

## **Stellantis Financial Services Italia securitise auto loans for € 1,000,000,000.**

### **Press Release**

Turin, 06 June 2025 – Stellantis Financial Services Italia S.p.A. (“Stellantis FS”) successfully executed the public securitisation over a portfolio of auto loan contracts originated in Italy for the financing of new and used vehicles with initial amount of € 1,000,000,000.

Stellantis FS is the Italian captive bank of Stellantis Group. It is a joint venture owned on a 50/50 basis by Stellantis Financial Services Europe and Santander Consumer Bank.

The Special Purpose Vehicle “Auto ABS Italian Stella Loans” issued Senior, Mezzanine and Junior notes Asset-Backed (ABS), subscribed by qualified investors.

The Senior and Mezzanine notes are rated by DBRS and Fitch - Class A1/A2 rating AAA (sf) for DBRS and AA sf for Fitch; Class B rating AA (high sf) for DBRS and AA sf for Fitch; Class C rating AA (low sf) for DBRS and A sf for Fitch; Class D rating A (high sf) for DBRS and BBB+sf for Fitch; Class E rating A (high sf) for DBRS and BB+sf for Fitch; - and listed on the Luxemburg Stock Exchange.

The transaction has a revolving period of 7 months and obtained the Simple, Transparent and Standardised (STS) label. The structure was designed to achieve Significant Risk Transfer (SRT) and enabled the bank to strengthen solvency ratios.

Banco Santander acted as Arranger. BofA Securities and Crédit Industriel et Commercial and Banco Santander acted as Joint Lead Managers.

Zenith Global acted as Corporate Servicer, Calculation Agent and RoN.

For the legal aspects, Jones Day advised the Originator and Chiomenti advised the Arranger.

Sergio Lino, Stellantis FS CFO declared: "I'm proud to announce the successful issuance of a new securitization backed by auto loans. This strategic transaction marks another significant step in diversifying our funding sources and reinforces our commitment to financial resilience.

By broadening our investor base and optimizing capital structure, this initiative will contribute to the improvement of our capital ratios, supporting sustainable growth and continued innovation in mobility financing.

We thank our partners and stakeholders for their continued trust and collaboration".