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PRESS RELEASE

BNP Paribas Personal Finance continues to expand in the Scandinavian countries

As part of its strategy to expand to the Scandinavian countries, BNP Paribas Personal Finance has recently acquired a 100% stake in SevenDay Finans AB, its consumer credit specialist in Sweden. SevenDay Finans AB, which used to be 75% owned by a group of private investors and 25% owned by the current management, will round off the activities of Ekspres Bank, a commercial brand of BNP Paribas Personal Finance in this region.

Operating in Norway and Denmark since July 2014 under the brand Ekspres Bank which was acquired during the integration of the LaSer Group, BNP Paribas Personal Finance is today extending its activities in Sweden with the acquisition of SevenDay Finans AB which has thus joined the scope of operations of Ekspres Bank.

SevenDay Finans AB, is a Swedish credit company based in Stockholm and specialising in consumer credit. It also has a savings product offering. It has steadily increased its activity since it was created in 2007. It has assets worth 6.4 billion Swedish crowns (SEK). Its 70,000 customers benefit not only from credit and insurance solutions, but also from savings products.

For Christophe Jehan, director of Ekspres Bank Nordics at BNP Paribas Personal Finance: *"Sweden is the largest market of the Scandinavian countries and therefore a key country for the development of Ekspres Bank, a BNP Paribas Personal Finance brand in this region. We now cover all the Scandinavian countries and can therefore offer all our Nordic partners a structure on a regional scale. For us, SevenDay Finans AB is the ideal partner because of its experience and expertise, especially in the brokerage field. "*

Laurent David, CEO of BNP Paribas Personal Finance adds: *"We are happy and proud to welcome the teams of SevenDay Finans within Personal Finance in order to write together a new chapter of our history. Thanks to this acquisition, Ekspres Bank will double its business, expand its offering to savings products and consolidate its position on the Scandinavian consumer credit market. We have very strong ambitions in this region which is already highly digitised, digital and which has a stable economy. We are very happy to be able to bring Swedish people the effective and responsible solutions that characterise BNP Paribas Personal Finance whether it is through a direct relationship with our partners or through intermediates. "*



BNP PARIBAS
PERSONAL FINANCE



About BNP Paribas Personal Finance

BNP Paribas Personal Finance is the leader in France and in Europe for personal loans via its activities in consumer credit, mortgage lending, and operating lease. A 100% subsidiary of the BNP Paribas Group, BNP Paribas Personal Finance has nearly 20,000 employees and operates in about 30 countries.

Under brands including Cetelem, Findomestic, Cofinoga and AlphaCredit, the company offers a full range of personal credit products at points of sale and car dealerships and directly to consumers through its customer relations centres and Internet. BNP Paribas Personal Finance has added an insurance and savings offer for its clients in Bulgaria, France, Germany, and Italy.

BNP Paribas Personal Finance has developed an active partnership strategy with retailers, manufacturers and automotive retailers, web merchants and financial institutions (banks and insurance companies), based on its experience with marketing credit offers and integrated services tailored to partners' business and commercial objectives. It is also a leading player in the field of responsible lending and financial education.

For further information:

www.bnpparibas-pf.com – www.moncreditresponsable.com - www.fondation.cetelem.com

www.jegermesfindemois.com - www.touslesbudgets.com

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About Ekspres Bank

Ekspres Bank is a Nordic bank and a part of BNP Paribas Personal Finance, 100% subsidiary of BNP Paribas Group, the second largest European bank. Ekspres Bank was established in 1987 and today the online bank serves hundred thousands of customers, which they offer insurance products and loans. The headquarter is located in Taastrup, where 174 people are employed.

The 30th of May 2017 Ekspres Bank was elected "Bank of the Year" in Denmark. The award was granted at the conference "Finance businesses of the Year" arranged by the finance media Finanswatch and Ernst & Young.

For further information, please consult ekspresbank.dk

About SevenDay Finans AB

SevenDay Finans AB was founded in 2007 and is a Stockholm-based, Swedish credit market company with 35 employees and focused on consumer finance. The total assets amounts to SEK 6,4 billion and the 70,000 customers are offered saving accounts, consumer loans and insurance.

For further information, please consult sevenday.se

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