



FULL YEAR 2018 RESULTS

07 February 2019

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The financial information presented for the year ending 31 December 2018 was reviewed by the Company’s Board of Directors on 6 February 2019 and has been prepared in accordance with IFRS as adopted in the European Union and applicable at this date. The audit procedures carried out by the Statutory Auditors on the consolidated financial statements are in progress

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MAIN 2018 ACHIEVEMENTS



ANOTHER YEAR OF EXCEPTIONALLY STRONG FLEET GROWTH

- Total Fleet 1.66 million at end 2018, up 10.1% vs. end 2017, above guidance
- Record organic growth and strong contribution from partnerships
- Continued dynamic growth of +45% yoy in Private lease: fleet reached 112K vehicles at end 2018



BEST-IN-CLASS OPERATING LEVERAGE

- Leasing Contract & Services Margins up 6.3% vs. 2017
- Car Sales Result per unit⁽¹⁾ at EUR 362, comfortably in the upper part of the 200-400 EUR guidance
- Operating Expenses grew just 3.3% vs. 2017, improving Cost / Income (excl. Car Sales Result) ratio to 49.8% vs. 50% guidance



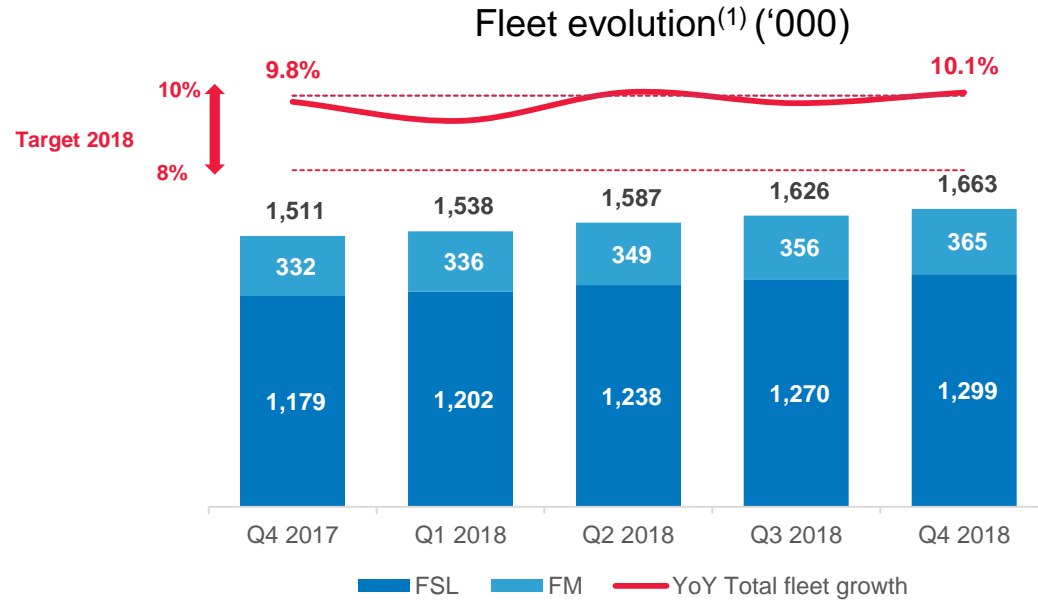
SOLID FINANCIAL PERFORMANCE

- Net Income (Group Share) EUR 555.6m, down slightly from 2017
- EPS⁽²⁾ at EUR 1.37
- Proposed 2018 dividend per share EUR 0.58, up from EUR 0.55 in 2017
- Total Equity / Total Asset ratio at 15.8%

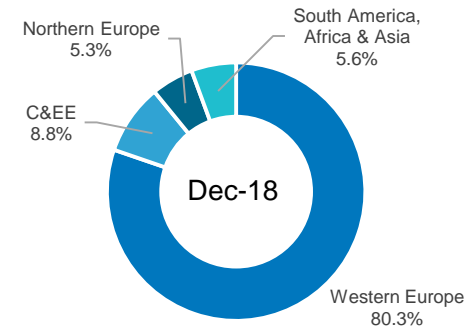
2018: ANOTHER YEAR OF RECORD FLEET GROWTH



- 2018 Total fleet growth above guidance
- Total fleet at 1.66m vehicles at end 2018, up 10.1% vs. 2017, confirming ALD's leading position in Europe
- Sustained organic growth in all geographies
 - > Strong sales channel diversification continues to bear fruit, specifically in Western Europe
 - > Launch of innovative products addressing demand for flexible leasing solutions
 - > Outsourcing trend driving dynamic growth in South America, Africa & Asia: +17.4%
- Electric and hybrid fleet > 100k vehicles



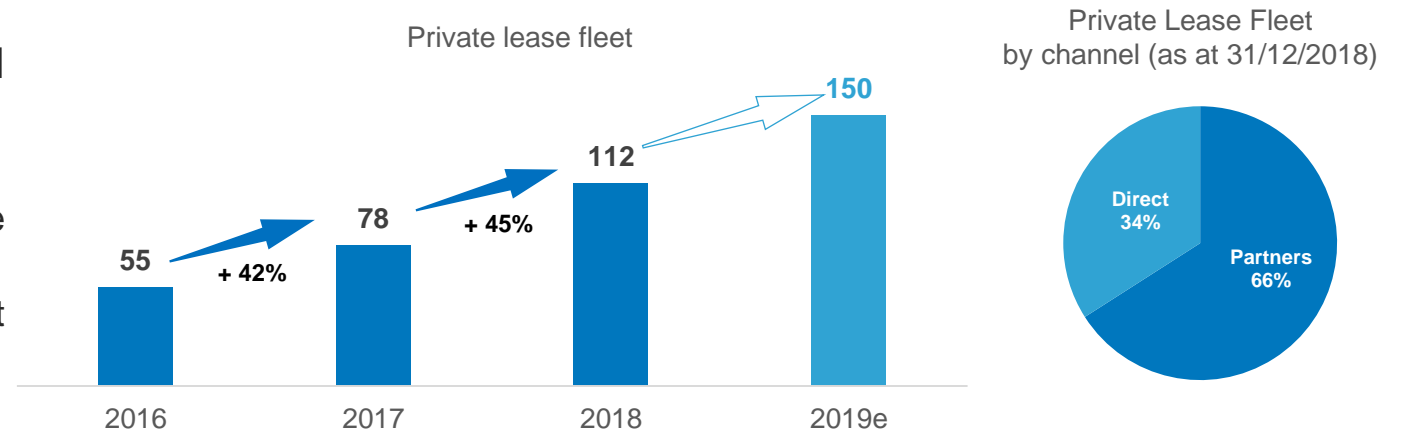
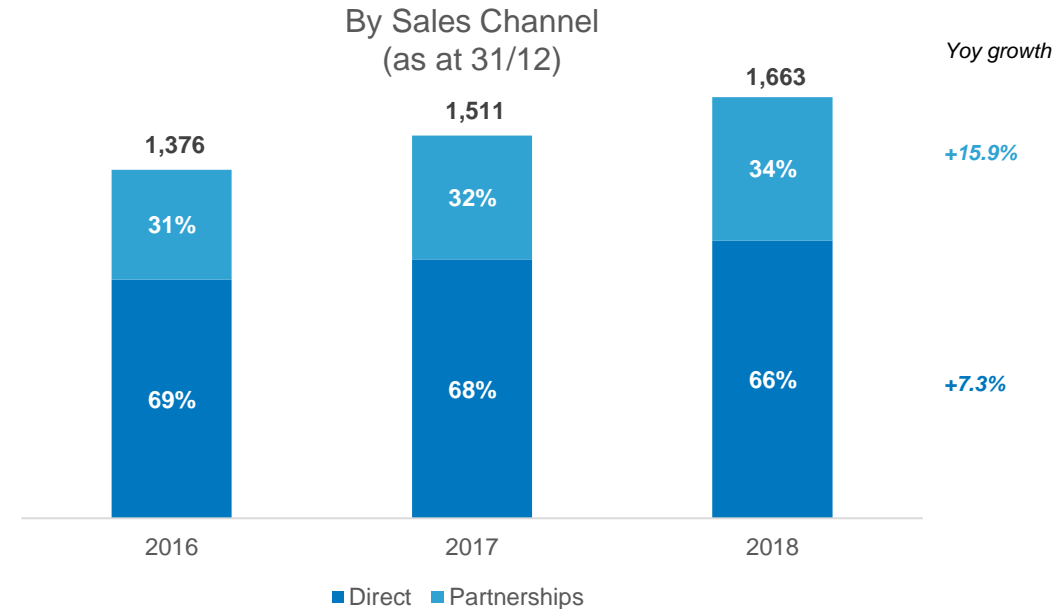
Fleet distribution by geographies



