



Capital Markets Day

12 November 2020



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Strong and experienced executive management team

Today's speakers



Tim ALBERTSEN
CEO



25 years of sector experience



John SAFFRETT
Deputy CEO



14 years of sector experience



Gilles BELLEMERE
Deputy CEO



15 years of sector experience



Gilles MOMPER
CFO



13 years of sector experience



Hans van BEECK
CAO



3 years of sector experience



Guillaume DE LEOBARDY
Regional Director



16 years of sector experience



Annie PIN
Chief Commercial Officer



10 years of sector experience



Pao Leng-Damy
HR Director



5 years of sector experience



Miel HORSTEN
Regional Director



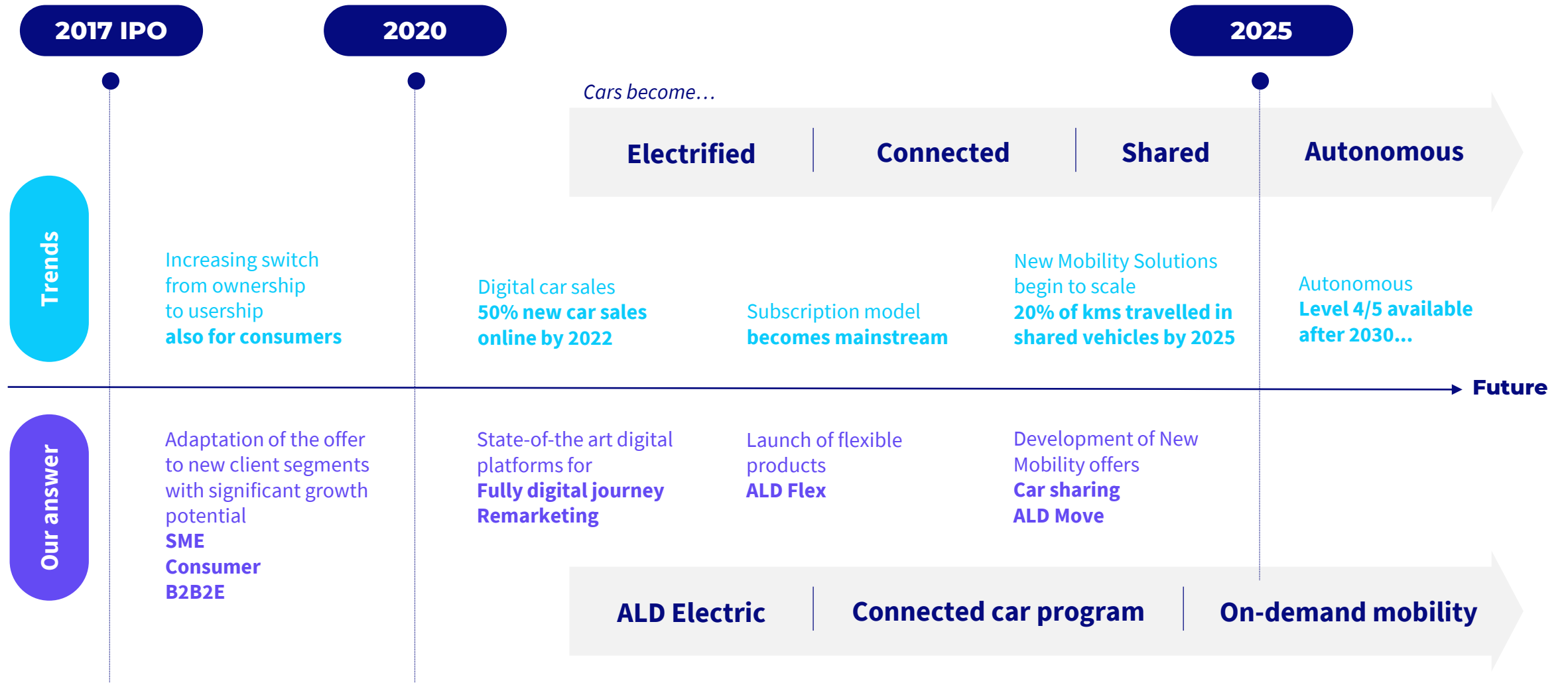
22 years of sector experience

Move 2025 – Our strategy

Become a fully integrated sustainable mobility provider and the global leader in the car leasing industry



More than ready to embrace the mobility (r)evolution



Strengthening our competitive edge



Become a **fully integrated sustainable mobility provider** and **the global leader in our industry.**

Four pillars to **Move** for

Customers



Be recognised as the most innovative provider of mobility products and services.

Growth



Be the global leader in sustainable mobility solutions.

Good



Place people and corporate social responsibility at the heart of everything we do.

Performance



Generate value over the economic cycle within a robust business operating framework.

Continuously adapt our product offer to customer demand

- Best-in-class digital tools for customer acquisition and experience
- Develop and offer customised products and services
- Be agile and flexible in order to capture growth opportunities
- Become the reference for customer service
- Develop a unique mobility brand position

Foundations

Full service leasing
Fleet management

International key accounts
Large corporates

Current

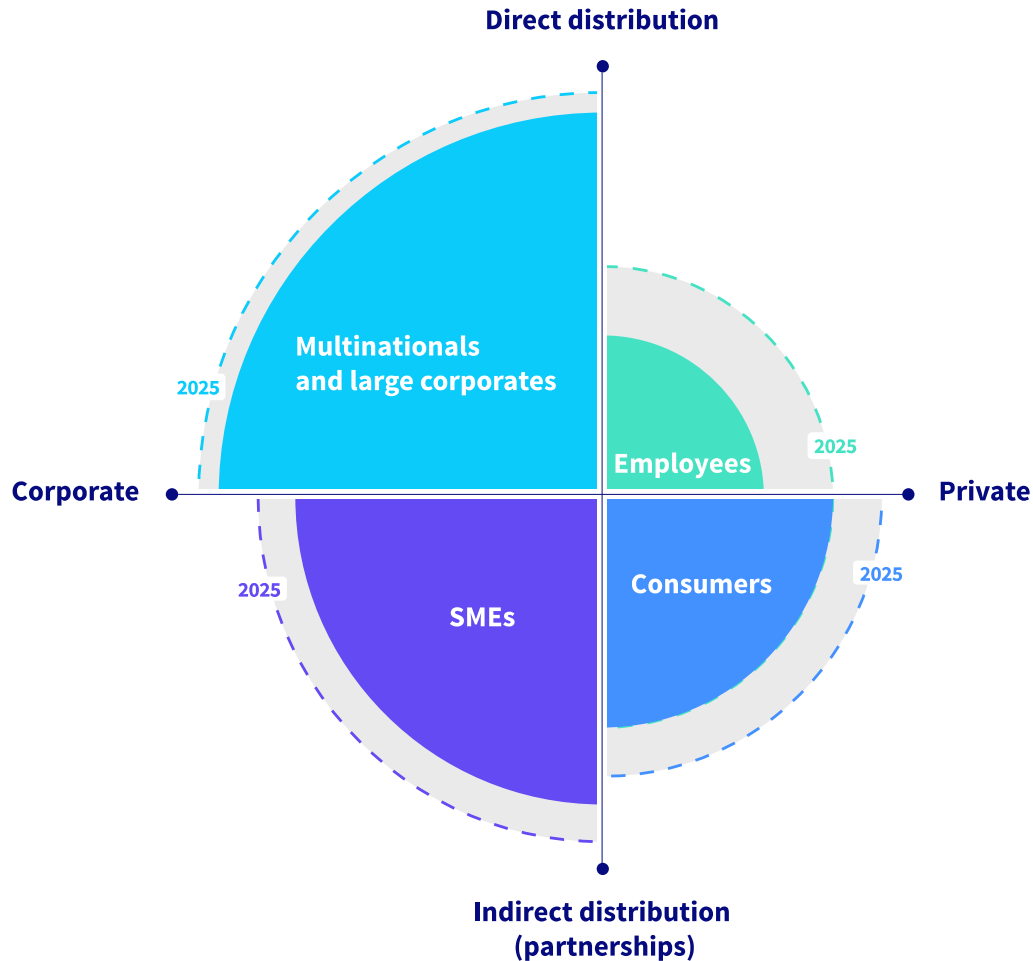
ALD Electric
ALD Car sharing
ALD Flex
Used car lease

SME
Private individuals

Future

Subscription offer
Connected vehicles
Shared mobility
Multi-modality

Employees
BtoBtoE

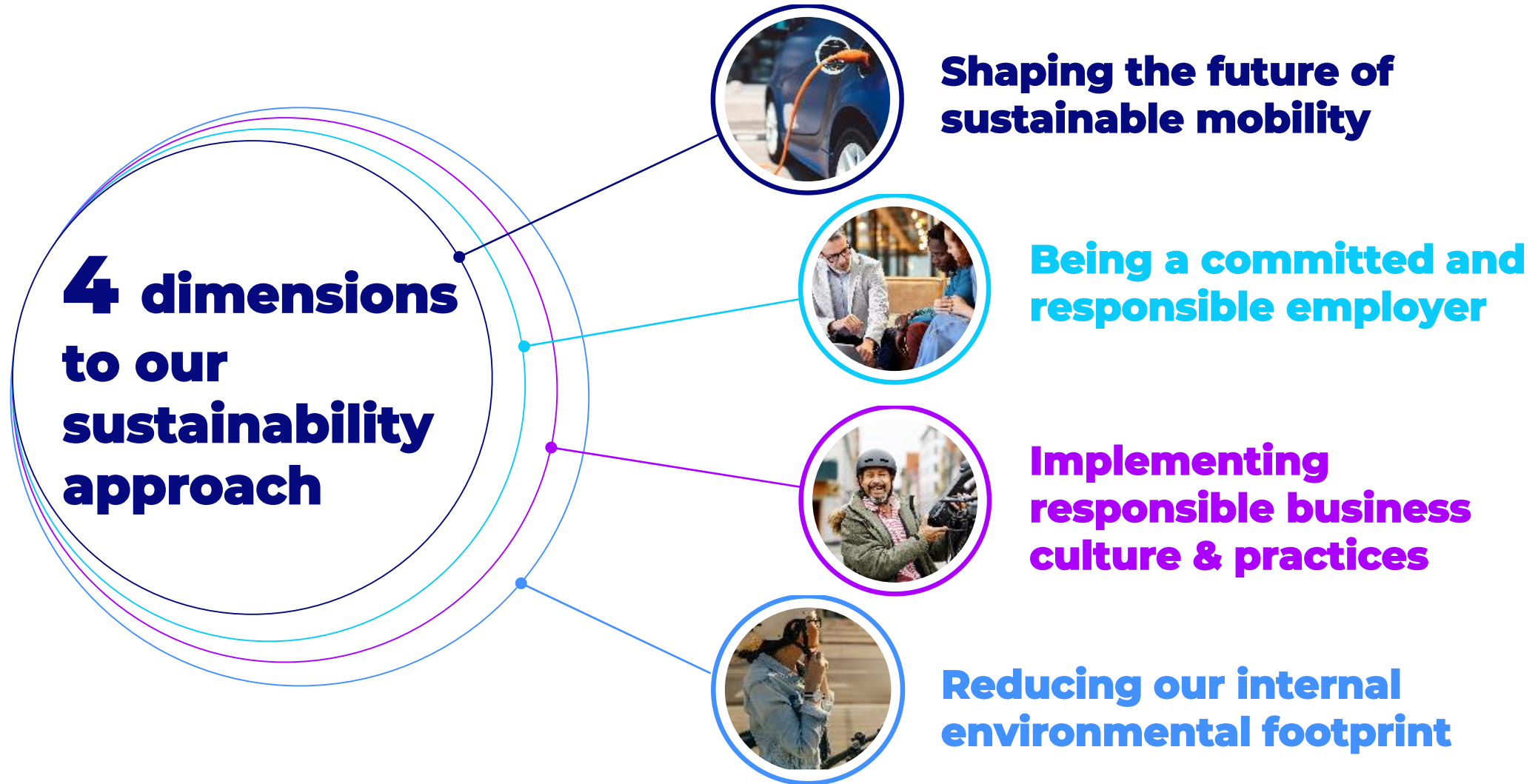


Our established Full Service Leasing business has more room for growth

- Geographical coverage is key for our Multinationals and large corporates customers
- Employees of these companies constitute an untapped customer base with significant growth potential
- Expansion of the SME segment is underpinned by our expanding partner network
- Our efficient and adaptable digital platforms sustain consumer segment development
- Our state of the art remarketing platforms ensure efficient processes for used cars

New growth opportunities to be seized

- Sustainable mobility
- New partners in the mobility ecosystem
- New mobility solutions
- Value-accretive acquisitions





Further improve our operating efficiency

- Optimise middle and back office systems for a more efficient contract management and reporting
- Continue to develop our scale to further decrease direct costs
- Enhance the use of data to support business management and development
- Improve revenues through better service penetration and pricing management

2025 ambitions

Move for Customers

c.2.3 million contracts 



Move for Growth

 Up to **50** countries
c.15% CAGR 19-25 private lease & new mobility contracts

Move for Good

-40% CO₂ emissions for new contracts⁽¹⁾ in 2025 
30% of new car deliveries to be EV⁽²⁾
Targeting 50% BEV in 2030

Move for Performance

 **Cost/income⁽³⁾ ratio down to 46% to 48%** 
50-60% Dividend payout ratio⁽⁴⁾



(1) Average emissions on new passenger car deliveries for EU + Norway + UK + Switzerland (CO₂ in g/km (NEDC norm))

