



Our Universe

Our Organisation

In keeping with our slogan "The Bank for a Changing World", BNP Paribas is at the forefront of the banking industry thanks to our technological and financial innovations, in all of our core businesses. With our diversity of brands and dedication to ethics and customer service, BNP Paribas aims to be the bank of reference, in all of our businesses and for all of our customers.

The Group is active in 3 core businesses:

RETAIL BANKING:

- » **Branch Banking**, with leading positions in France (BNP Paribas), Italy (BNL), the United States (BancWest), and the emerging markets (TEB, BMCI, BNP Paribas El Djazaïr, Sahara Bank, UkrSibbank,...)
- » **International Retail Services**: Personal Finance (Cetelem), Equipment Solutions (Arius, Artegy, Arval, BNP Paribas Lease Group).

CORPORATE AND INVESTMENT BANKING:

- » **Corporate Finance**: Offers advisory services for mergers and acquisitions and primary equity market transactions.
- » **Global Equities & Commodity Derivatives**: Equity Cash, Equity Derivatives and Commodity Derivatives; Options and structured solutions for Institutionals; Strategic equity for corporates ; Investment products for retail clients.
- » **Fixed Income**: Global expertise in research, sales, trading, origination and distribution, comprising 3 product lines: Global Credit, Interest Rates Group and Foreign Exchange.
- » **Structured Finance**: Through Energy & Commodity Finance, Asset Finance, Project & Leveraged Finance, Corporate Acquisition Finance and Loan Syndications, we combined capabilities on origination, structuring and execution of structured debt and loan syndication.
- » **Corporate & Transaction Group**: Trade finance and Cash Management (provides international companies with a wide range of solutions for managing day-to-day cash flows and optimising liquidity).
- » **Loan and Portfolio Management**: management of traditional bank loans with the functions of portfolio management by structuring, executing and managing the transfer of credit risk via derivatives.
- » **ALM Treasury**: Management of liquidity and funding, balance sheet interest rate risks, and structural foreign exchange risk.



INVESTMENT SOLUTIONS :

- » **Investment Solutions** (BNP Paribas Investment Partners);
- » **Online brokerage and personal investment services** (BNP Paribas Personal Investors);
- » **Private banking** (BNP Paribas Wealth Management);
- » **Real estate services** (BNP Paribas Immobilier);
- » **Insurance** (BNP Paribas Assurance);
- » **Securities Services for corporate clients, fund managers and financial institutions across the globe** (BNP Paribas Securities Services).

SUPPORT FUNCTIONS

These 3 core businesses are supported by **9 support functions**, which include all the teams that define the Group's strategy and guarantee consistency worldwide.

