



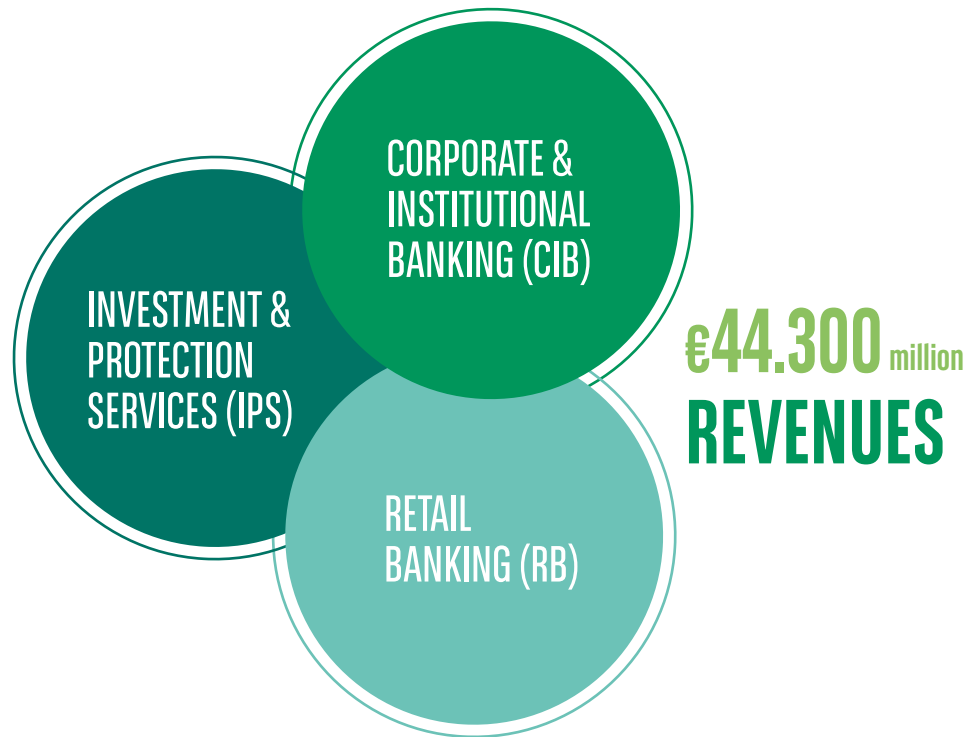
**A BANK COMMITTED TO
CREATING A BETTER FUTURE**



BNP PARIBAS

**The bank
for a changing
world**

BNP Paribas is a leading entity in Europe, with a strong financial structure and diversified business model, which provides stability to the Group to adapt to change and offer innovative solutions to its clients.



€7,100 millions
Net income attributable to equity holders

High CET1 solvency ratio Fully-loaded -
Basilea 3
12.8%

Large liquidity reserve
€432 billion

A+/A- 1

STANDARD & POOR'S
23/04/2020

**AA- /
F1 +**

FITCH
12/10/2020

#1 World's Best Bank for Corporates
- *Euromoney*

LARGE RESOURCES MOBILISED TO SERVE THE ECONOMY

€396 billion

in **financing raised** for clients on the syndicated
credit, bond and equity markets - *Dealogic**

**Bookrunner, proportional amount*

Major commitment to sustainable finance

BNP Paribas aims to generate a positive impact on society by providing its clients with the best solutions that include social and environmental aspects.

#1 worldwide in **sustainable bonds** - *Bloomberg*
\$29.6bn

#2 in EMEA in **renewable energy** project financing - *Bloomberg*

#2 worldwide in **sustainable investment** strategy - *ShareAction, march 2020*

#1 World's Best Bank for Financial Inclusion - *Euromoney*

BROAD FOOTPRINT

BNP Paribas is a **leading international bank in Europe**, with four domestic markets in the Euro zone (Belgium, France, Italy and Luxembourg). In Spain, with 4,700 employees, it is the leading international bank in terms of earnings generation and largest volume of assets.



The Group **accompanies its individual clients, entrepreneurs, SMEs, large corporates and institutions in the achievement of their projects** by providing them with financing, investment, savings and insurance services.

