

BNP PARIBAS

PORTUGAL



BNP PARIBAS

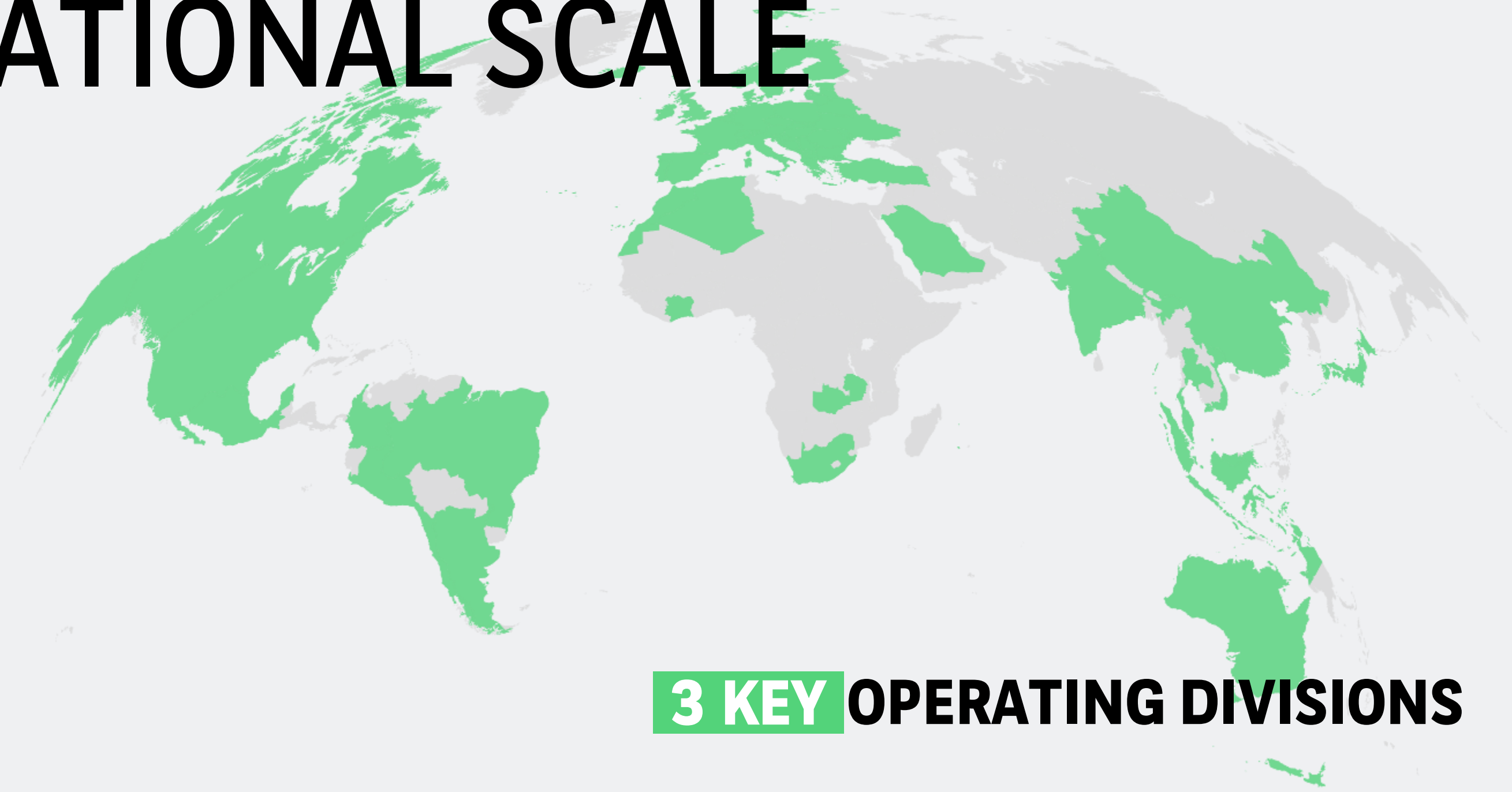
The Bank for a changing world

AN EUROPEAN GROUP

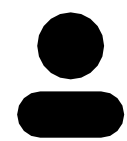


WITH INTERNATIONAL SCALE

Top Bank in the European Union, with leading platforms and businesses in Europe, a deep footprint in the Americas and a solid, fast-growing set-up in the Asia-Pacific region.



