
Net income for the year	218	254	243	344	346

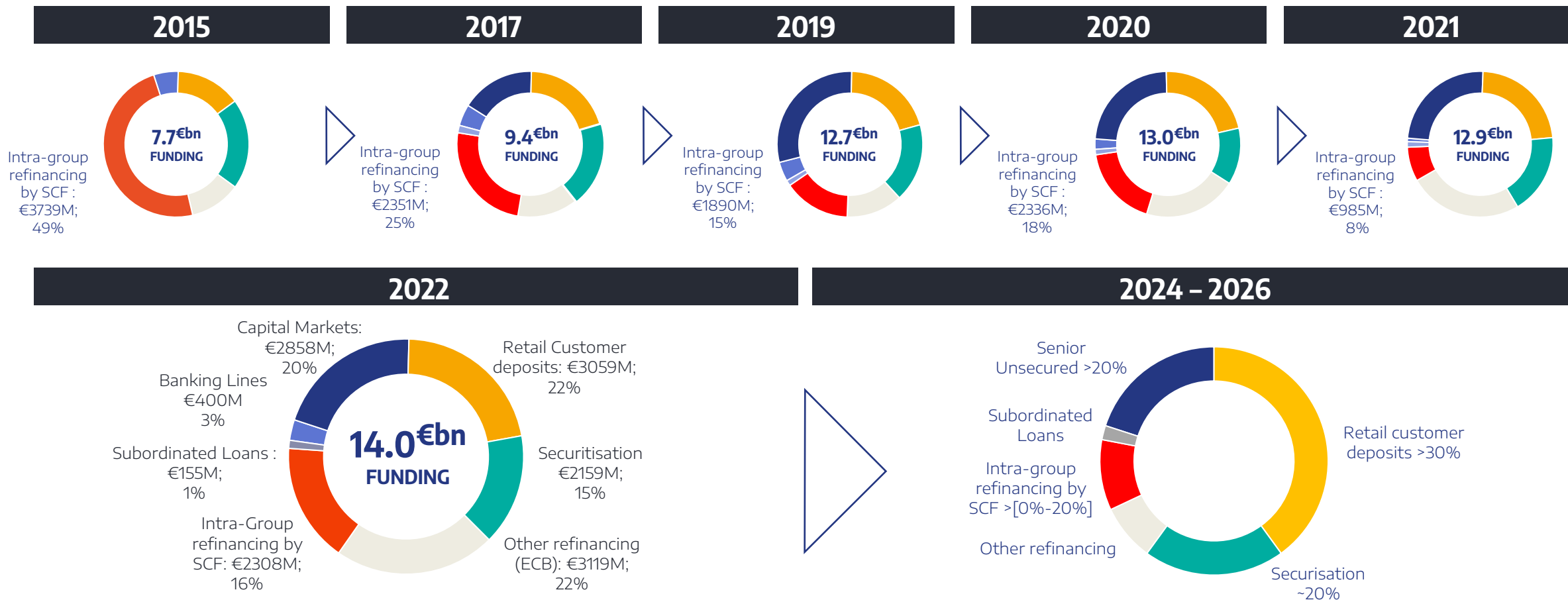
4 | **FINANCIAL POLICY & FUNDING**



GROUP FUNDING

Diversification of funding sources

- Since the joint-venture creation in 2015, Banque Stellantis France has progressively replaced its intracompany funding source. The funding diversification is achieved through: increase in retail deposits (DISTINGO), new securitisation transactions and access to ECB refinancing (TLTRO participation), access to capital markets since mid 2016 (NEU CP, NEU MTN, EMTN).



(1) Securitisation includes all of the securitisations placed on the market

(2) Of which refinancing through the ECB (participation in TLTRO for a total of 600€M in 2015; 2016: 950€M; 2017: 1,000€M; 2018: 770.8€M; 2019: 1,300€M; 2020: 2,250€M; 2021 & 2022: 2,825€M)

INVESTMENT GRADE RATING

Solid rating in the investment grade category with an improving track record over the years

- Moody's: last upgrade on 05/29/19 to A3 (stable outlook)
- S&P: upgrade on 12/28/18 to BBB+ with outlook revised to stable in June 2021

Key highlights and rating of parent support

- According to rating agencies, PSA rating reflects the bank's (i) sound asset quality; (ii) adequate capitalisation; and (iii) good profitability.



