

BNP PARIBAS
PERSONAL FINANCE



**INSTITUTIONAL PRESENTATION
OF BNP PARIBAS PERSONAL FINANCE**
SEPTEMBER 2023



BNP PARIBAS
PERSONAL FINANCE



DOCUMENT APPROVED FOR EXTERNAL DISTRIBUTION

SUMMARY

Our company

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| OUR COMPANY

GROUP: A DIVERSIFIED AND INTEGRATED BUSINESS MODEL

BREAKDOWN OF THE GROUP'S ACTIVITIES

COMMERCIAL, PERSONAL BANKING & SERVICES

BCEF • BNL • BNP Paribas Fortis • BGL BNP Paribas • International Retail Banking • Arval • BNP Paribas Leasing Solutions • Nickel
BNP Paribas Personal Finance • BNP Paribas Personal Investors

INVESTMENT & PROTECTION SERVICES

BNP Paribas Cardif • BNP Paribas Asset Management
BNP Paribas Wealth Management • BNP Paribas Real Estate
BNP Paribas Principal Investments

CORPORATE & INSTITUTIONAL BANKING

Corporate Banking • Global Markets • Securities Services

OUR DIVERSIFIED AND INTEGRATED MODEL



THE GROUP'S SOLUTIONS

SUPPORT



ADVICE



FINANCING



INVESTMENTS



SAVINGS



PROTECTION

BNP PARIBAS PERSONAL FINANCE

A SOCIALLY RESPONSIBLE COMPANY WRITING PERSONAL SUCCESS STORIES FOR ALMOST 70 YEARS.

A fully owned subsidiary of BNP Paribas Group, we are a **leader in financing for individuals in Europe** through our consumer credit business. For 70 years, our clients, partners, and employees have been writing the success story of our company.

With a presence in **25 countries**, every day we help more than **23 million clients** carry out their personal plans thanks to our diverse solutions. Beyond the commercial aspects, being located in many different countries brings **significant growth opportunities for our 18,000 employees** who **help our company grow throughout the world every day**.

