



BNP PARIBAS



THE BNP PARIBAS INNOVATION AWARDS

2008 Winners

Every year the Innovation Awards recognise innovation in all its forms. The Business Innovation Award is given for innovations taken by individuals and teams whose professional responsibility is to create innovative ideas for their own business areas, and the Innov@ction Award, which is given for suggestions from all employees, individually or as a team, whatever their professional responsibility, to improve services or processes and contribute to customer satisfaction.

Categories	Business Innovation	Innov@ction
Sustainable Development	The “Photovoltaic” loan <i>IRS - BNP Paribas Personal Finance</i>	Loan Syndication Charity Offsite <i>CIB - Structured Finance</i>
Brand	GABI <i>BDDF</i>	Showcase partnership <i>FRB - Cannes</i>
Process performance	Mobile Banking Services <i>IRS - TEB</i>	
Managerial approach to promote Innovation	Innovation Day <i>AMS - BNP Paribas Securities Services</i>	
Re-Use	Western Campaign <i>IRS - UkrSibbank</i>	
Customer Satisfaction	Marketing strategy for debtor clients <i>FRB</i>	Contact Keys <i>FRB - Paris XV</i>
Employee Satisfaction	AMS Network <i>AMS - Communications</i>	
Cross-Selling	Easy ETF <i>AMS - BNP Paribas Asset Management & CIB - Equities and Derivatives</i>	

	BDDF – Change Management	Business School
	BNL	Concorso “Vinci la tua casa”
	CIB - ECEP & Commodity Derivatives	Carbon Trading & Finance
	IRS – TEB	Mobile Branch

BNP Paribas Personal Finance “Photovoltaic” loan - International Retail Services Business Innovation - Sustainable Development

This innovation is for the financing of the roof-top installation on private homes of a system of photovoltaic cells and all the equipment necessary to produce electricity. The financial package is designed so that the operation is free for the client. Domofinance, a subsidiary of Personal Finance and EDF, markets the same product for home renovations.

This loan is for an annual term with a total deferral period of 24 months, which allows the system to be installed without the client having to pay out a single euro. During this deferral period, the client receives government subsidies and a VAT reimbursement that is used to repay a portion of the loan without indemnity. The electricity produced is sold to EDF and the sum received in return is used against loan repayments.

Loan Syndication Charity Offsite - Structured Finance - Corporate and Investment Banking - Innov@ction - Sustainable Development and Social Responsibility

Loan Syndications & Trading holds a bi-annual off-site meeting which traditionally has been a team-building exercise in a pleasant location. In 2007, it decided to break away from this “comfort zone” and to focus rather its team energy around a Social Responsibility theme. Through the UK Prince’s Trust, it was introduced to a Bulgarian charity which carries out great work with orphanages. Sixty-five members of LS&T from offices across Europe attended the off-site meeting and put all their heart into the unusual work, for them, of refurbishing and improving an orphanage for severely mentally handicapped children in the town of Mezdra. It involved transforming a very badly run-down children’s play area into a safe and modern one with new equipment, completing the painting and decoration of a corridor (80 metres) including 15 hand-painted murals, repairing the steps and pavements of the entrance and tiling and decorating an art room. Needless to say, the team came back with an overwhelming sense of achievement, having found new meaning in a collective experience with an enhancing social purpose.

GABI: the interactive and communicating ATM - French Retail Banking Business Innovation - Brand

As part of its “Welcome and Services” programme, BNP Paribas is offering a new look to its 5,000 ATMs with GABI: the interactive automated teller machine.

A new presentation on the screens with a friendly and personable character, GABI welcomes and assists you with your ATM withdrawal or account management transaction. It uses a simpler, clearer and more friendly language and the screens are easier to read and more modern.

The GABI machine is becoming a new communication channel, the perfect complement to the other channels (internet, telephone, agency displays, etc.). It disseminates communication campaigns that enhance the image of BNP Paribas (e.g. Roland Garros) or products (e.g. ‘Terceo Mother’s Day’, new Jump card, etc.). The campaigns can be national, regional or local to highlight the convenience of the branches. This innovation is a break with the original traditional ATMs, which are the bank’s first line of contact with clients and prospects”.

Windows/showcase partnership - Cannes - French Retail Banking Innov@ction - Brand

If the merchant agrees, a sticker or display is placed in public view during or after the work, indicating that BNP Paribas is financing the project and promoting the Group in the professional market. This idea, originally suggested in 2007, will become a reality in 2008.

This is an initiative that highlights BNP Paribas’ involvement in the professional market.

Mobile Banking Services- TEB - International Retail Services

Business Innovation - Process Performance

TEB Mobile Banking channel allows customers to do their banking-related transactions with the help of a mobile phone. SMS banking and WAP banking are two services offered through this channel. The scope of functions offered currently includes "account-related information gathering, money transfers, payments, credit card transactions and information on bank services". Regardless of being a bank customer, access to ATM/Branch, domestic market and TEB services information is possible from wap.teb.com.tr address.

Mobile Banking Channel is designed to perform as a complete campaign management tool. All products, service-related information and campaign updates can be done in WAP banking in relation to other delivery channels. WAP banking interface supports 4,500 handset models and all handset types. WAP interface automatically adapts itself to the handset screen and gives the best screening experience. WAP banking service is designed with the current best security standards in its field. TEB is the pioneer bank in Turkey, offering a complete mobile banking channel and related services such as SMS banking and WAP services, supported with Mobile Signature safety and ease.

