



## **PRESS RELEASE**

### **One Bank for Corporates in Europe**

**BNP Paribas offers corporates a unique solution to support them with their European operations and expansion plans**

- A network of 150 business centres in 23 countries
- 1700 relationship managers specifically dedicated to corporate clients
- A comprehensive, high-performance seamless banking offer that meets their daily needs

BNP Paribas is today taking a new step in the services it offers to its corporate clients with the launch of "One Bank for Corporates in Europe". This initiative reflects BNP Paribas' ambition and capacity to accompany corporate clients and their subsidiaries in their expansion across the European market, wherever they are in the world.

It has been made possible by the bank's change of dimension following the merger of BNP Paribas' network of business centres with the corresponding and highly complementary networks of Fortis Bank and BGL, in 2009.

This makes BNP Paribas the only player in Europe to combine a network of 150 business centres in 23 countries with a full and innovative offering of daily (flow) banking products and services.

#### **An active player in European economies**

BNP Paribas is the bank for the real economy, with a stable, balanced business model (1/2 Retail Banking, 1/3 Corporate and Investment Banking, and 1/6 Investment Solutions) that focuses on client needs. In recent years, BNP Paribas has leveraged its customer-centric strategy into increased market share, enhanced the performance of its product and service platforms, and improved its European and global positions in many activities.



Cash Management: #3 in Europe

Trade Finance: #1 in Europe

Fixed income: #1 for corporates euro bonds

Factoring: #2 in Italy, #4 in France and Turkey

Leasing: #1 in Europe

Vehicle full service leasing: # 2 in Europe

Furthermore, the four Centres of Competence set up a year ago have deepened the BNP Paribas group's European footprint and allowed it to enhance its offer to corporate clients. The Brussels-based Centres of Competence oversee particular banking services at a European or global level for both large and mid-sized international companies in their daily banking activities. These four Centres of Competence are : Corporate & Transaction Banking Europe (CTBE), Global Cash Management, Global Trade Solutions and Global Factoring.

BNP Paribas is also a natural partner to companies through its corporate and investment banking expertise. BNP Paribas CIB is a European leader in corporate finance and capital markets.

### **Added value for clients**

The "One Bank for Corporates in Europe" initiative is unique in offering corporate clients seamless European banking services. This means that at each of the 150 business centres, companies have access to the same offer and the same quality of service. This makes it possible for BNP Paribas to support its clients in everything they do, whether locally or internationally.

Some 1700 relationship managers tailor innovative solutions to corporate clients' needs. They do so using seamless processes and reliable, high-performance tools that ensure transaction efficiency and security. These corporate relationship managers are sector experts who are also very familiar with local markets, and they are the cornerstone of customer-centric relationship with companies.

### **BNP Paribas aims to be THE go-to bank for companies in Europe**

With "One Bank for Corporates in Europe", BNP Paribas aligns its ambitions with its corporate clients and plans to:

- step up its relationships with multinational companies that want to expand in Europe;
- be the natural banking partner of major corporations or large SMEs operating on a European scale;
- be the go-to bank of local companies wanting to expand in Europe;



- consolidate its status as the uncontested benchmark in Europe for daily corporate banking.

This is how BNP Paribas, in its role as a bank financing the real economy, wants to play a role in expanding the European economy by offering companies the competitive and efficient solutions and services they need.

Jean-Laurent Bonnafé, COO of BNP Paribas, comments: "Both BNP Paribas and Fortis had a large footprint in Europe and were very active in exporting countries. Our merger has given us the opportunity to set a fully integrated European platform up to serve our clients who, like us, see Europe as their domestic market. This project is in line with BNP Paribas' long-held ambitions of supporting European economies."

Alain Papiasse, Head of BNP Paribas CIB, adds: "The combination of the group's extensive integrated network and BNP Paribas CIB's leadership in Europe allows us to support our clients on a daily basis, for example, by helping them access capital markets or advising them in their acquisition strategy. With the 'One Bank for Corporates in Europe' offer, companies that want to expand in Europe have the benefit of committed customer relationship managers at their sides, an organisational set-up covering all of Europe, and BNP Paribas' top product, country and sector experts."

