



CORPORATE PRESENTATION

February 2025



ARVAL
BNP PARIBAS GROUP

For the many journeys in life



/// OUR IDENTITY

TRUSTED BY OUR PARTNERS SINCE 1989, WE MAKE CUSTOMER SERVICE OUR TOP PRIORITY

Arval is specialized in **full service vehicle leasing and new mobility solutions**, leasing nearly **1.8 million vehicles** at the end of December 2024.

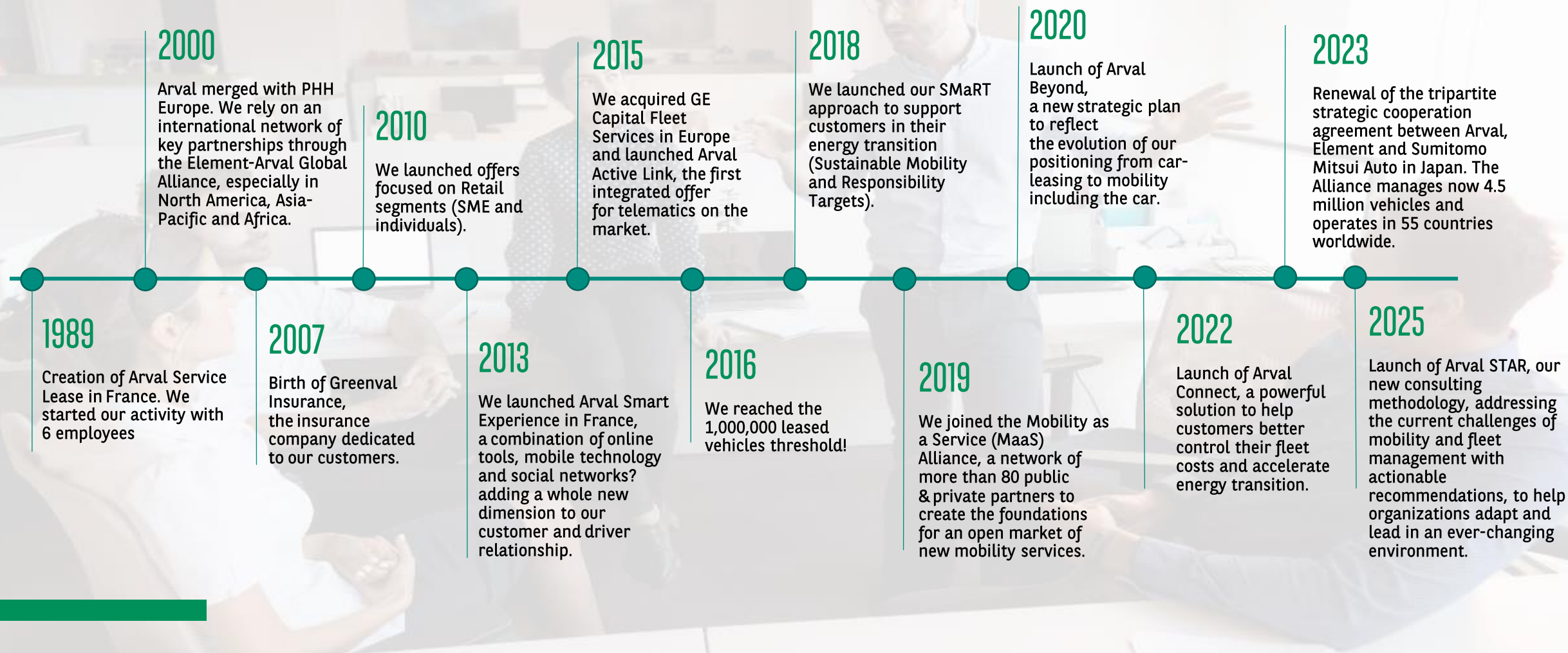
Every day, almost **8,600 Arval employees in 29 countries** offer flexible solutions to ensure seamless and sustainable journeys for our customers, ranging from large international corporate groups to smaller companies and individual retail clients.