MOODY'S
INVESTORS SERVICE

Baa2
LONG TERM

**POSITIVE
OUTLOOK**
UPDATED ON
05/31/23

S&P Global

BBB
LONG TERM

**STABLE
OUTLOOK**
UPDATED ON
03/18/22

MOODY'S
INVESTORS SERVICE

A2
LONG TERM

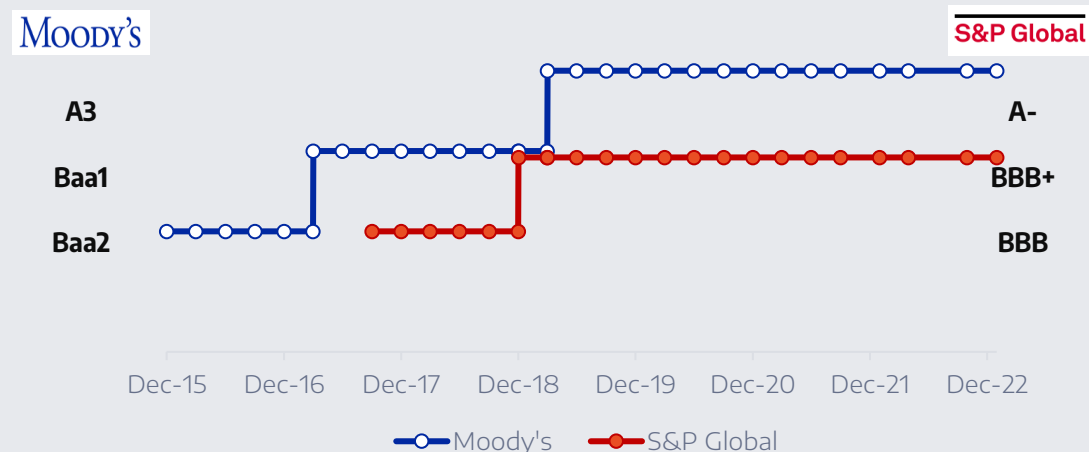
**STABLE
OUTLOOK**
UPDATED ON
04/17/18

S&P Global

A
LONG TERM

**STABLE
OUTLOOK**
UPDATED ON
03/23/22

Rating evolution



Banque Stellantis France Rating

MOODY'S
INVESTORS SERVICE

P2
SHORT TERM

A3
LONG TERM

STABLE OUTLOOK
UPDATE ON 05/09/19

S&P Global

A-2
SHORT TERM

BBB+
LONG TERM

STABLE OUTLOOK
UPDATED ON 06/24/21

Debt issuance programmes

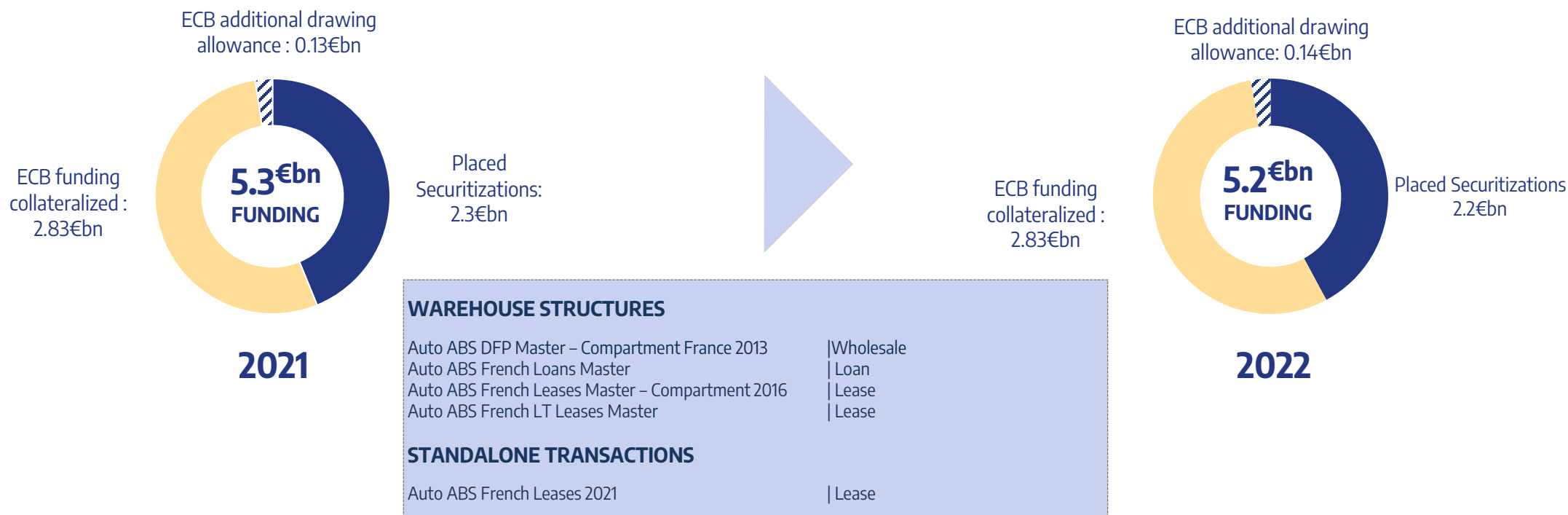
- BSTLAF <CORP> Bloomberg pages
- To support diversification of funding sources

NEU CP	NEU MTN	EMTN	BOND ISSUED			
<p>06/03/16 BANQUE DE FRANCE UPDATE ON 05/23</p> <p>3.0€bn MAXIMUM</p> <p>A2/P2 SHORT TERM</p>	<p>06/03/16 BANQUE DE FRANCE UPDATE ON 05/23</p> <p>1.0€bn MAXIMUM</p> <p>BBB+/A3 LONG TERM</p>	<p>06/29/16 First AMF VISA 07/18/22 PROG. RENEWAL 01/02/23 1st SUPPLEMENT</p> <p>4.0€bn MAXIMUM</p> <p>BBB+/A3 LONG TERM</p>	<p>EURONEXT PARIS LISTING</p> <p>100€K