



Paris, 22<sup>nd</sup> September 2010

## PRESS RELEASE

### BNP Paribas' Innovation Awards

#### 2010 winners



Innovation forms part of BNP Paribas' brand values, and every year the group celebrates this by making a number of Innovation Awards.

BNP Paribas promotes Responsible Innovation – innovation which results in genuine progress in the medium and longer term, both within our company and for the wider environment.

Accordingly, in the 2010 series of Awards BNP Paribas has placed more emphasis on innovative activities with a bearing on corporate, social and environmental responsibility.

BNP Paribas distinguishes two major categories of innovation:

Corporate Innovation, stemming from initiatives taken by employees or teams whose responsibility it is to innovate in their field; and Innov@ction, based on suggestions made by an employee or group of employees, regardless of their position, which lead to improvements in products, services or processes and contribute to customer satisfaction.

The winners in BNP Paribas Group's 2010 series of Innovation Awards have been chosen from over 217 entries. In total, 24 Innovation Awards will be presented to recipients in six countries by the end of October.

# BNP Paribas' Innovation awards winners 2010 edition



Category	Corporate innovation	Innov@ction
<b>Social commitment</b>	<b>The first free credit information service, 100% non business</b> Retail Banking - BNP Paribas Personal Finance	<b>BNL Ethique Card Visa Infinite</b> Retail Banking - BNL - Retail & Private Division
<b>Environment</b>	<b>Windmills in Ethiopia</b> Corporate and Investment Banking - Structured Finance - Export Finance	
<b>Brand</b>	<b>Social networks and Web 2.0</b> Retail Banking - FRB - Online banking	
<b>Process Optimisation</b>	<b>Credit card direct sales via Blackberry devices</b> Retail Banking - Europe Mediterranean - Fortis Bank Turkey & TEB	<b>K2pedia</b> Investment Solutions - BNP Paribas Assurance
<b>Managerial practice encouraging innovation</b>	<b>Measure innovations</b> Investment Solutions - BNP Paribas Personal Investors	
<b>Re-use (ex-aequo)</b>	<b>Pelican - A flexible content management system</b> Brand, Communication and Quality - E-Communication & Technology watch	
	<b>SEPA direct debits</b> BNP Paribas Fortis - Payments and IT (TOPS)	
<b>Customer Satisfaction</b>	<b>Credit Card Mastercard « Ladies First »</b> Retail Banking - Europe Mediterranean - BMCI	<b>Green Trumpet: TEB special offers!</b> Retail Banking - Europe Mediterranean - TEB
<b>Employee Satisfaction</b>	<b>Share to Lead collaborative platform</b> Group Human Resources	
<b>Cross Selling</b>	<b>Internet worldwide credit solution for Paypal</b> Retail Banking - BNP Paribas Personal Finance	

<b>Products and Services</b>	<b>From Interest rate policy to share price</b> Corporate and Investment Banking - Portfolio Optimisation Team	
	<b>Roll-on Roll-off Ports and Modular Bridges in the Philippines</b> Corporate and Investment Banking - Structured Finance - Export Finance	
	<b>Parvest Flexible Equity Europe</b> Investment Solutions - BNPP Investment Partners	
	<b>Bug and sell gold online</b> Investment Solutions - BNP Paribas Personal Investors	
	<b>E-Cho-Mmunication</b> Investment Solutions - BNP Paribas Securities Services - CTS Equity France	
	<b>CAPRO</b> Retail Banking - FRB - Products and Markets and Online banking	
	<b>BNL Mutuo 2 in 1</b> Retail Banking - BNL - Retail & Private Division	
	<b>PF Inside</b> Retail Banking - BNP Paribas Personal Finance	
	<b>Convenient Banking for Pensioners in Turkey</b> Retail Banking - Europe Mediterranean - TEB	
	<b>LeasePark Corporate</b> Retail Banking - BNP Paribas Equipment Solutions - BNP Paribas Lease Group	
	<b>Premium Online Savings Account</b> Retail Banking - BNP Paribas Fortis	

### - Category: Social commitment

**The first free credit information service, 100% non business (Corporate innovation)**  
*Retail Banking - BNP Paribas Personal Finance*

The crisis gave birth to a common willingness amongst the politicians, society's opinion leaders and the general public to see a new credit market emerge: more ethical, more responsible and more accessible. Cetelem is leading the way in reinventing the credit business and in making the first free credit information service available, 100% non business. This is a multichannel facility implemented with a dedicated team to answer all questions.

