



CORPORATE PRESENTATION

June 2023



ARVAL
BNP PARIBAS GROUP

For the many journeys in life



/// OUR IDENTITY

TRUSTED SINCE 1989, FOCUSED ON EXCELLENT
CUSTOMER SERVICE

We are specialised in **full service vehicle leasing and new mobility solutions**, leasing close to 1.6 million vehicles at the end of December 2022.

Every day, more than **8,000 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.

We are a founding member of the Element-Arval Global Alliance, a world leader in the fleet management industry, with 4.4 million vehicles across 56 countries. A BNP Paribas Group company, Arval was founded in 1989. Arval is positioned within the Group's Commercial, Personal Banking & Services division.

/// OUR STORY

MORE THAN 30 YEARS OF GROWTH AND INNOVATION

■ 1989

Creation of Arval Service Lease in France. We started our activity with 6 employees and a Citroën BX as its 1st leased vehicle.

■ 2000

Arval merged with PHH Europe. We can rely on an international network of key partnerships through the Element-Arval Global Alliance, especially in North America, Asia-Pacific and Africa.

■ 2007

Birth of Greenval Insurance, the insurance company dedicated to our customers.

■ 2010

We launched offers focused on Retail segments (SME and individuals).

■ 2013

We launched Arval Smart Experience in France, a combination of online tools, mobile technology and social networks adding a whole new dimension to our customer and driver relationship. In 2014, roll out of Arval Smart Experience in all Arval entities.

■ 2015

We acquired GE Capital Fleet Services in Europe and we launched Arval Active Link, the first integrated offer for telematics on the market.

■ 2016

We reached 1,000,000 leased vehicles threshold!

■ 2018

We launched our SMaRT approach to support its customers in their energy transition. (Sustainable Mobility and Responsibility Targets)

■ 2019

We joined the Mobility as a Service (MaaS) Alliance, a network of more than 80 public & private partners to create the foundations for an open market of new mobility services.

■ 2020

Launch of Arval Beyond, a new strategic plan to reflect the evolution of our positioning from car-leasing to mobility including the car.

■ 2022

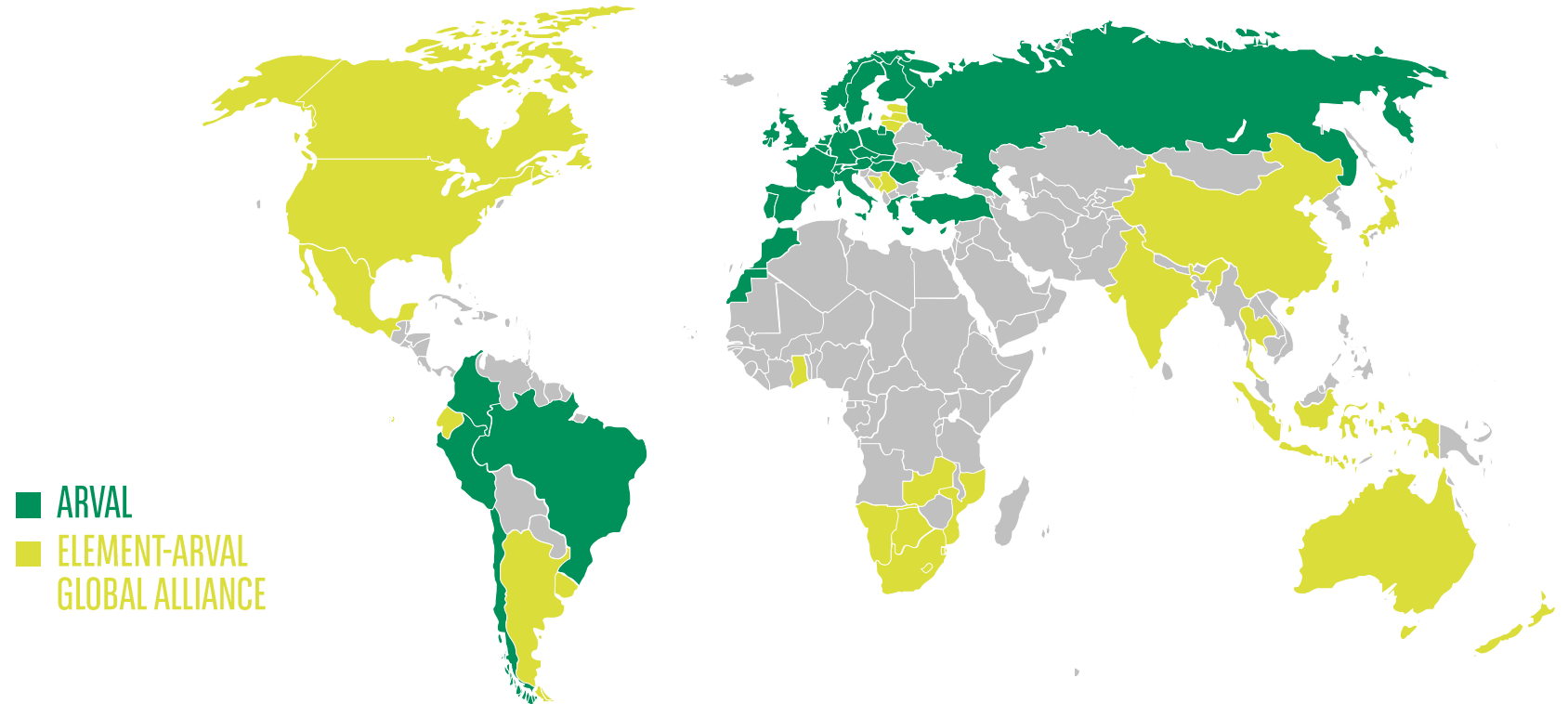
Launch of Arval Connect, a powerful solution to help customers better control their fleet costs and accelerate energy transition.