(2) EV defined as BEV and PHEV and Hydrogen Fuel Cell. BEV: Battery Electric Vehicle, PHEV: Plug-in Hybrid Electric Vehicle. Target set on new passenger car deliveries for EU + Norway + UK + Switzerland

(3) Excluding UCS result

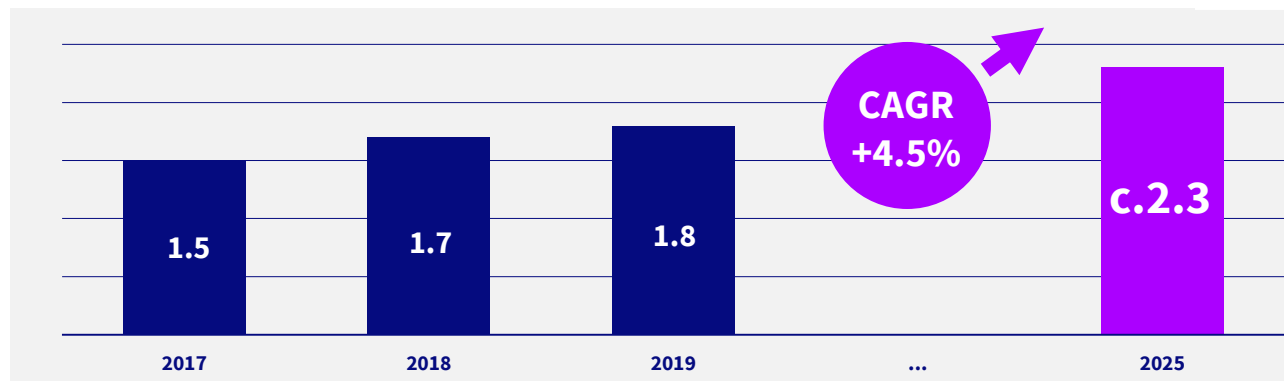
(4) Maintaining Total Equity to Total Assets range in line with historical range thanks to strong capital generation

2025 Strategic objectives (1|2)

Contracts growth

Consumer segment
New mobility products
Light Commercial Vehicle
Bolt-on acquisitions

Total Contracts ⁽¹⁾
(in million)



Private lease and New mobility products

ALD Flex
ALD Move
Used Car lease

Private lease and
New mobility products

c. 15%
CAGR 19-25

2025 Strategic objectives (2|2)

Margins

Increased services penetration
 Enhanced data capabilities and scale to sustain margin growth
 Scale

Leasing & Services margins

To grow at least in line with Total Contracts

Financial Performance

Cost discipline
 Additional investments in digital capabilities
 Strong capital generation

Cost/Income ratio (exc. UCS)

Dividend payout ratio

2019

49.0%

45%

2020F

50% to 51%

50-60%⁽¹⁾

2025F

46% to 48%

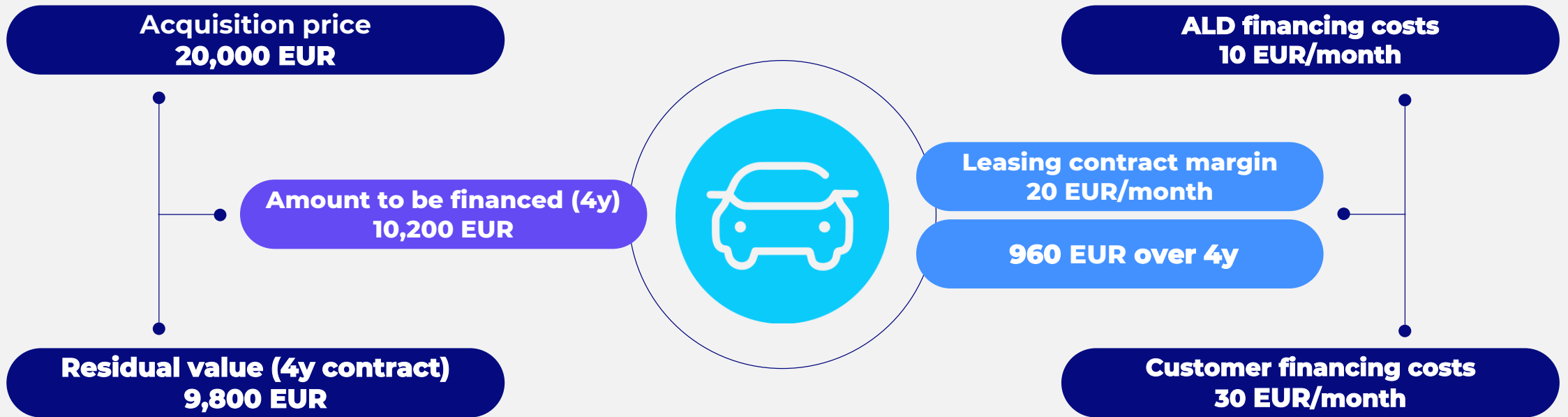


**What's under
the hood?**



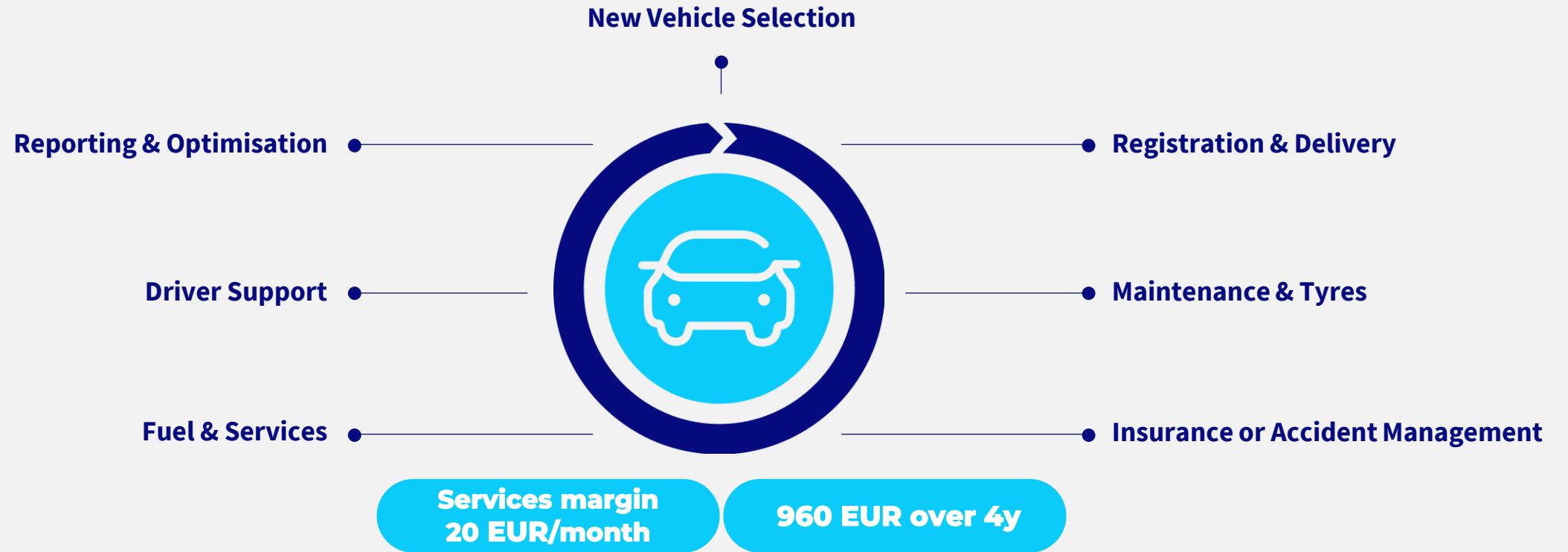
**“#1 ALD’s business
is not complex”**

We finance vehicles



Leasing contract margin is secured over the length of the contract (average 42 months)

And provide a wide range of services around them



Services revenues are secured over the length of the contract (average 42 months),
related costs are predictable

At the end, we sell them



Used Car Sales result is subject to market conditions, ALD's prudence and experience are key

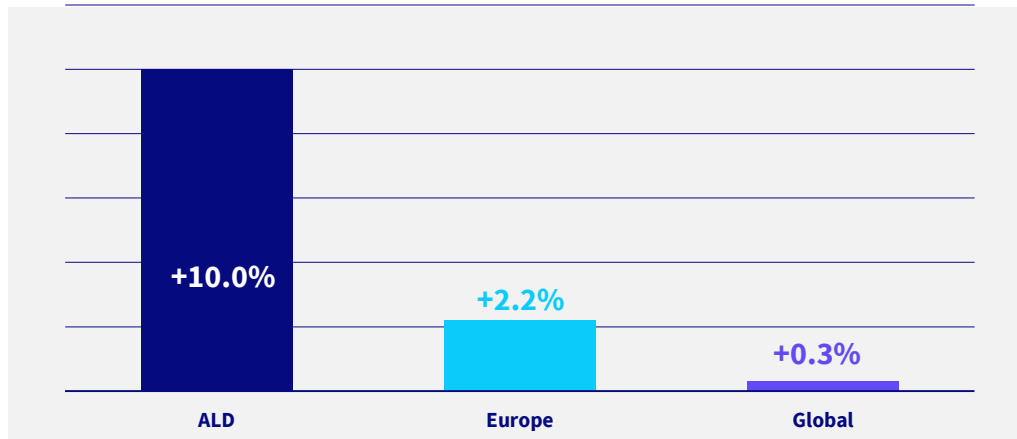
**“#2 How should
I categorise ALD?”**

ALD's dynamics are substantially different from OEMs and banks

NOT an Auto stock

- ALD is predominantly BtoB
- Demand for Full Service Leasing is not correlated to demand for new cars
- ALD is brand agnostic
- ALD is not exposed to a specific OEM

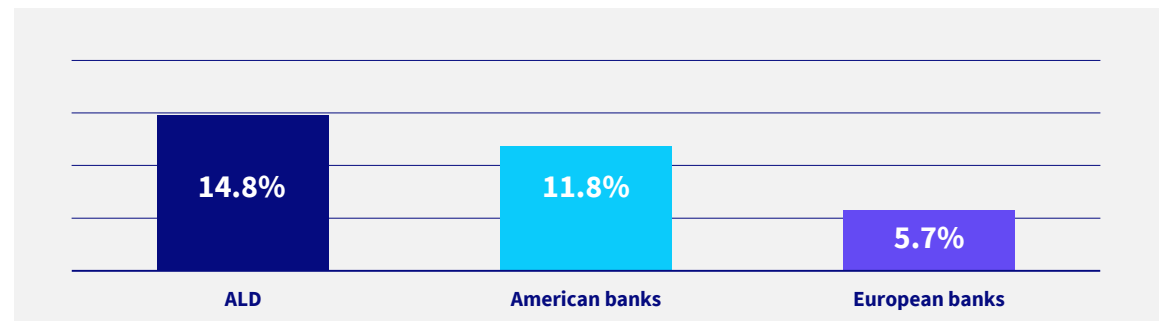
ALD's fleet is growing faster than Passenger cars & LCVs markets 2015-2019⁽¹⁾



NOT a Banking stock

- Unregulated commercial business
- Hedged against interest rates and currency movements
- Services directly embedded in ALD offer
- Ownership of the leased assets, reducing credit default risk and costs
- Average European Bank Cost/Income ratio close to **65-70%**⁽²⁾ for 2015-2019. ALD's (excluding Used Car Sales) averaged **~51%** over the period.