DENOMINATION</p>	<p>FRENCH LAW</p> <p>NO GUARANTEE</p> <p>CROSS-DEFAULT</p> <p>NEGATIVE PLEDGE</p>	<p>2016 500€M – 3-YEAR</p> <p>2017 500€M – 5-YEAR</p> <p>2018 500€M – 5-YEAR</p> <p>2019 500€M – 3 YEAR</p>	<p>06/13/19 500€M – 5-YEAR</p> <p>01/12/21 500€M – 4-YEAR</p> <p>Green Bond 01/12/23 500€M – 3-YEAR</p>

A privileged tool as part of the funding strategy

- Solid expertise: over more than 10 years
- Maximised participation in TLTRO-III

FUNDING AND ADDITIONAL ECB ALLOWANCES



(1) ECB/TLTRO operations collateralized by retained senior issuances

(2) Since April 2018, WHS receivables are used as collateral through TRICP channel increasing drawing allowance with ECB

Deposits as a stable source of diversification

- Activity in France transferred from SFS to Banque Stellantis France in April 2015
- Saving products offered 100% online



PASSBOOK SAVINGS
ACCOUNT AND
FIXED-TERM DEPOSITS

-0.9%

OF ACTIVE ACCOUNTS
IN 2022

+3.5%

IN DEPOSITS
IN 2022

22%

OF FINANCING SOURCES
IN 2022

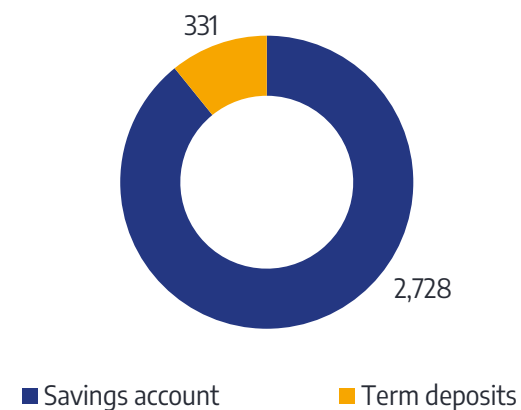
85,062

ACTIVE ACCOUNTS IN 2022
(vs. 87,584 IN 2021)