3 KEY OPERATING DIVISIONS



183K
employees



63
countries

COMMERCIAL,
PERSONAL BANKING
& SERVICES

INVESTMENT &
PROTECTION
SERVICES

CORPORATE &
INSTITUTIONAL
BANKING

BNP PARIBAS IN PORTUGAL



BNP PARIBAS WAS ONE OF THE FIRST FOREIGN BANKS TO OPERATE IN PORTUGAL.

FULL COVERAGE OF OUR OPERATING DIVISIONS LOCALLY

SINCE 1985

COMMERCIAL,
PERSONAL BANKING
& SERVICES

INVESTMENT &
PROTECTION
SERVICES

CORPORATE &
INSTITUTIONAL
BANKING

DIVERSIFIED CENTRES OF EXCELLENCE

SINCE 2008



10 DOMESTIC
BUSINESSES

11 CENTRES OF
EXCELLENCE



EVOLVING DOMESTIC BUSINESSES



SINCE 1985 IN CONSTANT EVOLUTION ACCORDING THE MARKET'S DEMANDS

COMMERCIAL, PERSONAL BANKING & SERVICES

2022



Offers full-service corporate vehicle leasing and new mobility solutions



Provides rental and financing solutions for professional equipment



Delivers short-term financing solutions to companies



Under the Cetelem brand, it provides credit solutions to individuals



Fintech payment institution providing Banking solutions for all



Offers web and mobile payment solutions easy to use and quick to integrate

INVESTMENT & PROTECTION SERVICES



Provides insurance solutions for both personal and property protection



Delivers deep local real estate expertise for all property asset types



Offers solutions to deliver sustainable investment returns over the long term

CORPORATE & INSTITUTIONAL BANKING



Offers Investment, financing & hedging solutions (Global Markets), advisory, finance & treasury services (Global Banking) and clearing, and custody, asset & fund servicing (Securities Services)

EVOLVING CENTRES OF EXCELLENCE



IN PORTUGAL

FACTOR/ITP

Offers services specialised in the outsourcing of receivables.

2008

CIB

Gathers all CIB centers of excellence in Portugal that service divisions that range from Global Banking and Global Markets to Securities Services, Client Management and HR services.

2010

CARDIF SERVICES

Provides insurance operations services, as well as several scopes of services beyond insurance: IT, Finance and Asset Management, ICARE Operations (automobile).

2013

WEALTH MANAGEMENT

Provides a complete range of services to wealth management international business sites.

2015

FINANCE & STRATEGY

Provides financial support and financial reporting activities.

2015

GROUP HR

Provides a range of Human Resources solutions to the Group worldwide.

2017

COMPLIANCE

Services different business for payment filtering, money laundering & market integrity controls.

2018

RISK

Delivers risk management services to the RISK Function globally as a centre of excellence.

2019

PERSONAL FINANCE

Provides a range of credit, savings, and insurance products.

2020

PROCUREMENT & PERFORMANCE

Offers an integrated source to pay servicing platform.

2021

CASH MANAGEMENT

Covers cash lows monitoring, onboarding & recertification and supports VIP clients.

