

BNP PARIBAS RETAIL BUSINESSES: THREE NEW APPOINTMENTS TO HELP DRIVE THE DIGITAL TRANSFORMATION

BNP Paribas announces three new management appointments at the Group's Retail businesses worldwide. These moves are designed to drive forward the process of digital transformation at the Bank:

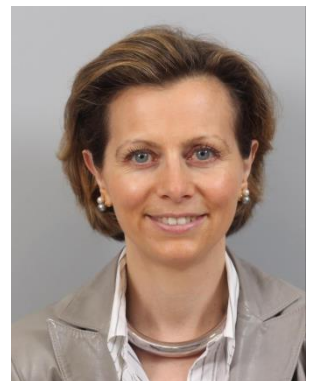
Sophie Heller has been appointed Chief Operating Officer for Retail Banking & Services
Béatrice Cossa Dumurgier takes over as Head of Personal Investors
Franciska Decuypere is to become Head of the Retail & SME Banking at International Retail Banking



Sophie Heller is appointed Chief Operating Officer of Retail Banking & Services, effective 4 July. With the support of her teams, her main task will be to help the various BNP Paribas Retail banking businesses to transition their business models, enhancing the customer experience through greater use of digital tools and channels. A major focus will be to develop new, more personalised products and services that also offer the customer simplicity of use. Sophie will become a member of the Executive Committee of BNP Paribas Domestic Markets – the Group's Retail Banking arm in the euro zone countries – reporting jointly to Thierry Laborde, BNP Paribas Group Deputy COO and Head of Domestic Markets and Jacques d'Estais, BNP Paribas

Group Deputy COO and Head of International Financial Services

Béatrice Cossa Dumurgier takes up her new post as Head of Personal Investors, the BNP Paribas Group's online securities brokerage and online banking products specialist, on 4 July. Her main objective will be to drive growth and expand Personal Investors' product and service range. Bringing to the task the considerable expertise in digital innovation and data use which she built up in her previous post as Chief Operating Officer at BNP Paribas Retail Banking and Head of the Group's Retail Development & Innovation (RD&I) unit, Béatrice will strive to offer clients the most sophisticated investment assistance on the market. She remains a member of the Domestic Markets Executive Committee and will be reporting to Thierry Laborde.





Franciska Decuypere will take up her new position as Head of the Retail & SME¹ Banking business line at International Retail Banking (IRB), the BNP Paribas non-Domestic Markets Retail banking division, on 1 September. She will bring her expertise in online banking, acquired in her previous post as Head of Personal Investors, to the task of accelerating the process of digitisation and driving growth in Retail business at the banks within the IRB division. Franciska will become a member of the IRB Executive Committee and will be reporting to the Head of International Retail Banking, Stefaan Decraene.

Together these three dynamic managers will help to build out and enhance all the various channels that we make available to our customers so that they may choose the service which best suits their needs – direct management of their finances; personalised, face-to-face counselling from a dedicated Advisor at the branch; or a hybrid approach suited to highly independent clients with very specific needs, who require detailed support in such areas as real estate purchases, retirement planning, etc. The newly-appointed managers will be working to develop the cutting-edge expertise that will enable the Bank to provide Retail clients with an unrivalled service.

Biographies

Sophie Heller is vastly experienced in sales and marketing in a digital banking environment. She joins BNP Paribas having worked for ING Direct, where she was Head of Retail Banking and responsible for transformation and growth strategy. Before that she was Head of Retail Digital, Marketing and Communication. Before joining ING, Sophie was Chief Marketing Officer and Sales Director at LaSer Group subsidiaries Mediatis (in Paris) and Equilon (in Italy). In this role she steered a new approach to customers, developing multi-channel offering and loyalty strategies. Prior to this she held posts in Italy in marketing and e-business. Sophie is a graduate of the ESSEC business school in Paris.

Béatrice Cossa Dumurgier has long experience of working with BNP Paribas Group Retail businesses, having held the post of Chief Operating Officer at Retail Banking and Head of Retail Development & Innovation, where inter alia she provided support for the launch of Hello bank!, contributed to the development of the multi-channel distribution platform and helped to nurture a number of Innovation projects. Earlier she worked as a Branch Group Manager at French Retail Banking, prior to which she served as Secretary to the BNP Paribas Group Executive Committee and was responsible for external growth and strategy at consumer credit specialist Cetelem. Before joining BNP Paribas, Béatrice began her career at McKinsey & Company in the USA and then worked at the French Ministry of Finance, in the Treasury department. She is a graduate of both the Ecole Polytechnique and Paris-based science, engineering and technology institute Ponts et Chaussées, and holds a Master of Science degree from the Massachusetts Institute of Technology (MIT) in Boston, USA.

Franciska Decuypere has considerable experience of digital banking. Since early 2014 she has served as Head of BNP Paribas Personal Investors, where she successfully managed the integration of DAB Bank in Germany and prepared the ground for the integration of Indian brokerage Sharekhan which is now underway. She also steered the integration of Cortal Consors into the BNP Paribas Group's French Retail Banking arm. Before that she was Co-Head of Career Management & Leadership Development at Group Human Resources and previously Head of Marketing, Distribution Channels and Communications at BNP Paribas Fortis Retail & Private Banking in Belgium, which she joined in 2007. Prior to that, she worked for seven years as Head of Sales, After-Sales Service and Marketing at Banksys/Atos Worldline, serving during this time as a member of the Executive Committee. Franciska began her career in 1984 at ING in

¹ Small and Medium-Sized Enterprises

Belgium where, following a number of sales, change management and marketing positions, she became Head of Distribution Channels and Payment Methods.

About BNP Paribas

BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 75 countries, with more than 189,000 employees, including more than 146,000 in Europe. The Group has key positions in its main activities: Domestic Markets and International Financial Services (whose retail-banking networks and financial services are covered by Retail Banking & Services) and Corporate & Institutional Banking, which serves two client franchises: corporate clients and institutional investors. 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, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the leader in consumer lending. BNP Paribas is rolling out its integrated retail-banking model in Mediterranean countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.

Press Contact:

Malka Nusynowicz 📞 (+33) 1 42 98 36 25

malka.nusynowicz@bnparibas.com

Follow us on  @Bnpparibas_pr



BNP PARIBAS

**The bank
for a changing
world**