Corporate and institutional clients

18,000

worldwide

2,100

in Spain

Individual clients

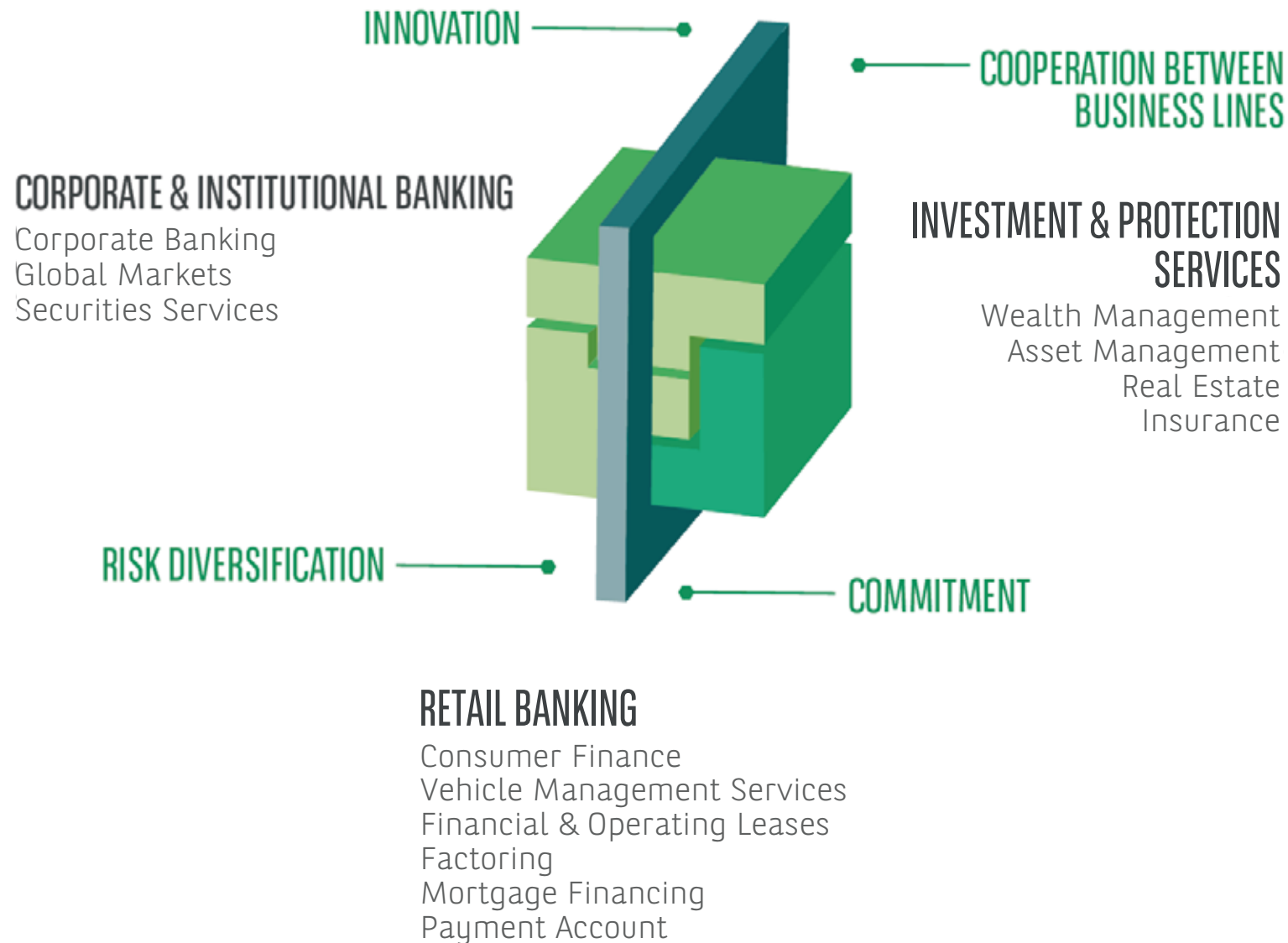
33 million

worldwide

3.5 million

in Spain

BNP Paribas provides a wide range of innovative solutions tailored to the needs of its diversified client base.





