

**BNP PARIBAS**  
**PERSONAL FINANCE**



**INSTITUTIONAL PRESENTATION  
OF BNP PARIBAS PERSONAL FINANCE**  
SEPTEMBER 2025



**BNP PARIBAS**  
**PERSONAL FINANCE**



**DOCUMENT APPROVED FOR EXTERNAL DISTRIBUTION**

# SUMMARY

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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.

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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.

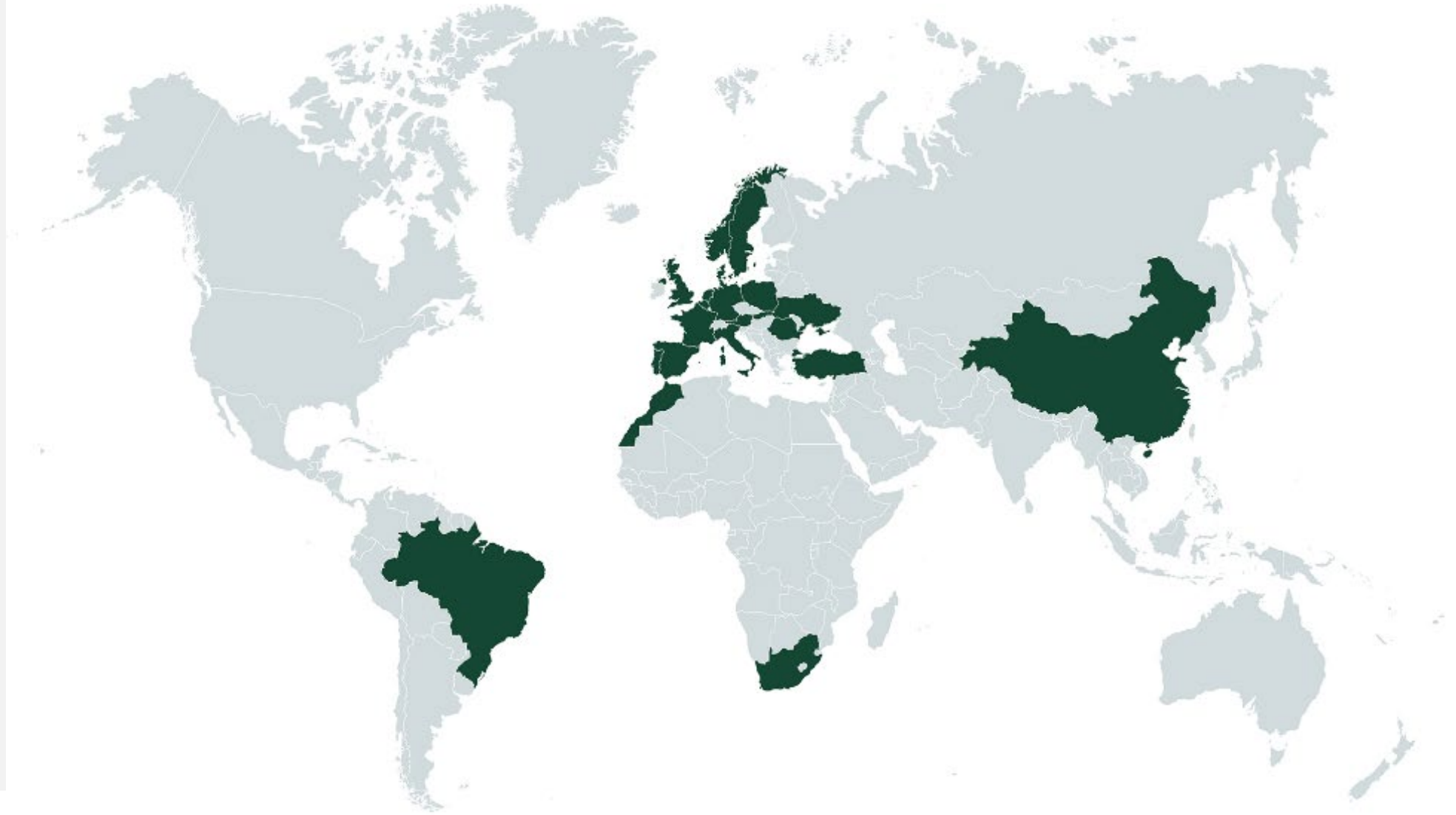
With a presence in **21 countries**, every day we help more than **23 million clients** carry out their personal plans thanks to our diverse solutions. Beyond the commercial aspects, being located in many different countries brings **significant growth opportunities for our 16,500 employees** who **help 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**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





# 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"



**PFIMPULSE**  
TOGETHER FOR 2025

A PORTFOLIO OF B2B & B2C BRANDS



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 numbers, such as '26.35', '35.12', and '24.22', are rendered in a light green, monospace-style font. The overall aesthetic is modern and professional, typical of a corporate financial report or presentation.

