The world is changing. And customs, practices, technologies and the expectations of customers are changing along with it.

We are aware that a new deal must be constructed together: one in which the bank can play a major role and which is more balanced, fairer and more sustainable.

BNP Paribas continues to undertake initiatives to rethink banking services, reinvent banking relationships and continue the digital transformation of our activities by 2020.

Every day, BNP Paribas is committed to building a bank with high standards and which has a positive impact on its environment and stakeholders, is attentive to people’s needs, and willing to do its part to create a better future.

All figures as at 31 December 2017.
BNP Paribas’ integrated business model is based on cooperation among Group businesses and diversification of risk. This model provides the Group with the necessary stability to adapt to change and to offer clients innovative solutions. BNP Paribas holds key market positions in its two main activities: Retail Banking & Services, comprising Domestic Markets and International Financial Services; and Corporate & Institutional Banking.

We aspire to be our clients’ preferred long-term partner and a contributor to responsible and sustainable global development. We want to have a positive impact on our stakeholders and on society in general. We want to be among the most trustworthy players in our industry. We want to contribute to a better future. To achieve those goals, we bring our values and ethics to bear on everything we do.
THE BOARD OF DIRECTORS

The Board of Directors determines BNP Paribas’ business orientations and supervises their implementation by Executive Management. It appoints the Chairman, the Chief Executive Officer and the Chief Operating Officers. It gives its prior approval to any significant strategic transaction which falls outside the approved orientations. The Board of Directors is comprised of 14 Directors, 12 of whom were appointed by the shareholders and 2 elected by employees.
THE EXECUTIVE COMMITTEE

The Executive Committee comprises the Chief Executive Officer, the Chief Operating Officer and heads of Group business lines and functions.

JEAN-LAURENT BONNAFÉ
Chief Executive Officer and Director

PHILIPPE BORDENAVE
Chief Operating Officer

JACQUES D’ESTAIS
Deputy Chief Operating Officer

MICHEL KONCZATY
Deputy Chief Operating Officer

THIERRY LABORDE
Deputy Chief Operating Officer

ALAIN PAPIASSE
Deputy Chief Operating Officer

MARIE-CLAIRE CAPOBIANCO
French Retail Banking

LAURENT DAVID
BNP Paribas Personal Finance

STEAAN DECREAENE
International Retail Banking

RENAUD DUMORA
BNP Paribas Cardif

YANN GÉRARDIN
Corporate & Institutional Banking

NATHALIE HARTMANN
Compliance

MAXIME JADOT
BNP Paribas Fortis

YVES MARTRENCHAR
Group Human Resources

ANDREA MUNARI
BNL

FRANK RONCEY
RISK

ANTOINE SIRE
Company Engagement

THIERRY VARÈNE
Large Clients

JEAN-LAURENT BONNAFÉ
Chief Executive Officer and Director
2017 annual results: good group performance and promising start to 2020 plan.

Net income attributable to equity holders
€7.8bn

Increase in solvency ratio**
11.8%

(+ 30 BP / 31.12.2016)

A very large liquidity reserve
€285bn

Dividend per share
€3.02

Financing for energy transition and sectors directly contributing to the United Nations Sustainable Development Goals
€155bn

Greenhouse-gas emissions (CO2 TEQ /employee) fully offset since 2017
2.54

A ROCK-SOLID BALANCE SHEET

* Excluding Corporate Centre. ** Fully-loaded Basel III common equity Tier 1 ratio as of 31 December 2017.
Our Worldwide Presence

BNP Paribas is a European group with global reach.

196,128 employees in 73 countries

Our Culture

The Group’s actions are underpinned by a corporate culture anchored by solid values, strictly applied. Our values – The BNP Paribas Way – is organized around four strengths and four driving forces.

