



**BNP PARIBAS**  
PERSONAL FINANCE



# Institutional presentation

of BNP Paribas Personal Finance

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100% subsidiary of BNP Paribas SA

Update: 1<sup>st</sup> september 2025

**DOCUMENT APPROVED FOR  
EXTERNAL DISTRIBUTION**

# Summary



<b>Our company</b> .....	<b>3</b>
<b>Our key figures</b> .....	<b>9</b>
<b>Our main fields of activity</b> .....	<b>11</b>
<b>Our strategy</b> .....	<b>15</b>
<b>Our governance</b> .....	<b>18</b>
<b>Our commitments</b> .....	<b>21</b>
<b>Find out more</b> .....	<b>29</b>

# Our company

who are we?

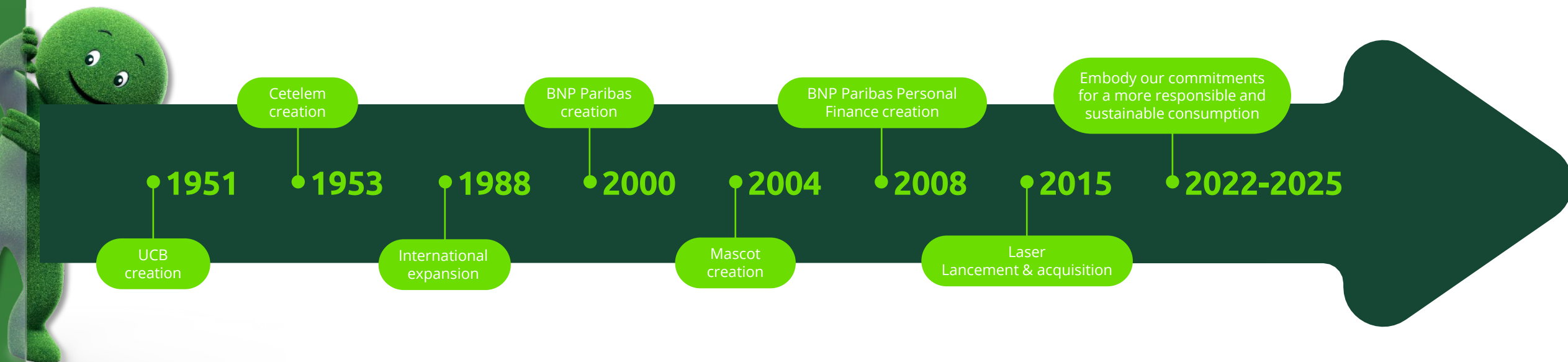


## Our company

### 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 company

### Group: a diversified and integrated business model

#### COMMERCIAL, PERSONAL BANKING & SERVICES

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

#### INVESTMENT & PROTECTIONS SERVICES

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

#### CORPORATE & INSTITUTIONAL BANKING

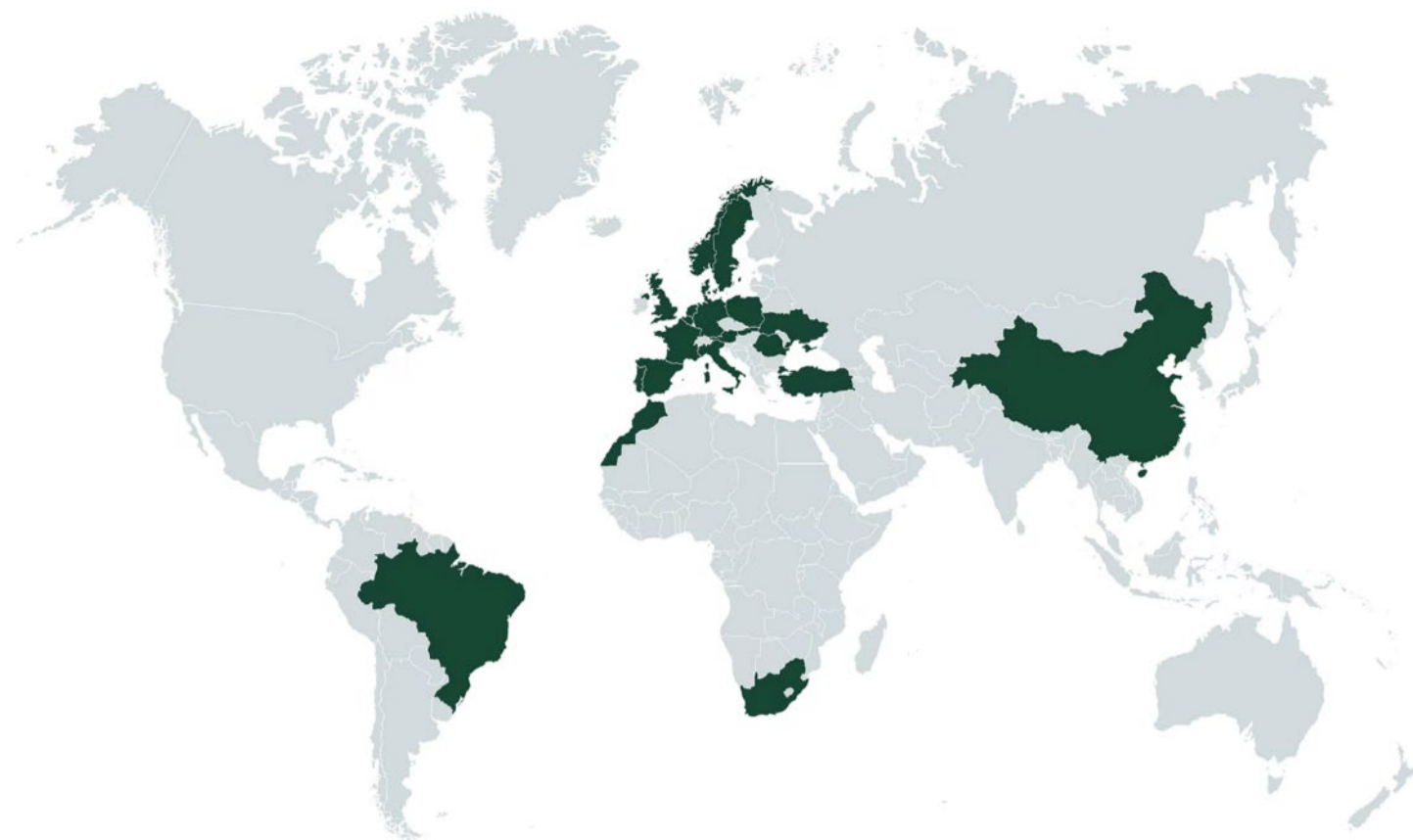
Corporate Banking  
Global Markets  
Securities Services

