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# Retail Banking in France

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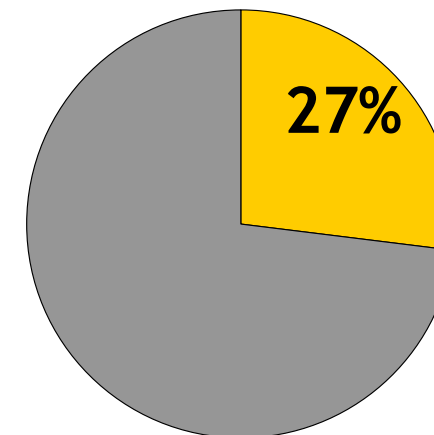
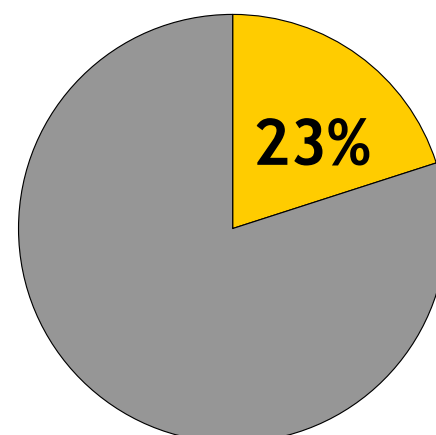
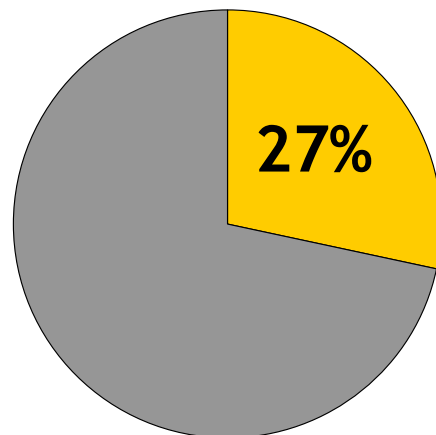
2002

**NBI\***  
€4,740m

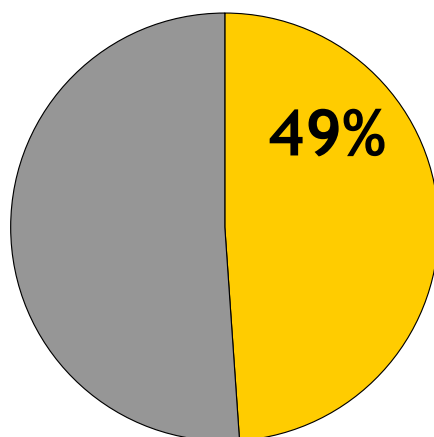
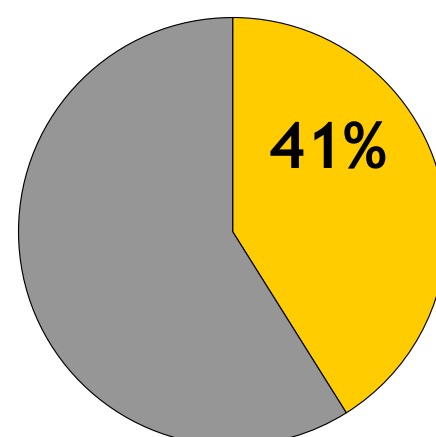
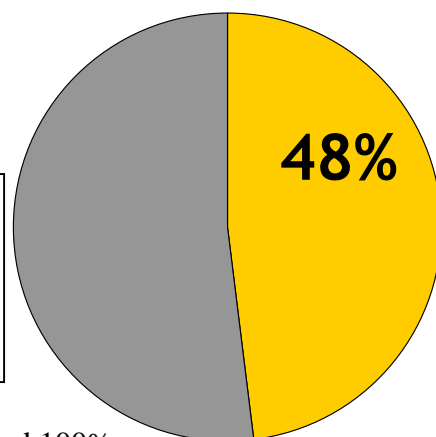
**GOI\***  
€1,468m