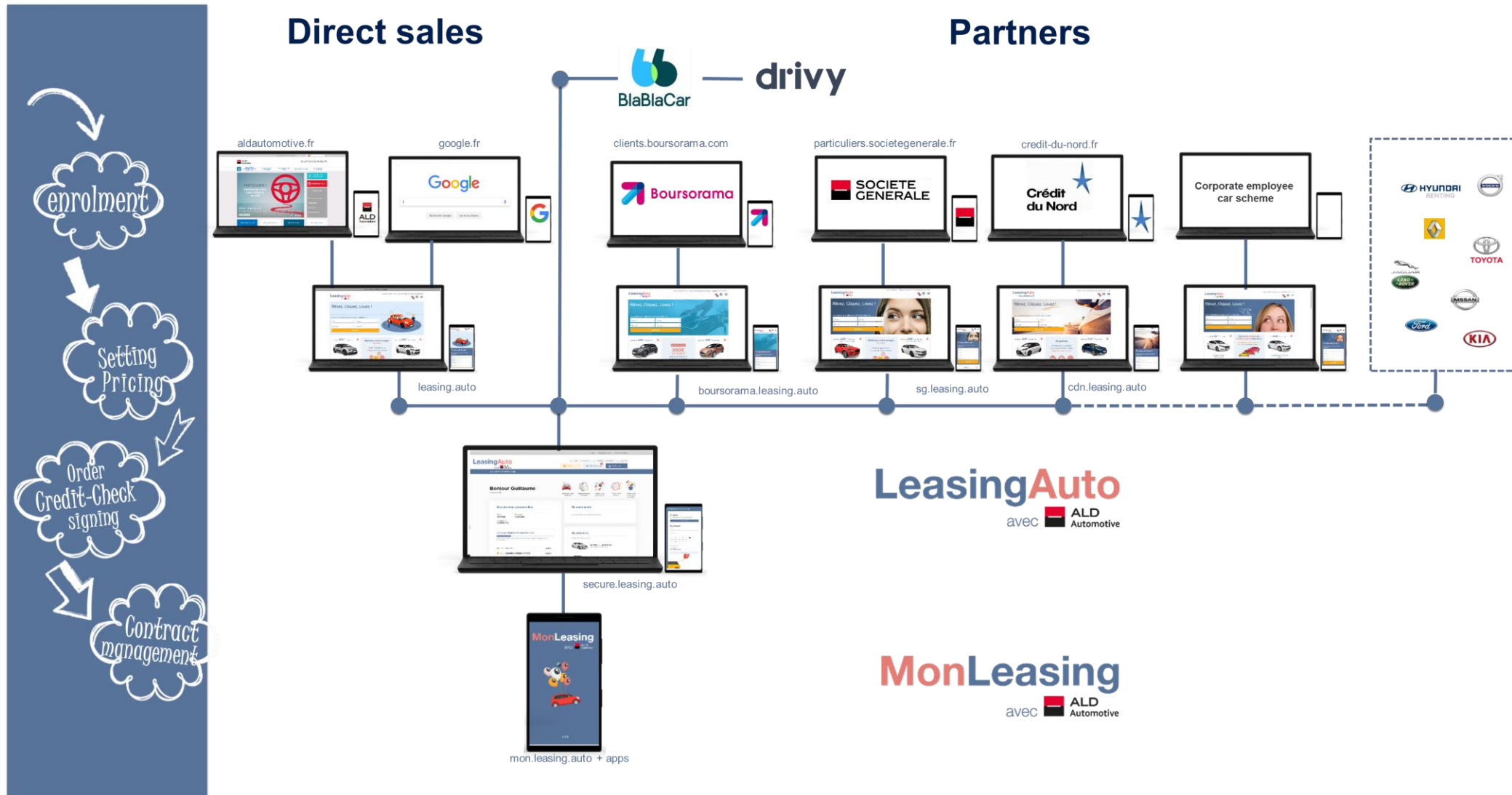
FLEET GROWTH: STRONG CONTRIBUTION FROM PARTNERSHIPS



- Fleet sourced through partnerships (corporates and private lease) increased by 15.9%
- ALD pioneered partnership model and remains ahead of competition with 150+ agreements with
 - > car manufacturers
 - > banking and insurance networks
 - > electricity suppliers
 - 6/2/19: joint electric vehicle offering with E.ON⁽²⁾
 - > mobility platforms
- Private lease fleet grew strongly at 45% vs. end 2017, reaching 112K vehicles
 - > On track towards 2019 target of 150K vehicles
 - > Promising pipeline of new partners to sustain private lease development
 - > Direct sourcing ramping up thanks to state-of-the-art online offer



IN HOUSE DIGITAL SOLUTIONS SERVING MULTIPLE SALES CHANNELS

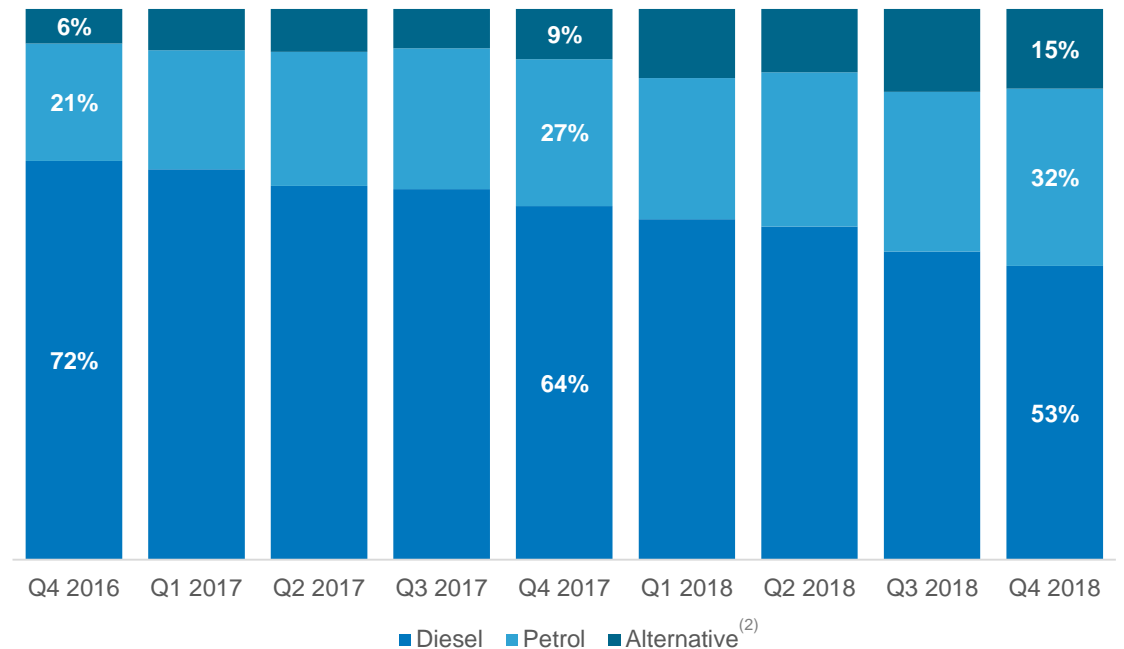


ELECTRIC AND HYBRID VEHICLES RISING AS DIESEL DECLINES



- ALD encouraging powertrain shift by customers
 - > RVs on diesel down / petrol up
 - > Consulting (Events, TCO calculation tools, Advisory)
 - > New sales channels and products
- The effectiveness of these measures is already evident
 - > Share of diesel within new deliveries declined by 9 points in 2018
 - comparable decrease expected in 2019
 - > Penetration of electric and hybrid vehicles rising significantly
- ALD's diesel fleet is now almost purely 'Euro 6'
 - > ~ 60K remaining 'Euro 5' diesel passenger cars to be sold⁽²⁾ in 2019, representing less than 5% of funded fleet

Evolution of breakdown⁽¹⁾ of deliveries (ALD)



NB : Calculated as a % of deliveries of Passenger cars (ALD on balance sheet fleet)



