

IN A CHANGING WORLD,  
**BNP PARIBAS**  
**PORTUGAL**

**KEEPS YOU**  
**CONNECTED!**



**BNP PARIBAS**

The bank for a changing world



# AGENDA



## GROUP BNP PARIBAS

- Overview & Results
- Diversified and Integrated Model
- Strengths & Strategy

## BNP PARIBAS PORTUGAL

- Overview & Context
- Domestic Businesses
- Centers of Excellence
- People & Location
- Strategy





**AS THE LEADING EUROPEAN BANK WITH AN INTERNATIONAL FOOTPRINT AND GLOBAL REACH, BNP PARIBAS HAS A BALANCED AND INTEGRATED BUSINESS MODEL, WHICH ENABLES US TO PROVIDE A FULL SERVICE OFFERING TO CLIENTS, GAIN PROXIMITY WITH THEM, AND DEVELOP SYNERGIES ACROSS OUR DIFFERENT BUSINESSES BY BRINGING THEIR PROJECTS TO A SUCCESSFUL CONCLUSION, THROUGH FINANCING, INVESTMENT, SAVINGS AND PROTECTION SOLUTIONS.**



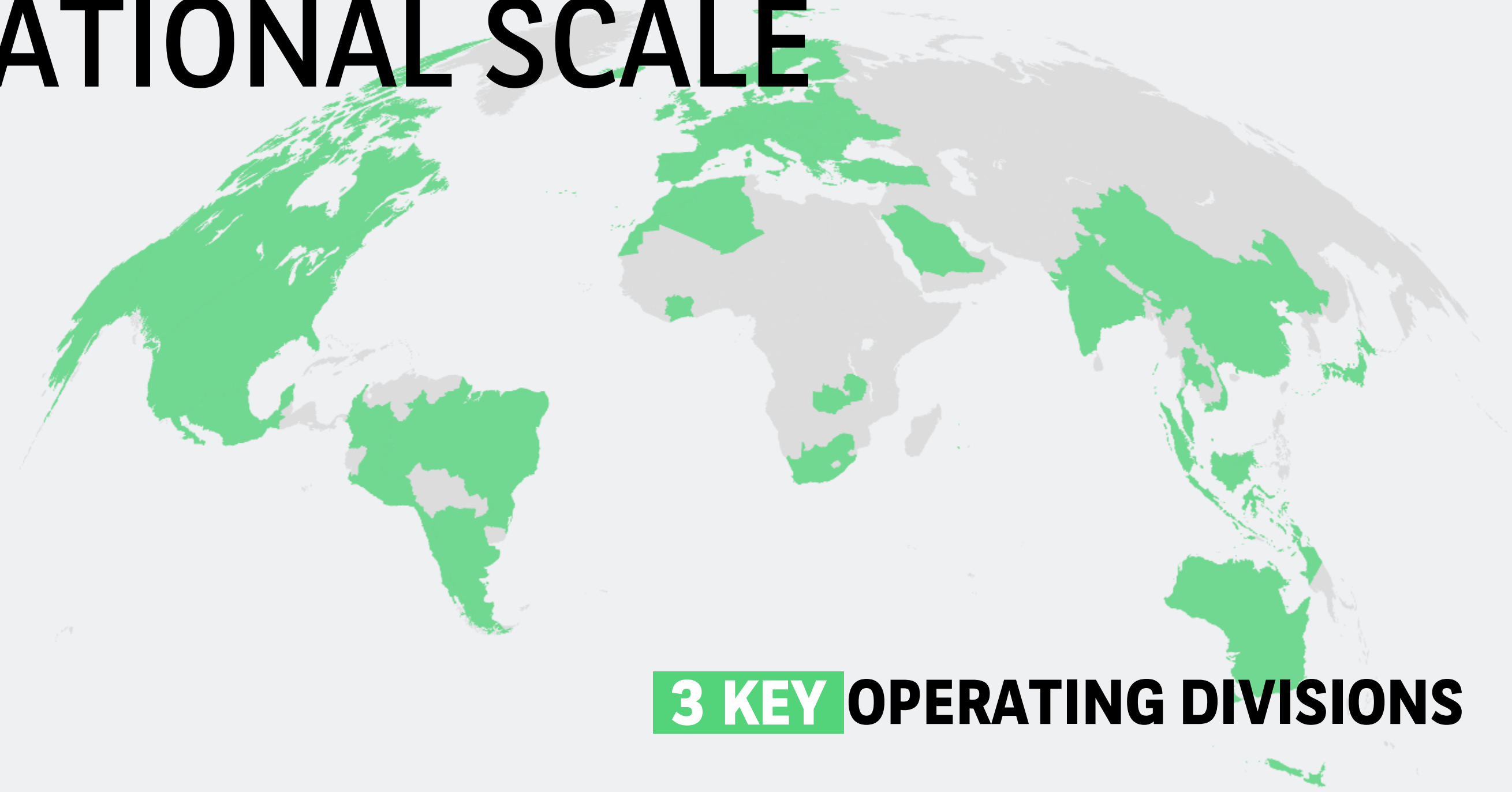


# AN EUROPEAN GROUP

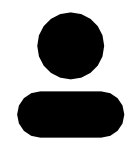


# WITH INTERNATIONAL SCALE

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



# 2024 RESULTS







The **three operating divisions** are organised to increase cooperation between the business lines and thus meet the changing expectations of our customers, employees, investors and all other stakeholders.

A global and joint approach enriches the expertise offered to our customers and provides them with continuous, long-term support for all their projects.



# ABOUT **BNP PARIBAS**



## OUR DIVERSIFIED AND INTEGRATED MODEL

### OUR STRENGTHS

- EUROPEAN LEADER
- DIVERSE BUSINESS MODEL
- EUROPEAN GROUP WITH GLOBAL REACH
- COMMITTED EMPLOYEES
- SOLID FINANCIAL STRUCTURE
- BROAD DIVERSIFICATION
- COOPERATION BETWEEN BUSINESS LINES
- CULTURE OF TECHNOLOGY AND INNOVATION
- CLIENT-CENTRIC MODEL

INVESTMENT  
& PROTECTION  
SERVICES

CORPORATE &  
INSTITUTIONAL  
BANKING

COMMERCIAL,  
PERSONAL  
BANKING &  
SERVICES

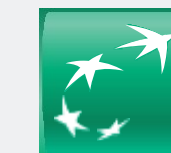
### OUR GTS 2025 STRATEGIC PLAN

GTS  