ROE: ALD vs Banks 2019⁽²⁾



ALD is a Business Services company

ALD displays characteristics of top business services peers

Corporate focus

Corporates represent 89% of ALD fleet and are highly diversified (top 10 clients equal only 6% of fleet)



Income predictability

Average contract duration 42 months and total margins correlated to fleet



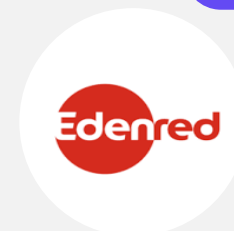
Scalability

Overheads per fleet unit has reduced by 15% between 2015-2019



Combined financing and services

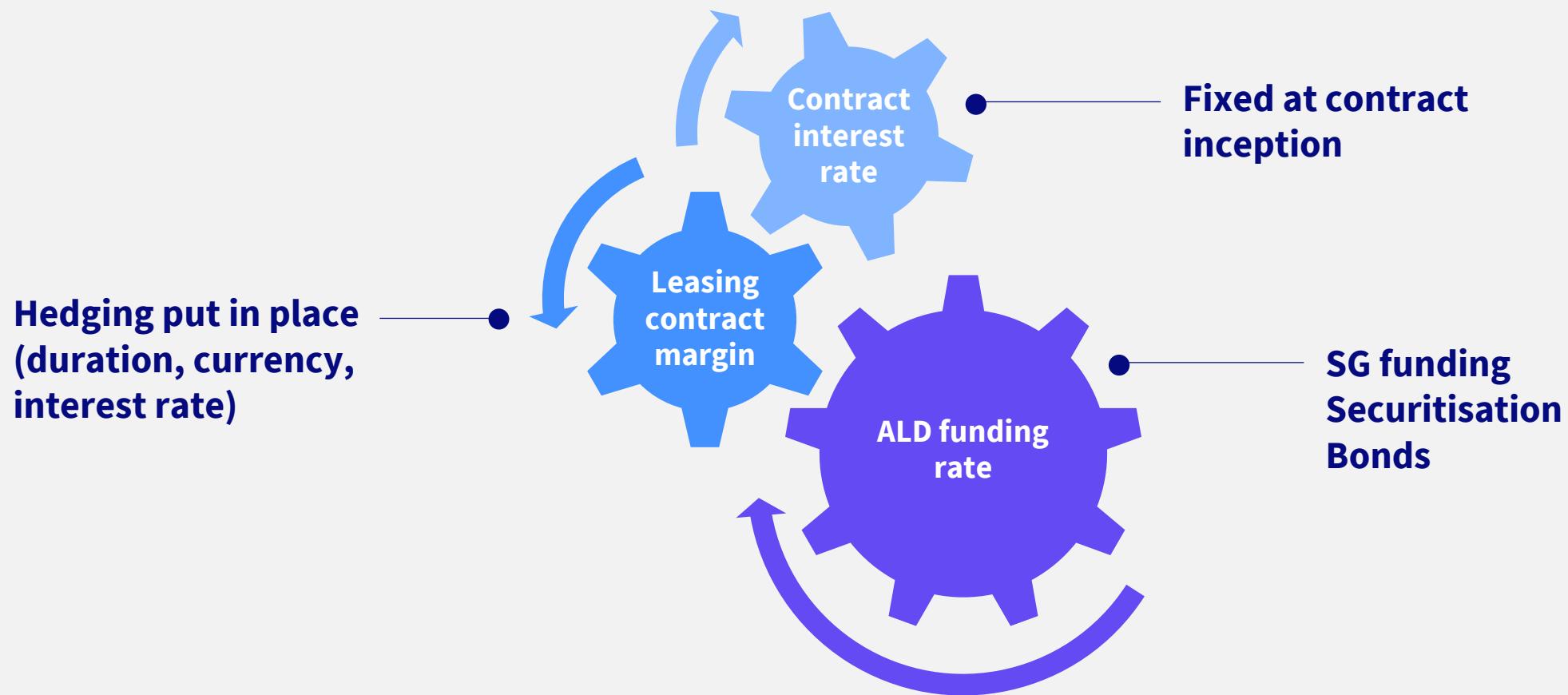
Services margins represent ~50% of GOI exc. UCS, from consultancy to insurance



“#3 How do interest rates impact ALD?”

ALD's interest rate mechanism

Matched-funding policy



“#4 How green
is ALD?”

First mover in powertrain transition

ALD started implementing a policy aimed at reducing Diesel share as early as 2017

- Proven track record of reduction since the beginning

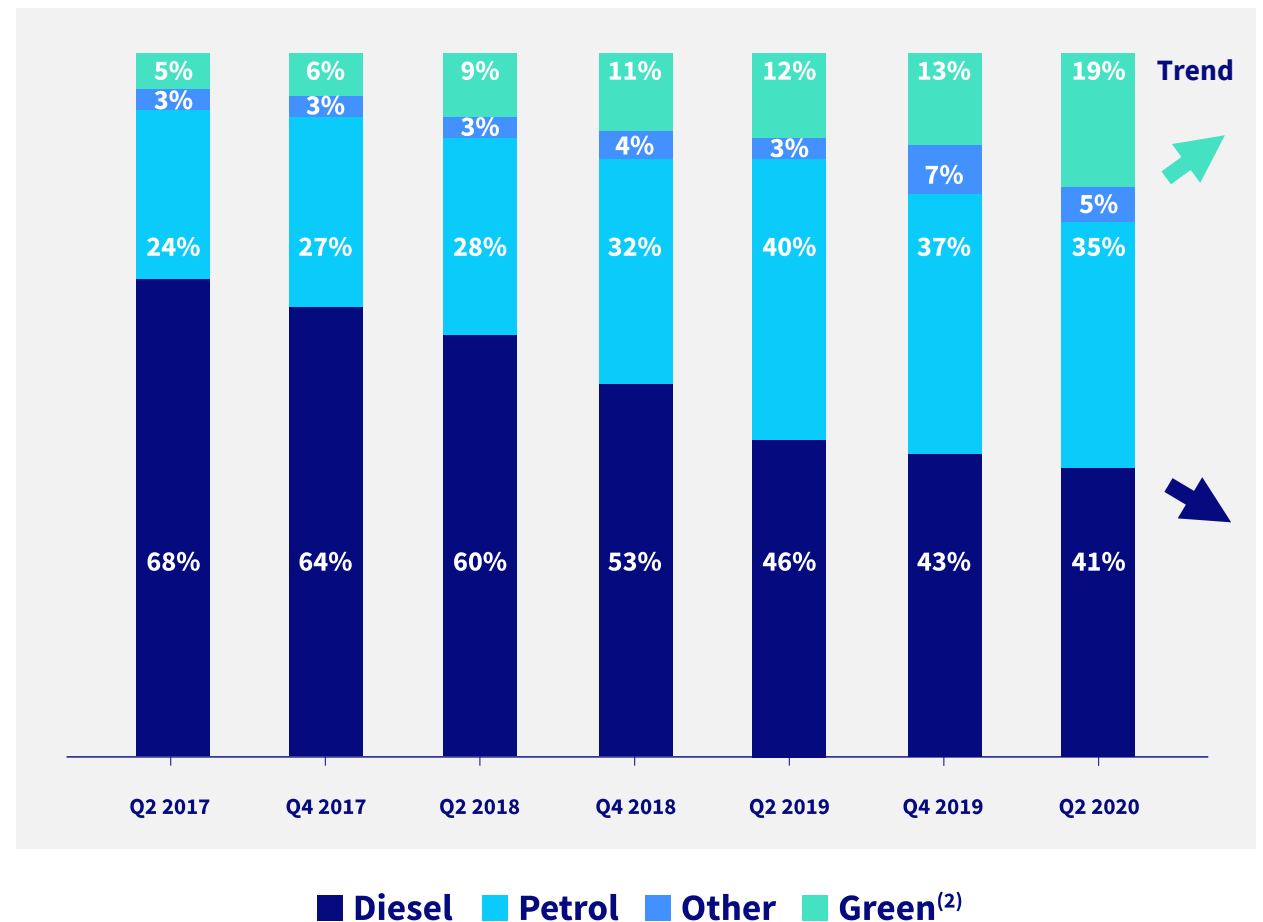
Development of ALD comprehensive Electric offer with dedicated products (Switch, Car sharing...)

- Aiming at promoting greener vehicles

Share of BEV + PHEV in ALD deliveries in Q2 2020 more than 2x above the European market⁽³⁾

- Consistently ahead of the market

Evolution of breakdown⁽¹⁾ of passenger car deliveries



(1) Management Information, calculated as a % of deliveries of Passenger cars (ALD funded fleet)

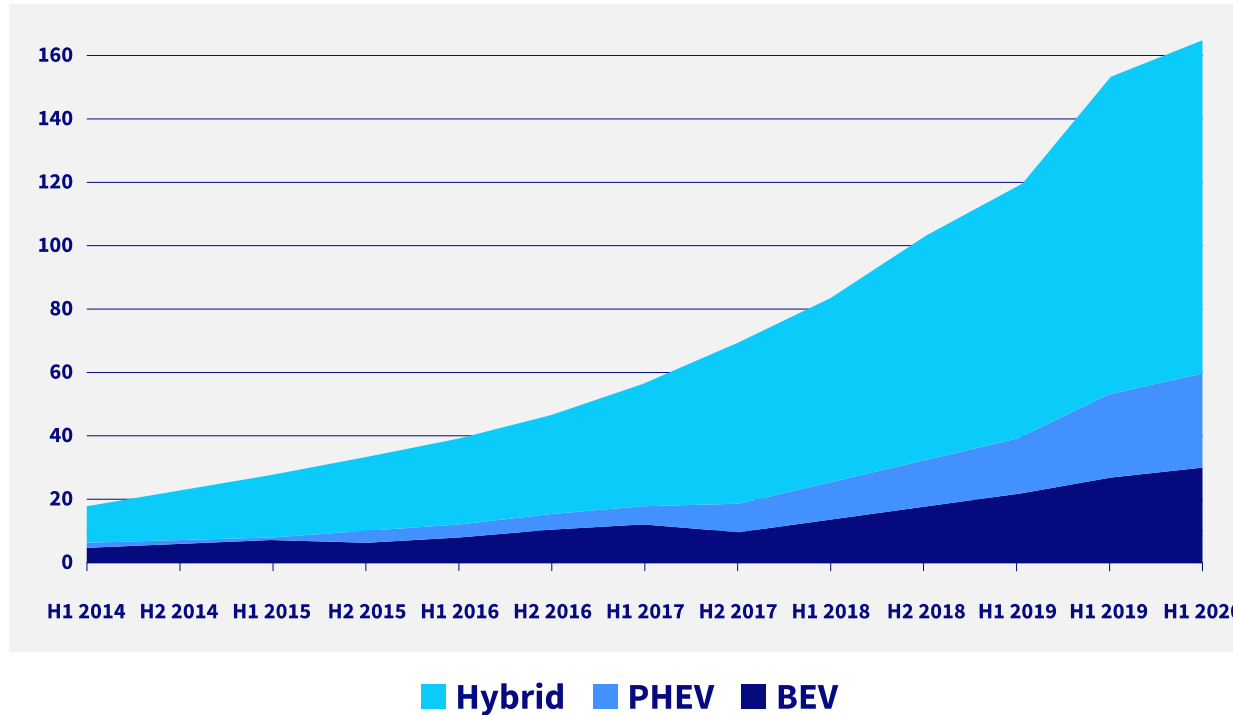
(2) Green powertrains: Electric vehicles, Hybrids, Plug-in Hybrids

(3) Source: ACEA

A leader in low emission vehicles

Accelerating growth, opening new opportunities

ALD Group low emission ("green") running fleet ('000) – July 2020



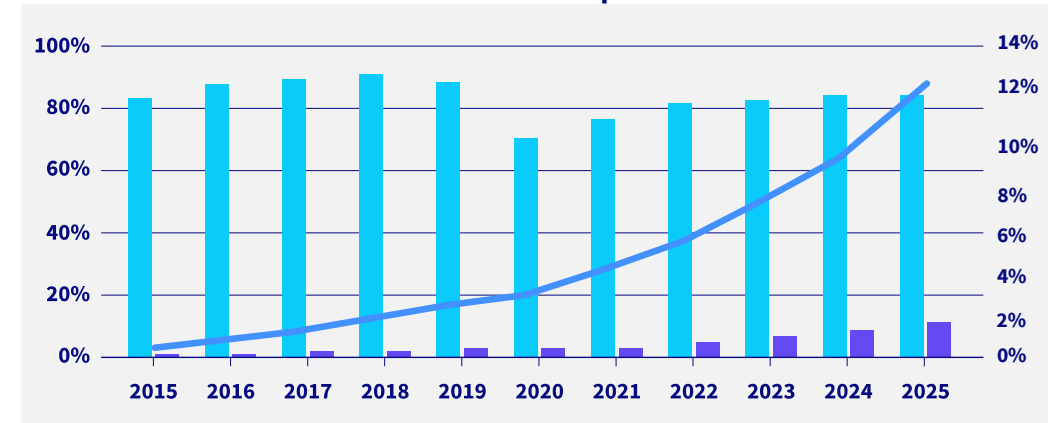
>165,000
green vehicles
under management

>40%
yearly growth

>20%
of green new deliveries
in Q2 & Q3 2020

BEV market share expected to increase at a steeper pace

Electric vehicle penetration



■ New vehicle sales (M) ■ EV sales (M) — EV penetration %

Source: Bloomberg NEF, Internal PitchBook estimates | Geography: Global
Note: Refers to sales of passenger electric vehicles

ALD's experience and expertise are key differentiators

- Bundled electric offer combining all the services needed with a BEV
- Close relationship with reference players in the industry

Full Service Leasing and Fleet management

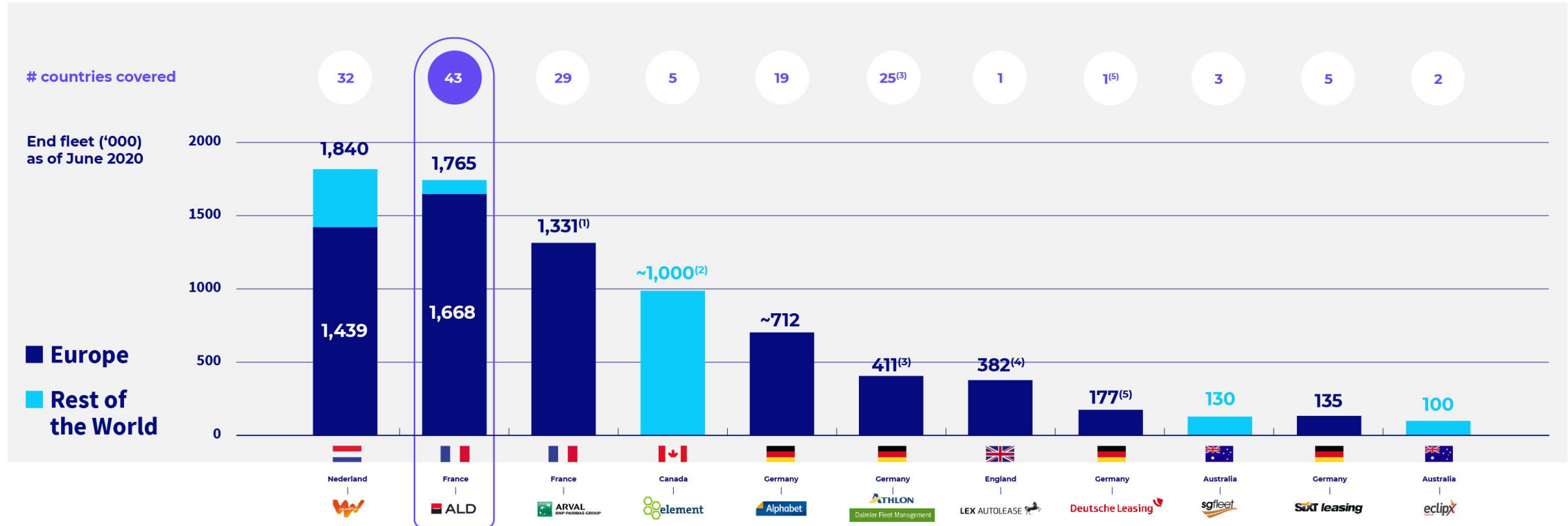
a resilient business with significant
growth potential



