2012 AT A GLANCE
Profile

Whether across Europe or around the globe, BNP Paribas provides all its clients with the banking solutions they need to achieve their goals. Our branches and offices in 80 countries deliver tailored services to retail clients, entrepreneurs, SMEs, corporations, institutions, and non-profit organisations. BNP Paribas is a leading banking and financial services provider, with strong positions in its 3 core activities:

- RETAIL BANKING
- INVESTMENT SOLUTIONS
- CORPORATE AND INVESTMENT BANKING
With you around the world

BNP Paribas is firmly anchored in Europe with operations in four key domestic markets: France, Italy, Belgium, and Luxembourg, and BNP Paribas Personal Finance is the no. 1 in personal finance.

CLOSE TO 200,000 EMPLOYEES IN 80 COUNTRIES

BNP Paribas also provides retail banking services in Mediterranean Europe, in Turkey, in Eastern Europe and via a large network in the western United States. Worldwide, we have 7,200 branches and over 23 million individual, small business and corporate clients.

Its Corporate and Investment Banking (CIB) and Investment Solutions (IS) businesses boast leadership positions in Europe and a solid foothold in the Americas, as well as a robust and rapidly-growing presence in Asia.

Our businesses are all backed up by nine support functions (tax, legal affairs, compliance, finance, risk management, audit, IT, communication and HR).

• Europe
  155,400 employees
  including 59,900 in France
  19,000 in Italy
  18,700 in Belgium
  3,800 in Luxembourg

• The Americas
  19,100 employees
  including 15,100 in the United States
  4,000 in South America

• Asia
  12,700 employees

• Africa
  8,400 employees

• Middle East
  2,200 employees

• Oceania
  600 employees
THE EXECUTIVE COMMITTEE

JEAN-LAURENT BONNAFÉ  
Chief Executive Officer

PHILIPPE BORDENAVE  
Chief Operating Officer

GEORGES CHODRON DE COURCEL  
Chief Operating Officer

JEAN CLAMON  
Managing Director and Head of Compliance and Internal Control

MARIE-CLLAIRE CAPOBIANCO  
Head of French Retail Banking

STEEAAN DECRRAENE  
Head of International Retail Banking

FRÉDÉRIC JANBON  
Head of Fixed Income

MICHEL KONCZATY  
Head of Group Risk Management

THIERRY LABORDE  
Head of BNP Paribas Personal Finance
On 1 December 2011, Jean-Laurent Bonnafé was named Chief Executive Officer and Director of the Group, taking over Baudouin Prot, named Chairman. After this nomination, new members joined the Executive Committee, representing a larger number of operational entities.

FRANÇOIS VILLEROY DE GALHAU
Chief Operating Officer

JACQUES D’ESTAIS
Deputy Chief Operating Officer and Head of Investment Solutions, Personal Finance, and International Retail Banking

ALAIN PAPIASSE
Deputy Chief Operating Officer and Head of Corporate and Investment Banking

FABIO GALLIA
Chief Executive Officer of BNL bc

YANN GÉRARDIN
Head of Global Equities & Commodity Derivatives

MAXIME JADOT
Chief Executive Officer of BNP Paribas Fortis

FRÉDÉRIC LAVENIR
Head of Group Human Resources

ÉRIC LOMBARD
Chief Executive Officer of BNP Paribas Cardif

ÉRIC RAYNAUD
Head of the Asia-Pacific Region
Retail Banking consists of:
- Domestic Markets, which encompasses eurozone retail banks and specialised businesses,
- International Retail Banking, which houses retail banks operating outside the eurozone,
- BNP Paribas Personal Finance, which specialises in personal loans.
RETAIL BANKING

DOMESTIC MARKETS

Eurozone retail banks and specialised financial services.
• 15 million individual, small business and entrepreneur clients
• 123,000 corporate clients
• 4,200 branches

BNP PARIBAS
French Retail Banking
• 31,700 employees
• 7.6 million clients

Individual and private banking clients
• 6.8 million clients
• 2,250 branches BNP Paribas, including 101 branches BNP Paribas-Banque de Bretagne
• 223 private banking centres

Entrepreneurs and small business clients
• 620,000 clients
• 50 small business centres

Corporate and institutional clients
• 77,600 clients
• 28 business centres with experts providing access to our global network of trade centres
• 7 regional trading rooms
• Structured Finance
• Corporate Finance
• Cash Management
• Corporate Support Service

