BNP Paribas is one of the largest and most stable financial institutions in the world with a presence in 75 countries and 189,000 employees, including 157,000 in Europe. The Group has four domestic markets (Belgium, France, Italy and Luxembourg).

“Global reach is key for BNP Paribas to remain closely focused on our clients' requirements”

A financial entity that provides services to its clients worldwide

A rock solid balance sheet

High CET1 solvency ratio
Fully-loaded Basel 3

10.9%

A strong liquidity position

€266bn

BNP Paribas holds key positions in its two core activities: Corporate & Institutional Banking and Retail Banking & Services (comprised of Domestic Markets and International Financial Services).

In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas and solid and fast-growing businesses in Asia-Pacific.

BNP Paribas is rolling out its integrated Retail Banking model across Mediterranean basin countries, Turkey, Eastern Europe and a large network in the western part of the United States.

<table>
<thead>
<tr>
<th>€42,938 million</th>
<th>€6,694 million</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>revenues 2015</td>
<td>net income attributable to equity holders</td>
<td>Countries</td>
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Strong presence in the Spanish market

BNP Paribas is the leading international bank in Spain by revenues, volume of assets and its wide range of products and services.

The Group has 3,400 employees, offices and points of sale throughout the Spanish geography. BNP Paribas provides services to more than 1,680 corporate and institutional clients and 2,500,000 individual clients in its two core activities: Corporate & Institutional Banking and Retail Banking & Services and has a leading position in many business lines:

1. Securities Services and Funds Administration. Top rated award for the last 23 years in Spain
2. Corporate Bonds in Spain
1. Financed and acquired vehicles in Spain, through Arval
2. Credit risk exposure management in Spain, through Cetelem

BNP Paribas started its activity in Spain in the mid-nineteenth century financing Spanish infrastructures. The Group participated in the creation of Banco Hipotecario in 1872 and Banco Español de Crédito (Banesto) in 1902. The Bank is fully operative since 1979.

“A leading group in the Spanish market that provides international financial services to corporates, institutions, individuals and investors”

3,400
Employees in Spain

1,680
Corporate & institutional clients

2,500,000
Individual clients
A wide range of services supported by a global network

Corporate & Institutional Banking
- Treasury, Finance and Advisory
- Global Markets
- Securities Services

Retail Banking & Services

International Financial Services
- International Retail Banking
- Private Banking - BNP Paribas Wealth Management
- Asset Management - BNP Paribas Investment Partners
- Insurance - BNP Paribas Cardif
- Real Estate - BNP Paribas Real Estate
- Consumer Finance - Cetelem

Domestic Markets
- Retail Banking in France, Belgium, Italy and Luxembourg
- Internet Brokerage - BNP Paribas Personal Investors
- Vehicle Management Service - Arval
- Financial & Operating Leases - BNP Paribas Leasing Solutions
- Factoring - BNP Paribas Factor
- Mortgage Financing - UCI
BNP Paribas Corporate & Institutional Banking provides services to corporates, multinationals and financial institutions with an integrated business model based on the following activities:

**TREASURY, FINANCE AND ADVISORY**

Corporate Finance: strategic advisory, mergers & acquisitions and equity capital markets.

Financing Solutions across the loan, investment-grade bond and high-yield bond markets. A full-service platform from origination and structuring to syndication and distribution across all sectors.

Treasury Solutions: cash management, trade finance and corporate deposits.

**GLOBAL MARKETS**

Equity derivatives, G10 rates, forex and local markets, commodity derivatives, credit, prime solutions & financing and primary markets.

**SECURITIES SERVICES**

Local and global clearing, settlement and custody, depository bank & trustee services, fund administration, fund distribution services, transfer agency, independent OTC valuation and debt fund services. Securities Services also offers Corporate, Debt Trust Services (trustee & agency services, loan administration) and Equity Trust Services; (shareholder services & management of general meetings, global compensation & benefit plans, corporate actions).