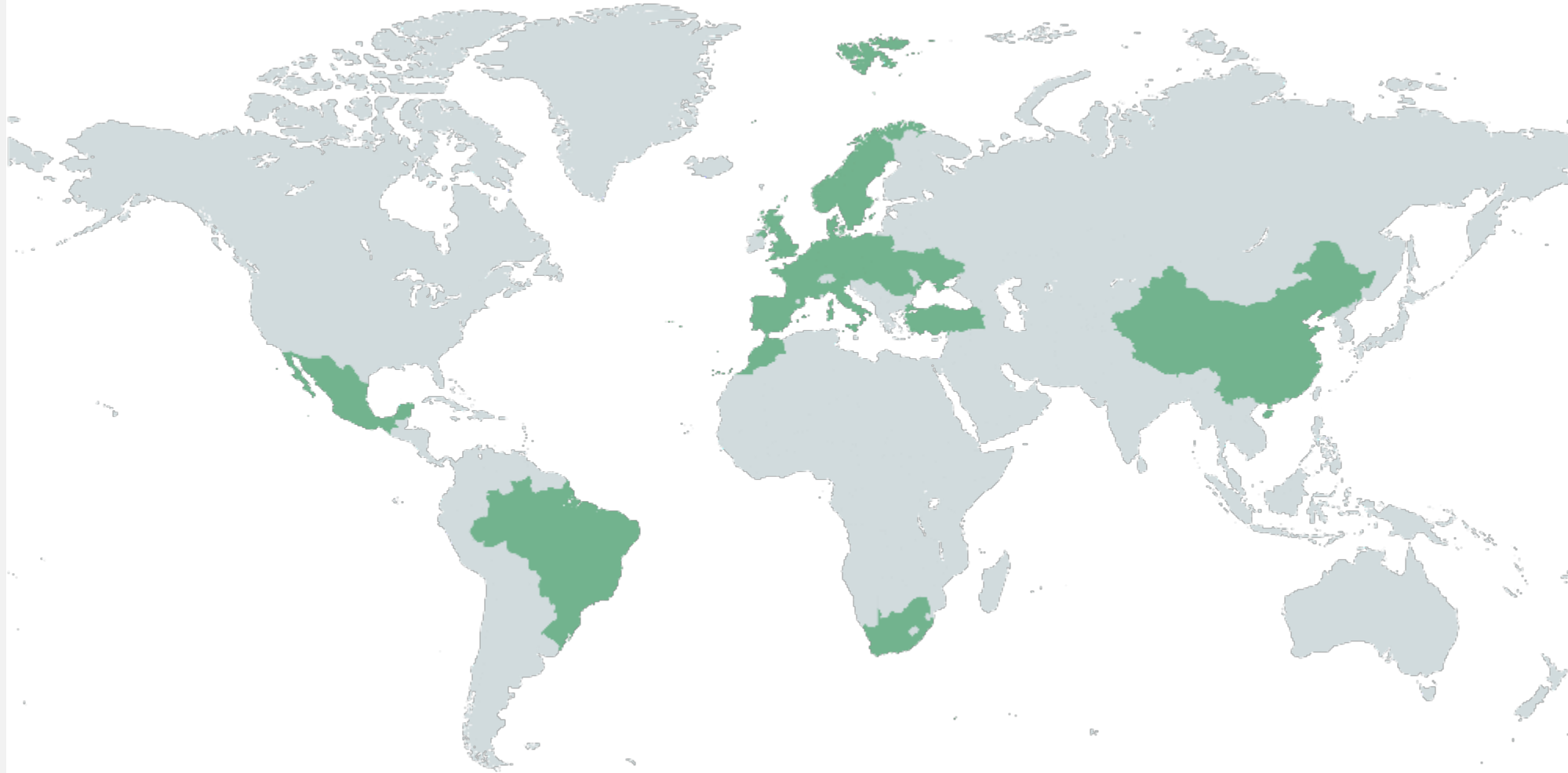
OUR INTERNATIONAL PRESENCE

18,000

EMPLOYEES

In

25 COUNTRIES &
TERRITORIES





OUR LABELS

BNP Paribas Personal Finance pursues a human resources policy based on responsibility, inclusivity, solidarity, and social engagement. This policy encourages the personal fulfilment, career growth, and commitment of the company's employees. Our commitment to being an inclusive employer is shown through the way that we welcome diversity and celebrate differences. By creating an environment where employees can be themselves, we encourage their well-being and performance every day.

This commitment has earned us various employer certification labels in France and elsewhere:



Top Employers Europe & South Africa

6 of our countries are certified as Top Employers 2021 !
(Spain, Portugal, Belgium, Italy, UK and South Africa).



Certified « Diversity Label » | 2017 - 2021

(4 years certification, being renewed).



Engaged and certified « Great Place to Work » | 2021

Italy, Mexico and Brazil have obtained this certification thanks to the employees reviews.



1951

UCB established

1953



Cetelem established (Crédit à l'Équipement **T**ÉLEctro**M**énager)

1955

Cetelem acquires an internal collection service for customers in difficulty

1971 - 1976

Launch of automobile credit
Implementation of scoring
Launch of direct loans to private individuals
First savings plan in partnership with Cardif

1984 - 1986

Findomestic established
Launch of l'Observatoire automobile Cetelem and the Aurore card



1988 - 1991

International expansion

1992

Cetelem Foundation established

1993 - 1998

Contrinuation of International expansion
Opening of the first telephone platforms

2000

Establishment of BNP Paribas:
Merger between Banque Nationale de Paris and Paribas

2004

Creation of the mascot





2005 - 2006

International expansion
Establishment in Turkey with Teb Cetelem
Alliance with LaSer

2008

Establishment of BNP Paribas Personal Finance
Following the merger between Cetelem and UCB

2015

BNP Paribas Personal Finance becomes the
100% shareholder of the LaSer group
Launch of responsible credit

2017 - 2019

BNP Paribas Personal Finance adopts a brand strategy
and a new mascot

2022 - 2025

Launch of the PF Impulse plan : "Embodying our commitment to
promoting more responsible and sustainable consumption"



PFIMPULSE
TOGETHER FOR 2025

A PORTFOLIO OF B2B & B2C BRANDS



BNP PARIBAS
PERSONAL FINANCE



BNP PARIBAS
PERSONAL FINANCE



Express Bank

BNP PARIBAS GROUP 



CONSORS FINANZ
BNP PARIBAS



cetelem

BNP PARIBAS GROUP 



_findomestic

GRUPPO BNP PARIBAS 



crédit moderne

Plus responsables, ensemble



_creation

BNP PARIBAS GROUP 



alphacredit

GROUPE BNP PARIBAS 



RCS



SevenDay Bank®



by Cetelem

The background features a dark green gradient with a prominent diagonal split. The upper-left portion is a solid, vibrant green, while the lower-right portion is a darker, forest green. Overlaid on this background are faint, semi-transparent financial charts. These include a bar chart with green bars of varying heights, a line graph with a red line and green circular markers, and a grid of numerical data points. The text 'OUR KEY FIGURES' is positioned on the left side, partially overlapping the solid green area.