**Pretax income\***  
€1,270m

Share of  
Group total\*\*



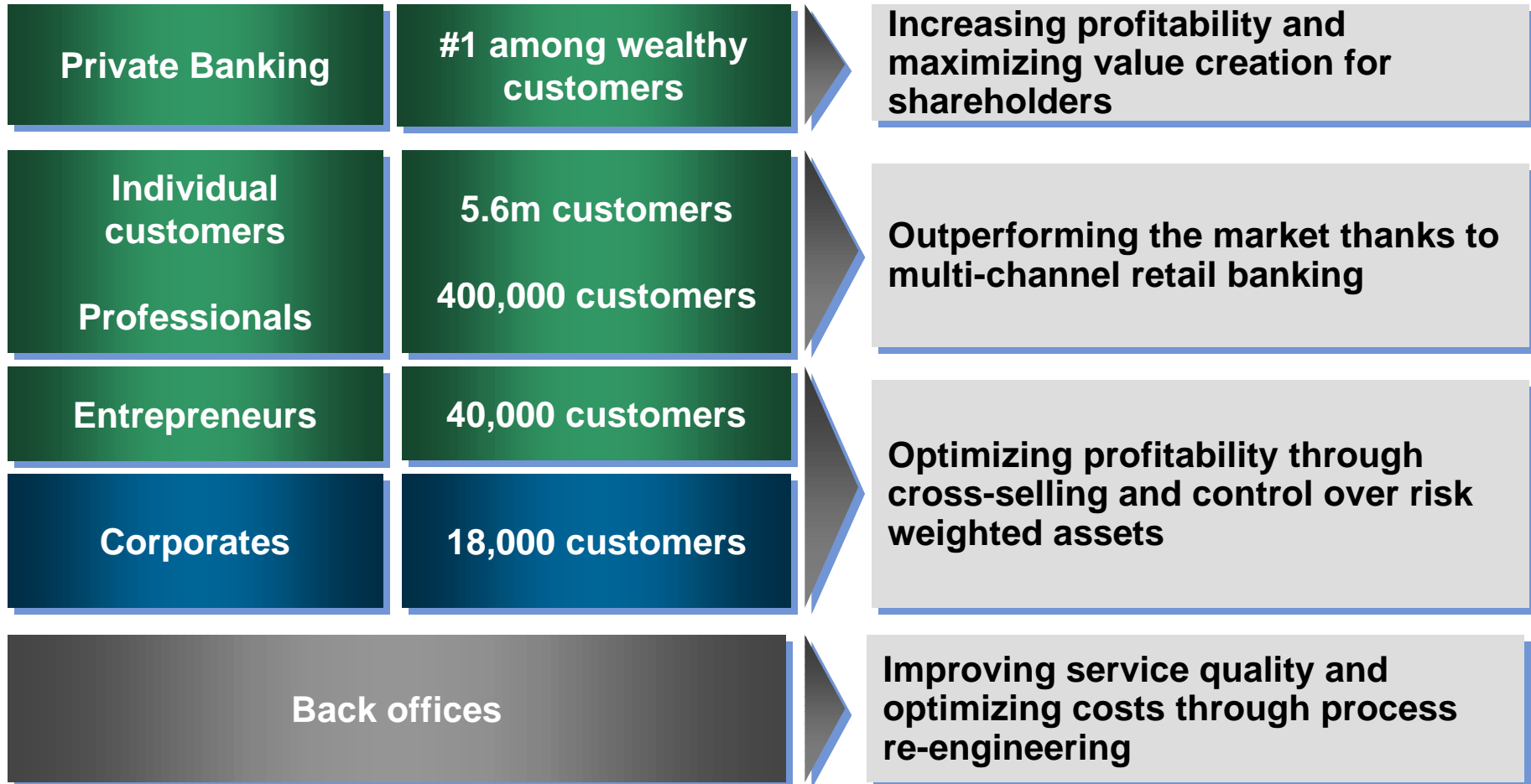
Share of  
Retail Banking  
total



\* Private Banking France carried 100%

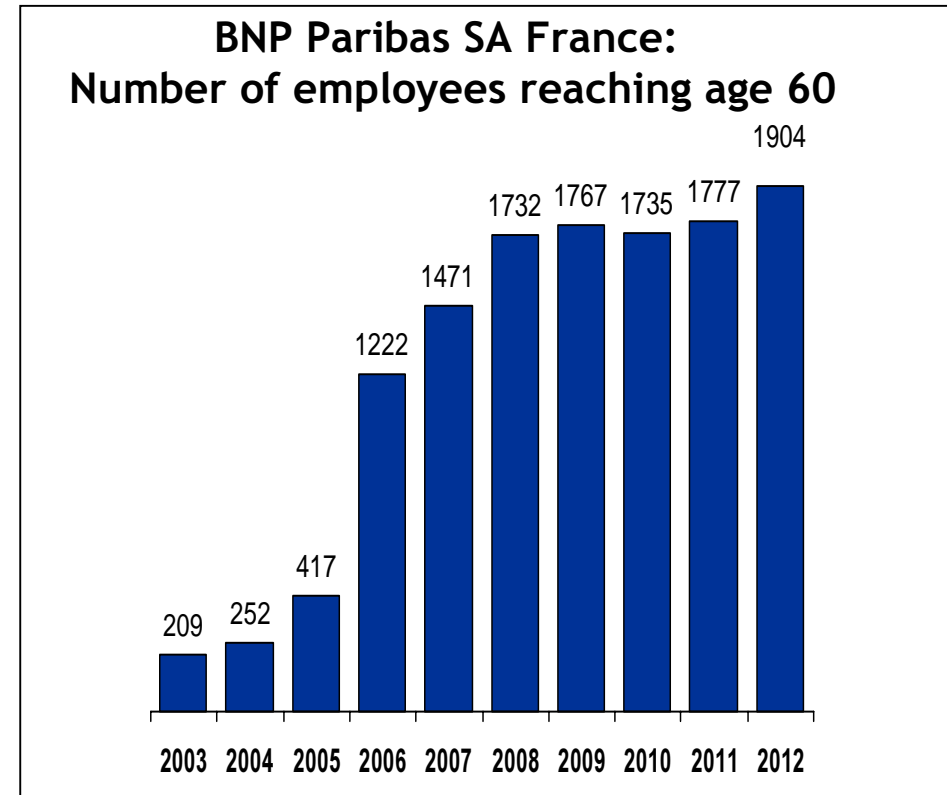
\*\* Operational core businesses

# Retail Banking in France Medium-Term Strategy



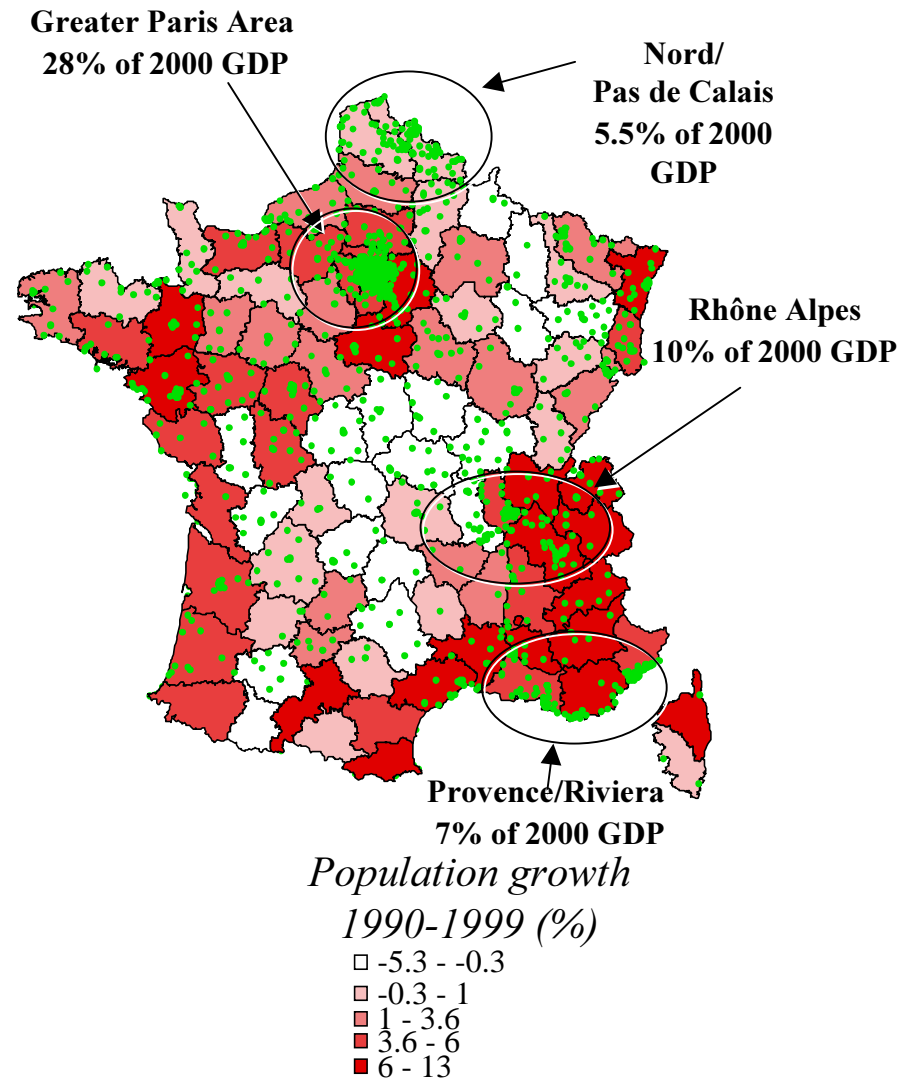
- **Multi-channel retail banking (the platform is already operational)**
- **New corporate approaches (2/3 of the clientele covered by the end of 2003)**
- **Re-engineering of back offices (2003-05)**
- **Self-service banking (2003-08)**

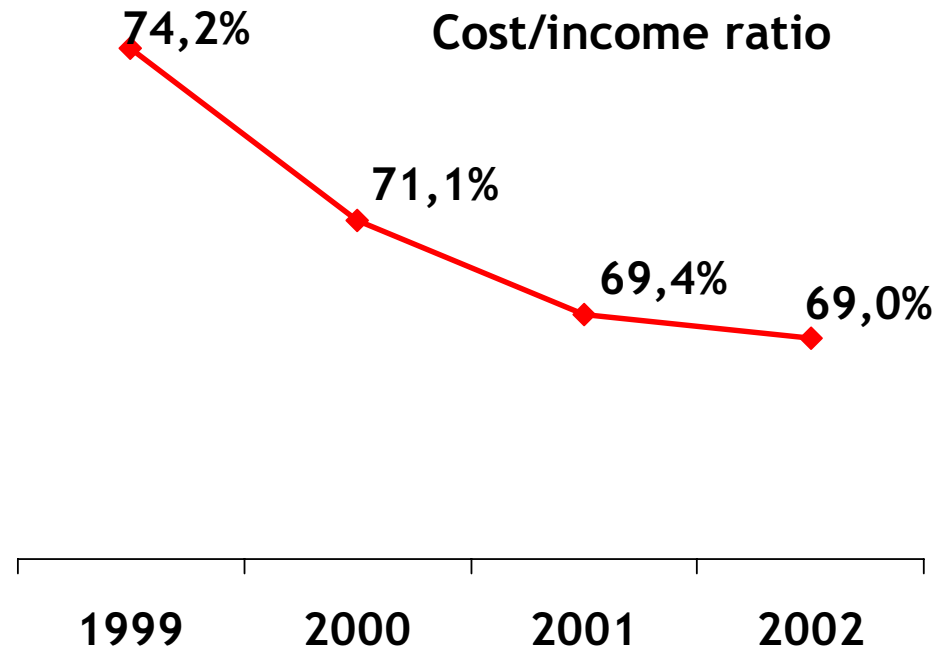
- 30,620 staff members at 31 December 2002
- Recruitment of sales and remote relationship manager staff
  - 2001 : 1 350
  - 2002 : 2 225
- Large degree of turnover allowing the Bank to adjust to the economic climate and to customer behavior