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**N.2**
Corporate Bonds in Spain 2015, according to Dealogic

**N.3**
International Bank in Syndicated Loans in Spain 2015, according to Dealogic

**N.1**
Leading provider of Securities Services in Spain, combining global & local custody, servicing all players of the financial industry

Top rated award for the last 23 years in Spain and recognition of the quality of its services by Global Custodian Magazine

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680 employees
1,680 corporate clients
€11,000 million assets
Presence in Spain

BNP Paribas Corporate & Institutional Banking has been operating in Spain since the sixties. The Group has 668 employees in Spain, 280 providing services in treasury, finance & advisory and global markets through its offices in Madrid, Barcelona, Bilbao and A Coruña; and 300 employees offer securities services through its offices in Madrid and Barcelona.

BNP Paribas Corporate & Institutional Banking provides services to more than 1,680 corporate and institutional clients in Spain, with a volume of assets of €11,000 million; €310,000 million of assets under custody; €30,464 million of assets on deposit in 629 CII and PF; and €7,710 million of assets under administration in 208 CII, 28 PF, 86 UL and 230 Portfolios.

BNP Paribas Corporate & Institutional Banking provides services around the world to 13,000 corporate and institutional clients with more than 29,800 employees in 57 countries. Securities Services has 9,500 professionals operating in more than 100 markets, with settlement in 34 countries and 26 offices of custody. In total, it has 10,381 administration funds and has settled 73 million of transactions.
PRIVATE BANKING

The private banking model of BNP Paribas Wealth Management seeks to build lasting relationships with its clients, satisfying all their needs through a wide range of financial and wealth solutions thanks to a professional team that combines global capabilities and experience with local knowledge and adaptability. All of that with a double objective: maximizing returns over time and through successive generations. BNP Paribas Wealth Management also has a specialised team dedicated to key clients.

BNP Paribas Wealth Management provides a wide range of financial and wealth planning services:

Financial services
- Discretionary Portfolio Management
- Investment Solutions: advisory in equity, fixed income, investment funds, structured products, forex, etc.
- Financing Solutions

Wealth planning services
- Real Estate advisory
- Tax & Estate Planning
- Corporate Finance Solutions
- Advisory in Art, Philanthropy, etc.

Presence in Spain

In Spain, BNP Paribas Wealth Management has 6 offices (Madrid, Barcelona, Valencia, Bilbao, Sevilla and San Sebastián) and 155 employees, including 50 private bankers who provide services to 3,200 groups of clients.

The entity manages a total volume of assets of 6,000 million euros in Spain and 327,000 million euros worldwide (December 2015).
ASSET MANAGEMENT

BNP Paribas Investment Partners covers the main types of assets and provides clients with a full range of asset management services from our investment centres around the world. Besides, it has local asset managers that cover specific geographic areas, including emerging markets.

Its investment philosophy is focused on providing superior risk-adjusted returns, searching for the best investment opportunities and keeping a rigorous risk control.

The entity distributes funds through agreements with financial institutions, mainly through SICAVs registered under the Luxembourg law: Parvest, BNP Paribas L1, BNP Paribas InstiCash, Parworld.

PARVEST is the main SICAV of BNP Paribas Investment Partners which includes a wide range of capabilities. With 25 years of professional experience and a broad sector recognition, Parvest has 39,410 million euros in assets under management and advisory, 110 compartments and it is registered in 33 countries.

Presence in Spain

BNP Paribas Investment Partners operates in Spain since 1987 and is based in Madrid. It has agreements with financial institutions, mainly private banks and asset managers, in addition to institutional investors, insurance companies, banks and large companies. The entity has 2,315 million euros under management.

Around 3,000 employees in 35 countries and around 60 investment centres with 700 investment professionals offering one of the broadest and deepest ranges of solutions in the industry, BNP Paribas Investment Partners is a recognized asset manager with 509,000 million euros in assets under management and advisory.

BNP Paribas Investment Partners has a very active presence on social networks.
INSURANCE

BNP Paribas Cardif is a global provider of insurance solutions specialised in the distribution of payment and individual protection insurances through agreements with major partners who are leaders in the fields of banking, finance, retail or telecommunications.

