2022 HALF-YEAR CONSOLIDATED UNAUDITED FINANCIAL RESULTS

Leasys achieved in the first half of 2022 an Operating Profit of €109 million and a Profit of € 78 million, confirming Leasys' strong performance in Europe and its leadership in the Italian market.

Financial and operating highlights (€ million)

LEASYS GROUP	31.12.2021	30.06.2022
End-of-period net assets	4,789	5,082
Average net assets	4,172	4,821
Gross operating margin	274	170
Operating expenses (OPEX)	(98)	(52)
Cost of risk (COR)	(15)	(8)
Operating profit	161	109
Profit	123	78

Managed fleet rose by 7% compared to December 2021 reaching 389 thousand cars in the first half of 2022 on the back of new business volumes in line with 2021.
Net assets at the end of June 2022 amounted to ca €5.1 billion, with an increase of 6% compared to December 2021.

Cost of risk

Cost of risk for the first half of 2022 stood at €8 million and the credit risk fund amounted to € 42 million as at the end of June 2022 (vs. € 43 million as at December 2021). The resulting 0.3% Cost of risk ratio on average net assets confirms the robustness of Leasys' credit acceptance policies and high credit quality of customers.

Rating

On 12 January 2022, Fitch Ratings has placed Leasys S.p.A.'s 'BBB+' Long-term Issuer Default Rating (IDR) on Rating Watch Positive following the announced reorganization of Stellantis N.V.'s captive finance providers.

Rome, 14th November 2022

Leasys, a Stellantis Brand, and a subsidiary of FCA Bank, a 50:50 joint venture between Stellantis and Crédit Agricole, was established in September 2001. Leasys offers a complete and innovative system of mobility services to individuals, professionals and businesses of all sizes. Headquartered in Italy, Leasys began a process of internationalisation in 2017 by opening multiple offices throughout Europe: today the company operates in ten European markets (Italy, Spain, France, the United Kingdom, Germany, Belgium, the Netherlands, Austria, Portugal and Poland). For more information: www.corporate.leasys.com/english