# A Branch Network Undergoing Change

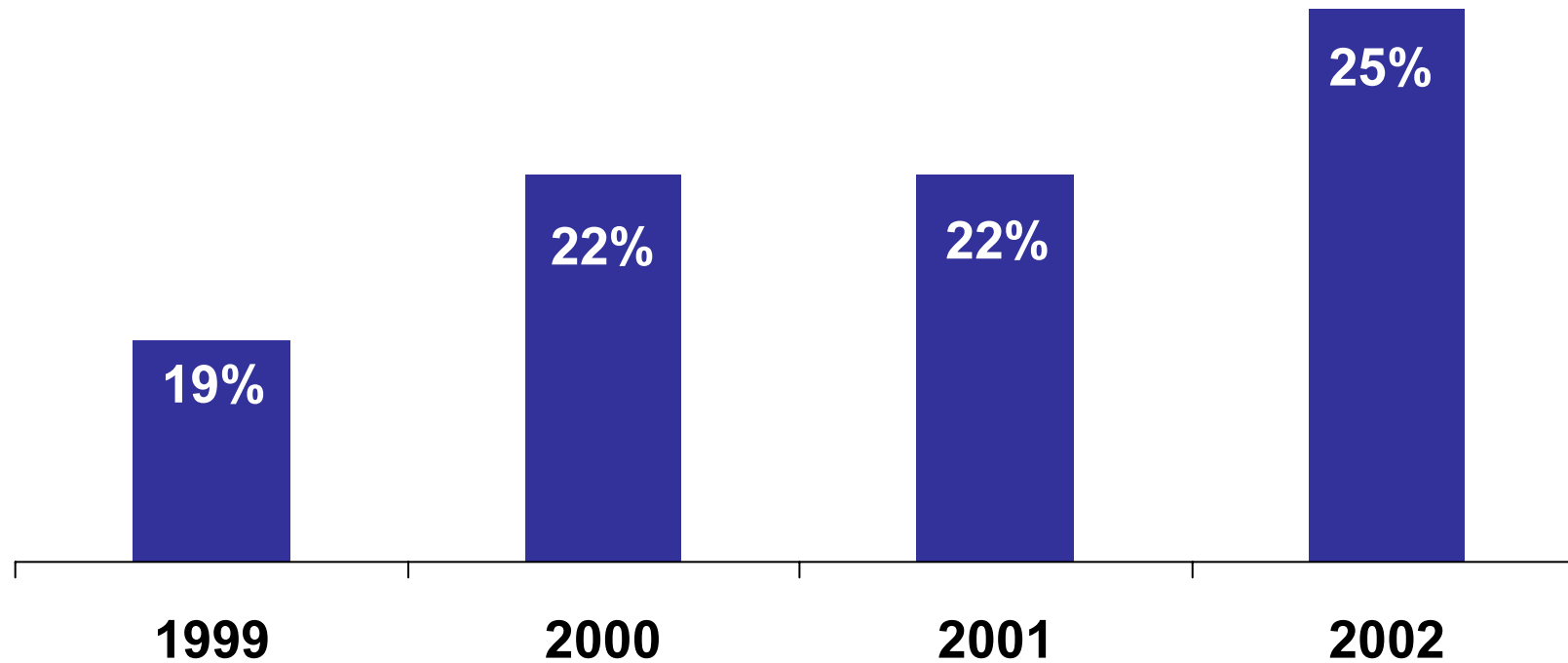
- A mobile network
  - 80 to 100 openings and 20 closures in 2003-05
- Growing presence in the most promising regions
  - 60% of sales staff working in 4 regions that generated 50% of GDP in 2002
- Continuous modernization
  - Self-service banking project





- By 2005, the increase in costs will be about 2% a year versus 3% in Project 2005, concurrently with a strong investment effort

