

Présentation Investisseurs / Investor Presentation

PROGRAMME

12.15 – 13.30

Accueil Buffet

12.15 – 13.30

Welcome Buffet

13.30 – 17.00

SFDI, une plate-forme de croissance pour BNP Paribas

- Introduction
(Pierre Mariani)

13.30 – 17.00

IRFS, a growth engine for BNP Paribas

- Introduction
(Pierre Mariani)

Cetelem et le crédit à la consommation

- Cetelem, un atout majeur de BNP Paribas
(François Villeroy de Galhau)

Cetelem and consumer credit

- Cetelem, a competitive advantage for BNP Paribas
(François Villeroy de Galhau)

- L'activité de Cetelem en France
(Yves Gaudin)

- Cetelem in France
(Yves Gaudin)

15.10 – 15.25

Pause

15.10 – 15.25

Break

- Le développement international de Cetelem
(Bruno Salmon)

- International development of Cetelem
(Bruno Salmon)

- Savoir-faire et innovation :
des facteurs clés du succès de Cetelem
(Philippe Reffay / Marc Campi)

- Know-how and innovation :
key success factors of Cetelem
(Philippe Reffay / Marc Campi)

- Conclusion
(François Villeroy de Galhau)

- Conclusion
(François Villeroy de Galhau)

17.00 – 17.45

Questions / Réponses

Pierre Mariani / François Villeroy de Galhau
Jean Clamon / Philippe Bordenave

17.00 – 17.45

Questions / Answers

Pierre Mariani / François Villeroy de Galhau
Jean Clamon / Philippe Bordenave

17.45 – 19.00

Cocktail

17.45 – 19.00

Cocktail



C U R R I C U L U M
V I T A E

C U R R I C U L U M V I T A E

Pierre MARIANI
Head of International Retail and Financial Services,
Member of the Executive Committee

Pierre Mariani holds a MBA from the Ecole des Hautes Etudes Commerciales (HEC business school), graduated in Law from Paris University and is an alumni from the National School of Public Administration (ENA).

He joined the Ministry of Finance, as a Senior Treasury official (1982-1986) and then, the Budget Department of the Ministry as Head of the Transports Sector (1986-1988), head of Budgetary and Fiscal policy (1988-1992), and Deputy Director in charge of the Department of Employment, Health and Social Security (1993).

He was appointed Senior Advisor and Chief of Staff of M. Nicolas Sarkozy, Minister of Budget, and Government Spokesman (1993-1995).

In 1995, he joined, as Chief Executive Officer and Member of the Board of Société d'investissements immobiliers et de gestion (SEFIMEG), one of the major French property companies.

In 1996, he joined BNP and was appointed Chief Executive Officer, Member of the Board (1996) and Chairman of Banexi (a wholly-owned investment banking subsidiary)

He has been Head of International Retail Banking of BNP Paribas since 1999.

C U R R I C U L U M V I T A E

François VILLEROY DE GALHAU
Chairman and Chief Executive Officer of Cetelem

Born in 1959, François Villeroy de Galhau graduated from Ecole Polytechnique in 1981 and from l'Ecole Nationale d'Administration in 1984.

He occupied various positions within the Treasury Department and the Ministry of Economy, Finance and Industry between 1984 and 2003 including Managing Director of the French Inland Revenue from 2000 to 2003.

He joined the BNP Paribas Group as Chairman and Chief Executive Officer of Cetelem in 2003.

C U R R I C U L U M V I T A E

Bruno SALMON
Chief Operating Officer, Member of the Board of Cetelem

Born in 1949, Bruno Salmon graduated from ESCP (Paris Business School) and joined Cetelem in 1972.

From 1972 to 1987, his career started with operational roles, then moved on to Head office functions.

In 1987, he was named Head of Marketing and Advertising, Head of sales and Marketing in 1989 and Head of French Sales and Branches Network in 1992.

In 1999, he was named Deputy Managing Director and Company Secretary.

In 2003, he was appointed Chief Operating Officer. He is a Member of the Board of Directors.

C U R R I C U L U M V I T A E

Marc CAMPI
Head of Development, Innovations, Market Department
of Cetelem

Born in 1966, Marc Campi graduated from the Paris Business School in 1988 and the Ecole Nationale d'Administration in 1993.

He started his career in the Civil Service in 1993 and joined the BNP Paribas Group in 1998.

He joined Cetelem in 2001 and became Head of the Development Department.

In 2003, he was appointed Head of Development, Innovations, Market Department. He is a Member of the Executive Committee.

C U R R I C U L U M V I T A E

Yves GAUDIN
**France Network Manager, Member of the Executive
Committee of Cetelem**

Born in 1962, Yves Gaudin graduated in 1983 in corporate law from the University of Nancy II and from ESSEC in 1985.

In 1986, he joined Cetelem and worked successively in the Planning Department, the Partnership Department and within the French Network.

He was appointed Financial Manager and Member of the Management Committee in charge of Planning, Financial and Accounting Department and the Legal Department in 2000.

He is the French Network Manager and Member of the Executive Committee since 2004.

C U R R I C U L U M V I T A E

Philippe REFFAY
**Financial Management Department Manager, Member
of the Executive Committee of Cetelem**

Born in 1956, Philippe Reffay graduated from the Ecole Centrale de Paris in 1979 and from l'Institut d'Etudes Politiques in 1980.

He started his career in 1982 at the Planning Department of the Compagnie Bancaire.

He joined Cetelem in 1985 and occupied various functions in the Planning and Litigation Departments and within the Network.

He became the IT Department Manager in 1998.

In 2002, he was named Financial Management Department Manager and was appointed Member of the Board of Management and of the Executive Committee.