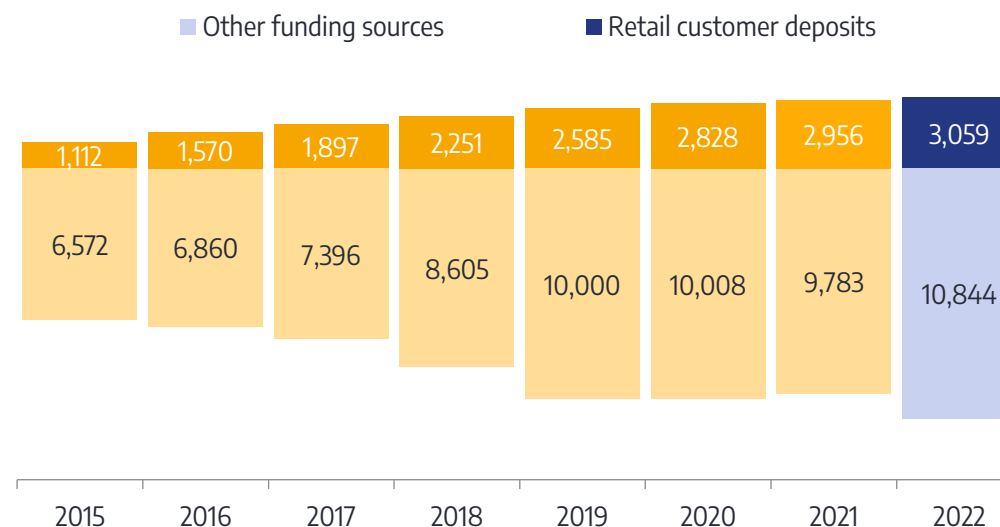
3.1€bn

OUTSTANDING IN DEPOSITS
IN 2022

Breakdown of deposits



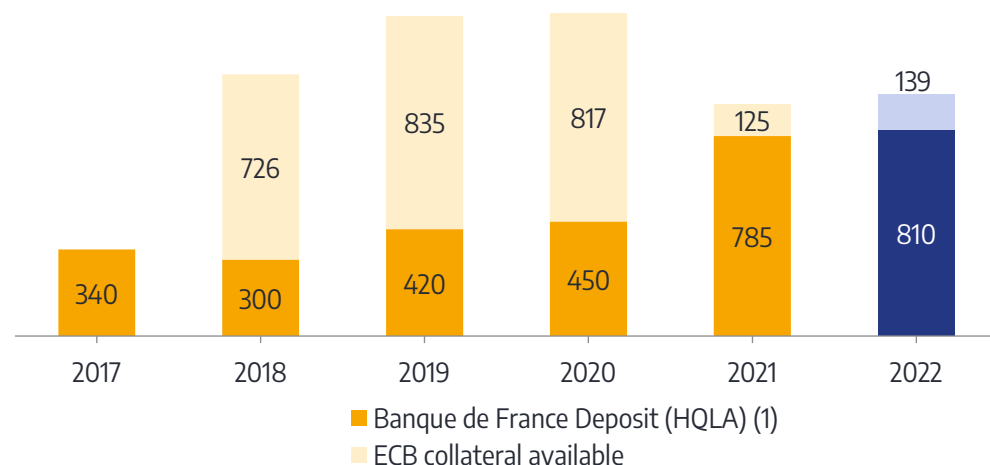
Part of funding mix



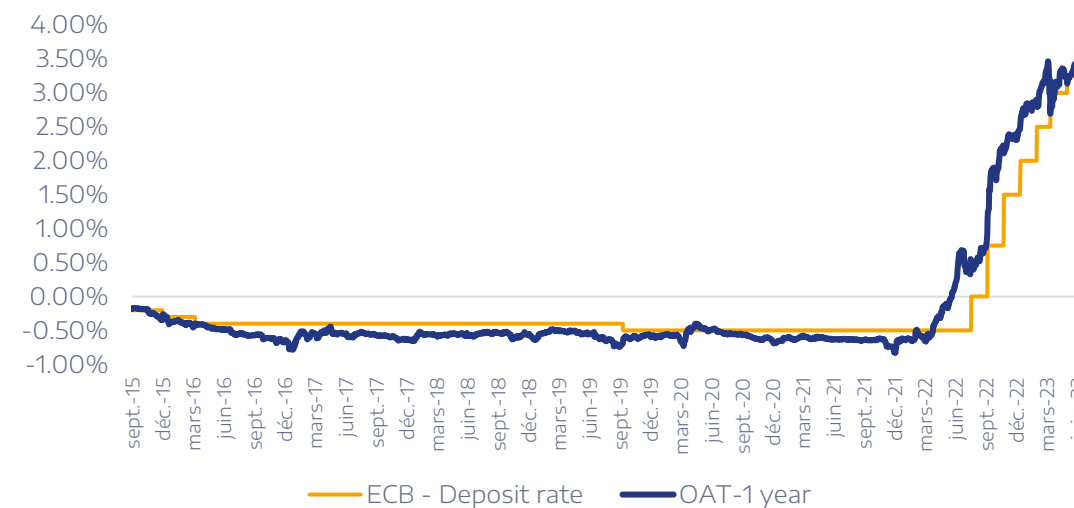
Matching of maturities between assets and liabilities

- More than 70% of the financing at the end of 2022 had an original maturity of 12 months or more

Liquidity reserve



Rates evolution (%)



Liquidity
Management

NSFR
>100%

LCR
>100%

HQLA
ZERO-RISK POLICY
(LEVEL 1)

TRICP
ADDITIONAL ECB COLLATERAL

(1) Since April 2018, WHS receivables are used as collateral through TRICP channel increasing drawing allowance with ECB

5 | ESG strategy



The Banque Stellantis France Group business model is based on **its close relationships with the brands of STELLANTIS** driven by the ambition to facilitate access to mobility solutions for the greatest number of customers thanks to innovative financing and service solutions.



ESG STRATEGY:

currently structured around 5 categories of identified non-financial risks, challenges and opportunities

