

BNP Paribas places mobility at the center of its development projects

- Through its various activities, the Group is positioned across the sector's entire value chain in support of clients' transition to more sustainable mobility.
- In addition to the revenues generated by each of its business lines, the Group has set itself the goal of generating an additional 1 billion euros in revenue through its transversal mobility initiatives by 2025.
- For retail customers in France, BNP Paribas will launch the first stage of its "all-in-one" dedicated digital mobility platform by 2023.

Environmental awareness, changes in regulations, new uses and technological advances are changing the field of mobility at all levels of the value chain, from car manufacturers, distributors, digital players to individuals.

With its historic role in the European mobility market, BNP Paribas has developed, across its various business lines, an in-depth understanding of the challenges facing the sector. CIB supports and advises major manufacturing groups, Arval BNP Paribas deploys vehicle fleets and new mobility solutions, and BNP Paribas Leasing offers financing solutions for associated infrastructure. The Group's commercial banks, BNP Paribas Personal Finance and BNP Paribas Cardif, support individuals with financing or insurance solutions.

"Our proximity to customers and stakeholders provides us with a depth of understanding of the key mobility challenges and the ability that allows us to build a comprehensive range of solutions that meet the needs of all players in this ecosystem, from manufacturers to end customers. As part of our 2025 GTS strategic plan, we have placed mobility at the heart of our development projects. Today, through the strength of our integrated model, we are accelerating the integration of our capabilities at the service of our customers' transition to tomorrow's mobility" said **Thierry Laborde**, Chief Operating Officer of BNP Paribas.

In addition to the revenues generated by each of its business lines, the Group has set itself the goal of generating an additional 1 billion euros of revenue through its transversal mobility initiatives, by 2025.

To reach this objective, the Group draws on its integrated model and the expertise of its business lines to offer coordinated solutions to support customers towards tomorrow's mobility: consulting, industrial financing, company fleet management, car leasing, insurance, electrification of mobility, development of soft mobility, support for innovation and the launch of a multimodal mobility hub linking services from infrastructure across to the mobile app..

The Group's mobility initiatives address three major challenges to ensure a fair and effective transition:

- Supporting customers in accelerating their energy transition
- Responding to new mobility needs and uses
- Making mobility accessible for all

In 2023, the first stage of an “all-in-one” digital platform will be launched for retail customers in France

Through an all-in-one digital platform, this offer aims to support retail customers, from gauging their mobility requirements to delivering the right vehicle.

In a few clicks, using the application or the *mabanque* website, BNP Paribas' retail customers in France, will be able to define their needs according to their uses, budget and preferences, and identify the most suitable solutions: type of vehicle, method of financing between credit and leasing (long-term car rental or lease with an option to buy), insurance and related services.

To support customers in their transition to a more responsible mobility, a carbon footprint simulator will also be available on the platform as well as a user cost calculator to understand and optimise their expenses, beyond the face value of the vehicle.

In parallel with the digital journey, customers will be able to call on an expert at any time to advise them.

About BNP Paribas

BNP Paribas is the European Union's leading bank and key player in international banking. It operates in 65 countries and has nearly 190,000 employees, including nearly 145,000 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 BNP Paribas; 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, Turkey, Eastern Europe as well as via a large network in the western part of the United States. 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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