2022



FABRICE SEGUI CEO OF BNP PARIBAS PORTUGAL

DOMESTIC BUSINESSES

ARVAL José Pedro Pinto
ASSET MANAGEMENT Soledad Hurtado de Mendoza
CARDIF Emmanuel Pelège
CIB Olivier Perrain
FACTOR Luís Augusto
FLOA⁽¹⁾ Alexandre Carrera Lejeune
LEASING SOLUTIONS Clément Perrin
NICKEL João Guerra
PERSONAL FINANCE Jean-Christophe Coquillaud
REAL ESTATE Pedro Torgo

CENTERS OF EXCELLENCE

CARDIF Filipa Gaspar
CASH MANAGEMENT Dimitri Bichere
CIB Fabrice Segui
COMPLIANCE Arturo John
FACTOR/ITP Cristina Ribeiro
INFINITY Véronique Lanthiez-Martin
GROUP HR Juliette Grimaud⁽²⁾
PERSONAL FINANCE Rudolph Broomes⁽²⁾
PROCUREMENT & PERFORMANCE Cécile Le Mercier
RISK Julien Tournaud
WEALTH MANAGEMENT Jan Parys

TERRITORY SUPPORT FUNCTIONS

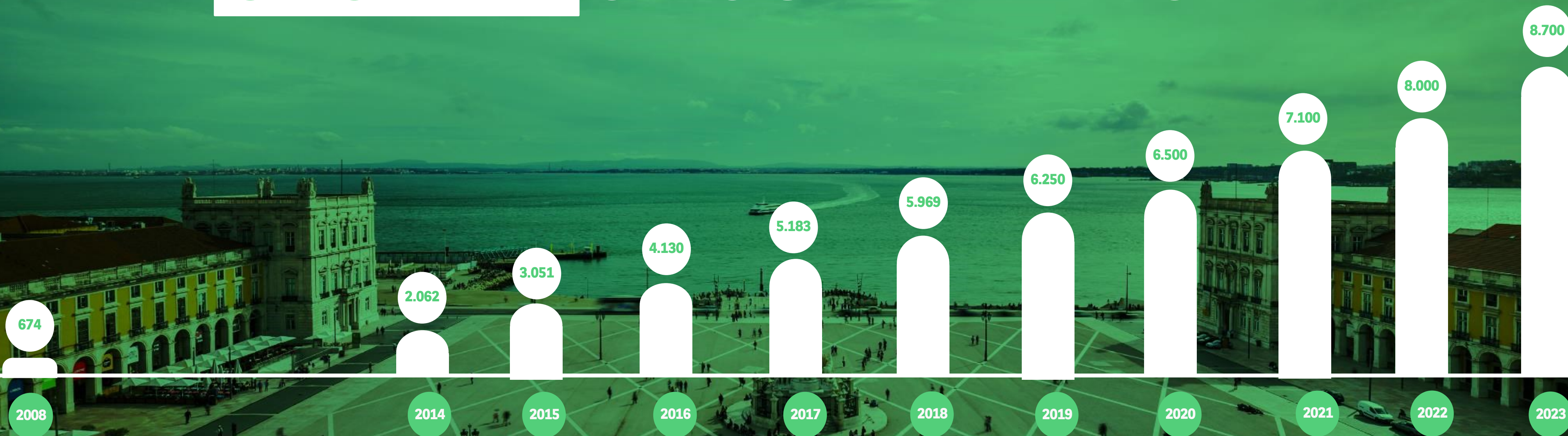
AUDIT Rodrey Derand
CHIEF OPERATING OFFICER Xavier Jombart
COMMUNICATIONS Vera Nobre Leitão
COMPLIANCE Henri Boisson

CORPORATE SOCIAL RESPONSIBILITY Luciana Peres
HUMAN RESOURCES Sylvie Le Pottier
LEGAL Catarina Trigacheiro
RISK Julien Tournaud

