



CORPORATE PRESENTATION

December 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 more than **1.82 million vehicles** at the end of December 2024.

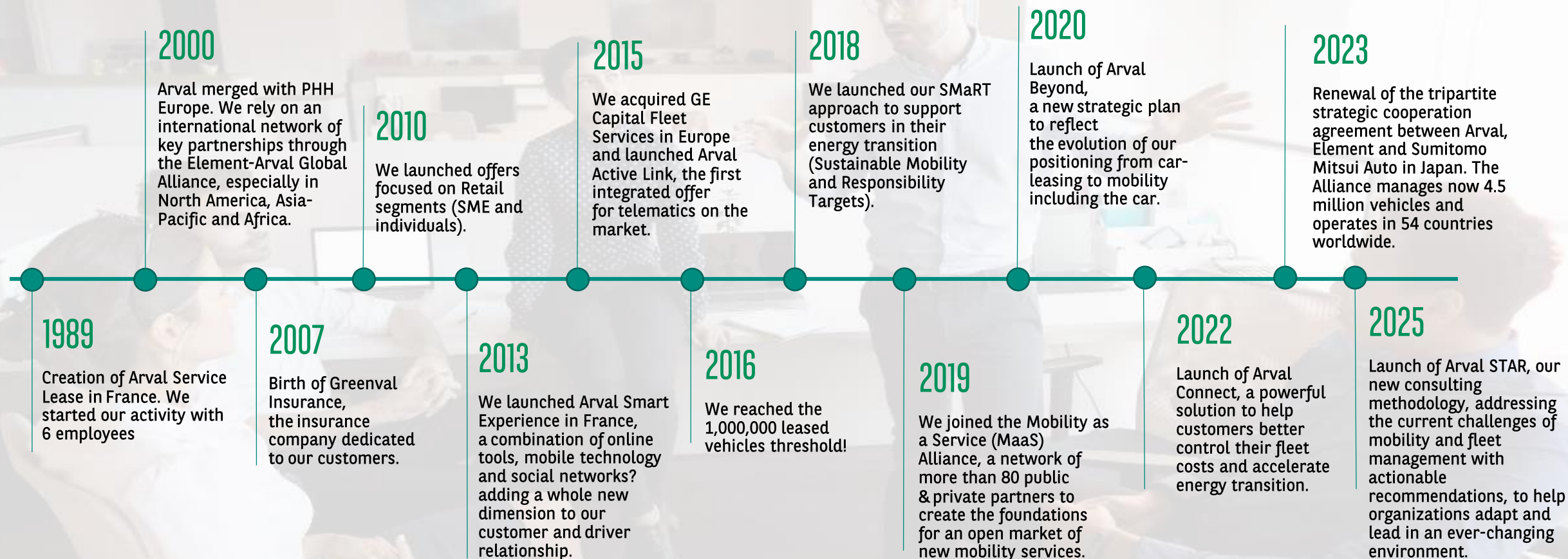
Every day, almost **8,600 Arval employees in 28 countries** offer flexible solutions to ensure seamless and sustainable journeys for our customers, ranging from large international corporate groups to smaller companies and individual retail clients.

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 54 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

28 COUNTRIES

OUR PRESENCE WITH THE ELEMENT-
ARVAL GLOBAL ALLIANCE

54 COUNTRIES

OUR CLIENTS

+ 400,000 CLIENTS
ACROSS THE GLOBE

OUR TEAM

8,600 EMPLOYEES

gathered by our EVP*:
"Arval, a place for people in action"

OUR ARVAL LEASED FLEET

+ 1.82M VEHICLES

OUR LEASED FLEET WITH THE ELEMENT-ARVAL GLOBAL
ALLIANCE

+ 4.5M VEHICLES

ANNUAL GROWTH OF OUR LEASED FLEET

+ 4.6%**

A COMPANY OF BNP PARIBAS GROUP

Data reported in June 2025

* EVP: Employee Value Proposition: "Arval, a place for people in action" / ** Growth rate in June 2025, vs June 2024.

