



# CORPORATE PRESENTATION

April 2024



**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 **1.7 million vehicles** at the end of December 2023.

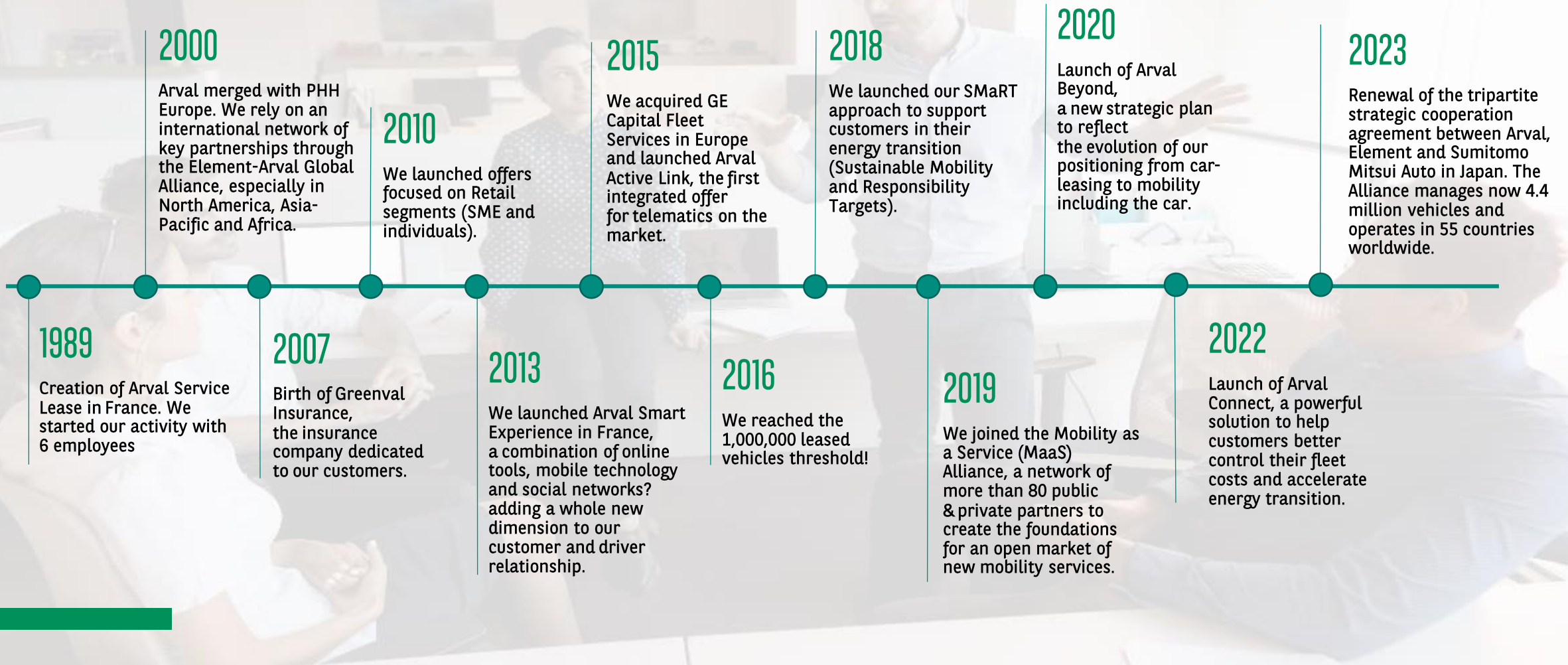
Every day, more than **8,400 Arval employees in 29 countries** offer flexible solutions to ensure seamless and sustainable journeys for our customers, ranging from large international corporate groups to smaller companies and individual retail clients.

Arval is a founding member of the Element-Arval Global Alliance, a world leader in the fleet management industry, with **4.4 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 30 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  
**+ 300,000 CLIENTS**  
ACROSS THE GLOBE

OUR TEAM  
**+ 8,400 EMPLOYEES**  
gathered by our EVP\*:  
"Arval, a place for people in action"

OUR ARVAL LEASED FLEET

**+ 1.7M VEHICLES**

OUR LEASED FLEET WITH THE ELEMENT-ARVAL GLOBAL  
ALLIANCE

**+ 4.4M VEHICLES**

ANNUAL GROWTH OF OUR LEASED FLEET

**+ 6.9%\*\***

A COMPANY OF BNP PARIBAS GROUP

Data reported in February 2024

\* EVP: Employee Value Proposition: "Arval, a place for people in action" / \*\* Growth rate in February 2024, vs February 2023. Excluding the acquisitions of TBLG and of the operating lease activities of BCR in Romania.