2025

GROWTH  
TECHNOLOGY  
SUSTAINABILITY



# OUR **DIVERSIFIED** AND **INTEGRATED** MODEL



## CORPORATE & INSTITUTIONAL BANKING

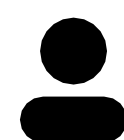
Our Corporate & Institutional Banking (CIB) division serves two types of customers: **corporate clients and institutional investors** (Banks, insurance companies, asset managers, etc.)

by offering tailor-made solutions in terms of capital markets, securities services, investment Banking, financing, risk management, cash management and financial advisory services.

Acting as a bridge between corporate and institutional clients, its strategy aims to **connect the financing needs of corporate clients with institutional clients seeking investment opportunities.**



**€9.15<sub>bn</sub>**  
revenues



**40,005**  
employees

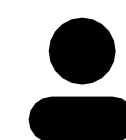
## INVESTMENT & PROTECTION SERVICES

Our Investment & Protection Services (IPS) division brings together our activities dedicated to **protection, savings, investment and real estate services.**

It designs **innovative and sustainable products** to support individuals, professionals, corporate clients and institutions in their projects and in their desire to have a **positive impact.**



**€2.89<sub>bn</sub>**  
revenues



**18,501**  
employees

## COMMERCIAL, PERSONAL BANKING & SERVICES

The Commercial, Personal Banking & Services (CPBS) division encompasses the **commercial Banking networks** in France, Belgium, Italy and Luxembourg, plus nine other countries.

In addition, it also encompasses business lines specialising in Mobility, with Arval, Financing and leasing services, with BNP Paribas Leasing Solutions, Financing of individuals, with BNP Paribas Personal Finance, Digital Banking services, in Germany and in India, with BNP Paribas Personal Investors, and Agile current accounts, open to all with Nickel.