3 subsidiaries
• BNP Paribas Factor
• BNP Paribas Développement
• Protection 24

BNL BC
Retail banking in Italy
• 14,500 employees
• close to 3 million clients
• 6th-largest bank in Italy in terms of total assets and clients loans

Retail and private banking clients
• 2.5 million individual clients and over 20,900 private banking clients
• close to 950 branches and more than 1,900 ATMs
• 29 private banking centres

Corporate and institutional clients
• 169,000 small business clients
• 33 small business centres
• 29,000 corporate clients
• 16,000 local authority and non-profit organisation clients
• 53 branches dedicated to the needs of SMEs and large corporates
• 5 trade centres in Italy and offices in 10 countries around the world

4 subsidiaries
• Ifitalia
• Artigiancassa
• BNL Finance
• BNL Positivity
BNP PARIBAS FORTIS
Retail banking in Belgium
- 17,000 employees
- 3.7 million customers
- Belgium’s no. 1 retail bank

Retail and Private Banking
- 3.7 million customers
- Close to 1,300 BNP Paribas Fortis and Fintro branches
- 3,260 ATMs
- 38 private banking centres

Corporate and Public Bank Belgium
- 14,850 corporate clients
- 850 public banking clients
- 22 business centres

BGL BNP PARIBAS
Retail banking in Luxembourg
- 2,800 employees
- 2011 Luxembourg Bank of the Year (The Banker)

Retail and private banking clients
- 213,000 resident retail clients
- 38 branches
- 6 private banking centres
- Luxembourg’s no. 2 retail bank

Corporate clients
- 37,500 corporate clients
- Luxembourg’s leading corporate bank

BNP PARIBAS LEASING SOLUTIONS
Professional equipment financing
- Over 3,600 employees
- A presence in 24 countries either via its own offices or via BNP Paribas units
- 288,000 leases signed in 2011
- Europe’s no. 1 provider of professional equipment financing

ARVAL
Specialist in full service vehicle leasing
- Over 4,000 employees
- 687,000 vehicles leased at year-end 2011
- Operations in 23 countries
- No. 3 in full service leasing in Europe, no. 2 in France, no. 1 Spain, Italy and Poland by leased fleet
BNP PARIBAS PERSONAL INVESTORS
Online brokerage and savings services

- 2,300 employees*
- 1.4 million clients*
- 6 companies: Cortal Consors (Germany, France, Spain), B*capital and Portzamparc (France), Geojit BNP Paribas (India, Middle East), BNP Paribas Personal Investors (Luxembourg, Singapore), TEB Investment (Turkey)
- No. 1 in Europe in online brokerage and savings (BCG, December 2011)

*Figures including Geojit at a rate of 34%.

INTERNATIONAL RETAIL BANKING
Retail banks operating outside the eurozone in five geographical regions
- presence in more than 15 countries
- 3,000 branches

United States
Bank of the West and First Hawaiian Bank
- 11,600 employees
- 2.3 million clients
- 7th-largest commercial bank in the western US by deposits

Central & Eastern Europe
Retail banks in Poland and Ukraine, with BNP Paribas Polska and UkrSibbank
- 11,000 employees
- 2.4 million individual, small business and corporate clients

Turkey
TEB
- 10,000 employees
- 1.8 million individual, small business and corporate clients
- 9th bank in the country

Mediterranean & Africa
Retail banks around the southern rim of the Mediterranean and sub-Saharan Africa
- 8,000 employees
- 1.2 million individual, small business and corporate clients

Asia
Partnerships with Bank of Nanjing and Orient Commercial Bank
- 5,700 employees
- 3.5 million individual, small business and corporate clients

BNP PARIBAS PERSONAL FINANCE
Specialist in personal finance solutions including consumer loans and mortgages
- close to 13 million active clients
- over 20,000 employees
- operations in 26 countries
- Europe’s no. 1 in personal finance
BNP Paribas Investment Solutions offers savings, investment and capital protection solutions for all types of investors: corporate, institutional, retail, and high net-worth individuals. Its 25,000 employees serve clients and partner distributors from offices in 61 countries around the world. At 31 December 2011, BNP Paribas Investment Solutions had close to EUR 850 billion in assets under management.
BNP Paribas Investment Solutions delivers a unique range of products and services designed to cover all its clients’ needs, including asset management, fund gathering, valuation, capital protection, wealth management, and portfolio administration.

