

# DRIVING THE IDEAS THAT BUILD THE FUTURE



**BNP PARIBAS**

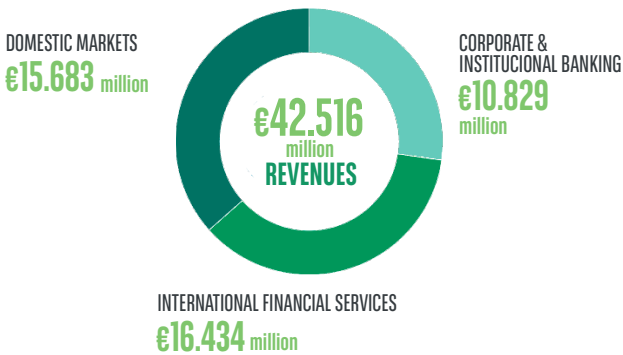
The bank  
for a changing  
world

BNP Paribas is aware of the importance of its role in the transformation of society and that said transformation must be made by all concerned and bring balance and sustainability.

The BNP Paribas Group is committed to developing a bank that has a positive impact on the environment and meets its clients' needs with the desire to contribute to a better future.

# KEY FIGURES

BNP Paribas develops a business model strengthened by its diversified business activities and broad geographical presence. This provides stability to the Group when adapting to change and offering innovative solutions to its clients.



**€7.526** million

Net income attributable to equity holders

**18** million

Clients in Domestic Markets

**18.000**

Corporate & Institutional Clients

## A ROCK SOLID BALANCE SHEET

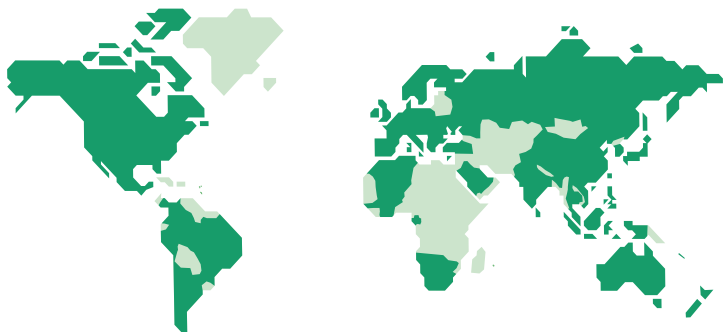
High CET1 solvency ratio  
Fully-loaded Basel 3

**11,8%**

Strong liquidity position  
(in millions)

**€309.000**

# WORLDWIDE PRESENCE



BNP Paribas is a leading bank in Europe with an international reach. The Group has four domestic markets (Belgium, France, Italy and Luxembourg). In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas enjoys top positions in Europe, a strong presence in the Americas and a solid and fast-growing business in Asia-Pacific.

**202.000**  
employees  
in **72** countries

# LONG-TERM/SHORT-TERM RATINGS

A+/A-1

STANDARD & POOR'S  
05.04.2019

AA-/  
F1+

FITCH  
06.06.2019

Aa3/  
Prime-1

MOODY'S  
27.09.2017

## SUSTAINABILITY INDICATORS

BNP Paribas seeks to generate a positive impact on society with initiatives that incorporate social and environmental aspects in its operations and projects, providing its clients with the best solutions in order to have a greater impact in the world.

€15.400 million

Financing for renewables energies

€168.000 million

Financing for energy transition and sectors directly contributing to the United Nations Sustainable Development Goals

€41 million

Allocated resources to philanthropy



World's Best Bank in Sustainable Finances

By Euromoney



# STRONG PRESENCE IN THE SPANISH MARKET

BNP Paribas is the leading international bank in Spain in terms of results and has the largest volume of assets. The Group accompanies its private clients, entrepreneurs, SMEs, large enterprises and institutions in their projects, providing them with financing, investment, savings and insurance services.