Arval is a founding member of the Element-Arval Global Alliance, a world leader in the fleet management industry, with **4.5 million vehicles across 55 countries**.

Arval was founded in 1989 as part of the BNP Paribas Group, and is positioned within the Group's Commercial, Personal Banking & Services (CPBS) division.

/// OUR HISTORY

MORE THAN 35 YEARS OF GROWTH AND INNOVATION



/// OUR KEY FIGURES

OUR TEAM'S ACHIEVEMENTS AT THE SERVICE OF OUR CUSTOMERS

OUR DIRECT PRESENCE
29 COUNTRIES

OUR PRESENCE WITH THE ELEMENT-
ARVAL GLOBAL ALLIANCE
55 COUNTRIES

OUR CLIENTS
+ 400,000 CLIENTS
ACROSS THE GLOBE

OUR TEAM
+ 8,500 EMPLOYEES
gathered by our EVP*:
"Arval, a place for people in action"

OUR ARVAL LEASED FLEET

~ 1.8M VEHICLES

OUR LEASED FLEET WITH THE ELEMENT-ARVAL GLOBAL
ALLIANCE

+ 4.5M VEHICLES

ANNUAL GROWTH OF OUR LEASED FLEET

+ 5.6%**

A COMPANY OF BNP PARIBAS GROUP

Data reported in December 2024

* EVP: Employee Value Proposition: "Arval, a place for people in action" / ** Growth rate in December 2024, vs December 2023.

/// OUR CORE BUSINESS

OUR FULL SERVICE VEHICLE LEASING OFFERS AND MOBILITY SOLUTIONS



OUR CORE SERVICES

- FULL-SERVICE AND FLEXIBLE LEASING
- MOBILITY OFFERS, MAAS⁽²⁾
- INSURANCE AND ACCIDENT MANAGEMENT
- CONSULTING
- CONNECTED SOLUTIONS
- ROAD ASSISTANCE & TRAINING
- REMARKETING
- TYRES, MAINTENANCE AND REPAIR SERVICES
- RELIEF VEHICLES

(1) Key Performance Indicators (2) Mobility as a Service (Mobility Passes and budgets, etc.)

