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PRESS RELEASE

BNP Paribas presents its 2012 Innovation Awards to 19 teams from around the world



This year BNP Paribas continues to promote Responsible Innovation through its Innovation Awards, a competition that is open to all employees. These Awards, created in 2007, are a tool that supports Innovation Management.

For the 2012 Awards, specific criteria were introduced to highlight the greater importance the Group attaches to Corporate Social Responsibility in its Awards selection process. The importance of innovations that address the issues of fighting against climate change or propose solutions for improving the social impact of BNP Paribas' banking products and services were given particular consideration during the assessment and selection process.

The 2012 edition of the Awards met all expectations with business and responsibility occupying an important place in the entries.

With 620 entries, 119 projects selected and 17 countries represented, the 2012 Awards reflect the success of this major annual competition and the support of all employees.

In total, 19 innovation awards will be presented by the end of December 2012 in 8 countries.



2012 INNOVATION AWARDS WINNERS

Category	Innovation's name
Social Commitment	The first temporary contract offer in France <i>Cetelem</i>
Environment	A concentrated Solar Power Project in Abu Dhabi <i>CIB</i>
Brand	BNP Paribas Mobile, an innovative and differentiating bank service offering <i>French Retail Banking</i>
Open innovation	ALICE: the branches of the future, embodying a new approach to customer relations <i>French Retail Banking</i>
Process optimisation	TEB Pratik Kredi (TEB Practical Loan) <i>International Retail Banking > TEB - Turkey</i>
Management practices encouraging innovation	Innovative Transformation through customised methodology to maximise impact on Front Office teams <i>CIB</i>
	Market Intelligence : Share Knowledge, Create value <i>Retail Banking > Distribution, Markets and Solutions</i>
	BNL for Networked Companies <i>BNL bc- Italy</i>
Re-use	A New Branch Concept <i>EGL BNP Paribas - Luxembourg</i>
Customer Satisfaction	First South African issuer on the European convertible bond market <i>CIB</i>
	"Pay as you drive", a unique rental offer in France: <i>Cetelem / Arval</i>
	BICIG CASH: A solution designed to increase access to banking services among people in isolated areas <i>International Retail Banking - Gabon</i>
	NGO CLICK : creation of an NGO client segment with a dedicated, integrated product & service offering <i>EGL BNP Paribas - Luxembourg</i>
	Creation of "Maisons des Entrepreneurs" <i>French Retail Banking</i>
Employee Satisfaction	Diversity Council <i>CIB - USA</i>
	Ideas for Careers <i>Investment Solutions</i>
	Client Focus leads to Employee Engagement <i>BNP Paribas Cardiff</i>
Cross Selling	Offering for migrant clients: FRB - BMCI synergies <i>Retail Banking > Distribution, Markets and Solutions / French Retail Banking / BMCI - Morocco</i>
Special 'Jury' Award	BNP Paribas has introduced indicators and extra-financial reporting for SRI funds <i>BNP Paribas Securities Services / BNP Paribas Investment Partners</i>

Category: Social commitment

→ The first temporary contract offer in France

Cetelem

Cetelem has launched its first offer helping young people on temporary employment contracts to take out a personal loan for a clearly-defined project, such as starting a new life, or purchasing a car, which is often useful when starting a first job.

Category: Environment

→ A concentrated solar power project in Abu Dhabi

CIB

BNP Paribas acted as financial advisor for a 100 MW concentrated solar power project in Abu Dhabi. The project will meet the energy needs of 20,000 people while saving an estimated 175,000 tons of CO₂ emissions per annum. This mandate demonstrates the Group's thorough knowledge of the renewable energy sector. BNP Paribas' role included attracting strategic international investors and raising non-recourse debt financing for the project.

Category: Brand

→ BNP Paribas Mobile: an innovative and differentiating bank service offering

French Retail Banking

BNP Paribas Mobile is the first mobile banking services offering in France which is based on four features:

- a complete and useful mobile banking service that allows customers to consult and manage their accounts
- an innovative, convenient, mobile payments service for making local or P2P payments
- a choice of the top ten 100% NFC (Near Field Communication) smartphones
- a choice of three mobile phone packages with Orange

With this unique and innovative offer, the Online Bank underlines and strengthens its positioning as a determined innovator.