## Pretax ROE



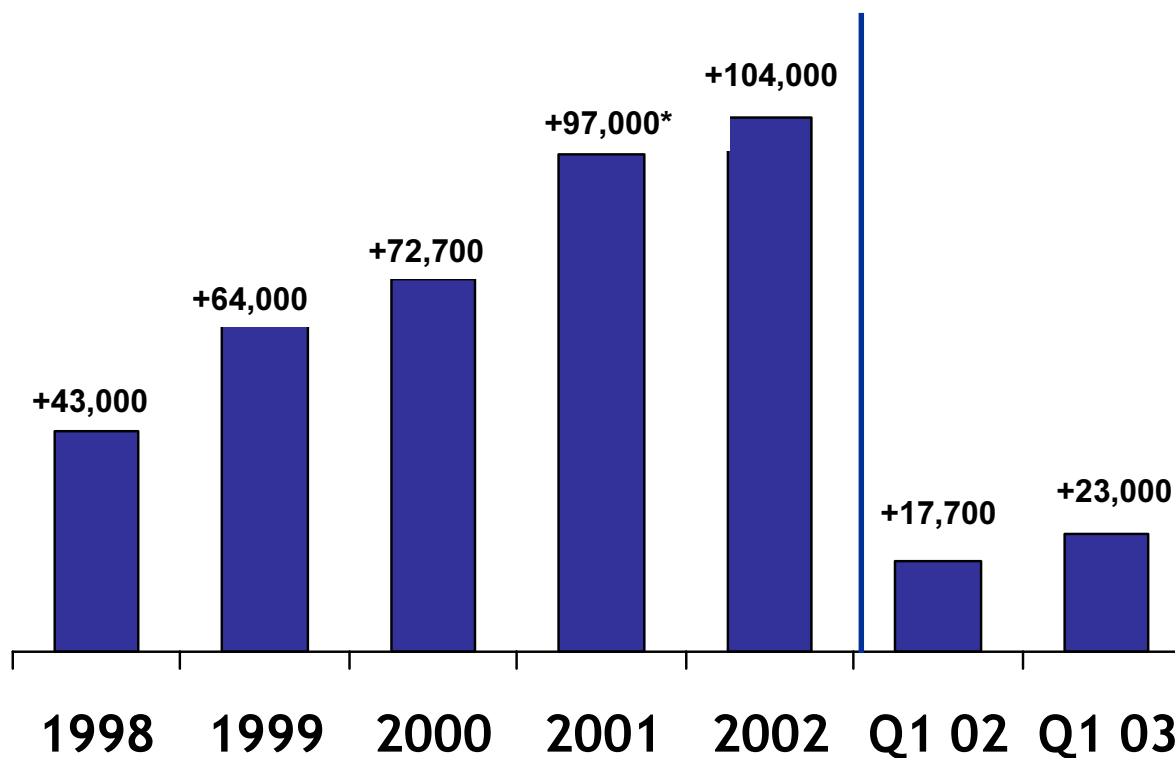


# FRB—Individual Customers

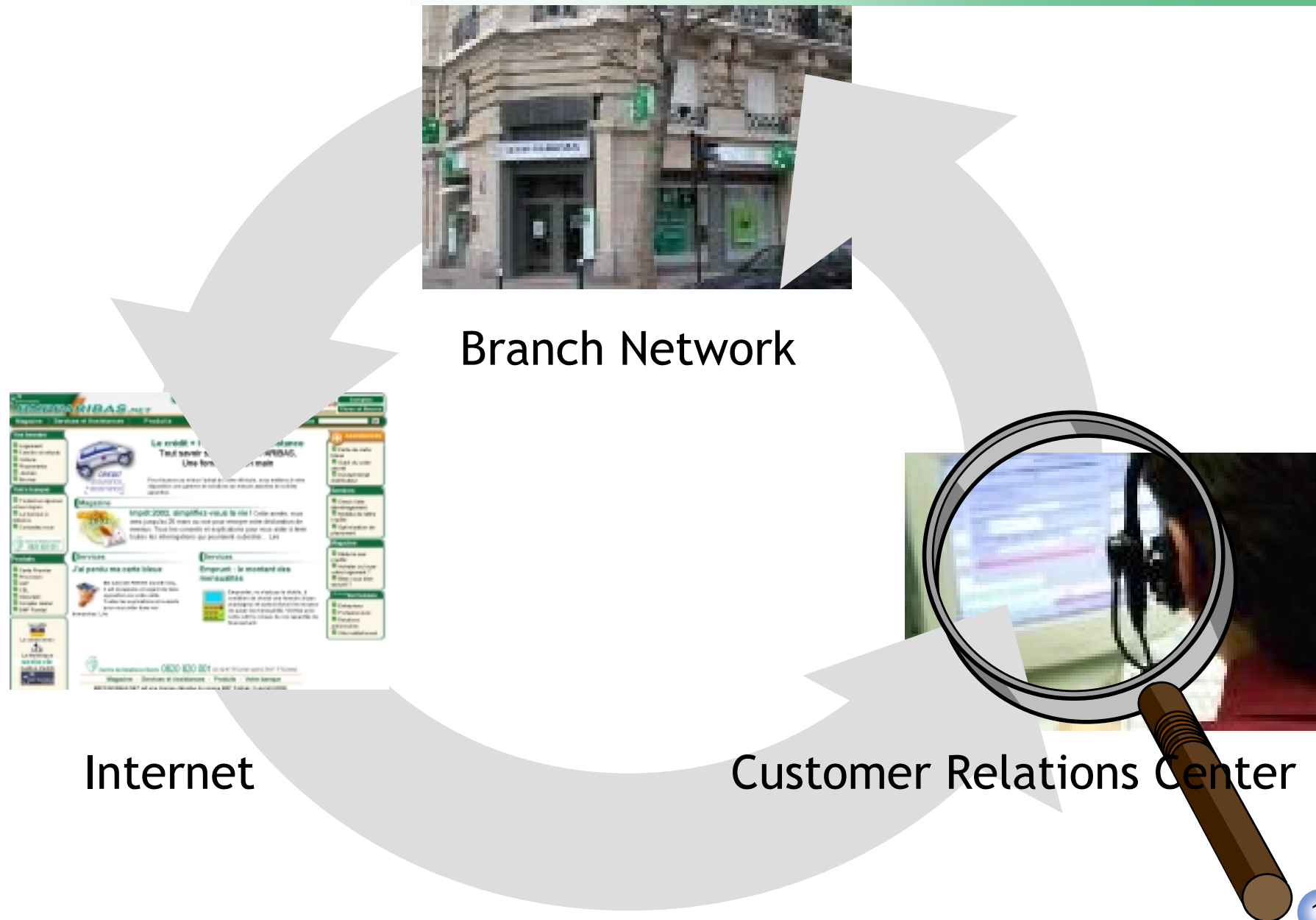


## FRB—Continued Efforts to Gain New Personal Customers

Increase in the number of  
personal current accounts



\* Plus 30,000 new customers from the French Treasury network



- **A contact and service center: day-to-day banking for 6 million individual customers**
- **Reception and processing of incoming "branch" calls and customer e-mails**
- **2 multimedia platforms (Paris-Tolbiac and Orléans) with centralized operation**
- **A staff of 380 remote advisers**



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# Retail Banking in France

# French Retail Banking

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## Multi-Channel Retail Banking

# Outline of the Presentation

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- **Reiteration of Objectives**
- **Successful Deployment**
  - Operational, Integrated Customer Relationship Management (Branches, CRC, and the Internet)
- **Upcoming Steps**

# Customer Expectations— More Service, More Personalization

**Service**

**Sales**





- An integrated commercial organization
- Complementary channels for contacts, service, and sales



Branch Network



Internet

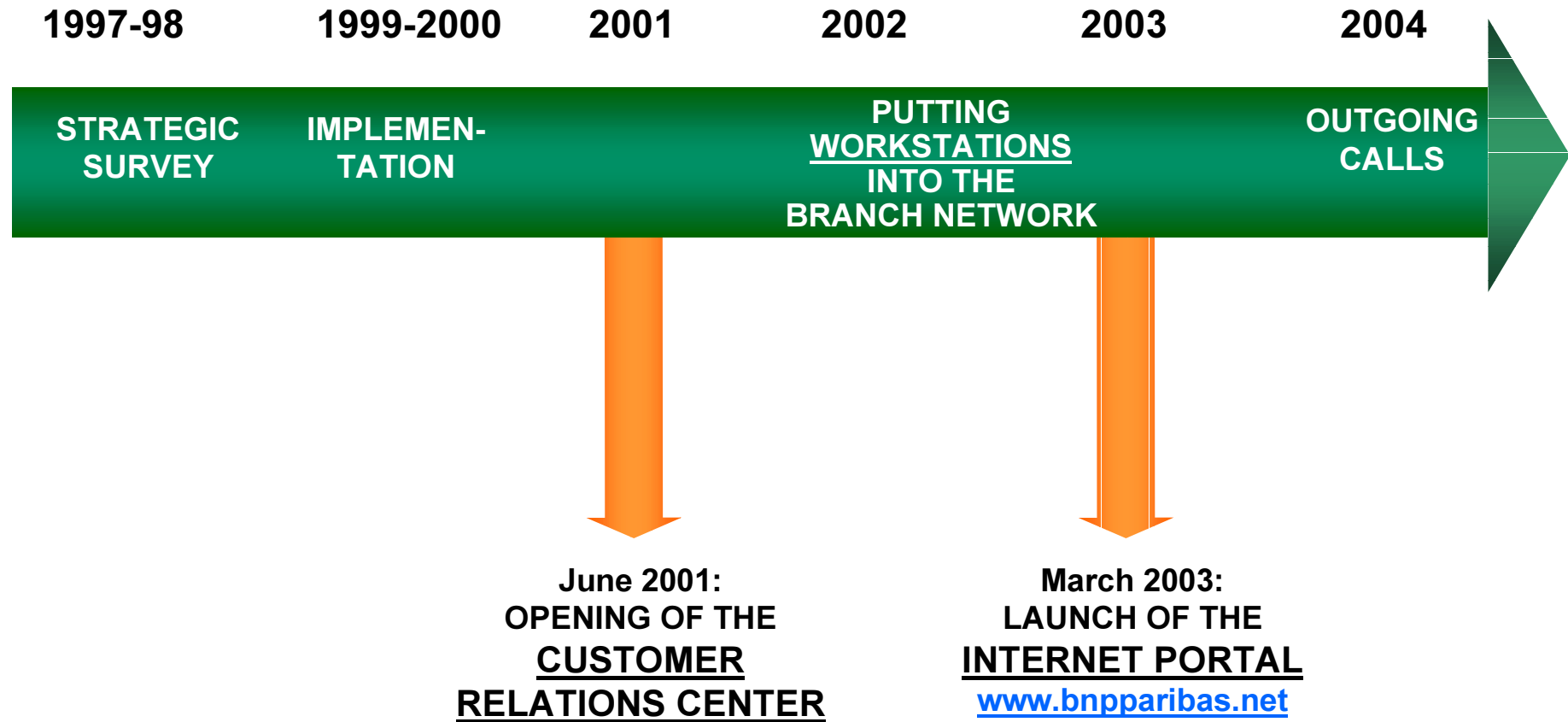


Customer Relations Center

- **Generating higher service quality at lower cost**
- **Multiplying and handling sales contacts**