/// OUR PRESENCE IN THE WORLD

SERVING OUR CLIENTS ACROSS
THE 5 CONTINENTS THANKS TO
THE ELEMENT ARVAL GLOBAL
ALLIANCE

THE ELEMENT-ARVAL GLOBAL ALLIANCE
VALUE PROPOSITION:

- geographic presence,
- fleet consulting,
- global scale,
- common tools,
- global relationship management.



1989
France
1991
Belgium
1995
Italy
1996
Spain

1997
Luxembourg
1998
Switzerland,
Portugal
1999
Netherlands,
Poland,
United-Kingdom

2000
Germany, Austria
2002
Morocco
2003
Czech Republic,
Hungary

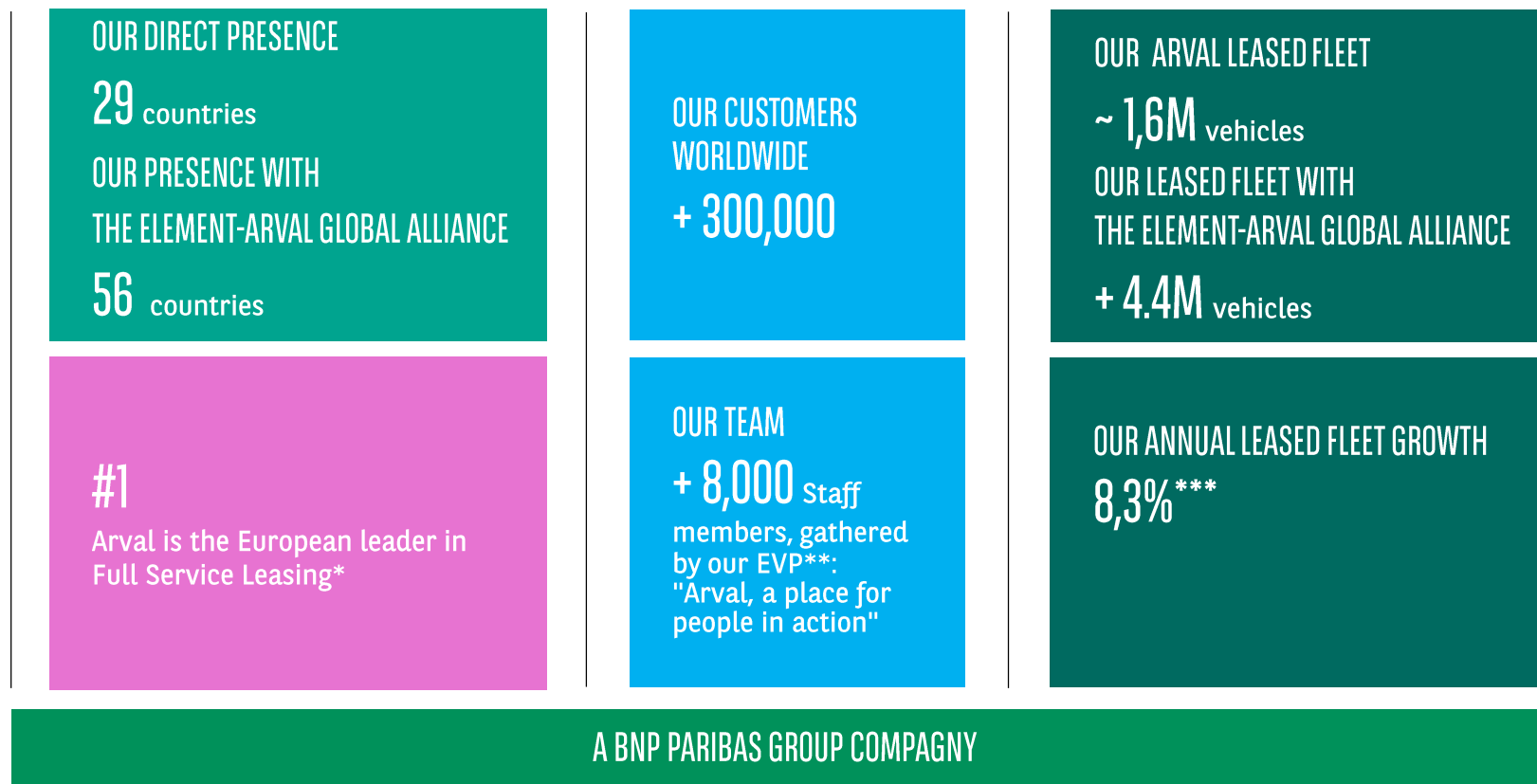
2004
Slovakia
2005
Brazil, Russia
2006
Romania, Turkey

2007
India, Greece,
Ireland
2012
Denmark, Finland,
China
2015
Peru, Chile

2016
Sweden
2017
Norway
2020
Colombia

/// OUR KEY FIGURES

OUR TEAM'S ACHIEVEMENTS AT THE SERVICE OF OUR CUSTOMERS



Data reported at end December 2022

* Multibrand full service leasing

** EVP: Employee Value Proposition: "Arval, a place for people in action"

***Growth rate at YE 2022, vs YE 2021. Excluding the acquisitions of TBLG and of the operating lease activities of BCR in Romania, organic growth is +5.5% at YE 2022, vs. YE 2021.

/// OUR PASSIONS AT THE HEART OF ALL OUR INITIATIVES

PEOPLE ENGAGEMENT

"Arval is an ambitious company, and we all know that only engaged and well-managed staff can contribute to growth and strategy".

"Let's be people in action and work all together to make it true!"

CUSTOMER SATISFACTION

"Putting customers at the heart of all we do daily is key to ensure that we deliver an outstanding experience in a sustainable way".

EFFICIENCY & AGILITY

"We share good practices and promote convergence in order to reduce time "to market" of each service we deliver".

SUSTAINABILITY AND RESPONSABILITY

"With almost 1,6 million cars on the roads, as many drivers behind the wheel and billions of kilometers travelled every year, we have a say in energy transition, road safety, congestion, urbanisation and greener mobility".