Category: Open innovation

→ ALICE: the branches of the future, embodying a new approach to customer relations

French Retail Banking

The ALICE project is intended to test out a brand-new branch concept, making use of new types of furniture and equipment, coupled with an open and welcoming space layout—all designed to offer the client a more satisfying experience at the branch. At the new-look branch, the customer area is equipped with a touch-screen station and an iPad so that the client may easily access information on our product and service range and his/her accounts on bnpparibas.net.

The Advisor also has a new-look desk, equipped with a swivelling terminal, which helps to create a 'side-by-side' approach to discussions with the customer, enabling joint use of the screen and thus

fostering a more balanced Client-Advisor relationship. In addition, the Advisor has at his/her disposal a video-conferencing system, which means that the client can obtain specific information and advice from product experts on a remote basis. The branches in Valence and Saint Germain-en-Laye have been testing out three separate colour-coded formats, each one suited to the specific sales approach to the clientele in that particular area.

Category: Process optimisation

→ TEB Pratik Kredi (TEB Practical Loan)

International Retail Banking > TEB - Turkey

Pratik Kredi is a new personal loan which can be agreed remotely (via SMS or website). The customer uses his/her identity card number and will receive an immediate response. The loan procedure is completed at a branch very easily. The process used to take two days. It can now be completed in half a day using a unique platform with very innovative tools.

Category: Management practices encouraging innovation

→ Innovative Transformation through customised methodology

CIB

The change management programme was launched to adapt activities to the new challenges of the new market environment, while maintaining a high level of staff creativity and individual entrepreneurship spirit. This programme has obtained excellent results thanks to its pioneering methodology. It is the first team to have launched such a project in the investment banking sector.

→ Market Intelligence: Share knowledge, Create value

Retail Banking > Distribution, Markets and Solutions

Market Intelligence is a network of 1,200 specialists from the Marketing and Distribution teams at Domestic Markets, International Retail Banking and Cetelem (14 entities to date). The members of the Market Intelligence network use a dedicated web 2.0 intranet portal to communicate and work together and share local business experience which is documented, perpetuated and disseminated widely. The portal also provides an external perspective on competition through research, benchmarks, articles, etc. This collaborative initiative is further embodied in Communities of Practice whose members work to develop international projects addressing key Retail Banking issues.

→ BNL for Networked Companies

BNL bc - Italy

BNL is the first bank in Italy to offer financing solutions to companies linked by a "network", i.e. companies investing in a joint project while maintaining their status as independent entities. The European Investment Bank (EIB) recently supported the initiative by earmarking €25 million to the offer. BNL also developed a risk-assessment system to determine the solvency of the company networks. If this is better than that of the companies in the network, then the network benefits from a discounted financing rate to carry out its project.

Category: Re-use

→ A New Branch Concept

BGL BNP Paribas - Luxembourg

At the end of 2011, a new branch was inaugurated in Luxembourg, resulting from a project of at least 18 months which was inspired by BNP Paribas' showcase branch "Le 2 Opéra" located in the Opera district of Paris: "The "Dialogue Banking" concept intentionally differs from the "2 Opéra" project, in that it uses smaller, cosy spaces and technologies (e.g. vertical touch screens providing customers with information on all products and services) and natural materials, such as wood and LED lighting.

Category: Customer Satisfaction

→ First South African issuer on the European convertible bond market

CIB

The challenge was to bring a completely unknown issuer to the European market. This deal provided South-African companies with a major new financing source.

→ "Pay as you drive", a unique rental offer in France

Cetelem and Arval

Cetelem, Arval and Opel joined forces to launch a unique car rental offer enabling individual customers to pay for their vehicle hire on the basis of the distance covered. This innovation works on a GSM-based vehicle tracking system using satellite geolocation, which is fitted to the vehicle and calculates the number of kilometres covered. No other car manufacturer in France currently fits such a device to its vehicles. This disruptive technology represents a real innovation in long-term vehicle leasing to individuals.

→ Creation of "Maisons des Entrepreneurs"

French Retail Banking

At the end of 2011, French Retail Banking counted 46 "Maisons des Entrepreneurs", and 66 openings are planned before the end of 2012.

The concept of "Maisons des Entrepreneurs" (centres for small businesses) demonstrates BNP Paribas' commitment to supporting the real economy. Relationship managers and wealth management advisors have been moved into the same building in order to offer SMEs across France easier access to a wider range of expertise suited to their diverse (professional or personal) needs.