FINANCIAL RESULTS



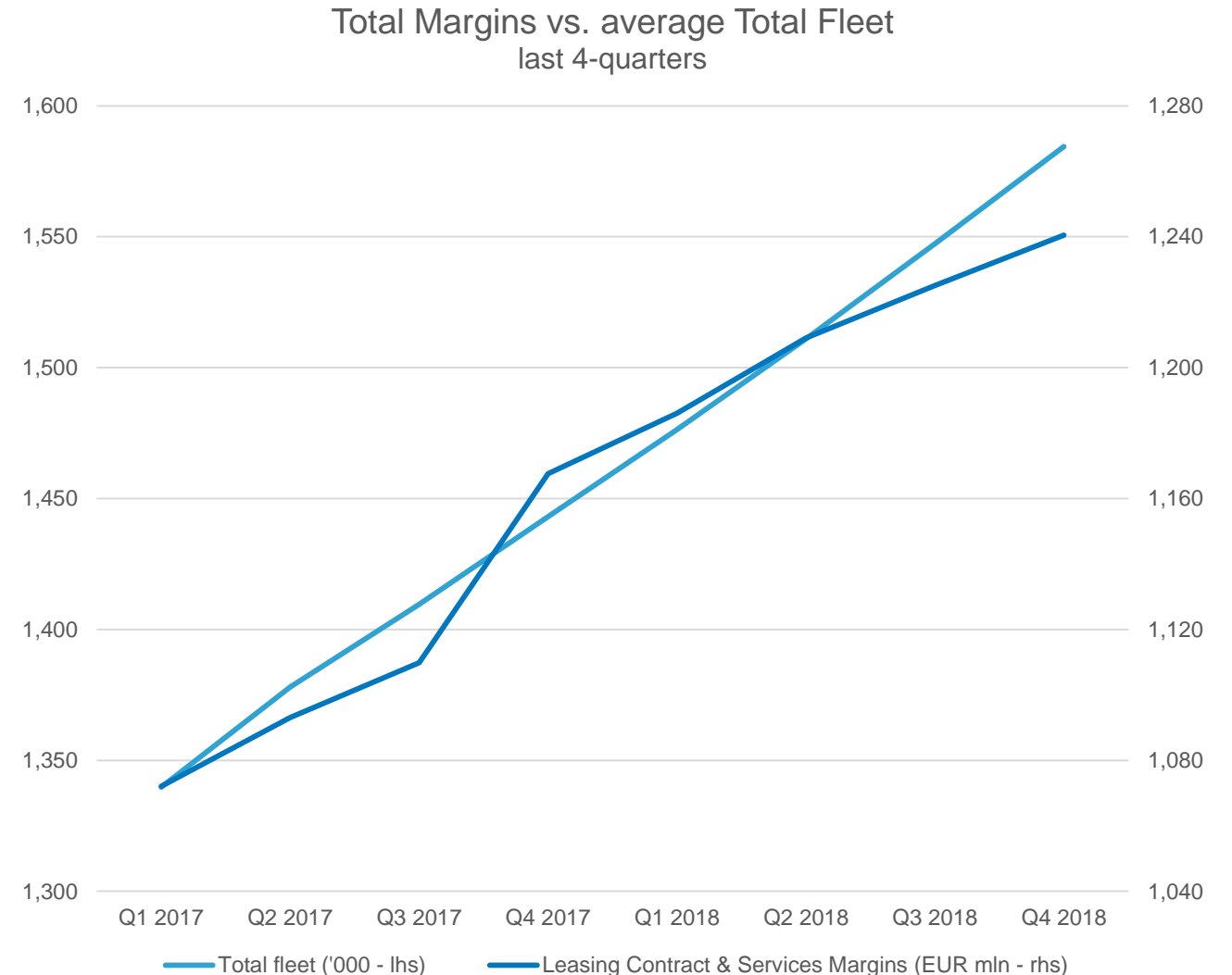
Year ended 31 December 2018

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MARGINS SUPPORTED BY STRONG FLEET GROWTH



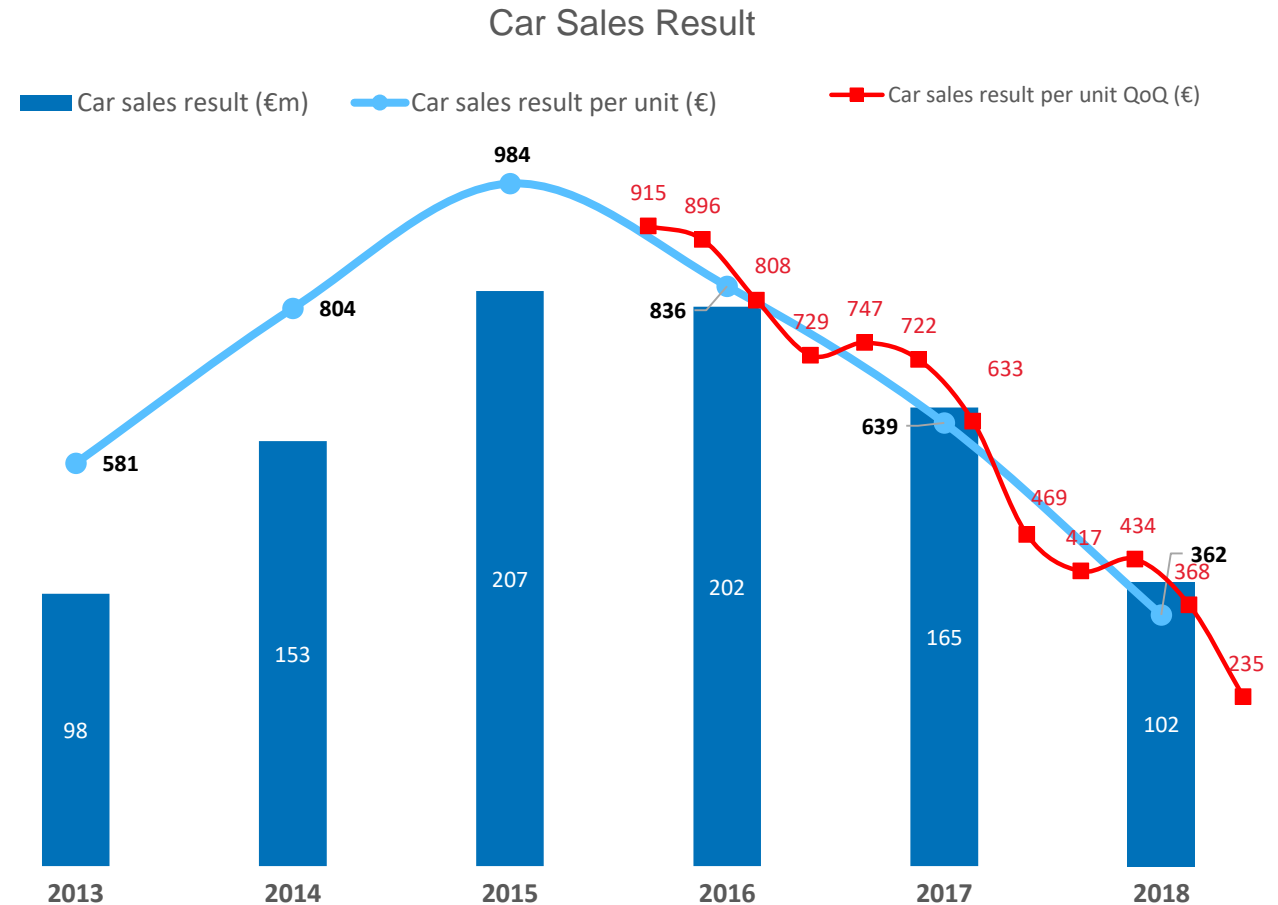
- Leasing contract margin up 6.8%⁽¹⁾, Services margin up 5.7%⁽¹⁾, together up 6.3% in 2018 vs. 2017
- Favourable impact of Italian Stability Law on net income in 2018 at EUR 52.8m, while weighing on margin growth
- Diesel residual value repricing putting additional pressure on margins in a competitive commercial environment



CAR SALES RESULT AT THE HIGHER END OF 2018 GUIDANCE



- Car Sales Result EUR 102.5m, down 38% vs. 2017
- Average CSR per unit⁽¹⁾ EUR 362 in 2018, down from EUR 639 in 2017
- Volume of used cars sold⁽¹⁾: 283K, up 9.4%
- Average stock turnover⁽²⁾ remained stable throughout the year
- ALDCarmarket.com electronic remarketing platform
 - > now deployed across 34 countries
 - > executes more than 60% of used cars sales
 - > more than 20% of used cars are exported



