Paris, 4 March 2024

<div style="background:green;color:white;text-align:center">**PRESS RELEASE**</div>

<u>Appointments at BNP Paribas Cardif</u>

Chrystelle Renaud is appointed Deputy Chief Executive Officer and General Secretary

Christian Gibot is appointed Chief Financial Actuary, Capital and Modelling Officer

Chrystelle Renaud joins BNP Paribas Cardif as Deputy Chief Executive Officer and General Secretary. By bringing together the Risk, Compliance, Internal Audit, Legal Affairs and Institutional Affairs functions, the creation of the General Secretariat underlines the key contribution these functions make to the development of BNP Paribas Cardif's value proposition and to acceleration of the company's growth.

Christian Gibot is appointed Chief Financial Actuary, Capital and Modelling Officer of BNP Paribas Cardif. Having held a series of technical and commercial positions with the company between 2015 and 2022, Christian Gibot has in-depth knowledge of BNP Paribas Cardif's business activities and operating environment.

Chrystelle Renaud and Christian Gibot both become members of the Executive Committee of BNP Paribas Cardif and report to Pauline Leclerc-Glorieux, Chief Executive Officer of BNP Paribas Cardif.

<u>Biographies</u>

<u>Chrystelle Renaud</u>
Holding degrees in pure and applied mathematics and finance, Chrystelle Renaud began her career as a teacher and researcher. She joined the BNP Paribas Group in 2001 as a quantitative analyst within the Risk department before taking the responsibility for Credit & Rating Policies and Models in the context of the implementation of Basel 2 regulatory framework. She joined Bank of the West in California in 2008 as senior advisor before being appointed Chief Risk Officer and a member of the Executive Committee of Arval, where she also supervised ALM and Insurance. In 2013, she joined Commercial & Personal Banking in France (CPBF) as the head of pricing and was then appointed head of a business centre for corporates. She set up the technological innovation department for CPBF in 2017. From 2019 until 2024 Chrystelle took the responsibility of Investor Relations and Financial Information of the BNP Paribas Group.

<u>Christian Gibot</u>
After beginning his career with Axa France as actuarial research manager and then head of the actuarial team, Christian Gibot held a serie of positions as advisor in the office of the chief executive officer of the Caisse des Dépôts from 2008 to 2011. He was then technical director for France at CNP Assurances from 2011 to 2015. He joined the BNP Paribas Group in 2015 as Actuarial Director for savings products and ALM at BNP Paribas Cardif, the Group's insurance subsidiary. From 2019 to 2022 Christian Gibot was Chief Executive Officer of Cardif Lux Vie, a life insurance subsidiary of BNP Paribas Cardif in Luxembourg. He was subsequently appointed CEO of International Markets at BNP Paribas Wealth Management (Luxembourg, Switzerland, Spain, the Netherlands, Middle East, Monaco and Germany) and a member of the BNP Paribas

BNP PARIBAS CARDIF

The insurer
for a changing
world

Wealth Management Executive Committee. He is also head of BNP Paribas Wealth Management Luxembourg within BGL and a member of the Executive Committee.

Christian Gibot is a graduate of Ecole Polytechnique and holds an MBA CHEA from Paris Dauphine University. A certified actuary, he is an alumnus of Saïd Business School, Oxford and a former auditor of the IHEE (Institut des Hautes Etudes de l'Entreprise).

At 1 March, 2024, the Executive Committee of BNP Paribas Cardif comprises the following members:
- Pauline Leclerc-Glorieux, Chief Executive Officer
- Fabrice Bagne, Deputy Chief Executive Officer, France Italy & Luxemburg
- Vivien Berbigier, Chief Value Proposition Officer
- Pauline de Chatillon, Chief Compliance Officer
- Stanislas Chevalet, Deputy Chief Executive Officer, Transformation & Development
- Charlotte Chevalier, Chief Executive Officer EMEA (Europe, Middle East, Africa)
- Alessandro Deodato, Chief Executive Officer Italy
- Nathalie Doré, Chief Impact and Innovation Officer
- Christian Gibot, Chief Financial Actuary, Capital and Modelling Officer
- Olivier Héreil, Deputy Chief Executive Officer, Asset Management
- Carine Lauru, Chief Communications Officer
- Anne du Manoir, Chief Human Resources Officer
- Eric Marchandise, Deputy Chief Executive Officer, Finance
- Michael Nguyen, Deputy Chief Executive Officer, Efficiency, Technology, Operations
- See See Ooi, Chief Executive Officer, Asia
- Murielle Puron Chambord, Chief Risk Officer
- Chrystelle Renaud, Deputy Chief Executive Officer and General Secretary
- Francisco Valenzuela, Chief Executive Officer, Latin America

Biographies and photos of members of the Executive Committee of BNP Paribas Cardif are available from the press office.

***

About BNP Paribas Cardif
BNP Paribas Cardif is a world leader in creditor insurance*, providing its more than 80 million customers with products and services that let them realize their goals while protecting themselves from unforeseen events. BNP Paribas Cardif is committed to having a positive impact on society and to making insurance more accessible. A subsidiary of BNP Paribas, the insurer has a unique business model anchored in partnerships. It creates solutions for more than 500 partner distributors in a variety of sectors – including banks and financial institutions, automotive sector companies, retailers, telecommunications companies and energy companies – as well as for financial advisors and brokers who market the products to their customers. With a presence in more than 30 countries and strong positions in Europe, Asia and Latin America, BNP Paribas Cardif is a global specialist in personal insurance and a major contributor to financing for the real economy. With nearly 8,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €30,0 billion in 2022.
Follow the latest news about BNP Paribas Cardif on Linkedin, X or www.bnpparibascardif.com
*Source : Finaccord – 2022

Contacts presse
Géraldine Duprey - +33 6 31 20 11 76 - geraldine.duprey@bnpparibas.com
Fanny Vidal - + 33 6 50 89 88 48 – fanny.1.vidal@bnpparibas.com
Marine Ledda - + 33 6 69 27 77 98 – marine.ledda@bnpparibas.com

BNP PARIBAS CARDIF

The insurer
for a changing
world