**=> Securing customer loyalty and increasing sales**

# A Strategic Project for the Long Term



# Outline of the Presentation

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- Reiteration of Objectives
- **Successful Deployment**
  -  Operational, Integrated Customer Relationship Management (Branches, CRC, and the Internet)
- Upcoming Steps

- A single new proprietary CRC/branch workstation
  - on-line assistance for products and customer situations
  - common entry point: the customer file (information, contracts, sales, assistance, and appointments)
- CRC-Internet interconnection with the 2,200 branches
  - real-time sharing of customer information across all channels—shared appointment-taking
  - shared content
  - common IT platform for banking services
- Integration of all remote media within Remote Banking (IVS, CRC, Internet, etc.) using a single customer ID number

# Multi-Channel Retail Banking— An Integrated Commercial Organization



Branch Network



Internet



Customer Relations Center



Customer Relations Center

- More than 1.6 million calls received every month
  - the Interactive Voice Server (IVS) has a retention rate of close to 80%
  - 330,000 calls a month handled by remote advisers
- Nearly 6,000 e-mails a month



## CRC—Setting High Standards for Recruitment

- **Objective**
  - ensuring a high level of service quality
  - preparing to take over from branch-based sales staff
- **Impact of the tight job market in 2001-02: delay in getting the CRC up to speed**
  - about 2/3 of Telephone Reception Services (SAT) taken over by the CRC as of late-May 2003
  - widespread use of outgoing calls postponed to 2004 (limited series starting in July 2003)
- **Brisk pace of recruitment in 2003: some 30 hirings per month**

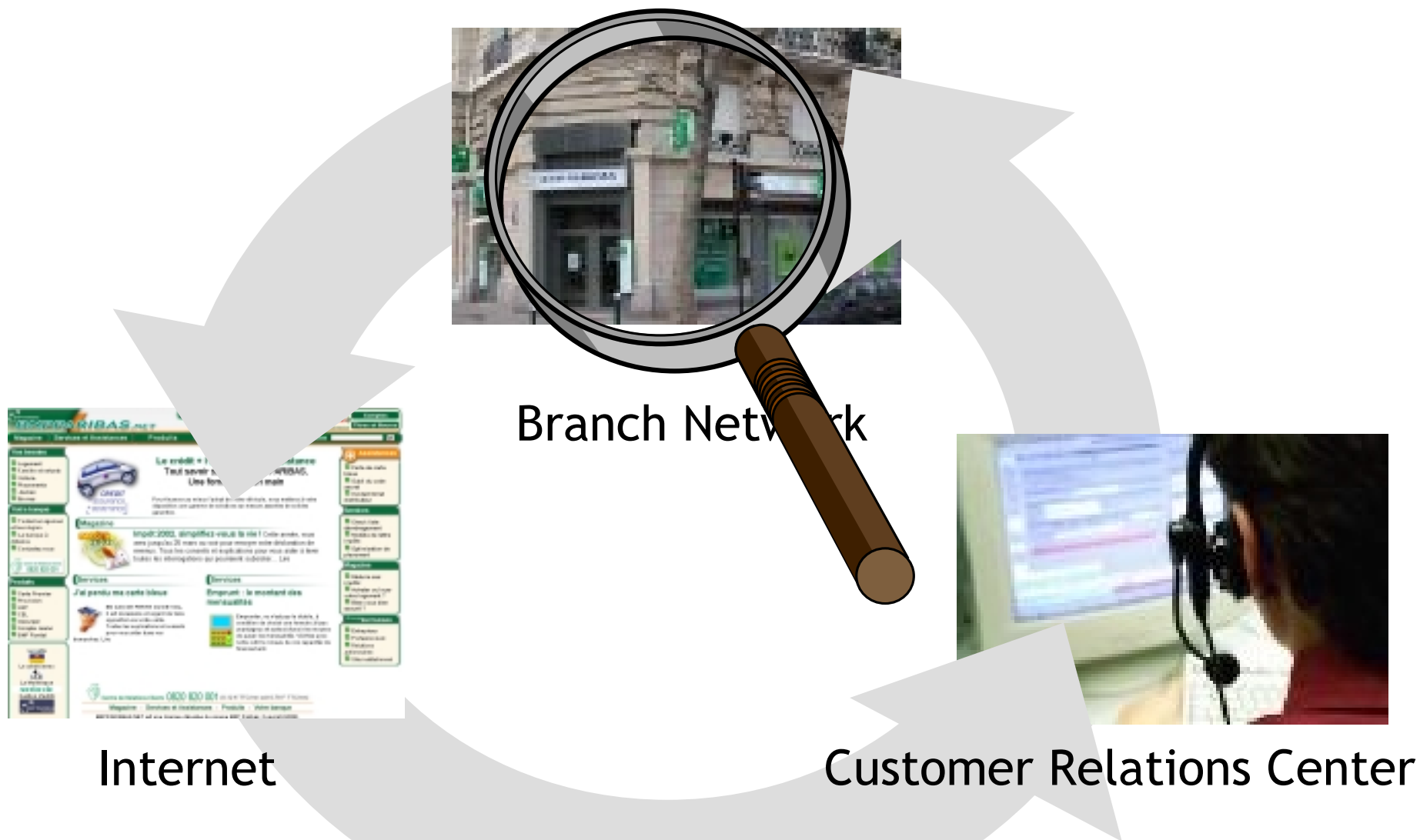
- **Sharp improvement in reception quality**
  - the rate of call taking on the CRC is constantly higher than 95%
  - the CRC is open 14 hours\* a day, 6 days a week, versus 8 hours a day for branches
  - broadened offering and securitized transactions
- **IVS flows are up by more than 10% from 2002 to 2003**
  - with an availability rate of 99.8% (24hours, 7days a week) and marginal processing costs
- **95% of e-mails are processed the same day**

\* 10 hours on Saturdays

## High Degree of Customer Acceptance

- Growing use of customer ID number
- Sharp decline in the rate of calls transferred to branches: from more than 30% at inception to about 15% today