⁽¹⁾ Management Information (previously published data up to and including Q2 17 have been corrected to exclude a non consolidated entity)

⁽²⁾ Measured as the ratio between average stock for the month (start and end) and the number of cars sold during the month, multiplied by the number of days in the month

OPERATING EXPENSES UP 3.3%

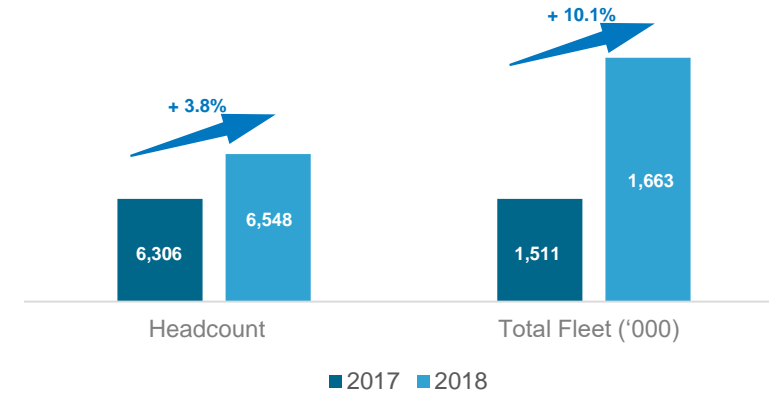


- Staff expenses benefiting from strong productivity gains, allowing headcount to rise more slowly than Total Fleet
 - > process digitisation
 - > economies of scale
 - > staff synergies from recent acquisitions
 - > strong fleet growth in South America, Africa & Asia

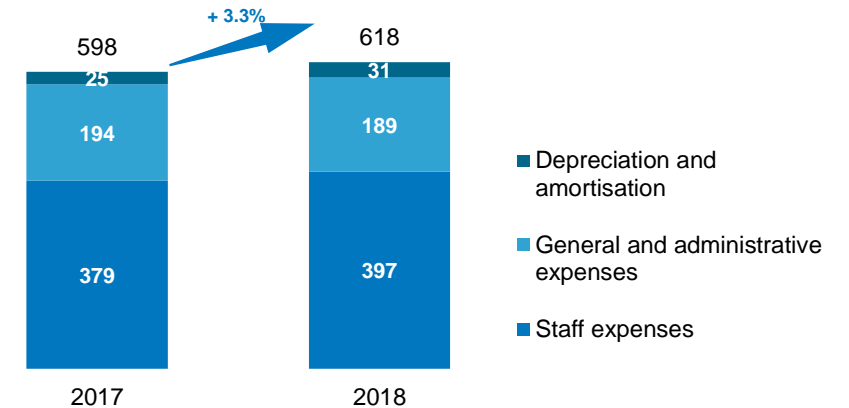
- Ongoing investment spend on IT
 - > Focused on rolling out recently developed digital platforms to widen product offering across regions
 - > Spending linked to key projects driving higher IT amortisation charge

- Cost discipline culture embedded throughout the organisation

Evolution of Headcount and Fleet⁽²⁾



Evolution of total Operating Expenses (EURm)

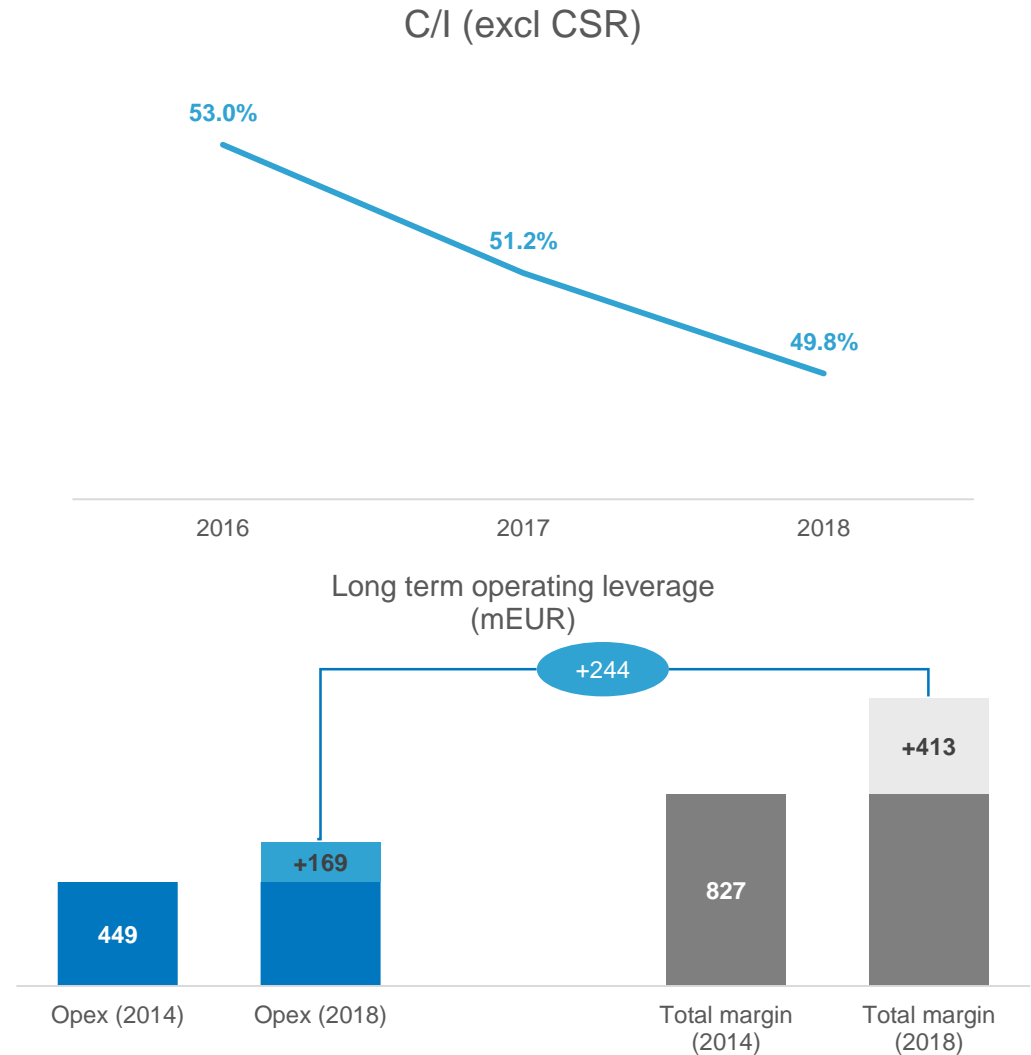


STRONG OPERATING LEVERAGE



- Operating Expenses up 3.3% vs. 2017, significantly below that of margins, up 6.3%
 - > Continuing improvement in operating leverage: Cost/Income ratio (excl. Car Sales Result) at 49.8%, better than guided objective of 50%

- Long term trend demonstrating business model efficiency
 - > Between 2014 and 2018, overheads increased by just 40% of corresponding growth in margins
 - > Additional PBT of EUR 244m to PBT

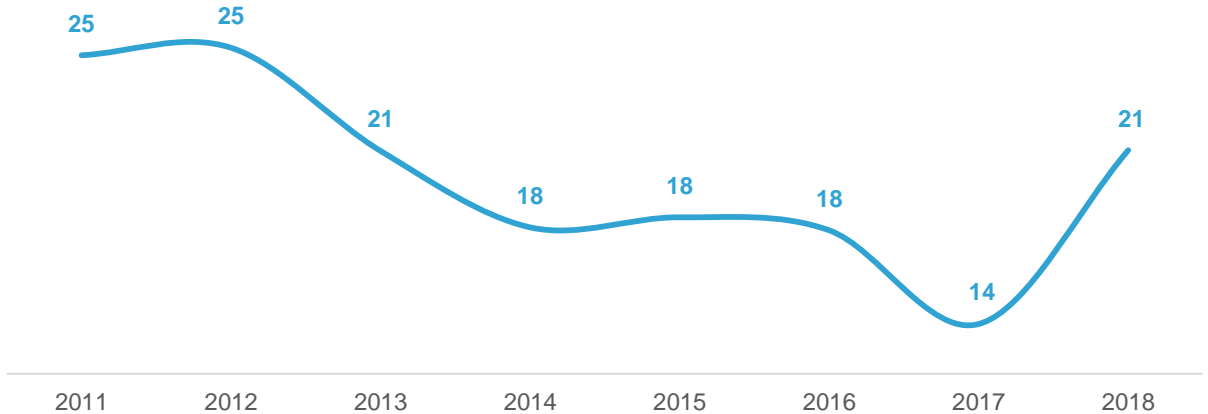


COST OF RISK UNDER CONTROL



- Impairment charges on receivables at EUR 37.8m in 2018, up from EUR 22.4m in 2017
 - > Q4 18 at EUR 11.2m was down 16% vs. Q3 18, a quarter affected by a few isolated files
- 2018 cost of risk⁽¹⁾ at 21 bps, normalising from exceptionally low level recorded in 2017
 - > cost of risk remains contained and comparable to level in preceding years

