



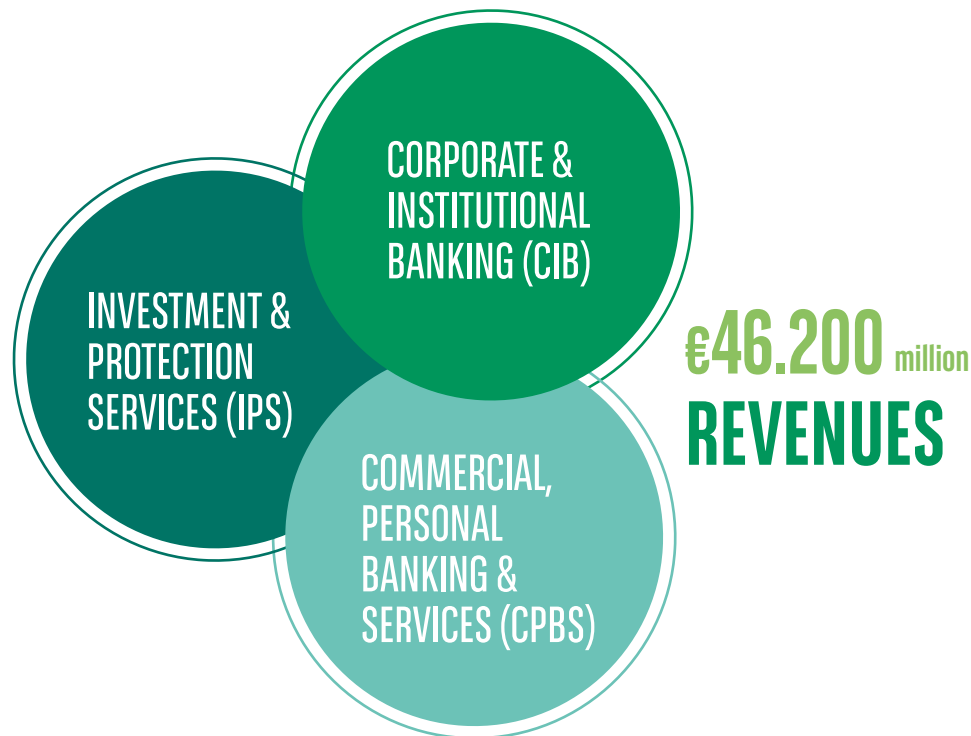
**A BANK COMMITTED TO  
CREATING A BETTER FUTURE**



**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.



High CET1 solvency ratio Fully-loaded -  
*Basilea 3*  
**12.9%**

Large liquidity reserve  
**€452 billion**

A+/A- 1

STANDARD & POOR'S  
24/06/2021

AA- /  
F1 +

FITCH  
23/09/2021

**€9.5 billion**

Net income attributable to equity holders

(+34%)

# LARGE RESOURCES MOBILISED TO SERVE THE ECONOMY

**€800** billion worldwide

in financing raised for clients on the **syndicated credits, bonds and equity markets** - Dealogic\*

*\*During the last two years (2020-2021)*

## 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, environmental and governance aspects.

**#2** in **green bonds** worldwide  
**€46,1 billion**

**#1** in **sustainable bonds** in EMEA  
**€29,4 billion**

*Dealogic as of 31.12.2021*

**#1** World's Best Bank for Sustainable Finance

**#1** Best Bank for ESG Data and Technology

*Euromoney's 2021 Awards*

# BROAD FOOTPRINT

BNP Paribas is **the European Union's leading bank and a key player in international banking**, with four domestic markets in the Euro zone (Belgium, France, Italy and Luxembourg). In Spain, with 4,900 employees, it is the international bank with the largest presence in the country and the widest range of services.