# Multi-Channel Retail Banking— An Integrated Commercial Organization





Branch Network

## Deploying the Workstation in the Branches— A Vast, Long-Term Program

- **A large-scale training effort**

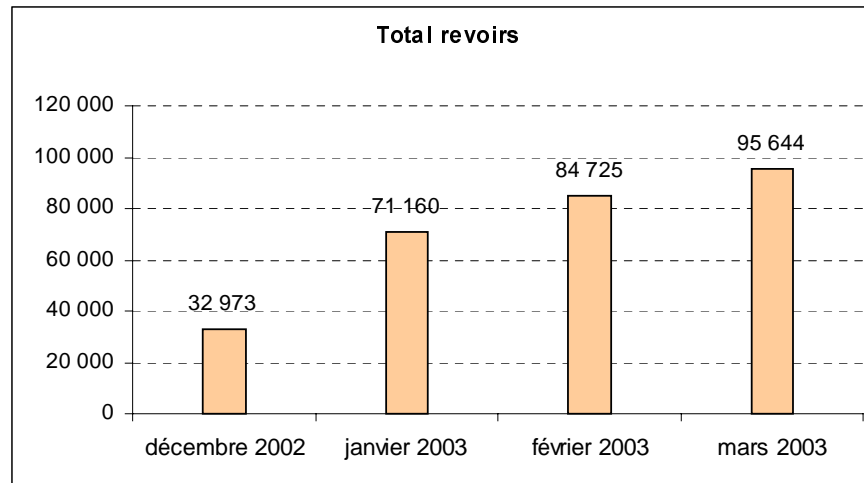
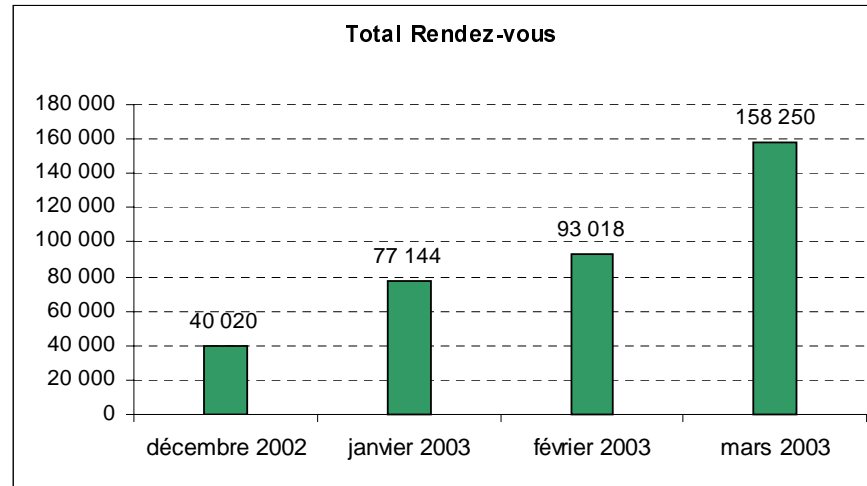
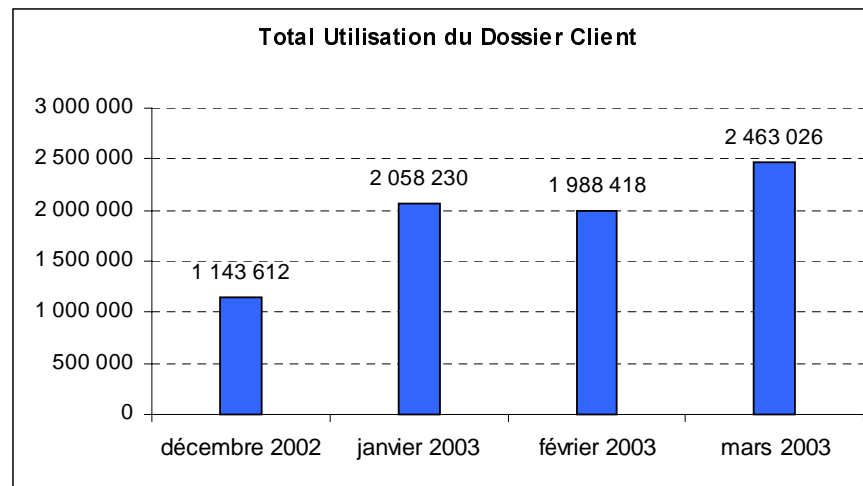
- all 2,500 managers trained by the project team (250 two-day meetings in 2002)
- all salespersons trained by their managers

- **A substantive effort that will continue in 2003**

- assistance to branch managers, who are the essential agents of change
- a dedicated hotline (technical and functional)
- on-line help integrated in the workstation (FAQ)

# Growing Use of Workstations

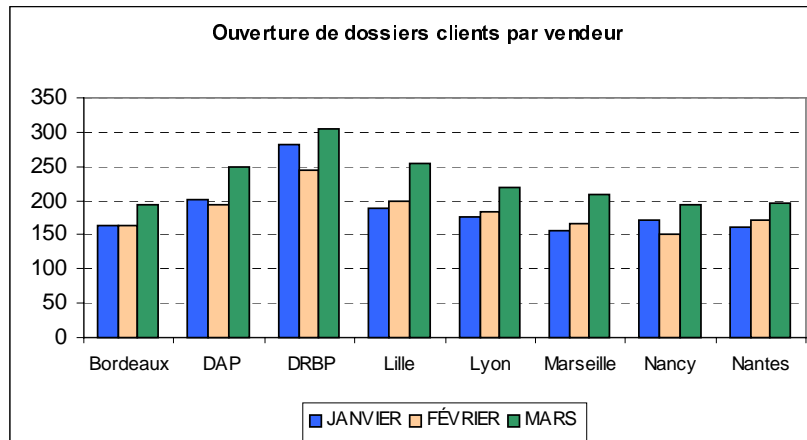
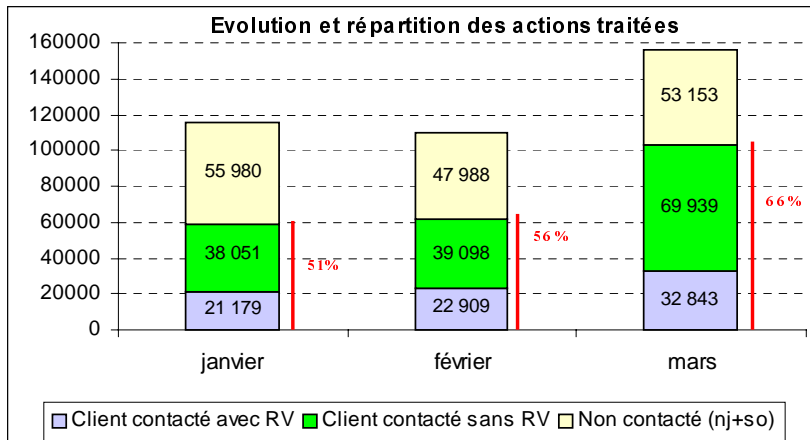
## MCB periodic reports - March 2003



**MCB nationwide periodic reports are available at local and regional management levels**

- More proactive management of contacts using CRM applications
- New ways for managers to monitor and qualify the salesperson's activity thanks to functions offered by the workstations

MCB periodic reports - March 2003





## Rapid Appropriation of The Workstation by Sales Teams

- **Excellent reception, even for integrated monitoring tools (shared appointment books, tracing of task completion, shared "to do" lists)**
- **Every month, the CRC schedules 12,000 appointments for existing and prospective customers**

# Multi-Channel Retail Banking— An Integrated Commercial Organization



Branch Network



Internet



Customer Relations Center

**Vos besoins**

- Logement
- Famille et enfants
- Voiture
- Placements
- Jeunes
- Envies

**Votre banque**

- Toutes les agences et leur région
- La banque à distance
- Contactez nous



**Produits**

- Carte Premier
- Provision
- LEP
- CEL
- Assurpel
- Compte Jeans
- BNP Floréal

La carte



Le crédit immo



La Multirisque

**NATIOVIE**

Gestion d'actifs



**CREDIT**  
+ assurance  
+ assistance

**Le crédit + l'assurance + l'assistance**  
Tout savoir sur l'offre BNPPARIBAS,  
Une formule clé en main

Pour financer au mieux l'achat de votre véhicule, nous mettons à votre disposition une gamme de solutions sur mesure assorties de solides garanties.

**Magazine**



**Impôt 2002, simplifiez-vous la vie !** Cette année, vous avez jusqu'au 25 mars au soir pour envoyer votre déclaration de revenus. Tous les conseils et explications pour vous aider à lever toutes les interrogations qui pourraient subsister... Lire

**Services**

**J'ai perdu ma carte bleue**



demarches. Lire

EN CAS DE PERTE OU DE VOL, il est nécessaire et urgent de faire opposition sur votre carte. Toutes les explications et conseils pour vous aider dans vos

**Services**

**Emprunt : le montant des mensualités**



Emprunter, ce n'est pas le diable, à condition de choisir une formule à taux avantageux et surtout d'avoir les moyens de payer les mensualités. Vérifiez avec notre outil le niveau de vos capacités de financement.

