BNP PARIBAS
PERSONAL FINANCE



Institutional presentation

of BNP Paribas Personal Finance

100% subsidiary of BNP Paribas SA

Update: November 2026

DOCUMENT APPROVED FOR EXTERNAL DISTRIBUTION

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Our company

who are we?

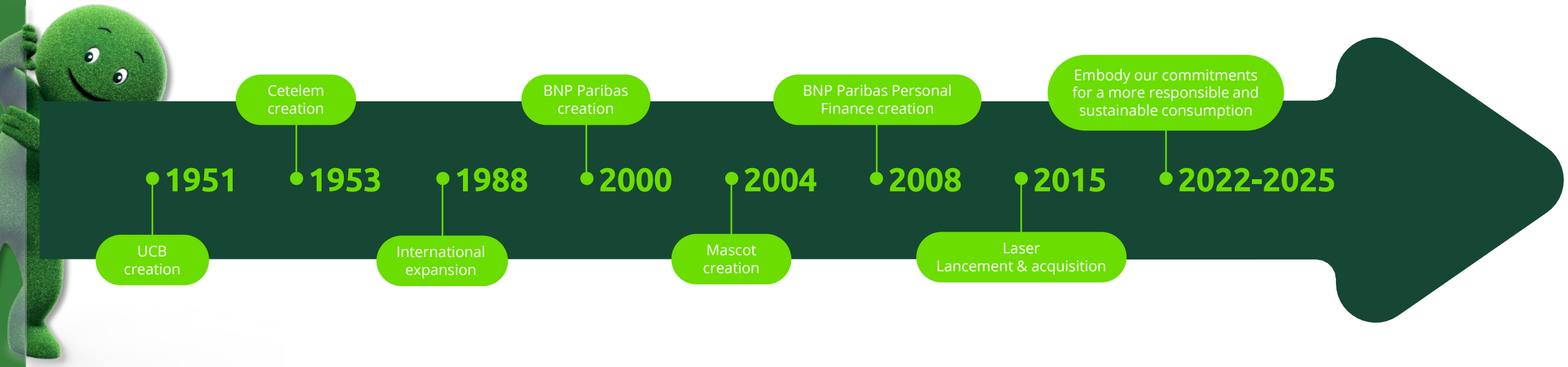


Our company

A socially responsible company writing personal success stories for almost 70 years.

A fully owned subsidiary of BNP Paribas Group, BNP Paribas Personal Finance is **a major player in consumer credit in France and 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 **25 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 16,000 employees who help our company grow throughout the world every day.**