OUR KEY FIGURES

BNP PARIBAS PERSONAL FINANCE KEY FIGURES

A EUROPEAN LEADER IN PERSONAL FINANCING



25 MILLION

CUSTOMERS
IN THE WORLD

June 2023



20,000

EMPLOYEES
IN THE WORLD

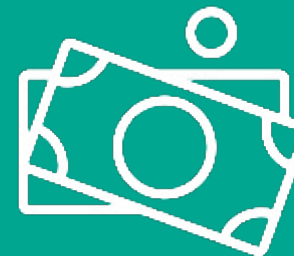
June 2023



€96Bn

AVERAGE CONSOLIDATED
OUTSTANDINGS

December 2022



€5.4Bn

REVENUES

December 2022



€1.1Bn

PRE-TAX
INCOME

December 2022



| OUR MAIN FIELDS OF ACTIVITY



BNP PARIBAS
PERSONAL FINANCE



OUR PARTNERS

OUR BUSINESS AREAS

In the 25 countries in which we work, we are partners of the major players in mobility and the major distribution, retail and leisure chains.

The solutions developed for and with our partners are co-constructed according to the economic model that corresponds to them: **a development in their own name or as a white label, an acquisition of an existing activity, a banking partnership.**

Today, and even more so tomorrow, we **promote digital innovation to foster simple, easy customer experiences and complement our expert teams for quality customer service.** BNP Paribas Personal Finance is developing a customer satisfaction programme for all its international activities.



WHY BECOME A PARTNER?



We help you to develop your turnover and your margin, as well as to develop customer loyalty.

We provide a full range of financing solutions, tailored to consumers' resources and lifestyles.

Our benefits to you:

- Develop your turnover
- Winning over new customers and keeping them loyal
- Increase your average basket
- Improving the customer experience



BNP PARIBAS
PERSONAL FINANCE



OUR FINANCING

OUR OFFER

BNP Paribas Personal Finance's offer is structured around two pillars:

- **Individuals** → serving household projects and budgets
- **Partners** → meeting the specific needs of partner companies

With a complete range of clear and transparent credit, savings and insurance products to support individuals in their various projects through our financing solutions:

- **Payment:** Payment, Fractional Payment, FLOA
- **Rental:** Rental with Purchase Option, Long-term rental
- **Insurance:** Borrowers' insurance, Dog & Cat insurance

And this, in 4 business areas:

- **Retail**
- **Mobility**
- **Habitat**
- **Banking partnerships**

EUROPE'S LEADING ONLINE CREDIT PROVIDER, OUR SOLUTIONS ARE ALSO AVAILABLE ON MOBILE PHONE, IN SHOPS, AT CAR DEALERSHIPS OR DIRECTLY THROUGH OUR CUSTOMER RELATIONS CENTERS.

BNP PARIBAS PERSONAL FINANCE ALSO PROVIDES ITS PARTNERS WITH ITS EXPERTISE IN FINANCIAL SERVICES AND CUSTOMER AND CONSUMER KNOWLEDGE IN ORDER TO SUPPORT THEIR LONG-TERM DEVELOPMENT.

OUR AREAS OF DEVELOPMENT



HABITAT ENERGY TRANSITION

Offer our customers access to more sustainable and affordable habitat solutions, by developing these solutions with partners sharing our principles.



SUSTAINABLE MOBILITY

Develop financial offers in partnership with manufacturers and distributors to support access to green vehicles.



FINANCIAL INCLUSION

Understand those underserved and launch « inclusive offers » to expand access to our financial services to a broader range of customers.



CIRCULAR ECONOMY

Through our range of services we want to increase the lifespan of goods and improve their use while limiting their negative environmental and social impacts.

OUR STRATEGY

IN LINE WITH THE GTS PLAN OF THE BNP PARIBAS GROUP



2025 STRATEGIC PLAN

Growth • Technology • Sustainability

STRONG AMBITIONS

GROWTH

Continue to develop profitable growth by leveraging the Group's leading positions in Europe.

TECHNOLOGY

Technology for optimised client / employee experiences and operating efficiency.

SUSTAINABILITY

Accelerated mobilisation of the Group's businesses on sustainable finance issues.

FUELED BY A POWERFUL MODEL

Leading platforms in Europe built across businesses...

...strategically aligned to best serve clients and partners...

...with the full benefit of our integrated and transformed operating model.

BUILT ON THREE PILLARS

TECHNOLOGY & INDUSTRIALISATION AT THE HEART OF OUR MODEL

DEPLOYMENT OF SUSTAINABLE FINANCE AND ESG AT SCALE

DEVELOPMENT OF EMPLOYEES' POTENTIAL & ENGAGEMENT

IN ORDER TO

- Foster organic growth
- Gain market shares
- Develop new opportunities
- Generate economies of scale

Le plan stratégique 2022 - 2025 de BNP Paribas Personal Finance « PF Impulse » est aligné sur le plan stratégique du groupe BNP Paribas « GTS ».

Consolidate our **European leadership** to accelerate our clients' transition to a **sustainable economy**

Synthesis

Through its solid positioning, the Group intends to accelerate its dynamic transformation and strengthen its position, in order to pursue growth and start a new, ambitious chapter in its development.