→ BICIG CASH: A solution designed to increase access to banking services among people in isolated areas

International Retail Banking > Gabon

This service was rolled out as an experiment in the third quarter of 2011 to meet the needs of customers living in areas where there is a low banking rate. This "Cash Advance" service is offered via a point-of-sale (POS) terminal in association with small retailers located in areas of the country that are not served by our branch network, aiming to provide a solution for the absence of automatic teller machines (ATM).

POS terminals are traditionally used by customers paying for their purchases with a bank card; here the customer uses it to withdraw money, and the retailer serves as an ATM. This service means that people living in remote areas can avoid spending long hours (or even days) travelling to their nearest ATM.

→ NGO CLICK: creation of an NGO client segment with a dedicated, integrated product & service offering

BGL BNP Paribas – Luxembourg

BGL BNP Paribas is the only bank in Luxembourg which treats NGOs as a separate client segment, the strategy being to provide an exclusive package of services, comprising dedicated advisors, banking products, CSR services, and a dedicated website. This project is the result of joint efforts by several internal departments.

Category: Employee Satisfaction

→ Diversity Council

CIB - US

The Diversity Council is the first of its kind at BNP Paribas. It is made up of business line heads who shape the strategy of diversity and approve the integration initiatives. The Diversity Council was created in 2008 by the Regional Management Committee and, after only three years of activity, it put in place numerous strategic initiatives including the creation of 6 Business Networking Groups, 4 external strategic partnerships, such as the Hispanic Business Networking Group or the Financial Women's Association.

→ Ideas for Careers

Investment Solutions

Internal job mobility is a strategic issue for the Group. Employees regularly express their high expectations in this area and need to have a good understanding of the vacant positions (for internal mobility purposes) in their particular business line or in other IS business lines. Having produced 12 videos and 2 series, Investment Solutions achieved a 'first' in terms of format and transversal communication. Each 1min 40sec clip highlights a particular job, represented by a staff member, showing his/her progress in the working environment, while the skills and know-how required to carry out and move forward in the job are described as a commentary. The successful launch in 2011 has been followed up with a second series in 2012.

→ Client Focus leads to Employee Engagement

BNP Paribas Cardiff

This innovation meets two objectives: i) to make a significant improvement in raising awareness about client focus, by demonstrating that each individual has a role to play at a given moment and ii) to create a large-scale event capable of uniting and involving staff. The brief: each team had to describe, in a one-minute video, its OWN customer mission within the company.

The programme has made an impact in several areas:

- Staff now recognise to a far greater extent the contribution each of them makes towards customer satisfaction.
- It has been an excellent team-building exercise not only for each team, but also at Group level.

- It provides an overview of the daily role of each person that has helped to facilitate the communication between the teams.

Category: Cross-selling

→ Offering for migrant clients: French Retail Banking - BMCI synergies

Retail Banking > Distribution, Markets & Solutions / French Retail Banking / BMCI – Morocco

This project of synergies between FRB and BMCI consisted of putting in place the first commercial cooperating system on a national scale between BNP Paribas' networks specifically in France and Morocco, with a view to serving FRB's Moroccan migrant clients and thus strengthen the Group's international presence. More than 2,300 FRB migrant clients have opened an account with BMCI since the project was launched in March 2011. New partnerships with France and Morocco are currently being set in motion.

Jury's Special Award

→ BNP Paribas has introduced indicators and extra-financial reporting for SRI funds

BNP Paribas Securities Services / BNP Paribas Investment Partners

BNP Paribas Investment Partners and BNP Paribas Securities Services pooled their expertise to develop an innovative tool for promoting SRI funds; namely modular, multilingual, extra-financial reports which highlight the social and environmental impact of SRI funds. This innovation successfully reflects the synergies between the entities of Investment Solutions, and positions them as leaders in their respective markets.

About BNP Paribas

BNP Paribas (www.bnpparibas.com) has a presence in 80 countries with nearly 200,000 employees, including more than 150,000 in Europe. It ranks highly in its three core activities: Retail Banking, Investment Solutions and Corporate & Investment Banking. 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 across Mediterranean basin countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Investment Banking and Investment Solutions activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas and solid and fast-growing businesses in Asia.

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