



# 2011 AT A GLANCE



# PROFILE

Whether across Europe or around the globe, BNP Paribas brings clients the banking solutions they need to achieve their goals. The Group's branches and offices in over 80 countries provide tailored services to retail customers, entrepreneurs, SMEs, corporations and institutions.

BNP Paribas is a European leading banking and financial services provider, with strong positions in its 3 core activities:

## RETAIL BANKING

## CORPORATE AND INVESTMENT BANKING

## INVESTMENT SOLUTIONS



The founders of change

keep reaching

are people like you.

Let us accompany you with financial solutions for all your banking and investment needs.



**BNP PARIBAS** | The bank for a changing world

[bnpparibas.com](http://bnpparibas.com)

The poster, opposite and the one on the outside back cover of this document are part of the worldwide BNP Paribas institutional campaign. This was launched in 2010 and will continue in 2011. The objective of this campaign is to enhance BNP Paribas' recall internationally by stressing the Group's strong relationships with its clients. The campaign will be run in most countries around the world, except for France where BNP Paribas's recall is already close to 99%, and where advertising on the theme of "Partners' Vray" (Straight talking) also highlights the importance of the client relationship.

# WITH YOU AROUND THE WORLD

BNP Paribas is firmly anchored in Europe with operations in 4 key domestic markets: **France, Italy, Belgium, and Luxembourg.**

The Group also provides retail banking services in Mediterranean Europe and the western United States. Its Corporate and Investment Banking (CIB) and Investment Solutions (IS) businesses are among the best in Europe and boast a solid foothold in the Americas, as well as a rapidly-growing presence in Asia.



**OVER  
205,000  
EMPLOYEES\***  
**IN OVER  
80  
COUNTRIES**

- **EUROPE**  
162,200 EMPLOYEES INCLUDING  
65,400 IN FRANCE, 19,100 IN ITALY,  
18,300 IN BELGIUM, 3,900 IN LUXEMBOURG
- **THE AMERICAS**  
19,500 EMPLOYEES INCLUDING  
15,100 IN THE UNITED STATES  
4,400 IN SOUTH AMERICA
- **ASIA**  
11,000 EMPLOYEES
- **AFRICA**  
9,800 EMPLOYEES
- **MIDDLE EAST**  
2,200 EMPLOYEES
- **OCEANIA**  
600 EMPLOYEES

\* Workforce at 31/12/2010

# EXECUTIVE COMMITTEE



**BAUDOQUIN PROT**  
Chief Executive Officer



**JEAN-LAURENT BONNAFÉ**  
Chief Operating Officer



**GEORGES CHODRON  
DE COURCEL**  
Chief Operating Officer



**PHILIPPE BORDENAVE**  
Senior Executive  
Vice-President,  
Chief Financial Officer



**JACQUES D'ESTAIS**  
Head of Investment  
Solutions



**ALAIN PAPIASSE**  
Head of Corporate  
& Investment Banking



**FABIO GALLIA**  
Head of BNL bc



**FRANÇOIS VILLEROY  
DE GALHAU**  
Head of French Retail  
Banking



**MAXIME JADOT**  
Head of BNP Paribas  
Fortis(\*)



**JEAN CLAMON**  
Managing Director,  
Head of Compliance  
and Internal  
Control Coordinator




**MICHEL KONCZATY**  
Chief Risk Officer



**FRÉDÉRIC LAVENIR**  
Head of Group Human  
Resources

(\*) Maxime Jadot has been a member of the BNP Paribas Executive Committee since 1st March 2011.

# RETAIL BANKING



BNP Paribas' Retail Banking business, which accounts for over half of the Group's revenue, also includes specialised financial services like consumer loans and leasing. With operations in 52 countries, Retail Banking businesses play a key role in the Group's international expansion, as 70% of these businesses' net banking income comes from outside France.