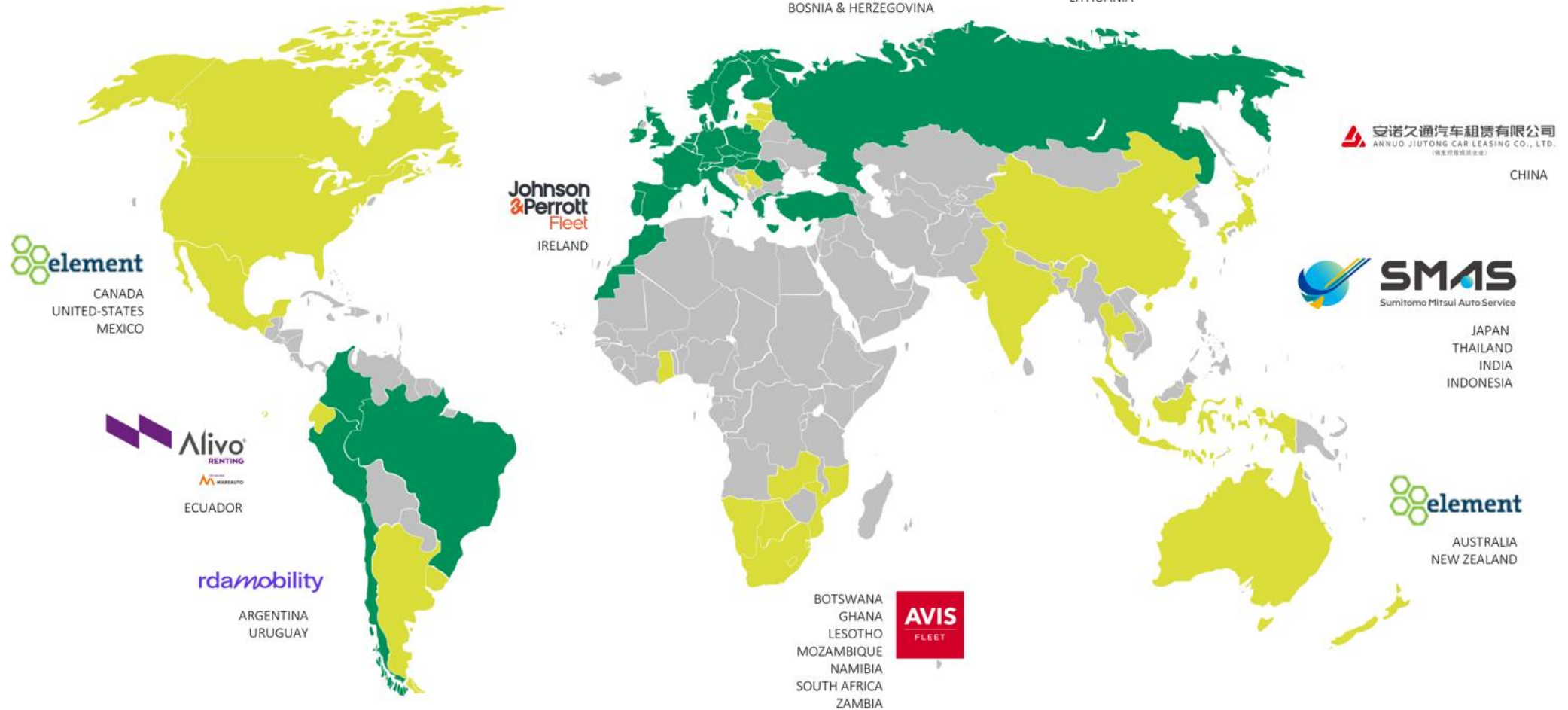
/// OUR PRESENCE WORLDWIDE

- | | | | | |
|----------------|---------|-------------|----------|----------------|
| AUSTRIA | DENMARK | IRELAND | PERU | SPAIN |
| BELGIUM | FINLAND | ITALY | POLAND | SWEDEN |
| BRAZIL | FRANCE | LUXEMBOURG | PORTUGAL | SWITZERLAND |
| CHILE | GERMANY | MOROCCO | ROMANIA | TURKEY |
| COLOMBIA | GREECE | NETHERLANDS | RUSSIA | UNITED KINGDOM |
| CZECH REPUBLIC | HUNGARY | NORWAY | SLOVAKIA | |



ELEMENT-ARVAL GLOBAL ALLIANCE PARTNERS



/// OUR STRATEGY : ARVAL BEYOND

FROM CAR LEASING TO SUSTAINABLE MOBILITY INCLUDING THE CAR



“ We are committed to delivering an integrated mobility experience for our customers, providing them the necessary support for their energy transition, and the simplicity with connected and flexible products and services ”

Alain van Groenendael,
Arval Chairman and CEO

Our Offers



360° Mobility

gives customers wider sustainable mobility options to go from A to B: Bike rentals, car sharing, etc.



Connected & Flexible

delivers simple, flexible and connected leasing contracts: full-service leasing, Arval Flex, Arval Connect, in-car and voice services, etc.



Good for you, Good for all

focuses on the Arval Sustainability Strategy to help customers protect our environment and create safer roads.



Arval Inside

brings Arval's expertise to partners to co-design innovative and differentiating offers.

/// OUR CLIENTS

RETAIL



INTERNATIONAL



BECAUSE WE SERVE
ALL TYPES OF CLIENTS



CORPORATE



PARTNERS

/// OUR PASSION

AT THE HEART OF OUR INITIATIVES

PEOPLE ENGAGEMENT

Arval is an ambitious company, and we all know that engaged and well-managed staff can contribute to its growth and be involved in its strategy. We want to be “a place for people in action” and work together to make it true

CUSTOMER SATISFACTION

Putting customers at the heart of our business on a daily basis is key to ensure we deliver an outstanding experience in terms of services and solutions, done in an ethical and a sustainable manner.

