



Volvofinans Bank Investor Call

17 OCTOBER 2022

VOLVOFINANS BANK

Solid bank since 1959

38.7 B

LENDING
VOLUME (SEK)

1 M

FINANCIAL
CUSTOMERS

21.3 %

CET1 CAPITAL RATIO

658 M

PROFIT
(MSEK)

A3

LT MOODY'S RATING

600 K

CARPAY APP
USERS

67 %

ELECTRIFIED CARS
IN ORDER BOOK

11.8 %

ROE



VOLVOFINANS BANK

*) Figures as per 2021-12-31

Half year 2022

38.7 B

LENDING
VOLUME (SEK)

362 M

PROFIT
(MSEK)

11.9 %

ROE

22.3 %

CET1 CAPITAL RATIO

Five Business Areas

Retail cars

Retail trucks

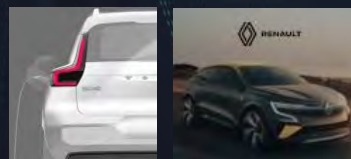
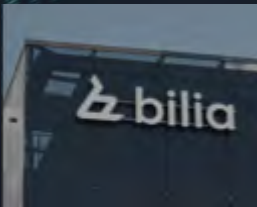
OEM

Fleet

Payments

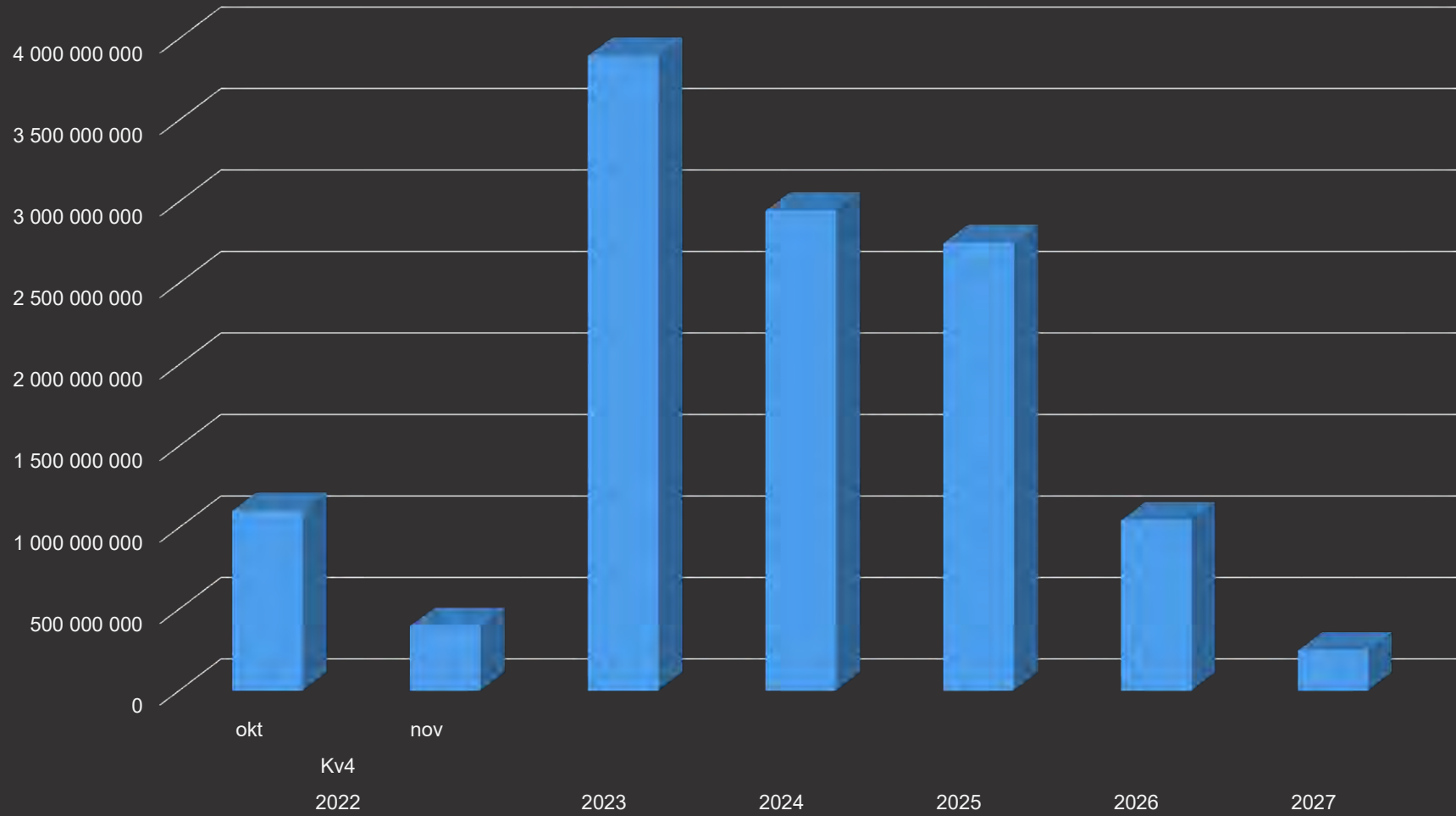
Strategic partnerships

Direct Sales





MTN bond Maturities



Säkert sparande med bra ränta

Det ska kännas tryggt och lönsamt att spara pengar. Därför får du en ränta på 1,50 procent när du har ett sparkonto hos oss på Volvofinans Bank. Du har ingen bindningstid och med fria uttag kan du ta ut pengar när du än behöver.

Öppna enkelt ett sparkonto på volf-finans.se/spara

* Räntan gäller fr.o.m. 2022-10-07. Kontot omfattas av den statliga insättningsgarantin. Varje kund har rätt till ersättning för sin sammanlagda kontobehållning i Banken med ett belopp uppgående till högst 1 050 000 kronor. Riksgälden betalar ut ersättningen inom 7 arbetsdagar från den dag Banken försattes i konkurs eller Finansinspektionen beslutade att garantin ska träda in. Under vissa omständigheter har man rätt till ett s.k. tilläggsbelopp på upp till 5 miljoner kronor. Information om insättningsgarantin finns att läsa på insattningssgarantin.se administrerad av Riksgälden.

NU HÖJER
VI RÄNTAN
1,50 %
SPARRÄNTA*

VOLVOFINANS BANK