**BNL Ethique Card Visa Infinite (Innov@ction)**  
*Retail Banking - BNL*

By giving users of the card a simple way to make a monthly donation of 0.5% of their expenditures to the Téléthon, BNL continues to demonstrate its support for the Téléthon and for scientific research in the fight against genetic diseases.

### - Category: Environment

**Windmills in Ethiopia (Corporate innovation)**  
*CIB - Structured Finance - Export Finance*

Ethiopia is not very well known and considered as risky, but has a huge potential in the energy sector.

This transaction is an example of cooperation between a multilateral institution and a commercial bank. Both teams collaborated to structure the deal and have involved in a huge educational work with EEPCO. Moreover, all the parties made sure the project met all the WB environment standards and ,respected the Ethiopian culture and human rights.

### - Category: Brand

**Social networks and Web 2.0 (Corporate innovation)**  
*Retail Banking - FRB - Bank online*

By creating a set of Facebook fan pages and a Twitter profile, BNP Paribas is able to connect with customers and prospective customers who are active internet users and who would like to interact with their bank and take advantage of exclusive offers.

Its presence on the social networks is part of BNP Paribas's strategy to become the n°1 bank online by developing its offering (including the Net Agence – BNP Paribas' virtual bank branch, online statements and remote subscriptions) and its presence on mobile distribution channels (iPhone, iPad and Android).

BNP Paribas is the only bank in the world to have so many fans and the first bank in France on iPad.

### - Category: Process optimisation

**Credit card direct sales via Blackberry devices (Corporate innovation)**  
*Retail Banking - Europe Mediterranean- Fortis Bank Turkey & TEB*

This new project was launched in March 2009 for Fortis Bank Turkey and in April for TEB accepting credit card applications via Blackberry devices instead of printed forms. This process is a cost-effective and time-efficient mobile solution that enables the sales team to identify and service prospective clients easily, while maintaining its focus on quality and speed. Through the blackberry devices, the application sends to the system immediately rather than waiting for courier delivery.

**K2pedia (Innov@ction)**  
*Investment Solutions - BNP Paribas Assurance*

Awarded by the Group Innovation Awards, K2pedia is the result of the cooperation between the Innovation and Knowledge Management and Communications Departement. The multilingual glossary was named K2pedia referenced to wikipedia. All users on the K2 portal, no matter which community they belong to, have creation and modification rights, meaning they can add, explain and translate terms. On an auto-controlled principle, we count on the users' corrections in their respective language knowledge. As of today, 1800 words are online.

**- Category: Managerial practice encouraging innovation**

**Measure innovations (Corporate innovation)**  
*Investment Solutions - BNP Paribas Personal Investors*

Within a company, to measure the contribution of an innovation is the best way to promote innovation. BNP Paribas Personal Investors has created an indicator that helps to follow the percentage of the innovations' contribution to the company's overall NBI. "Controlling" identifies all innovations launched during the last two years and calculates their NBI impact. It is the first time in the banking sector that such a kind of measuring has been installed.

**- Category: Employee satisfaction**

**Share to Lead collaborative platform (Corporate innovation)**  
*Group Human Resources - Talent Development Program*

The Share to Lead seminar is designed for the Group's High Potentials. Its originality is to propose a collaborative platform for each session. Before the training, this platform enables the participants to start socializing. It is then used by the group for teamworking and also to discuss with the guest speakers. During the following 6 months, the platform helps to consolidate a real network within the Group.

**- Category: Customer satisfaction**

**Credit Card Mastercard « Ladies First» (Corporate innovation)**  
*Retail Banking - Europe Mediterranean- BMCI*

Issued in March 2009, the new card Mastercard "Ladies first", is a pioneer operation in Morocco.

