

PRESS RELEASE

BNP Paribas Cardif achieves gender parity on Board of Directors

Following the appointment of Véronique Riches-Flores as a member of the Board of Directors, BNP Paribas Cardif, the world leader in bancassurance partnerships and creditor insurance¹, now has a board with equal representation of women and men, as does the insurer's Executive Committee. This balanced makeup of BNP Paribas Cardif's governance bodies reflects a commitment to bringing together recognized experts from richly diverse professional backgrounds while promoting gender diversity.

Véronique Riches-Flores, 58, began her career as an economist with the international division of the French economic research center OFCE. In 1990 she became Chief Financial Economist with the finance department of CEPME (now the Bpifrance state investment bank). In 1994 she joined Société Générale, first as Chief Economist for the business development department and then Chief Economist for SG Corporate and Investment Banking. Véronique Riches-Flores has been an independent economist since 2012 and is the founder and head of the RICHESFLORES RESEARCH firm. She holds a master's degree in economics and international finance from the Université de Paris I Panthéon Sorbonne.

With seven women and seven men, the Board of Directors of BNP Paribas Cardif counts five independent directors:

- **Elisabeth GEHRINGER**, Certified Actuary
- **Olivier LE GRAND**, Chairman of the Giacometti Foundation, Treasurer of the GoodPlanet Foundation
- **Véronique RICHES-FLORES**, Economist, Founder and Chairman of RICHESFLORES RESEARCH
- **Marie-Hélène SARTORIUS**, Corporate director
- **Paul VILLEMAGNE**, Honorary Chairman

The Board of Directors also comprises several BNP Paribas executives:

- **Pierre de VILLENEUVE**, Chairman
- **Marguerite BERARD**, Member of the BNP Paribas Executive Committee, Head of French Retail Banking Networks
- **Véronique COTTEN**, Head of Strategic Management Control, BNP Paribas Finance Group
- **Jacques d'ESTAIS**, Member of the BNP Paribas Executive Committee, Deputy Chief Operating Officer and Head of International Financial Services
- **Renaud DUMORA**, Member of the BNP Paribas Executive Committee, CEO of BNP Paribas Cardif
- **Aude GAUDIN**, Chief of Staff, International Financial Services
- **Yves MARTRENCAR**, Member of the BNP Paribas Executive Committee, Head of Group Human Resources
- **Catherine OLIVIER**, Deputy Director, BNP Paribas Group Legal Affairs
- **Jean-François PFISTER**, Head of Risk Management, BNP Paribas International Financial Services

Please contact the press office for a photo of Véronique Riches-Flores.

About BNP Paribas Cardif

The world leader in creditor insurance¹, BNP Paribas Cardif plays an essential role in the lives of its policyholder clients, providing them with savings and protection solutions that let them realize their goals while protecting themselves from unforeseen events. As a committed insurer, BNP Paribas Cardif works to have a positive impact on society and to make insurance accessible to the largest possible number of people. In a world that has been deeply transformed by the emergence of new uses and lifestyles, the company, a subsidiary of BNP Paribas, has a unique business model anchored in partnerships. It co-creates solutions with almost 500 partner distributors in a variety of sectors (including banks and financial institutions, automotive sector companies, retailers, telecommunications companies, energy companies, financial advisors, brokers and others) who market the products to their customers. BNP Paribas Cardif is a global specialist in personal insurance, serving 100 million clients in 35 countries with strong positions in three regions – Europe, Asia and Latin America – and plays a major role in providing financing for the economy. With nearly 10,000 employees worldwide, BNP Paribas Cardif had gross written premiums of €31.8 billion in 2018.

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¹ Source: Finaccord - 2018