

# // THEY TALK ABOUT IT BEST!

I would recommend Cetelem for its services that meet my expectations, the ability to carry out projects of varying importance with complete freedom, and the reassurance of always having an advisor available whenever needed.

**Ghislaine F.**  
Customer

We are aiming to help every family to be able to access green energy solutions, not just the rich ones. The facility output associated with the low-interest-rate loan solutions offered by BNP Paribas Personal Finance, is now possible with an amortization in 5 years. Result: 3000 renewable projects energy financed in 2025!

**Shaun Xiong**  
General Manager Anker Solix Germany

A big thanks to BNP Paribas Personal Finance for allowing me to experience skills-based sponsorship. Thanks to this scheme, I chose to commit to the "Apprentis d'Auteuil Foundation" where I discovered much more than a mission: a strong, useful and inspiring human adventure.

**Sabine Gabrych**  
Skills-based sponsorship Collaborator

At Opel, we believe electric mobility must be both technologically advanced and financially attainable. Our partnership with BNP Paribas Personal Finance enables us to offer competitive financing that makes electric vehicles more accessible and transparent for customers

**Florian Huettl**  
CEO Opel & Vauxhall Motors Ltd  
and Managing Director Stellantis Germany

The Cetelem Foundation has seen the interest of an innovative educational approach through interactive theater to help us strengthen the support of our vulnerable audiences on the complex issue of digital and make it a real lever for inclusion.

**Nathalie Garel**  
Development Officer for Sponsorship  
and Partnerships at Habitat & Humanisme



**The journey continues...**

**On the way..**

**Waypoint 2025**

Explore all our concrete actions and commitments on our sustainability platform

purplepp

# OUR JOURNEY IN 2025

// At the core of our strategy and aligned with our business, Sustainability is a lasting driver of trust, performance and impact. //

**Gilles Zeitoun**  
Director and Chief Executive Officer of BNP Paribas Personal Finance

**OUR PURPOSE**  
Promote access to more responsible and sustainable consumption, to support our customers and partners



**TO BE EXEMPLARY AS A COMPANY AND EMPLOYER**

**ENVIRONMENTAL CAPITAL**

**CARBON FOOTPRINT**  
**0.83 tonne\***  
of greenhouse gas emissions per employee per year (excluding client-scope emissions)

**CERTIFICATIONS**  
"Top Employers 2025 Good Place to Work" in Italy, Portugal, Romania, South Africa, UK

**Sustainable IT Label**  
in Germany, Spain, United-Kingdom and 2 Shared Services Centers in Spain and Romania

SOURCES : \*New reference following a change in the calculation method - \*\*HappyIndex Trainees

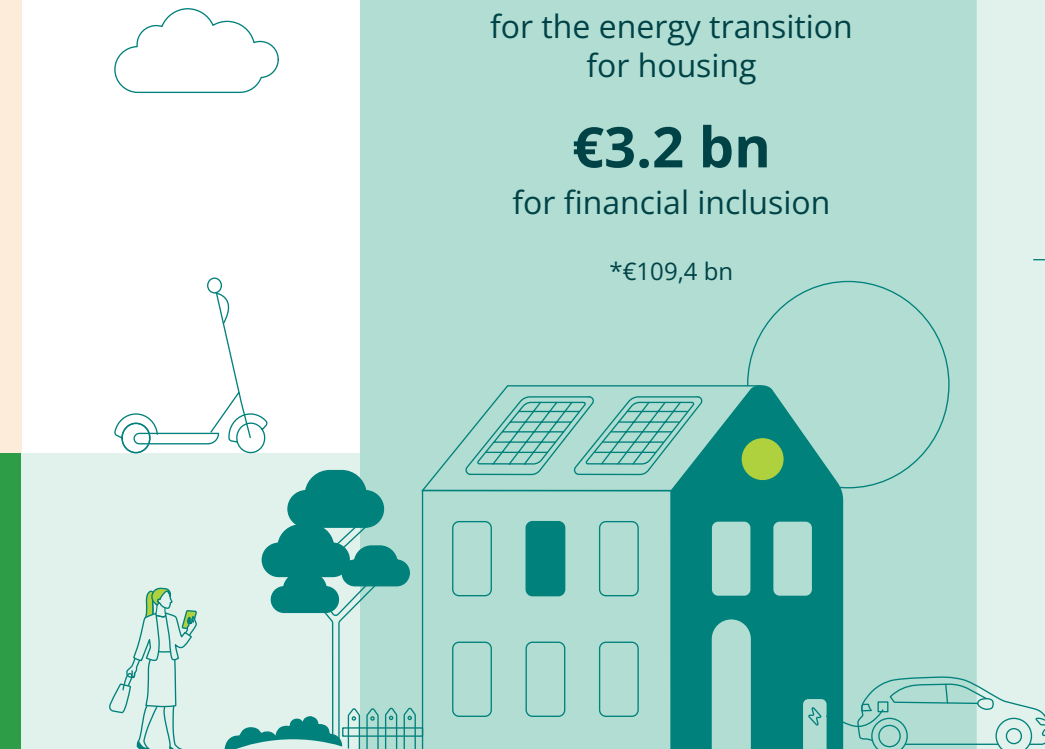
**HUMAN CAPITAL**  
16,000 employees in 21 countries  
25 million customers worldwide

