Andreas Lambropoulos

Innovation in A Changing Environment: in large companies

INNOVATION...
IN A CHANGING ENVIRONMENT...
... IN LARGE COMPANIES

Andreas Lambropoulos
Head of Strategic Initiatives
International Financial Services

BNP PARIBAS

The bank for a changing world

1 WE

2 CHALLENGES AND OPPORTUNITIES

3 INNOVATION

BNP PARIBAS: WHO ARE WE?

WITH STRONG ROOTS ANCHORED IN EUROPE, BNP PARIBAS IS A FINANCIAL GROUP SUPPORTING ITS CLIENTS AND EMPLOYEES IN TODAY'S CHANGING WORLD AND HAS POSITIONED ITSELF AS A LEADING BANK IN THE EUROZONE AND A PROMINENT INTERNATIONAL BANKING INSTITUTION

RETAIL BANKING AND SERVICES

DOMESTIC MARKETS

BNP PARIBAS
FRENCH RETAIL BANKING

BNP PARIBAS FORTIS
RETAIL BANKING IN BELGIUM

BNL
RETAIL BANKING IN ITALY

BGL BNP PARIBAS
RETAIL BANKING IN LUXEMBOURG

LEASING SOLUTIONS
EQUIPMENT SOLUTIONS

ARVAL
EQUIPMENT SOLUTIONS

PERSONAL INVESTORS
DIGITAL BANKING AND INVESTMENT SERVICES

INTERNATIONAL FINANCIAL SERVICES

INTERNATIONAL RETAIL BANKING
RETAIL BANKING OUT OF EURO ZONE

PERSONAL FINANCE
CREDIT FOR INDIVIDUAL CUSTOMERS

BNP PARIBAS CARDIF
INSURANCE

BNP PARIBAS WEALTH MANAGEMENT
PRIVATE BANKING

BNP PARIBAS ASSET MANAGEMENT
ASSET MANAGEMENT

BNP PARIBAS REAL ESTATE
REAL ESTATE

CORPORATE & INSTITUTIONAL BANKING

BNP PARIBAS SECURITIES SERVICES

GLOBAL MARKETS - CORPORATE BANKING

FUNCTIONS

COVERING 75 COUNTRIES

BNP PARIBAS

The bank for a changing world

INTERNATIONAL
FINANCIAL
SERVICES

1 WE

2 CHALLENGES AND OPPORTUNITIES

3 INNOVATION

Bill Gates

BANKING IS NECESSARY. BANKS ARE NOT.