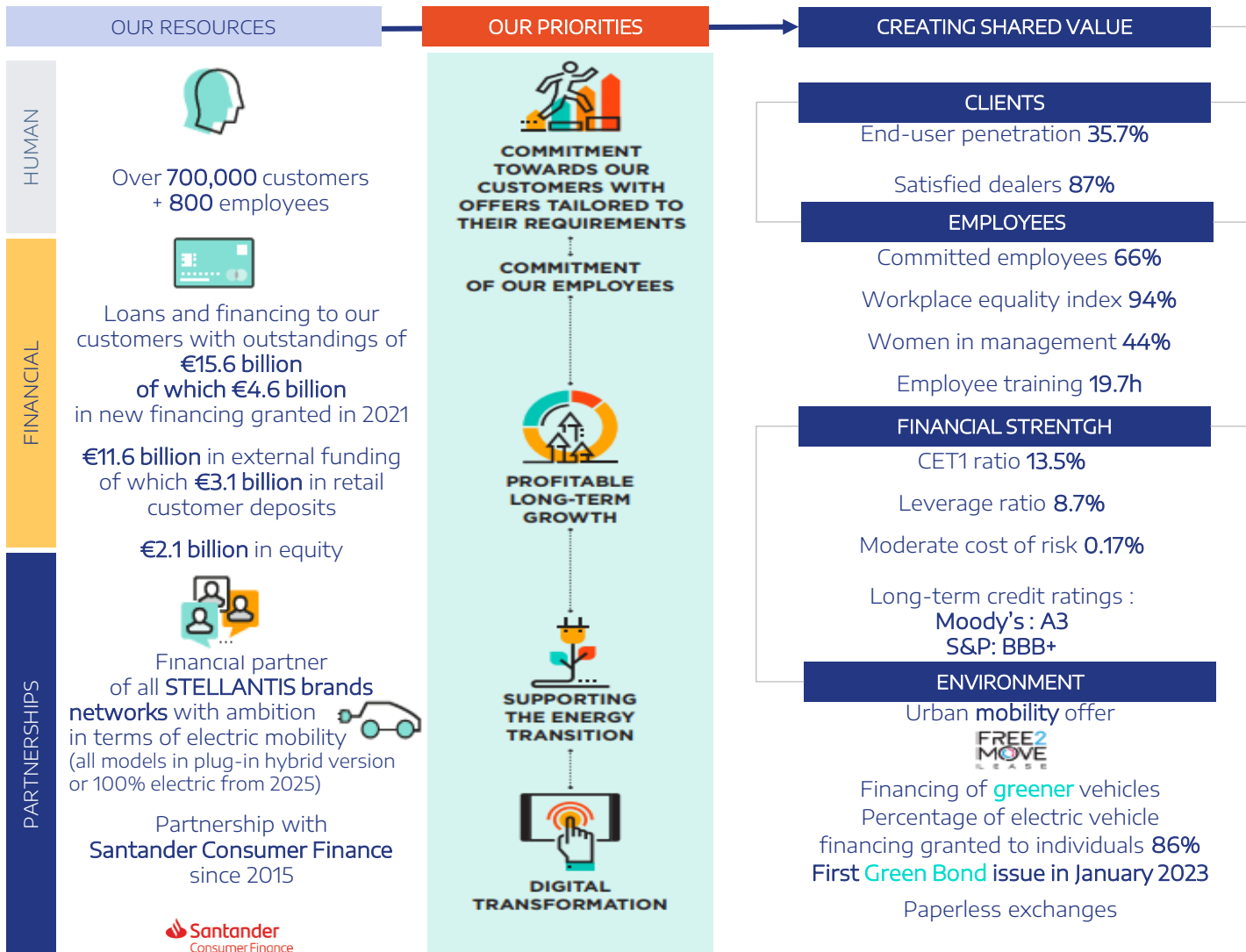
Customer satisfaction and protection: responsible lending & customer loyalty with new innovative and digital processes, moratoria measures with Covid-19

Business ethics governance: code of ethics, code of conduct and anti-corruption, whistleblowing program, anti-money laundering anti-terrorist financing, protection of personal data










Societal innovations: active participation to STELLANTIS mobility offer with Free2Move, financing of fleets of socially and environmentally responsible projects











Environmental challenges: supporting the energy transition and the fight against the climate change : financing of greener vehicles and digital transformation

Responsible employer: by promoting employees commitment, motivation and skills through adequate trainings, and encouraging equality/diversity