# 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

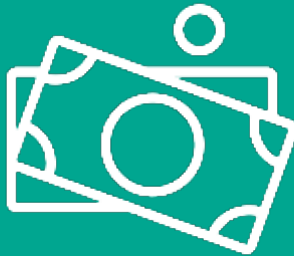
September 2024



**€107.0Bn**

AVERAGE  
OUSTANDING

December 2024



**€5,075m**

REVENUES

December 2024



**€822m**

PRE-TAX  
INCOME

December 2024





# **| OUR MAIN FIELDS OF ACTIVITY**





**BNP PARIBAS**  
PERSONAL FINANCE



# OUR PARTNERS

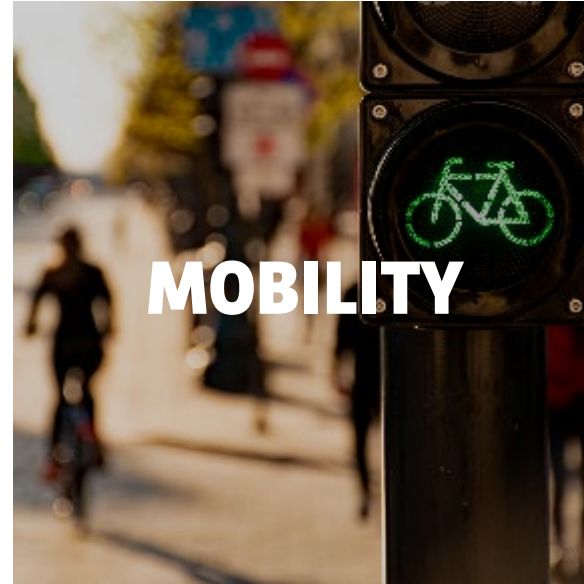
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# OUR BUSINESS AREAS

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

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# 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 ».**



## 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.

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

### 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 DENNERY**  
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 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**  
Deputy CEO  
Country Supervision  
Eurozone, Nordics,  
UK and PF Inside  
countries



**VINCENT SUSSFELD**  
Deputy CEO  
Global Business  
Lines



**GILLES DE WAILLY**  
CCO  
Global Services  
Lines



**ANAIIS RAYNAUD**  
CEO UK, Nordics, Portugal



**PAUL MILCENT**  
Mobility



**CARINE IVANENKO**  
CIO - IT



**ADELINE LE COQUIL**  
Finance



**CECILE POUYET**  
Risk



**MARIA RUIZ MANAHAN**  
CEO Spain



**REBECCA DOUCET**  
Retail & Customer Business



**MARCO MOLINARO**  
Deputy COO - Operations  
& Business Support



**FRÉDÉRIC THORAT**  
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



**GAETAN VERCRUYSSSE**  
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!**

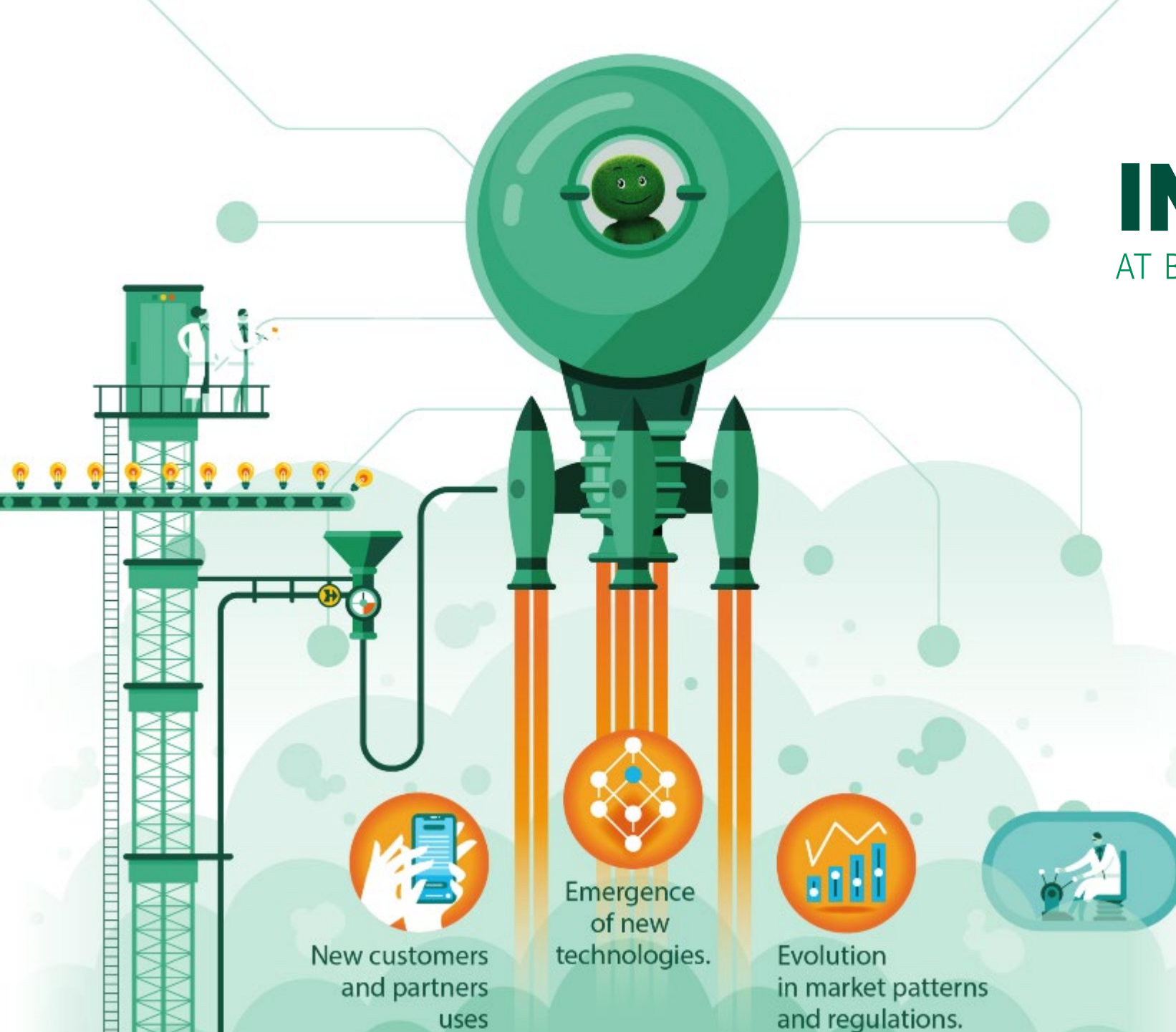
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# INNOVATION