CLIENT EXPERIENCE

Improving interactions and meeting the needs of individual, institutional and corporate clients through innovative solutions.

EUROPEAN LEADERSHIP

Uplifting and expanding the European economy through support to the global corporate and institutional clients who drive it.

HUMAN CAPITAL

Developing talent and optimising employee experience as the foundation for our collective performance.

ENVIRONMENT

Offering our clients financial solutions to accelerate actions that fight against climate change and protect biodiversity.

SOCIETY

Improving the accessibility of financial services, diversity and equality in order to foster a more inclusive society.

“Thanks to the talent of our teams, technological innovation and the financial strength of our Group, we are accelerating our transformation and reinforcing our leadership in Europe to serve our clients. With this 2025 ambition, which responds even better to new expectations and amplifies our positive impact on society, we can achieve a collective transition towards a new, sustainable economic model.”



Jean-Laurent Bonnafé
Director and Chief Executive Officer

A photograph of a modern building's interior courtyard. A large, curved wooden staircase with a glass railing is the central feature. The building has multiple levels with glass walls and balconies. In the foreground, there are three bright red armchairs and a small white table. The scene is brightly lit, suggesting a sunny day. A large green diagonal overlay covers the left side of the image, containing the text.

| OUR GOVERNANCE

OUR BOARD OF DIRECTORS

The Board of Directors of BNP Paribas Personal Finance guarantees its vision. It determines its strategic guidelines and oversees their implementation by Executive Management.

It strives to promote long-term value creation by BNP Paribas Personal Finance, taking into account social and environmental challenges.



THIERRY LABORDE
Chairman of the BNP Paribas Personal Finance Board of Directors



CHARLOTTE DENNERLY
Director & Chief Executive Officer of BNP Paribas Personal Finance



FRANCINE CALVET
Director of BNP Paribas Personal Finance
Head of Human Resources for Senior Executives of BNP Paribas SA



SYLVIE DAVID-CHINO
Director of BNP Paribas Personal Finance
Head Regulatory Compliance Group



JEAN-BERTRAND LAROCHE
Director of BNP Paribas Personal Finance
Deputy Chief Executive Officer and Chief Operating Officer of BNP Paribas Cardif
Head of International Markets



HUGUES MAISONNIER
Director of BNP Paribas Personal Finance
CRO RISK GROUP – Senior Advisor



BRUNO SALMON
Independent Director of BNP Paribas Personal Finance



CAROLINE TCHEKHOFF
Independent Director of BNP Paribas Personal Finance



ALAIN VAN GROENENDAEL
Director of BNP Paribas Personal Finance
Chairman and Chief Executive Officer of Arval

OUR EXECUTIVE COMMITTEE

Composed of the five members of General Management and 17 heads of business lines or central functions.

Driven by a collective dynamic, the Executive Committee draws on the expertise of each of its members to ensure the operational management of BNP Paribas Personal Finance.

PF Inside: Poland, Ukraine, Morocco, Turkey

() Benoit Cavalier will lead the business transformation project and continue its supervisory action for Germany and China until June 30, 2023*



**BENOÎT
CAVELIER**
Strategic Advisor*



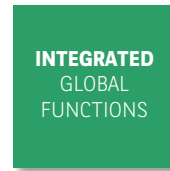
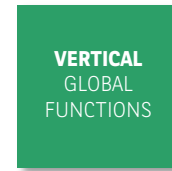
**JANY
GEROMETTA**
Deputy CEO
Country Supervision
Eurozone, Nordics, UK
and PF Inside
countries