**€13<sub>bn</sub>**  
revenues



**101,456**  
employees





# THE GROUP HOLDS A UNIQUE POSITION AS AN **EUROPEAN LEADER** WITH STRONG VALUE-ADDED BUSINESS PLATFORMS.

## CORPORATE & INSTITUTIONAL BANKING

- CIB is the leader in sustainable financing worldwide and in the EMEA region<sup>1</sup>
- Western Europe's Best Investment Bank<sup>2</sup>
- Corporate, Lead Manager & Financial Institution, Lead Manager of the Year Green Bonds<sup>3</sup>
- European Custodian of the Year<sup>4</sup>

## INVESTMENT & PROTECTION SERVICES

- Top 1 in the credit protection insurance market<sup>5</sup>
- Leader in Wealth Management in the eurozone<sup>6</sup>

## COMMERCIAL, PERSONAL BANKING & SERVICES

- 2nd largest player in the multi-brand vehicle long-term leasing sector in Europe, ranked #1 in Poland, #2 in France, Spain, Italy and Belgium, and #3 in the Netherlands (Arval)<sup>7</sup>
- Top 1 in Europe for large corporates (Cash Management )
- Top 1 in Europe (Trade Finance)
- Top 1 in Europe (Factoring )

Source: BNP Paribas 2023 Integrated Report

(1) Dealogic - All ESG Fixed Income, Global & EMEA Sustainable Financing (ESG Bonds and Loans), volume bookrunner, 2023. (2) Euromoney Awards 2023 (3) Environmental Finance Bond Awards 2023 (4) Funds Europe Awards 2023. (5) Finaccord, 2023. (6) Investor communications, in amount of assets under management as published by the main banks in the eurozone on 31 December 2023. (7). Frost & Sullivan at the end of December 2022, taking into account the merger of ALD and LeasePlan, which was finalised in 2023



# GTS OUR AMBITION FOR 2025



## GROWTH

We will continue to grow by gaining market shares at marginal cost, thereby creating new opportunities and generating substantial economies of scale.

## SUSTAINABILITY

We support our customers in their transition towards a more sustainable economy, while also aligning our portfolios regarding the sectors with the highest levels of emissions.

**BUILT UPON THE SOLID FOUNDATIONS AND ACHIEVEMENTS OF THE 2017-2020 PLAN, THE NEWLY LAUNCHED GTS 2025 STRATEGIC PLAN SUPPORTS THE GROUP'S AMBITIONS TO SERVE ITS CUSTOMERS, THE ECONOMY AND SOCIETY.**

# GTS 2025

## TECHNOLOGY

We optimise the customer and employee experience and continuously improve operational efficiency.



# ABOUT **BNP PARIBAS**



## STRONG AMBITIONS



### GROWTH

Continued profitable growth by leveraging the Group's leading positions in Europe



### TECHNOLOGY

Technology for optimised client/employee experiences and operational efficiency



### SUSTAINABILITY

Accelerated mobilisation of the Group's business lines on sustainable finance issues

## FUELLED BY A POWERFUL MODEL



LEADING PLATFORMS IN EUROPE BUILT ACROSS BUSINESSES...



...STRATEGICALLY ALIGNED TO BEST SERVE CLIENTS AND PARTNERS...



...WITH THE FULL BENEFIT OF OUR INTEGRATED AND TRANSFORMED OPERATING MODEL

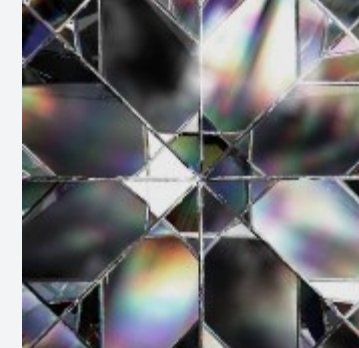
## BUILT ON THREE STRENGTHS



TECHNOLOGY AND INDUSTRIALISATION AT THE HEART OF OUR MODEL



DEPLOYMENT OF SUSTAINABLE FINANCE AND ESG AT SCALE



DEVELOPMENT OF EMPLOYEES' POTENTIAL AND ENGAGEMENT

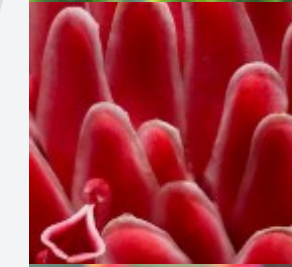
## IN ORDER TO



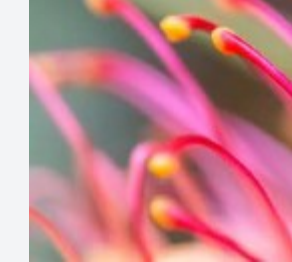
FOSTER ORGANIC GROWTH



GAIN MARKET SHARES



DEVELOP NEW OPPORTUNITIES



GENERATE ECONOMIES OF SCALE



# AT THE SERVICE OF **OUR CLIENTS** **AND THE SOCIETY**



## INNOVATIVE SOLUTIONS

**€75m**

BNP Paribas has pledged to invest 75 million euros in BNP Paribas Solar Impulse Venture

**€120m**

The WAI Venture fund has raised more than 120 million euros in equity funding for innovative companies

**€4bn**

BNP Paribas has decided to raise its equity investments to 4 billion euros to support small and mid-sized companies in France

Emergence of new payment means and the growing integration of technologies at the service of a better human and digital experience.