The five Investment Solutions businesses all hold prominent positions.

- **BNP Paribas Cardif (insurance)**
  - 9,000 employees across Europe, Asia, and Latin America
  - 10th-largest insurer in Europe*

- **BNP Paribas Securities Services**
  - 7,700 employees in 34 countries
  - No. 1 provider of security services in Europe*

- **BNP Paribas Wealth Management**
  - 6,100 employees in over 30 countries
  - The 3rd-ranked private bank in Western Europe (Euromoney 2012)

- **BNP Paribas Investment Partners (asset management)**
  - 3,600 employees in 42 countries
  - No. 6 asset manager in Europe*

- **BNP Paribas Real Estate**
  - 3,400 employees in 30 countries
  - Continental Europe's no. 1 provider of real estate services to corporates (Property Week, June 2011) and one of France's leading players in residential property (Innovapresse, September 2011)

* Source: internal survey based on information published by competitors.
BNP Paribas Corporate and Investment Banking (CIB) counts around 20,000 employees in over 50 countries providing personalised financing, advisory and capital markets services.

CIB’s client-focused strategy and business model enable it to effectively support its 14,000 clients—corporates, financial institutions and institutional investors—around the world.
The main aim of BNP Paribas Corporate and Investment Banking (CIB)’s teams is to develop and maintain long-term relationships with clients. They provide support for clients’ expansion or investment strategy, as well as handle their day-to-day transactions, and deliver integrated solutions to meet clients’ financing, advisory and risk management needs.

CIB’s teams won numerous awards during 2011:

- Most Innovative Investment Bank from Western Europe (The Banker, 2011)

Advisory and capital markets

- No. 1 Bookrunner for all bonds in euros (Thomson Reuters, 2011)
- Structured Products House of the Year (Risk Magazine, 2012)
- Derivatives House of the Year (Energy Risk Magazine, 2011)
- Most Innovative for Interest Rate Derivatives (The Banker, 2011)
- EMEA Structured Equity House of the Year (IFR, 2011)
- Best M&A House in France (Euromoney, 2011)

Financing businesses

- No. 5 Globally in Cash Management (Euromoney, 2011)
- No. 1 Mandated Lead Arranger (MLA) for Global Trade Finance Loans (excl. sole bank loans) (Dealogic, 2011)
- No. 1 Bookrunner and Mandated Lead Arranger for syndicated loans in the Europe, Middle East and Africa region by volume and number of transactions (Dealogic, 2011)
In 2011, in an economic and regulatory environment undergoing radical changes, the Group had solid operating performances. BNP Paribas is well-positioned to take on the challenges of the new environment and continue to help its clients make their plans for the future a reality.

**6th-largest bank worldwide**
*Forbes Global 2000, 2012*

**A major European bank for corporations and financial institutions**

**No. 1 European bank and no. 8 Globally in terms of the value of its brand**
*Brand Finance, The Banker*

### Long-term credit ratings

<table>
<thead>
<tr>
<th>Rating Agency</th>
<th>Rating</th>
<th>Outlook/Status</th>
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<tbody>
<tr>
<td>Standard &amp; Poor’s</td>
<td>AA-</td>
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<tr>
<td>Moody’s</td>
<td>Aa3</td>
<td>under review for a possible downgrade</td>
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<tr>
<td>Fitch</td>
<td>A+</td>
<td>stable outlook</td>
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NET BANKING INCOME BY ACTIVITY
(EUR BILLION)

- Retail Banking: 23.7 (55.9%)
- Corporate and Investment Banking: 9.7 (22.9%)
- Investment Solutions: 6.3 (14.8%)
- Other activities: 2.7 (6.4%)

<table>
<thead>
<tr>
<th>Year</th>
<th>Net banking income (in billions of euros)</th>
<th>Gross operating income (in billions of euros)</th>
<th>Net income, Group share (in billions of euros)</th>
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<tr>
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<td>17.4</td>
<td>7.8</td>
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<tr>
<td>2011</td>
<td>42.4</td>
<td>16.3</td>
<td>6.1</td>
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</table>
Financial stability and trust are key to your business. Our team of in-country professionals offer specifically designed cash management solutions to give you in the SEPA context accessibility, security and proximity. With BNP Paribas’ solutions for corporates you benefit from the largest integrated network of corporate experts in Europe and beyond.