**Top Employer 2022 Certificate** for Europe and Spain - *Top Employers Institute*

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

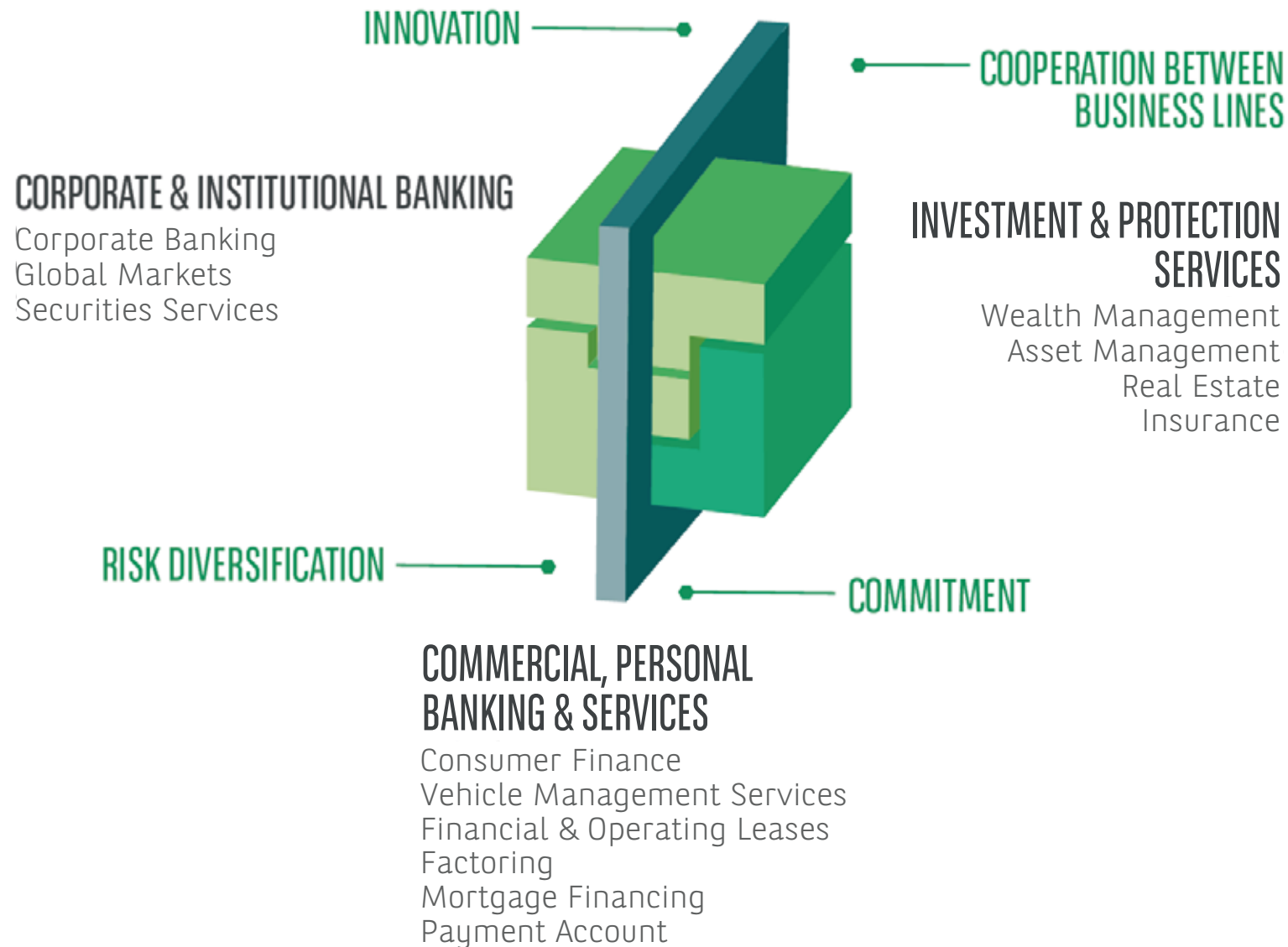
**2,100**  
in Spain

## 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  
**1,000 corporate groups**

**620**

Employees

**€332 billion**

Assets under  
custody

**€14 billion**

Assets under  
administration

**€66.6 billion**

Assets under  
depository

**BNP Paribas Corporate & Institutional Banking** has 620 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

**#3** Investment Bank in Spain and **#2** in M&A in Iberia\*

**#1** European Investment Bank, **#1** in all bond issuance and **#1** in syndicated loans in EMEA\*

**#1** in Corporate Banking with large corporates in Europe - *Greenwich 2021*

**#1** Global Transaction Bank - *Global Finance 2021*

\*Dealogic as of 31.12.2021

### Global Markets

**#1** in Equity research, sales and corporate access - *Institutional Investors Developed Europe 2021\**

**#1** Credit Derivatives and Commodity Derivatives - *Global Capital Awards 2021*

**#1** Structure Products - *Global Capital Awards 2021*

**#1** Currency Derivatives - *Risk Awards 2021*

**#1** Futures & Options - *Euromoney 2021*

\*BNP Paribas Exane