Innovation Day - BNP Paribas Securities Services - Asset Management and Services

Business Innovation - Managerial approach to promoting innovation

Innovation is one of the flagship values of BNP Paribas Securities Services.

To promote and encourage innovation, management and the innovation team created the BP2S Innovation Day.

This first in-house event dedicated entirely to innovation is based on a simple principle — to innovate means to inform, understand and create value.

The year's 20 most innovative projects (pre-selected from more than 75 candidates from around the world) were shown to all employees, who shared good practices with the innovators before attending a conference on the vectors for creativity.

An award ceremony closed an afternoon of exchanges and meetings.

Western Campaign - UkrSibbank - International Retail Services

Business Innovation - Re-Use

To launch its new communication campaign for small and medium businesses and individual entrepreneurs, UkrSibbank reused the elements of the French network campaign (BDDF) "Doors open to Professionals" based on a Western theme. Such a theme is relatively innovative in Ukraine, particularly for a bank. Moreover, in addition to the traditional media used in promotions (TV, press, signage), UkrSibbank completely redecorated the metro stations in Kiev and Kharkov with the campaign's colours — a first in Ukraine.

Marketing strategy for debtor clients - French Retail Banking

Business Innovation - Client satisfaction

This marketing strategy is designed to satisfy customers in all circumstances, even at difficult times of account overdrafts..

It has two main focuses:

1. A change in offers related to cheque account management:

- Creation of a guide to lessen the anxiety of an overdraft situation and to promote client awareness of solutions for managing a debit account.

- Revision of the so-called "standard word-processing" letters using a more marketing-oriented approach, with correspondence specially designed for those under the age of 30.

- A change in the "Esprit Libre" Offer for those under 30, which includes a free weekly mini-account statement via SMS and reimbursement of fees during the first year of Free Spirit for young clients who respect their withdrawal limits.

2. Technical changes in the tools used to monitor and manage irregular debtors.

Greater understanding of the risks contributes to better client satisfaction due to the fact that better targeted advice is not only more appropriate but better perceived by the client.

The originality of this Innovation programme lies in the effort to contribute to “client satisfaction” in the delicate situation of account overdrafts. This approach is just one of the many measures designed to create closer ties with our clients via greater customisation of our offers and within our contacts.

This approach has been publicised through the “TA+K Entrer” advertisements featuring Eric and Ramzy that include the “zero fees” and “free SMS” components.

Contact keys - Groupe Paris XV - Retail Banking in France
Innov@ction - Client Satisfaction

A “contact keys” folder is given to Branch Managers to help them improve their knowledge of their market and business. The folder has two sections, one covering the market and sector, and the other covering the business.

AMS Network - Asset Management and Services
Business Innovation - Employee Satisfaction

AMS Network is inaugurating a new way of working together within the branch. Until now, each of the six businesses organised their own meetings, and for its part, the branch brought together members of top management. AMS Network assembled all executive managers for the first time in order to give them a common strategic message and make them aware of the very powerful business potential of the AMS “group”. For the first meeting, AMS Network gathered over 1,100 employees in Paris for three main events:

- A common AMS seminar, divided into a plenary session and a Forum, which encouraged exchange, shared expertise and a discovery of the AMS universe.
- Six business seminars on the specific business challenges.
- A major evening event dedicated to innovation, at which the AMS 2007 Innovation Awards were presented.

This first original AMS Network convention was endorsed by all the employees, who were delighted to learn more about the challenges of their branch.

EasyETF - BNP Paribas Asset Management (Asset Management and Services), and Equities and Derivatives (Corporate and Investment Banking)
Business Innovation - Cross-selling

The joint venture between BNP Paribas Asset Management, and Equities and Derivatives will pool the resources of both businesses based on complementary resources, expertise and infrastructure, enabling it to become a European leader in the ETF market. This joint venture will complete the existing line-up with new regional indices and provide access to new markets with innovative indices.

Business School – Retail Banking in France

Business Innovation – Products and Services

Creation of a training school for commercial businesses in support of a comprehensive internship programme (the alliance and balance between theory and practice) featuring a structure that has been completely revamped to correspond to the current marketing model.

“Win your Home” prize contest reserved for clients who have obtained a loan from the BNL range

Business Innovation – Products and Services

For the first time in the Italian banking industry market, a “consumer” promotion (in the form of a contest) is combined with a real estate loan, in which the prize to be won is equal to the value of the home.

Clients become “competitors” (automatically) once they obtain a real estate loan from the BNL range to purchase or renovate a home (to a maximum of 350,000 euros).

“Win your Home” is the claim in the television, press, film and internet ad campaigns.

The advertising spot uses a film language that has now become distinctive for BNL communications. BNL has adopted the “comedy” genre and the “retro cartoon” style. The ad shows a package containing a magnificent surprise — a house. The new couple that owns it goes to a BNL agency to celebrate the happy event. Music and special effects underscore the “celebration”.

The press and internet campaign and the direct mail materials are based on the same film universe and explain the features of the contest in detail.

The ad campaign was produced by the TBWA/Italia agency.

Carbon Finance and Emission Trading – Corporate and Investment Banking

Business Innovation – Products and Services

A new market is emerging in the context of the Kyoto Protocol. A carbon team was created in August 2006 by a joint decision of ECEP and Commodity Derivatives in order to best serve BNP Paribas clients and generate new opportunities across the Bank.

The Team’s objective is to:

- Be THE Emissions team for BNP Paribas, becoming a focal point for the Bank in charge of developing this business across the Bank to serve all business lines
- Become one of the key players in this crucial field of activity.