ESG RISK MANAGEMENT

RISK CATEGORIES/CHALLENGES	OBJECTIVES/OPPORTUNITIES	POLICIES AND PROGRAMMES
CUSTOMER SATISFACTION AND PROTECTION  RISKS <ul style="list-style-type: none"> Customer dissatisfaction/negative perception, particularly in financially vulnerable situations Insufficient protection of customer data and IT system failures, including cybercrime 	 1 PRIORITY <ul style="list-style-type: none"> Monitor customer satisfaction Providing a responsible product offering (responsible lending, in particular) Protecting customer data  16 PLACE, ACTION AND STRONG INSTITUTIONS	<ul style="list-style-type: none"> Customer satisfaction survey Personal online space with request forms Vulnerable customer scoring and support system Personal data protection procedure/cybersecurity management programme Generic DPO email account available to customers to exercise their rights GDPR compliance monitoring and control system GDPR training/cybersecurity awareness of employees
BUSINESS ETHICS AND GOVERNANCE  RISKS <ul style="list-style-type: none"> Non-compliance with business ethics including bribery, money laundering or tax evasion Inappropriate conduct of staff, e.g. due to non-compliance with the code of conduct 	 16 PLACE, ACTION AND STRONG INSTITUTIONS <ul style="list-style-type: none"> Promoting a code of conduct and ethics among all employees 	<ul style="list-style-type: none"> Code of Ethics The anti-money laundering/financing of terrorism policy (AML-FT procedure, KYC, alert management) Code of Conduct covering acts of bribery System for collecting reports (whistleblowing)
SOCIETAL INNOVATIONS FOR A RESPONSIBLE FUTURE  RISKS <ul style="list-style-type: none"> Unsustainable growth Unsustainable cities in France Unaccompanied customers, particularly in the transformation of their more sustainable and social business model 	 9 INNOVATIVE BUSINESS AND STRONG INSTITUTIONS  11 INNOVATIVE BUSINESS AND STRONG INSTITUTIONS <ul style="list-style-type: none"> Promoting urban mobility offers Supporting socially-responsible projects 	 <ul style="list-style-type: none"> Free2Move Lease (F2ML) Mobility Pass associated with financing agreement New long-term lease "Access to electric" offer for an affordable driving experience Fleet financing for companies operating in socially-responsible activities

RISK CATEGORIES/CHALLENGES	OBJECTIVES/OPPORTUNITIES	POLICIES AND PROGRAMMES
ENVIRONMENTAL CHALLENGES  RISKS <ul style="list-style-type: none"> Climate change Inappropriate use of natural resources and weak waste management Failure to support the ecological transition 	 7 ENVIRONMENTAL AND CLIMATE RISK  12 ENVIRONMENTAL AND CLIMATE RISK  13 ENVIRONMENTAL AND CLIMATE RISK <ul style="list-style-type: none"> Managing the environmental footprint Supporting the energy transition Digital transformation 	<ul style="list-style-type: none"> Financing of greener vehicles (electric/hybrid) with a first green bond issue in January 2023 Innovative products: <ul style="list-style-type: none"> New long-term lease "Access to electric" offer for an affordable driving experience "Connected Insurance" solution Reducing paper consumption through the digitisation of exchanges (electronic signature of financing agreements and opening a Distingo savings account 100% online, personal online space with request forms) Declaration of information on the financing of eligible activities within the meaning of Article 8 of the European Taxonomy
RESPONSIBLE EMPLOYER  RISKS <ul style="list-style-type: none"> Weak human resources management Non-compliance with labour regulations and rules, personal health and safety standards or weak working conditions Discriminatory practices and human rights violations Weak management of careers, skills, non-anticipation of changes in business lines or lack of personnel 	 3 GOOD HEALTH AND WELL-BEING  5 EQUALITY  8 DECENT WORK AND ECONOMIC GROWTH  10 REDUCED INEQUALITIES  16 PLACE, ACTION AND STRONG INSTITUTIONS <ul style="list-style-type: none"> Employee commitment Equality, diversity and quality of life in the workplace Actions undertaken to promote human rights Social dialogue Personal development and employability Protecting employee health in the context of the Covid-19 pandemic 	<ul style="list-style-type: none"> Annual employee survey on their commitment and adherence to values Recruitment guide (non-discrimination when hiring and diversity) Company agreements signed, including in particular: <ul style="list-style-type: none"> agreement on professional equality, diversity, quality of life in the workplace and the right to disconnect agreement on the forward-looking management of jobs and skills Training programmes Digital skills assessment tool with personal development plan (PDP) Mobility charter Development of teleworking <ul style="list-style-type: none"> generalisation in the context of the Covid-19 pandemic teleworking charter in 2021 offering employees the possibility of teleworking up to three days per week training to adapt to remote working

A STRONG GOVERNANCE STRUCTURE

- To define its strategy and roll out its CSR policy, the Banque Stellantis France Group relies on its governance structure. All its action are managed using **policies and programmes**, as well as **indicators with associated targets**, relating to the objectives defined for each of the key challenges.
- ESG commitments are present at **all levels of the Banque Stellantis France Group's governance**, from the employees of the executive committees and the operational staff to the control functions and through to the Board of Directors.

