

BNP PARIBAS
PERSONAL FINANCE



**INSTITUTIONAL PRESENTATION
OF BNP PARIBAS PERSONAL FINANCE**

FEBRUARY 2025



BNP PARIBAS
PERSONAL FINANCE



DOCUMENT APPROVED FOR EXTERNAL DISTRIBUTION

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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 **21 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 16,500 employees** who **help our company grow throughout the world every day**.

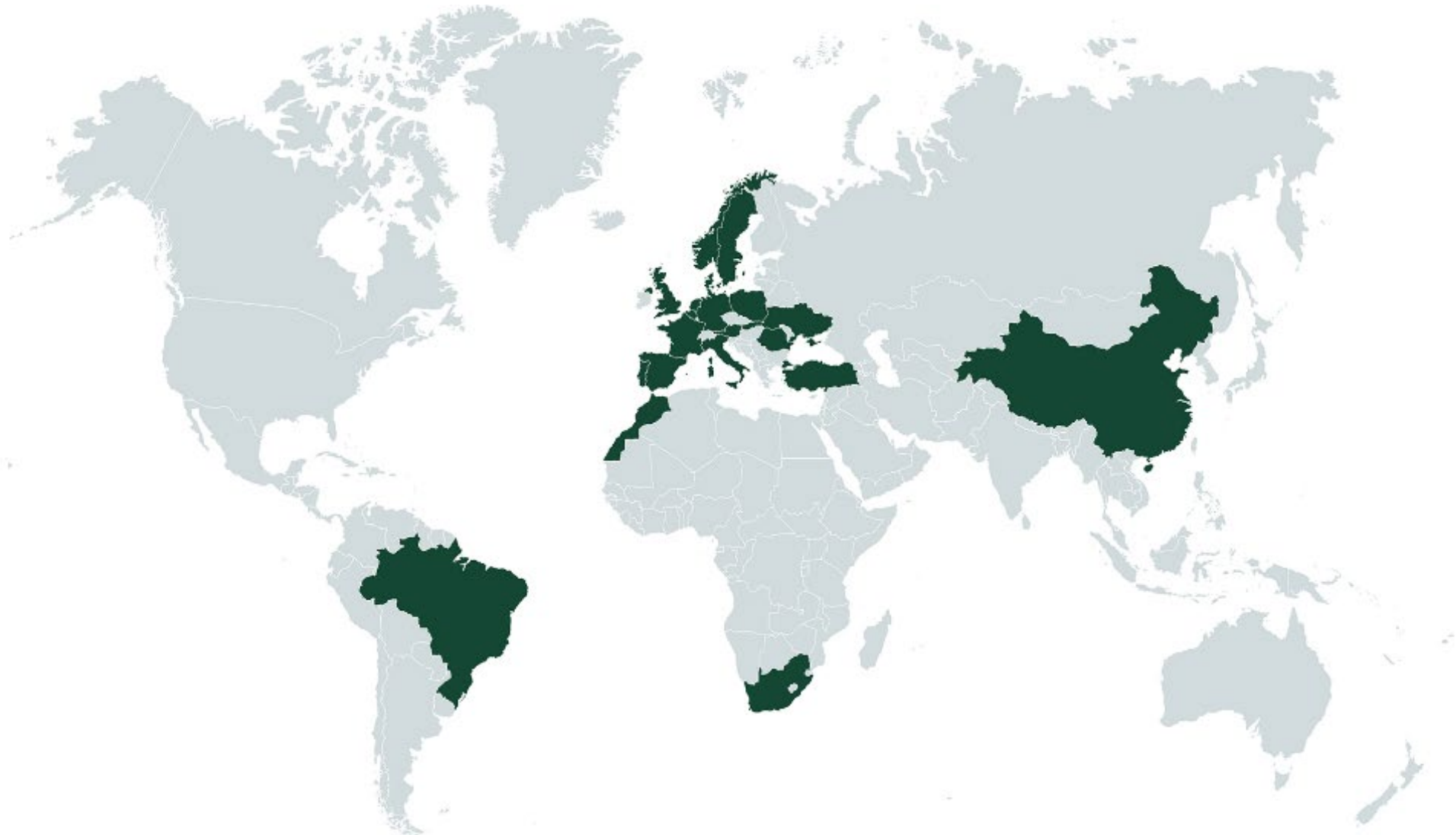
OUR INTERNATIONAL PRESENCE

16,500

EMPLOYEES

In

21 COUNTRIES & TERRITORIES





1951

UCB established

1953



Cetelem established (Crédit à l'Équipement T ÉLEctroMénager)