Evolution of cost of risk as a % of Average Earning Assets (bps)



2018 OPERATING AND FINANCIAL RESULTS



In EUR million	FY-2017	FY-2018	Var. FY '18 / '17 ⁽⁴⁾	Var.% FY '18 / '17 ⁽⁴⁾
Total fleet ⁽¹⁾ ('000 vehicles)	1,511	1,663	152	10.1%
Leasing contract margin	574.5	623.8	39.5	6.8%
Services margin	593.0	616.7	33.5	5.7%
Leasing contract & Services margins	1,167.5	1,240.5	73.0	6.3%
Car sales result	165.3	102.5	(62.8)	-38.0%
Gross Operating Income	1,332.8	1,343.0	10.2	0.8%
Total operating expenses	(598.0)	(617.6)	(19.6)	3.3%
<i>Cost / Income ratio excl CSR</i>	<i>51.2%</i>	<i>49.8%</i>	<i>-1.4%</i>	
Cost of risk ⁽²⁾	(22.4)	(37.8)	(15.4)	69.0%
As % of Avg Earning Assets ⁽³⁾	<i>14bps</i>	<i>21bps</i>	<i>7bps</i>	
Operating result	712.4	687.6	(24.8)	-3.5%
Share of profit of associates and jointly controlled entities	1.2	1.5	0.3	20.7%
Profit before tax	713.6	689.1	(24.6)	-3.4%
Income tax expense	(140.4)	(126.8)	13.6	-9.7%
Non-controlling interests	(5.6)	(6.6)	(1.0)	17.7%
Net Income group share	567.6	555.6	(12.0)	-2.1%
<i>Other Data</i>				
<i>Return on average Earning Assets ⁽³⁾</i>	<i>3.6%</i>	<i>3.1%</i>		
<i>Return on average Equity</i>	<i>17.9%</i>	<i>15.9%</i>		

- Gross Operating Income rose 0.8% vs. 2017
- Leasing contract and Services margins increase more than offsetting the drop in Car sales result
- Impairment charges on receivables reached EUR 37.8m
- Effective tax rate of 18.4%
 - > Income tax expense benefiting from Italian Stability Law, with impact to last until 2020, decreasing gradually
- Net Income (Group Share) EUR 555.6m, down 2.1% vs. 2017
- EPS⁽⁵⁾ at EUR 1.37, proposed dividend EUR 0.58

BALANCE SHEET



In EUR million	Dec-18	Dec-17 ⁽¹⁾	Var '17/'18	Var % '17/'18
Earning assets	19,101	16,930	2,171	12.8%
<i>o/w Rental fleet</i>	18,424	16,336	2,088	12.8%
<i>o/w Financial lease receivables</i>	678	594	84	14.1%
Long term invt. – Equity Reinvestment	602	831	(229)	-27.6%
Cash & Cash equivalent	159	195	(36)	-18.3%
Intangibles (incl. goodwill)	575	563	11	2.0%
Other	2,818	2,704	114	4.2%
Total Assets	23,254	21,222	2,032	9.6%
Shareholders' equity	3,634	3,364	269	8.0%
Minority interest	34	34	0	1.4%
Financial debt	16,831	15,130	1,701	11.2%
Other liabilities	2,755	2,694	61	2.3%
Total liabilities and equity	23,254	21,222	2,032	9.6%

- Earning Assets rose 12.8% during the year, underpinned by on-balance sheet fleet growth of 10.1% over same period
- Equity reinvestments in long-term amortising deposits with Societe Generale slowly running off
- Financial debt up 11.2% vs end 2017, slightly below Earning Assets growth
- Total Equity/Asset ratio at 15.8% at end 2018, vs. 16%⁽¹⁾ at end 2017

RECORD YEAR OF DEBT ISSUANCE

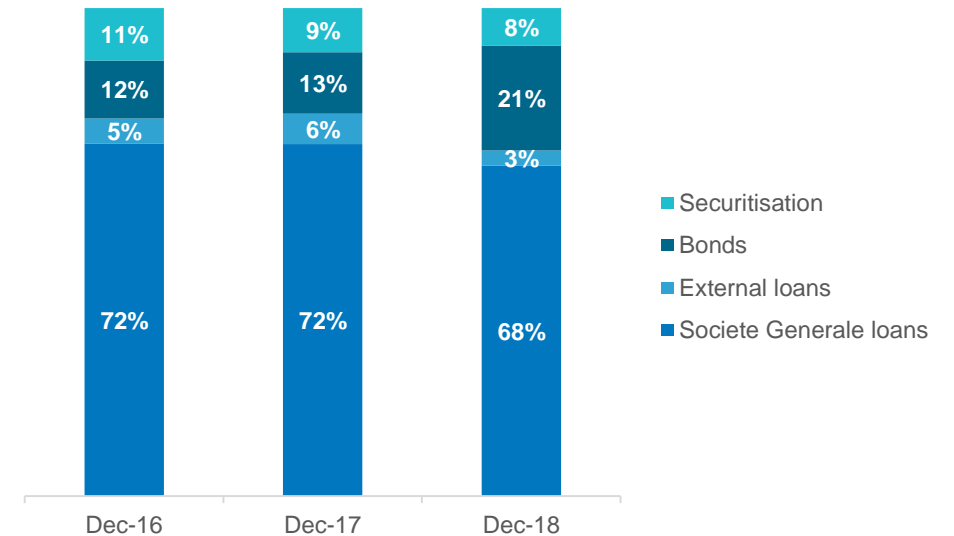


- 2018 public bond issuance totalled a record EUR 1.8bn
 - > First *positive impact bond* issued in October: EUR 500m 4-year senior
 - > Replacing external bank loan (EUR 400m)
- Securitisation transactions successfully renewed: UK, Netherlands, Belgium
- Optimal funding mix, including 68% of Societe Generale loans

- ALD is rated
 - > BBB+/A-2 by S&P with stable outlook
 - > A-/F1 by Fitch with stable outlook

- Funding capacity providing flexibility and competitive terms for sustainable fleet growth

Evolution of ALD funding structure (%)



2018 PERFORMANCE: OVERALL IN LINE WITH GUIDANCE



	Guidance	Realised 2018 performance
Total Fleet	<ul style="list-style-type: none"> ■ Growth of 8 - 10% versus 2017 	<ul style="list-style-type: none"> ■ Growth of 10.1% → above guidance
Leasing Contract & Services Margins	<ul style="list-style-type: none"> ■ Combined margin growth of 8 – 10% versus 2017 (in line with fleet growth) 	<ul style="list-style-type: none"> ■ Growth of 6.3% → below guidance
Operating leverage	<ul style="list-style-type: none"> ■ Cost/Income (excl. CSR) ratio to improve to 50% 	<ul style="list-style-type: none"> ■ Cost/Income (excl. CSR) ratio at 49.8% → better than guidance
Car Sales Result	<ul style="list-style-type: none"> ■ CSR per vehicle between EUR 200 and EUR 400 on average 	<ul style="list-style-type: none"> ■ Average CSR per vehicle at EUR 362 → at the higher end of guidance
Capital and Dividend Policy	<ul style="list-style-type: none"> ■ Maintain Total Equity / Total Assets ratio stable between 15% and 17%: end of 2018 ratio at 15.8% ■ Target payout ratio between 40% and 50% : proposed dividend of EUR 0.58, payout ratio of 42.0% → in line with guidance 	



