

## A European leader with global operations

BNP Paribas is a European leader in banking and financial services on a global-scale, with broad international coverage and a strong presence in all key financial centers.

Global Bank of the year – *The Banker 2008*

<b>1<sup>st</sup></b>	<b>7<sup>th</sup></b>	one of the	<b>6</b>	<b>7<sup>th</sup></b>
Private Banking in the euro zone	global company in banking field <i>Forbes 2009</i>	strongest banks in the world <i>Standard &amp; Poor's</i>	most valuable bank brand in the world <i>Brand Finance 2009</i>	

## 1<sup>ST</sup> BANK IN THE EURO ZONE IN TERMS OF DEPOSITS

- Revenues: **32** billion euros in 2008
- **17** million customers in Retail Banking
- **4** domestic markets (Belgium, France, Italy, Luxembourg)

Over **205,000** people in more than **80** countries

Europe **165,200** people

- France **63,900** people
- Italy **19,500** people
- Luxembourg **3,800** people
- Belgium **18,800** people

America **20,800** people

- North America **15,900** people
- South America **4,900** people

Asia **10,500** people

Middle East **2,300** people

Africa **8,900** people

Oceania **700** people

## BNP Paribas Fortis and BGL BNP Paribas

- 4 core businesses: Retail Banking, Asset Management, Private Banking, and Merchant Banking
- Key player in Belgium and in Luxembourg
- Presence in other European countries
- Niche player in Asia and in the United States

- A network of more than **2,000** branches in Europe
- Leader in Belgium with 3 million customers in more than **1,000** branches
- No.1 in Luxembourg in terms of deposits
- Retail banking network in Poland and Turkey
- **150** business centers and private banking offices worldwide
- **13** representatives offices

### LEADERSHIP POSITIONS

- Best Private Banking in Belgium – *Eurromoney 2009*
- 1<sup>st</sup> bank in Belgium in terms of deposits
- Best Bank in Belgium and in Luxembourg – *Global Finance 2008*

### LEADING WORLDWIDE POSITIONS IN MERCHANT BANKING

- Top 3 in renewable energy
- Top 3 in commodities
- Top 5 in shipping industry

BNP Paribas in brief **2009**



## Retail Banking

- More than **7,000** branches, including some more **5,000** outside France, serving the real economy

- A strong growth engine within the group

- A robust organic growth

## French Retail Banking

- **31,000** people
- Increasing growth (+**200,000** customers a year)
- Continued expansion of multi-channel framework
- Increasing cross-selling with others core businesses

### Individuals Customers

- A network of **2,250** BNP Paribas branches in France and **5,300** ATMs
- **220** Private Bank Centers across France

### Corporate Customers

- **26** Business Centers that integrate expertise from across the Group, including:
  - Global network of **76** Trade Centers
  - **7** Regional Trading Rooms
  - Structured Finance
  - Corporate Finance
  - Cash Management
  - Business Support Service

### Specialized Subsidiaries

- Banque de Bretagne
- BNP Paribas Factor
- BNP Paribas Développement
- Protection 24

### LEADERSHIP POSITIONS

- Bank of the year in France – *The Banker 2008*
- Market share of 15% in greater Paris area – *Études marketing BNP Paribas BDDF*
- Significant presence in key individual customer segments – *Ipsos*
- Top-tier position in corporate market
- No.1 in France in Private Banking – *Euromoney 2009*
- Leader in Cash Management in Southern Europe – *Treasury Management International 2009*

## BNL banca commerciale

- **14,200** people
- A second home market in Europe
- Continuing to enjoy strong business, attracting **47,000** new retail current accounts
- Promoting innovation

### Individual Customers

- A network of **750** branches and over **1,450** ATMs across Italy
- **27** Private Bank Centers
- **2.5** million individual customers

### Corporate Customers

- **51** specialized centers
- **21** regional centers
- **5** Trade Centers
- **30,000** enterprises
- **16,000** local authorities and non-profit entities

### Specialized subsidiaries

- Ifitalia
- Artigiancassa
- BNL Finance

### LEADERSHIP POSITIONS

- 6<sup>th</sup> bank in Italy in terms of deposits and loans
- International expansion: 5 Trade Centers in Italy and 12 Italian desks in the rest of the world
- 1<sup>st</sup> "Bookrunner Mandated Lead Arranger" for mid-cap

## BancWest

Retail banking in the United State: Bank of the West, First Hawaiian Bank

- **11,800** people
- A network of **742** branches in **20** states
- **1,041** ATMs
- Over **5** million client accounts

### LEADERSHIP POSITIONS

- 6<sup>th</sup> bank in the Western United States in terms of deposits
- 2<sup>nd</sup> largest commercial bank in California

## Emerging Markets

Retail banking in Emerging Markets is active in **38** countries (Mediterranean Basin, Eastern Europe, The Middle East, Asia, Africa, Indian Ocean, and French Overseas departments and territories).