FSL and FM: a resilient and growing business

Customers	Good
Growth	Performance

N°1 in Europe and widest coverage



Strong scale effect throughout the value chain

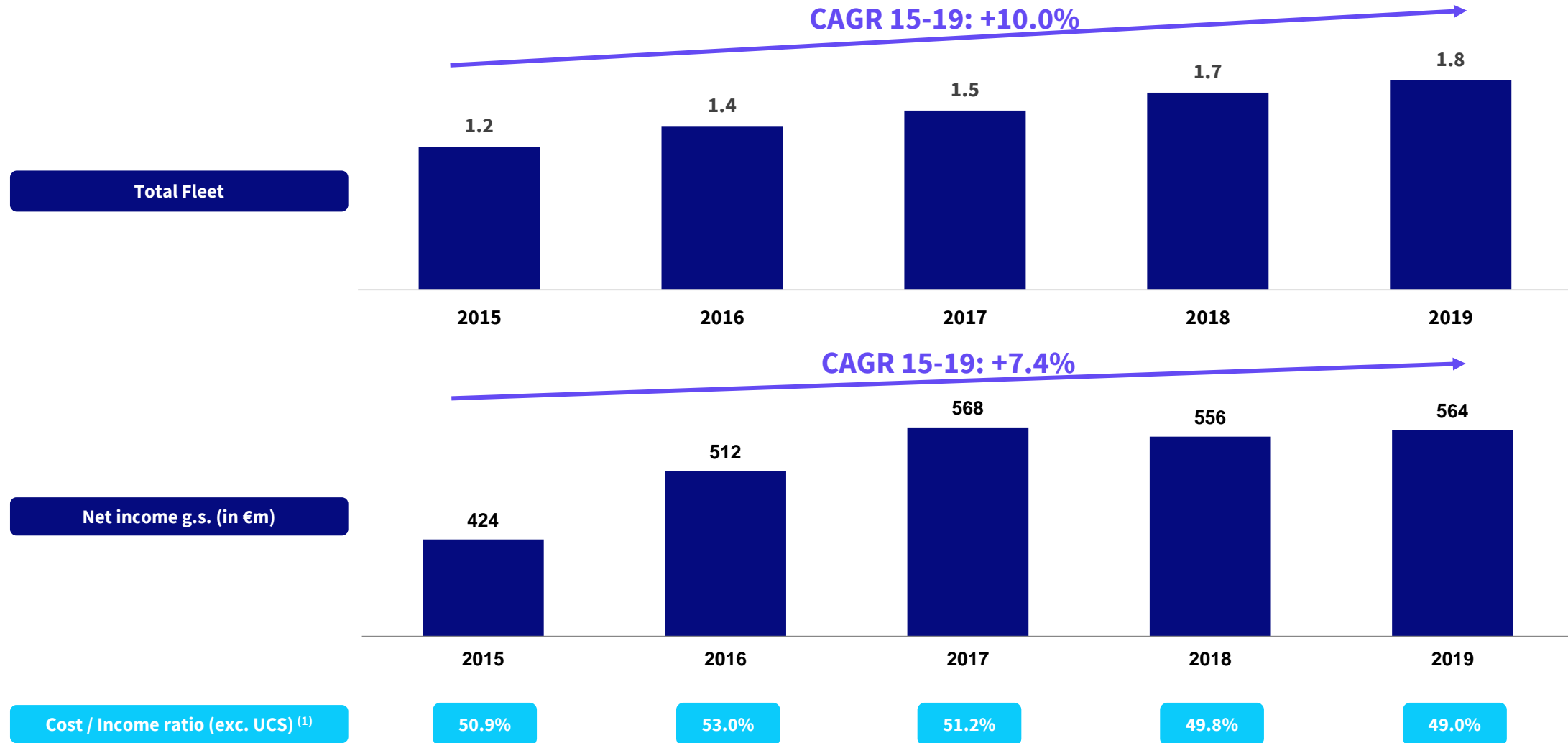
- Favorable purchasing position with supplying partners
- Strong operational efficiency
- Diversification across geographies
- At the forefront of technological and digital innovation

Note : Peers shown are international, multi-brand players. Fleet figures include Full Service Leasing and Fleet Management.
 Source: (1) Company data as of 31/12/2018, except where stated otherwise. Fleet News. 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.

FSL and FM: a resilient and growing business

Customers	Good
Growth	Performance

Strong financials showing resilience and efficiency



Note: Data as of 31/12
(1) Total expenses on Gross Operating Income excluding Used Car Sales result

FSL and FM: a resilient and growing business

Organic growth and distribution channel evolution

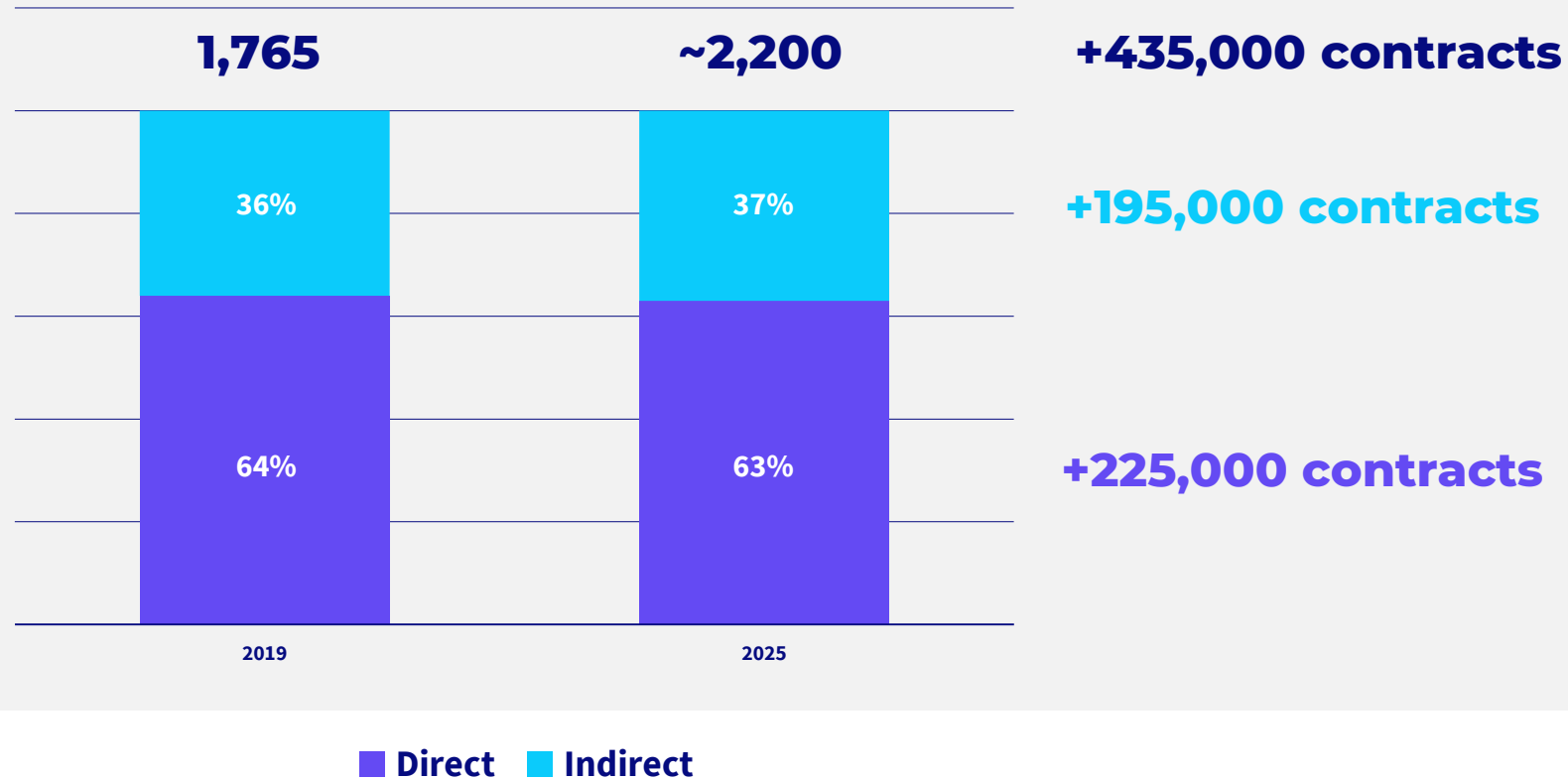
Customers

Good

Growth

Performance

Contracts evolution (organic) and segmentation (in '000 units)



FSL and FM: a resilient and growing business

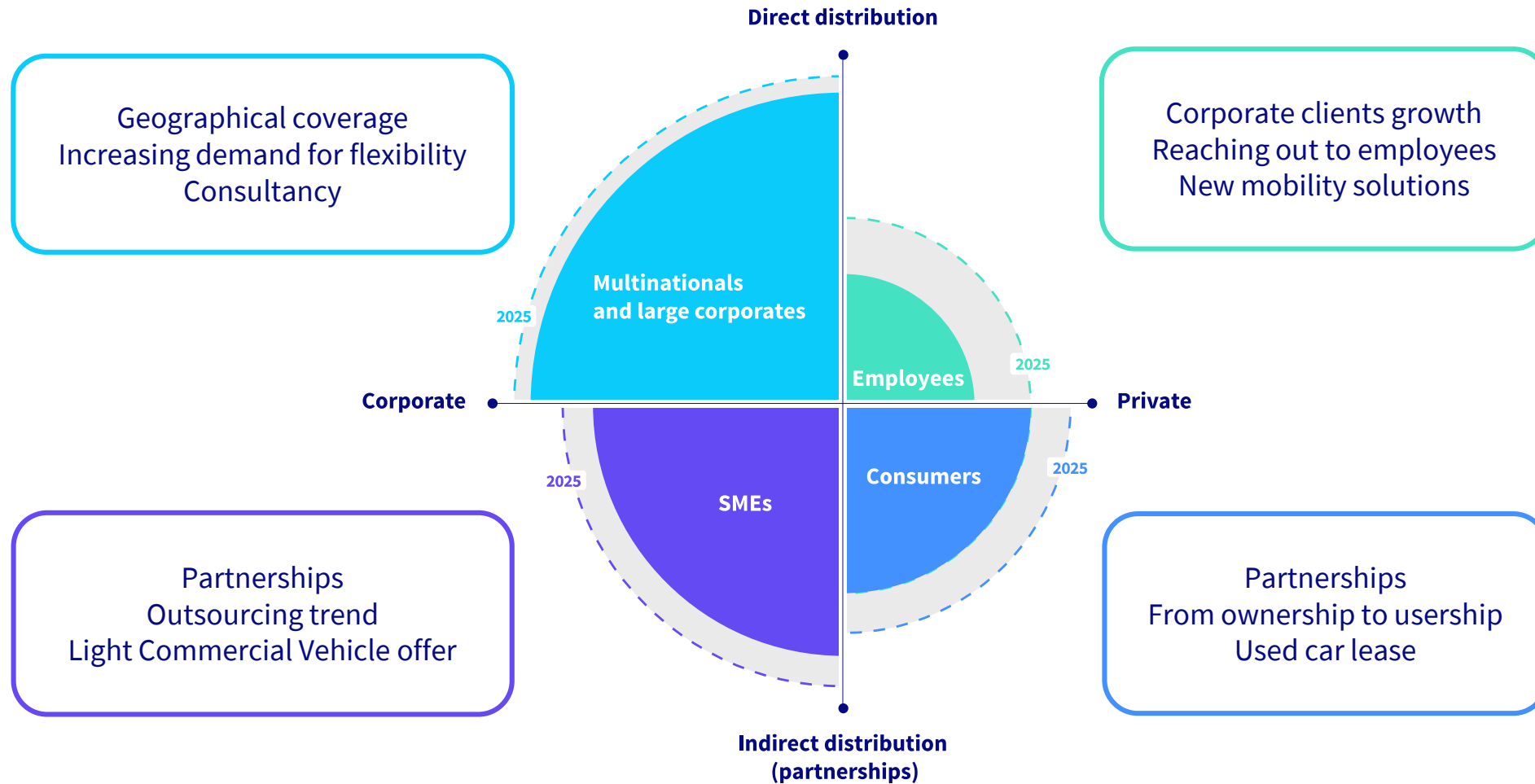
Customers

Good

Growth

Performance

Four customer segments



FSL and FM: a resilient and growing business

Large corporate accounts continue to drive growth



Strong and loyal customers, providing steady and predictable revenue streams

Growth potential remains significant

Expected
19-25 trend

- Continued outsourcing trend and industry consolidation
- Expansion in LATAM and Asia
- Effect of people working from home, cost cutting & cash allowance
- Accelerated efforts in Light Commercial Vehicle segment – Last-mile delivery