/// OUR CORE BUSINESS

OUR FULL SERVICE VEHICLE LEASING OFFERS AND MOBILITY SOLUTIONS



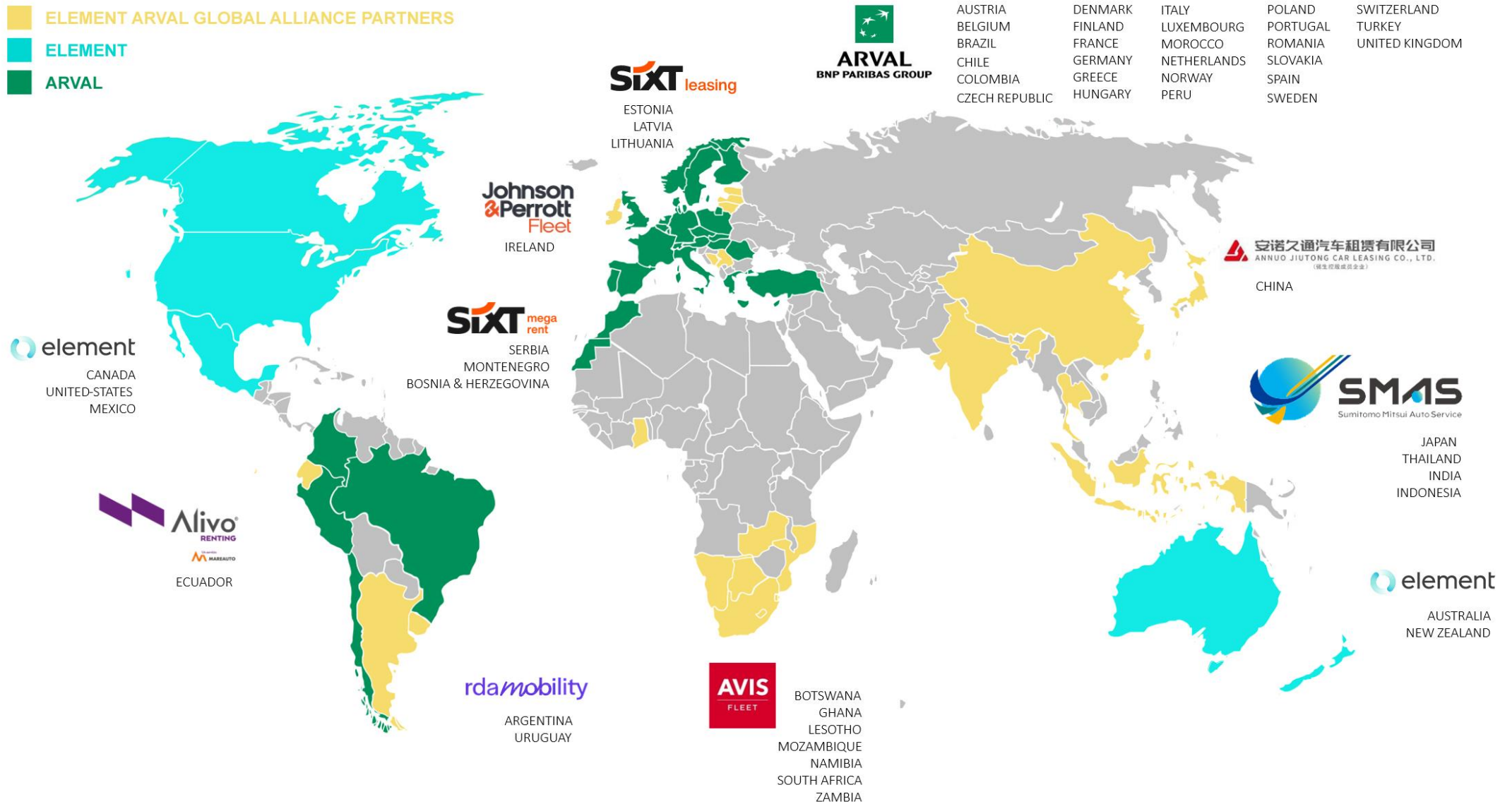
OUR CORE SERVICES

- 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

- ELEMENT ARVAL GLOBAL ALLIANCE PARTNERS
- ELEMENT
- ARVAL



/// 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



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