- Over **30,000** people
- A network of **2,000** branches

- Over **3,000** ATMs
- Over **4.7** million customers, individuals and corporations

### LEADERSHIP POSITION

- UkrSibbank "Bank of the year 2008" in Ukraine – *Global Finance, Euromoney, and The Banker*

## BNP Paribas Personal Finance

Gathers consumer credit, mortgage lending and converged consumer credit and mortgage solutions

- **29,400** people in **30** countries
- More than **100** billion euros in outstanding loans

### LEADERSHIP POSITIONS

- No.1 in France and in Europe for consumer loans – *External benchmark 2008*
- No.1 European leader in Internet lending

## Equipment Solutions

A range of solutions specific to each asset market, from financing to fleet outsourcing

- **6,300** people in **40** countries
- BNP Paribas Lease Group
- Arval
- Arius
- Artegy

### LEADERSHIP POSITIONS

- No.1 in France and No.2 in Europe in business equipment management – *SNLVL*
- Best leasing company in Germany – *Impulse 2008*, and for the third time in the Netherlands – *Helview 2008*

## Corporate & Investment Banking

- A world leader, an unrivalled position in Europe
- A leader in financing as well as in derivatives
- A trusted partner for clients in **53** countries

- Financing Solutions
- Capital Markets
- Derivatives
- Advisory

### LEADERSHIP POSITIONS

#### Advisory

Top 10 worldwide for the first time in Mergers & Acquisitions, 9<sup>th</sup> in Europe, No.1 in France – *Thomson Reuters 2008*

#### Capital Markets & Derivatives

- Equity Derivatives House of the Year and Euro Bond House of the Year 2008 – *IFR*
- Best Credit Derivatives House and Best Equity Derivatives House 2008 – *Euromoney*
- Equity Derivatives House of the Year Inflation Derivatives House of the Year and Structured Products House of the Year 2009 – *Risk Magazine*

### Financing Solutions

- Global Loan House of the Year, EMEA Loan House of the Year, Asia-Pacific Loan House of the Year and Latin American Loan House of the Year 2008 – *IFR*
- Best Energy & Commodity Finance Bank 2008 – *Trade Finance Magazine*
- Global Adviser of the Year in Project Finance 2008 – *Project Finance International*
- Aircraft Leasing Innovator of the Year – *Jane's Transport Finance*
- No.1 Bookrunner of EMEA Acquisition / Demerger Finance by Number of Deals – *Dealogic full year 2008*
- No.1 Mandated Arranger for all Export Credit Agency-backed Loans – *Dealogic full year 2008*
- Best Trade Finance Bank in Europe and in France – *Global Finance 2009*
- No.2, Mandated Arranger of Global Trade Finance Loans – *Dealogic full year 2008*

## Investment Solutions

- Integrated solutions for investors
- Assets under management: **660** billion euros (including BNP Paribas Fortis)
- Assets under custody: **3,342** billion euros
- A unique range of solutions to meet all the needs of institutional, corporate, and retail investors
- A leader in its market
- Wide international presence

- BNP Paribas Investment Partners
- BNP Paribas Assurance
- BNP Paribas Wealth Management Networks and BNP Paribas Wealth Management International

### LEADERSHIP POSITIONS

- BNP Paribas Wealth Management: No.1 in euro zone (including BNP Paribas Fortis)
- BNP Paribas Investment Partners: No.4 in euro zone (including BNP Paribas Fortis)
- BNP Paribas Personal Investors: top 16 worldwide; Cortal Consors: No.1 for online savings & trading in Europe

- BNP Paribas Personal Investors
- BNP Paribas Securities Services
- BNP Paribas Real Estate

- BNP Paribas Real Estate: leader in corporate real estate services in Continental Europe, and in residential real estate in France (*Internal Benchmark 2007*)
- BNP Paribas Assurance: No.4 life insurance company in France (*FFSA*) and global leader in creditor insurance
- BNP Paribas Securities Services: No.1 in Europe, No.5 worldwide – *Global Custodian 2008*