An aerial photograph of a silver Volvo SUV driving on a winding asphalt road that curves through a coastal landscape. The road is flanked by dark, scrubby vegetation and leads towards the ocean under a soft, golden sunset sky. The car is positioned in the lower-left quadrant of the frame, moving away from the viewer.

Sustainability Work

VOLVOFINANS BANK

Global greenhouse gas emissions and warming scenarios



- Each pathway comes with uncertainty, marked by the shading from low to high emissions under each scenario.
- Warming refers to the expected global temperature rise by 2100, relative to pre-industrial temperatures.

Annual global greenhouse gas emissions
in gigatonnes of carbon dioxide-equivalents

150 Gt

100 Gt

50 Gt

Greenhouse gas emissions
up to the present

0

1990 2000 2010 2020 2030 2040 2050 2060 2070 2080 2090 2100

No climate policies

4.1 – 4.8 °C

→ expected emissions in a baseline scenario if countries had not implemented climate reduction policies.

Current policies

2.7 – 3.1 °C

→ emissions with current climate policies in place result in warming of 2.7 to 3.1°C by 2100.

Pledges & targets (2.4 °C)

→ emissions if all countries delivered on reduction pledges result in warming of 2.4°C by 2100.

2°C pathways

1.5°C pathways

The Mobility Bank in the Green City

where sustainability is core business



**OUR VISION is to be the no 1
source for smart and green
mobility.**

Volvofinans Bank need to increase Green Assets



In the Race to Zero we aim to reduce CO₂-emissions with 40% by 2025





CarPay+

» Ett grönt bilval «

Pluspaket ingår när du köper en begagnad elbil som är max 5 år och har gått max 10.000 mil samt tecknar finansiering, försäkring och serviceavtal via oss. Samla ditt bilägande i appen CarPay.