OUR ENVIRONMENT

MULTI-SPEED AND VOLATILE WORLD

E-COMMERCE BOOM

amazon

Alibaba Group

Rakuten

EVOLVING REGULATION

DATA EVERYWHERE

EVOLVING CUSTOMER EXPECTATIONS

SMART PLATFORMS

NEW PLAYERS TECH GIANTS

PayPal

Tencent 腾讯

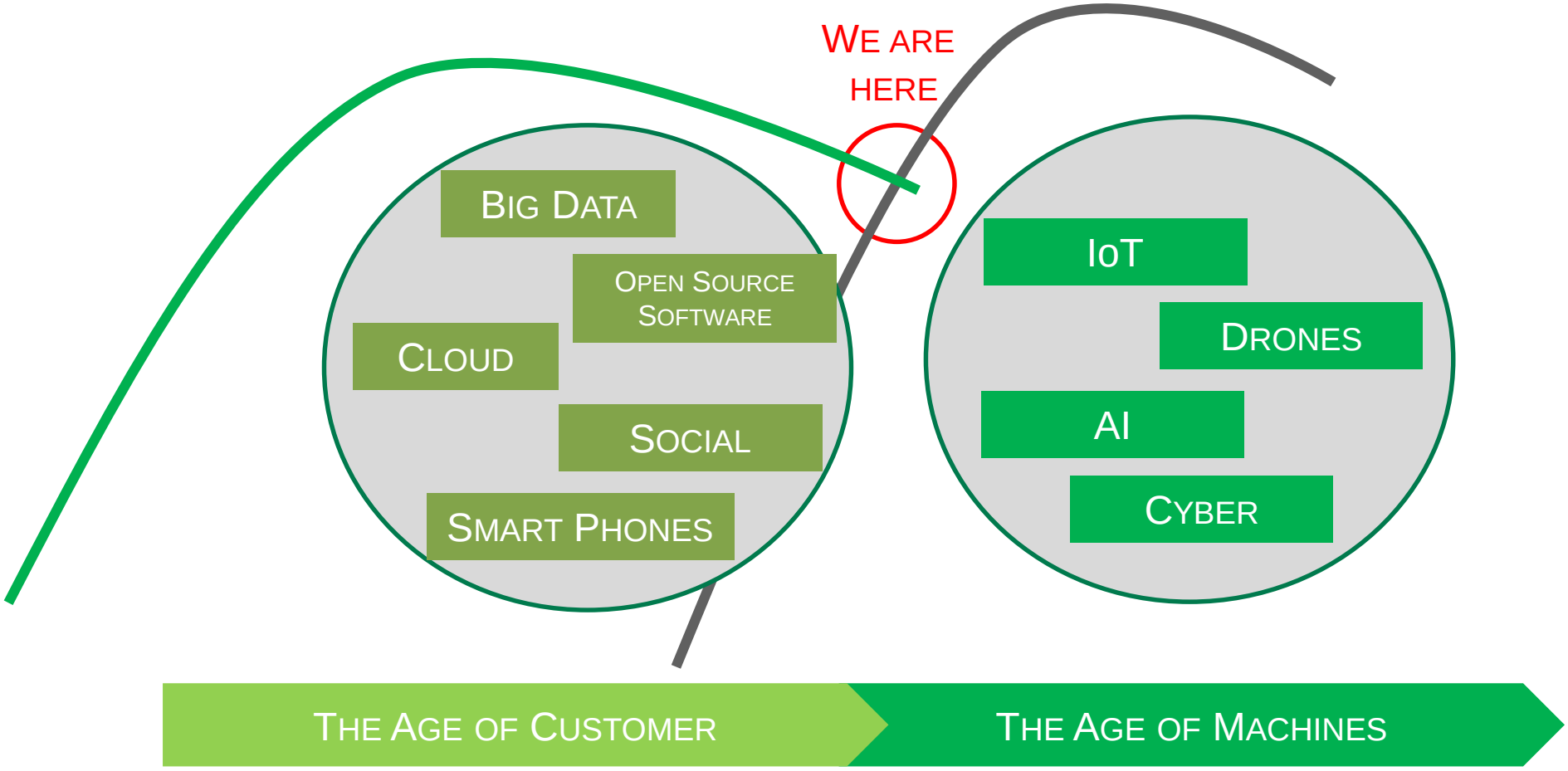
Google

Baidu 百度

GREEN

PRESSURE ON PRICING - HIGHER COSTS - LOWER MARGINS

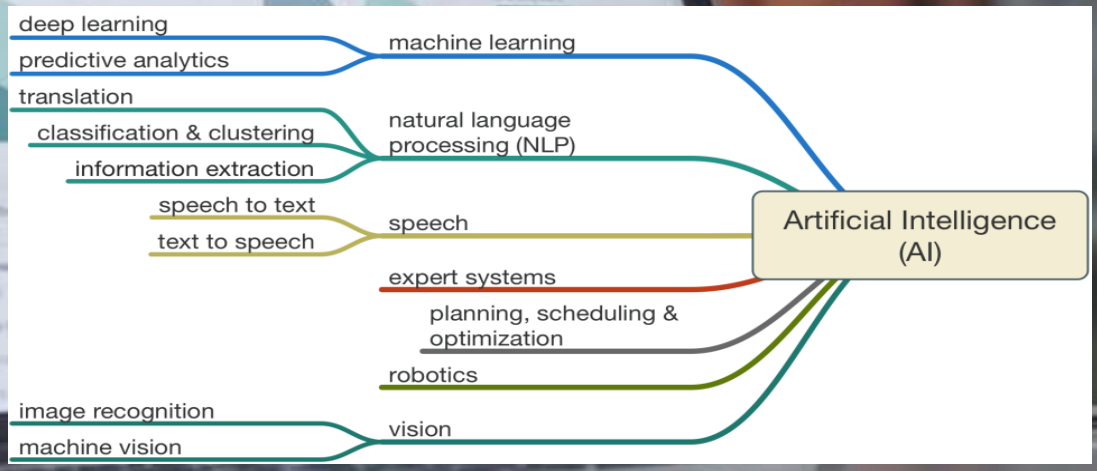
GETTING INTO A NEW INNOVATION CYCLE



TECHNOLOGY

NEXT GENERATION COMPUTING

MASSIVE PARALLEL PROCESSING
QUANTUM COMPUTING



AI ENABLED PRODUCTS
AUTONOMOUS CARS
DRONES
ROBOTS
HEALTH

BLOCKCHAIN

AI PLATFORMS

NLP
IMAGE PROCESSING

INTERNET OF THINGS
VIRTUAL REALITY

AI ENABLED SERVICES
MOBILITY
ENERGY
CONSUMER
FINANCE

SERVING NEW FRONTIERS

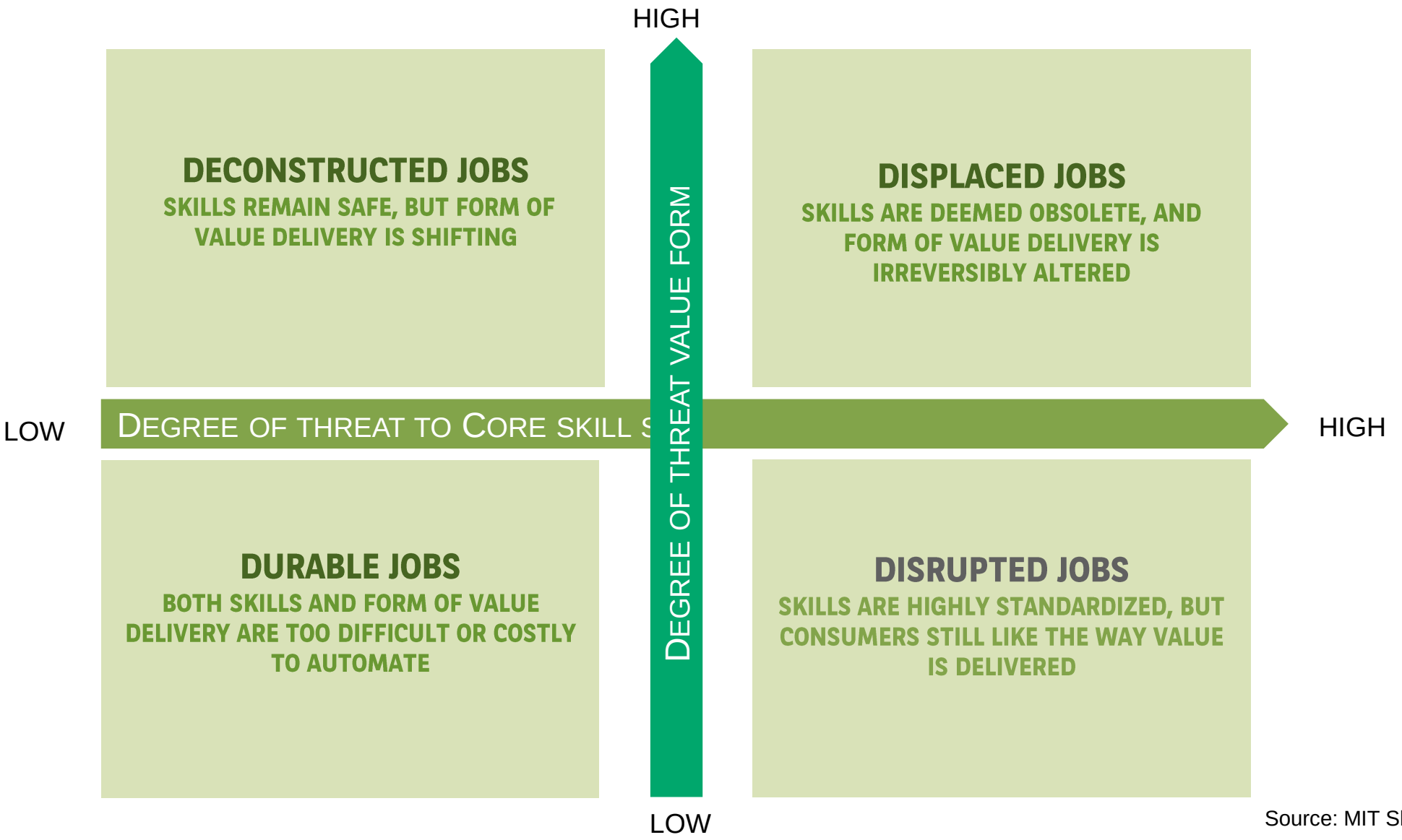
DEMOGRAPHICS

43% OF YOUNG PEOPLE ENVISION LEAVING THEIR JOBS WITHIN TWO YEARS; ONLY 28% SEEK TO STAY BEYOND FIVE YEARS

