BNP PARIBAS IN GERMANY

A responsible bank, dedicated to its customers
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A responsible bank, dedicated to its customers
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Coordinator of Transversal and Internal Projects
Germany

Kai FRIEDRICH
CEO Cortal Consors and Coordinator of Retail Banking
Germany

BNP Paribas Management Board Germany

Torsten MURKE
CEO Corporate & Investment Banking and Deputy Chairman of the Management Board Germany

Gerald NOLTSCH
CEO BNP Paribas Securities Services and Coordinator of Investment Solutions Germany

Johannes RIESTERER
CEO Commerz Finanz and Coordinator of Personal Finance Germany
As the largest economy in Europe, Germany is a very attractive market due to its international orientation and value added across a whole variety of sectors. The BNP Paribas Group has been present in Germany since 1947 and has positioned itself so broadly with its businesses over the years that our range of products and services is almost equal to that of a universal bank. We serve private customers, corporates and institutional clients with around 4,000 employees at 19 different locations. As an international financial group and one of the largest banks in the euro zone for all these clients, BNP Paribas strives to add significant value for the success of its clients through its services, expertise and international network.

At the same time, Germany is an extremely important market in the Group’s European growth strategy and it will become even stronger over the next few years. We are going to create more jobs in Germany that serve the real economy as well as adding to what we already offer now and building on the market positions that we have already achieved. The growth that we are aiming for here is focused on continuity and is one of the supporting pillars of BNP Paribas’ European strategy.

We look forward to dialogue with you, developing our business relationship and deepening existing partnerships.

Camille N. Fohl
On behalf of the BNP Paribas Management Board Germany
The BNP Paribas Group

BNP Paribas (www.bnpparibas.com) has a presence in 75 countries with more than 180,000 employees, including more than 140,000 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 Mediterranean countries, in Turkey, in Eastern Europe and 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 sustainable growth in Asia-Pacific.
A balanced business model

Business activities revenue in 2013 (in billions of EUR)

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<tr>
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<td></td>
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<tr>
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<td>Investment Solutions</td>
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One of the leading banks for corporates, financial institutions and private clients.

A solid bank

BNP Paribas is one of the best capitalised banks in the world under the Basel III standards. The bank already has a capital ratio of 10.3% five years before the relevant deadline.
The BNP Paribas Group in Germany

BNP Paribas in Germany offers a large range of products and sophisticated financial solutions for major German and international corporates, export-oriented midcaps, financial institutions, institutional investors and the public sector and it is constantly expanding its market position. The whole portfolio in Corporate & Investment Banking is complemented by solutions from Arval, BNP Paribas Leasing Solutions, BNP Paribas Factor and BNP Paribas Real Estate, the market leader in transaction services for corporate clients. The market-leading depositary bank in Germany BNP Paribas Securities Services, BNP Paribas Investment Partners and BNP Paribas Wealth Management are successfully positioned on the market in asset management and asset protection.

Cortal Consors, a leading specialist for investments, has expanded its online banking offer for private clients under the label Hello bank!. The Group enjoys a strong position in consumer finance with Commerz Finanz and the VON ESSEN Bank. BNP Paribas Cardif, the Group’s insurance company, is an innovative and all-round service provider for institutional partners.

These services are constantly being improved in the interest of clients by the international BNP Paribas Group’s network.
Our solutions for corporate clients, financial institutions, the public sector and retail clients

Jacques d’Estais
Deputy COO BNP Paribas Group and Head of Corporate & Investment Banking

“We offer our investors a wide range of high-value solutions and services, which help them to manage, protect and administrate savings and assets.”

Alain Papiasse
Deputy COO BNP Paribas Group and Head of Domestic Markets

“We look forward to becoming even more significant in the retail banking sector in Germany and are aligning our offer to the modern needs of our clients.”

François Villeroy de Galhau
COO BNP Paribas Group and Head of Domestic Markets

“With our global presence and broad expertise, we want to become the leading banking partner for international corporates and financial institutions in Germany.”

Jacques d’Estais
Deputy COO BNP Paribas Group and Head of Investment Solutions, BNP Paribas Personal Finance and International Retail Banking
Germany is a very important market for BNP Paribas’ European growth strategy.
Financing and advising the real economy

Core capital ratio under the Basel III standards already achieved
Market leading depositary bank in Germany

No. 1 in corporate real estate in Germany

Best e-commerce loans in Germany

Online specialist for private investments

Certificate House of the Year 2014 in Germany
Corporate & Investment Banking

In Germany, BNP Paribas focuses on large German and international corporates, export-oriented midcaps, financial institutions and institutional investors. The Corporate & Investment Banking business is based in Frankfurt and also has business centres in Hamburg, Köln, München, Stuttgart and Saarbrücken/Trier. Further business centres are planned for 2014 in Hannover, Nürnberg and Berlin.