Följande ingår



0,5% i ränterabatt



10% på serviceavtal



10% på försäkring



Trygg garanti
Nybil-, Plus- eller
Selektgaranti



Däckhotell
1 fri säsong + skifte
(Värde 900 kr)



Tvättabonnemang
3 mån ingår
(Värde 1 107 kr)

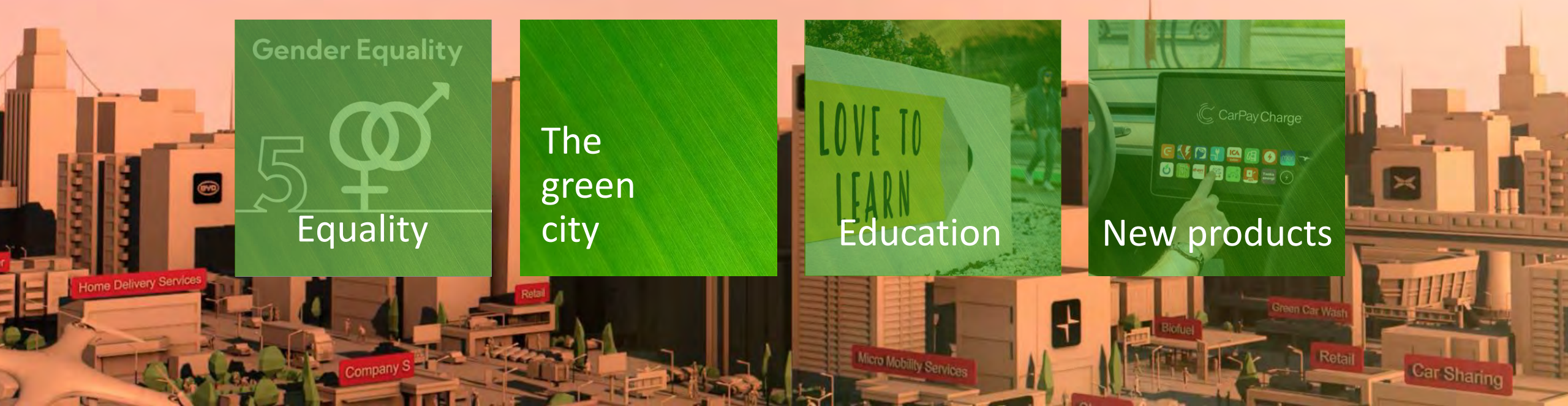
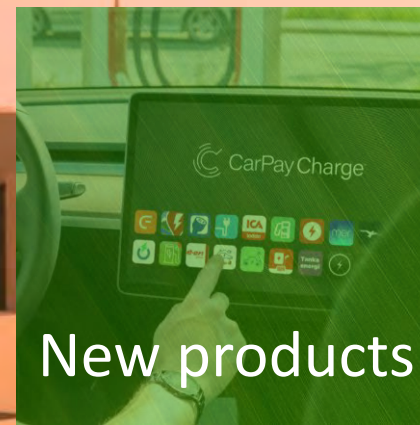
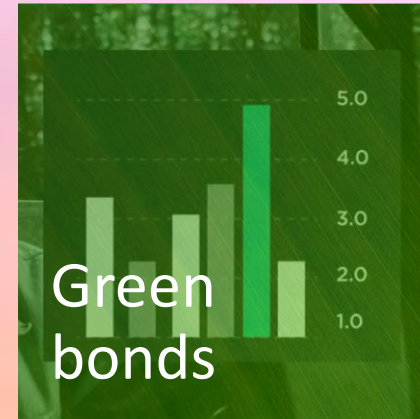
Dessutom ingår 3 månaders fritt låneskydd. Priser är inkl moms.

Nyhet! CarPay+

Ett grönt och extra fördelaktigt bilånepaket
för dig som kör elbil

[Läs mer](#)

The journey towards the green city:



Sustainability Strategy

ECOLOGY

SOCIAL

ECONOMY

GOVERNANCE

We accelerate the transition to sustainable mobility

We act with responsible lending and effective AML
We are a modern and attractive employer

Stable bank with low credit losses

Effective governance and control for a longterm profitable and sustainable business



An aerial photograph of a silver Volvo SUV driving on a winding asphalt road that curves through a coastal landscape. The road is flanked by dark, scrubby vegetation and leads towards the ocean under a soft, golden sunset sky. The car is positioned in the lower-left quadrant of the frame, moving away from the viewer.