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

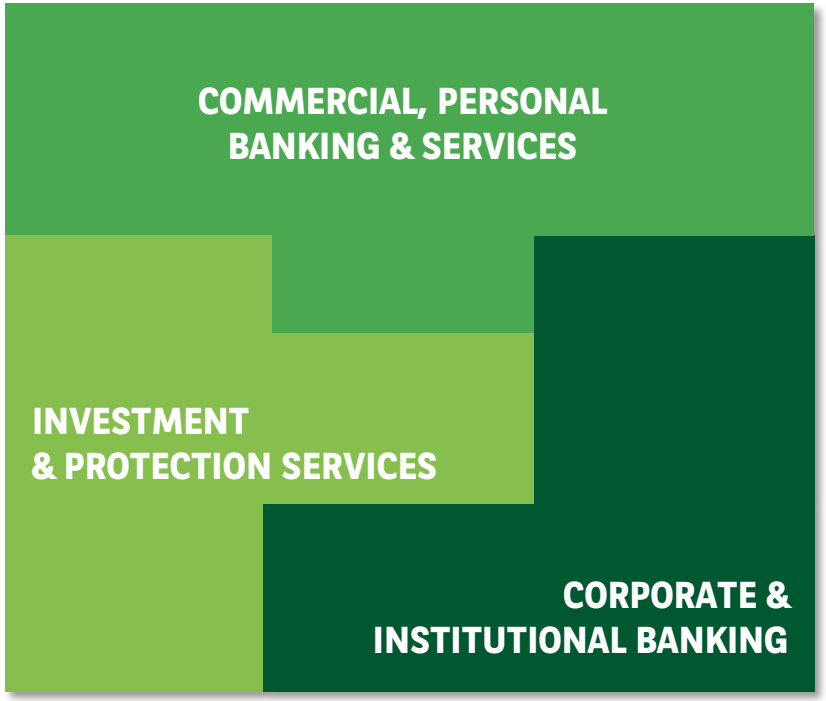
INVESTMENT & PROTECTIONS SERVICES

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

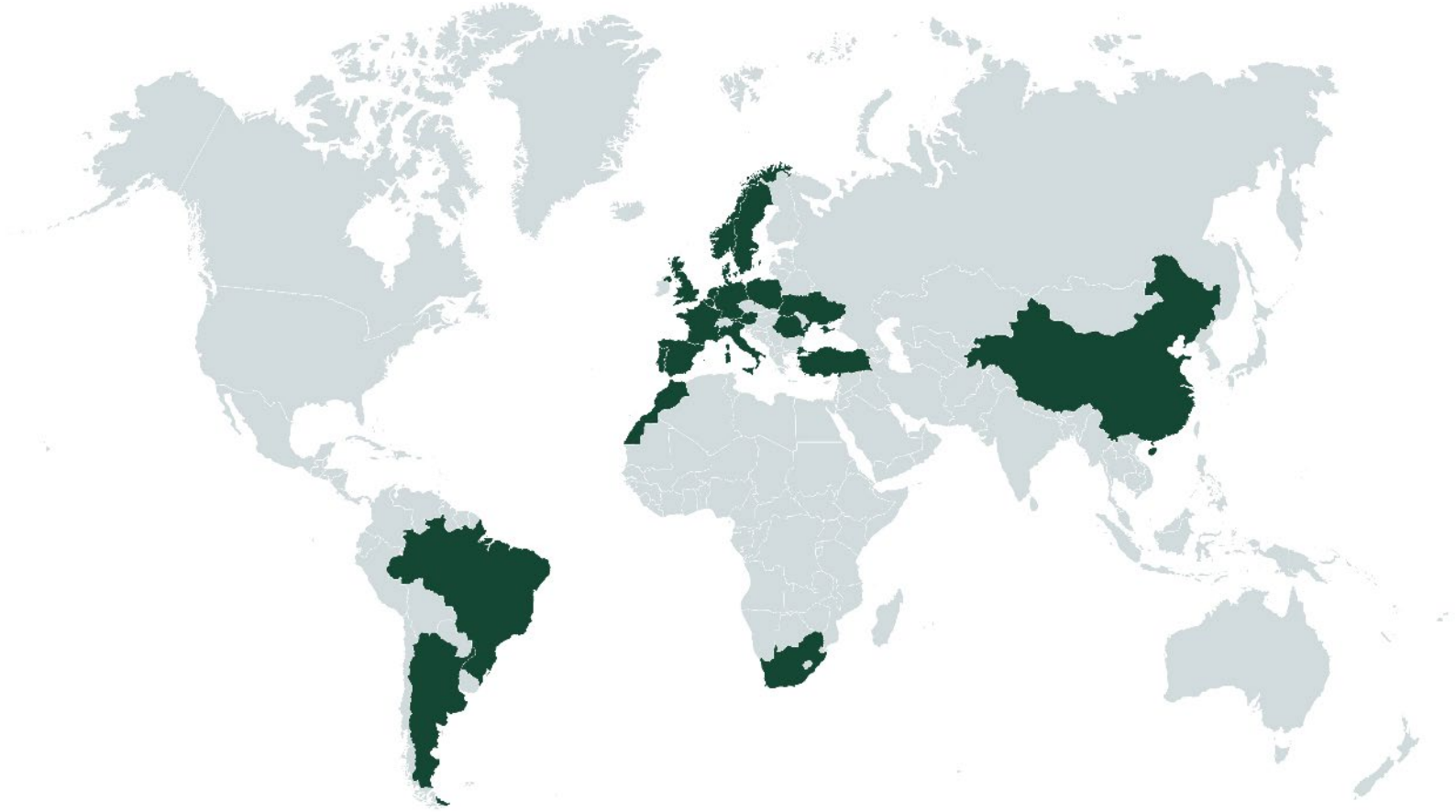
CORPORATE & INSTUTIONAL BANKING

Corporate Banking
Global Markets
Securities Services

Breakdown of the Group's activities into 3 operational divisions



International presence



21 countries

16,000
employees in the world

+25 million
customers in the world

Portfolio of B2B & B2C brands

BNP PARIBAS PERSONAL FINANCE

CONSORS FINANZ BNP PARIBAS

Express Bank BNP PARIBAS GROUP

SYGMA BNP PARIBAS PERSONAL FINANCE

cetelem Plus responsables, ensemble GROUPE BNP PARIBAS

crédit moderne

alphacredit BNP PARIBAS GROUP

findomestic GRUPPO BNP PARIBAS

creation BNP PARIBAS GROUP

Cpay by cetelem

RCS

SevenDay Bank®

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 2025



Our key figures

2025 Financial Results

Revenues	Operating Expenses	Cost of risk	Pre-Tax Income
€5,154m	€-2,568m	€-1,543m	€968m
+4.1% vs. 2024[1]	-0.1% vs. 2024[1]	+2.9% vs. 2024[1]	+5.8% vs. 2024[1]
+4.3% LFL[2]	+0.0% LFL[2]	+3.0% LFL[2]	+6.1% LFL[2]

VARIATION VS SAME QUARTER OF PREVIOUS YEAR, AT CONSTANT EXCHANGE RATE UNLESS OTHERWISE STATED:
[1] Variation at historical view | [2] 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.









Our main fields of activity



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

Slipt 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

GTS 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 COEUR 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**

GTS 2025 GROWTH TECHNOLOGY SUSTAINABILITY

EXPÉRIENCE CLIENT	LEADERSHIP EUROPÉEN	CAPITAL HUMAIN	ENVIRONNEMENT	SOCIÉTÉ
