

BNP Paribas: Leadership appointments at BNP Paribas Personal Finance

- **Charlotte Dennery to become Chair of the BNP Paribas Personal Finance Board of Directors and Senior Advisor for the Commercial, Personal Banking & Services (CPBS) division.**
- **Gilles Zeitoun will succeed Charlotte Dennery as Director and Chief Executive Officer of BNP Paribas Personal Finance.**

As of 1st January 2026, Charlotte Dennery will take on the role of Chair of the Board of Directors of BNP Paribas Personal Finance and will also become Senior Advisor for the Commercial, Personal Banking & Services (CPBS) division. Gilles Zeitoun, currently Deputy Chief Executive Officer responsible for overseeing BNP Paribas Personal Finance's country operations, is to be appointed Director and Chief Executive Officer of BNP Paribas Personal Finance and will join the BNP Paribas Executive Committee.

Both will report to Thierry Laborde, Chief Operating Officer of BNP Paribas, in charge of Commercial, Personal Banking & Services (CPBS).

"I would like to extend my warmest thanks to Charlotte for her commitment and decisive role in the development of BNP Paribas Personal Finance. Under her leadership, the company has transformed, thanks to a strategic shift towards refocusing and developing new partnerships, which is now paying off, as demonstrated by the strong momentum in the business. Charlotte will remain a key contributor in her new role as Chair. I am pleased to entrust Gilles Zeitoun with the leadership of BNP Paribas Personal Finance and welcome him to the Group's Executive Committee. Leveraging his broad international experience, Gilles is well-equipped to help reinforce the leadership of our consumer credit business in Europe, an area he is deeply familiar with, including its challenges and teams" said **Jean-Laurent Bonnafé, Director and Chief Executive Officer of BNP Paribas.**

"Charlotte has been instrumental in transforming BNP Paribas Personal Finance, putting the business on a solid foundation for future growth and long-term success. I would like to thank Charlotte for her role in developing the areas of mobility and payments, cross-functional business initiatives that are at the heart of the Group's strategy. Charlotte will now bring her expertise to the development of the CPBS division as Senior Advisor and Chair of BNP Paribas Personal Finance. I have every confidence in Gilles to build on the progress made with all the teams and drive the business forward while improving profitability. His deep knowledge of the business will be an asset to strengthen the partnership model of BNP Paribas Personal Finance and lead a new phase of transformation in line with our 2027-2030 strategic plan." said **Thierry Laborde, Chief Operating Officer of BNP Paribas, in charge of Commercial, Personal Banking & Services (CPBS).**



Charlotte Dennery began her career as a Senior Official at INSEE, at the French Ministry of Economy and Finance, and then at the Budget Department. She joined BNP Paribas as Head of Strategy and Development of Corporate and Investment Banking (2001-2002). She was then Head of Strategy and Development for the Group in the United States (2002-2004) and Chief Financial Officer and Head of Asset Management at BNP Paribas Cardif (2004-2009). At BNP Paribas Investment Partners from 2009 to 2015, she was Chief Executive Officer of FundQuest until 2013, and Chief Operating Officer from 2010 to 2015. In 2015, she was appointed Director and Chief Executive Officer of BNP Paribas Leasing Solutions, the Group's subsidiary specialized in the financing of professional equipment. Since 2021, Charlotte Dennery has been Director and Chief Executive Officer of BNP Paribas Personal Finance and a member of

the Executive Committee of BNP Paribas. She has been a member of the French Association of Financial Companies (ASF) Board, which represents businesses in credit, financial services, and investment, since March 2024, where she held the role of Vice President. Charlotte Dennery is a graduate of Ecole Polytechnique and ENSAE ParisTech.



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Gilles Zeitoun joined BNP Paribas Personal Finance in 1994 where he spent most of his career, alternating between corporate roles and operational roles across countries. He spent the first half of his career in France, notably as Head of decision support systems, Director of Risks and Corporate Development and M&A Director, and the second half internationally as CEO of Cetelem in Romania (2008-2012) then in Spain (2012-2017), in charge of oversight of the United Kingdom and Nordic countries (2018), before joining Italy at the beginning of 2019 as a General manager and then CEO of Findomestic. He was appointed Deputy Chief Operating Officer of BNP Paribas Personal Finance in February 2024, then Deputy Chief Executive Officer in July 2025, in charge of overseeing all countries of the entire Eurozone, the United Kingdom, the Nordic countries, South Africa, and geographies in which the consumer credit activity is

carried out by business units integrated within the retail bank of the Group (Poland, Türkiye, Ukraine, Morocco and Algeria). Gilles Zeitoun is a graduate of École Polytechnique and ENSAE ParisTech.

About BNP Paribas

Leader in banking and financial services in Europe, BNP Paribas operates in 64 countries and has nearly 178,000 employees, including more than 144,000 in Europe. The Group has key positions in its three main fields of activity: Commercial, Personal Banking & Services for the Group's commercial & personal banking and several specialised businesses including BNP Paribas Personal Finance and Arval; Investment & Protection Services for savings, investment and protection solutions; and Corporate & Institutional Banking, focused on corporate and institutional clients. Based on its strong diversified and integrated model, the Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance. In Europe, BNP Paribas has four domestic markets: Belgium, France, Italy and Luxembourg. The Group is rolling out its integrated commercial & personal banking model across several Mediterranean countries, Türkiye, and Eastern Europe. As a key player in international banking, the Group has leading platforms and business lines in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific. BNP Paribas has implemented a Corporate Social Responsibility approach in all its activities, enabling it to contribute to the construction of a sustainable future, while ensuring the Group's performance and stability.

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