CORPORATE & INSTITUTIONAL BANKING

Through deep industry knowledge, global expertise and broad access to the universe of debt and equity investors, **BNP Paribas Corporate & Institutional Banking** provides large corporates, multinationals and financial institutions with a variety of solutions in the areas of advisory, financing, transaction banking, capital markets, settlement, clearing and custody services, asset and fund services and corporate trust services.

Key figures in Spain:

2,100

Corporate clients of
985 corporate groups

€12,710million

Financing provided

€305,000million

Assets under
custody

€12.2million

Assets under
administration

€39,680million

Assets under
depository

BNP Paribas Corporate & Institutional Banking has 560 employees in Spain for Corporate Banking and Global Markets activities, with offices in Madrid, Barcelona, Bilbao and A Coruña, and for Securities Services activities, with offices in Madrid and Barcelona. The entity has a network in 56 countries.

Corporate Banking

Leadership in Spain for Corporates - *Dealogic**

- #2** in Investment Banking
- #1** in Bond Issuance
- #2** in Syndicated Loans
- #3** in ECM and **#4** in M&A

Global leadership - *IFR***

- #1** in Sustainable Finance
- #1** in Bonds
- #1** in Loans

*December 2020
**February 2021

Global Markets

#1 in foreign exchange derivatives and credit portfolio management - *Risk Awards*

Securities Services

Top performer in the last 30 years - *Global Custodian Leadership* in clearing and settlement. Market share 42% (*BME Clearing*) and 29% (*Iberclear*)

#4 depositary in Spain and **#1** depositary for independent AM and alternative investors - *CNMV*

WEALTH MANAGEMENT

BNP Paribas Wealth Management provides its clients with a unique experience in the planning and management of their financial, real estate and business wealth. It offers a differential service by accompanying its clients with a multidisciplinary team of professionals made up of specialists in advisory, management, financing and planning, who seek to create long-term relationships based on trust, closeness and excellence. It has more than ten years of experience in Socially Responsible and Impact Investments.

Key figures in Spain:

110

Employees

450

Very High net worth client groups

€8,500 million

Assets under management

#1 Best Private Bank in Europe -
Private Banker International

#1 Best Euro Zone Private Banking in
Western Europe - *EuroMoney*

ASSET MANAGEMENT

BNP Paribas Asset Management offers individual investors, large corporates and institutions a broad range of active, passive and quantitative investment solutions across a wide range of asset classes and geographical regions, with a philosophy focused on delivering high risk-adjusted returns. The entity is one of the major drivers of socially responsible investment. With more than 50 years of global experience and an A+ rating from the UN Principles for Responsible Investment, BNP Paribas Asset Management is at the forefront of these initiatives.