## MAIN MAGNITUDES IN SPAIN

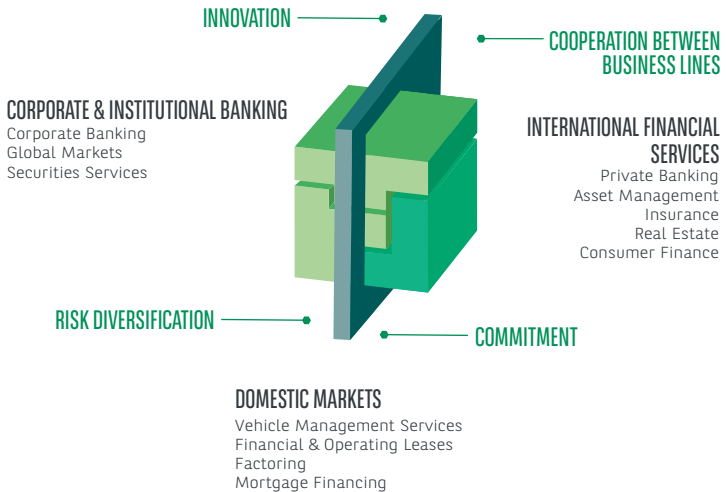
**4.300**  
EMPLOYEES

**1.750**  
CORPORATE CLIENTS

**2.700.000**  
INDIVIDUAL CLIENTS

# RANGE OF SERVICES

BNP Paribas provides a wide range of innovative solutions tailored to the needs of its diversified clients base.



# CORPORATE & INSTITUTIONAL BANKING

**BNP Paribas Corporate & Institutional Banking** provides services to corporates, multinationals and financial institutions in advisory, finance, treasury, global markets and securities services -custody, clearing, settlement and corporate trust services-. It offers a deep industrial knowledge and global reach, underpinned by an unparalleled access to a wide universe of debt and equity investors.

BNP Paribas Corporate & Institutional Banking has 280 employees in Madrid, Barcelona, Bilbao and A Coruña providing corporate banking and global markets services and 280 professionals offering securities services through its offices in Madrid and Barcelona. The Group has 220 business centers in 56 countries.

Main figures in Spain:

**1.750**

Corporate clients

**€291.000** million

Assets under custody

**€43.600** million

Assets on deposit

**€9.600** million

Assets under administration



## Corporate Banking

Nº2 Corporate Bond issues  
and Nº3 in ECM in Spain  
according to Dealogic

## Global Markets

Nº1 Derivatives House of  
the Year according to Risk  
Awards.

## Securities Services

30 years of top rated service  
in the Spanish market  
by Global Custodian.



# WEALTH MANAGEMENT

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 leverages on all of the Group's capabilities to help entrepreneurs build a bridge between professional and personal projects at each step of development of their company.

Main figures in Spain:

145

Professionals

1.200

Groups of clients

€7.000 million

Assets under management



**World's Best Private Bank**

by Global Finance World's Best Private Awards 2019.

**Best Philanthropy Offering/ Initiative of the Year**

according to Wealth Briefing Europe Awards 2019.

# ASSET MANAGEMENT

**BNP Paribas Asset Management** offers to institutional investors and large corporates a wide range of active, passive and quantitative investment solutions that cover a wide range of asset classes and geographical regions. Its investment philosophy is focused on providing superior risk-adjusted returns. The entity has a leading role in SRI industry initiatives and working groups. With a 16 year history in addressing investment-related ESG issues, BNP Paribas Asset Management ranks first in class by the UN Principles for Responsible Investment for its overall approach to it.

Main figures in Spain:

**32** countries

with presence

**€3.500** million

Assets in Spain



**Number 7** Asset Manager in Europe.

# INSURANCE

Individuals and their families need the peace of mind of being able to meet their financial commitments when there is any unforeseen event. **BNP Paribas Cardif** provides personal and property protection insurance solutions through agreements with leaders in the banking, financial, retail and telecommunications sectors. Its main objective is to generate value for the end client through the integral management of projects on all channels.

Main figures in Spain:

**2** million

Policies

**100**

Employees

**€340** million

in Premiums



**Pioneer** in the worldwide payment protection market and leader in insurance solutions for individuals and their properties.

**Number 1** in pecuniari loss insurance according to ICEA.

# REAL ESTATE

To optimize real estate assets, companies and investors should regularly review their portfolio. **BNP Paribas Real Estate** provides services via its 125 professionals throughout the entire life cycle of the property: transaction, consultancy, valuation and property and investment management. It also has a project management team for the planning, coordination and management of construction processes and another for market reach and analysis.

Main figures in Spain:

218

Intermediated  
operations

12,4 million

sqm under  
management

€700.000

sqm valorated



European leader in the commercial real estate market with  
revenues of €968 million in 2018.

# CONSUMER FINANCE

**Cetelem**, the trademark of BNP Paribas Personal Finance, specializes in consumer credit, personal loans and card management. It is the financial partner of leading distribution companies for durable consumer goods and car dealers and it is a benchmark for market information and analysis thanks to studies by The Cetelem Observatory. BNP Paribas Personal Finance has 18,500 employees and 27 million clients in 33 countries on four continents.