## SUPPORTING TRANSITIONS

**€350bn**

in sustainable loans and bonds covering environmental and social issues for corporate clients by 2025

**40bn**

in outstanding financing for low-carbon energy production, and especially renewable, by 2030

**€4bn**

in financing related to the protection of terrestrial and marine biodiversity by 2025

The objective is clear: make progress in financing a carbon neutral economy by 2050.

## INCLUSION

**€53.52m**

dedicated to philanthropy budget

**40%**

women members for the Executive Committee by 2025

**€1.2bn**

Amount of total financing in France for social entrepreneurs since the launch of Act for Impact

Support financial inclusion solutions, create financing schemes for social economy and solidarity programs, and to promote equality, diversity and human rights.



# COMMITTING TO A GREENER SOCIETY



## CLEAR METRICS

**2017**

BNP Paribas was the first large international Bank to issue an unconventional oil and gas policy, as early as 2017

**€250m**

The Group is committed to invest a total of 250 million euros of equity dedicated to start-ups involved in the environmental transition

**€18,6bn**

The financing renewable energies reached an amount of EUR 18.6 billion, in 2021

## CLEAR GOALS

**2050**

Joined **Net-Zero Banking Alliance (NZBA)** for a carbon neutral economy by 2050

**1,5°C**

Internally support the Paris Agreement to engage with a reality below 1,5° C

**2017**

We have become carbon neutral in 2017, showing our commitment to lower the CO2 impact of our activity

## OBJECTIVES FOR 2030

A new phase of rapid acceleration in financing the production of low carbon energies and reducing financing for fossil fuels

**€40bn**

in outstanding financing for low-carbon energy production, and especially renewable, by 2030

**€1bn**

Less than €1bn in financing outstandings for oil extraction and production

**30%**

More than 30% reduction in financing outstandings for gas extraction and production