Driving the expansion of our geographical coverage

69%
Multinationals
& large accounts

- We accompany large corporate accounts in new countries, thereby limiting country and counterparty risk
- Today, they constitute 69% of the portfolio in less mature countries

Up to **50**
Countries

- We aim to further deploy in South-East Asia
- With the ambition of opening up to 7 new countries by 2025
- And providing us with the largest geographical coverage

FSL and FM: a resilient and growing business

Growth in SME and consumer segments underpinned by expanding partnership network

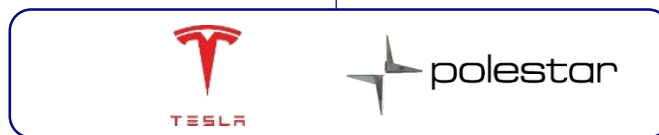


OEM partnerships

Nurture existing partnerships



Become a world reference in full EV digital OEM partnerships



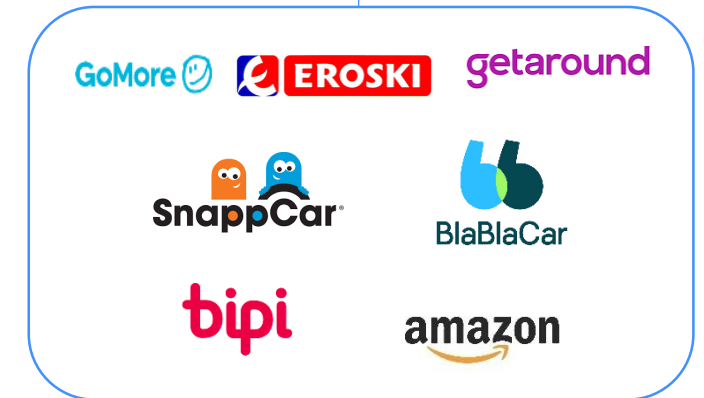
Bank & Insurance

Together offer a one-stop shop for all car financing and insurance needs



Retailers and tech companies

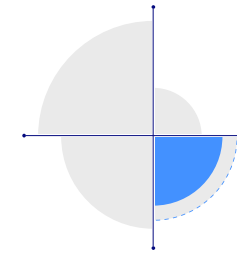
Access new market segments & capabilities



>200 existing partnerships today, targeting ~300

FSL and FM: a resilient and growing business

Consumers: growth driven by white-labelled digital platform



Customers

Good

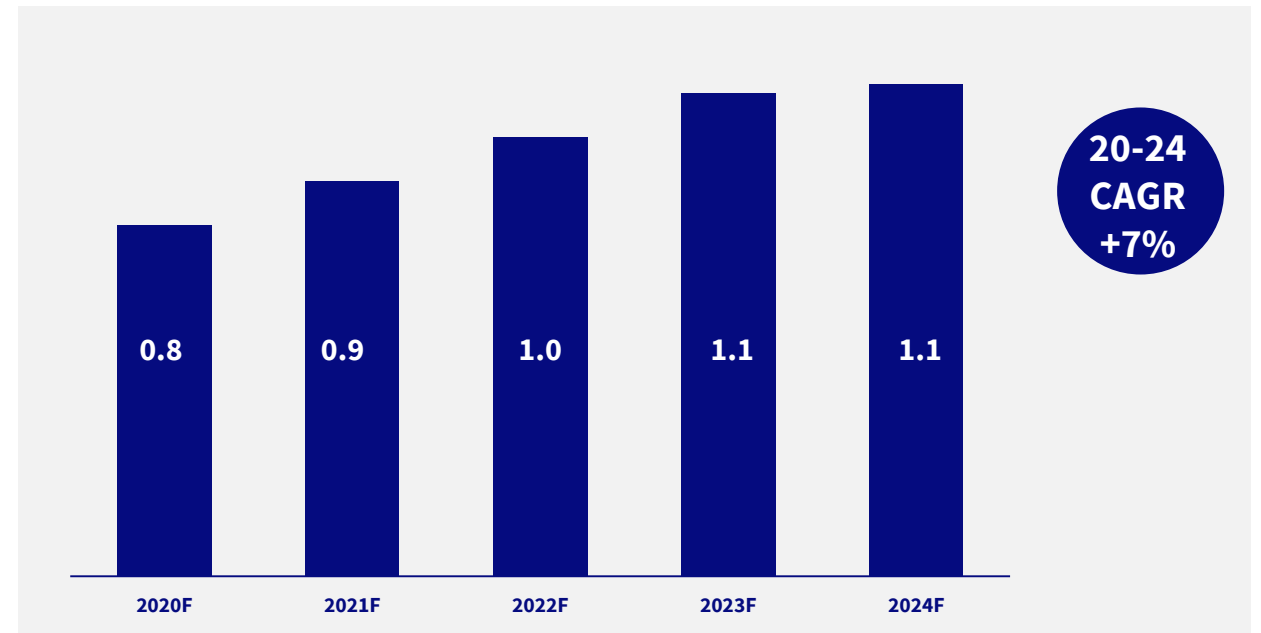
Growth

Performance

Increasing the reach of our offer with leading digital private lease platform

- Best in class dedicated white-labelled platform for partners
- Provide a seamless customer experience
- Secure innovative digital players partnerships
- Highly efficient sourcing and management of contracts
- Active with 160 partners in 19 countries

European Private Lease registrations (in M units)



■ Private Operational Lease

Source: Frost & Sullivan market study (Oct. 2020), top 26 European markets

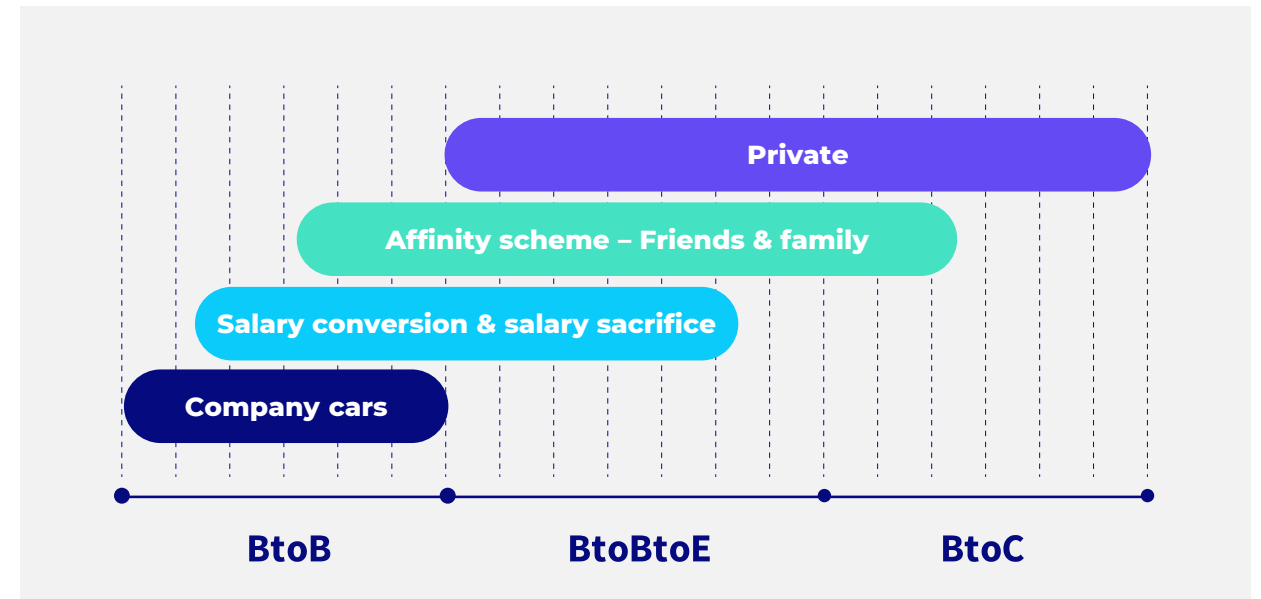
FSL and FM: a resilient and growing business

Employees: Leveraging our corporate client portfolio to widen our reach



New, untapped customer segment with high growth potential

- Reaching out to employees without company cars with an offer adapted to new working modes
- Offering cost optimised, effective & multimodal means of transportation
- In the form of BtoBtoE, affinity schemes and multimodality platform
- Additional revenue stream with high growth potential
- Opportunity to distribute new mobility solutions (ALD Move...)



FSL and FM: a resilient and growing business

Customers

Good

Growth

Performance

ALD Flex: new solution designed to answer demand for flexibility

Flexible product enabling optimisation of vehicle life-cycle

- **What's new with ALD Flex?**

- Flexible duration

- Choice of car by category

- Easy process for customer: 100% digital in-life management

- Choice of new or used car

- **Accelerated launch in the context of the COVID crisis, good commercial ramp-up**

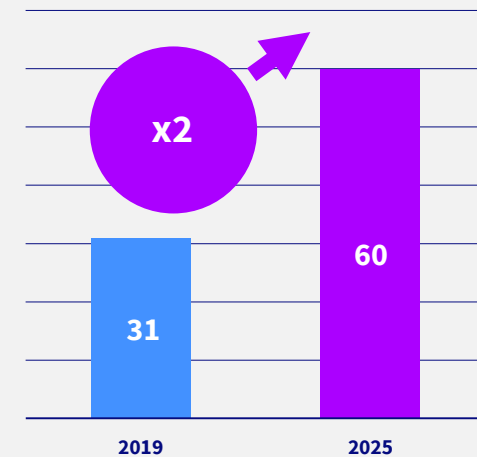
- **An attractive and profitable business model for ALD**

- Revenue optimisation by bundling all services into the offer

- Opportunistic selection of the cars to be assigned

- Complementing ALD product offering

ALD Flex and Pool fleet ('000 units)



First step towards the subscription model

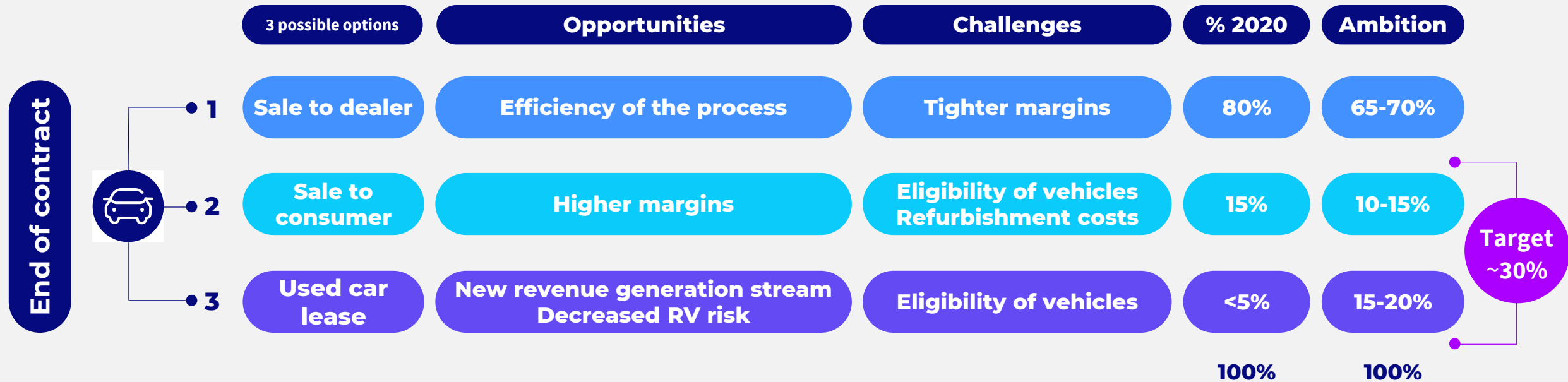
“By 2025, 10% of new vehicles retained to be offered under subscription model, addressing a potential market of 16m vehicles” ⁽¹⁾

The future is multi-cycle and multi-channel

Remarketing

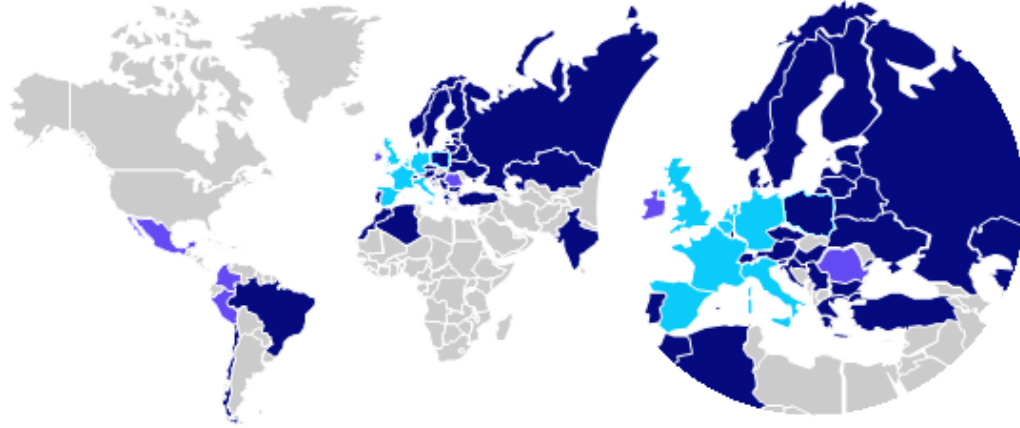


Customers	Good
Growth	Performance



Remarketing

ALD Carmarket: our leading remarketing platform is key to optimise the sale of used cars