OUTLOOK



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ALD IS WELL POSITIONED TO CAPTURE FUTURE GROWTH



Outsourcing by corporates

- Widest geographical coverage
- Best-in-class partnership distribution model



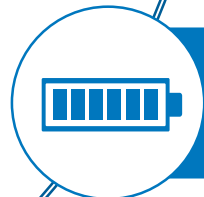
Digitisation

- State-of-the-art digital tools
- Technology partnerships with start-ups providing innovative solutions



Shift of focus to asset usage

- Car sharing solution for corporates
- Development of flexible leasing solutions



Electric and hybrid vehicles

- Fostering of greener fleet mix
- Working on partnerships with e-mobility service providers

2019 GUIDANCE



- Total fleet growth (organic) of 5 to 7% versus 2018, plus bolt-on acquisitions as opportunities arise
- Car Sales Result per vehicle to be between EUR 100 and 300, on average
- Cost/Income (excl. Car Sales Result) ratio to improve further to circa 49%
- Total Equity / Total Assets ratio to remain between 15% and 17%
- Payout ratio between 40% and 50%



APPENDIX



2018 Detailed figures

Q4 18 OPERATING AND FINANCIAL RESULTS



In EUR million	Q4-2017	Q4-2018	Var. Q4 '18 / Var. % Q4 '18 '17 / '17	
Total fleet ⁽¹⁾ ('000 vehicles)	1,511	1,663	152	10.1%
Leasing contract margin	153.6	157.8	4.1	2.7%
Services margin	151.8	163.0	11.2	7.4%
Leasing contract & Services margins	305.4	320.8	15.4	5.0%
Car sales result	32.6	17.1	(15.5)	-47.6%
Gross Operating Income	338.0	337.8	(0.1)	0.0%
Total operating expenses	(157.1)	(155.9)	1.2	-0.7%
<i>Cost / Income ratio excl CSR</i>	51.4%	48.6%	-2.8%	
Cost of risk ⁽²⁾	(6.6)	(11.1)	(4.5)	67.8%
Operating result	174.3	170.8	(3.5)	-2.0%
Share of profit of associates and jointly controlled entities	0.1	0.4	0.3	280.1%
Profit before tax	174.4	171.2	(3.2)	-1.8%
Income tax expense	(33.5)	(29.2)	4.3	-12.9%
Non-controlling interests	(1.7)	(1.9)	(0.1)	8.6%
Net Income group share	139.2	140.2	1.0	0.7%

- Leasing Contract & Services Margins together up 5.0% vs. Q4 17, held back by effect of Italian Stability Law
- Car Sales Result down 47.6% vs. Q4 17 at EUR 17.1m
- Operating Expenses down 0.7% vs. Q4 17
- Cost/Income ratio excl. Car Sales Result at 48.6%
- Impairment charges on receivables at EUR 11.1m, down from previous quarter, but up vs. Q4 17
- Net Income (Group Share) at EUR 140.2m in Q4 18

QUARTERLY SERIES



(in EUR million) ¹	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018
Leasing Contract Margin	128.8	143.2	148.9	153.6	146.9	163.0	156.1	157.8
Services Margin	151.8	145.8	143.7	151.8	152.2	148.9	152.6	163.0
Car Sales Result	47.8	44.9	40.0	32.6	29.6	30.2	25.7	17.1
Gross Operating Income	328.4	333.9	332.5	338.0	328.7	342.1	334.3	337.8
Total Operating Expenses	(144.5)	(148.4)	(148.0)	(157.1)	(152.2)	(156.1)	(153.5)	(155.9)
Impairment Charges on Receivables	(5.3)	(4.8)	(5.7)	(6.6)	(6.4)	(7.0)	(13.2)	(11.1)
Profit Before Tax	179.0	181.0	179.2	174.4	170.5	179.0	168.0	171.2
Net Income (Group share)	143.6	143.4	141.4	139.2	136.7	143.3	135.4	140.2

(in '000 of vehicles)	31.03.2017	30.06.2017	30.09.2017	31.12.2017	31.03.2018	30.06.2018	30.09.2018	31.12.2018
Total Fleet	1,407	1,441	1,481	1,511	1,538	1,587	1,626	1,663

¹ NB : The sum of rounded values contained in the table may differ slightly from the totals reported, due to rounding rules.

YEARLY SERIES



(in EUR million) ¹	2014	2015	2016	2017	2018	CAGR 2014 - 2018
Leasing Contract Margin	381.1	431.6	514.1	574.5	623.8	13.1%
Services Margin	445.4	534.0	528.6	593.0	616.7	8.5%
Leasing Contract & Services Margins	826.5	965.6	1,042.7	1,167.5	1,240.5	10.7%
Car Sales Result	153.1	207.2	201.5	165.3	102.5	-9.6%
Gross Operating Income	979.7	1,172.8	1,244.2	1,332.8	1,343.0	8.2%
Total Operating Expenses	(448.7)	(491.8)	(553.1)	(598.0)	(617.6)	8.3%
Impairment Charges on Receivables	(18.4)	(20.9)	(23.8)	(22.4)	(37.8)	19.7%
Profit Before Tax	513.2	604.0	666.1	713.6	689.1	7.6%
Net Income (Group share)	375.5	424.3	511.7	567.6	555.6	10.3%

(in '000 of vehicles)	2014	2015	2016	2017	2018	
Total Fleet	1,107	1,207	1,376	1,511	1,663	10.7%

¹NB : The sum of rounded values contained in the table may differ slightly from the totals reported, due to rounding rules.

EARNING ASSETS



In Euro million	2018	2017	Change in % FY '18/FY '17
Total fleet ('000 vehicles)	1,663	1,511	10.1%
<i>o/w funded fleet</i>	1,299	1,179	10.1%
<i>o/w off-balance sheet fleet</i>	365	332	10.0%
Acquisition cost	25,063	22,394	11.9%
Accumulated depreciation & impairment	(6,639)	(6,058)	9.6%
Rental fleet	18,424	16,336	12.8%
Financial lease receivables	678	594	14.1%
Earning Assets	19,101	16,930	12.8%
<u>Other data</u>			
<i>Average Earning Assets</i>	18,016	15,759	14.3%

Note: Data as of 31/12

AGENDA 2019



**7
FEB**

Q4 and FY 2018 results

**1
AUG**

Q2 and H1 2019 results

**3
MAY**

Trading update and Q1 results

**6
NOV**

Trading update and Q3 results

**22
MAY**

General assembly of shareholders



APPENDIX



Core slides

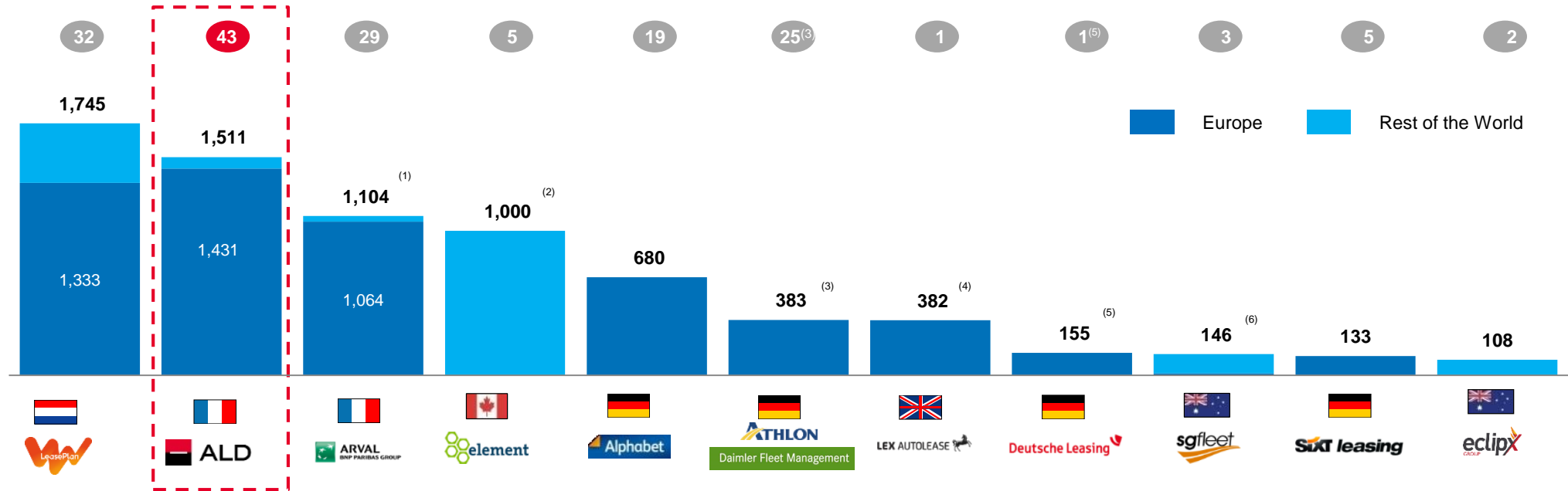
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ALD: A LEADER IN FULL SERVICE LEASING



countries covered

End fleet ('000) as of December 2017



Strong scale effect throughout the value chain



- Favorable purchasing position with supplying partners
- Strong operational efficiency
- Diversification across geographies
- Forefront of technological and digital innovation