## Objective for 2030

80% of financing outstandings in energy production will be for low-carbon energy



# BNP PARIBAS

# PORTUGAL





# 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 EXCELLENCE CENTRES

*SINCE 2008*



**10** DOMESTIC  
BUSINESSES

**11** CENTERS OF  
EXCELLENCE







## FABRICE SEGUI HEAD OF TERRITORY

### DOMESTIC BUSINESSES

**ARVAL** José Pedro Pinto

**ASSET MANAGEMENT** Soledad Hurtado de Mendoza

**CARDIF** Emmanuel Pelège

**CIB** Olivier Perrain

**FACTOR** Luís Augusto

**FLOA<sup>(1)</sup>** Alexandre Carrera Lejeune

**LEASING SOLUTIONS** Clément Perrin

**NICKEL** João Guerra

**PERSONAL FINANCE** Jean-Christophe Coquillaud

**REAL ESTATE** Pedro Torgo

### CENTERS OF EXCELLENCE

**CARDIF SUPPORT** Filipa Gaspar

**CASH MANAGEMENT** Tony Lefevre

**CIB** Fabrice Segui

**COMPLIANCE** Florent Gaudaire

**FACTOR/ITP** Cristina Ribeiro

**INFINITY** Aurélie Claessens

**GROUP HR<sup>(2)</sup>** Danilo Barros Mariano

**PERSONAL FINANCE<sup>(3)</sup>** Rudolph Broomes

**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



# EVOLUTION OF DOMESTIC BUSINESSES



WITH FULL COVERAGE OF OUR BUSINESSES

**CORPORATE &  
INSTITUTIONAL  
BANKING**

**1985**

**1987**

**1989**

**1993**

**1998**

**1999**

**2002**

**2018**

**2022**

**CARDIF  
IBERIA**

**ASSET  
MANAGEMENT**

**LEASING  
SOLUTIONS**

**NICKEL**

**FACTOR**

**CETELEM - PERSONAL  
FINANCE**

**ARVAL**

**REAL  
ESTATE**