**VINCENT
SUSSFELD**
COO
Global Business
Lines



**GILLES
DE WAILLY**
COO
Global Service
Lines



SERGE LE BOLÈS
CEO France



GILLES ZEITOUN
CEO Italy



ANAÏS RAYNAUD
CEO UK, Nordics, Portugal



MICHEL THEBAULT
CEO Germany & Austria



Franck VIGNARD
CEO Spain



PAUL MILCENT
Mobility



REBECCA DOUCET
Retail & Customer Business



CAROLINE SOULIÉ
Customer Experience,
Innovation & Marketing



CARINE IVANENKO
CIO - IT



CLAIRE LAUREZAL
Deputy COO - Operations
& Business Support



ADELINE LE COQUIL
Finance



FRÉDÉRIC THORAT
Human Resources



ISABELLE WOLFF
BCP & Tilia



Terence **Mc CORMICK**
Risk



ETHEL PARAUD
Compliance



JEAN-FRANÇOIS SIMON
Legal

| OUR INNOVATION APPROACH





“

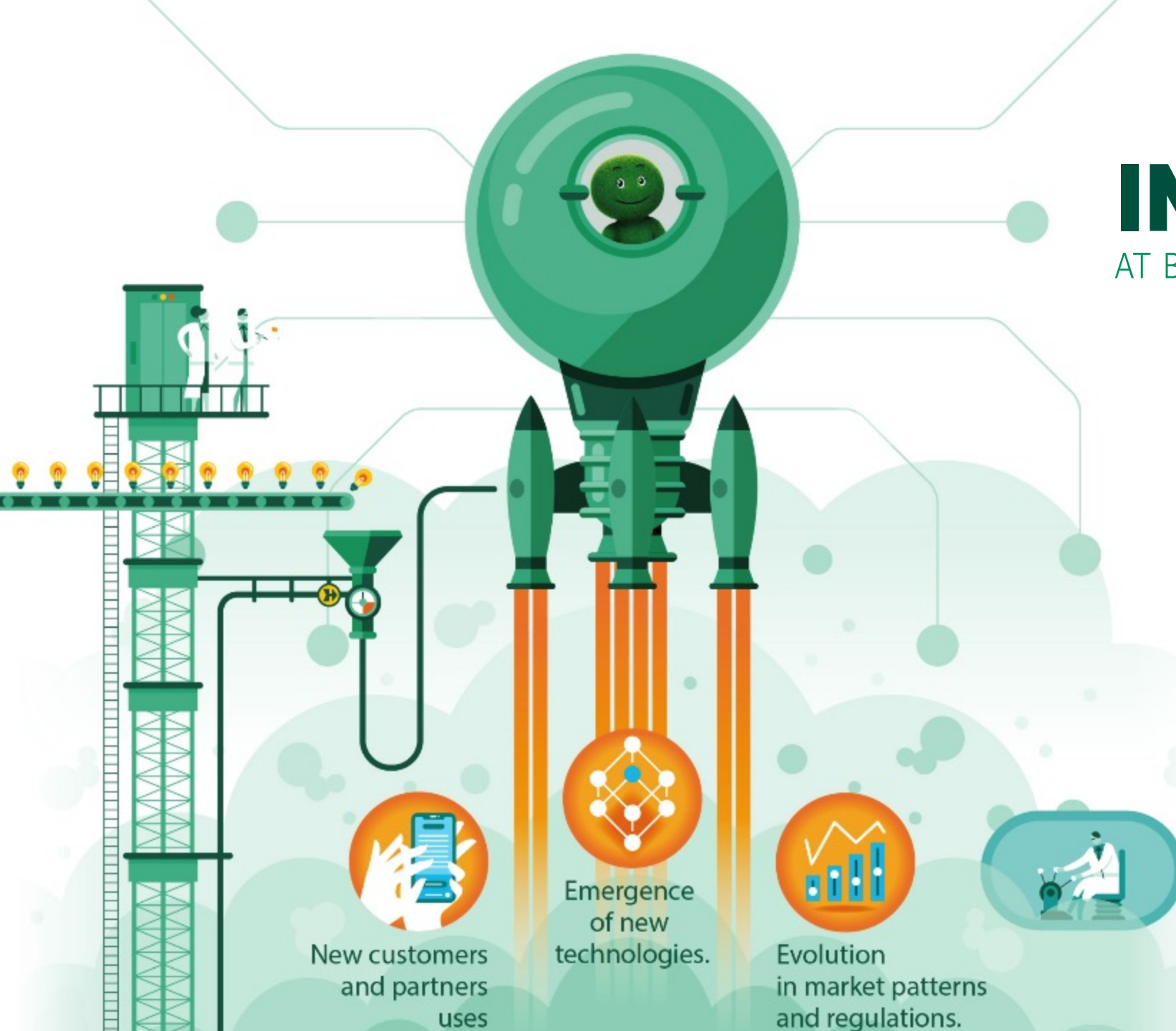
Innovation, is an everyday
process for our company to
anticipate change and convert it
into **opportunities for growth!**

”

INNOVATION

AT BNP PARIBAS PERSONAL FINANCE

Identity new ideas and turn into
value-added solutions
For our customers, partners
and our organisation.



New customers
and partners
uses

Emergence
of new
technologies.

Evolution
in market patterns
and regulations.

[See our infographic](#)





Our structured approach involves
the whole Company to:

Anticipate
and decipher
market trends.

Analyze
and prototype
new concepts.

Facilitate
the industrialization
of solutions.

[See our infographic](#)



It is reinforced by an intrapreneurship program:

An application
to aggregate bank accounts
and support clients
in managing their budget.



A service offering to support
carers in the organization
and daily monitoring
of a loved one in loss
of autonomy.

Discover the project



**We enrich this process with our partners,
but also with start-ups and fintechs detected
thanks to the external ecosystem we developed:**

Cooperation
with international start-ups
and fintechs accelerators.

Investments in venture
capital funds to identify
the best market solutions.