# /// OUR CORE BUSINESS

OUR FULL SERVICE VEHICLE LEASING OFFERS AND MOBILITY SOLUTIONS



## OUR CORE SERVICES

- FULL-SERVICE AND FLEXIBLE LEASING
- MOBILITY OFFERS, MAAS<sup>(2)</sup>
- 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

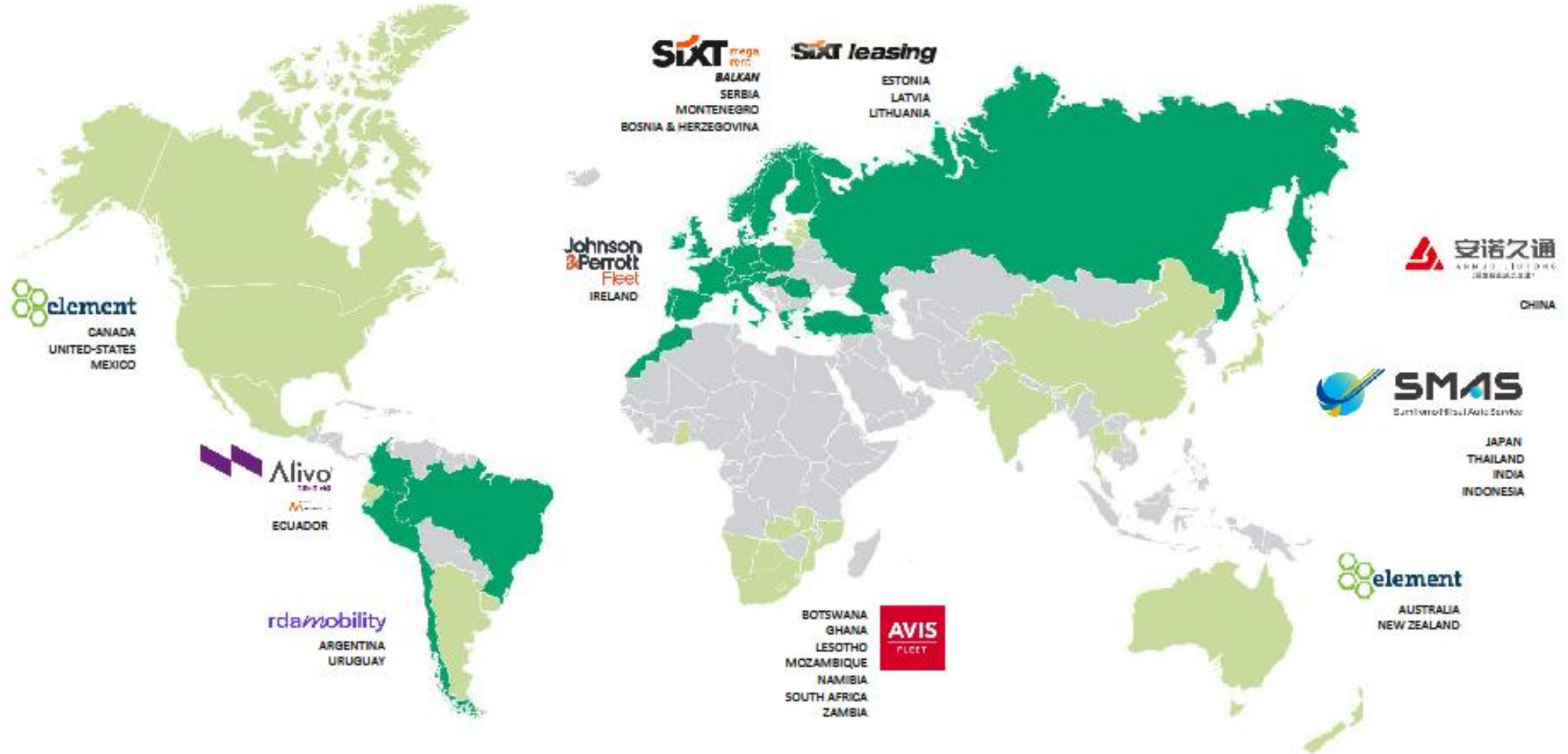
- |                |         |             |          |                |
|----------------|---------|-------------|----------|----------------|
| AUSTRIA        | DENMARK | IRELAND     | PERU     | SPAIN          |
| BELGIUM        | FINLAND | ITALY       | POLAND   | SWEDEN         |
| BRAZIL         | 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




ARVAL



# /// 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 more than 1.7 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 more than 1.7 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

## 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

## Sustainability

ECOVADIS 2024  
GOLD  
Arval

ECOVADIS 2023  
SILVER  
Arval

ECOVADIS 2022  
GOLD  
Arval & Arval Italy

ROAD SAFETY COMPANY OF  
THE YEAR 2021  
Arval Poland

# /// OUR KEY OBJECTIVES AT ARVAL

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

**350,000**

BEVs in our leased fleet of 700 000 electrified\* vehicles

**35%**

Average CO<sub>2</sub>\*\* reduction per vehicle per km vs 2020 on leased fleet

**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 CO<sub>2</sub> are calculated as a weighted average of the Arval entities' fleet (Passenger cars and LCVs). In a context of regulation change (NEDC, WLTP), the CO<sub>2</sub> emissions will be adjusted to the WLTP, making use of the results of a NEDC-WLTP correlation internal study, to ensure comparable stringency