**+ Assurances**

- Perte de carte bleue
- Oubli du code secret
- Incident billet distributeur

**Services**

- Check liste déménagement
- Modèle de lettre impôts
- Optimisation de placement

**Magazine**

- Réduire ses impôts
- Acheter ou louer votre logement ?
- Etes-vous bien assuré ?

**Groupe BNPPARIBAS**

- Entreprises
- Professionnels
- Relations actionnaires
- Site institutionnel



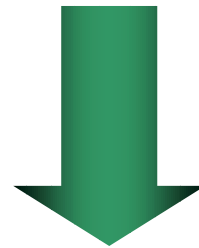
Centre de Relations Clients **0820 820 001** (0,12 € TTC/mn soit 0,78 F TTC/mn)

**Magazine - Services et Assurances - Produits - Votre banque**

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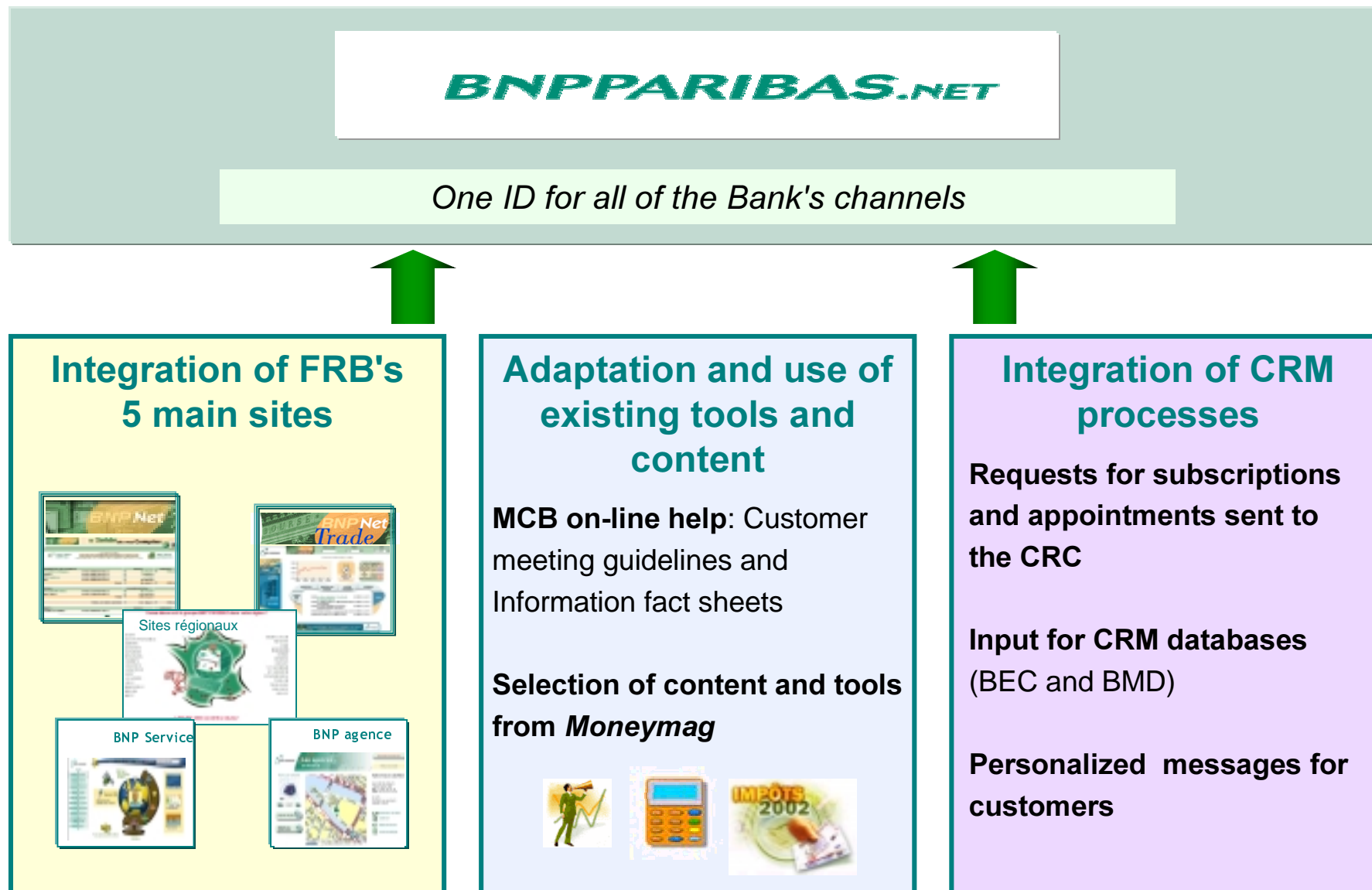
## BNPPARIBAS.NET—The Internet Segment of the Multi-Channel Organization

- Launch of the [www.bnpparibas.net](http://www.bnpparibas.net) portal in March 2003
  - aggregation of FRB sites
  - 30% to 50% increase in flows and visits
  - integration of the functions of making appointments and customer relationship management



**An Internet portal integrated within  
Multi-Channel Banking**

# A Federative Portal for FRB's Sites



# BNPPARIBAS.NET—Home Page

**Integration of local sites (regions and branches)**

*A completely dynamic site*

**Single ID**

**Integration of BNP Net and BNP Net Trade**

BNPPARIBAS.NET

visite guidée

N° CLIENT

CODE SECRET

ACCES aide à la connexion

Comptes

Titres et Bourse

Magazine Services et Assurances Produits Votre Banque Recherche  ok

- Vos besoins**
- Logement
  - Famille et enfants
  - Voiture
  - Placements
  - Jeunes
  - Enviés

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- Produits**
- Carte Premier
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**Magazine**

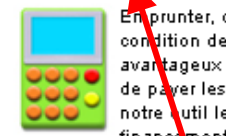
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- Assistances**
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- Magazine**
- Réduire ses impôts
  - Acheter ou louer votre logement ?
  - Etes-vous bien assuré ?

- Groupes BNPPARIBAS**
- Entreprises
  - Professionnels
  - Relations actionnaires
  - Site institutionnel

**Highlighting products**

**Integration of content from the Moneymag site**

**Integration of on-line help from the MCB workstation**

**Integration of simulations**

**Links to the institutional site and other Group sites**

Centre de Relations Clients 0820 820 001 (0,12 € TTC/mn soit 0,78 F TTC/mn)

