



Leveraging on outsourcing for Operations

OMG 18 September 2025



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Context

CIB EMEA



CIB BNP Paribas has a long history in nearshoring

Shared front, middle & back-office applications

Alignment with BNP Paribas global strategy

Respect for Belgian governance & regulatory framework



Nearshoring process

- Business case/driver
- Approval Exco/board
- Workers Council
- New Activity Committee
- Contract
- Transition
- Governance



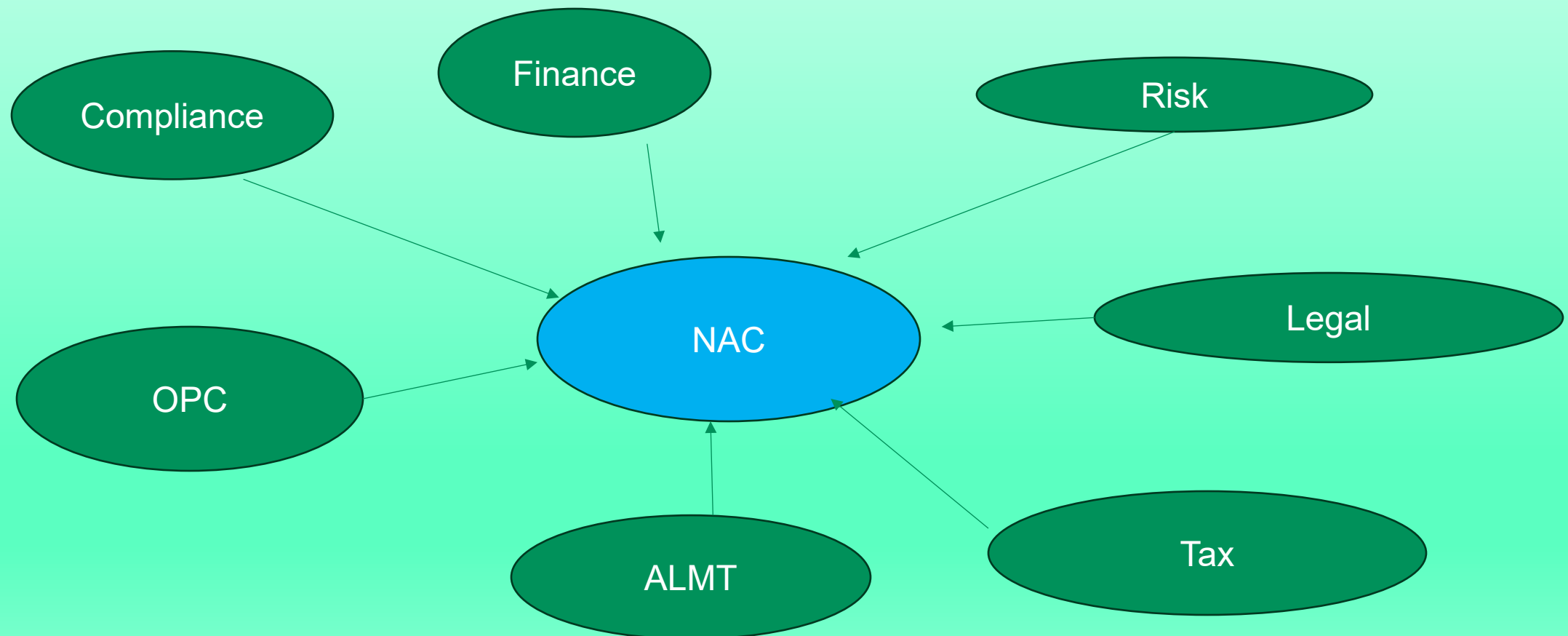
Sound practices for outsourcing

- Formal outsourcing policy in place
- BNPF retains **final responsibility** for outsourced activities
- Maintain internal expertise to oversee providers
- Decisions are **deliberate & justified**
- Transparent provider selection process
- Auditors & regulators have full access rights

Business rational

- **Target Operating Model (TOM) alignment** – leverage group resources
- **Economies of scale** – larger regional teams → deeper expertise & resilience
- **Cost reduction** – optimized resources while keeping productivity
- **Process completeness** – skill-matrix-driven coverage of all scopes

Governance & committee oversight



CONTRACTS & MUTUALISATION – THE “CONTRACT FACTORY”

- Standardised contracts across the Group
- Service catalogue managed by the “contract factory”

Key principle: BNPF retains **ultimate accountability**, irrespective of delegation



Transition approach – keeping the engine running

- **Document SOPs** – central repository
- **Training framework** – shadowing → reverse shadowing
- **Operational controls** – KPIs, business risk tolerance objectives Business Continuity Plans (BCP) before hand-over

Control framework

- **Group Control Plan** – integration into global BNP Paribas controls
- **Local Control Plan** – Belgian specific controls remain untouched
- Supporting elements: up-to-date training, work instructions, periodic permanent control reviews

Operational governance: roles & responsibilities

- **Sourcing owner** – operational quality & service delivery
- **Sourcing process owner** – contract & compliance monitoring
- **Cost manager** – invoicing, financial control
- **Operational control** – operational risk management



Knowledge sharing & governance forums

- **Sourcing owner meetings** – KPI reviews, onboarding, updates, incident handling
- **Sourcing guilds** – communities of practice, procedure refinement, best-practice exchange
- **Sourcing platform** – central repository (contracts, minutes, org charts, compliance requests)

Benefits recap – quick wins & long-term gains

- **Strategic alignment** – fully fits group TOM
- **Cost efficiency** – measurable reduction while keeping productivity
- **Risk & control** – dual-layer framework, continuous monitoring
- **Talent & expertise** – larger, specialised regional pools
- **Governance** – clear ownership, RACI, forums and policy adherence



THANK YOU



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