Note : Peers shown are international, multi-brand players. Fleet figures include Full Service Leasing and Fleet Management.
 Source: Company data as of 31/12/2017, except where stated otherwise. Fleet News.
 (1) Funded fleet.
 (2) Approximate figure, as publicly communicated by Element
 (3) Including Athlon & Daimler Fleet Management's fleet and country coverage, fleet figure outside Europe not available.
 (4) As of 01/11/2017
 (5) As of 30/06/2017, only Germany is reported.
 (6) As of 30/06/2017



A GLOBAL FOOTPRINT AND LEADING POSITION

BREAKDOWN OF FLEET, MARKET SHARE AND RANKING BY COUNTRY AS AT 31/12/18



Western Europe	Fleet	Market share	Ranking
France	534,214	28%	1
Germany	167,964	5%	5
Italy	205,818	22% ⁽¹⁾	1 ⁽¹⁾
U.K.	142,737	8%*	6*
Spain	109,606	18%	3
Belgium	79,055	16%	1
Netherlands	52,885	6%	6
Portugal	20,693	15%	2
Luxembourg	13,564	30%	1
Ireland	8,413	19%	2
Total	1,334,949	(80% total fleet)	

South America, Africa & Asia	Fleet	Market share	Ranking
Mexico	25,878	21%	2
Brazil	30,791	6%	3
India	13,544	28%	2
Morocco	10,363	26%	1
Algeria	4,090	32%	1
China	2,827	8% ⁽⁶⁾	8 ⁽⁶⁾
Chile	3,597	4%	6
Peru	1,368	11%	5
Colombia	967	4%	6
Total	93,425	(6% total fleet)	

CEE	Fleet	Market share	Ranking
Cz. Rep.	23,609	12%*	4*
Russia ⁽³⁾	20,589	36% ^{*(4)}	1 ^{*(4)}
Hungary	16,218	25%	1
Turkey	14,406	4%	9
Poland	13,792	9%	6
Romania	10,232	13%	3
Austria	8,021	9%	4
Ukraine	4,805	55%	1
Switzerland	4,829	8%	5
Croatia	6,090	27%	1
Bulgaria	4,045	25%	1
Slovakia	4,694	12%	3
Greece	4,297	5%	5
Serbia	3,397	20%	2
Lithuania	2,399	37% ⁽⁵⁾	1 ⁽⁶⁾
Slovenia	2,257	26%	2
Estonia	1,554	37% ⁽⁵⁾	1 ⁽⁶⁾
Latvia	1,734	37% ⁽⁵⁾	1 ⁽⁶⁾
Total	146,968	(9% total fleet)	

Northern Europe	Fleet	Market share	Ranking
Sweden	28,220	32% ⁽²⁾	1
Finland	22,486	34%	1
Denmark	22,824	9%*	3*
Norway	14,435	14%	3
Total	87,965	(5% total fleet)	

Source: Company information and local industry associations/publications

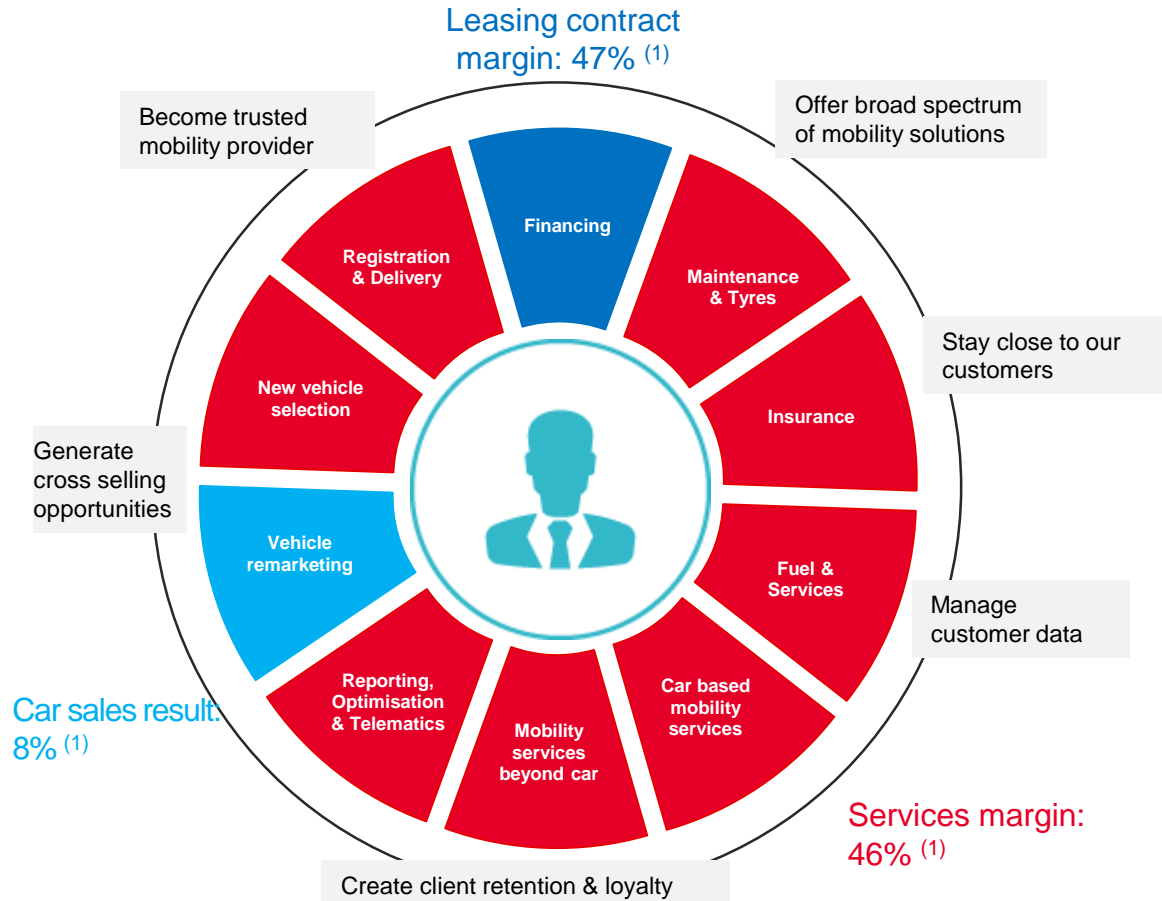
- (1) In terms of new registrations
- (2) Among players with more than 1,000 vehicles
- (3) Including Kazakhstan and Belarus
- (4) Russia only

- (5) Baltic car leasing market
- * Full Service Leasing only

A CUSTOMER CENTRIC ECOSYSTEM FOR MOBILITY SOLUTIONS



A broad range of services



Benefits for clients

- Greater flexibility and focus on core business
- Cost reduction
- Balance sheet optimisation
- Process simplification (reporting, transparency etc.)
- Benefits from digital services