/// OUR CORPORATE SOCIAL RESPONSIBILITY STRATEGY

A STRATEGIC PRIORITY FOR A POSITIVE BUSINESS IMPACT



THE ECONOMY

- 1 Promote Sustainable Mobility with a positive impact
- 2 Ethics of the highest standard
- 3 Include 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 Influence & act for road 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 clients in the transition to a low-carbon mobility
- 11 Reducing the environmental impact of our operations
- 12 Advance awareness and sharing of best environmental practices

"With almost 1,6 million cars on the roads, as many drivers behind the wheel and billions of kilometers travelled every year, least we can say is that we have a say in energy transition, road safety, congestion, urbanisation and greener mobility."

Alain van Groenendael, CEO and Chairman

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



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/// ARVAL, A KEY ACTOR IN FLEET ENERGY TRANSITION

WE ARE ENGAGED WITH OUR STAFF AND OUR CLIENTS TO CREATE A BETTER FUTURE.



700,000

Electrified* vehicles in our leased fleet, of which 350,000 will be BEVs.
*electric & hybrid

40%

Of women in all Arval ExCos in all our countries

100 %

Of Arval countries proposing sustainable mobility offers to our clients

35%

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

30,000

Volunteering hours accomplished by Arval employees
1 Million Hours 2 Help

**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

/// OUR CUSTOMERS

RETAIL



PARTNERS



CORPORATE



BECAUSE WE SERVE ALL KIND OF CUSTOMERS

INTERNATIONAL



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/// OUR CORE BUSINESS

OUR FULL SERVICE CAR LEASING OFFER

Our historical business is about car leasing with a range of various services. We support our customers throughout the life of their contract

TO THE ROAD

WE ADVISE thanks to our consultative approach

WE SELECT & PROCURE vehicles and services

ON THE ROAD

WE DELIVER the best “on the road” service

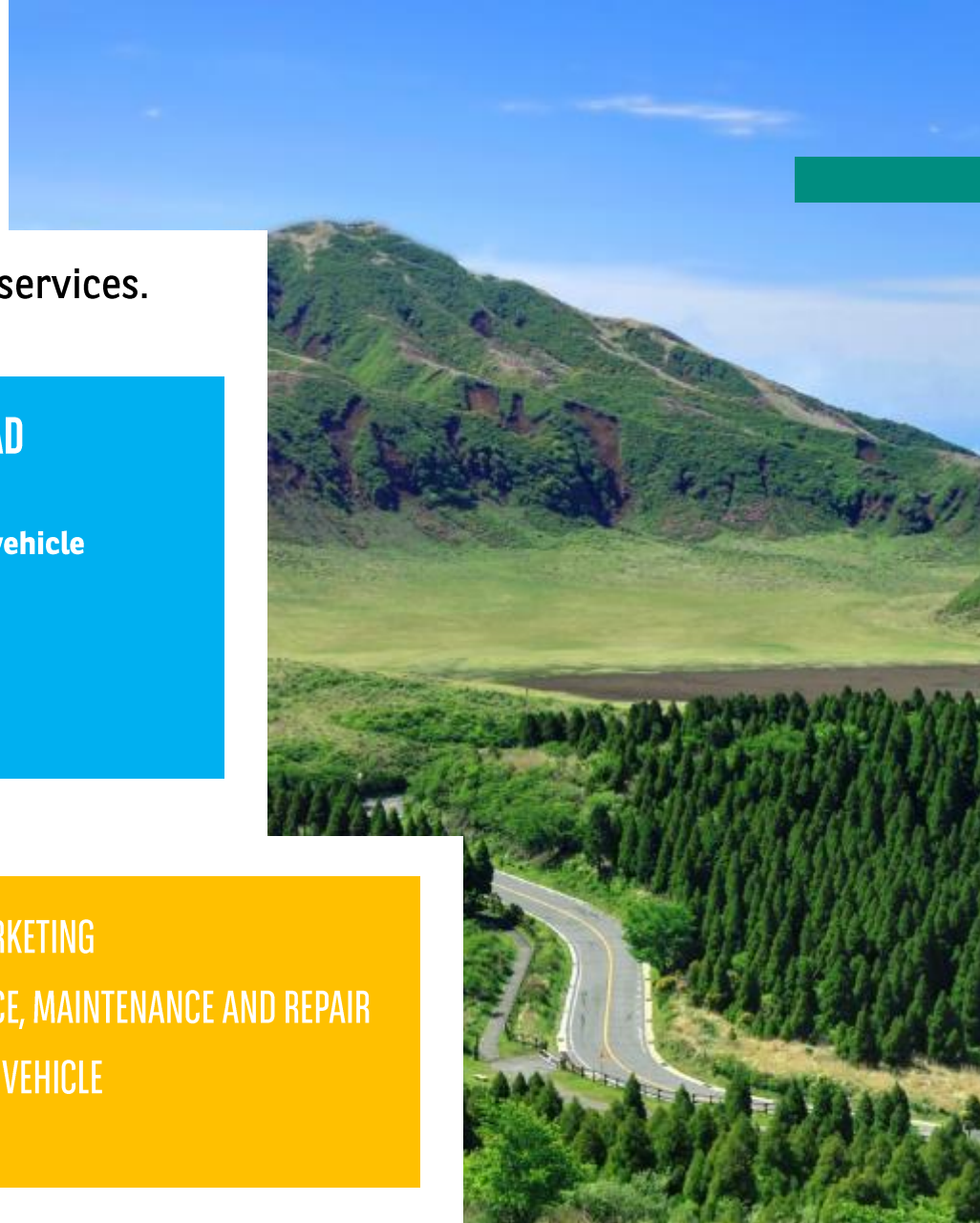
WE REPORT main fleet kpis thanks to digital tools