Its business model is based on a spirit of cooperation shared with its distributors that places the generation of value for their final clients at the heart of its activity. BNP Paribas Cardif is a specialist in global management of campaigns with a multichannel approach (point of sale, telemarketing and internet).

The entity provides mainly the following services:

- Payment protection insurance
- Accident protection insurance
- Asset protection insurance
- Individual protection insurance
- Car protection insurance
- Extended Warranty insurance

Presence in Spain

BNP Paribas Cardif, with presence in about 40 countries, began its activity in Spain in 1989. Currently, it has 90 employees in its Madrid office and manages more than 4,300,000 policies. In 2015, the entity generated 198 million euros in premiums in Spain.
REAL ESTATE

BNP Paribas Real Estate provides its services during the entire real estate life cycle:

- **Transaction**: advice on renting, buying, selling and investing in any real estate asset
- **Consulting**: optimizing the return on a property
- **Valuation**: according to national and international standards
- **Property Management**: comprehensive residential and commercial properties management
- **Investment Management**: structuring and management of real estate portfolios

Besides, it has the support of its Client Relations and Research team for the study and analysis of the markets and it also has a business line focus on retail.

**Presence in Spain**

BNP Paribas Real Estate is present in Spain since 1988, where it has 130 employees and 3 delegations. It has closed more than 30 investment deals in 2015, leased or sold 700,000 sqm of commercial property, valued around 1.3 million sqm and managed close to 1 million sqm.
CONSUMER FINANCE

Cetelem is a global provider of financial services to individuals, specialist in consumer credit, personal loans and credit cards through 3 channels:

✓ Point of sales. It is a financial partner of the leading distribution companies of consumer products (furniture, technology, household appliances…)
✓ Dealerships in the motoring world (cars, motorbikes, caravans…)
✓ Directly to individuals, through Internet and telephone.

Cetelem is a reference for information and analysis of consumption in Spain thanks to its studies of El Observatorio Cetelem (www.elobservatoriocetelem.es).

The entity is committed to innovation, providing multichannel and digital access to credit, as well as to responsible lending (www.creditoresponsable.com), and promotes financial education and domestic economy management (www.domesticatueconomia.es).

Presence in Spain

Cetelem operates in Spain since 1988, where it has 1,200 employees who provide services to 2.5 million clients through 7,000 points of sale and a network of 3,000 vehicle dealerships. It has 1.2 million credit cards and a risk exposure of 3,900 million euros.

Cetelem belongs to BNP Paribas Personal Finance, which carries out its activity in 30 countries of 4 continents, providing services to 27 million clients.
ONLINE BROKERAGE AND DMA

BNP Paribas Personal Investors provides services for investing in the financial markets and online trading to corporate and institutional clients and individuals.

Services for corporate and institutional clients:

- Routing services to allow direct access to markets with different platforms.
- Access to the main financial markets and MTFs
- Institutional brokerage with over 20 years experience
- Treasury stock management, liquidity provider and stabilization agent
- Services to asset managers and issuers as member of the MAB (Mercado Alternativo Bursátil): counterparty member of SICAVs, liquidity provider of SOCIMIS and growing companies.
- Macroeconomic, strategic and technical analysis

Services for individual clients:

- National and International equity (Stock, Warrants, ETFs, certificates)
- National and International derivatives (futures and options)
- CFDs and Forex
- Distribution of investment funds.
- Euro and dollar accounts
- Interest-bearing accounts
- Personalised advice
- Advanced trading platforms
- Web Responsive Design

Presence in Spain

BNP Paribas Personal Investors is one of the leading brokers in Spain with more than 12,000 individual clients, a market share of more than 5% of the daily turnover and more than 7 million orders executed in 2015.
VEHICLE MANAGEMENT SERVICES

Arval provides innovative solutions for intelligent mobility which include telematics and carsharing based services. It has a structure oriented to place clients and drivers in its centre, reinforcing proximity and service quality.

Arval Smart Experience integrates innovation, technology and communication to interact in a flexible and reactive way with clients and drivers.