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

70 YEARS OF HISTORY



BNP PARIBAS
PERSONAL FINANCE



1988 - 1991

International expansion

1992

Cetelem Foundation established

1993 - 1998

Continuation 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



70 YEARS OF HISTORY



BNP PARIBAS
PERSONAL FINANCE



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”



A PORTFOLIO OF B2B & B2C BRANDS





OUR KEY FIGURES

BNP PARIBAS PERSONAL FINANCE KEY FIGURES

A EUROPEAN LEADER IN PERSONAL FINANCING



23 MILLION

CUSTOMERS
IN THE WORLD

December 2024



16,500

EMPLOYEES
IN THE WORLD

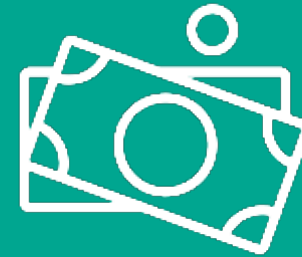
September 2024



€107.0Bn

AVERAGE
OUTSTANDING

December 2024



€5,075m

REVENUES

December 2024



€822m

PRE-TAX
INCOME

December 2024



| OUR MAIN FIELDS OF ACTIVITY



BNP PARIBAS
PERSONAL FINANCE



OUR PARTNERS

OUR BUSINESS AREAS

In the 21 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.



FINANCIAL INCLUSION

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



SUSTAINABLE MOBILITY

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



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



| 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.

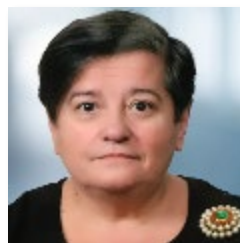
It strives to promote long-term value creation by BNP Paribas Personal Finance, taking into account social and environmental challenges.



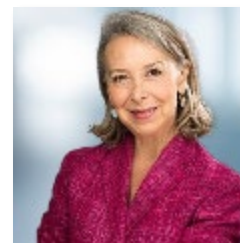
THIERRY LABORDE
Chairman of the BNP Paribas Personal Finance Board of Directors



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 TCHEHOFF
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 20 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.



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



GILLES ZEITOUN
COO
Country Supervision
Eurozone, Nordics,
UK and PF Inside
countries