1 IN 5 PEOPLE ARE EXPECTED TO BE 65 OR OLDER BY 2035

HALF OF THEM EXPECT TO WORK AT LEAST PART-TIME ONCE THEY RETIRE

EVOLVING JOBS & NEW WAYS OF WORKING



Source: MIT Sloan

1 WE

2 CHALLENGES AND OPPORTUNITIES

3 INNOVATION

TRANSFORMATION & INNOVATION

INCREMENTAL INNOVATION

IMPROVEMENTS IN EXISTING PRODUCTS AND SERVICES

BREAK-THROUGH INNOVATION

CHANGES/ LEAPFROG IN EXISTING PRODUCTS / SERVICES WITH HUGE BUSINESS IMPACT

DISRUPTIVE INNOVATION

NEW PRODUCT/ SERVICES ENTER AT THE BOTTOM OF THE MARKET AND OVER TIME MOVE UP AND DISPLACE EXISTING MARKET LEADERS

TRANSFORMATION

- IMPLEMENT NEW CUSTOMER JOURNEYS & NEW BUSINESS MODELS
- MAKE BETTER USE OF DATA
- UPGRADE THE OPERATIONAL MODEL
- ADAPT INFORMATION SYSTEMS
- WORK DIFFERENTLY

INNOVATION SET-UP

DESCENTRALIZED, CONNECTED, COLLABORATIVE

1. WATCH & UNDERSTAND

ECHANGEUR BY BNP PARIBAS PERSONAL FINANCE

L'Observatoire Cetelem

L'ATELIER BNP PARIBAS GROUP

VIVA TECHNOLOGY