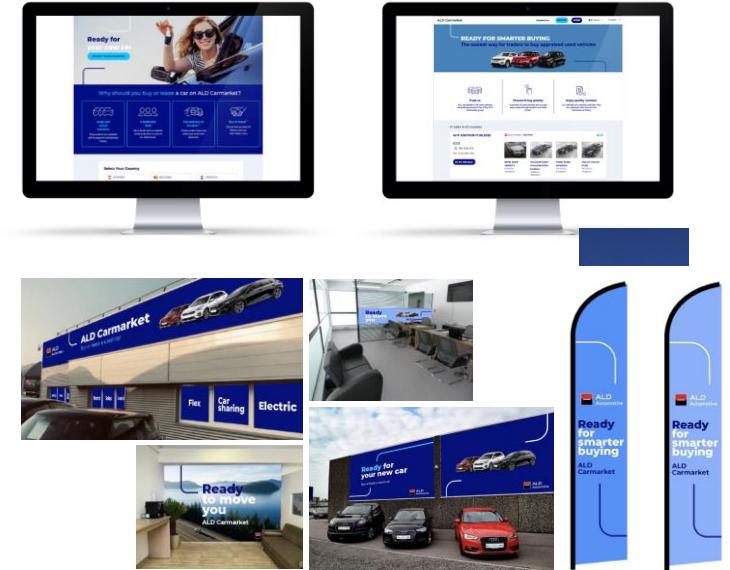


Overview

- Fully digital e-commerce state-of-the-art platforms (BtoC, BtoB)
- Increase sales through big data mining capability
- Opportunity to convert from sales to used car lease
- Reduced transaction costs
- Direct access to customers (traders and private)

Customers	Good
Growth	Performance

- Upcoming deployment
- Other countries 25% of Used car sales
- G7: 75% of Used car sales



By 2025

- **BtoB**
Target: Export **20%** of volumes on sales to professional traders
ALD Carmarket will be implemented in all countries
- **BtoC**
Sales and lease to retail customers: ~ **30%** of total sales
Platform will be implemented in 25 countries

Remarketing

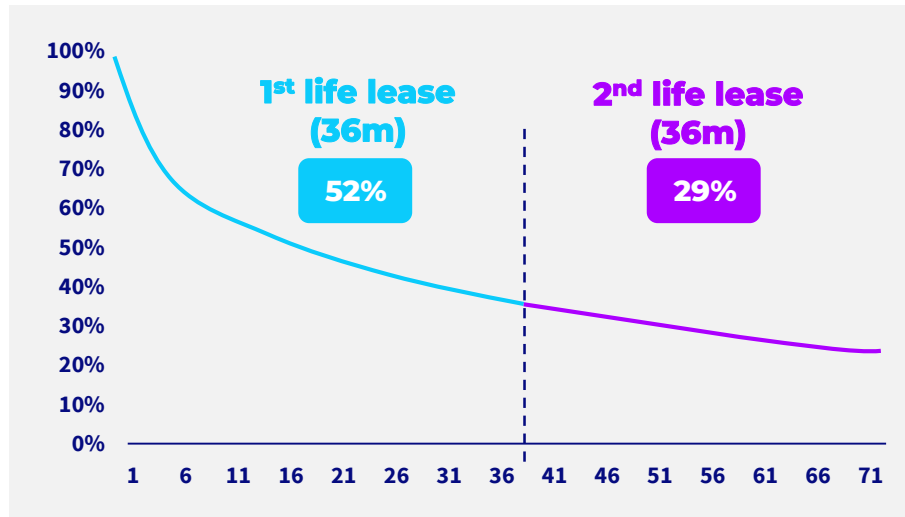
Used Car Lease lowers residual value risk by extending the use of the asset

Customers	Good
Growth	Performance

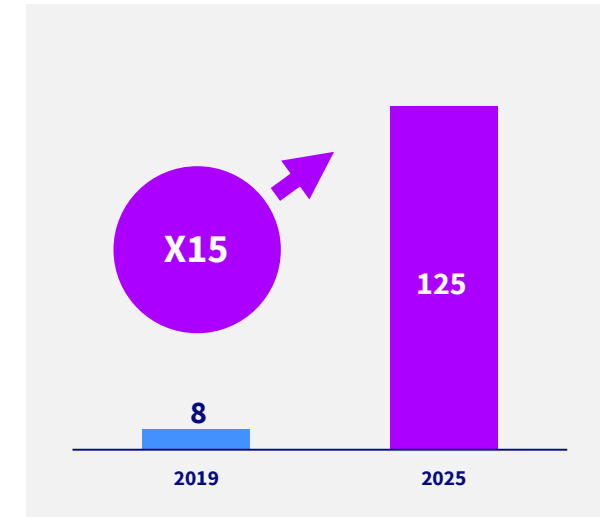
Answer new mobility needs and optimise life-cycle management of cars

- Satisfy demand for high quality used car lease
- Opportunistic selection process
- Market-driven pricing strategy
- Diversified distribution channels
 - Direct via ALD Carmarket (BtoC)
 - Via partners (BtoBtoC)
 - Corporate customers' employees (BtoBtoE)

Example of monthly RV risk evolution (in % of acquisition price)



Used Car Lease contracts ('000 units)



Remarketing

Customers	Good
Growth	Performance

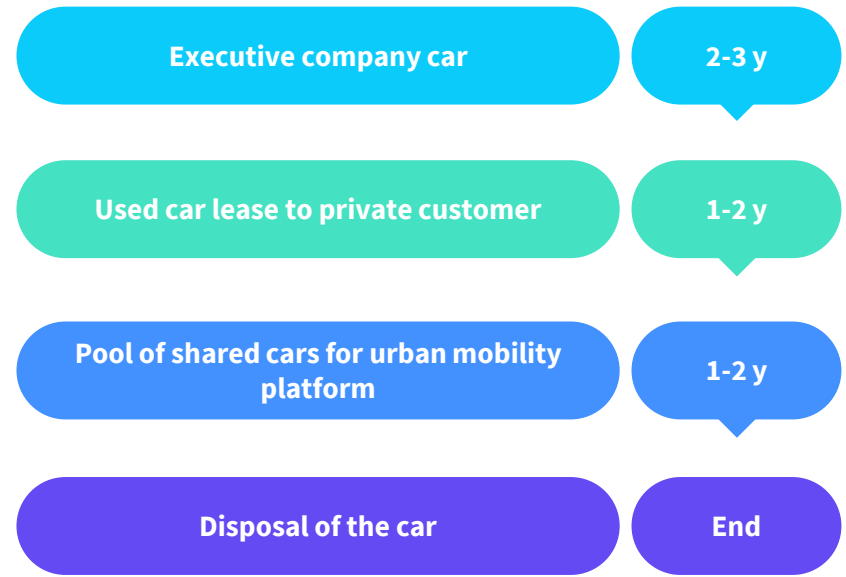
Multi-cycle lease optimising use of the asset over a longer period

Extended asset lifecycle



Decreased RV risk

EV use case



Increased use of the asset

Driving investment in our digital capabilities



Driving investment in our digital capabilities

Customers

Good

Growth

Performance

Total incremental budget of 66 MEUR over the next 5 years

Customers

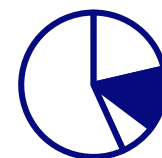


+14 MEUR
incremental

Objective

- Build Customer Obsession at all levels of the organisation
- Bring more flexibility to clients
- Provide a unique Mobility experience

Growth



+9 MEUR
incremental

Objective

- Build a World Class Online Experience
- Further enhance our core fleet management and leasing solutions
- Support our clients move towards sustainable mobility

Good



+5 MEUR
incremental

Objective

- Strengthen digital mindset
- Develop a “Mobility4All” offer
- Promote Women in Tech

Performance



+38 MEUR
incremental

Objective

- Deliver operational excellence
- Continuously improve C/I ratio
- Improve Used Car Sales Performance
- Leverage Data to support Business Management

**Increasing share of investment in digital capabilities:
From ~20% of OPEX (2017-2019) to ~23% (2020-2025)**

Driving investment in our digital capabilities

Customers

Good

Growth

Performance

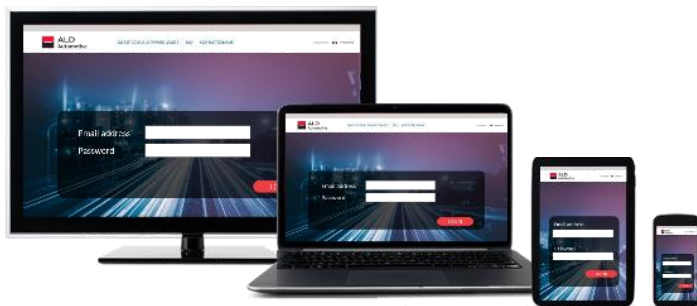
International Digital Framework: key differentiator for entering into new partnerships

State-of-the art customisable and modular digital framework

- Recognised adaptable technology, putting us ahead of competition
- Enabled ALD to become the first choice provider for **Ford, Tesla** and **Polestar** with other reference innovative players to be announced soon
- Already integrated in 5 countries, 5 more in 2021

Tailored solutions for each country, partner, product

- Bespoke customer journey for each partner
- Integrated to any back office systems
- Secure, performant integration with other applications



Polestar base case, leading high-end BEV brand

What Polestar wanted

- Own the customer and user experience
- 100% digital journey
- Start and end on Polestar website
- Same journey in all countries

Our answer

- White-labelled solution
- Seamless switch to ALD environment (branded Polestar)
- Customer acquisition and management process, front to back
- Live quotations on Polestar website across multiple geographies



Driving investment in our digital capabilities

Customers

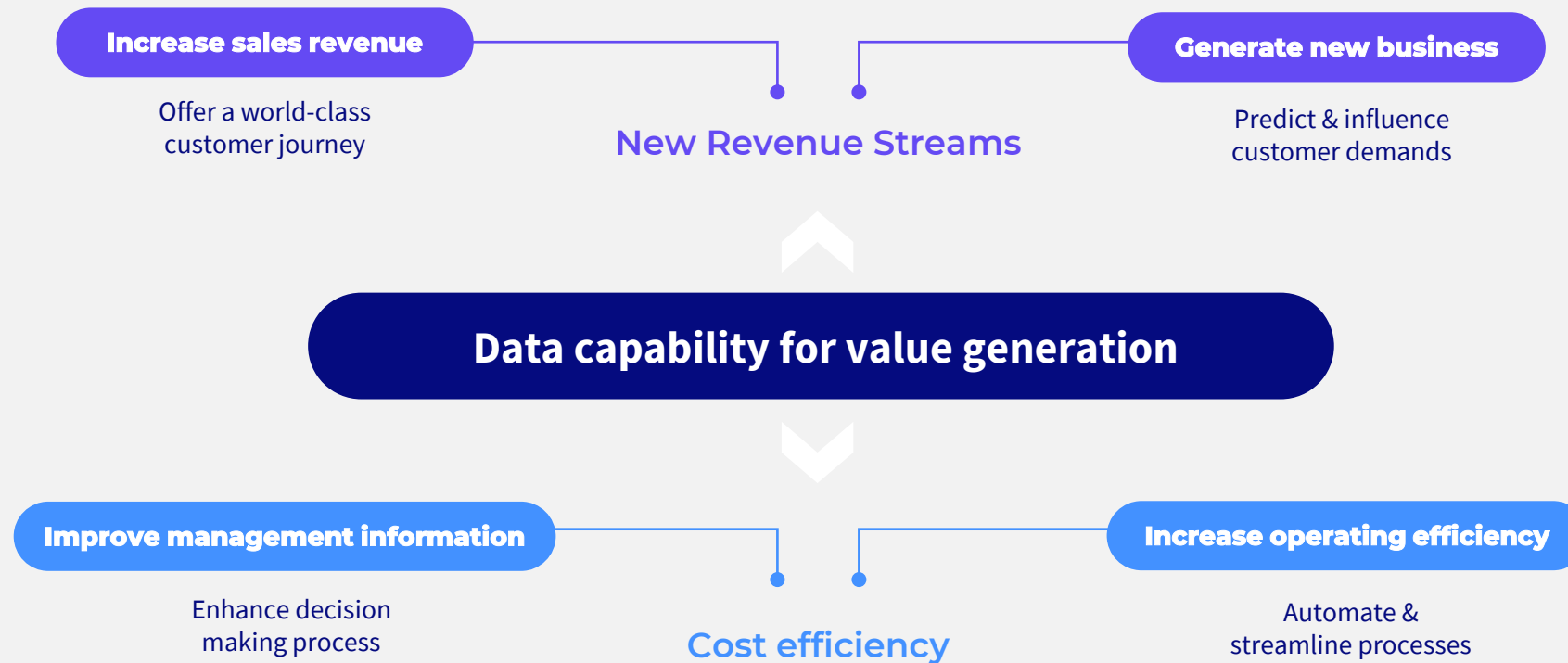
Good

Growth

Performance


Data Capability programme: A strong competitive edge for ALD

Important investments in data capabilities are critical for ALD to leverage its competitive edge



Driving investment in our digital capabilities

Connected cars

ALD has developed its own **telematics solution** together with  vinli

Leveraging its **partnerships with device suppliers, ALD collects and exploits data** for its customers



Customers

Good

Growth

Performance

New products & services

PAY HOW YOU DRIVE

RICARIC | a | !