VINCENT SUSSFELD
Deputy CEO
Global Business
Lines



GILLES DE WAILLY
CCO
Global Services
Lines



ANAIS RAYNAUD
CEO UK, Nordics, Portugal



PAUL MILCENT
Mobility



CARINE IVANENKO
CIO - IT



ADELINE LE COQUIL
Finance



Terence **Mc CORMICK**
Risk



MARIA RUIZ MANAHAN
CEO Spain



REBECCA DOUCET
Retail & Customer Business



MARCO MOLINARO
Deputy COO - Operations
& Business Support



FRÉDÉRIC THORAL
Human Resources



ETHEL PARAUD
Compliance



FRANCK VIGNARD - ROSEZ
CEO France



CAROLINE SOULIÉ
Customer Expérience,
Innovation & Marketing



ISABELLE WOLFF
Brand, Communication &
Publicity



JEAN-FRANÇOIS SIMON
Legal



MARCO TARENTOLA
CEO Italy



BART VERVENNE
CEO BENELUX



MICHEL THEBAULT
CEO Germany & Austria

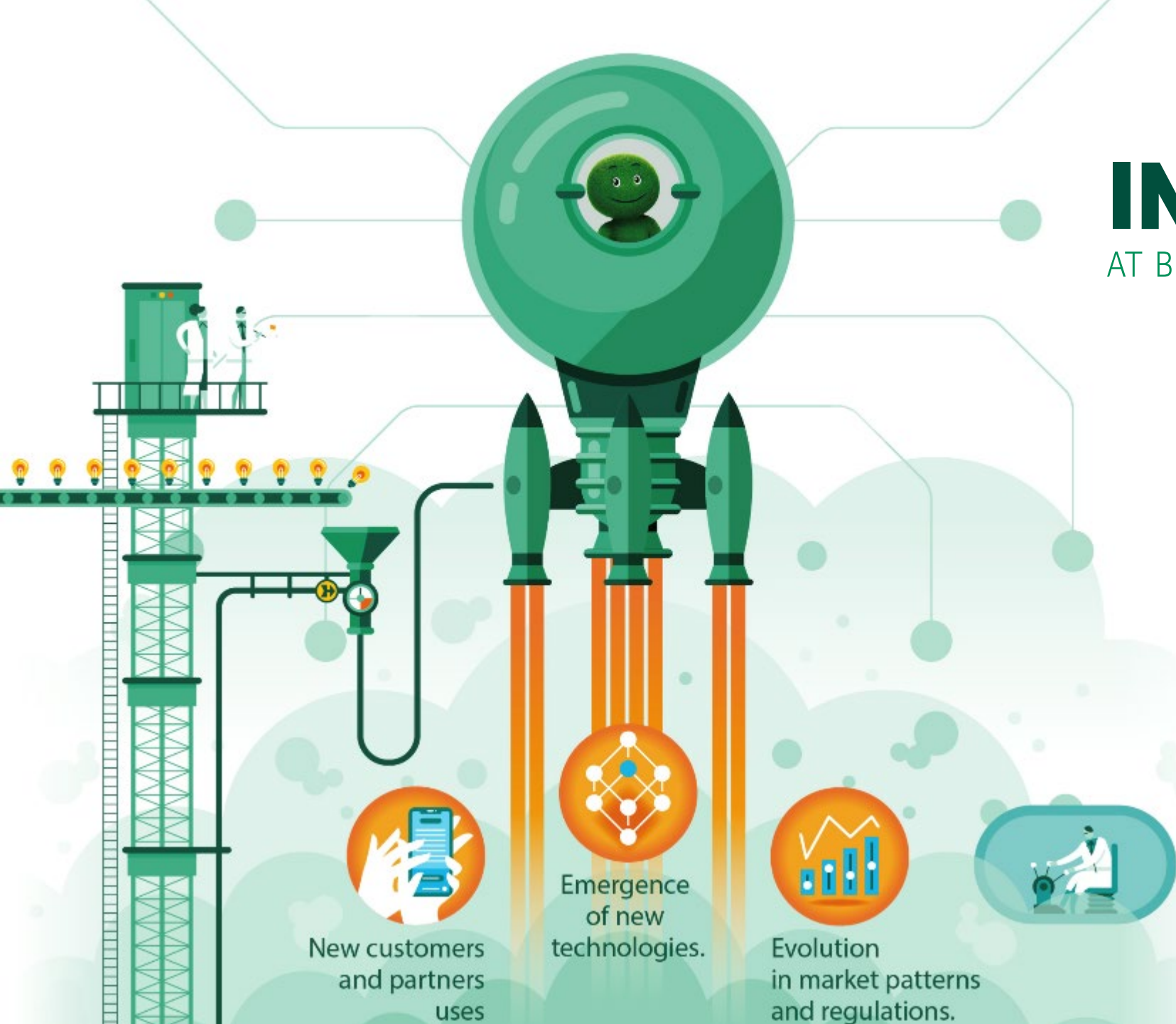
OUR INNOVATION APPROACH





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:**



Prospective


Innovation

Anticipate
and decipher
market trends.

data lab

digital lab

Analyze
and prototype
new concepts.



digital factory

Facilitate
the industrialization
of solutions.