Breakdown of the Group's activities into 3 operational divisions



## Our company

### International presence



**21 countries**



**16,500**  
employees in the world



**+23 million**  
customers in the world



## Our company

### Portfolio of B2B & B2C brands



## Our company

**The Cetelem Observatory: 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:

- **The Observatoires Cetelem**
- **The Barometer**



**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).



**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.



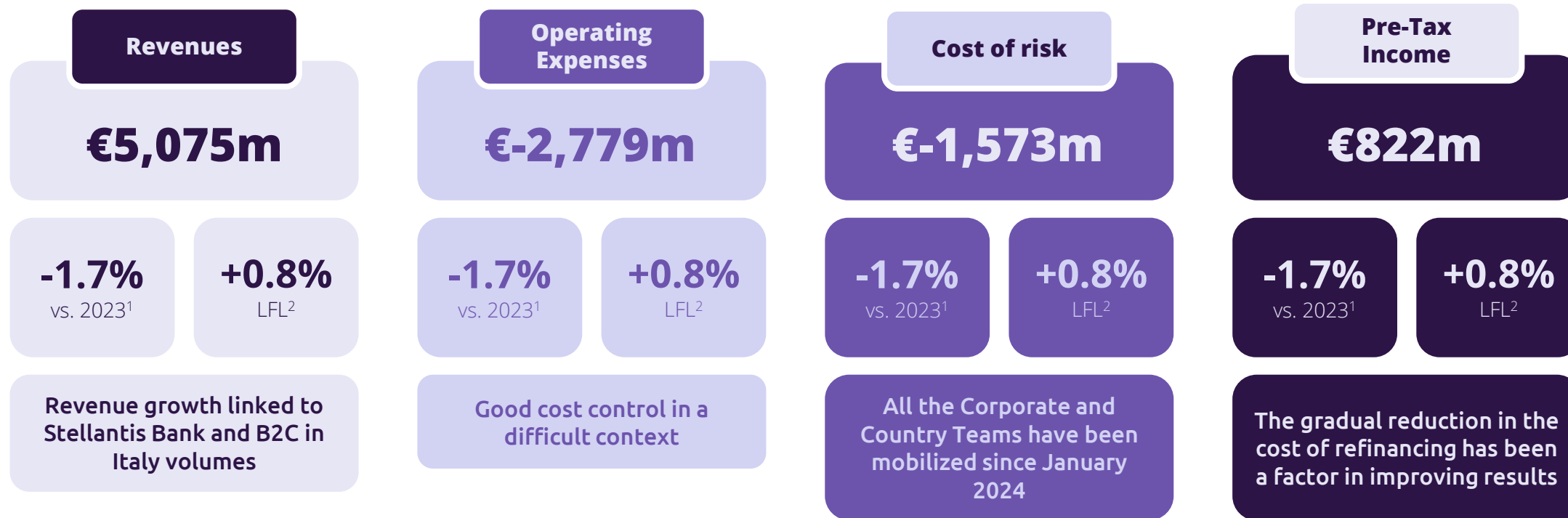
# Our key figures

full year 2024



## Our key figures

### 2024 Financial Results



VARIATION VS SAME QUARTER OF PREVIOUS YEAR, AT CONSTANT EXCHANGE RATE UNLESS OTHERWISE STATED:

<sup>1</sup> Variation at historical view | <sup>2</sup> Variation LFL (Like-For-Like)

# Our main fields of activity

partners and individuals





## Our main fields of activity

### Partners

In the 21 countries in which we work, we are **partners of major retailers, e-commerce, home equipment, personal equipment and leisure activities**, as well as major mobility players, car **manufacturers and dealers**, but also **insurance banks**.

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 develop your sales and margin, as well as **build customer loyalty.**

We provide a **full range of financing solutions**, adapted to the **resources and lifestyles of consumers.**

### Our advantages for you:

- Grow your sales
- Win and retain new customers
- Increase your average basket
- Improve customer experience

## Our main fields of activity

### Individuals

In the 21 countries in which we are present, we offer a **complete range** of clear and transparent credit, savings and insurance products to **support individuals** in their various projects. As the European leader in Internet credit, our solutions are also accessible on mobile, in-store, in car dealerships or directly through our customer relations centres.

Indeed, 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 OFFER



##### Credit

Revolving credit, personal loan  
(vehicle, works, travel, energy  
renovation)



##### Payment

Split payment,  
