The bank for a changing world



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.







183,000 EMPLOYEES GLOBALLY



FITCH



MOODY'S



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, July 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.





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 COMMERCIAL & PERSONAL BANKING

CORPORATE & INSTITUTIONAL BANKING

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

Insurance (Cardif)

Principal Investments

Real Estate

Securities Services **INVESTMENT & PROTECTION SERVICES** Asset Management Wealth Management

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

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 strategies for specific client needs and are constantly working together to manage portfolio risks in volatile and everchanging markets.

GLOBAL GATEWAY

At the crossroads of transatlantic flows, we leverage our global impact and experience 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 forwardlooking financing and investing strategies.

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