#### **About BNP Paribas**

BNP Paribas ([www.bnpparibas.com](http://www.bnpparibas.com)) is one of the six strongest banks in the world\*. The Group has a presence in more than 80 countries and more than 200,000 employees, including 160,000 in Europe. It ranks highly in its three core activities: Retail Banking, Investment Solutions and Corporate & Investment Banking. In Europe, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the leader in consumer lending. BNP Paribas is rolling out its integrated retail banking model across the Europe-Mediterranean zone and boasts a large network in the western part of the United States. In its Corporate & Investment Banking and Investment Solutions activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas and solid and fast-growing businesses in Asia.

\* Rated AA by Standard & Poor's i.e. 3rd rating level on a scale of 22.

#### **Press Contact:**

Pascal Hénisse +33 1 40 14 65 14 [pascal.henisse@bnpparibas.com](mailto:pascal.henisse@bnpparibas.com)



## **Appendice1**

### **Consolidate our European or global positions in the corporate client market**

"2010 Best of European Business" – Roland Berger Strategy Consultants / La Tribune / HEC (November 2010)

"2010 Best Factoring Institution" – Trade and Forfaiting Review (July/August 2010)

No. 5 in Cash Management worldwide – Euromoney (September 2010)

"Best Bank Cash Management - Europe" – TMI (2010)

"Best Export Finance Bank" – Trade & Forfaiting (July 2010)

"Best Trade Finance Bank - Europe & France" – Global Finance (2009, 2010, 2011)

No. 3 on Euromoney's Trade Finance Survey 2011

No. 1 in euro-denominated corporate bond issues

No. 1 in European corporate equity-linked issues – Dealogic (2010)

No. 11 in European M&A – Thomson Reuters (2010)

No. 10 in EMEA primary equity markets – Dealogic (2010)

"Most Innovative bank for foreign exchange" – The Banker (2010)

"European Large Corporate Banking Quality" – Greenwich (January 2011)

"International Fleet Industry Award" – Fleet Europe (November 2010)



## Appendice 2

### Capitalise on a network of 150 Business Centres in 23 European countries

Austria	Hungary	Romania
Belgium	Ireland	Russia
Bulgaria	Italy	Spain
Czech Republic	Luxembourg	Sweden
Denmark	Netherlands	Switzerland
France	Norway	Turkey
Germany	Poland	United Kingdom
Greece	Portugal	



The 1,700 Relationship Managers have sound knowledge of their respective country's local markets and are able to cater to their client requirements across Europe.

Clients are, accordingly, guaranteed a high-quality tight-knit service and access to banking solutions in Europe, wherever they are.



## Appendice3

### Providing solutions adapted to our clients' requirements

Clients work with their banks on the basis of a preferential, strategic mutually beneficial and longstanding relationship. For them, proximity equals a better understanding of their situation. Finally, they also expect solutions that extend beyond Europe.

Attentive to its clients, BNP Paribas provides local, European as well as global solutions to satisfy their particular issues.

#### Financing requirements

- Traditional financial requirements

Financing makes up the lion's share of bankers' activity. Accordingly, the Bank offers a wide range of financing, from traditional to more complex financing and solutions adapted to the asset type.

- Factoring

Professional management (on behalf of clients) is essential for the proper operation of companies and factoring is an ideal solution for financing the cash operating cycle, protecting oneself from client defaults and even outsourcing the collection of unpaid invoices.

Through its network of European Factoring companies (BNP Paribas Factoring Network\*), BNP Paribas accordingly offers flexible Factoring or Reverse Factoring solutions. It also offers services relating to loan management and their guarantees as well as personalised international and pan-European solutions for companies, from wherever they operate.

Investment in systems quality and service innovation are what distinguishes BNP Paribas on the Factoring market and has won clients over. Our clients are able to manage their cash thanks to effective web tools, to immediately assess the solvency of prospects, to collect invoices and to concentrate on their international expansion

BNP Paribas Global Factoring has 700 employees in 7 countries.

\* Belgium, France, Portugal, Italy, Luxembourg, Spain and Turkey

- Leasing

For some assets, such as construction equipment, agricultural equipment, medical equipment, industrial vehicles, office information system and computer equipment, companies have very specific requirements which often go beyond financing alone.



BNP Paribas Leasing Solutions is specialised in leasing solutions for professional equipments. Its offering covers everything from lease financing to fleet outsourcing, flexible leasing to long-term leasing solutions. This offering, the largest of its kind on the market by asset type, is aimed:

- directly at professionals or corporate clients,
- indirectly through partners: at constructors, distributors, and vendors.

BNP Paribas Leasing Solutions has 3,600 employees in 22 countries.