Green Bond Framework

VOLVOFINANS BANK



°CICERO
Medium Green

In general:

- The second update of the original framework dated 2017:
 - 2019 & 2022
- Tightens the requirements in the asset portfolio, from 1 April 2022
 - EU:s Green Taxonomy
 - 0 gram CO₂/km, for the inclusion of new contracts
 - Hybrid-contracts (PHEV) >50 grams have been excluded from the portfolio



Treasury & Sustainability **in Action**





°CICERO
Medium Green

VOLVO



Framework

Introduction

- Sustainability policy and sustainability governance procedures
- Contribution to climate change mitigation
- Green Assets Portfolio

Treasury & Sustainability *in Action*









°CICERO
Medium Green

Volvofinans Bank's Eligible Assets

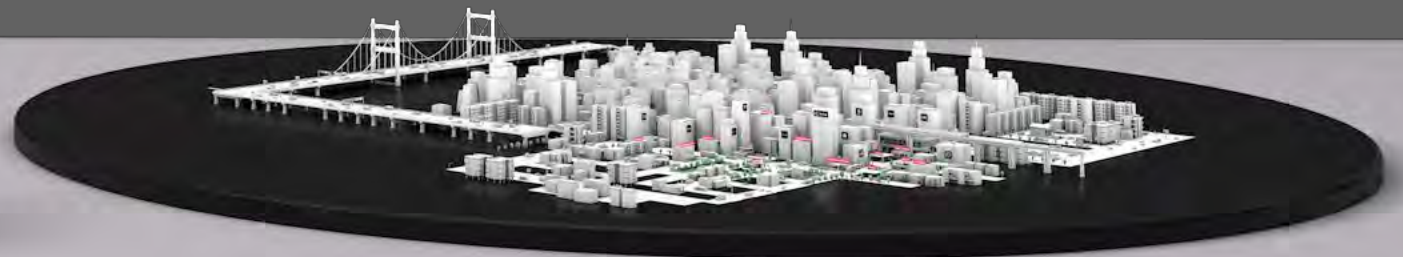
GBP Category	Clean Transportation  
Assets financed	Light commercial and passenger vehicles with zero specific CO₂ emissions Fully electric freight transport vehicles with zero specific CO₂ emissions
Contribution to Climate Change Mitigation	<i>6.5. Transport by motorbikes, passenger cars and light commercial vehicles</i> <i>6.6. Freight transport services by road</i>