hello tomorrow

INNOVATION ROUNDTABLE

PSL DAUPHINE UNIVERSITÉ PARIS

2. TRANSFORM EMPLOYEES IN INNOVATION AGENTS

- TRAININGS: DESIGN THINKING, AGILE METHOD, GAMING
- LEARNING EXPEDITIONS
- COMMUNITIES
- HACKATHONS
- UPSKILLING/ RESKILLING

PITCH&RE-USE #InnovationInAction

RISK

3. FROM OPPORTUNITIES AND CHALLENGES TO TANGIBLE IDEAS

- COLLABORATIVE INNOVATION
- CREATIVITY SESSIONS
- CO-CREATION SESSIONS
- INNOVATION AWARDS

CO LAB L'ESPACE D'INNOVATION COLLABORATIVE BY BNP PARIBAS

innovation ambassadors by BNP Paribas Cardif

CHANGE ANGELS

SPREAD

4. AND CLIENT & OPERATIONAL SOLUTIONS

- INCUBATORS
- ACCELERATORS
- LABS
- FUNDS

WAi

BivwAk!

IFS.alpha

BNP Paribas PLUGANDPLAY

startupbootcamp

STATION F

OPERA Tech Ventures

INNOVATION COMMUNITY

AT THE HEART OF THE IFS BUSINESSES STRATEGY

THEY HOST MEMBERS OF THE VARIOUS BUSINESS LINES

PERIODICALLY PRESENT THEIR ACTION PLAN AND RESULTS TO :