**FLOA**



# EVOLVING DOMESTIC BUSINESSES



SINCE 1985 IN CONSTANT EVOLUTION ACCORDING TO MARKET'S NEEDS

## 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)



# DOMESTIC BUSINESSES **CEOs**



 **BNP PARIBAS**  
CORPORATE & INSTITUTIONAL BANKING





**OLIVIER  
PERRAIN**

 **BNP PARIBAS**  
ASSET MANAGEMENT





**SOLEDAD HURTADO  
DE MENDOZA**

 **ARVAL**  
BNP PARIBAS GROUP



**JOSÉ PEDRO  
PINTO**

 **BNP PARIBAS**  
LEASING SOLUTIONS





**CLÉMENT  
PERRIN**

 **BNP PARIBAS**  
FACTOR





**LUÍS  
AUGUSTO**

 **BNP PARIBAS**  
PERSONAL FINANCE





**JEAN-CHRISTOPHE  
COQUILLAUD**

 **BNP PARIBAS**  
CARDIF





**EMMANUEL  
PELÈGE**

 **BNP PARIBAS**  
REAL ESTATE





**PEDRO  
TORGO**

 **NICKEL**  
A CONTA QUE LIBERTA



**JOÃO  
GUERRA**

 **FLOA**



**ALEXANDRE CARRERA  
LEJEUNE**



# EVOLUTION OF THE CENTERS OF EXCELLENCE



A DIVERSE VARIETY OF CENTERS OF EXCELLENCE SERVICING CLIENTS WORLDWIDE





# CENTERS 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 SUPPORT

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



# EXCELLENCE CENTRES MANAGEMENT TEAM



**CIB**



**FABRICE  
SEGUI**

**CARDIF SUPPORT**



**FILIPA  
GASPAR**

**FACTOR/ITP**



**CRISTINA  
RIBEIRO**

**WEALTH MANAGEMENT**



**JAN  
PARYS**

**FINANCE & STRATEGY**



**AURELIE  
CLAESSENS**

**COMPLIANCE**



**FLORENT  
GAUDAIRE**

**RISK**



**JULIEN  
TOURNAUD**

**PROCUREMENT &  
PERFORMANCE**



**CÉCILE  
LE MERCIER**

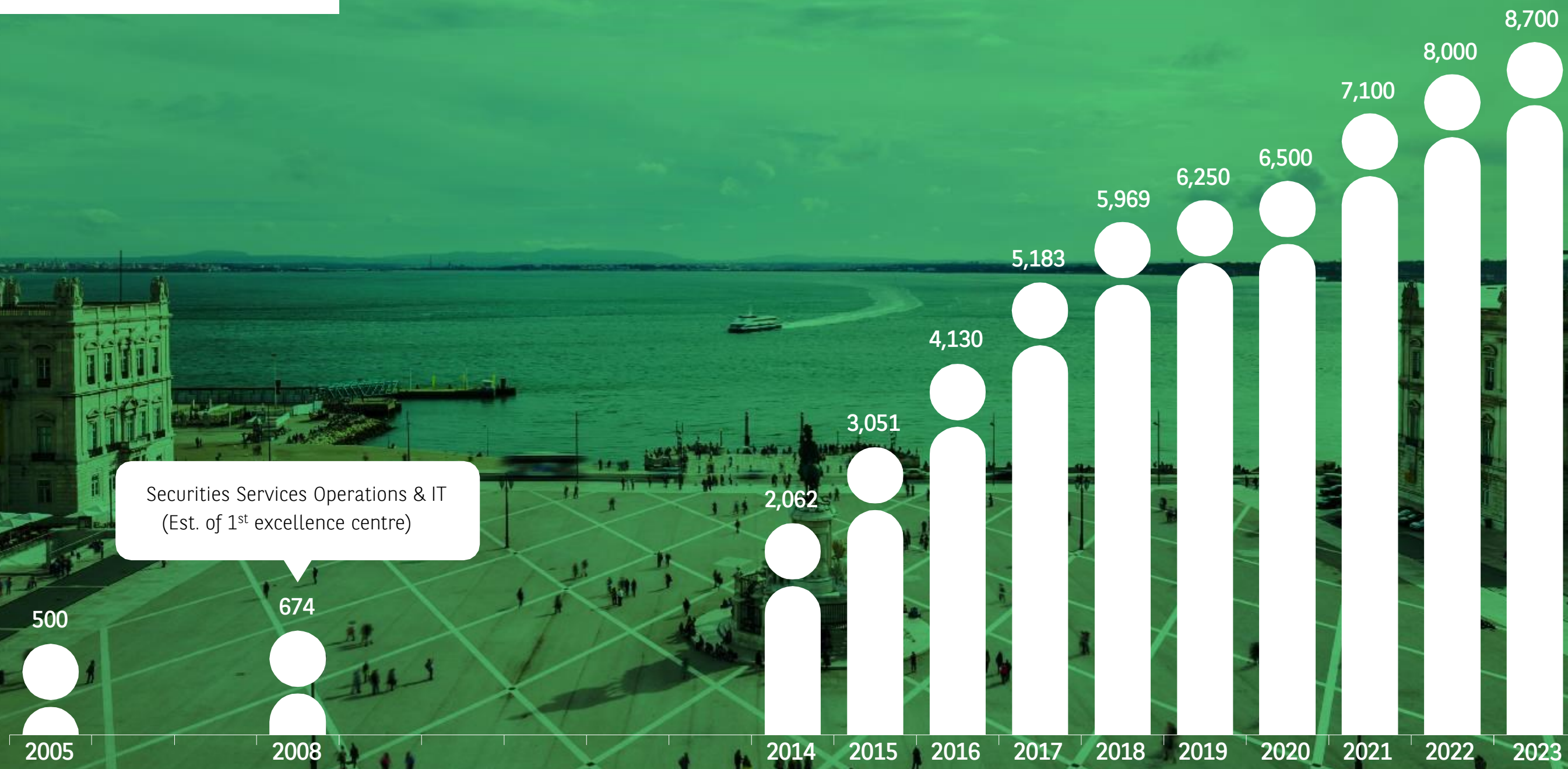
**CASH MANAGEMENT &  
GLOBAL BUSINESS SERVICES**