Servir les usages et attentes des clients particuliers, institutionnels et entreprises avec des solutions innovantes et de confiance.	Soutenir et faire rayonner l'économie européenne, en accompagnant dans le monde entier les clients institutionnels et entreprises qui en sont le moteur.	Développer les talents et optimiser l'expérience collaborateur, au cœur de notre performance collective.	Proposer à nos clients les solutions de finance durable pour accélérer l'action contre le changement climatique et pour la protection de la biodiversité.	Pour une société plus inclusive, agir en faveur de l'accessibilité aux services financiers, de la diversité et de l'égalité des chances.

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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.



CHARLOTTE DENNERY
Chair of the BNP Paribas Personal Finance Board of Directors



GILLES ZEITOUN
Director and Chief Executive Officer (CEO) of BNP Paribas Personal Finance



THIERRY LABORDE
Director of BNP Paribas Personal Finance & Chief Operating Officer (COO) of BNP Paribas



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



BRUNO SALMON
Independant Director of BNP Paribas Personal Finance



CAROLINE TCHEKHOFF
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.



GILLES ZEITOUN
Chief Executive Officer

Countries supervision



VINCENT METZ
PF Inside, RCS & Brazil



ANAÏS RAYNAUD
UK, Nordics & Portugal



MARIA RUIZ MANAHAN
Spain



FRANCK VIGNARD-ROSEZ
France



MARCO TARANTOLA
Italy



GAËTAN VERCRUYSSE
Benelux



MICHEL THEBAULT
Germany & Austria



VINCENT SUSSFELD
Deputy CEO
Global Business Lines



RONNY SEIDEL
Mobility



REBECCA DOUCET
Retail & Customers Business



BEYZA KOYAS
Marketing



GILLES DE WAILLY
COO - Global Service Lines



CARINE IVANENKO
CIO - IT



MARCO MOLINARO
Operations & Business Support

VERTICAL GLOBAL FUNCTIONS



JEAN-CHARLES ARANDA
Finance



FRÉDÉRIC THORAL
Human Ressources



ISABELLE WOLFF
Brand, Communication & Advertising

INTEGRATED GLOBAL FUNCTIONS



CÉCILE POUYET
Risk



ETHEL PARAUD
Compliance



JEAN-FRANÇOIS SIMON
Legal

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.