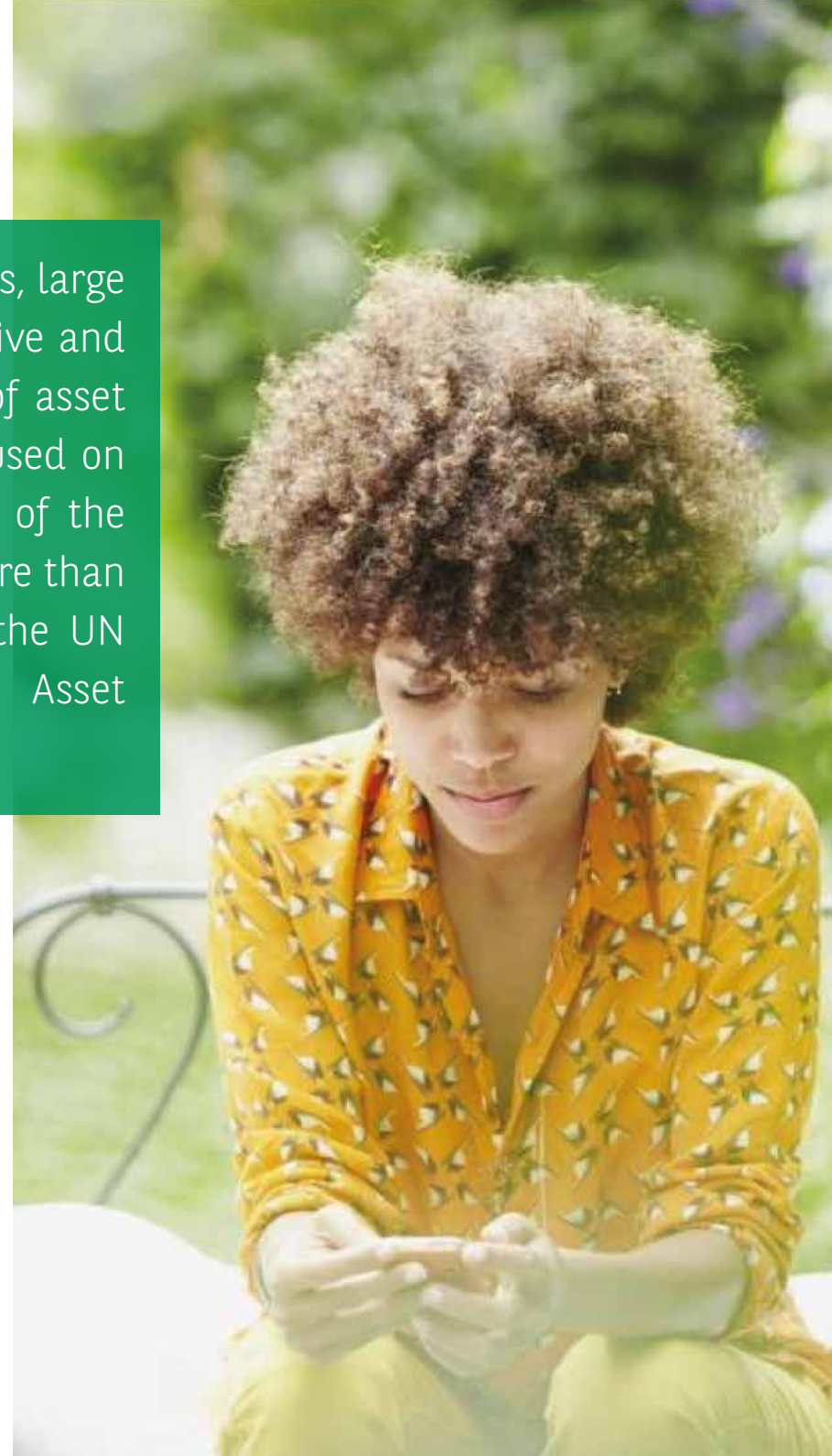
Key figures:

72 countries
with coverage

€483^{bn}
Assets under
management

100%
of its funds integrate
ESG criteria

#4 Asset manager with the highest
net sales in Europe - *Refinitiv Lipper*





REAL ESTATE

To optimize real estate assets, companies and investors should review the composition of their portfolio. **BNP Paribas Real Estate** provides services throughout the entire property life cycle: transaction, consultancy, valuation, Property Management and Investment Management. It has a Project Management team dedicated to the planning, coordination and management of construction processes, and another for market research and analysis.

Key figures in Spain:

272

Intermediated operations

740,811

sqm under management

4 million

sqm valorated

Strong presence **in 32 countries with 5,400 employees** generating revenue of €1.01 billion in 2019

INSURANCE

BNP Paribas Cardif gives people the peace of mind of power address their financial commitments to any unforeseen, even more so in a complicated period like the current one. The entity provides insurance protection solutions personnel and property through agreements with leaders in the banking, financial, utilities, retail and telecommunications sectors, generating value for both partners and their customers, with a differential value-added offer.

Key figures in Spain:

2.5 million
Policies

120
Employees

€258 million
in Premiums

#1 in economic loss insurance in Spain - *ICEA*
#3 entity with the highest number of policy holders for life insurance - *ICEA*

Leader in credit protection insurance worldwide

VEHICLE MANAGEMENT SERVICES

Arval, specialized in intelligent and sustainable 360° mobility services, offers a wide range of innovative solutions and provides a high-quality personalized service to its customers, from large corporates to individuals. With more than 30 years of experience, a presence in thirty countries and a financed fleet of more than 1.4 million vehicles, Arval is a world leader in its sector. Its new strategic plan Arval Beyond prepares it to grow steadily in a new world.