**TONY  
LEFEVRE**



# OUR PEOPLE



## OUR SUCCESS FACTORS

	<b>35</b> average age		Diversified academic backgrounds		<b>90</b> different nationalities		<b>53%</b> women <b>47%</b> men		<b>85%</b> Lisboa <b>15%</b> Porto		Expertise through a balanced seniority mix (4,9 years in average)
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# 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







# LOCATED IN 6 DIFFERENT SITES



**URBO BUSINESS CENTRE** - PORTO



**TORRES COLOMBO** - LISBON



**ART'S BUILDING** - LISBON



**MIRAFLORES** - LISBON



**GAGO COUTINHO** - LISBON



**GREEN PARK** - LISBON



# 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**

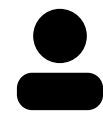
## EXEO CAMPUS

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 M<sup>2</sup>**

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**



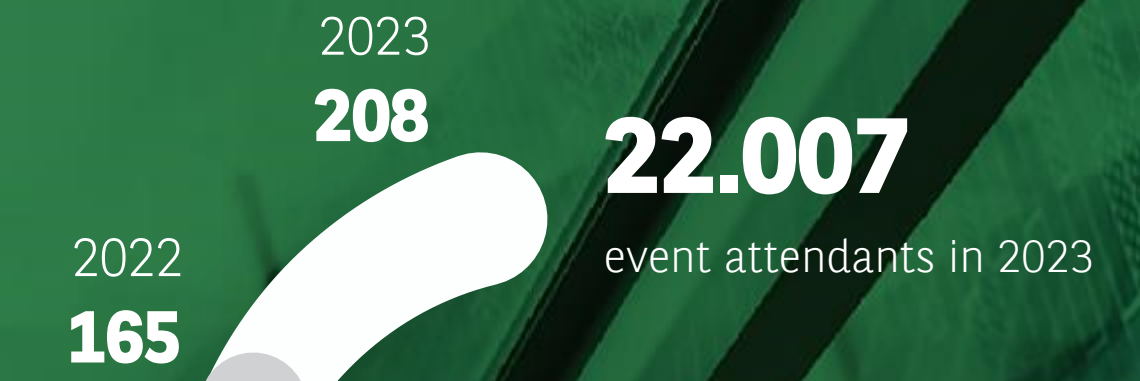
# ROOTS IN LOCAL ACADEMIA



 **42** partnerships on-campus

17 Universities | 25 Student Unions  
\*15 partnerships contractualised

 **19** partnerships external organisations



## EVENTS

total nr. campus events

**22.007**  
event attendants in 2023





# OUR LOCAL STRATEGY FULLY IN LINE WITH GTS 2025



G S

**ATTRACT & RETAIN**

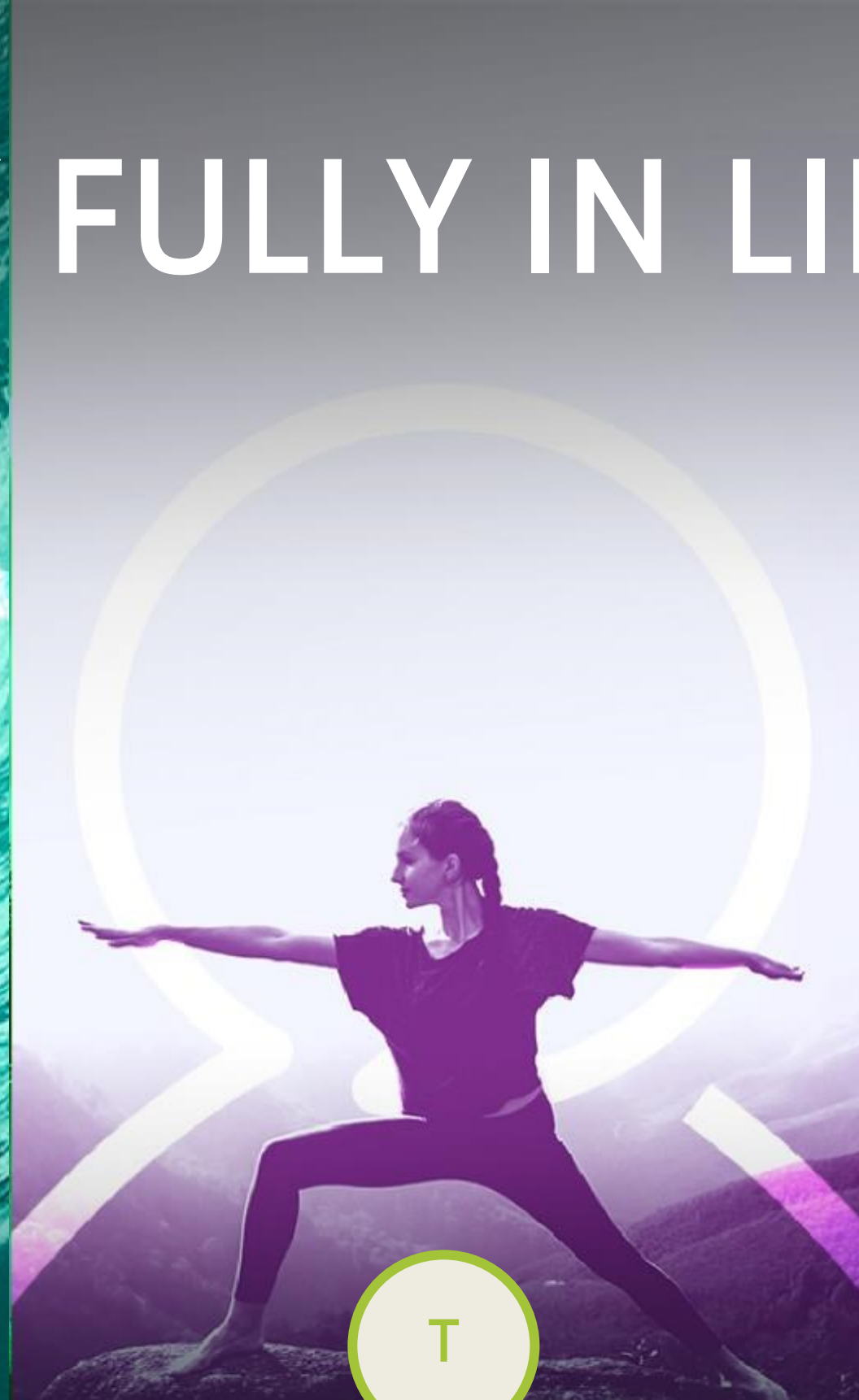
Having a positive and appealing Employer Brand – i.e., investing in the way we are perceived in the market as a potential employer – is key to attract and retain top talent.