cash payment



##### Rental

Rental vehicle with purchase option  
Long Term Vehicle Rental



##### Insurance

Borrower insurance, vehicle insurance,  
death insurance, funeral expenses,  
assistance

#### OUR AREAS OF DEVELOPMENT



##### Energy transition of housing



##### Sustainable mobility



##### Financial inclusion



##### Circular economy



# Our strategy

in line with the GPS plan of BNP Paribas Group



# PLAN STRATÉGIQUE 2025

## Growth • Technology • Sustainability

### DES AMBITIONS FORTES

#### GROWTH

La poursuite d'une croissance rentable en prenant appui sur les positions de leader européen du Groupe.

#### TECHNOLOGY

La technologie au profit d'une amélioration continue de l'expérience client / collaborateur et de l'efficacité opérationnelle.

#### SUSTAINABILITY

L'accélération et la mobilisation de l'ensemble des métiers du Groupe autour des enjeux de la finance durable.

### SERVIES PAR UN MODÈLE PUISSANT

Des plateformes métiers leaders en Europe...

...stratégiquement alignées pour servir les clients et les partenaires...

...avec le plein apport du modèle opérationnel intégré et transformé.

### ET S'APPUYANT SUR TROIS AXES

TECHNOLOGIE ET INDUSTRIALISATION AU CŒUR DE NOTRE MODÈLE

DÉPLOIEMENT DE LA FINANCE DURABLE ET DE LA RSE À L'ÉCHELLE

DÉVELOPPEMENT DU POTENTIEL ET DE L'ENGAGEMENT DES COLLABORATEURS

### PERMETTANT DE

- Favoriser une croissance organique.
- Gagner des parts de marché.
- Développer de nouvelles opportunités.
- Générer des économies d'échelle.

3

### En synthèse

**Solidement positionné, le Groupe entend accélérer sa dynamique de transformation et renforcer ses positions, pour poursuivre sa croissance et construire un nouveau chapitre ambitieux de son développement.**

## Consolider notre leadership européen pour accélérer la transition de nos clients vers une économie durable



#### EXPÉRIENCE CLIENT

Servir les usages et attentes des clients particuliers, institutionnels et entreprises avec des solutions innovantes et de confiance.

#### LEADERSHIP EUROPÉEN

Soutenir et faire rayonner l'économie européenne, en accompagnant dans le monde entier les clients institutionnels et entreprises qui en sont le moteur.