Framework

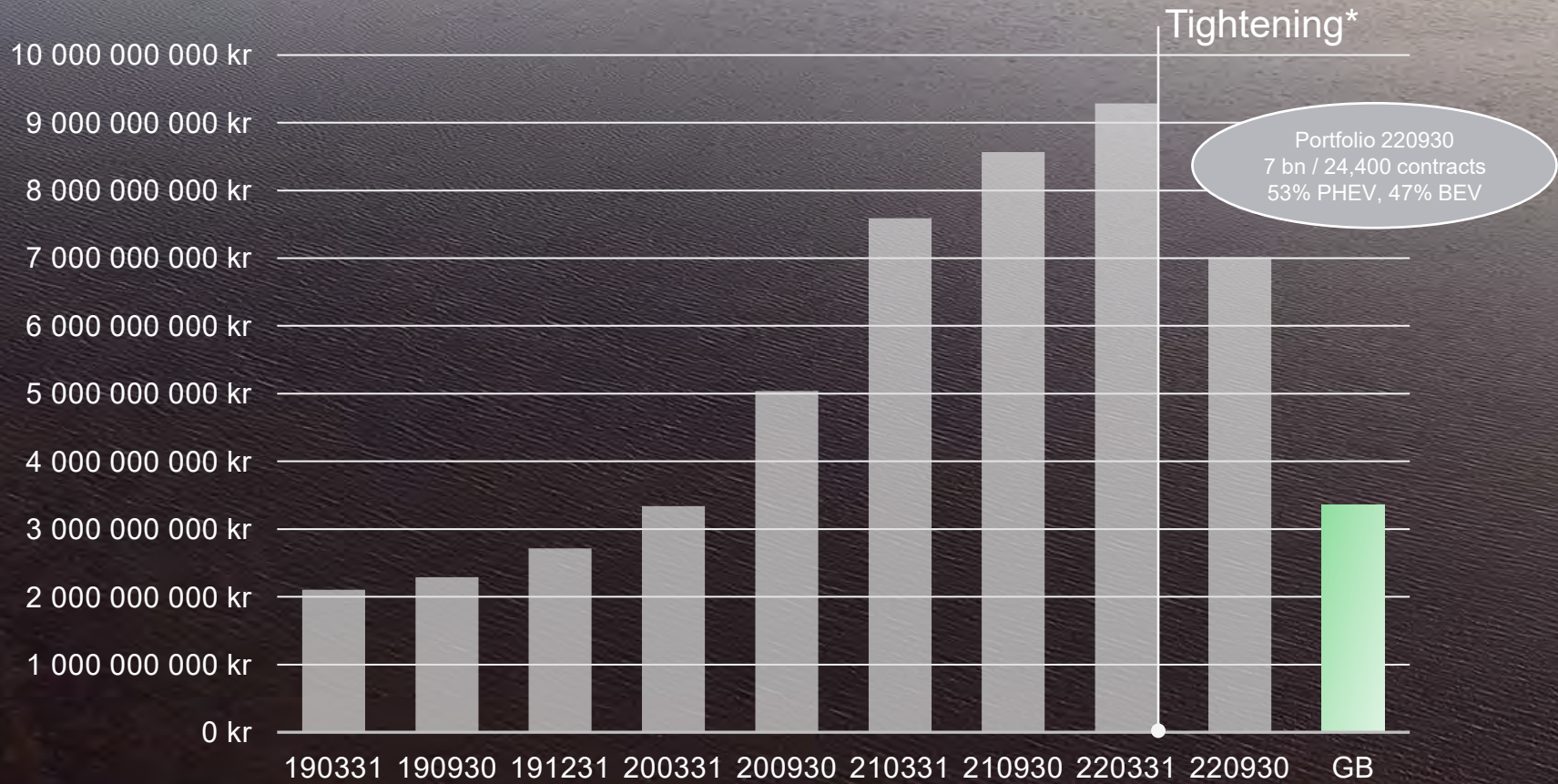
Green Bond Framework

- Use of Proceeds
- Process for Project Evaluation and Selection
- Management of Proceeds
- Reporting

Treasury & Sustainability **in Action**



Total value of Green Asset Portfolio



*) 0g CO2/km (new contracts)
≤50g CO2/km (contracts <220401)

Executive Summary, Investor Meeting

The first issue of green bonds under a revised green framework

- Medium green by Cicero
- A green asset portfolio of loan and leasing contracts with environmental cars, with a maximum emission of 50 gr CO2, as collateral
- Refinancing of a Green asset portfolio of SEK 7.0 bn
- From April 1 2022, only zero emission vehicles are added to the portfolio

A Mobility Bank with a unique risk mitigating business model

- Volvofinans Bank was founded in 1959
- Equally owned, 50/50, by Volvo Car Corporation and AB Volverkinvest (Sw. Volvo Dealers)
- Rated A3 (Stable) by Moody's
- Market leader with SEK 38.7 bn in lending
- Offers financial services in the ownership and use of vehicles
- The car dealers bear the credit and residual value risk in the major portion of the bank's lending
- Eight consecutive years with record results

MANDATE: Volvofinans Bank SEK 3.25Y Green Fxd/FRN Investor Call

By Ronan Martin and [Bloomberg Automation](#)

(Bloomberg) -- Volvofinans Bank AB, rated A3 (Stable) by Moody's, has mandated Nordea and SEB as Joint Lead Managers to arrange an investor call on Monday 17 October at 14:00 CEST. A SEK-denominated Green Senior Unsecured transaction(s) with an expected maturity of 3.25 year FRN and/or Fixed will follow, subject to market conditions.

- Green Bond Framework: <https://www.volvofinans.se/en/about-us/investor-relations/green-bonds/>
- Target Market: Eligible counterparties and professional clients only (all distribution channels)
- Information from person familiar with the matter, who asked not to be identified because they're not authorized to speak about it

See all preliminary issues: [PREL <G0>](#)

Debt Maturity:
Approaching

SEK 4.6B in debt within the next 1 representing 36% total debt outstai

[View Debt Distrib DDIS »](#)

Security Descri

3yr Fixed

Thank's

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