BNP Paribas Leasing Solutions, the European Leader in leasing, is the only player to offer such an extensive offering.

#### Long-term leasing with fleet management services

Because it enables companies to control costs, streamline processes and reduce the impact on the environment, an increasing number of companies have recourse to long-term leasing for their vehicles.

As a specialist in long-term multi-brand car leasing, Arval ranks number 2 in long-term leasing in Europe and offers companies solutions for optimising their employee's mobility, while outsourcing fleet management risks.

Over 4,400 employees in 22 countries deliver expert advice and service quality - the hallmarks of Arval's promise to clients.

## Cash Management

An increasing number of large companies are looking for global and harmonised pan-European solutions: centralised cash management, centralised payment and collection management, architectures and connections to banks. At the same time, they require a rich local service offering, very much in line with their requirements and specificities.

BNP Paribas Cash Management provides corporate clients with solutions that are closely linked to their activity and geographic footprint: cash management via Cash Pooling; SEPA-compliant solutions for collections and disbursements in Europe; integrated offerings for banking connections with Connexis (Web) and Swiftnet for corporate clients - where BNP Paribas ranks number 1 worldwide with the largest number of companies connected via FileAct (file exchanges through Swift).

BNP Paribas Cash Management has 2,500 experts able to provide solutions to its clients worldwide.



## Global Trade Solutions

Whatever the client's requirements, whether they involve financing or securing settlements, BNP Paribas provides an integrated import and export offering in addition to innovative solutions for balance sheet optimisation of their trade transactions.

BNP Paribas Global Trade Solutions offers credit and documentary collections and international banking guarantees to cater to clients' current import and export needs.

Through Supply Chain Management services, BNP Paribas offers innovative solutions for balance sheet management of international transactions. The offering includes a full suite of products, besides financing, to enable optimisation of client and supplier requirements: discounting of bills, annual buyback programmes of client financing, export pre-financing and reverse factoring programmes.

BNP Paribas also offers e-Banking tools that enable, via an interactive internet portal to directly connect to back office systems, access to secured tools and online monitoring of transactions.

Finally, the Trade Development service helps clients to launch and develop their activities, on the strength of a network of consultants in over 40 countries in 5 continents. They perform market studies, search for partners, prospect and establish tasks for set-ups in foreign markets on behalf of clients.

The network includes 100 operational Trade Centres worldwide.

## Rate and currency risk hedging solutions

Clients worldwide and in Europe especially are constantly faced with risk management issues.

Against this backdrop, BNP Paribas' Fixed Income activity offers its corporate clients innovative and pertinent solutions to handle such challenges, including:

- Interest rate and currency position management (swaps, interest rate and currency options, including spot and forward transactions)
- tailor made debt management strategies
- risk management related to the financing of acquisitions
- optimisation of the financial structure
- credit risk management
- advice and optimisation with respect to ratings (ratings advisory)
- transactions in all G10 currencies and emerging market currencies
- the possibility of performing currency transactions through electronic trading platforms (proprietary platform: BNP Paribas FX e Trader or multi-bank platforms (Bloomberg, Reuters, etc.)



Fixed Income has the capacity to conduct its activity everywhere in Europe, with 3 trading desks (London, Paris and Brussels) and local teams to serve its clients in Western, Central and Eastern Europe and the Nordic countries.

## Advice and capital markets

BNP Paribas is also a partner of choice for corporate clients for strategic transactions involving growth and recourse to capital markets, through its M&A advisory, restructuring and financial engineering activities. BNP Paribas supports and advises clients in their search for financing solutions in the equity and bond markets.

BNP Paribas makes a network of European experts available to its clients who are able to structure and execute transactions in addition to a powerful distribution network that has the capacity to attract major investors.

Around 310 professionals are regularly deployed across Europe from two main hubs: London and Paris, in addition to the local teams covering the main Western European and Nordic countries.

## IBE

BNP Paribas has launched Investment Banking Europe (IBE) to reinforce its position in the European corporate clients market - a team specifically aimed at serving large corporate clients in France, Italy, Germany, Switzerland, the Netherlands and UK. Made up of veteran and specialised bankers with considerable knowledge of these clients and their requirements, IBE is engaged in a strategic dialogue with clients at the highest level providing them with personalised solutions by positioning BNP Paribas as a long-term partner. This team is seeking to improve the Group's ranking to feature among the top five European investment banks over the coming three to four years.