See our infographic



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 #OBSERVATOIRECETELEM 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..



THE BAROMETER

The Observatoire Cetelem Barometer analyses the perceptions and responses of Europeans to the current crises, inflation in particular. These are key indicators in assessing and anticipating the outlook for savings and consumption in Europe in 2024.



DISCOVER ALSO
OUR STORIES!



BNP PARIBAS
PERSONAL FINANCE



**INNOVATION AT BNP
PARIBAS PERSONAL
FINANCE, SUPPORTED BY
OUR EMPLOYEES**

ACTIVATE
YOUR STORIES!



A photograph of a city street scene. In the foreground, several cyclists are riding away from the camera on a paved road. The background features a modern, multi-story building with large windows and a flat roof. There are trees and a clear sky with some clouds. A large green diagonal overlay covers the left side of the image, containing the text 'OUR COMMITMENTS'.

OUR COMMITMENTS

OUR PURPOSE

« 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 2023](#)

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

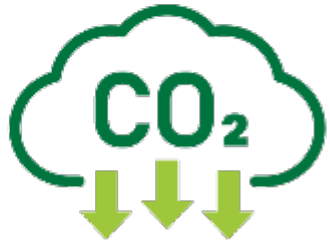
increase financial literacy and awareness about sustainable consumption.
increase digital inclusion and literacy.

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

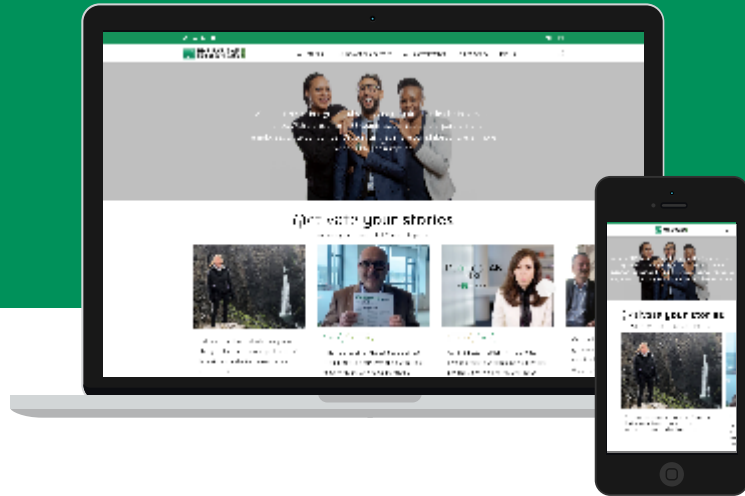
On The Way is the podcast that explores the **paths of responsible consumption**.

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**.



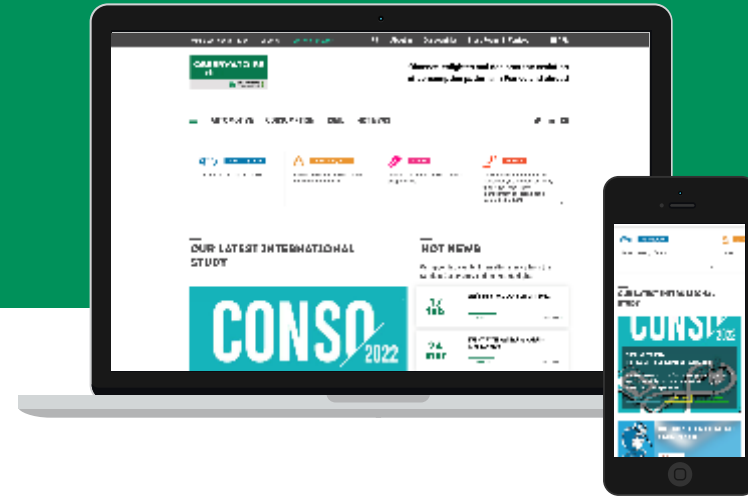
**FIND
OUT MORE**

BNP PARIBAS PERSONAL FINANCE



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

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