- TOP GOVERNANCE BODIES
- BUSINESSES EXCOs

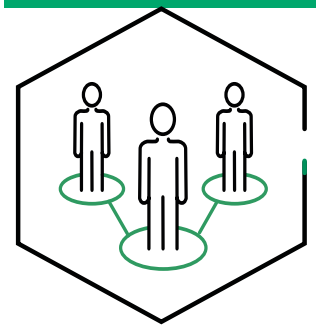
IN CHARGE OF STRATEGIC TOPICS AND MANAGED THROUGH A COLLABORATIVE APPROACH

FOR THE COMMUNITY COLLABORATIVE APPROACH, A SPECIFIC BUDGET IS ALLOCATED

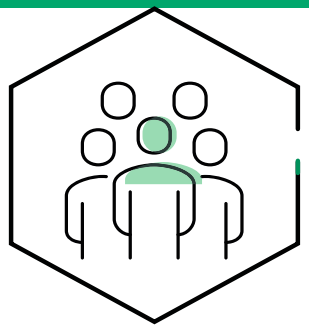
PRIMARILY MANAGED AND COORDINATED BY A MANAGER OF A BUSINESS LINE OR COUNTRY

CHANGE ANGELS

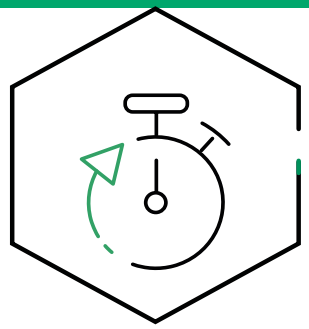
PRINCIPLES



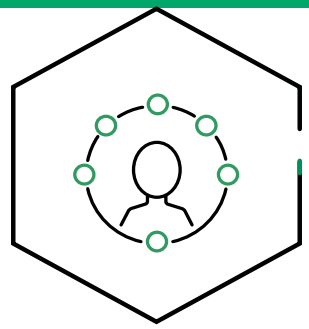
VOLUNTEERING



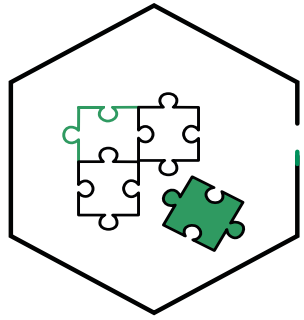
4-5 PERSONS BY GROUP, FROM ALL DEPARTMENTS



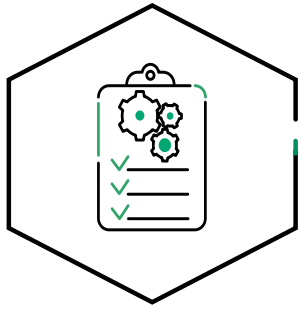
USING **10%** MAXIMUM OF THEIR **WORKING TIME**



ONE "SPONSOR" ASSIGNED TO EACH GROUP (A TOP MANAGER)



DURING A PERIOD OF **6 WEEKS** CALLED "SEASON", TEAMS **BUILD SOLUTIONS** IN AN ITERATIVE WAY



ADAPTING PRACTICES FROM **"AGILE METHODS"**

PRACTICES

OPEN INNOVATION

CUSTOMERS	ACADEMICS	START-UPS	PROVIDERS

CONNECT

PLUGANDPLAY Silicon Valley in a Box®
STATION F
Finance Innovation Pôle de compétitivité mondial
LAFFERTY Pioneering insight in retail banking
8200 EISP

ACCELERATE

BNP Paribas PLUGANDPLAY
STATION F
startupbootcamp

INVEST

OPERA Tech Ventures
serena CAPITAL
viola FINTECH
VENTECH CHINA

DIGITIZE

SCOOP
START UP KIT
API STORE by BNP PARIBAS

EXPLORE

* Opera Tech Funds is under BNP Paribas Asset Management scope

BivwAk!

A major space at the heart of Paris
hosting and running 3 main activities focused on Innovation & Transformation

Build & Develop

Business Lines Projects & Initiatives

Intrapreneurship Projects

Train & Transform

Change & New Ways Of Working

[Training Programs & Sessions]

Innovation Methods

&

Mindset and behavioral

Design Thinking
BMC Lean Startup
Pitching , Acting [...]

Share & Connect

Bringing Content

Community Meetings
Meet-ups
Tech talks
Pitches
Conferences

Serendipity does the rest

Allow "Visitors" to use BivwAk! As a tool

BivwAk!

IFS.alpha

A team of experts supporting acceleration, incubation & training

A pluridisciplinary team

A modular service offer to support heterogeneous projects

Project support & project acceleration

- **Advisory**: financial and legal structuring, partnership strategy, business strategy
- **Agile Methods & NWOW:** Training, Coaching, Skilling.
- **Talent sourcing:** sourcing of rare resources for project teams.

Tech environment

- **Technical Platform** for projects to develop and operate
- **IT know-how and Expertise**
- **IT hardware and software rental**

LEARN HOW TO SEE. REALIZE THAT EVERYTHING CONNECTS TO EVERYTHING ELSE

Leonardo Da Vinci Quotes via Gecko&Fly

BNP PARIBAS

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INTERNATIONAL FINANCIAL SERVICES

Simplicity is the ultimate sophistication.
- Leonardo da Vinci

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INTERNATIONAL FINANCIAL SERVICES

THANK YOU

BNP PARIBAS