**This approach allows us
to imagine new solutions
with high value added:**



Customer experience

A chatbot with cognitive capabilities in Spain with which clients can interact 24/7.

Discover the project



Future of auto

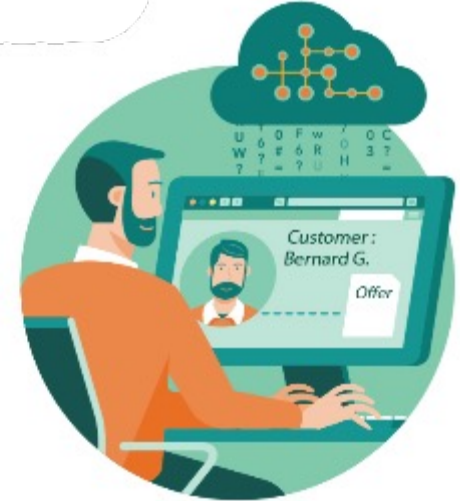
A full digital offer to purchase used vehicles online, developed in collaboration with a startup in Italy.

Discover the project

Artificial intelligence

CBS (context based sales), an artificial intelligence tool allowing to personalize an offer based on the visitor's profile and the channel.

Discover the project



[See our infographic](#)





BNP PARIBAS
PERSONAL FINANCE



OUR VISION #PROSPECTIVE

A « PROSPECTIVE » DEPARTMENT WITH **2 MAJOR ASSETS CREATING PROPRIETARY CONTENTS** ON TOPICS RELATED TO **CONSUMPTION, MOBILITY AND RETAIL.**

ECHANGEUR

RETAILERS, LET'S FACE THE CHALLENGES OF INNOVATION TOGETHER

Created in 1997, **Echangeur BNP Paribas Personal Finance** is a prospective entity on the themes of marketing, customer relations and innovation, dedicated to retail. We support companies from all sectors (banking, mass distribution, automotive, insurance, e-commerce or even media) and from all countries (South Africa, Brazil, Spain, France, Mexico, Portugal, Denmark...) to help them to adapt to **consumer and consumption changes**.

From acculturation to ideation! Open to discussion, our team offers, in complete neutrality, a short, medium and long term vision of the future of commerce. Once the customer has been fully analysed, our experts share with you the **best recent innovations to inspire** you and help you identify your own avenues for innovation.

Thanks to the [Club Echangeur](#), our members benefit from all of our support for innovation.

[Find out more about L'Echangeur](#)





Our mission?

Identify and analyze emerging trends in commerce to share, with brands and retailers, a clear vision of the challenges of tomorrow's consumption and to guide them, in complete neutrality, in their transformation.

Like hundreds of retailers, join our [Club Echangeur](#) and start innovating!



Echangeur BNP Paribas Personal Finance





VISION LET'S IMAGINE THE FUTURE OF RETAIL TOGETHER

During its conferences and webinars throughout the year, Echangeur shares its vision of a **changing commerce**, caught between the rise of a major industrial revolution, Artificial Intelligence, and the protean evolution of the consumer.



INSPIRATION FEED YOUR STRATEGY AND YOUR THINKING

Once the facts are clear, it's time to take action! Echangeur provides you with its **360° knowledge of consumers** to identify their expectations and fuel your reflection through **services, tech, stores** or **innovative startups**.



IDÉATION HELP US IDENTIFY AVENUES FOR INNOVATION

Our goal is simple: to succeed in **bringing out innovations**. Come up with your issue to achieve this result! Using its tools, Echangeur will build a customised work session with you to help you build your business for the future.



OUR **INNO I KNOW** PODCASTS

(only in french)

The **podcast** that explores innovation in retail.

Virtual reality, voice assistants, blockchain, image recognition... how are these innovations revolutionizing the **daily lives of consumers and retail professionals?**

The experts of the Echangeur BNP Paribas Personal Finance, Nicolas Diacono and Guillaume Rio, accompanied by a startup in the field, **decode the issues related to the use of these new technologies.**



OUR **CITY I KNOW** PODCASTS

(only in french)

The retail travel diary!

Set off with Elisabeth Menant and Matthieu Jolly, experts from the BNP Paribas Personal Finance Exchange, **to discover an emblematic retail city!**

In each episode, a local guest will draw a **portrait of consumers and their habits**, and then, equipped with your walking shoes, you'll set off to **explore the innovative retailers you need to visit urgently!**

THE OBSERVATOIRE CETELEM

OBSERVE, ENLIGHTEN AND DECIPHER THE EVOLUTION OF CONSUMPTION PATTERNS
IN FRANCE AND ABROAD

Founded in 1985, **L'Observatoire Cetelem** is an **economic research and intelligence** unit of **the BNP Paribas Personal Finance group**, headed by Flavien Neuvy.