Key figures in Spain:

770

Employees

170,000

Financed vehicles

17,000

Clients

#1 in vehicle acquisition and financed fleet in Spain

Platinum rating in the EcoVadis sustainability rating globally

CONSUMER FINANCE

BNP Paribas Personal Finance, through its Cetelem trademark, specializes in consumer finance, personal loans and card management. It is a financial partner of major consumer goods distribution companies and car dealerships and, in addition, a benchmark in market analysis thanks to The Cetelem Observatory studies. BNP Paribas Personal Finance has 22,423 employees serving 25 million customers in 33 countries on four continents.

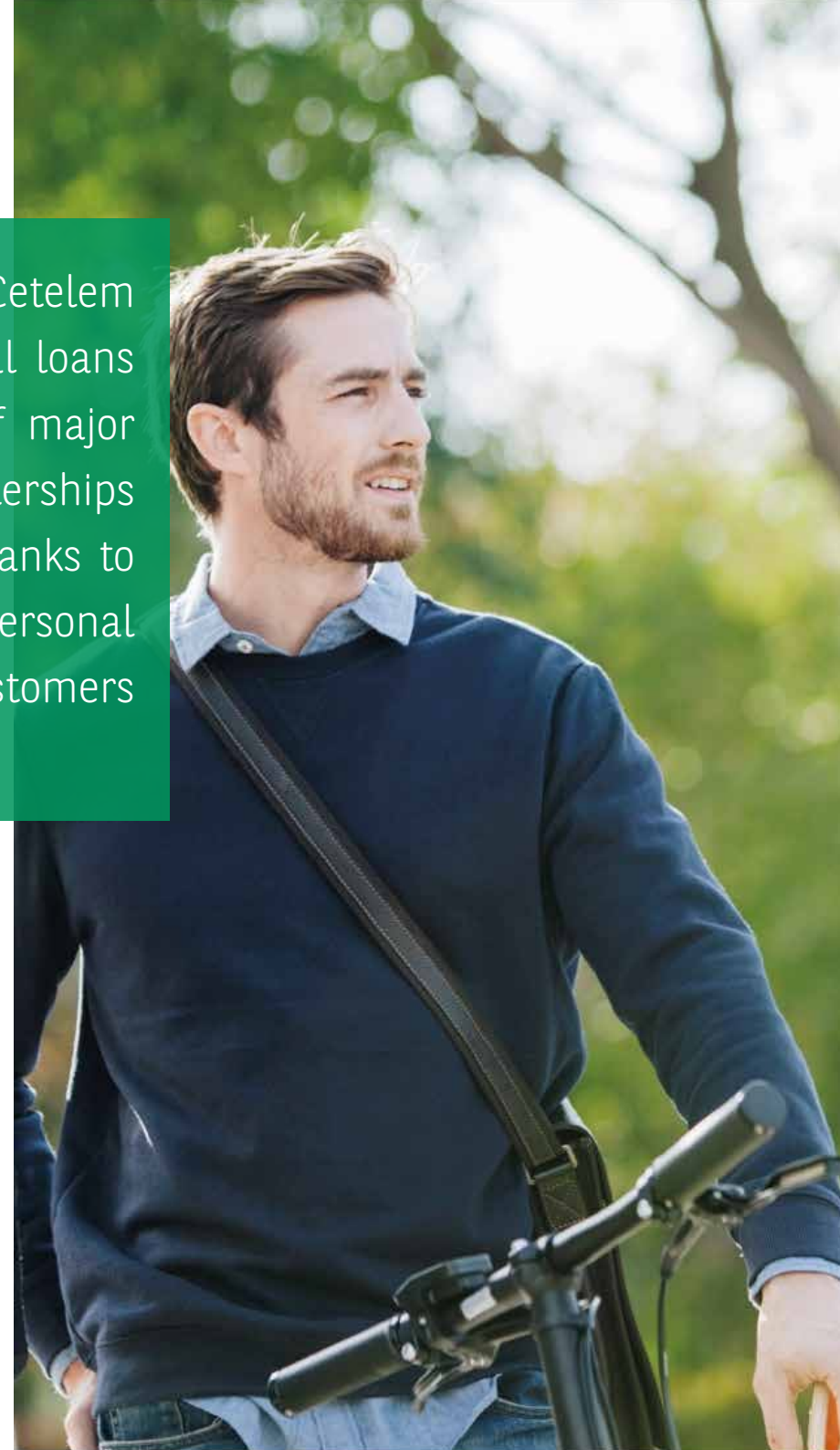
Key figures in Spain:

1,575
Employees

12,000
Points of sale

3.5 million
Clients

Certified as **Top Employer 2021** for the seventh consecutive year - *Top Employers Institute*





FINANCIAL & OPERATING LEASES

BNP Paribas Leasing Solutions, provides companies with equipment leasing and financing solutions tailored to their needs. Its experts advise professionals wishing to finance an investment in capital equipment, to carry out the sale of this type of asset or to outsource and finance the management of their parks. With more than 3,700 employees worldwide, it is the European leader in the financing of professional equipment.

Key figures in Spain:

60,475

Clients

18,400

New signed
contracts

€804million

Assets

#1 in financing of agricultural
machinery and office equipment

FACTORING

The efficient management of the company's working capital makes it possible to optimize resources in order to devote them to the growth of the business. **BNP Paribas Factor** meets the financing needs of companies locally, in import and export, and beyond Spanish borders with its international products, and offers a wide range of factoring services through its offices in Madrid, Barcelona and Bilbao.

Key figures in Spain:

150,000

Invoices managed

€1,600 million

Turnover purchased

Member of the Board of Directors of the **Spanish Factoring and Confirming Association**

European leader in the factoring market

MORTGAGE FINANCING

UCI, Unión de Créditos Inmobiliarios, specializes in financing sustainable housing and drives responsible home buying through personalized loans and mortgages that put customers and their vital project at the center. With its solutions, it contributes to the renewal and energy improvement of the Spanish real estate park under a criterion of sustainability, energy efficiency and respect for the environment. UCI is adhering to the United Nations Global Compact. The entity, with more than 30 years of experience, belongs to the BNP Paribas Group and Banco Santander, both with a 50% stake.

Key figures in Spain:

185,000

Clients

541

Employees

€10,746 million

Assets

One of the representatives of the Spanish mortgage sector in the Energy Efficient Mortgages initiative (**EeMAP**).

Pioneers in launching **green mortgages** and energy efficiency loans

PAYMENT ACCOUNT

Following its success in France, **Nickel** arrives in Spain with a unique business model that seeks to compete with traditional banking by offering customers the ease of opening a payment account in lottery stores or tobacconists. This model seeks to develop a culture of closeness and trust and provide payment account services without entry conditions and at a reduced cost.

Key figures:

6,095

Points of sale
in France

3,000

Planned points of
sale in Spain (2024)

2 million

Open accounts
in France

700,000

Open accounts
forecasted in Spain (2024)



■ **Corporate & Institutional Banking**

cib.bnpparibas.com
securities.bnpparibas.com
Tel. 91 762 35 00

■ **Wealth Management**

wealthmanagement.bnpparibas.es
Tel. 91 388 89 00

■ **Asset Management**

bnpparibas-am.es
Tel. 91 388 88 92

■ **Real Estate**

realestate.bnpparibas.es
Tel. 91 454 96 00

■ **Insurance**

bnpparibascardif.es
Tel. 91 590 30 01

■ **Vehicle Management Services**

arval.es
Tel. 91 659 72 00

■ **Consumer finance**

cetelem.es
Tel. 91 337 07 00

■ **Financial & Operating Leases**

leasingsolutions.bnpparibas.es
Tel. 91 919 56 91

■ **Factoring**





factor.bnpparibas.es
Tel. 91 762 56 94

■ **Mortgage Financing**

uci.com
Tel. 91 337 37 37

■ **Payment Account**

nickel.eu/es
Tel. 91 905 38 52

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POSITIVE BANKING

BNP Paribas has a clear commitment to corporate social responsibility, ethics, diversity and inclusion, and supports causes where its impact is greatest.

The Group is committed to working with its clients and partners to speed up the energy transition, as well as to promoting the inclusion of young people in society, encouraging entrepreneurship and allocating resources to improve the urban, social and cultural environment of the regions in which it operates.

Being the bank of a changing world means continuing to improve the way services are delivered to clients, while helping to promote more sustainable growth based on equality.

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