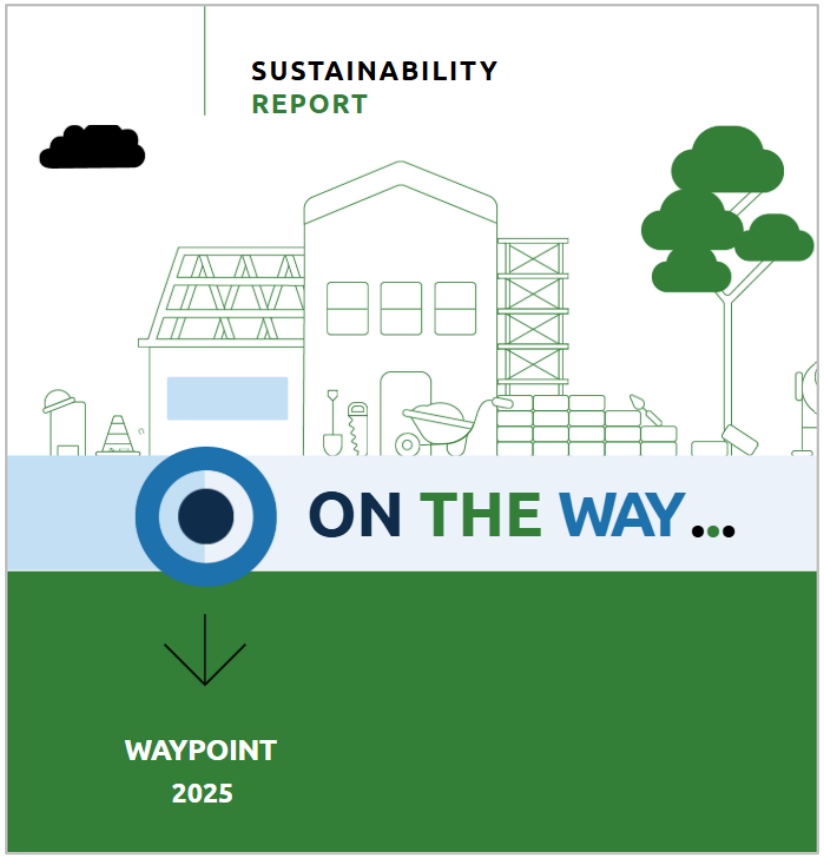
With our purpose and commitments, we aim **to contribute to BNP Paribas Group's ambition to be the leader in sustainable finance, serving our customers and our partners as well as the world** we live in.

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

Download the manifesto

Our commitments

2025 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 2025 Sustainability Report

Access the Sustainable Development digital platform

Sustainable development: review of commitments



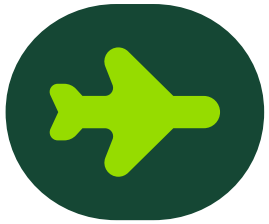
Our commitments

Key figures at the end of 2025



€17 billion

outstanding loans to finance renewable energies



0.83 tons

GHG emissions per full-time employee



44%

women in the Executive Committee

39%

of key positions held by women



46, 300

young people taught about financial education

At the end of 2025, our total outstanding amount in sustainable finance reached €17 billion. i.e., €4.3 bn for the energy transition for housing, €9,5 bn for clean transportation and €3.2 billion in financial inclusion.

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?



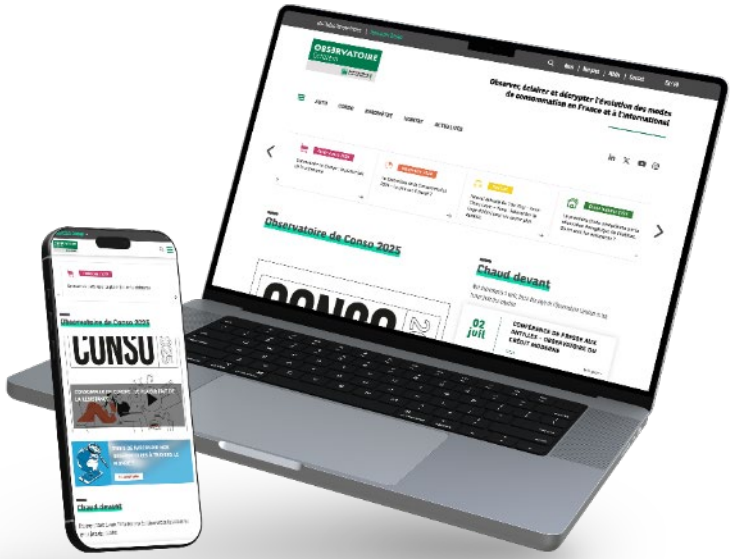
Find out more

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)



BNP PARIBAS
PERSONAL FINANCE

Thank you!