Over 500 employees serve clients and offer corporate finance solutions (M&A and equity capital markets), debt capital markets and other fixed income products. Structured financing, energy, commodity, export and project financing are complemented by Global Equities & Commodity Derivatives, Trade Solutions and Cash Management.

The portfolio activities are further supported by the BNP Paribas companies Arval, BNP Paribas Factor and BNP Paribas Leasing Solutions.

„Best Corporate Bank 2013“

No. 1 bookrunner for Euro bond issues

* According to Global Finance magazine
Around 20,000 employees represented worldwide in more than 50 countries

15,000 corporate clients and financial institutions in total

The „One Bank for Corporates in Europe and Beyond” initiative is a unique business approach: through just one local contact, BNP Paribas provides corporate clients with access to its whole range of services and European-wide expertise and helps them to grow within Europe regardless of their size and where they are based. An integrated network of 150 business centres guarantees in-depth local expertise across Europe.

www.cib.bnpparibas.com
Combining BNP Paribas activities related to the collection, management, development, protection and administration of client savings and assets, Investment Solutions offers a broad range of high value-added products and services around the world, designed to meet all the requirements of individual, corporate and institutional investors.

Investment Solutions

BNP PARIBAS CARDIF

Insurance, consultancy on processes and distribution

10,000 EMPLOYEES WORLDWIDE, PRESENT IN 37 COUNTRIES

BNP Paribas Cardif in Germany has established itself as an expert in lifestyle protection and individual precaution products together with solutions for institutional distribution partnerships. With nearly 130 employees in Stuttgart, the company offers customised products and processes for the integrated point-of-sale distribution, via telemarketing and digital channels.

www.bnpparibascardif.de

BNP PARIBAS INVESTMENT PARTNERS

Institutional asset management and wholesale

3,200 EMPLOYEES WORLDWIDE, PRESENT IN 38 COUNTRIES

BNP Paribas Investment Partners is a global provider of asset management solutions. The funds range includes traditional asset classes (equities, bonds) as well as money market, commodity and alternative investments. The mandate business in particular offers multi-asset solutions, fiduciary management and investments in European equities. Through its global presence and partnerships with renowned asset managers, BNP Paribas Investment Partners offers expertise for all market cycles.

www.bnpparibas-ip.de

TOP PLAYER
for tailored B2B2C insurance solutions

No. 6
in Europe
Transaction, consulting, valuation and management of commercial real estate

3,700 EMPLOYEES WORLDWIDE, PRESENT IN 38 COUNTRIES

BNP Paribas Real Estate is one of the leading service providers for commercial property in Germany, with about 650 employees based in Berlin, Dresden, Düsseldorf, Essen, Frankfurt, Gotha, Hamburg, Hannover, Karlsruhe, Köln, Leipzig and München. The company works in the areas of transaction, consulting, valuation, property management and Investment Management. The range of services is supported internationally by Property Development.

www.realestate.bnpparibas.de

No. 1 in Germany for commercial leasing

LEADING SERVICE PROVIDER for commercial real estate in Europe

BNP Paribas Securities Services is one of the leading global custodians and provides securities services for the entire investment cycle. 340 employees in Frankfurt and Bremen are able to provide the customer with the value chain for all client segments from one organisation, with a service range covering innovative product solutions for bank, fund, financing and liquidity services and issuers. Highest priority is given to caring for customers’ capital assets with maximum security and reliability.

www.securities.bnpparibas.com

LARGEST DEPOSITARY BANK in Germany

No. 1 securities services provider in Europe

BNP Paribas Wealth Management offers an innovative private banking concept for wealthy private customers in Germany with customer centres in Frankfurt, Nürnberg and München: Highly qualified consultants provide support for any questions concerning capital investments and asset planning. Expert analysts and an international network of specialists ensure exceptional transparency: All accounts and custody transactions are permanently available online and via an app allowing securities transactions anywhere in the world.

Summary of highlights:
- Personal investment consultant
- Attractive asset management concepts
- Online access to all accounts and custody transactions
- Personal interest investments with professional support (art, wine estates, foundations, philanthropy)

www.wealthmanagement.bnpparibas.de

BEST PRIVATE BANK EUROPE (Private Banker International, 2012)
Retail Banking

CORTAL CONSORS
BNP PARIBAS

Direct bank (online banking, brokerage and private investment advice)

With more than one million clients across Europe, Cortal Consors is one of the leading direct banks and a specialist in private investments. Cortal Consors is present in Germany, France and Spain. Cortal Consors Germany has approximately about 730 employees. Some 750,000 clients are currently served from the head office in Nürnberg.

The direct bank is geared towards investors in the retail banking sector who want to take care of their investments themselves, offering comprehensive online support, via phone or app. Cortal Consors is one of the few providers of fee-based advisory services on the German market.

The wide range of products as well as comprehensive online services range from the various accounts offered to all kinds of securities trading, to pension provision and insurance.