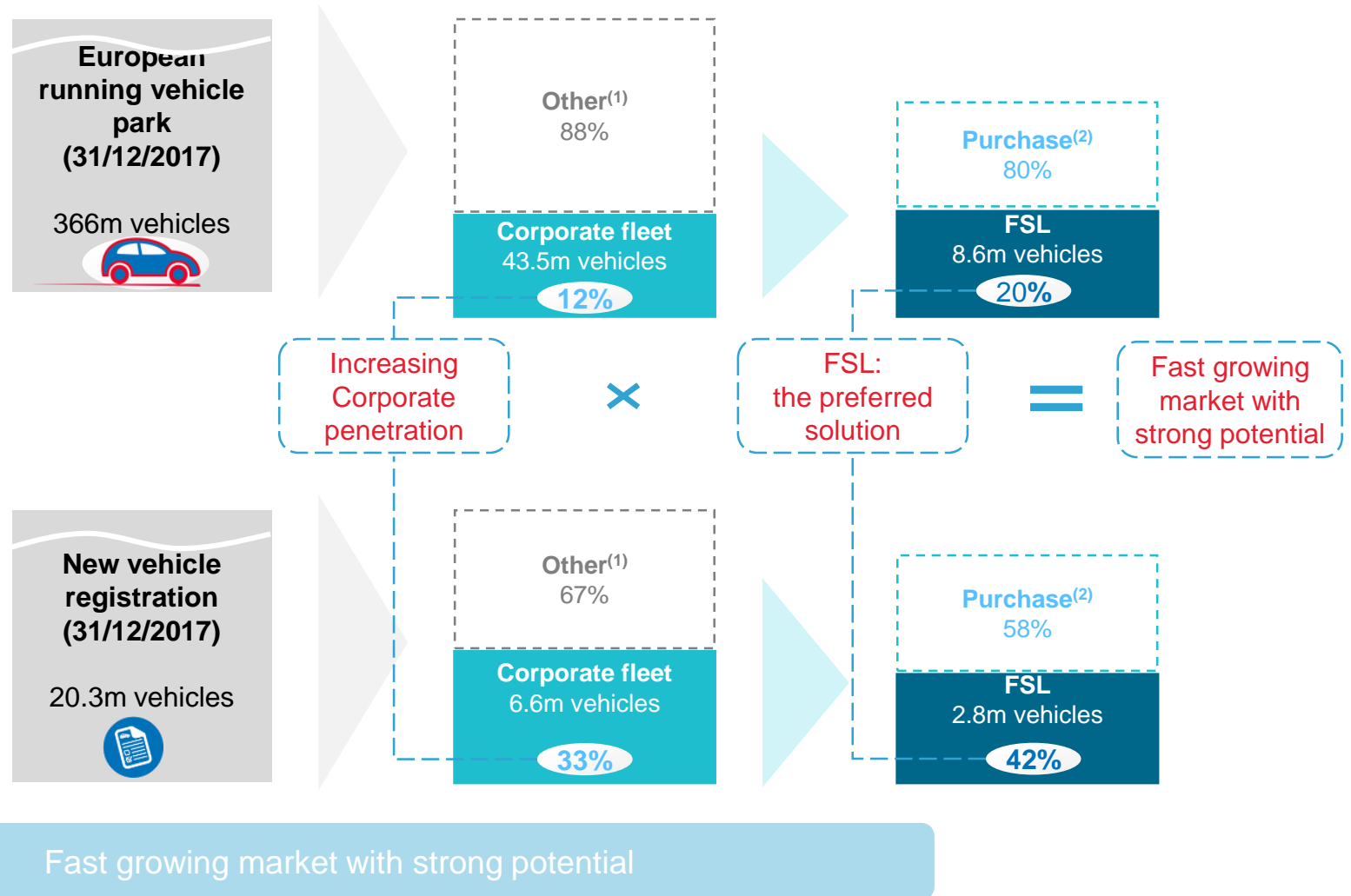
⁽¹⁾Based on breakdown of FY 2018 Gross Operating Income of EUR 1,343.0m

CONTINUING OUTSOURCING TREND



KEY TRENDS

- Corporate fleet growing faster than other segments
- Corporates increasingly prefer FSL to other solutions



Fast growing market with strong potential

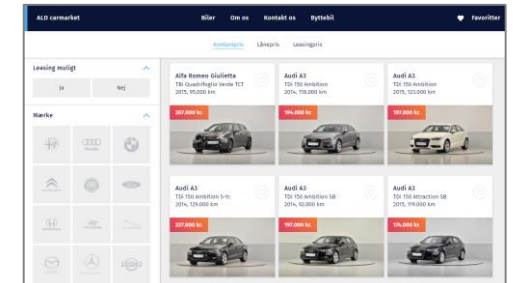
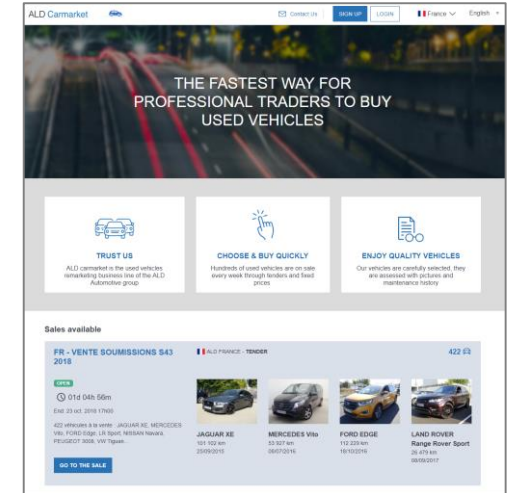
MATURE MULTI-CHANNEL REMARKETING APPROACH



- BtoB sales: proprietary, digital platform [ALDCarmarket.com](https://www.aldcarmarket.com) providing rapid time to market, low cost and good performance vs. market prices
 - > Deployed across 34 countries, accounting for >60% of sales
 - > Approximately 20% of BtoB sales are exported
 - > Increasingly offering remarketing services to third parties, including manufacturer partners in European countries

- BtoC sales: processes specifically tailored to each market
 - > 50 branded used car outlets operating across 19 countries
 - > Web Showroom & Digital platforms deployed in 19 countries
 - > “Bricks and Clicks” strategy combining online and on-site customer experience; fully digital platform progressively rolled out: e-signature, online payment
 - > Used car lease offering included and deployed in 10 countries

ALD Carmarket



- Large selection of used cars
- Chat or visit a showroom
- Home delivery within 5 working days
- 14 days cooling-off/ trial period

2018



A SUCCESSFUL YEAR

Thank you!

PRODUCTS & SERVICES



FRANCE

"L'automobile et l'entreprise" Award - June 2018
1st prize - "L'automobile et l'entreprise" Newspaper

GERMANY

Innovation Award for Internet Service - April 2018
Innovation Award for Apps (CPM-UX) - April 2018
Initiative Mittelstand

LUXEMBOURG

Best Practice of the year - Mobility experience - Dec 2018
Link2fleet

PORTUGAL

Fleet Service Award 2018 - Digital Services - Nov 2018
Automotive Magazine

UK

Innovation in Contract Hire and Leasing - Feb 2018
Fleet World Honours 2018



CORPORATE SOCIAL RESPONSIBILITY



ALD GROUP

Gold CSR Certificate - June 2018
EcoVadis

AUSTRIA

Silver CSR Certificate - May 2018
EcoVadis

BELGIUM

Gold CSR Certificate - June 2018
EcoVadis

GERMANY

Silver CSR Certificate - Nov 2018
EcoVadis

HUNGARY

Gold CSR Certificate - April 2018
EcoVadis

LUXEMBOURG

Gold CSR Certificate - Feb 2018
EcoVadis
"Prix de l'efficacité environnementale" - Nov 2018
Société Générale

SLOVAKIA

Silver CSR Certificate - July 2018
EcoVadis

SPAIN

Silver CSR Certificate - Sept 2018
EcoVadis

SWITZERLAND

Gold CSR Certificate - Aug 2018
EcoVadis

UK

Gold CSR Certificate - July 2018
Corporate Social Responsibility - EcoVadis

BEST LEASING COMPANY



SPAIN

Top Employer - February 2018
Top Employers
Quality and Services in the Automotive Post-sale - June 2018
The Hub Automotive Insights

NETHERLANDS

Fastest Growing Leasing Company - Oct 2018
Aumacon
Best Leasing Company 2018 / 2019 - Dec 2018
Vereniging Zakelijke Leaserijders (VZR)

MEDIA



FINLAND

Grand One, The Most Profitable Campaign - April 2018
Grand One

CLIENT SATISFACTION



LUXEMBOURG

Customer Experience Award - June 2018
Farvest
Fleet sales of the year (leasing company) - Dec 2018
Link2fleet

FRANCE

Best Customer Service of the Year 2019 - October 2018
Renting - ESCDA

SPAIN

Best Customer Service of the Year 2019 - October 2018
Renting - Sotto Tempo

MOROCCO

Best Customer Service of the Year 2019 - October 2018
Renting - ESCDA