

2017: Another year of strong growth for Arval globally

- **Launch of groundbreaking offers for companies, their employees as well as individuals**
- **A new step towards sustainable fleets with the “Electric Vehicle” offer**
- **Arval Luxembourg grows by 22% with over 6,000 vehicles leased**

Strong organic growth in 2017

Last year the organic growth of the Arval leased fleet throughout the world increased by 7.4%, reaching another record-breaking figure of 1,103,835 vehicles. This **healthy rise** was mainly fueled by the core market pillars (France +5%, Spain +15% and Italy +10%) as well as double-digit growth in many other countries such as Austria (+10%), Belgium (+12%), Czech Republic (+12%), Luxembourg (+22%), Poland (+19%), Russia (+12%), Turkey (+16%), and Latam region (+13%).

During the year, Arval continued its **geographical expansion** with the opening of its subsidiary in Norway, which is a very advanced market from an energy transition perspective.

In 2017, Arval accelerated the enlargement and reinforcement of its **added value offering**, notably through the deployment of innovative digital solutions for fleet managers and drivers and enhanced integrated telematics services with Arval Active Link.

Parallel to this, Arval has strengthened its **Corporate Social Responsibility commitment** by allocating a one-million-euro budget to a global initiative aimed at enabling its local entities to showcase their support for road safety (trainings, events) and ease charities' mobility (car donations).

Philippe Bismut, Arval CEO, comments: *“2017 was another great year of success and encouraging achievements. Our track record demonstrates the relevance of our strategy, as well as the quality and commitment of our teams. We are now announcing the launch of groundbreaking offers, which will contribute to the transformation of the market and accelerate the broadening of our global offering. We are becoming more and more engaged in making user friendly and greener solutions also available to our clients' employees and individuals”.*

Strong growth for Arval in Luxembourg in 2017

Arval Luxembourg recorded stable growth of 22% in its fleet in 2017, bringing the number of leased vehicles to more than 6,000. This result is well above the general trend in the Luxembourg company car market.



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In 2017 Arval Luxembourg was named a "Great Place to Work 2017" on its first nomination. This award rewards the high-quality working conditions it offers its employees.

According to Gerry Wagner, General Manager of Arval Luxembourg, "our strong progress in 2017 is built on two pillars: providing a service close-at-hand, guaranteed by our entire Luxembourg-based team, and our employees' expertise in delivering personalised advice adapted to the changes in the current market. Our biggest success is obtaining an extremely high satisfaction rate from our customers. This is down to our high-quality day-to-day service linked to regular surveys that detect any problems and resolve them quickly.

2018 will be devoted to extending our service to drivers, with the launch of our application *My Arval Mobile* and consolidating our collaboration with BGL BNP Paribas".

Launch of new groundbreaking offers

More than ever committed to fulfill its pioneering mission, Arval announces the launch of five innovative offers:

- **"Arval For Me"**: Via this digital solution, Arval gives individuals access to its know-how, added value services and network. It is made of a full, extensive and unique range of services such as maintenance and repair (bodywork, tyres, windscreens, etc.) associated to mobility services (relief car, pick-up and drop, tow truck). This new offer will be progressively launched in Italy, Spain, the UK, and France. Over time, the objective is to make it available in all markets across the world.
- **"Arval Car Sharing"** allows employees getting a car for a pre-reserved period of time. The Arval Car Sharing solution is a web and mobile platform through which they can search, book, open and close the vehicle in three taps. This integrated offer is based on Arval's infrastructure and telematics (Arval Active Link). Simple, accessible and traceable, it represents a win-win solution for both companies and employees. Having already been launched in Italy, it will progressively be deployed throughout Europe.
- **"Arval For Employee"** is designed for Arval client's employees. It covers different possibilities: salary exchange, car leasing solutions, leaver offers, car sharing and the access to Arval's trusted network for maintenance and repair. This offer will allow Arval's clients to reinforce their attractiveness and employer brand. Tailored on a country basis to perfectly suit each market, it will be launched in France, the UK, Spain, Italy, Germany, Belgium and the Netherlands.
- **"My Arval"** is a full digital suite that Arval provides to its customers and drivers. My Arval for customers is a web portal dedicated to fleet managers with reporting tools to manage the vehicles and a peer-to-peer exchange platform named My Arval Community. My Arval for drivers is a mobile application that helps drivers in their daily usage of their cars.
Having already been made available in respectively 23 and 19 countries, this range of digital services will be progressively deployed in all markets.



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In order to support its clients in their energy transition strategy, Arval has decided to boost the development of its Electric Vehicle offering:

- **“Electric Vehicle”:** Thanks to its new partnership with Renault, Nissan and NewMotion, Arval’s Electric Vehicle offer is now able to cover the whole Electric Vehicle ecosystem including home and workplace installation, integrated payment solutions and Electric Vehicle digital services (booking, consumption tracking and charging point location).

This Electric Vehicle offer is flexible and modular. Based on attractive pricing, it also comprises trial periods and additional services, including a petrol/diesel vehicle replacement option for short periods such as holidays. It will be available in 2018, starting in France, followed by the UK, Belgium, Norway, and the Netherlands (with another 9 countries from the second quarter of 2018).

Philippe Bismut, Arval CEO, concludes: *“Our strong expertise, unique range of added value services, and the positive market trends give us great confidence that we will continue to significantly grow in our main segments and geographical areas in 2018. In fast evolving environments, our clients’ needs evolve permanently. I strongly believe that these new groundbreaking offers, based on our digital know-how, will help our clients take up their challenges and make a sustainable decisive contribution to the green transformation of our sector”.*

About Arval Luxembourg

Established in 1997, Arval Luxembourg is one of the leaders in multi-brand leasing of corporate vehicles in the Grand Duchy of Luxembourg. Part of the BNP Paribas Group, Arval Luxembourg offers its customers – professionals, SMEs, large international groups and public sector bodies – dedicated solutions designed to optimise staff mobility and to outsource the risks associated with the management of their vehicle fleet. Expert advice and a high-quality service, the foundations of the Arval brand promise, are delivered by our employees every day. Luxembourg had more than 6,000 vehicles on lease at the end of 2017.

www.arval.lu

About Arval

Founded in 1989 and fully owned by BNP Paribas, Arval specializes in full service vehicle leasing. Arval offers its customers – large international corporates, SMEs and professionals – tailored solutions that optimize their employees’ mobility and outsource the risks associated with fleet management. Expert advice and service quality, which are the foundations of Arval’s customer promise, are delivered in 29 countries by more than 6,500 employees. Arval’s total leased fleet adds up to 1,103,835 vehicles throughout the world (December 2017).

Arval is a founding member of the Element-Arval Global Alliance, the longest standing strategic alliance in the fleet management industry and the worldwide leader with 3 million vehicles in 50 countries. Within BNP Paribas, Arval belongs to the Retail Banking core activity.

www.arval.com

About BNP Paribas

BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 74 countries, with more than 190,000 employees, including more than 146,000 in Europe. The Group has key positions in its three main activities: Domestic Markets and International Financial Services (whose retail-banking networks and financial services are covered by Retail Banking & Services) and



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Corporate & Institutional Banking, which serves two client franchises: corporate clients and institutional investors. The Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance. 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 in Mediterranean countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.

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