Our Driving Forces
- Client Satisfaction
- Openness
- Compliance
- Agility

Our Strengths
- Expertise
- Stability
- Responsibility
- Good Place to Work

Company Engagement

BNP Paribas has an ambitious corporate social responsibility policy and is committed to making a positive impact on society. In 2017 the Group decided to go further in promoting social and environmental awareness at all stages of its operational decisions. It created a Company Engagement Department to coordinate and strengthen social and environmental initiatives taken by its various business lines.
DOMESTIC MARKETS

Domestic Markets (DM) includes BNP Paribas' Retail Banking networks in France (FRB), Italy (BNL), Belgium (BNP Paribas Fortis) and Luxembourg (BGL BNP Paribas), as well as specialised business lines: Arval (corporate vehicle leasing and services), BNP Paribas Leasing Solutions (leasing and financing solutions), BNP Paribas Personal Investors (online savings and brokerage), and Nickel (alternative banking services). Cash Management activities complement the services provided to corporate clients under the "One Bank for Corporates" concept, in synergy with Corporate & Institutional Banking. Wealth Management is developing its private-banking model across the Group's domestic markets, and Hello bank! is the Group's digital bank in France, Belgium, Italy, Germany, Austria and the Czech Republic. With the acquisition of Nickel in 2017, BNP Paribas is expanding solutions to include new banking practices in France.

70,000 EMPLOYEES,
including 55,700 in the four domestic networks
(France, Italy, Belgium and Luxembourg)

18 MILLION CUSTOMERS,
including 850,000 professionals,
entrepreneurs and businesses
in the four domestic networks

INTERNATIONAL FINANCIAL SERVICES

International Financial Services (IFS) comprises diversified, complementary business activities in more than 60 countries. International Retail Banking encompasses the Group's retail banks in 15 countries outside the eurozone, including Bank of the West in the USA, TEB in Turkey and BGŻ BNP Paribas in Poland. BNP Paribas Personal Finance provides credit solutions for individual customers in some 30 countries through strong brands such as Cetelem, Cofinoga and Findomestic. BNP Paribas Cardif provides savings and protection solutions in 35 countries by insuring individuals, their projects and their assets. IFS also includes three specialised business lines that are leaders in wealth & asset management: BNP Paribas Wealth Management (a world-renowned private bank); BNP Paribas Asset Management (a major asset management player) and BNP Paribas Real Estate (European real-estate services).

80,000 EMPLOYEES
in 60 countries

BNP PARIBAS PERSONAL FINANCE
The leading specialist in Europe
Sources: annual reports published by consumer finance companies.

BNP PARIBAS WEALTH MANAGEMENT
Best Private Bank in Europe* and Asia**

BNP PARIBAS CARDIF
No.1 worldwide in credit protection insurance
Source: Finaccord.
Corporate & Institutional Banking (CIB) offers tailored solutions in the areas of capital markets, securities services, financing, cash management and advisory to two types of client: corporates and institutional investors. Acting as a bridge between corporate and institutional clients, CIB connects the financing needs of corporate clients with institutional clients seeking investment opportunities. CIB is organised around three business lines: Corporate Banking, Global Markets, and Securities Services. The regional approach is broken down into three main regions: EMEA (Europe, Middle East, Africa), Americas and APAC (Asia-Pacific).

**RANKING AND AWARDS**

- **World’s Best Bank for Corporates**
  

- **Best Digital Bank in Western Europe**
  

- **Most Innovative Investment Bank for Climate Change and Sustainability**
  

**CORPORATE BANKING**

- **No.1 European Large Corporate Banking and Cash Management**
  

**GLOBAL MARKETS**

- **Derivatives House of the Year**
  
  Source: IFR Awards, December 2017.

**SECURITIES SERVICES**

- **European Custodian of the Year**
  

**MAIN EXTRA-FINANCIAL RATINGS**

Extra-financial ratings are intended to assess companies’ Environmental, Social and Governance (ESG) policies. In 2017 BNP Paribas’ commitments were acknowledged through very good scores and rankings from the main ratings agencies.

- **Top bank out of 31** in the Diversified Banks (Europe) category in the Vigeo Eiris 2017 rankings.

- **Top French bank** in the Diversified Banks category in the RobecoSAM 2017 rankings.

- **No.2 out of 250** in the “Commercial Banks & Capital Markets” sector in the Oekom Research 2017 rankings (Prime status).

- BNP Paribas is recognised as the leader in the 2017 Sustainability rating.

- BNP Paribas received an A rating in the 2017 rankings of the MSCI ESG Ratings.

- BNP Paribas received an A- rating in the Carbon Disclosure Project 2017 rankings.