At a glance

2018-2019

BNP PARIBAS

The bank for a changing world
In an ever-changing world, BNP Paribas, a key international banking player and a leading bank in the eurozone, has a decisive role to play in creating the conditions for more balanced economic growth and contributing to the emergence of a new model of value creation that is more sustainable and equitable.

We finance companies and are able to promote building a more ecological and inclusive economy. We work with clients every day and support them in implementing small- and large-scale projects that shape their lives and the lives of those around them. We continually improve the experience offered to our clients and develop services and solutions tailored to the needs of each of them.

We are committed to building a more balanced and sustainable world

We firmly believe that a company should have a positive impact on the wider world, support its clients in this approach and unify energies around this goal.

For these reasons, our strategy is built around three strong ambitions: promoting an innovation approach that responds to the new needs and behaviour of our clients, encouraging sustainable growth that benefits all economic actors, and developing our positive contribution to society. In a changing world that is more open, more complex and in perpetual motion, we are fully committed along with our employees, clients and society to laying the foundations for a better future.
BNP Paribas is a leading bank in the eurozone and a key international banking group.

The Group helps all its clients—individuals, entrepreneurs, SMEs, large corporates and institutional investors—to realise their projects thanks to its financing, investment, savings and insurance solutions. BNP Paribas holds key market positions in its three operating divisions: Domestic Markets and International Financial Services for retail-banking networks and specialised financial services, and Corporate & Institutional Banking for large corporates and institutional investors.

202,624 employees in 72 countries

14,513 employees in Belgium
14,456 employees in North America
58,372 employees in France
3,914 employees in South America
19,040 employees in Italy
3,685 employees in Luxembourg
10,027 employees in Africa
59,364 employees in Europe (excluding the four domestic markets*)
18,737 employees in Asia-Pacific
516 employees in the Middle East

* France, Belgium, Italy and Luxembourg.
All figures as at 31 December 2018.
€42.5 bn
Revenues

€7.5 bn
Net income Group share

11.8%
CET1 Ratio

€308 bn
Liquidity reserve

€3.02
Dividend per share

€168 bn
financing and investment in companies operating in sectors considered to be directly contributing to the 17 United Nations Sustainable Development Goals (SDGs)

33 million
clients worldwide in the Group’s retail-banking networks among whom 8 million digital clients

STRATEGY AND PERFORMANCE/

We are promoting useful innovation and developing solutions with a positive impact to serve sustainable growth

[3] Digital bank clients or clients using digital services at least once per month in our four domestic markets.
In a changing world, the Group is actively implementing its 2017-2020 plan (Ambition 2020) with the rollout of new customer experiences, automation and improvements in operational efficiency. It has an ambitious policy for engagement with society and is strongly supportive of ethical responsibility, social and environmental innovation, and a low-carbon economy.

“Digital technologies are a means to boost performance and value creation and are at the heart of the business model of many of our business lines.”

JEAN-LAURENT BONNAFÉ
Chief Executive Officer and Director of BNP Paribas

Help our clients move toward sustainable solutions and increase our positive impact on society

#PositiveBanking
DOMESTIC MARKETS

Domestic Markets (DM) comprises the Group’s four retail-banking networks in the eurozone: in France (French Retail Banking), in Belgium (BNP Paribas Fortis), in Italy (BNL) and in Luxembourg (BGL BNP Paribas). DM also includes four business lines specialised in: full-service, long-term corporate vehicle leasing (Arval); leasing and financing solutions (BNP Paribas Leasing Solutions); online savings and investment services (BNP Paribas Personal Investors); and alternative banking services (Nickel). In line with the bank’s 2020 ambition, DM continues to strengthen its sales and marketing drive by rethinking the client experience and developing new services.

THE DM BUSINESS LINES

- French Retail Banking (FRB)
- BNP Paribas Fortis
- BNL
- BGL BNP Paribas
- Arval
- BNP Paribas Leasing Solutions
- BNP Paribas Personal Investors
- Nickel

€15,683 m revenues

Close to 18 million clients, including 850,000 professionals, entrepreneurs and businesses in the four domestic markets

68,120 employees

31 COUNTRIES

68,120 employees in 31 COUNTRIES

€15,683 m revenues

Best Private Bank in France(1) and in Belgium(2)

No. 1 in Cash Management in Europe(3)

BNP Paribas Leasing Solutions + Arval

No. 2 for Professional Equipment Financing in Europe(4)

INTERNATIONAL FINANCIAL SERVICES

International Financial Services (IFS), a growth engine for BNP Paribas, brings together diversified activities. IFS offers individuals credit solutions through BNP Paribas Personal Finance and savings and protection solutions through BNP Paribas Cardif. IFS also brings together three leading institutional and private asset-management business lines: BNP Paribas Wealth Management (a leading global private bank), BNP Paribas Asset Management and BNP Paribas Real Estate Services. In addition, International Retail Banking brings together the Group’s retail banks outside the eurozone.

THE IFS BUSINESS LINES

- BNP Paribas Personal Finance
- BNP Paribas Cardif
- BNP Paribas Wealth Management
- BNP Paribas Asset Management
- BNP Paribas Real Estate Services
- International Retail Banking

CORPORATE & INSTITUTIONAL BANKING

Corporate & Institutional Banking (CIB) offers tailored solutions in financing, cash management and advisory services to companies via Corporate Banking, in capital markets via Global Markets and in securities custody and administration via Securities Services. CIB is structured to respond effectively to the expectations of BNP Paribas’ corporate and institutional clients. CIB aims to connect the financing needs of companies with investment opportunities for institutional clients.