AGILITY AND EFFICIENCY

We regularly share good practices and promote convergence in order to reduce time “to market” for each service we deliver.

SUSTAINABILITY AND RESPONSIBILITY

With nearly 1.8 million cars on the road and billions of kilometers travelled every year, we have a say in energy transition, road safety, infrastructure, urbanization and responsible mobility.

/// OUR CORPORATE SOCIAL RESPONSIBILITY STRATEGY

A STRATEGIC PRIORITY FOR A POSITIVE IMPACT



THE ECONOMY

- 1 Promoting Sustainable Mobility with a positive impact
- 2 Ethics of the highest standard
- 3 Including responsible sourcing in our contracts with suppliers

OUR PEOPLE

- 4 Promote diversity, inclusion and sustainability in the workplace
- 5 Be a good place to work with responsible employment management
- 6 Be a learning company supporting dynamic career management



THE COMMUNITY

- 7 Influencing and acting for driver safety
- 8 Supporting R&D for the future of sustainable mobility
- 9 Sustain corporate philanthropy actions related to our core business

THE ENVIRONMENT

- 10 Partnering with our customers in the transition to low-carbon mobility
- 11 Reducing the environmental impact of our operations
- 12 Advance awareness and sharing of best environmental practices



“With near 1.8 million cars on the roads, as many drivers behind the wheel and billions of kilometers travelled every year worldwide, we invest in energy transition for a more sustainable mobility”

Alain van Groenendael,
Chairman and CEO of Arval

Contributing to 15 of the 17 United Nations Sustainable Development Goals (SDG)



/// OUR AWARDS

THEY TRUST US



**REGULARLY AWARDED
FOR OUR SUCCESSES**

Services

**GUIDO CARLI ELITE AWARD 2022
"BEST LEASING COMPANY FOR
THE WIDE RANGE OF PRODUCTS
AND SERVICES OFFERED"**
Arval Italy

**GOLDEN EAR
CERTIFICATION 2022
(CUSTOMER FEEDBACK)**
Arval Netherlands

**L'AUTOMOBILE ET L'ENTREPRISE
AWARD 2022**
Arval France

**TRUE LEADER AWARD 2022 &
BUSINESS ACCELERATOR AWARD
2022**
Arval Romania

Sustainability

**ECOVADIS 2025
PLATINUM**
Arval

**ECOVADIS 2024
GOLD**
Arval

**ECOVADIS 2023
SILVER**
Arval

**ECOVADIS 2022
GOLD**
Arval & Arval Italy

**ROAD SAFETY COMPANY OF
THE YEAR 2021**
Arval Poland

Engagement

**"WOMAN THAT CHANGED
ROMANIA" AWARD 2022**
for Roxana Lupescu
Arval Romania

**FLEET NEWS
WELLBEING AWARD
2021**
Arval UK

**GREAT PLACE
TO WORK
CERTIFICATION 2021**
Arval Switzerland

/// OUR KEY OBJECTIVES AT ARVAL

ENGAGED WITH OUR COLLABORATORS AND OUR CLIENTS TO CREATE A BETTER FUTURE

400,000

battery electric vehicles leased globally by the end of 2026.

100%

of new vehicle orders for employee use as BEVs by 2025.

35%

Average CO₂** reduction per vehicle per km vs 2020 on leased fleet by 2025.

100%

Of Arval countries proposing sustainable mobility offers to our clients

40%

Of women in all Arval ExCom in all our countries

30,000

Volunteering hours accomplished by Arval employees (1 Million Hours 2 Help)

*Hybrid, Electric & Hydrogen

**Average emissions of CO₂ are calculated as a weighted average of the Arval entities' fleet (Passenger cars and LCVs). In a context of regulation change (NEDC, WLTP), the CO₂ emissions will be adjusted to the WLTP, making use of the results of a NEDC-WLTP correlation internal study, to ensure comparable stringency