ALD | carsharing

Customer benefits

- Reporting data
- Better safety management
- Reduce operating expenses

More clients and revenues

- Increased service billing
- New connected car related services
- Big Data opportunities

Customer satisfaction & Margin improvement

- Stickiness of customers
- Proactive maintenance
- New services adding fees

Cost control and Operational efficiency

- Lower insurance costs for ALD (c. 25%)
- Lower maintenance costs (preferred suppliers)

Driving investment in our digital capabilities

Customers

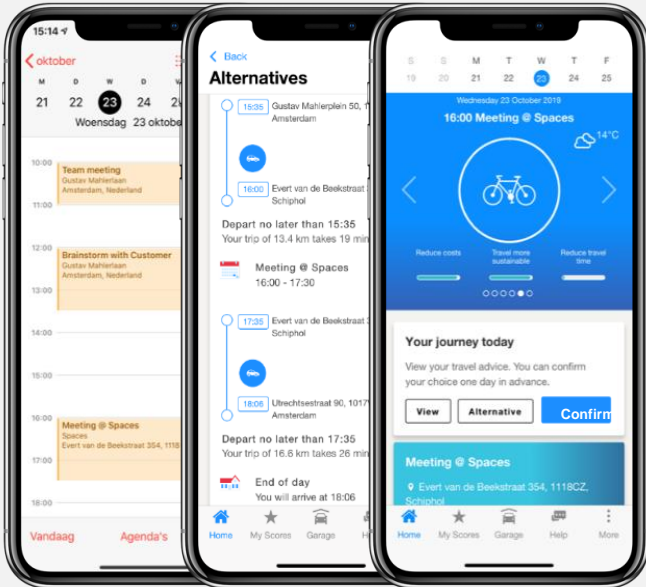
Good

Growth

Performance

ALD Move smart travel assistant supporting sustainable and flexible mobility solutions

Personal Mobility Advice



Flexibility and freedom of use

- All-in-one solution for multi-modal mobility, beyond car leasing
- Car sharing and ride hailing included as well as other local mobility services such as public transport
- Seamless integration with employees work calendar
- Benefits to both employee and employer



New revenue streams from corporates with low implementation costs



The electric mobility opportunity for ALD

“By 2025, EVs hit 10% of global passenger vehicle sales, rising to 28% in 2030 and 58% in 2040.”

— Electric Vehicle Outlook 2020, Bloomberg New Energy Finance



The electric mobility opportunity for ALD

Customers	Good
Growth	Performance

Customer demand and reality of the market

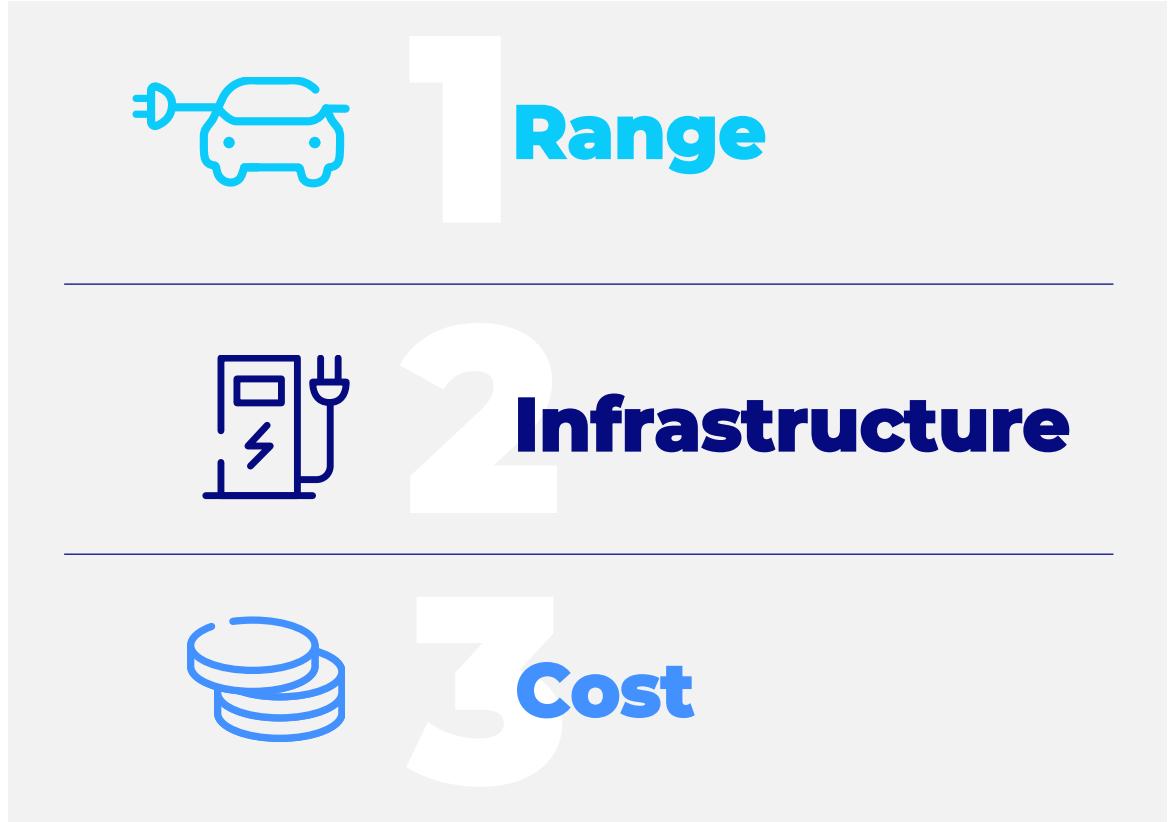
Cars that have the lowest impact on

- **Climate (global warming)**
Less CO₂
- **Environment (Public health)**
Less NOx
Fewer Particles

While at the same time being...

- **Adapted to real-world** usage
- At an **affordable** price/TCO
- **Attractive** (no compromise on design)
- **Available** (volumes & delays)

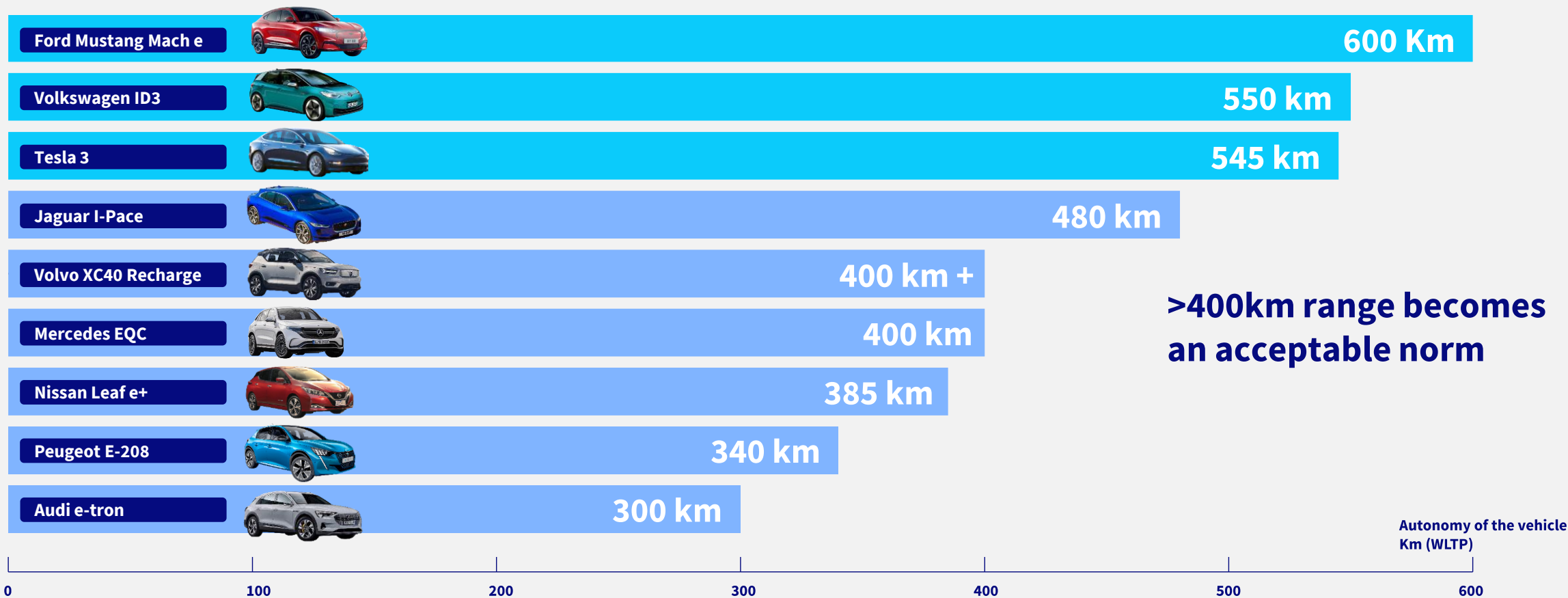
Three main barriers to Battery Electric Vehicle (BEV) adoption



The electric mobility opportunity for ALD

Customers	Good
Growth	Performance

Range: A growing offer

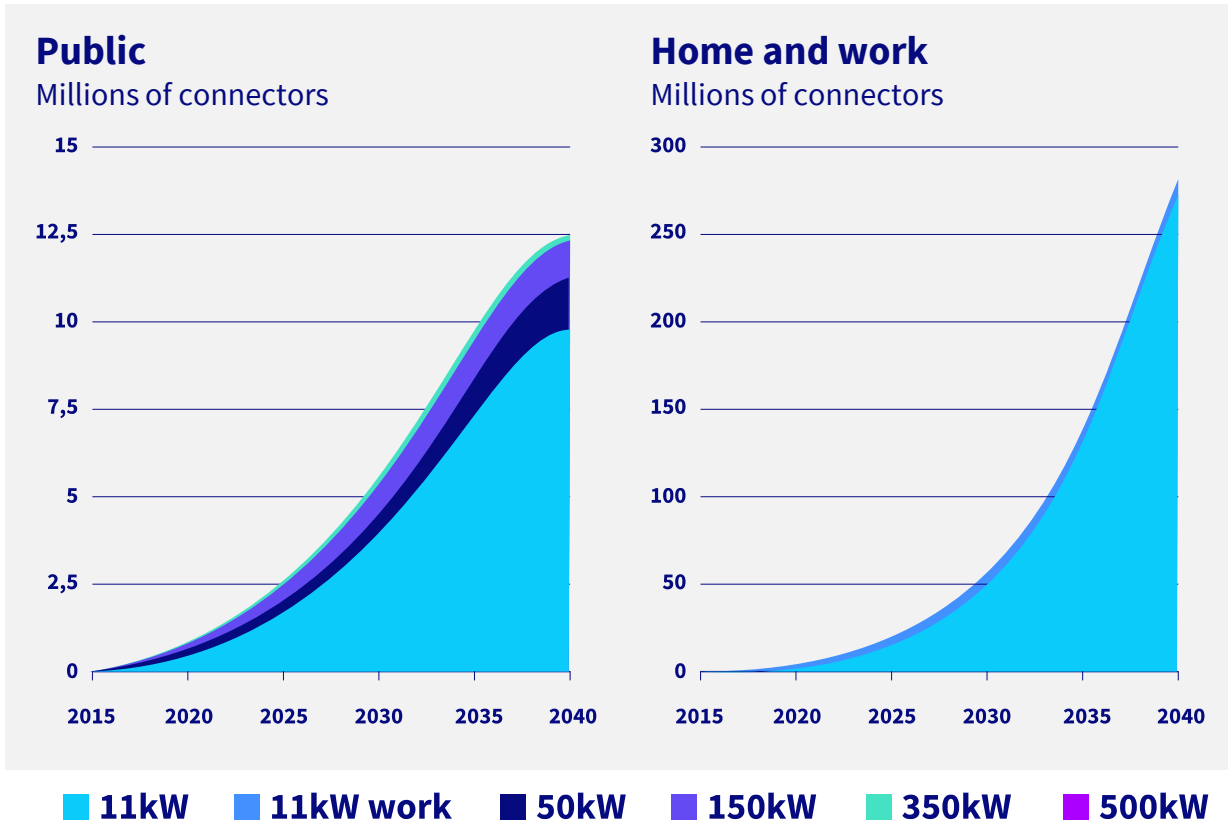


The electric mobility opportunity for ALD

Customers	Good
Growth	Performance

Infrastructure: Fast growing public charging infrastructure, but still perceived as a barrier