**TRAINING POLICY**  
**99,2%**  
of employees trained (excluding mandatory and regulatory training)

**DIVERSITY**  
**39%**  
of senior management position are held by women

**€400 000**  
allocated to closing the gender pay gap in France

**COMMITMENT**  
**95,8%**  
of our work-study trainees recommend us\*\*



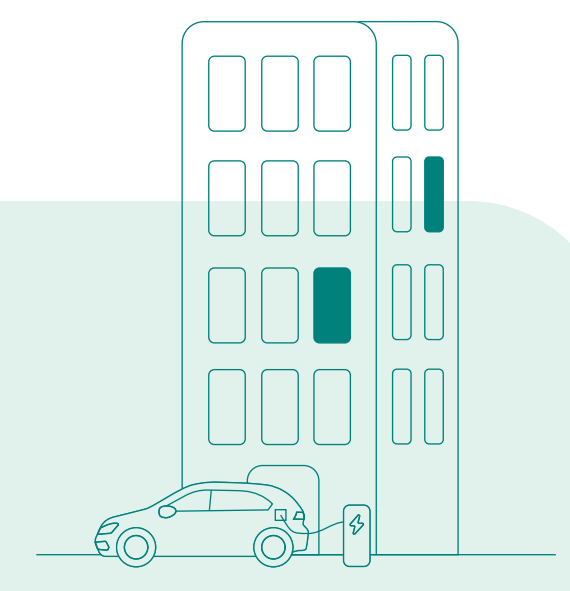

**TO TRANSFORM OUR BUSINESS, OPERATING MODELS AND OFFERS**

**SUSTAINABLE FINANCE OUTSTANDINGS**  
**€17 bn**  
in outstandings for sustainable financing i.e 16% of our total outstandings\* splitted into:

**€9.5 bn**  
for clean transportation

**€4.3 bn**  
for the energy transition for housing

**€3.2 bn**  
for financial inclusion  
\*€109,4 bn



**Accelerate** sustainable mobility

**Facilitate** the energy transition for housing

**Enable everyone** to access financing responsibly to achieve their projects



FONDATION CETELEM

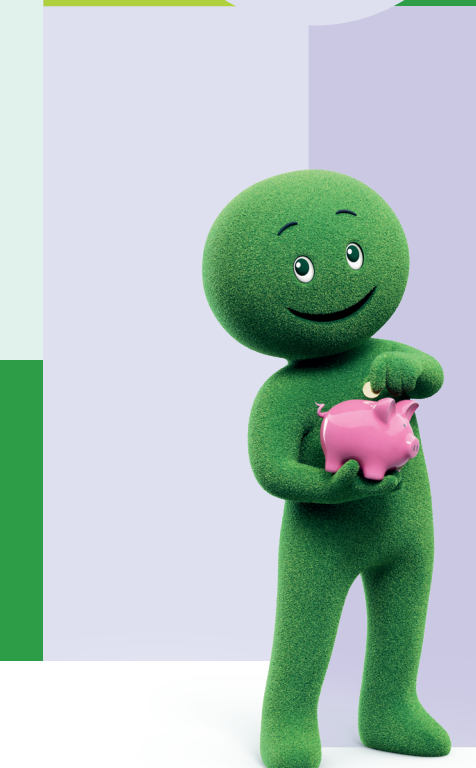



**TO MAKE POSITIVE IMPACT BEYOND OUR BUSINESS, IN OUR FIELDS OF EXPERTISE**

In 2025, **the Cetelem Foundation** decided to expand its scope of action by adopting a **new mission:**

**"Social inclusion for people in vulnerable situations"**

Because everyone matters!  
10 associations supported in 2025 helping 20,000 people



**SOCIAL CAPITAL**  
**€2m**  
dedicated to philanthropy

**47,000**  
hours of community work

**46,300**  
young people taught about financial education with 200 employees committed worldwide