



**Strong
foundations**
to serve our clients
around the world



November 2013



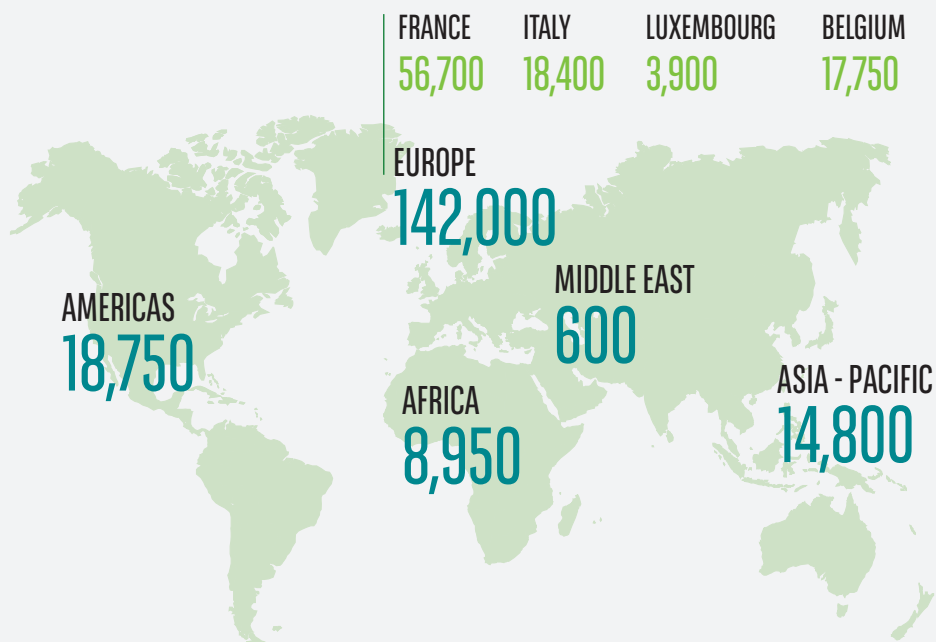
BNP PARIBAS | The bank for a changing world

bnpparibas.com

A GLOBAL REACH

⇒ BNP Paribas is a European bank with an international presence in nearly 80 COUNTRIES

A GROUP OF NEARLY **185,000** EMPLOYEES



We are one of the largest retail banks in Europe which includes our 4 domestic markets (France, Italy, Belgium and Luxembourg) and we operate retail networks in the USA, Turkey and Africa. We are a key bank for a large number of multinationals and financial institutions around the world and thanks to our global footprint we help our clients to expand their business internationally.

A PARTNER OF CHOICE

⇒ The capacity to serve clients and innovate is central to our commercial model. Thanks to our global reach, coordinated business lines and solid expertise, we offer comprehensive solutions which are adapted to the needs of a diversified client base comprising:

OUR RETAIL BANKING CLIENTS

22 MILLION

INDIVIDUALS AND
SMALL BUSINESSES

12 MILLION

CLIENTS ACTIVE IN
CONSUMER CREDIT ACTIVITIES

216,000

CORPORATES

OUR CORPORATE AND INVESTMENT BANKING (CIB) CLIENTS

10,000

CORPORATES

5,000

FINANCIAL INSTITUTIONS

OUR INVESTMENT SOLUTIONS (IS) CLIENTS*

375,000

PRIVATE CLIENTS

3,000

INSTITUTIONAL AND CORPORATE CLIENTS

* Excluding distributors and partners

A BALANCED AND DIVERSIFIED BUSINESS MODEL

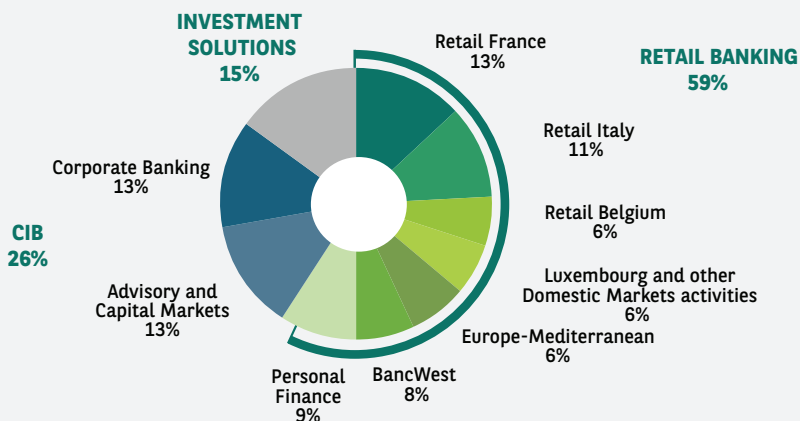
⇒ We have a strong footprint in retail banking and boast leading positions in Corporate & Investment Banking and asset gathering (Investment Solutions) activities.