- **148,000** employees (71% of total BNP Paribas employees)
- **7,300** branches, including **6,500** in Europe and the Mediterranean rim
- **22 million** retail clients
- **13 million** active Personal Finance clients
- **200,000** corporate clients



## French Retail Banking

Retail banking in France (BDDF)

- 32,360 employees
- 7.4 million clients
- Voted "Best Customer Service 2011" (*BVA-Viséo Conseil market survey*)

### Retail and private banking clients

- 6.75 million clients
- 2,255 branches and 5,620 ATMs
- 221 Private Banking Centres

### Entrepreneurs and small business clients

- 600,000 clients
- 32 maisons des entrepreneurs

### Corporate and institutional clients

- 22,000 clients
- 28 Business Centres with experts providing access to a global network of Trade Centres

- 7 regional trading floors
- Structured Finance
- Corporate Finance
- Cash Management
- Corporate Support Service

### 4 subsidiaries

- Banque de Bretagne
- BNP Paribas Factor
- BNP Paribas Développement
- Protection 24

## BNL bc

Retail banking in Italy



### Retail and private banking clients

- 2.5 million retail clients and over 16,000 private banking clients
- more than 860 branches and over 1,900 ATMs
- 29 Private Banking Centres

### Corporate and institutional clients

- more than 157,000 small business clients
- 14 Business Centres for small businesses

- 14,500 employees
- 2.7 million clients
- 6th-largest bank in Italy by balance sheet and customer loans

- 27,000 corporate clients
- 16,000 local government and NGO clients
- 20 Business Centres and 52 branches (SMEs, large corporates, public sector)
- 5 Trade Centres in Italy and offices in 10 countries around the world

### 4 subsidiaries

- Ifitalia
- Artigiancassa
- BNL Finance
- BNL Positivity

## BeLux Retail Banking

Retail banking in Belgium and Luxembourg



### Retail and Private Banking

- 3.7 million clients
- 1,325 BNP Paribas Fortis and Fintro branches
- 2,300 ATMs
- 36 Private Banking Centres

### Corporate and Public Banking Belgium

- 34,550 corporate clients
- 1,300 institutional clients
- 22 Business Centres

### BNP Paribas Fortis

#### In Belgium

- 16,650 employees
- Over 3.7 million clients
- Belgium's leading retail bank

### BGL BNP Paribas

#### In Luxembourg

- 2,700 employees
- 286,500 clients

### Retail and Corporate Banking in Luxembourg (BDEL)

- 223,000 Luxembourg-based retail clients
- 36,000 corporate clients
- 37 branches
- Luxembourg's leading corporate bank

### Wealth Management Luxembourg

- One of Luxembourg's top private banks

## Mediterranean Europe

Retail banking in: Turkey, Central and Eastern Europe (Poland and the Ukraine), southern Mediterranean rim (Morocco, Algeria, Tunisia, and Egypt) and sub-Saharan Africa

- 33,000 employees
- Operations in 17 countries
- 6.6 million retail, entrepreneur and corporate clients

- 2,200 branches
- 3,600 ATMs
- TEB is Turkey's 6th-largest private-sector bank



## BancWest

Retail banking in the US through Bank of the West and First Hawaiian Bank

- 11,300 employees
- 5 million client accounts
- 769 branches in 20 States



- 7th-largest commercial bank in the western US by deposits

## BNP Paribas Personal Finance

Personal finance solutions including consumer loans and mortgages

- 29,000 employees
- Operations in over 30 countries

- Europe's leading provider of consumer loans



## Equipment Solutions

Equipment leasing services for corporations and small businesses through BNP Paribas Leasing Solutions, and corporate vehicles leasing through Arval

- 8,000 employees
- Operations in 26 countries
- BNP Paribas Leasing Solutions is Europe's leading provider of professional equipment financing, excluding real estate



- Arval is the 2nd-largest fleet leasing company in Europe and no. 1 in both France and Italy by rented fleet

# INVESTMENT SOLUTIONS



BNP Paribas Investment Solutions offers end-to-end services for all types of investors: corporate, institutional, retail, and high net-worth individuals. Its 30,000 employees serve clients and partner distributors from offices in 68 countries around the world.

BNP Paribas Investment Solutions had EUR 901 billion of assets under management at end-2010 and EUR 4,600 billion of assets under custody.



BNP Paribas Investment Solutions delivers a unique range of products and services designed to cover all its clients' savings and investment needs, including asset management, fund gathering, valuation, capital protection, wealth management, and portfolio administration.