Cumulative global installed charging infrastructure by category



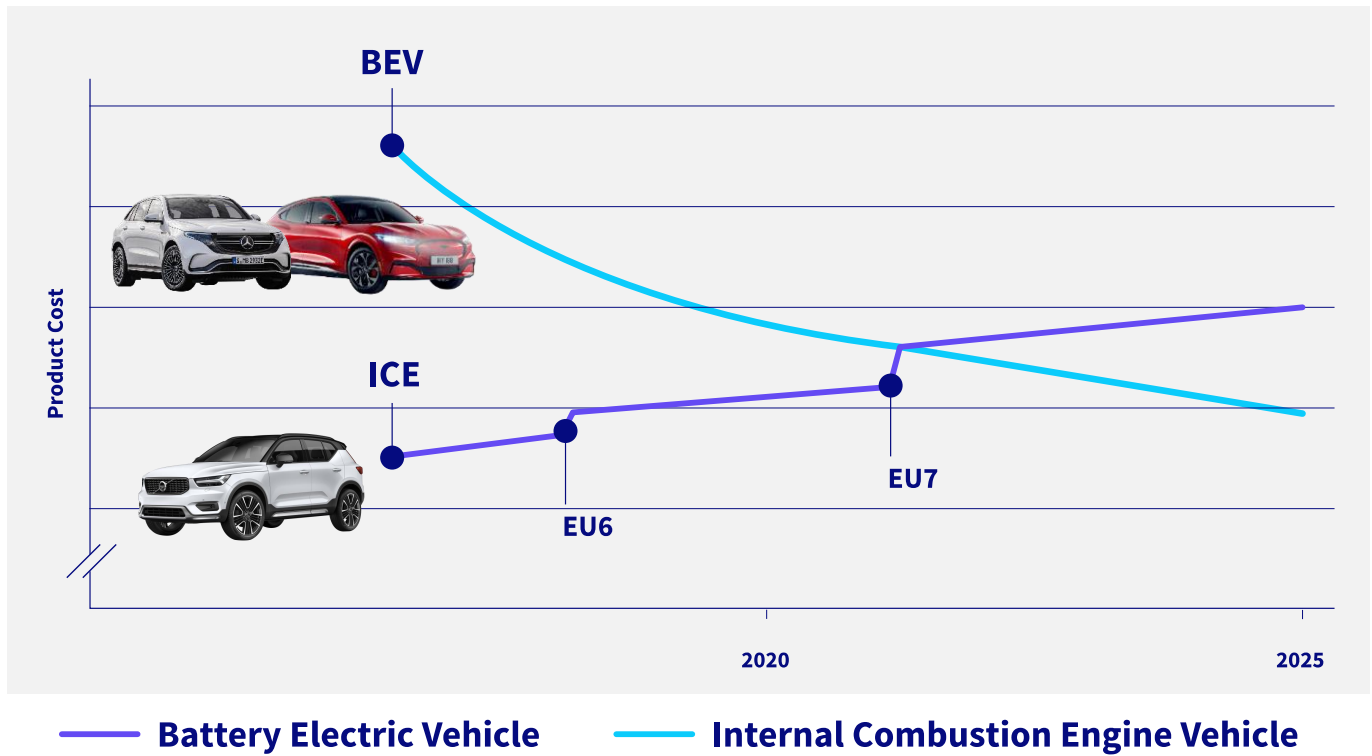
80% of charging takes place at home or work



The future of mobility is electric

Customers	Good
Growth	Performance

Cost: Convergence of TCO makes electric vehicles more attractive



Vehicle production costs will converge

- Price of batteries decrease
- Expected increasing cost of Internal Combustion Engine vehicles related to Euro7 regulation implementation

TCOs are expected to converge by 2022-2023 excluding the impact of tax incentives

Tax incentives will accelerate the adoption of EV in the critical company car sector

The electric mobility opportunity for ALD

Customers	Good
Growth	Performance

ALD Electric: the end-to-end solution for EV



Home charger

Lease your electric vehicle with ALD full service lease



Office charger

Charging point including installation, can be leased



Charging cards

Charge up at public charging points



ALD switch

Driver switch to a non EV car when ICE needed



Easy to charge at work, at home and on-the-go

ALD- ChargePoint partnership expertise brings a comprehensive portfolio of charging solutions

- Seamless digital on-boarding experience
- Billing solution
- Installation and maintenance
- 24/7 customer support and smart chargers

The electric mobility opportunity for ALD

Customers

Good

Growth

Performance

Why are EVs an opportunity for ALD?



Move away from the strict price discussion

- Differentiating through services
- Developing a “consultant” and “enabler” positioning in the green shift
- Positioning ALD as « trusted advisor » in the context of uncertainty



New Product development

Car sharing, ride hailing, used car lease...

Revenue opportunities in the value chain
Contract margin opportunities remain
Increased life of the asset supports new mobility models

The electric mobility opportunity for ALD

Our electric vehicles ambition

Customers

Good

Growth

Performance

30% of new contracts will be for EV ⁽¹⁾ by 2025

50% BEV ⁽¹⁾ by 2030

Ambition

- ALD to remain above market average
- Levers: customer segments, TCO-based approach, EV partnerships, EV Programme as a whole

-40% on CO₂ emission for new contracts in 2025 vs 2019 ⁽²⁾

Ambition

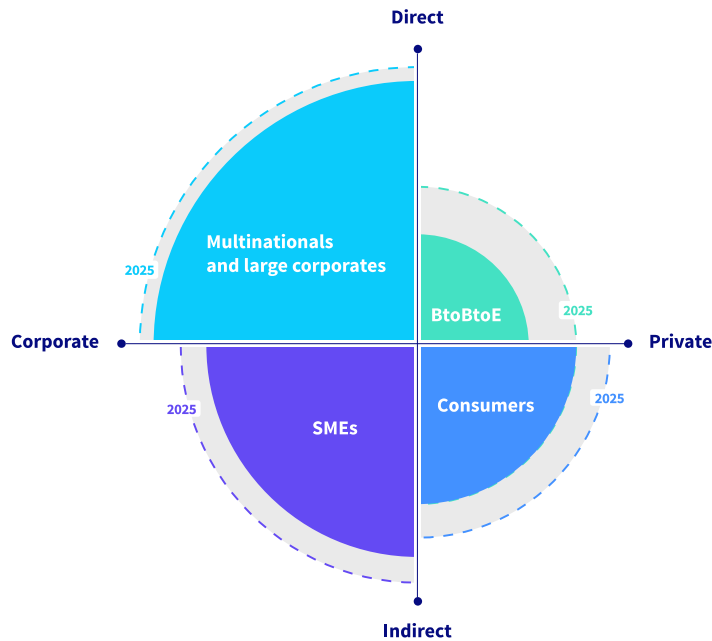
- ALD to remain below market average
- Levers: ICE optimization, hybridization, EVs

Conclusion

ALD in 2025

What you need to remember

Addressing all markets...



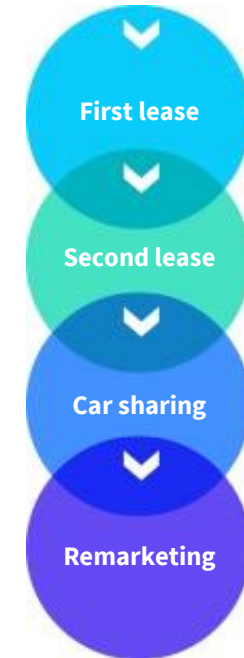
Digitally and globally

...with a broad product offer



Innovative and evolutive solutions for a changing market

Extended asset lifecycle



Decreased RV risk

Driving...

Profitable growth

Resilience

Attractive dividend policy



ALD

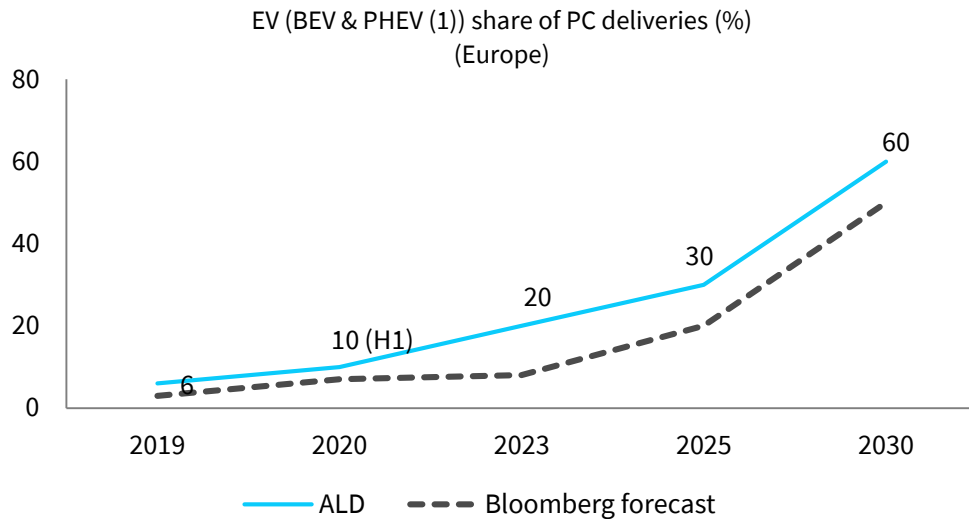
Appendix

Electric vehicles ambition

30% of new contracts will be EV⁽¹⁾ by 2025
50% BEV⁽¹⁾ by 2030

AMBITION :

- ALD to remain above market average
- Levers: customer segments, TCO-based approach, EV partnerships, EV Programme as a whole

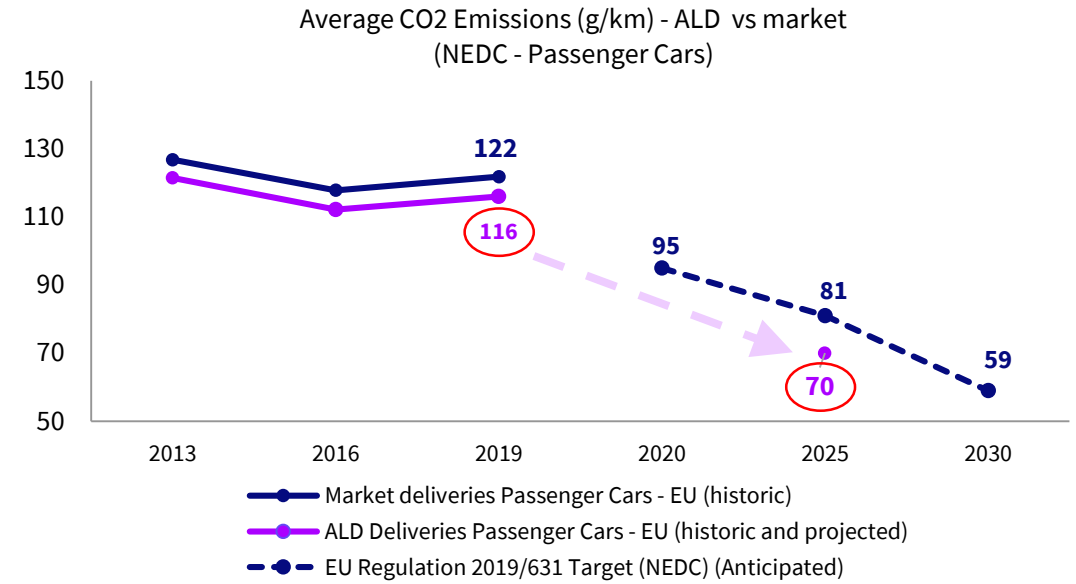


- Scope:
- Passenger Car deliveries
 - Electric Vehicles (BEV + PHEVs) (1)
 - In line with EU green taxonomy (50g)
 - EU+ (EU + Norway + UK + Switzerland), uncertainty on electrification outside EU+

-40% on CO₂ emission for new contracts in 2025 vs 2019 ⁽²⁾

AMBITION :

- ALD to remain below market average
- Levers: Internal Combustion Engine optimisation, hybridisation, EVs



- Scope:
- Passenger Cars
 - Theoretical CO₂ (only data available)
 - EU+ (EU + Norway + UK + Switzerland)

(1) EV = BEV (Battery Electric Vehicle) and PHEV (Plug-in Hybrid Electric Vehicle).
 (2) Average emissions on passenger cars for EU + Norway + UK + Switzerland (CO₂ in g/km (NEDC norm))



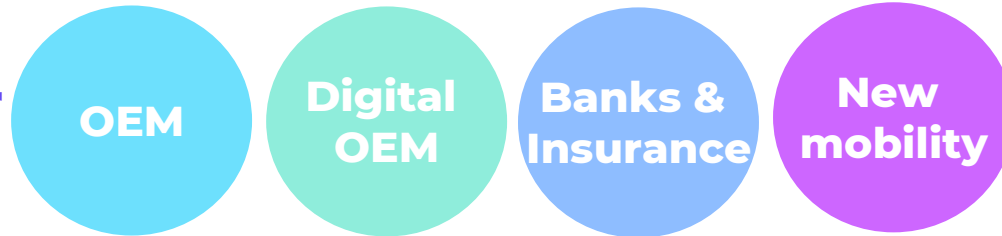
Digital platforms are driving the future of ALD growth

Two types of platforms across ALD Value chain

Leasing platforms

White Label ALD Leasing tools

Available for



Final users

Private individuals

Key points

Seamless integration in partners' tools
ALD pricing and invoicing capacities

Countries available



Used-car platforms

Remarketing of out-of-lease cars



ALD Carmarket
Wholesale



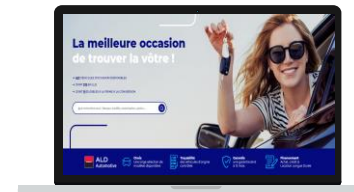
ALD Carmarket
Professionals

Retail & Corporates

Traders & Dealers

100% Digital journey
Used car lease option

Transparent weekly
digital auctions



25 countries