OFF THE ROAD

WE SELL the vehicle

OUR CORE SERVICES

- FUNDING
- INSURANCE AND ACCIDENT MANAGEMENT
- TYRES MANAGEMENT
- ROAD SIDE ASSISTANCE
- ENERGY / FUEL CARD MANAGEMENT
- ECO-SAFETY TRAINING
- REMARKETING
- SERVICE, MAINTENANCE AND REPAIR
- RELIEF VEHICLE



/// OUR NEW STRATEGY: ARVAL BEYOND

FROM CAR LEASING TO SUSTAINABLE MOBILITY INCLUDING THE CAR

Our Offers



360° Mobility

gives customers wider sustainable mobility options to go from A to B: bikes, scooters, ride sharing, etc.



Connected & Flexible

delivers one of the most simple and connected leasing on earth: street parking, in-car and voice services, etc..



Good for you, Good for all

focuses on CSR by helping customers protecting our environment and creating safer roads.



Arval Inside

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

« With this new plan, we are committed to delivering an integrated mobility experience for our customers, to providing them support during energy transition, simplicity through connected and flexible products and services »

says Alain van Groenendael,
Arval Chairman and CEO





/// OUR AWARDS

THEY TRUST US

REGULARLY AWARDED FOR OUR SUCCESSES

- GUIDO CARLI ELITE AWARD AS "BEST LEASING COMPANY FOR THE WIDE RANGE OF PRODUCTS AND SERVICES OFFERED" in Italy (2022)

- GOLD PRIZE MOBILITY AWARDS in Greece (2021)

- "WOMAN THAT CHANGED ROMANIA" AWARD for Roxana Lupescu in Romania (2022)

- BEST IN OPERATIONAL LEASING COMPANY in Romania (2021)

- GOLDEN EAR CERTIFICATION (CUSTOMER FEEDBACK) in the Netherlands (2021)

- ECOVADIS PLATINUM in Italy (2021)

- ROAD SAFETY COMPANY OF THE YEAR in Poland (2021)

- FLEET NEWS WELLBEING AWARD in UK (2021)

- GREAT PLACE TO WORK CERTIFICATION in Switzerland (2021)

THANK YOU merci
mèsitak GRAZI chokrane
dhanyavad AERIGATÔ dziękuję
GRACIAS danke ευχαριστώ NANDRI
спасибо MAHALO teşekkür
ederim spas JĒRĒJĒF



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