TERRITORY CHIEF OF STAFF & HEAD OF COMPANY ENGAGEMENT

Nicolas Barbier

THE **GROWTH** OF OUR TERRITORY



IMPLEMENTATION DATE OF CENTRES OF EXCELLENCE

CIB

SECURITIES SERVICES
OPERATIONS & IT

GLOBAL BANKING
OPERATIONS

GLOBAL MARKETS
OPERATIONS

GLOBAL MARKETS
FRONT OFFICE

GLOBAL BANKING
FRONT OFFICE

CLIENT MANAGEMENT
HR SERVICES

CARDIF SERVICES

FACTOR/ITP

WEALTH
MANAGEMENT

FINANCE &
STRATEGY

GROUP HR

COMPLIANCE

RISK

PERSONAL FINANCE

PROCUREMENT &
PERFORMANCE

COMPANY
ENGAGEMENT

CASH
MANAGEMENT

BNP PARIBAS PORTUGAL



EMPLOYEE VALUE PROPOSITION



A Sustainable International Leader

Positive Impact on Society
Continuous Improvement
Ethical and Responsible Behavior
Solid and Resilient



Unlocking your Potential

Training Academy
Diverse Career Opportunities
Talent Programme
Performance Driven



In an Open and Inclusive Environment

Fairness & Trust
People Empowerment
Flexible and Collaborative
Wellbeing Culture



OUR LOCAL STRATEGY FULLY IN LINE WITH GTS 2025



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ATTRACT & RETAIN

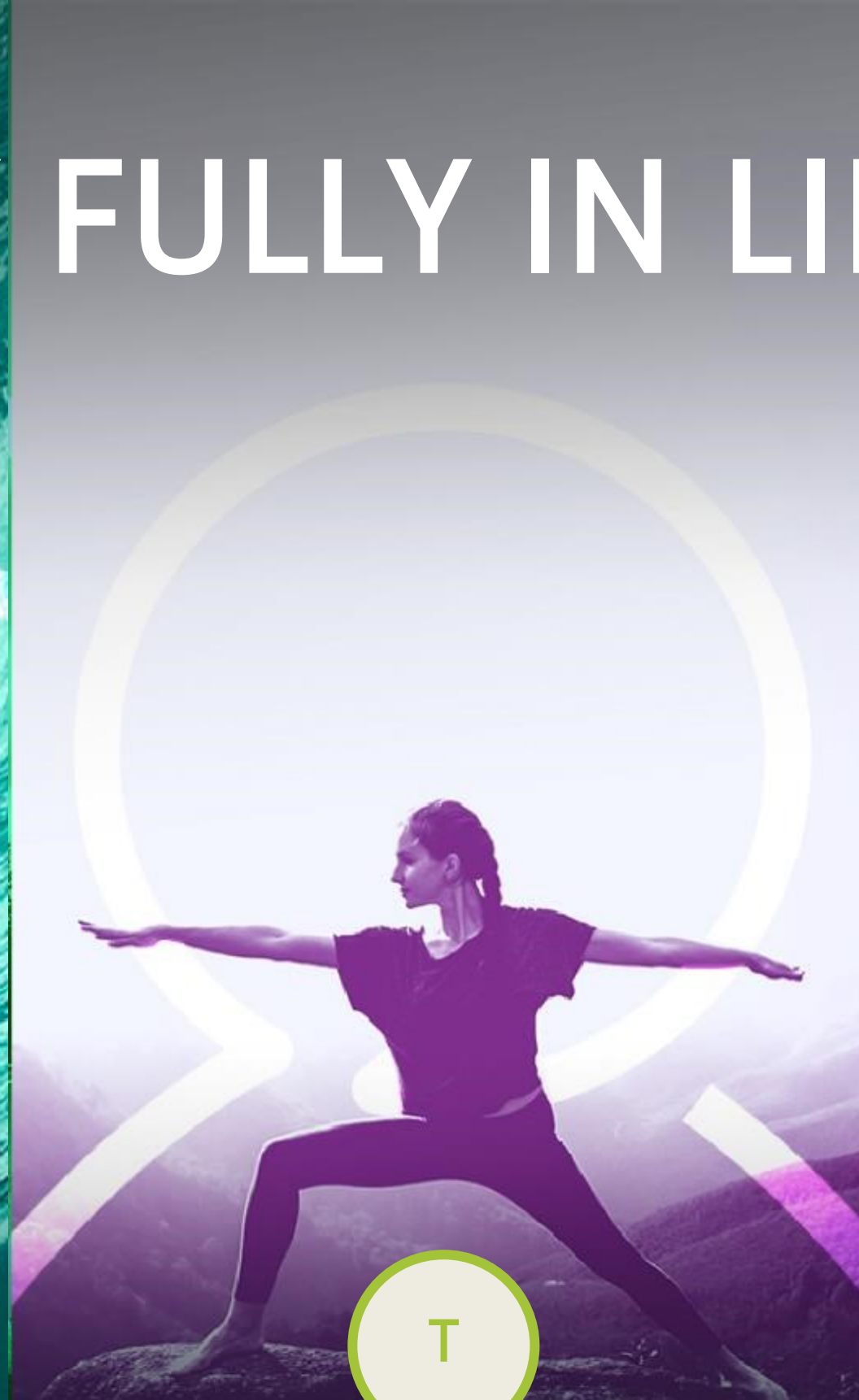
Having a positive and appealing Employer Brand – i.e., investing in the way we are perceived in the market as a potential employer – is key to attract and retain top talent.



