



**Fiat Chrysler Automobiles
and Crédit Agricole Consumer Finance
announce the creation of FCA Bank**

Turin, 16th January 2015 - FCA Italy S.p.A. (a Fiat Chrysler Automobiles Group company) and CA Consumer Finance S.A. (a Crédit Agricole Group company) today announce the creation of FCA Bank S.p.A. which, following receipt of its banking license in Italy, becomes the parent company of an international banking group with operations in 16 European countries.

The process of converting FGA Capital into FCA Bank began in 2012 and the Company applied for a banking license in December 2013, following the renewal of the shareholder agreement between Crédit Agricole, Crédit Agricole Consumer Finance and FCA.

The creation of FCA Bank is a major milestone in the strategic development of the business that began some 90 years ago with the establishment of SAVA (Società Anonima Vendita Automobili) in Turin in 1925. SAVA was the first finance company established in Italy to help people afford to buy a car. Over the years, the Company steadily expanded its activities throughout Europe and it currently has operations in 16 national markets. As financial markets have become increasingly more international, managing financial resources has taken on a greater strategic importance for large industrial groups like Fiat Chrysler Automobiles, which has always been proactive in adapting to changing economic conditions.

The new status as a bank will further underpin the Company's reputation as a solid institution among international investors, enabling it to more effectively diversify funding and, as a result, offer customers even more attractive products.

Conversion to a bank also allows the opportunity for a complete transformation of FCA Bank's corporate identity at group level and in individual markets. In addition to the change in name and legal form, the distinctive new logo also underscores FCA Bank's identity as part of Fiat Chrysler Automobiles and Crédit Agricole Consumer Finance (both leaders in their respective sectors internationally), a partnership between an automaker and a bank that is unique in Europe.



Building on the existing model, FCA Bank will continue to support the sales activities of a range of passenger car and commercial vehicle brands, primarily those of Fiat Chrysler Automobiles, through the offer of vehicle financing to customers and dealers, in addition to insurance solutions and long-term fleet lease programs.

All of these activities are centered on a strategy of fostering customer loyalty, continuously improving customer satisfaction and developing new products and services that are even more attractive and innovative.

Crédit Agricole Consumer Finance

Crédit Agricole Consumer Finance, the result of the merger between Sofinco and Finaref on 1st April 2010, is a major player in the consumer finance market with a managed loan book of €70 billion at end-December 2013 and operations in 22 countries.

The group distributes a broad range of personal loans and associated services through all distribution channels, including direct sale, point-of-sale financing (automobile and household equipment) and partnerships. Crédit Agricole Consumer Finance is a leading commercial partner to the major retail chains, specialised retailers and institutions in the countries where it operates.

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FCA Bank

FCA Bank is a bank mainly operating in the motor financing sector for satisfying all mobility requirements and is a joint venture between FCA Italy, part of Fiat Chrysler Automobiles, the global automotive group and Crédit Agricole Consumer Finance a major player in the consumer finance market. The company manages most of the financial activities to support the sales of prestigious automotive brands in Europe. Financial and leasing programs are deployed by FCA Bank and addressed to dealer networks, to private customers as well as to business fleets. FCA Bank SpA is present in 16 European countries, directly or through its subsidiaries. In the first half of 2014 FCA Bank reported a portfolio of outstanding loans worth €14.7 billion.

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