Under the label Hello bank! Cortal Consors offers modern banking services, optimised for use with smartphones and tablets.

„Best Online Broker of the Year 2014“

www.cortalconsors.de

*Börse am Sonntag readers’ award
Full-service leasing and fleet management

With a fleet of more than 27,000 vehicles, Arval is one of the leading providers of multi-brand full-service leasing and fleet outsourcing in Germany. Mobility services are tailored to the needs of business clients with cars and commercial vehicles with up to 3.5 tons.

Arval offers fleet solutions that ease and manage the financial risk and guarantee employee mobility. By using full outsourcing, extensive fleet processes and costs can be managed and optimised.

Nearly 700,000 vehicles worldwide

EXPERTS for multi-brand full-service leasing

www.arval.de

Factoring

1,300 EMPLOYEES WORLDWIDE IN MORE THAN 15 COUNTRIES

As one of the leading factoring providers on the German market, BNP Paribas Factor offers a comprehensive range of products for midcaps and corporates with its 70 employees in Düsseldorf. These include full-service factoring, undisclosed and disclosed in-house factoring and reverse factoring. In addition, the Europe-wide BNP Paribas Factoring Group provides cross-border solutions for multinationals, through its international network.

www.factor.bnpparibas.de

MARKET LEADER IN FACTORING in terms of geographical presence, turnover and revenue (BNP Paribas Factoring Group in Europe)

Asset finance, leasing and rental solutions for commercial equipment

3,600 EMPLOYEES WORLDWIDE IN MORE THAN 20 COUNTRIES

BNP Paribas Leasing Solutions has 230 employees in Germany. It specialises in leasing solutions as well as asset finance and rental offers for investments in mobile equipment. Its services and products are either geared directly towards companies and professionals or are distributed via partners – manufacturers, dealer organisations and software firms.

www.leasingsolutions.bnpparibas.de

A LEADING VENDOR FINANCE, LEASING AND ASSET FINANCE SPECIALIST (European market leader)
Commerz Finanz GmbH is a joint venture between BNP Paribas Personal Finance S.A. (50.1%) and Commerzbank AG (49.9%). The product portfolio includes personal loans, card products with transaction limits and maturity loans. Various additional products are also offered through partnerships with product providers: car warranties, leasing, creditor insurance, cover notes for kitchens and appliances. Sales partners are businesses of all sizes, banks and insurance companies.

www.commerzfinanz.com

VON ESSEN GmbH & Co. KG Bankgesellschaft

Consumer finance

370 EMPLOYEES IN ESSEN, BERLIN, BRAUNSCHWEIG AND STUTTGART

The VON ESSEN bank focuses on retail banking and consumer loans. Attractive investments and responsible issue of loans have been part of the business philosophy for 40 years. The product portfolio includes loans and financing as well as savings, interested-linked and investment bonds with subordination agreement.

www.vonessenbank.de
Corporate Social Responsibility

BNP Paribas, a responsible partner

For the BNP Paribas Group, being a responsible bank means financing the real economy by realising finance projects for its clients. In addition, BNP Paribas recognises its responsibility towards society and the environment and undertakes many initiatives at the various locations.

This means treating the Group's employees in a fair and loyal manner. BNP Paribas companies are also committed to combating social exclusion and promoting education and culture and health through various initiatives and projects, which take its banking role one step further for the good of society. These include assistance for underprivileged neighbourhoods and marginalised areas, support for charitable organisations and social businesses. Our assistance is not just financial: many employees are also involved in local corporate volunteering programmes.

BNP Paribas pays particular attention to the environmental impact resulting from its banking activities. The Group has drawn up and implemented detailed policies relating both to its day-to-day functioning and to sensitive fields of industry. An important objective is to keep its impact on the environment as low as possible at all its locations and for all activities.
Social responsibility

✓ „berufundfamilie“ certification by the Hertie foundation
✓ Health management in companies
✓ Participation in the Malteser Social Day in several cities
✓ Unternehmen Ehrensache in Nürnberg
✓ Support for the Kinderschutzbund Köln
✓ Support for a circus project at a Frankfurt school
✓ Support of a German-French school exchange programme at a Frankfurt school
✓ Support for the Berlin Steglitz reading festival
✓ Flood aid 2013 fundraising campaign
✓ Staff campaign to support the German bone marrow donation register
✓ Blood donation campaign in cooperation with the German Red Cross
✓ Support for painting restoration work: Städel Museum Frankfurt, Neue Pinakothek München

Environmental responsibility

✓ Application of detailed policies for defined industrial sectors
✓ Green building certifications
✓ CO² reduction measures
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www.bnpparibas.de
Equity Derivatives: www.derivate.bnpparibas.com

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Concept and contents:
Group Brand & Communication BNP Paribas Germany

Graphical concept and design:
hundertzwoelf . agentur für kommunikation GmbH
www.hundertzwoelf.com

Paper:
Heaven 42