Our well-balanced and diversified business model is based on these three activities, which represent approximately the following share of allocated equity:

1/2 Retail Banking, 1/3 CIB and 1/6 Investment Solutions

Our franchises provide a full range of products and solutions meeting client needs: means of payment, deposit-gathering, traditional and specialised financing, saving schemes and protection, wealth and asset management, custodian and securities services, cash management, flow interest rate and foreign exchange products and investment banking solutions such as access to capital markets, structured financing, advisory services and hedging solutions on all asset classes.

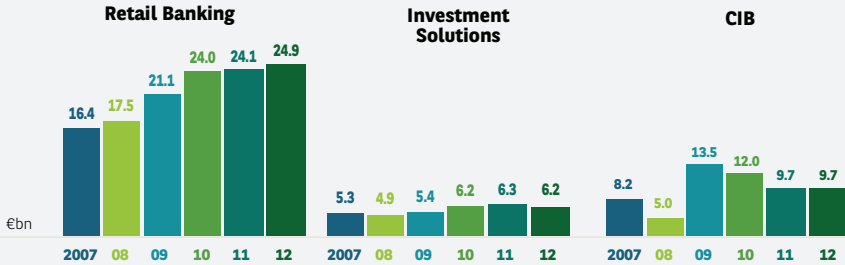
A diversified business mix: Basel 2.5* Allocated Equity by business as at 30.09.2013



*CRD3

WHICH IS RESILIENT DURING CRISES

Breakdown of revenues by activity*



Net income attributable to equity holders



Despite the sometimes challenging environment, the Group posts a sizeable net income attributable to equity holders every year thanks to the diversification of its businesses and geographies.

BNP Paribas delivered a net income attributable to equity holders of €4.7bn in the first nine months of 2013 in an economic environment which was still challenging in Europe.

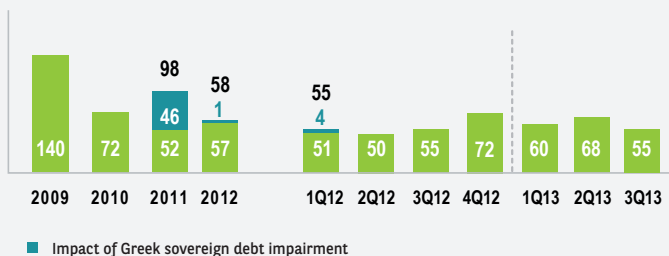
* Including 100% of Private Banking in France (excluding PEL/CEL effects), Italy, Belgium and Luxembourg; historical data as published.

A STRINGENT RISK POLICY

⇒ We have a rigorous risk management policy

Cost of risk

Net provisions/Customer loans (in annualised basis points)

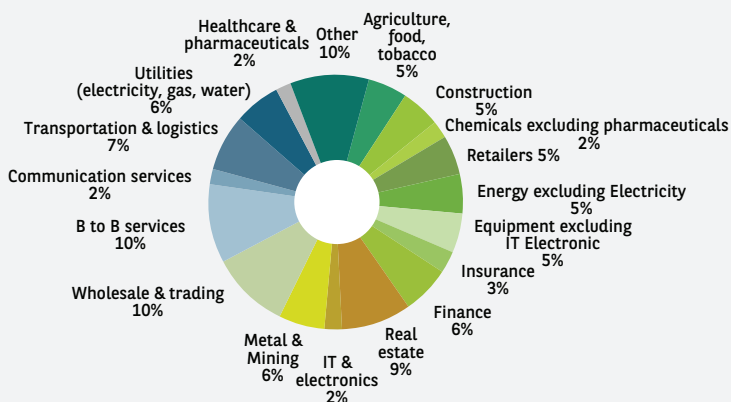


We pursue a rigorous and efficient risk management policy, which is reflected, despite an unfavourable economic environment, in the moderate rise in the cost of risk in 2013 which represented 0.55% of outstanding customer loans in the third quarter of 2013.

⇒ We have diversified and high quality commitments

Breakdown of commitments by industry as at 30 June 2013

(Commitments* of the corporate asset class, €512bn)



* Total gross unweighted on and off-balance sheet commitments were €1,157bn as at 30 June 2013

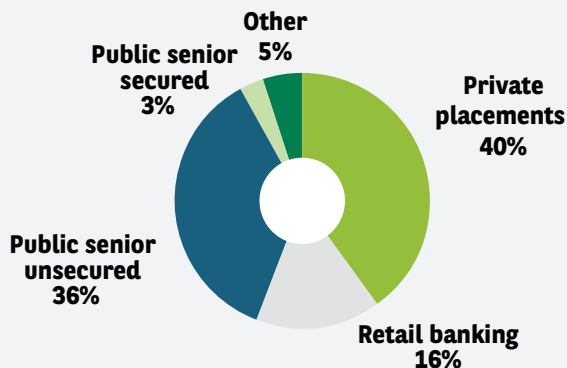
A PROACTIVE AND RIGOROUS LIQUIDITY MANAGEMENT

⇒ We have a large liquidity buffer and a substantial surplus of stable funding

- €239bn* of immediately available liquidity reserve as at 30 September 2013.
- A €95bn surplus of stable funding compared with the funding needs of customer activity as at 30 September 2013.