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

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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..



## 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!





# | 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 2023](#)

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

# 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.



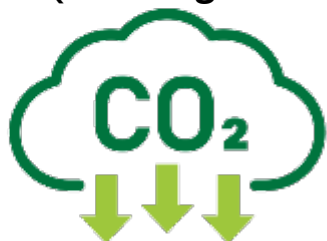
# 1

## 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**.

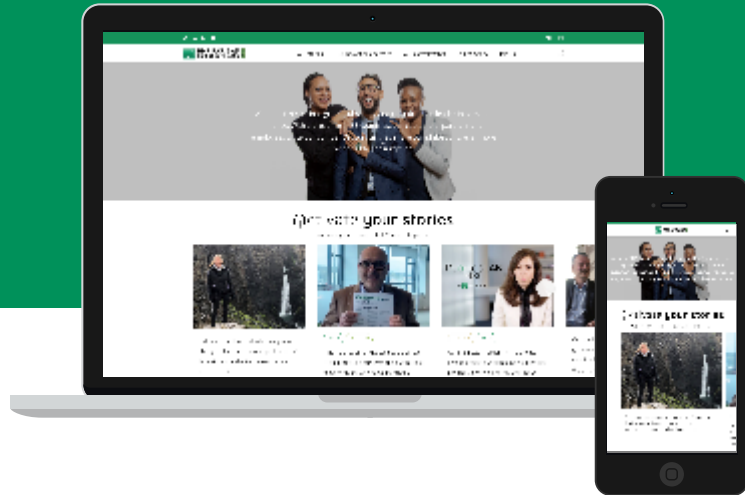
Entrepreneurs, people from the world of business and researchers, **On The Way** gives **you a voice** to those who, day after day, are helping to develop **more sustainable consumption**.



**| FIND  
OUT MORE**

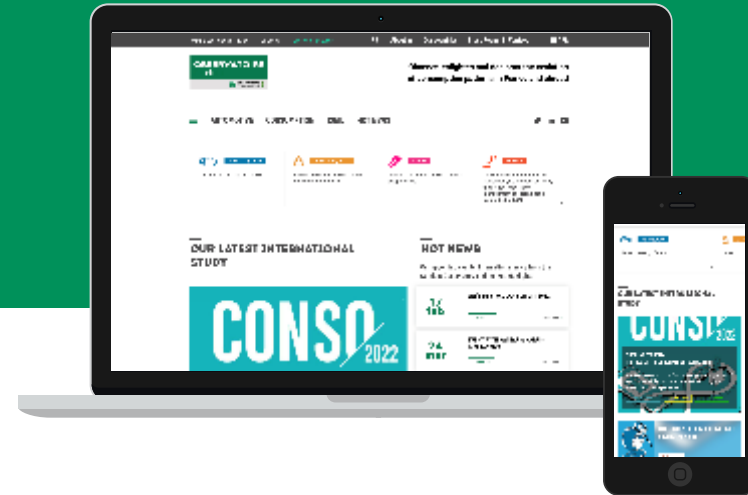


## BNP PARIBAS PERSONAL FINANCE



All information, stories and news concerning BNP Paribas Personal Finance and its business lines are available on [personal-finance.bnpparibas](https://personal-finance.bnpparibas)

## OBSERVATOIRE CETELEM



All studies, upcoming events and news concerning the Cetelem Observatory BNP Paribas Personal Finance are available on [observatoirecetelem.fr](https://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