#### CAPITAL HUMAIN

Développer les talents et optimiser l'expérience collaborateur, au cœur de notre performance collective.

#### ENVIRONNEMENT

Proposer à nos clients les solutions de finance durable pour accélérer l'action contre le changement climatique et pour la protection de la biodiversité.

#### SOCIÉTÉ

Pour une société plus inclusive, agir en faveur de l'accessibilité aux services financiers, de la diversité et de l'égalité des chances.

*Grâce au talent de nos équipes, à l'innovation technologique et à la solidité financière de notre Groupe, nous accélérerons notre transformation et renforcerons notre leadership européen au service de nos clients. Avec cette ambition 2025, en répondant toujours mieux aux nouvelles attentes et en amplifiant notre impact positif sur la société, nous pouvons réussir la transition collective vers un nouveau modèle d'économie durable.*



Jean-Laurent Bonnafé  
Administrateur Directeur Général



# Our governance

## organization and global functions



## Our governance

### 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 and Chief Executive Officer (CEO) of BNP Paribas Personal Finance



**FRANCINE CALVET**

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



**SYVLIE DAVID-CHINO**

Director of BNP Paribas Personal Finance - Head Regulatory Compliance Group



**CHARLOTTE CHEVALIER**

Director of BNP Paribas Personal Finance - CEO EMEA zone (Europe, middle East, Africa) - Member of the Executive Committee BNP Paribas Cardif



**HUGUES MAISONNIER**

Independant Director of BNP Paribas Personal Finance - CRO RISK GROUP - Senior Advisor



**CAROLINE TCHEKHOFF**

Independant Director of BNP Paribas Personal Finance



**BRUNO SALMON**

Independant Director of BNP Paribas Personal Finance



**ALAN VAN GROENENDAEL**

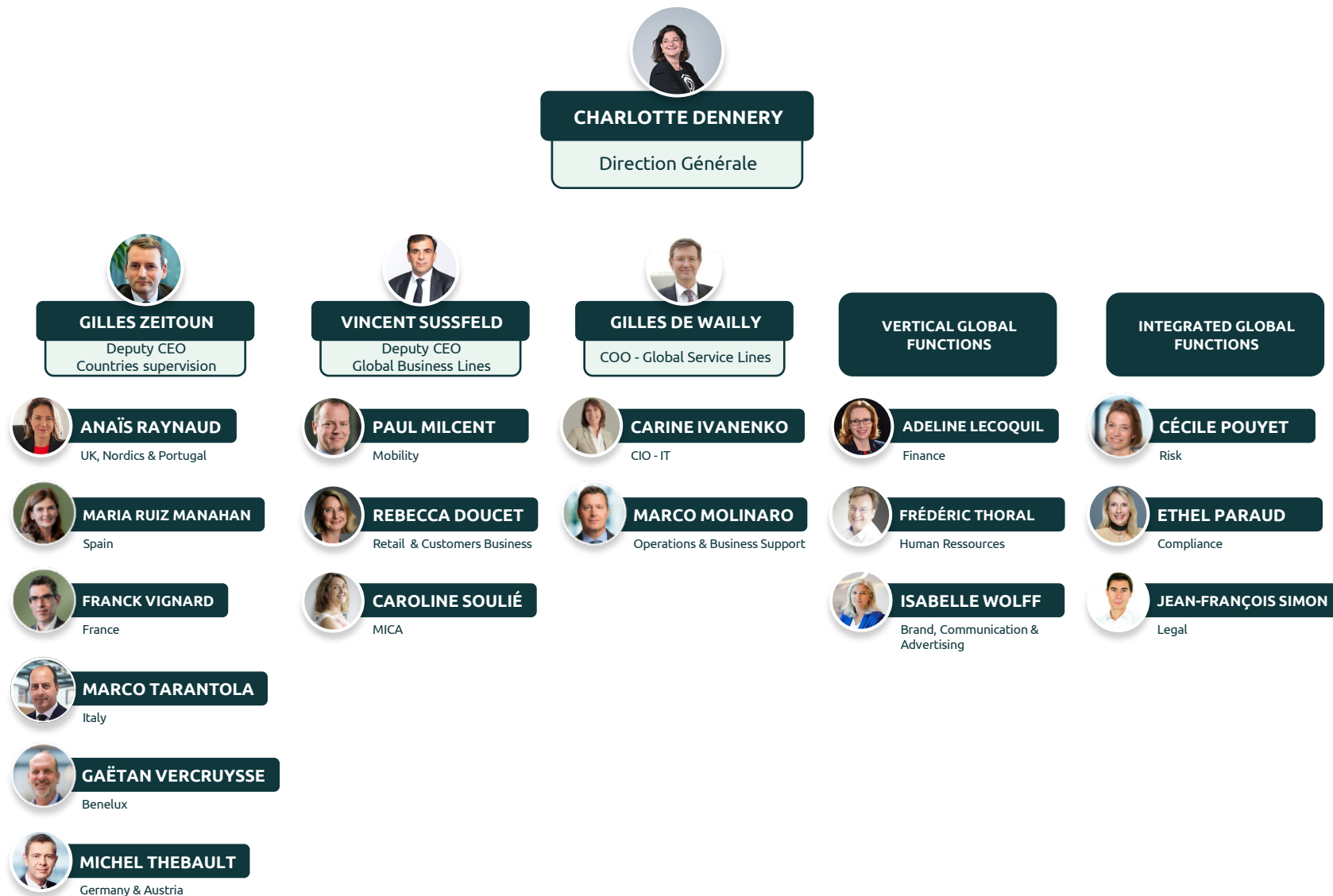
Director of BNP Paribas Personal Finance - Charmain and Chief Executive Officer of Arval