The entity, certified with ISO 14001 and ISO 39001, provides mobility and management solutions through a complete catalogue of products and services for all kind of companies.

Presence in Spain

Arval celebrates 20 years in Spain. It has around 400 employees in its offices of Madrid, Barcelona, San Sebastian and Valencia and provides services to more than 14,000 direct and indirect clients.

In Spain, the entity has 80,000 financed vehicles and has acquired more than 23,300 vehicles in 2015. Its network includes 5,676 partner workshops, 2,608 of which correspond to the priority network. Driver satisfaction level reached up to 93% (December 2015).

The Group has a direct presence in 26 countries. It belongs to the Element-Arval Global Alliance since 2015 with presence in 21 additional countries. It has more than 3,000,000 financed vehicles worldwide. Arval Group reached 930,000 financed vehicles in Europe by December 2015.
FINANCIAL & OPERATING LEASES

BNP Paribas Leasing Solutions offers financial and operating leases in the short and long term: wholesale, leasing, credit and renting with maintenance.

As a specific product in renting, the entity markets the pay-per-use for office equipment and payment based on the hours used in handling equipment.

Besides, it offers complementary services such as life insurance, temporary and permanent disability insurance and machinery insurance.

Presence in Spain

In Spain, it is present since 1989 and has close to 70 employees in its offices of Madrid and Barcelona. It has 22 agents and 950 points of sale that provide service to 36,000 clients. The entity has 485 million euros of assets, 44,239 contracts managed and 3,055 invoices managed through the finance of the dealerships’ stock.
FACTORING

BNP Paribas Factor offers a wide and comprehensive range of factoring services to meet the financing needs of companies locally, regarding import and export, and beyond Spanish borders with its international products.

Presence in Spain

BNP Paribas Factor was created in Spain in 2009, although the BNP Paribas Group has been providing these services in our country since 2006. This entity has 13 employees in its Madrid office. In 2015, it managed a total of 101,000 invoices in Spain and its purchase turnover amounted to 820 million euros. The Group has a direct presence in 15 European countries.

Since 2006 provides services in Spain

€820 million purchased turnover

101,000 invoices managed

15 countries direct presence

Leader
Factoring in Europe

N.2
International factoring company in the Spanish market, according to Factor Chain International (AEF)

N.3
Growth rate in Spain (37.4%) in 2015, according to AEF

Tel: +34 91 767 06 79
factor.bnpparibas.es
MORTGAGE FINANCING

UCI, an entity owned 50% by BNP Paribas Group and 50% by Banco Santander, offers a wide range of tailor made mortgage solutions.

Hipotecas.com, UCI’s online channel, continues with its development plan and has accounted for 15% of new production signed by UCI Spain in the third quarter 2015. UCI is positioned in Spain as one of the best specialists offering fixed rate mortgages in 2015.

Presence in Spain

UCI operates in Spain since 1988, where it has 590 employees and 27 sales offices which provide services to more than 200,000 clients. It works with the best property agents that constitute its distribution channel. In 2015, the entity has managed property assets worth 12,100 million euros.

UCI has presence in Portugal since 1999 and in Greece since 2004. In addition, it offers mortgage solutions in Brazil through the real estate professionals channel since 2012.

In 2015, UCI has reopened the Spanish RMBS market successfully placing more than 300 million euros to investors.
CORPORATE SOCIAL RESPONSIBILITY

- **Economic responsibility**: Long-term financing for the economy, business ethics, a range of responsible products
- **Social responsibility**: Recruitment, mobility and training, diversity, solidarity-based employment management.
- **Civic responsibility**: Efforts to combat exclusion and support social entrepreneurship, corporate philanthropy policy focused on education, health, culture and solidarity, compliance with the UN guiding principles on Human Rights
- **Environmental responsibility**: Financing policy commitments in sensitive sectors, reduction in the environmental footprint associated with our own operations, support for research aimed at combating climate change

**BNP PARIBAS FOUNDATION**

Since 1984, the BNP Paribas Foundation has sought to contribute to the harmonious development of the cultural, economic and social environment in which the BNP Paribas Group evolves.
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