This new banking offer for a female target exclusively proposes a broad variety of benefits to its female customers: withdrawal and payment caps have adapted, multiple discounts and privileges across many brands, included and detailed in a catalogue provided with the card. At the end of 2009, 3000 cards "Ladies First" had already been sold by BMCI

#### **Green Trumpet: TEB special offers! (Innov@ction)**

*Retail Banking - Europe Mediterranean - TEB*

A TEB employee, who was inspired by departments stores, suggested an innovative communication concept for the bank. TEB's Personal Banking team adopted this idea and turned it into an advertising strategy to arouse interest in the customers, increase new customer acquisition and customer penetration via a multichannel marketing communication platform for special offers for a specific product.

#### - Category: Re-use

#### **SEPA direct debits (Corporate innovation)**

*Retail Banking - BNP Paribas Fortis*

SEPA direct debits: a single cross-border processing platform and innovating customer services

Since November 2009 BNP Paribas Fortis has been offering a SEPA direct debits solution in 14 European countries. This solution is being extended to include other BNP Paribas group entities: from November next for FRB and CIB, from June 2011 for BNL. Moreover, the group offers innovative additional services aimed at helping customers migrate from the existing local systems to the new European format.

(\*) The SEPA - Single Euro Payments Area - aims to create a unified European market for electronic payments in euros through credit transfers, direct debits and cards.

#### **Pelican - A flexible content management system (Corporate innovation)**

*Brand, Communication and Quality - E-Communications &Technologies*

One of the missions of E-Communications team is to assist the Group's online communication strategy. For the BNP Paribas institutional websites, E-Communications developed a flexible content management system (CMS) able to match heterogeneous online communication needs. Nowadays, other Group's entities benefit of this tool by re-using it in an adapted way for their communications strategy (corporate, business, local, global).

#### - Category: Cross-selling

#### **PF Inside (Corporate innovation)**

*Retail Banking - BNP Paribas Personal Finance*

The innovation consists of integrating the consumer credit activity in emerging countries inside the retail banking business line. That permits Personal Finance's expertise to be given to our retail banks and their customers. It also allows the acquisition of customers by the bank through the sales channels of Personal Finance, cross-selling and the pooling of operational platforms and central functions. What's more the link with our partners is reinforced.

## - Category: Products and services

### **Internet worldwide credit solution for Paypal** *Retail Banking - BNP Paribas Personal Finance*

A multi-country internet credit solution for the world leading on line payment system, Paypal. This innovation in on line revolving credit has two aspects: a virtual credit line and a co-branded Visa Paypal card for PayPal customers (210 million accounts in 190 countries). The Pan European Platform which supports this project gives the advantage of proposing a homogenous credit offer linked to a dedicated loyalty program.

### **CAPRO**

*Retail Banking - FRB - Products and markets and Bank online*

BNP Paribas is the first bank in France to offer its customers (subscribers to BNPPARIBAS.NET Entrepros) online pre-approval of business loans without the need for customers to visit a branch. Customers receive an instant online draft agreement (without the need to present documentation, pay an administration fee or provide collateral) and may complete the stages of the loan agreement via email. CAPRO provides simplicity and speed (quotes are provided within 48 hours and funds are available within 8 days).

### **BNL Mutuo 2 in 1**

*Retail Banking - BNL*

Why choose between fixed rates and variable rates when you can have the benefits of both? BNL Mutuo 2 in 1 offers its customers a blended interest rate: a variable rate for the first 24 months (so that the customer can take advantage of low interest rates), which after two years automatically converts into a fixed-rate loan (offering security over the long term). A simple product that's easy for the customer to understand.

### **LeasePark Corporate**

*Retail Banking - BNP Paribas Equipment Solutions - BNP Paribas Lease Group*

In order to support the increasing international business development of Retail Banking corporate clients, BNP Paribas Lease Group has developed a progressive renting solution for technological assets that enables the client to get:

- a consistent financial solution for its assets (IT, telecoms etc.), in whatever country he is established
- a centralised fleet management solution
- tools to better manage its technological investments

### **Premium Online Savings Account**

*Retail Banking - BNP Paribas Fortis*

The Online Premium Account was the first online savings account launched in the Belgian Market with a loyalty bonus (1,50%) on top of the base rate of 1%. It was an attractive offering in declining market conditions as the customer protects his savings against declining market rates. The Premium account balances liquidity with high yield on a medium-term basis.