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UPGRADE PLATFORM

Our local platform is the basis on which we grow our presence. The role of Portugal has been evolving, as teams keep pushing themselves under challenging circumstances.



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INCREASE EFFICIENCY & MITIGATE RISK

Being the Bank for a changing world means continuing to improve the way we help our customers while contributing to a more sustainable and equitable growth.



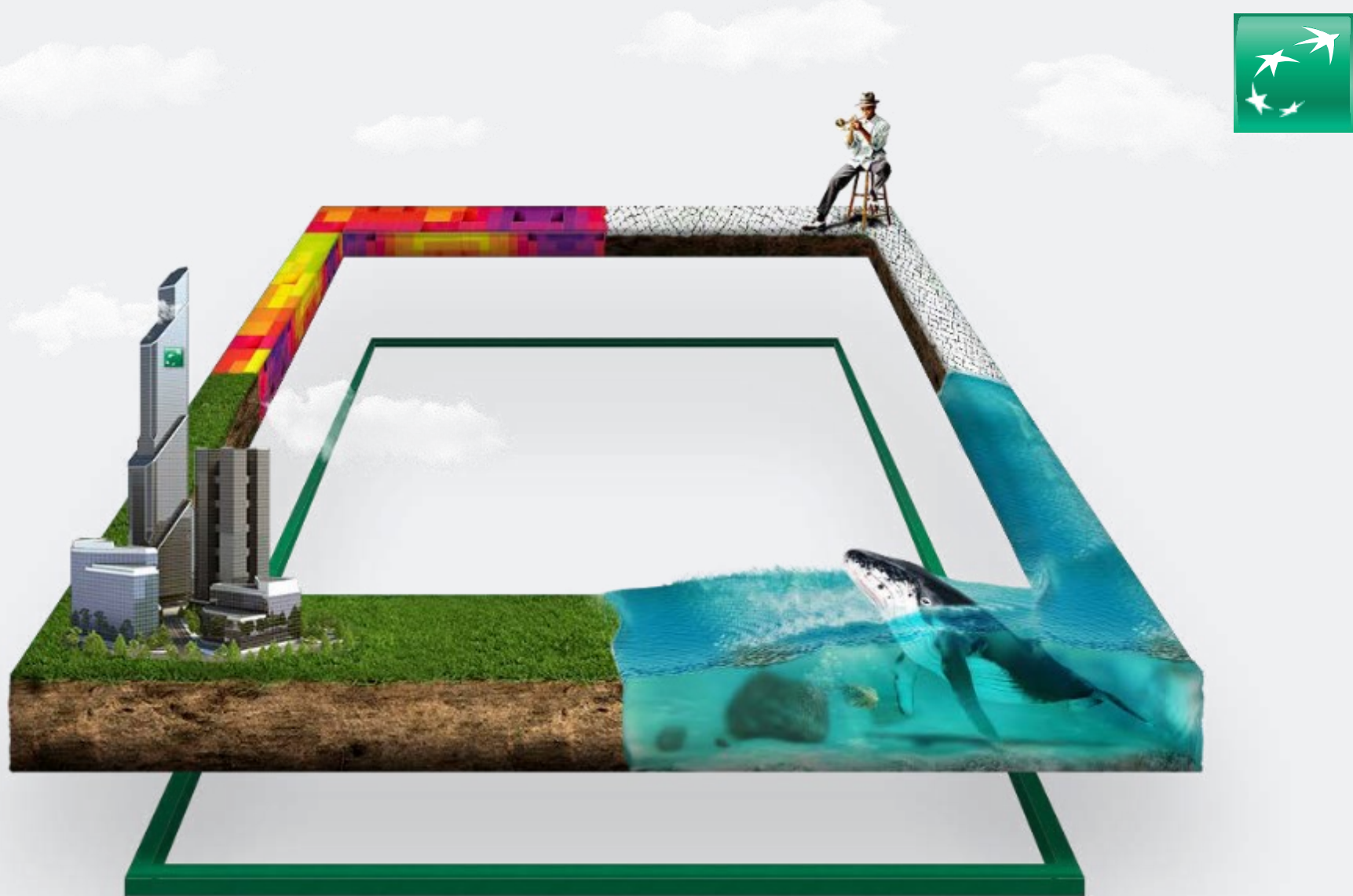
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FOCUS ON CLIENTS & SOCIETY

