

# Transcript of the video Key facts and figures of BNP Paribas Personal Finance – 2025

This transcript contains all the information visible in the video. The video does not contain any speech, only background music.

**Screen 1:** Key facts and figures of BNP Paribas Personal Finance

**Screen 2:** Who we are?

**Screen 3:** A 100% subsidiary of the BNP Paribas Group, we are a major player in personal finance in Europe through our consumer credit activities. For 70 years, our customers, partners, and employees have been writing the story of our company.

**Screen 4:** 21 countries et territories

**Screen 5:** 16,500 employees worldwide

**Screen 6:** Our brand portfolio

[The logos of all BNP Paribas Personal Finance entities appear. There are therefore the logos of BNP Paribas Personal Finance, Consorz Finanz BNP Paribas, Express Bank, SYGMA, Cetelem, Crédit Moderne, Alphacredit, Findomestic, Creation, CPay, RCS, Hello bank !, SevenDay Bank]

**Screen 7:** Our key figures as of end 2024

**Screen 8:** Revenues: €5,075 millions, -1,7% vs. 2023 and +0,8% to LFL

**Screen 9:** Operating expenses: €-2,779 millions, -5,9% vs. 2023 and -4,5% to LFL

**Screen 10:** Cost of risk: €-1,573 millions, -1,7% vs. 2023 and -0,6% to LFL

**Screen 11:** Pre-tax income: €822 millions, +21,6% vs. 2023 and +23,9% to LFL

**Screen 12:** Our activities & financing solutions for our customers...

**Screen 13:** Unlocking projects with our credit offerings

**Screen 14:** Building projects through our savings solutions

**Screen 15:** Protecting homes, loved ones, and household budgets with our insurance solutions

**Screen 16:** ... but also for our partners!

**Screen 17:** Sharing a common goal of sustainable commercial growth

**Screen 18:** Co-creating solutions for every business model

**Screen 19:** Decoding and anticipating market innovations, and consumer behaviors

**Screen 20:** A company committed to making a positive impact

**Screen 21:** Promote access to more responsible and sustainable consumption, to support our customers and partners

**Screen 22:** Our missions: Transforming our operations, business models, and offerings; being an exemplary company and employer; making a positive impact beyond our business, in our fields of expertise

**Screen 23:** [Appearance of the BNP Paribas Personal Finance logo]

End of the transcript