In what is a time of deep transformation for retail and consumption models, L'Observatoire Cetelem strives **to understand the changes affecting consumption**. To fulfil this ambition, L'Observatoire Cetelem has set up a range of tools to observe and analyse the world around us, based on diverse and complementary content described below.

Find out more about the
Cetelem Observatoire



OUR #OBSERVATOIRECETEM PUBLICATIONS

STUDIES FOR EVERY TASTE

OBSERVATOIRE
Cetelem



THE OBSERVATOIRES

The **Observatoires Cetelem**, Two highly respected **international consumer studies** performed on an annual basis, one focusing on the **automotive market** (16 countries) and the other on **consumption** in general (17 countries).



LES ZOOMS

Our **zooms studies** focus on **lifestyles** and explore a particular theme (housing, sport, education, culture, the human body, etc.) in three stages, by **seeking the opinion of French citizens** via a three-wave survey..

DISCOVER ALSO
OUR STORIES!



BNP PARIBAS
PERSONAL FINANCE



INNOVATION AT BNP PARIBAS PERSONAL FINANCE, SUPPORTED BY OUR EMPLOYEES

ACTIVATE
YOUR STORIES!



| OUR COMMITMENTS

« PROMOTE ACCESS TO MORE RESPONSIBLE AND SUSTAINABLE CONSUMPTION, TO SUPPORT OUR CUSTOMERS AND PARTNERS »

At BNP Paribas Personal Finance, our conviction is **that consumption is at the core of these global challenges**, and that it can also **provide a key answer** to them. Through **more responsible consumption**, people have the power to **preserve natural resources**, **reduce their carbon footprint** and make a difference on a greater scale. We believe that **people can vote with their wallet**.



Our achievements actions are presented in [our Company Engagement Report 2022](#).

Our [manifesto](#) testifies of the long-term transformation of our company and business.

Find out more about the purpose of
BNP Paribas Personal Finance



PLACING POSITIVE IMPACT AT THE HEART OF OUR STRATEGY ON 3 PILLARS



1. Be exemplary as a company and employer

create a sustainable, fair, and inclusive workplace.
have a neutral impact on the environment.



2. Transform our business, operating models and offers

expand access to our financial services to a broader range of customers.
help our customers reduce their environmental footprint.
build a sustainable and inclusive relationship with our stakeholders.



3. Make a positive impact beyond our business, in our fields of expertise

increase financial literacy and awareness about sustainable consumption.
increase digital inclusion and literacy.

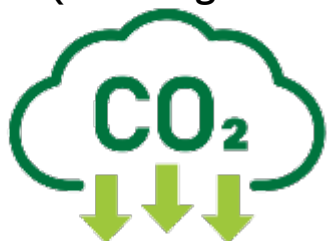
1

To be exemplary as a company and employer

ENVIRONMENT

**901kg
GreenHouse
Gaz Emissions**
per employee

(vs 661kg in 2021)



GENDER EQUALITY

35%

of Women in Senior
Management Position
(vs 28.6% in 2021)



57%

of young talents are
women

2

To transform our business, operating models and offers

SUSTAINABLE FINANCING

€6bn balance



6.2% total balance
(vs 4.3% in 2021)

15% 2025 objectives

ENERGY TRANSITION

€3.5bn balance

to finance Energy Transition
in Habitat
(vs €2.9bn in 2021)



€2.3bn balance

to finance
Renewable Energy



CLEAN MOBILITY

€2.4bn balance

to finance electrified vehicles
& soft mobility
(vs €1.0bn in 2021)



3

To make a positive impact beyond our business, in our fields of expertise

DIGITAL INCLUSION

587
Devices
donated



2,000
Beneficiaries
of digital
skills training
(vs 1,472 in 2021)



FINANCIAL EDUCATION



59,000
per employee
through financial literacy actions
in 9 countries

#1MillionHours2Help

The **#1MillionHours2Help** programme lets BNP Paribas Group employees contribute their working time to organisations campaigning for a greener, more inclusive world.

Its goal is to collectively reach 1 million volunteer hours worldwide by 2020, the equivalent of slightly more than a half-day of paid solidarity work per employee per year. .

At BNP Paribas Personal Finance, we would like to focus volunteering on **four themes** important to the company that reflect a deep meaning for our profession: **digital and social inclusion, financial education, young people and environmental protection.**



OUR #COMMITMENT PODCASTS

LISTEN TO THEM, COMMIT YOURSELF!



OUR **ON THE WAY** PODCASTS

On The Way is the podcast that explores the **paths of responsible consumption**.