BNP Paribas' mission is to contribute to a responsible and sustainable economy by financing and advising clients according to the highest ethical standards.

OUR CSR STRATEGY

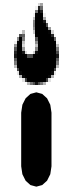
WE ARE CONTRIBUTING TO ALL THE 5 PRIORITY THEMES



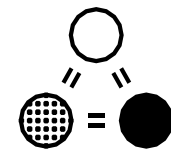
THROUGH THE 4 PILLARS AND 6 COMMITMENTS OF OUR LOCAL APPROACH:

- ECONOMIC RESPONSIBILITY**
- CIVIC RESPONSIBILITY**
- SOCIAL RESPONSIBILITY**
- ENVIRONMENTAL RESPONSIBILITY**

SUCCESS FACTORS



34
average age



Diversified
academic
backgrounds

82

different
nationalities



53% **47%**
women men



85% **15%**
Lisboa Porto



Expertise through a
balanced seniority
mix (4,9 years in
average)

Increasing **brand
awareness** and
recognition



THE FUTURE WILL BE IN 3 DIFFERENT HUBS



BNP Paribas has started a journey towards a Smart life, Smart planet, Smart working vision. This journey is not just about workplaces. It is about how we - as individuals, as an institution and as part of the society - live, work and strive, both in and outside them.

The coming months will be decisive to lead the Group to the gathering of all its employees by 2025 in 3 hubs:



URBO BUSINESS CENTRE - PORTO



TORRES COLOMBO - LISBON



EXEO OFFICE CAMPUS - LISBON



INNOVATIVE BUILDINGS DESIGNED WITH THE HELP OF OUR WORKFORCE TO BETTER SERVE OUR CLIENTS, BY FOSTERING CREATIVITY, PROVIDING COLLABORATIVE WORK SPACES AND ENABLING TEAM BUILDING AND PERSONAL INTERACTIONS

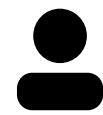
EXEO CAMPUS

The EXEO campus combines an innovative architecture and design adapted to the new ways of working. Located in Parque das Nações, this campus, composed by the buildings Aura, Echo and Lumnia, will be the flagship campus for BNP Paribas Portugal.



LISBON

Location



5,300

Occupancy



38,406 M²

Total area

SUSTAINABILITY

Aura and Echo aim to be awarded two sustainability certifications: "Leadership in Energy and Environmental Design" (LEED) and WELL



CERTIFICATIONS

OPERATIONAL
AND FULLY
OCCUPIED BY
2025

THANK YOU



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