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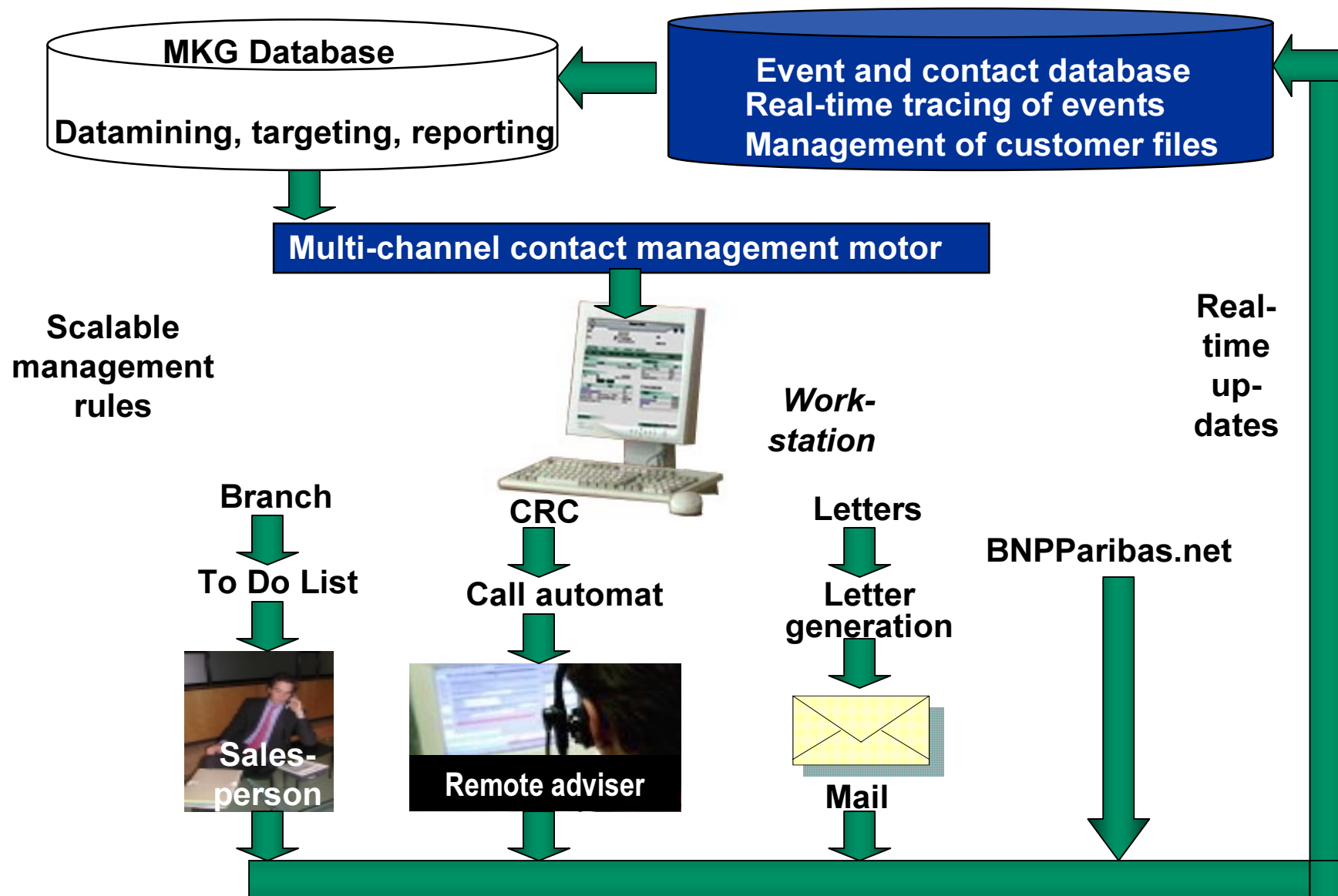
# A Fully Integrated and Operational Customer Relations Management Application

- Proprietary applications
- A Customer Relationship Management "loop" that is simple for salespeople and managers to use
- Integrated monitoring tools for managers that handle contact management and reporting of completed tasks
- Winner of the European Lafferty Award in 2001





## Proprietary tools and architecture

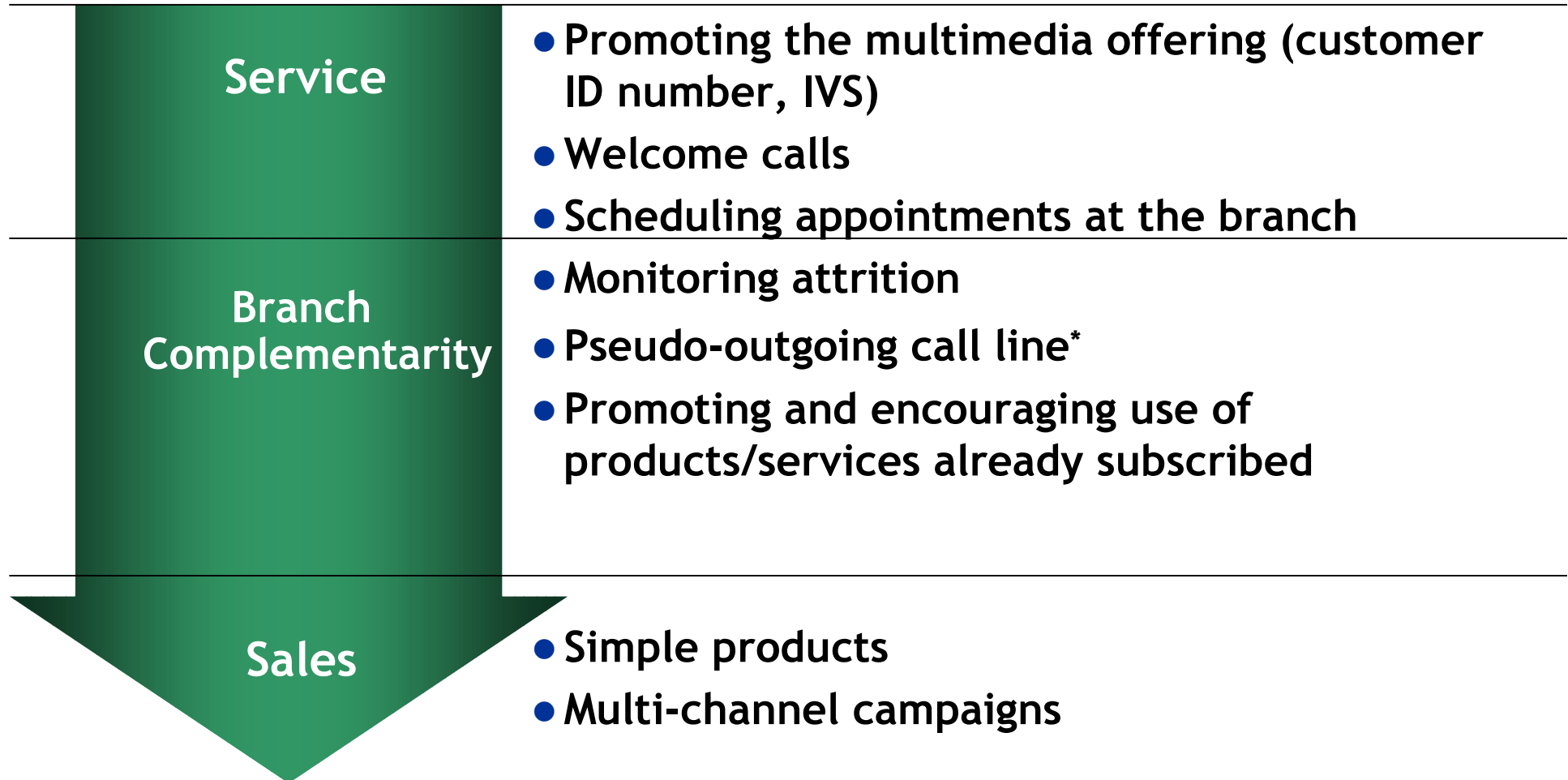


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## Outgoing Calls—To Be Systemized in 2004



\* line dedicated to incoming calls in response to a specific promotional effort



## Multi-Channel Retail Banking— Operating at Full Speed in 2004

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- **CRC-Internet/branch complementarity on service and sales completed with outgoing calls**
- **Comprehensive response satisfying customer expectations**
  - more service
  - more personalization
- **Optimized management of growth levers**
  - product life
  - high-potential customers
  - recent customers
  - "fragile" customers



**An integrated commercial organization that allows for a high degree of responsiveness to upcoming developments in the market**

# French Retail Banking

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## Multi-Channel Retail Banking