Main figures in Spain:

**1.500**

Employees

**10.000**

Points of sale

**2,5** million

Clients



**Certified as Top Employer 2019** for the fifth consecutive year, according to Top Employers Institute.

# VEHICLE MANAGEMENT SERVICES

Mobility is undergoing a process of transformation. **Arval** specializes in renting and intelligent, sustainable mobility services. It offers a wide range of innovative solutions and has provided customers ranging from large enterprises to individuals with a high-quality, personalized service across the country for more than 20 years.

Main figures in Spain:

**640**

Employees

**120.000**

Financed vehicles

**15.000**

Clients



**Number 1** in acquired vehicles and financed fleet in Spain.

# FINANCIAL & OPERATING LEASES

**BNP Paribas Leasing Solutions** has been present in Spain since 1989 and finances short- and long-term capital goods for professionals through wholesale, renting, leasing and lending. It also offers a wide range of complementary services, such as life and machinery insurance.

Main figures in Spain:

**55.364**

Clients

**35.843**

New signed  
contracts

**€721** million

Assets



**Number 1** farm machinery financing in Spain.

**Number 1** office equipment financing in Spain.

# FACTORING

The efficient management of a company's working capital makes it possible to optimize resources for the business to grow. **BNP Paribas Factor** meets the financing needs of companies locally, in imports and exports and beyond Spanish borders with its international products. It offers a wide range of factoring services through its offices in Madrid, Barcelona and Bilbao.

Main figures in Spain:

**€1.266** million  
Turnover purchased

**105.025**  
Invoices managed



Leader in the factoring market in Europe.



# MORTGAGE FINANCING

Few decisions are as important as buying a home. **UCI**, Unión de Créditos Inmobiliarios, is a financial institution expert in housing finance and works with clients throughout the entire home purchase process. With more than 30 years' experience, it is present in Spain, Portugal, Greece and Brazil. It belongs to the BNP Paribas Group and Banco Santander, both with a 50% stake. Sales on its online channel, Hipotecas.com, have grown 23% over the previous year and represent 19% of total new production. Transparency, quality, responsibility, accessibility and proximity define the way in which UCI works, with over 350,000 customers having placed their trust in the entity and 98% of them recommending it.

Main figures in Spain:

**350.000**

Clients

**564**

Employees

**€9.566** million

Assets



**One of the representatives**  
of the Spanish real estate sector in the initiative **Energy efficient Mortgages Action Plan (EeMAP)** for the creation of an European Hipoteca Verde standard.

# BUSINESS LINES

- Corporate & Institutional Banking**  
cib.bnpparibas.com  
securities.bnpparibas.com  
Tel · 91 762 35 00
- Private Banking**  
wealthmanagement.bnpparibas.es  
Tel · 91 388 89 00
- Asset management**  
bnpparibas-am.es  
Tel · 91 388 88 92
- Insurance**  
bnpparibascardif.es  
Tel · 91 590 30 01
- Real Estate**  
realestate.bnpparibas.es  
Tel · 91 454 96 00
- Vehicle management services**  
arval.es  
Tel · 91 659 72 00
- Financial & operating leases**  
leasingsolutions.bnpparibas.es  
Tel · 91 919 56 91
- Factoring**  
factor.bnpparibas.es  
Tel · 91 762 56 94
- Mortgage financing**  
uci.com  
Tel · 91 337 37 37
- Consumer finance**  
cetelem.es  
Tel · 91 337 07 00



[linkedin.com/company/bnpparibas](https://www.linkedin.com/company/bnpparibas)



[instagram.com/bnpparibas](https://www.instagram.com/bnpparibas)



[youtube.com/user/bnpparibas](https://www.youtube.com/user/bnpparibas)



[@BNPParibas](https://twitter.com/BNPParibas)

## POSITIVE BANKING

BNP Paribas has a clear commitment to corporate social responsibility, ethics, diversity and inclusion and supports causes where their impact is greatest.

The Group is committed to working with its clients and partners to speed up the energy transition, as well as to promoting the inclusion of young people in society, encouraging entrepreneurship and allocating resources to improve the urban, social and cultural environment of the regions in which it operates.

Being the bank for a changing world means continuing to improve the way services are delivered to clients while helping to promote more sustainable growth based on equality.

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