

BNP PARIBAS PERSONAL FINANCE

KEY FACTS & FIGURES

100 % subsidiary of BNP Paribas SA



OUR 3 MAJOR COMMITMENTS

Promote access to more responsible and sustainable consumption



1

Business responsibility

Exercise your responsibility well

Promoting responsible credit
Contributing to the energy transition



2

Corporate responsibility

Be a model company as an employer

Committing to responsible employment management
Acting against climate change
Valuing the involvement of our employees



3

Social responsibility

Promote collective good as a social and economic player

Promoting inclusion through digital sharing
Promoting financial education

ANTICIPATE THE EVOLUTION OF CONSUMPTION TRENDS AND OF OUR PARTNER'S MARKETS



L'OBSERVATOIRE CETELEM

Since 1985, L'Observatoire Cetelem probes and deciphers the behaviors and expectations of the consumers in about 15 countries. It conducts especially two yearly economic surveys one on the automotive market and one on the consumption.



L'ŒIL DE L'OBSERVATOIRE CETELEM

L'Œil locates and analyzes consumption micro-facts, consumer spending and initiatives less looked at, however revealing emergence in new ways of consumption and ways of life...



ECHANGEUR BNP PARIBAS PERSONAL FINANCE

A technologic innovation and marketing center dedicated to the customer relationships which analyses the latest trends in retail. It anticipates impacts on businesses.

EUROPEAN LEADER IN CONSUMER FINANCE



THE DEVELOPMENT OF SPECIFIC SOLUTIONS

with leading retailers, car dealers and manufacturers, webmerchants, banking and insurance partners (from simple sales agreements to the creation of joint ventures).



Within the BNP Paribas Group, BNP Paribas Personal Finance is a partner to individuals for their daily budgeting needs.



A COMPLETE RANGE OF FINANCING PRODUCTS

for individuals, to meet the various needs of everyday life: personal loans, car loans, revolving credits, savings and insurance, distributed directly, via telephone, internet or mobile channels.



KEY FIGURES

Consumer credit only, as of 2018/12/31



19.422

employees working in more than thirty countries



27 M

customers



€5,533 M

Net Banking Income (NBI)

14%

NBI of the operational businesses of BNP Paribas Group

(Bring together Domestic Markets (DMI), IFS and CIB)

€102.4 bn

outstanding under management

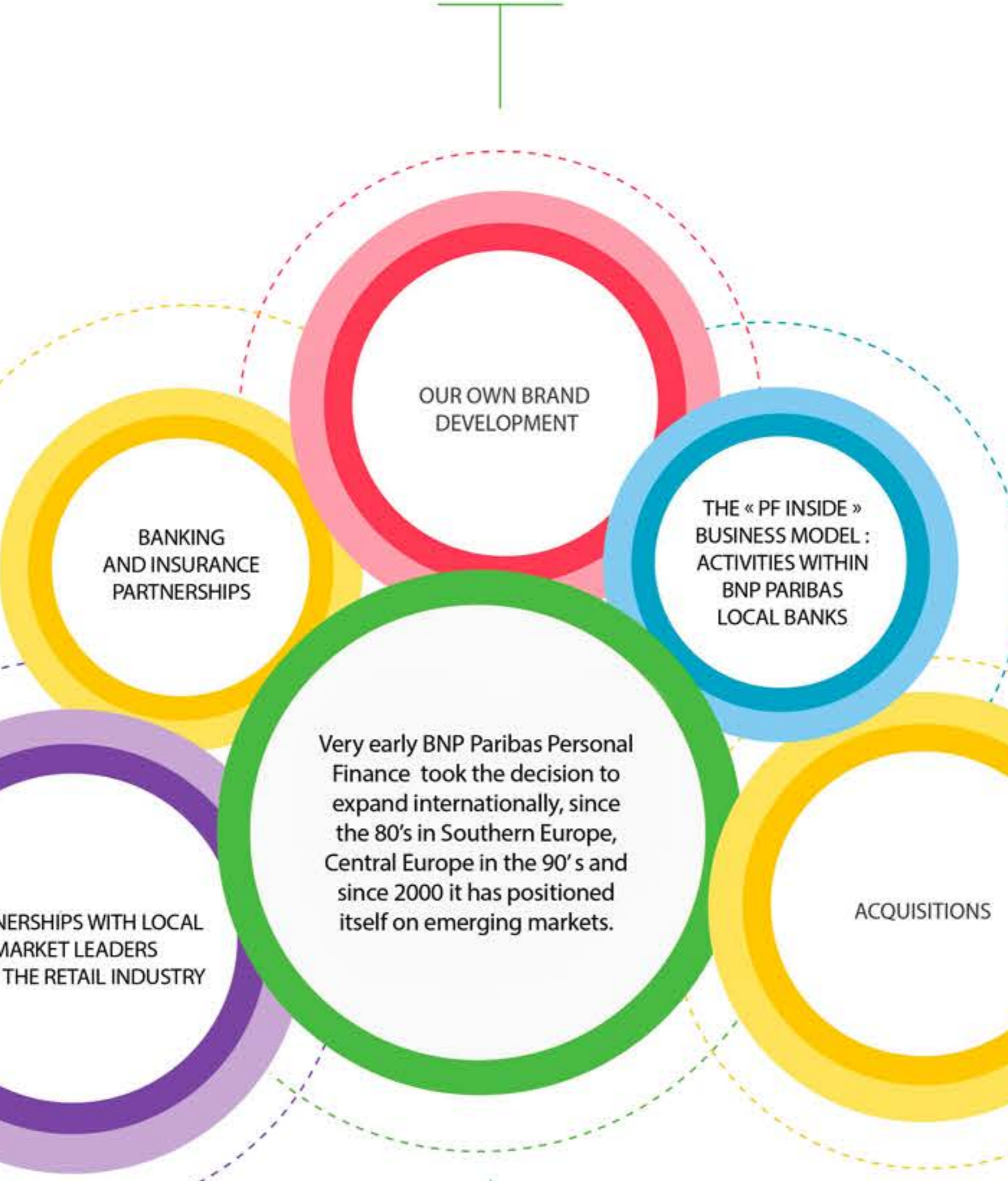
(end of period historical vision)

2018

sustained activity in all countries particularly in Southern Europe.

(Italy, Spain, Portugal)

AN ACTIVE PARTNERSHIP STRATEGY AND A TAILORMADE SERVICES OFFER INTERGRATED TO ITS PARTNERS' STRATEGY



AN INTERNATIONAL FOOTPRINT



Algeria, Austria, Belgium, Botswana, Brazil, Bulgaria, China, Czech Republic, Denmark, France, DROM-COM, Germany, Hungary, Italy, Luxembourg, Mexico, Morocco, Namibia, Netherlands, Norway, Poland, Portugal, Romania, Russia, Slovakia, South Africa, Spain, Sweden, Tunisia, Turkey, Ukraine, United Kingdom, USA



MAIN B2C BRANDS