# Our governance

## 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.





# Our commitments

acting for change





## OUR PURPOSE

**Promote access to more responsible  
and sustainable consumption,  
to support our customers  
and partners. >>**



## Our commitments

### Manifesto

**Our world is facing unprecedented challenges** – climate change, the depletion of natural resources, and rising inequalities – while people are experiencing profound change to how they live and work.

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**.

Consumer awareness is rising. Individuals want to **have a positive impact in all their everyday choices**. But changing behavior is complex and sustainable choices are not accessible or affordable to everyone. **Contributing to the financial inclusion** of citizens is therefore an important part of our challenge to enable as many people as possible to be part of change.

Together with partners, supporting individuals' consumption choices in times of major upheaval has been in the DNA of BNP Paribas Personal Finance since it was founded. As a **leader in consumer financing** and a strong **advocate of responsible budgeting**, we believe we have a key role to play in helping individuals **adopt more sustainable consumption habits** and better manage their personal finance.

Some of our customers are more frequently exposed to economic vulnerability; they will be particularly impacted by global changes. We think we can support them making the shift towards sustainable consumption.

Inspired by these convictions and a strong desire to act, we have defined our company purpose: **"promote access to more responsible and sustainable consumption, to support our customers and partners"**.

This manifesto testifies of the **long-term transformation** of our company and business. It will be underpinned by a set of **concrete, significant, and measurable commitments** that will be monitored on a regular basis to track our progress.

With our purpose and commitments, we aim **to contribute to BNP Paribas Group's ambition to be the leader in sustainable finance, serving our customers and our partners as well as the world** we live in.

Our employees are at our customers' side every day: they are the key drivers of this change.

Download the manifesto

## Our commitments

### 2024 company engagement report



Promote access to more responsible & sustainable consumption, to support our customers & partners.

This year's report summarizes our actions and commitments **'For a Just Transition'**, so let's continue to focus all our efforts on delivering that transition.

BNP Paribas Personal Finance has renewed its commitment **to promote access to a more responsible and sustainable form of consumption.**

Download the 2024 engagement report

Accelerate to the interactive platform of the 2024 engagement report



## Sustainable development: review of 2024 commitments



## Our commitments

### Key figures at the end of 2024



**€10 billion**

outstanding loans to  
finance renewable energies



**1.3 tonnes**

GHG emissions per  
full-time employee



**41%**

women in the  
Executive Committee



**47,406**

young people taught  
about financial education

At the end of 2024, our total outstanding amount in sustainable finance reached €10 billion. i.e., €4.2 bn for the energy transition for housing and €5.8 bn for clean transportation.



## Our commitments

### On The Way podcast



We're delighted to introduce **On The Way**, the podcast that explores **the paths to responsible consumption**. Entrepreneurs, business leaders, and researchers – On The Way gives a voice to those who work every day to create a **more sustainable way of consuming**.

Available on all podcast platforms: [Apple Podcasts](#), [Deezer](#), [Spotify](#), and [Castbox](#). Feel free to leave us a rating or a comment!

Welcome and enjoy!

Discover our On The Way episodes!