T

**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.



T

**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.



G S

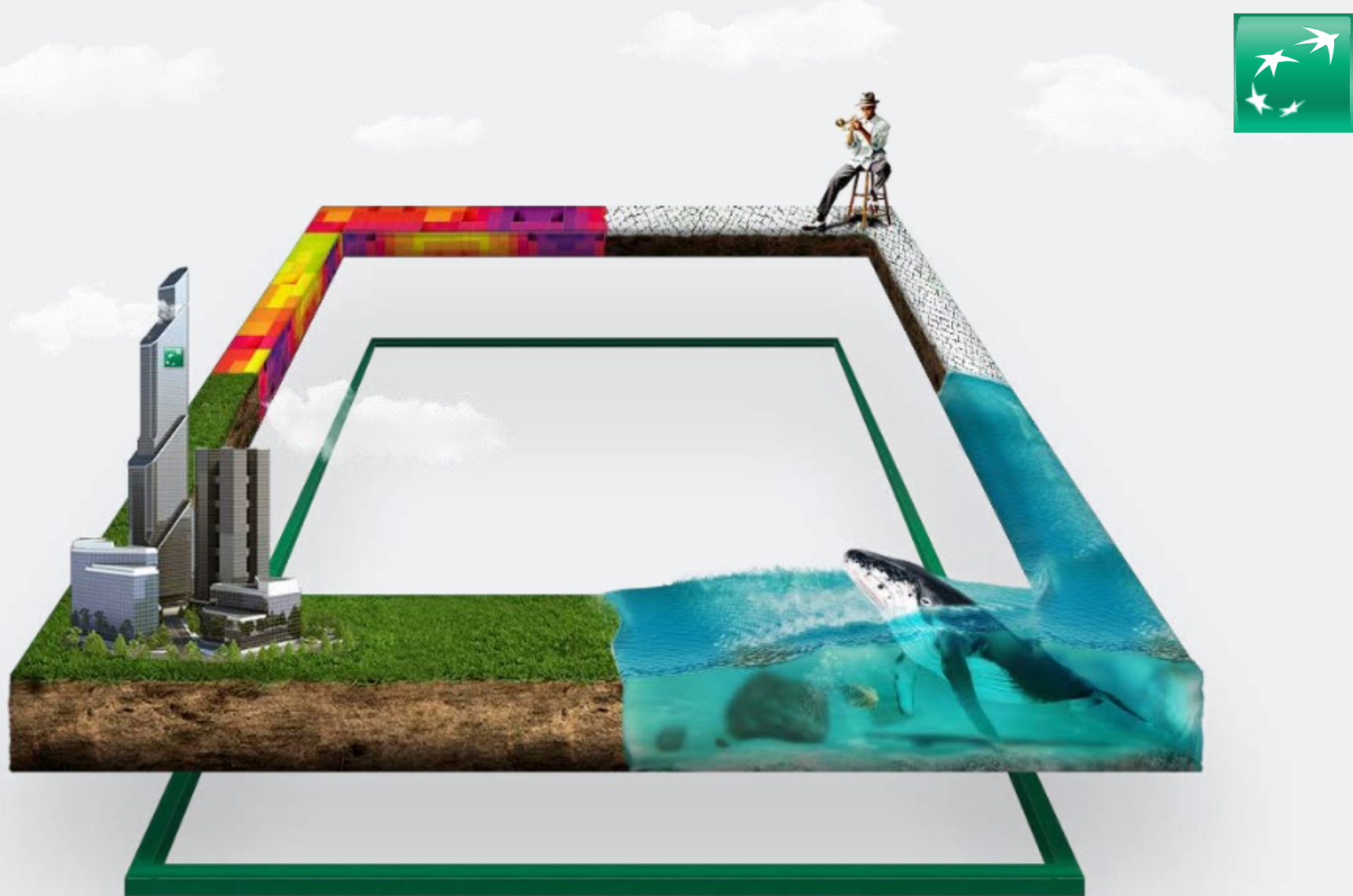
**FOCUS ON CLIENTS & SOCIETY**

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**



# LOCAL FOOTPRINT RECOGNITION



**PRÉMIOS RH 2024  
GLOBAL HR STRATEGY  
EMPLOYER BRANDING**

BNP Paribas Portugal has won the Prémios RH 2024 in the categories "Global HR Strategy" and "Employer Branding". These honors celebrate the company's commitment to excellence in people management, impactful HR practices, and a positive workplace culture.



**TOP EMPLOYER  
2025**

BNP Paribas has been recognised as a Top Employer in Portugal and in Europe, in 2024. This award acknowledges our company as an employer of reference and our commitment to creating an open and positive workplace.



**NUMBER 1 LINKEDIN  
TOP COMPANY**

BNP Paribas Portugal has been ranked first in the list of **#LinkedInTopCompanies 2023** in Portugal, which identifies the best places for professionals to grow their careers and develop skills.



**MERCO UNIVERSITY  
TALENT 2024**

BNP Paribas Portugal has ranked 19<sup>TH</sup> in the Merco University Talent 2024 ranking of most attractive companies for university students and 3<sup>rd</sup> in most attractive companies in the banking sector for university students.



THANK YOU



BNP PARIBAS

The bank for a changing world