BNP Paribas Investment Solutions comprises the following 6 top-tier businesses:

- **BNP Paribas Cardif (Insurance)**  
Global leader in creditor insurance\*
- **BNP Paribas Investment Partners (asset management)**  
Europe's 5th-largest asset manager by AUM\*

- **BNP Paribas Personal Investors (online brokerage and savings services)**  
Europe's leading provider of online brokerage and savings services for retail investors\*
- **BNP Paribas Real Estate**  
Europe's 2nd-leading provider of corporate real estate services (*Property Week*) and a major player in the French residential property market (*Innovapresse*)
- **BNP Paribas Securities Services**  
Europe's largest—and the world's 5th-largest—provider of securities services\*
- **BNP Paribas Wealth Management**  
The 2nd-leading private bank in Western Europe and the 6th-leading in the world\*

# CORPORATE & INVESTMENT BANKING



BNP Paribas Corporate and Investment Banking (CIB) counts 19,800 employees in over 50 countries, providing tailor-made financing, advisory, and capital market services to its clients.

CIB's customer-focused strategy and business model enable it to effectively support its 14,000 clients—corporates, financial institutions, and investment funds—around the world.



The top priority for BNP Paribas Corporate and Investment Banking's employees is to develop and maintain solid, long-term client relationships, and through these relationships help clients grow and invest. CIB aims to provide comprehensive solutions that effectively meet all its clients' financing, advisory, and risk management needs.

2010 has been a successful year for CIB's teams:

#### Financing businesses

- "EMEA & Latin American Loan House of the Year" (*IFR, 2010*)
- Leading bookkeeper and lead arranger for syndicated loans in the EMEA region by volume and number of transactions (*Thomson Reuters, 2010*)
- Leading bookkeeper and lead arranger for acquisition/demerger financing in the EMEA region by volume and number of transactions (*Dealogic, 2010*)
- "Most Impressive Arranger of EMEA Loans" (*Euroweek, 2011*)

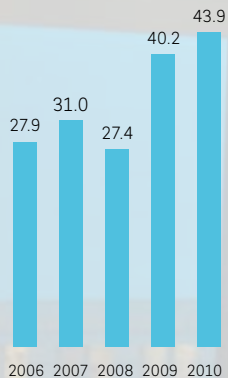
#### Advisory and capital markets

- "Best Global Equity Derivatives House" (*Euromoney, 2010*)
- "Structured Products House of the Year" (*Risk, 2011*)
- "Euro Bond House of the Year" (*IFR, 2010*)
- "Most Innovative Bank in FX 2010" (*The Banker, 2010*)
- "EMEA Structured Equity House of the Year" (*IFR, 2010*)
- 5th-leading M&A bank in Asia (ex-Japan) by number of transactions (*Thomson Reuters, 2010*)

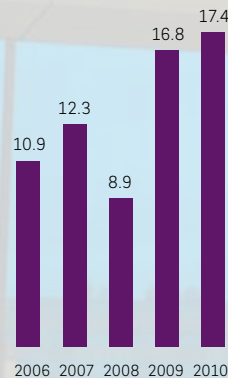
# 2010 SUSTAINED BUSINESS GROWTH THANKS TO THE GROUP'S ACTIVE ROLE IN FINANCING THE ECONOMY

In 2010, BNP Paribas confirmed the robustness of its diversified and integrated model driven by the needs of its customers. Retail Banking's income rebounded greatly; Investment Solution's income grew again and Corporate and Investment Banking maintained a contribution as strong as in 2009.

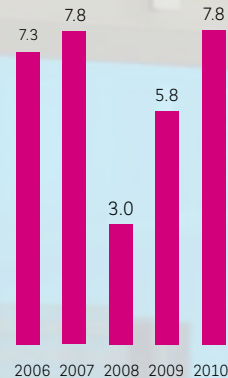
**Net banking income**  
(in billions of euros)



**Gross operating income**  
(in billions of euros)



**Net income Group share**  
(in billions of euros)



## Long-term Credit Ratings

Standard & Poor's	AA negative outlook	rating confirmed on 9 February 2011
Moody's	Aa2 stable outlook	rating revised on 21 January 2010
Fitch	AA - stable outlook	rating revised on 21 June 2010

## Net banking income by business

(in billions of euros)



- Retail Banking: 23.6 (53.8%)
- Corporate and Investment Banking: 12.0 (27.3%)
- Investment Solutions: 6.2 (14.1%)
- Others: 2.1 (4.8%)

**One of the world's 6 strongest banks** (*Standard & Poor's*)

**World's 11th-biggest company** (*Forbes Global 2000, 2011*)

**Best Bank in Developed Europe** (*Global Finance*)

**Major European bank for corporates and financial institutions**

Greatness  
starts  
somewhere.

keep reaching

BNP Paribas,  
the world's  
tennis sponsor  
since 1974.



**BNP PARIBAS** | The bank for a changing world

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