⇒ We have permanent access to medium- and long-term diversified funding under competitive terms

**2013 Medium- and Long-Term funding structure:
€37bn** realised at mid-October**



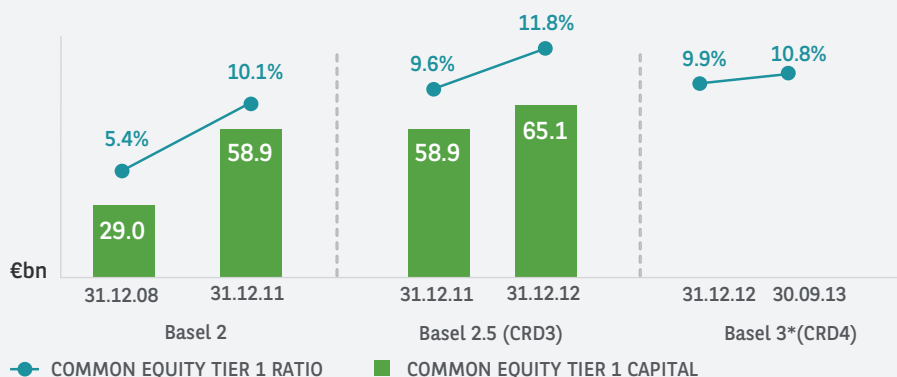
The 2013 medium- and long-term funding programme of €30bn, is fully completed at competitive conditions.

* Deposits with central banks and unencumbered assets eligible to central banks after haircuts
** Including issues at the end of 2012 on top of the €34bn completed under the 2012 programme

A STRONG CAPITAL BASE

⇒ We are one of the best capitalised global banks under the new Basel 3 rules

High solvency



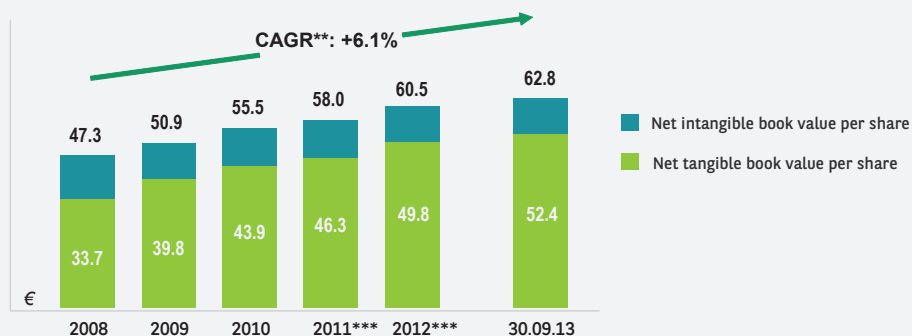
- Our best quality core capital (common equity Tier 1 i.e. CET1 capital) **more than doubled since 2008.**
- BNP Paribas had set a target to meet a 9% CET1 ratio under Basel 3 rules by end-2012, six years ahead of the required deadline. The target was surpassed. On 30 September 2013, the Group reached a CET1 (fully-loaded) Basel 3* ratio of 10.8%, one of the highest levels among global banks.

* CRD4 (fully-loaded), as applied by BNP Paribas

A STRONG ABILITY TO CREATE VALUE

⇒ We regularly grow our net book value per share

Net book value per share*



* Not revaluated

** Compounded Annual Growth Rate

*** Restated following application of the IAS 19 amendment

The Group's net book value per share stood at €62.8 as at 30 September 2013, representing a compounded annual growth rate of 6.1% since 31 December 2008. The net tangible book value (excluding goodwill and intangible assets) per share was more than €52 as at 30 September 2013.

This robust growth of the book value throughout the cycle illustrates BNP Paribas' strong ability to create value.

BUSINESS DEVELOPMENT PLAN

Having completed its adaptation plan in 2012, BNP Paribas is in a position to ramp up its business development in 2013 to continue to finance the economy and meet its clients' needs. Thus, the Group is drawing up a business development plan for 2014-2016 which will be presented in full in early 2014. In the meantime, the following development actions have already been announced:

- Simplify the way the Group functions while improving operating efficiency through the launch of an ambitious programme "Simple & Efficient". The Group intends to invest in various projects to attain cost savings of €2 billion per year starting from 2015;

Development plans by region

- Increase revenues generated in Asia-Pacific and Germany by leveraging on an established presence in these markets and by reinforcing the Group's set-up;

Development plans by business line

- Develop Hello bank!, the first 100% digital mobile bank in Europe, launched in 2013 in four countries;
- Asset Management : strengthen the offer for the Institutional client base, create one of the 3 biggest distribution platforms in continental Europe and increase the volume of assets under management in Asia-Pacific and emerging markets.

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