



BNP PARIBAS

The bank for a changing world

GLOBAL MARKETS AMERICAS

FOR INFORMATIONAL PURPOSES ONLY

BNP PARIBAS KEY FIGURES

“ With strong roots in Europe’s economic history, BNP Paribas is both a leading European bank and a prominent global institution. As the ‘Bank for a Changing World,’ we put you at the centre of our world, innovate on your behalf, and support you through changing times. ”



64
COUNTRIES



184,000
EMPLOYEES GLOBALLY

AA-

FITCH

Aa3

MOODY'S

A+

S&P

REVENUES
FY 2023

\$49.6bn

NET INCOME
FY 2023

\$11.9bn

attributable to equity holders

LIQUIDITY
RESERVE

\$523.3bn

as of 31 December 2023

SOLVENCY
RATIO

13.2%

as of 31 December 2023

Source: BNP Paribas, Bloomberg, February 2024. For S&P, rating for Long Term Foreign Issuer Credit is quoted. For Moody's, rating for Senior Unsecured Debt is quoted. For Fitch, rating for Senior Unsecured Debt is quoted. A credit rating (i) is subject to downward revision, suspension or withdrawal at any time by the assigning rating organization, (ii) does not take into account market risk or the performance-related risks of the investment, and (iii) is not a recommendation to buy, sell or hold securities. *9,335 FTE, excluding Bank of the West following the sale to Bank of Montreal as from 1st Feb, 2023 (including control functions).

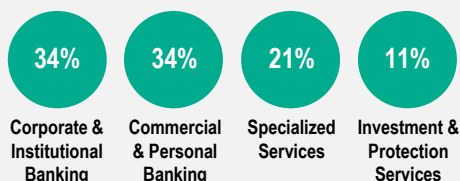
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<https://globalmarkets.cib.bnpparibas/>

OUR GROUP STRUCTURE

Our integrated business model is composed of three core areas: **Corporate & Institutional Banking**, **Commercial & Personal Banking and Services**, and **Investment & Protection Services**. This diversity creates a business model which remains stable through changing market conditions and offers a solid foundation from which to **build long-term relationships with you, our clients**.

REVENUE BREAKDOWN FY 2023



Source: BNP Paribas, February 2024.

Full suite of products

CORPORATE & INSTITUTIONAL BANKING

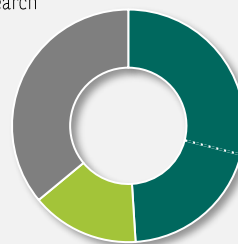
- Corporate Banking
- Global Markets, including Research (Exane BNP Paribas)
- Securities Services

INVESTMENT & PROTECTION SERVICES

- Asset Management
- Wealth Management
- Insurance (Cardif)
- Real Estate
- Principal Investments

COMMERCIAL & PERSONAL BANKING AND SERVICES

- Commercial & Personal Banking
 - Retail Banking – France (CPBF), Belgium (BNPP Fortis), Italy (BNL), Luxembourg (BGL)
 - International Retail Banking
- Specialized Services
 - Vehicle Leasing (ARVAL)
 - Leasing Solutions
 - Personal Finance
 - Personal Investors
 - Nickel



BNP Paribas has been **present in the Americas for more than a century**. It provides **capital markets, securities services, financing, treasury and advisory solutions** to corporates and institutional investors.

A SPOTLIGHT ON OUR AMERICAS BUSINESS

STRONG AMERICAS FOOTPRINT

Firmly entrenched in the Americas, including the US market with BNP Paribas USA, where we are one of a handful of non-US banks to offer a full value chain for our institutional clients. With a presence in six Latin American countries, we are able to overlay our global knowledge with local markets expertise.

INNOVATIVE STRATEGIES

With over 30 years in the derivatives business, we have the technical skills to develop tangible solutions for specific client needs and are constantly working together to manage portfolio risks in volatile and ever-changing markets.

GLOBAL GATEWAY

At the crossroads of transatlantic flows, we leverage our global impact and expertise to provide US clients access to EMEA and APAC, and conversely our local capabilities for European clients seeking access to the Americas markets.

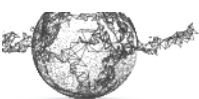
SUSTAINABILITY

Accelerating our clients' sustainability ambitions to transition to a lower carbon economy through forward-looking financing and investing strategies.

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