THE CIB BUSINESS LINES

- Corporate Banking
- Global Markets
- Securities Services

In a changing world...

that creates value...

an integrated and diversified model...

By promoting useful innovation FOR OUR CLIENTS

By encouraging sustainable growth FOR THE ECONOMY

By developing our contribution TO SOCIETY

ECONOMIC AND REGULATORY ISSUES

DIGITAL CHALLENGE

SOCIETAL CHALLENGE

OUR 3 OPERATING DIVISIONS

OUR 4 FUNDAMENTAL DRIVERS

OUR PRODUCTS AND SOLUTIONS

OUR CLIENTS

#POSITIVEBANKING

“The banking system plays a central role in economic development, by financing the projects of our clients—both corporate and individuals—which breathe life into the real economy every day.”

JEAN-LAURENT BONNAFÉ
Chief Executive Officer and Director of BNP Paribas

“By promoting useful innovation FOR OUR CLIENTS”

JEAN LEMIERRE
Chairman of the Board of Directors of BNP Paribas

“The banking system plays a central role in economic development, by financing the projects of our clients—both corporate and individuals—which breathe life into the real economy every day.”

JEAN-LAURENT BONNAFÉ
Chief Executive Officer and Director of BNP Paribas
BNP Paribas aims to instil trust and it is active and ethically engaged. A Code of conduct, approved by the Board of Directors, has guided actions in the Group since 2016. It sets forth in particular the values of BNP Paribas and which are supported by governance bodies and essential for pursuing a strategy that preserves stakeholder confidence, firstly that of clients, but also of society as a whole. Two years ago, the Group adopted a 2020 Engagement Manifesto, managed by the Head of Company Engagement who sits on the Group’s Executive Committee and takes part in the assessment of environmental and social issues at all stages of operational decisions.

The “BNP Paribas Way” is organised around four strengths and four driving forces.

“Banks are judged on ethical criteria which form the bedrock of a long-term relationship based on trust and partnership with clients.”

JEAN LEMIERRE
Chairman of the Board of Directors of BNP Paribas
The Board of Directors of BNP Paribas is the guarantor of the Group’s vision. It determines strategic orientations and oversees their implementation by General Management. It strives to promote the creation of long-term value by BNP Paribas, while taking into account social and environmental issues.

1. JEAN LEMIERRE
Chairman of the Board of Directors of BNP Paribas

2. JEAN-LAURENT BONNAFÉ
Chief Executive Officer and Director of BNP Paribas

3. JACQUES ASCHENBROICH
Chairman and Chief Executive Officer of the Valeo Group

4. PIERRE-ANDRÉ DE CHALENDAR
Chairman and Chief Executive Officer of Compagnie de Saint-Gobain

5. MONIQUE COHEN
Partner at Apax Partners

6. WOUTER DE PLOEY
Chief Executive Officer of ZNA (hospital group in Antwerp, Belgium)

7. HUGUES EPAILLARD
Real Estate Business Manager, Director elected by BNP Paribas employees

8. RAINA GIBSON BRANDON
Professor of Finance at the University of Geneva

9. MARION GUILLOU
Chairman of the Board of Directors of IAVFF-Agreenium, Extraordinary State Councillor

10. DENIS KESSLER
Chairman and Chief Executive Officer of SCOR SE

11. DANIELA SCHWARZER
Director of think tank DGAP (Deutsche Gesellschaft für Auswärtige Politik - German Council on Foreign Relations)

12. MICHEL TILMANT
Director of companies

13. SANDRINE VERRIER
Production and Sales Support assistant, Director elected by BNP Paribas employees

14. FIELDS WICKER-MIURIN
Director of companies
The operational management of BNP Paribas applies its collective intelligence to accelerate the developments and transformations contained in the medium-term plan. Composed of the 6 members of General Management and 14 heads of business lines or central functions, the Executive Committee directs the strategy of the Group and the implementation of the 2017-2020 transformation and development plan.
Awards and extra-financial ratings

- **Top bank** out of 31 in the Diversified Banks (Europe) category in the Vigeo Eiris 2018 rankings.
- BNP Paribas BNP Paribas appears in the 2018 ranking of the Global 100 Most Sustainable Corporations of the Corporate Knights magazine (Leading European Bank).
- **Top Employers Europe 2018** for the 5th consecutive year.
- BNP Paribas was named **Best bank in the world for sustainable finance** by Euromoney.

Long-term and short-term ratings

- **A+/A-1**
  - Standard & Poor’s
  - Stable outlook
  - 5 April 2019

- **AA-/F1+**
  - Fitch
  - Stable outlook
  - 6 June 2019

- **Aa3/Prime-1**
  - Moody’s
  - Stable outlook
  - 27 September 2017

- **AA (low)/R-1 (middle)**
  - DBRS
  - Stable outlook
  - 13 July 2018

TO FIND OUT MORE, SEE THE 2018 INTEGRATED REPORT, AVAILABLE AT group.bnpparibas

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