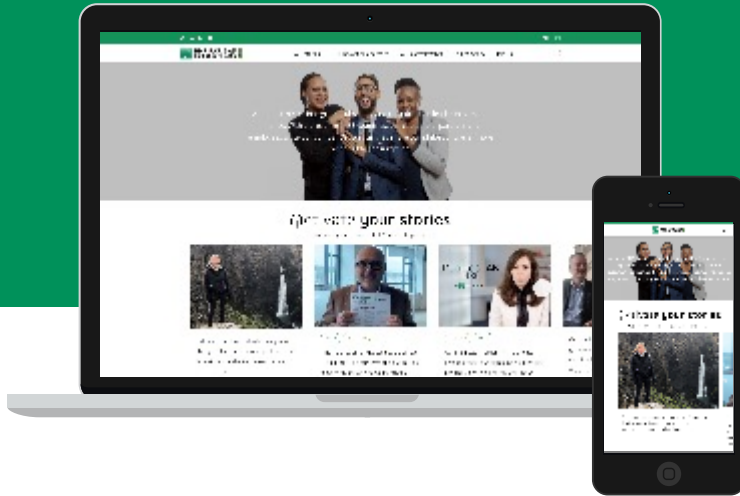
Entrepreneurs, people from the world of business and researchers, **On The Way** gives **you a voice** to those who, day after day, are helping to develop **more sustainable consumption**.

**| FIND
OUT MORE**



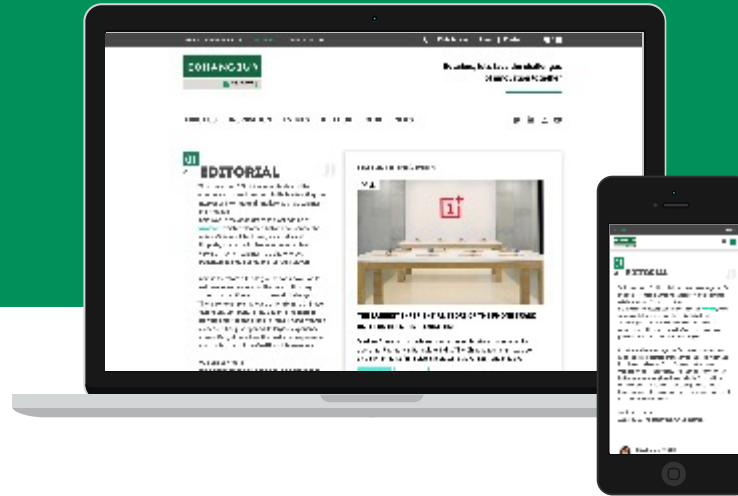
INSTITUTIONAL COMMUNICATIONS

BNP PARIBAS PERSONAL FINANCE



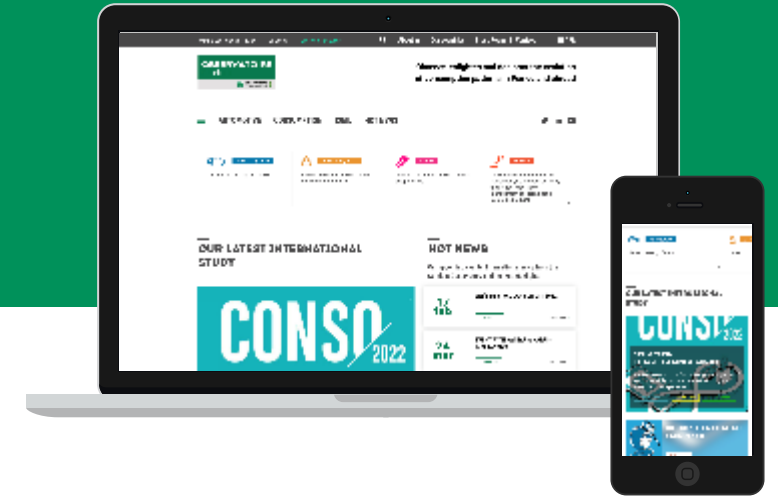
All information, stories and news concerning BNP Paribas Personal Finance and its business lines are available on personal-finance.bnpparibas

ECHANGEUR



All information, upcoming events and podcasts concerning the Echangeur BNP Paribas Personal Finance are available on echangeur.fr

OBSERVATOIRE CETELEM



All studies, upcoming events and news concerning the Cetelem Observatory BNP Paribas Personal Finance are available on observatoirecetelem.fr

OUR SOCIAL MEDIA



INSTAGRAM

@bnpparibas_pf : 2,694 followers
@echangeur_bnp : 163 followers
(account launch early 2022)



LINKEDIN

@bnpparibas_pf : 121,772 followers



TWITTER

@bnpp_pf : 8,620 followers
@Echangeur : 8,271 followers
@obs_cetelem : 4,194 followers

THANK YOU merci
mèsitak GRAZIE شكراً لك
dhanyavad ARIGATÔ dziękuję
GRACIAS danke ευχαριστώ NANDRI
спасибо MAHALO teşekkür
ederim spas JĚRĚJĚF