## **Convenient Banking for Pensioners in Turkey**

*Retail Banking - Europe Mediterranean - TEB*

TEB has launched the Convenient Banking for Pensioners package in Q1 2009 with a national advertising campaign. It includes: discounted consumer loans with payment terms adjusted to the frequency with which the customer gets his pension, free money transfers, overdraft with low interest rate, etc... The highlight of the package is free emergency health insurance. This innovation has been a real success story with a total of more than 10 000 pensioners signed up in 2009.

## **From Interest rate policy to share price**

*CIB - Portfolio Optimisation Team*

In today's competitive world, in addition to operational performance, companies are increasingly looking for ways to optimize their balance sheet. This innovation proposes a new approach to determine the optimal fixed-floating mix and duration based on the impact on valuation. For many investment grade companies, this approach totally changes the balance sheet structure and improves valuation by 5 to 15%.

## **Roll-on Roll-off Ports and Modular Bridges in the Philippines**

*CIB - Structured Finance - Export Finance*

Aware of the need for transportation infrastructure in the archipelago of the Philippines (rural bridges and ports),

BNP Paribas went out of its way to find a supplier for its initial client, the Government of the Philippines. In an unusual initiative Export Finance teams looked for a suitable provider and successfully introduced the French small-cap company MATIERE to Philippines officials, thus creating a long lasting relationship.

## **Buy and sell gold online**

*Investment Solutions - BNP Paribas Personal Investors*

Cortal Consors France has launched in July 2009 a unique and innovative offer: the possibility to buy physical gold via its website. The client can buy gold coins and bars and benefits from a depositary service provided by a third party (CPor or La Banque de France). Cortal Consors is the first bank to offer the online buying/selling and depositary service for gold. This offer received the innovation award of the French financial fair "Forum de l'investissement".

## **Parvest Flexible Equity Europe**

*Investment Solutions - BNP Paribas Investment Partners*

Parvest Flexible Equity Europe is a European equity fund which implements a unique combination of asset management techniques within a PEA structure while maintaining stable risk.

Resulting from the close collaboration between the Investment team and Financial Engineering teams, BNPP IP's new product is an innovation for the market and is aligned with investors' expectations by contributing to their peace of mind.

## E-Cho-Mmunication

*Investment Solutions - BNP Paribas Securities Services - CTS Equity France*

E-Cho-Mmunication helps to focus our annual general meeting (AGM)'s voting process on efficiency and ecology. The initiative is innovative as BNP Paribas Securities Services is the first known issuer agent on the French market to offer a fully electronic process for proxy voting! The benefits are numerous. It decreases overall costs and processing time. For BP2S, paper-free products and AGM centralisation will benefit both our image and client satisfaction.

### About BNP Paribas

BNP Paribas ([www.bnpparibas.com](http://www.bnpparibas.com)) is one of the six strongest banks in the world\* and the largest bank in the eurozone by deposits. With a presence in more than 80 countries and more than 200,000 employees, including 160,000 in Europe, BNP Paribas is a leading European provider of financial services on a worldwide scale. It ranks highly in its three core activities: Retail Banking, Investment Solutions and Corporate & Investment Banking. In Retail Banking, the Group has four domestic markets: Belgium, France, Italy and Luxembourg. BNP Paribas is rolling out its integrated model across the Europe-Mediterranean zone and boasts a large network in the United States. BNP Paribas Personal Finance is the leader in consumer lending in Europe. In its Corporate & Investment Banking and Investment Solutions activities, BNP Paribas also enjoys top positions in Europe and solid and fast-growing businesses in Asia.

\* Rated AA by Standard & Poor's i.e. 3rd rating level on a scale of 22.

### Press contact

Isabelle Wolff / +33 1 57 43 89 26 / [isabelle.wolff@bnpparibas.com](mailto:isabelle.wolff@bnpparibas.com)