SUPPORTING CUSTOMER SATISFACTION AND PROTECTION

Responsible product offering (responsible lending)

Measures taken to promote customer health and safety

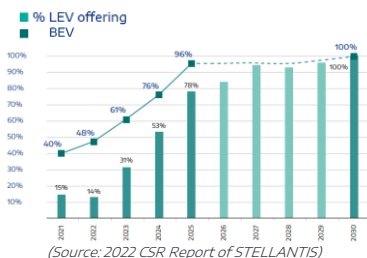
The products and services designed and distributed by the Banque Stellantis France are subject to monitoring and evaluation through various systems, including audits (internal, periodic, ISO 9001 quality certification) or activity-specific indicators and through customer claims analysis.

In application of the Charter on banking inclusion and prevention of over-indebtedness^(*), Banque Stellantis France has a process of identifying at an early stage its individual customers who are financially vulnerable at risk, support and guide them, and find internal solutions to prevent their financial situation from worsening.

^(*) adopted by the Association Française des Établissements de Crédit et des Companies d'Investissement (AFCECI).

AND PREVENTION OF ENVIRONMENTAL RISKS

- When making its decisions, the Banque Stellantis France Group integrates the environmental and sustainable aspects of its projects to the greatest extent possible.
- In addition to financing greener vehicles, the prevention of environmental risks is at the heart of the technological innovations developed:
 - connected services** for proactive management of **fleet** long-term lease agreements to encourage drivers to drive responsibly, resulting in reduced consumption and fewer polluting emissions.
 - with **connected insurance solution** available across all brands ranges enables individuals to benefit from lower premiums thanks to driving responsibly.
 - digitalisation projects** with a view to achieving paperless communication with customers and dealer networks, with a paperless approach (electronic signature for financing agreements, 100% online subscription to Distingo, customer web space).



In 2021, STELLANTIS disclosed the intensification of electrification with clear paths, investments and programmes and its ambition in low-emission vehicle (LEV) with passenger car battery electric vehicles (BEV) sales mix to reach 100% in Europe by 2030.

The Banque Stellantis France Group supports the electrification of Stellantis vehicle range by designing and marketing specific financing and service offers to customers and training its employees to electrification technologies.

In line with this sustainability objective of advancing low-carbon emission mobility, the Banque Stellantis France Group has established a **Green Financing Framework** under which the bank intends to issue dedicated financing instruments to finance and/or refinance loans and lease for electric vehicles.

Green Financing Framework for Green Financing Instruments (GFI)



- Alignment with Green Bond Principles / Green Loan Principles

1. **Use of Proceeds:** clean transportation
1. **Process for Asset Evaluation and Selection:**
Eligible Asset identification, evaluation and selection: **electric vehicles**,
- as battery electric vehicles (BEV) and fuel cell electric vehicles (hydrogen-powered vehicles),
- with charging point units, if any (ancillary infrastructure)
3. **Management of Proceeds:** on a portfolio basis, allocation on a best-efforts basis within the following 36 months after launch of GFI, no lookback period
4. **Reporting:** allocation and impact report on an annual basis until full allocation



Issuer Rating	A3 Stable (Moody's) / BBB+ Stable (S&P)
Status	Senior Preferred Notes, unsubordinated and unsecured, ranking pari passu
Issue Type	Green Bond issued in accordance with the Green Financing Framework
Use of Proceeds	An amount equivalent to the net proceeds of the Green Bond allocated to finance and/or refinance new or existing loans and lease for passenger and light commercial vehicles with zero specific CO ₂ emissions as well as for zero tailpipe CO ₂ emission quadracycles
Currency	EUR
Tenor	3-year
Size	500 000 000
Format / Denomination / Listing	Fixed Coupon / 100K / Euronext Paris
Governing Law	French Law
Documentation	https://www.banque-stellantis-france.com/en/financial-information/financial-documentation Green Bonds section <ul style="list-style-type: none"> - Green Bond Framework - SPO by Sustainalytics - EMTN 2022 Base Prospectus + 1st Supplement

THANK YOU