### Securities Services

**Top performer** over the last 30 years in Spain - *Global Custodian*

**Leading** provider in clearing and settlement. Market share: 28% (*BME Clearing*) and 30% (*Iberclear*)

**#4** depository bank in Spain and **#1** depository bank for third party asset managers

# WEALTH MANAGEMENT

**BNP Paribas Wealth Management** provides very and ultra high-net-worth families and entrepreneurs with a comprehensive plan of their financial, real estate and business assets. It offers a differential service accompanying its clients with a multidisciplinary team that seeks to create long-term relationships based on trust, closeness and excellence. It puts at their disposal the extensive global capabilities of the Group. It has more than ten years of experience in Socially Responsible and Impact Investments.

## Key figures in Spain:

**110**

Employees

**457**

Very High net worth client groups

**€9 billion**

Assets under management

**#1** Best Private Banking in Spain - *Global Private Banking Innovation Awards 2021*

**#1** Best Private Banking in Iberia - *WealthBriefing Europe Awards 2021*



# 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, with coverage in 69 countries, 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.

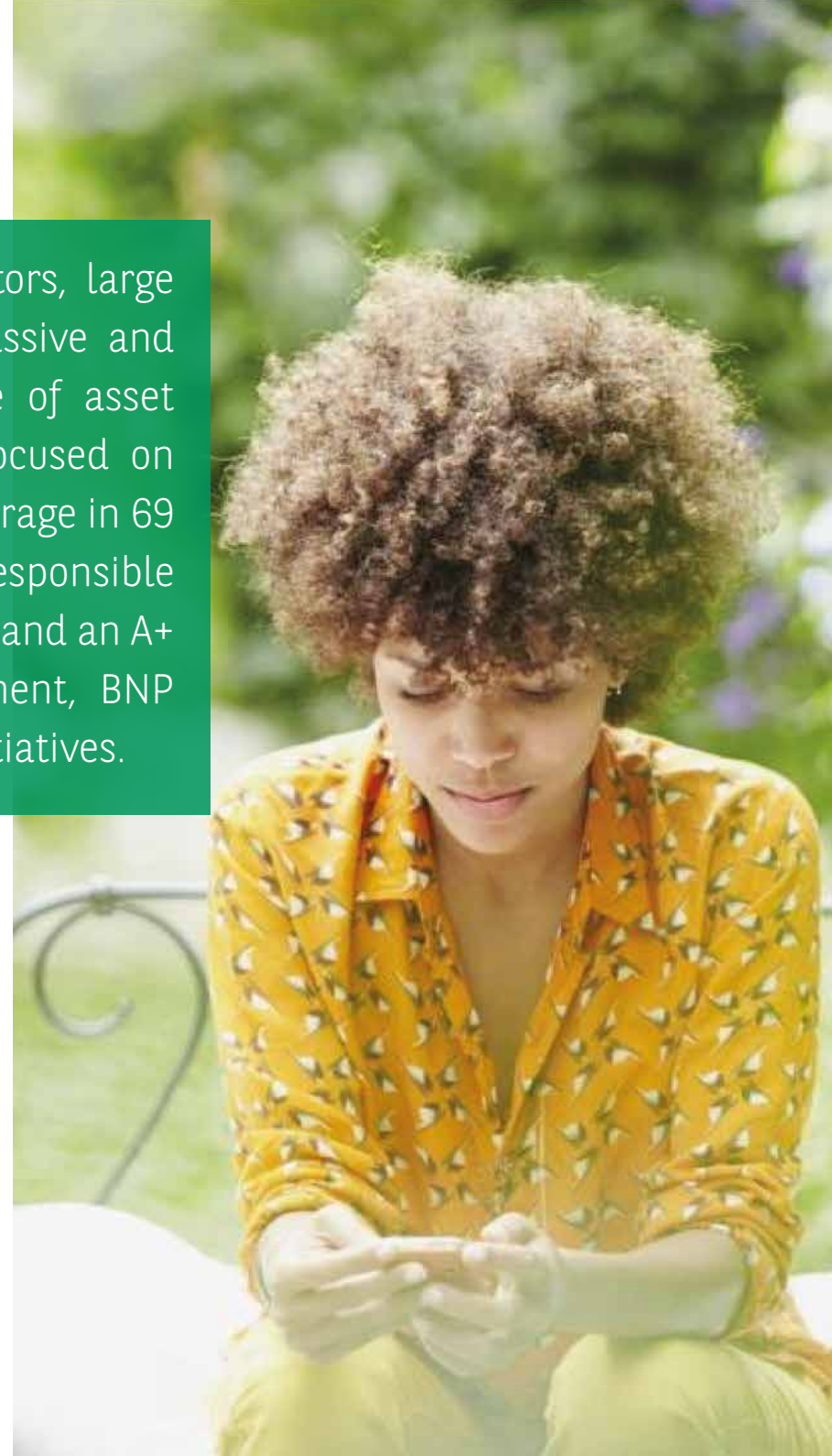
## Key figures:

**€537 billion\***  
Assets under management

**100%**  
of its open-end funds  
integrate ESG criteria

**#1** Asset Manager - *Central Banking Award 2021*

\* €637 billion in assets under management and advisory





# 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:

**+34%** vs 2020  
Revenue

**1.3** million  
sqm under  
management

**13.8** million  
sqm valued

Strong presence **in 30 countries with 5,000 employees** generating revenue of €760 millions in 2020

# INSURANCE

**BNP Paribas Cardif** gives people the peace of mind of facing their financial commitments to any unforeseen, such as unemployment. The entity provides insurance solutions for personal and property protection through agreements with leaders in the banking, financial, automotive, energy, retail and telecommunications sectors. Its goal is to generate value for both its partners and its clients, making insurance accessible to as many people as possible.

## Key figures in Spain:

**2.6** million  
Policies

**126**  
Employees

**€235** 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 1.5 million vehicles, Arval is a world leader in its sector. Its new strategic plan Arval Beyond prepares it to grow steadily and offer its customers the best sustainable mobility adapted to their needs.

## Key figures in Spain:

**840**

Employees

**195,000**

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 important distribution and consumer goods companies, as well as car dealers. In addition, it is a benchmark for market analysis thanks to the Cetelem Observatory studies. BNP Paribas Personal Finance has 20,000 employees serving 20 million customers in 30 countries on four continents.

## Key figures in Spain:

**+1,600**  
Employees

**12,000**  
Points of sale

**3.5** million  
Clients

Certified as **Top Employer 2022** for the eighth consecutive year - *Top Employers Institute*



# FINANCIAL & OPERATING LEASES

**BNP Paribas Leasing Solutions**, present in Spain since 1989, 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:

**61,353**

Clients

**17,857**

New signed  
contracts

**€810**million

Assets

**#1** in financing of agricultural machinery

# 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:

**218,651**

Invoices managed

**€2,540** 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

**536**

Employees

**€10,669** million

Assets

First financial institution in the Iberian Peninsula to adhere to the European Mortgage Federation's Energy Efficiency Label (**EEML**).

Recognized as **Great Place to Work** for the second consecutive year.



# 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:

**6,470**

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

 [instagram.com/bnpparibas](https://www.instagram.com/bnpparibas)  
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 [@BNPParibas](https://twitter.com/BNPParibas)

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## **POSITIVE BANKING**

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

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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