## Our commitments

### 1MillionHours2Help program



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

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.**

The volunteers can carry out individual or group solidarity projects such as supporting or training young people in difficulty, participating in “Responsible Budgeting” workshops as part of our budget education programme or backing environmental protection organisations.

For many years, the Group’s employees worldwide have been taking part in a variety of volunteer initiatives, collectively giving their time to various associations including [Unicef](#), [the Association des Paralysés de France](#), [La Mie de Pain](#), [Emmaüs](#), and *Read Write Fun* in Hong Kong...

**Find out more**  
why not keep in touch?





Find out more

## Website



### BNP Paribas Personal Finance

Discover all information, stories, business lines and news concerning BNP Paribas Personal Finance



### Cetelem Observatory

Discover all studies, upcoming events and news concerning the Cetelem Observatory BNP Paribas Personal Finance

Find out more

## Social medias



**Instagram**

@bnpparibas\_pf

4 183 followers



**LinkedIn**

@bnpparibas\_pf

153 318 followers



**YouTube**

@bnpparibaspersonalfinance

1 570 followers



**X (Twitter)**

@bnpp\_pf

8 430 followers

@obs\_cetelem

3 948 followers

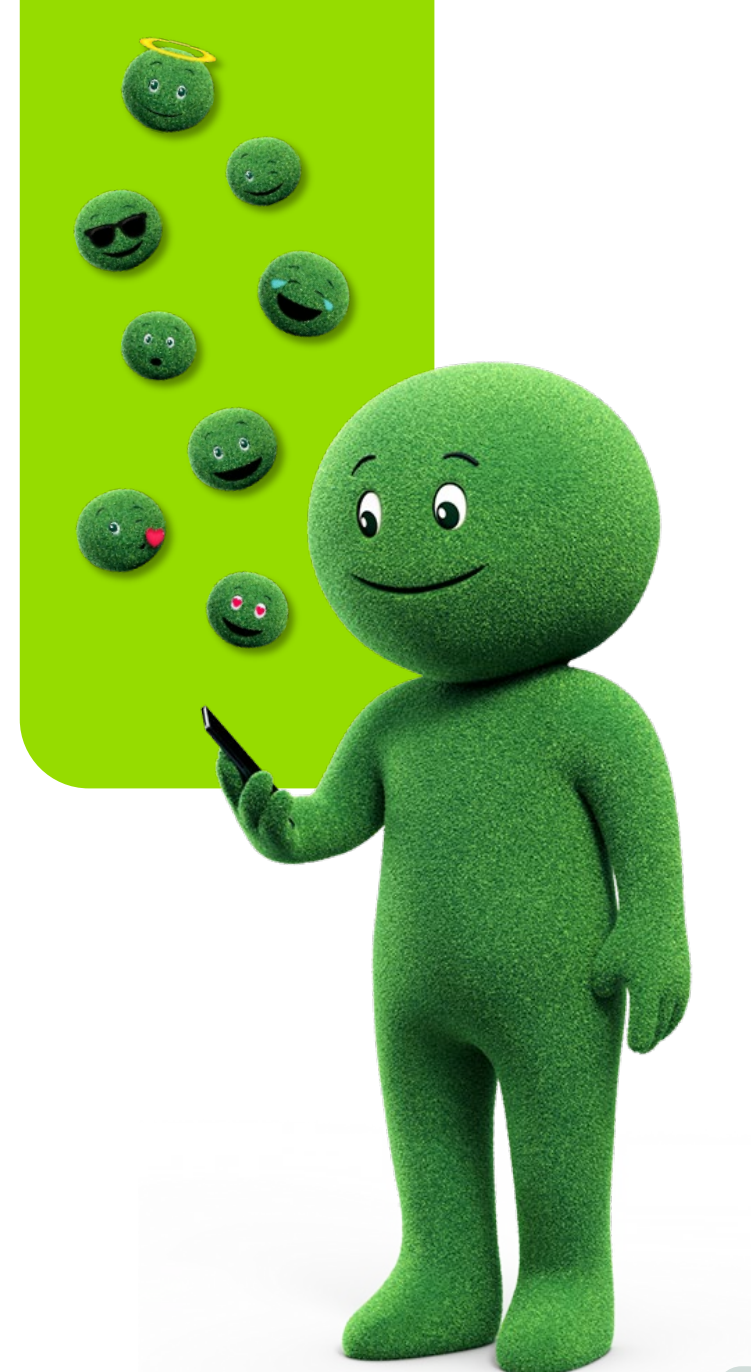
*(only used to interact with other accounts)*



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31





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# Thank you!