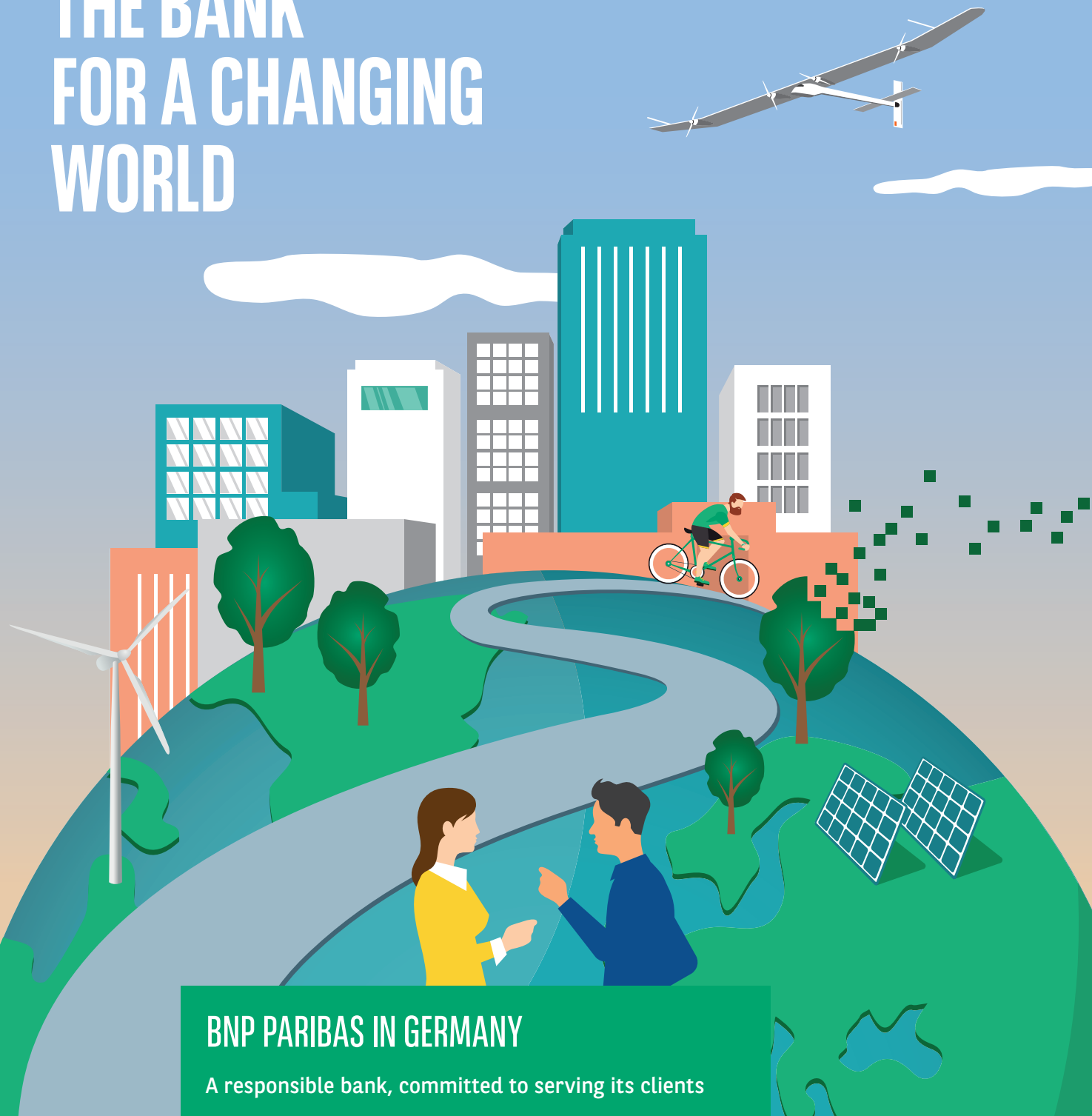


THE BANK FOR A CHANGING WORLD



BNP PARIBAS IN GERMANY

A responsible bank, committed to serving its clients

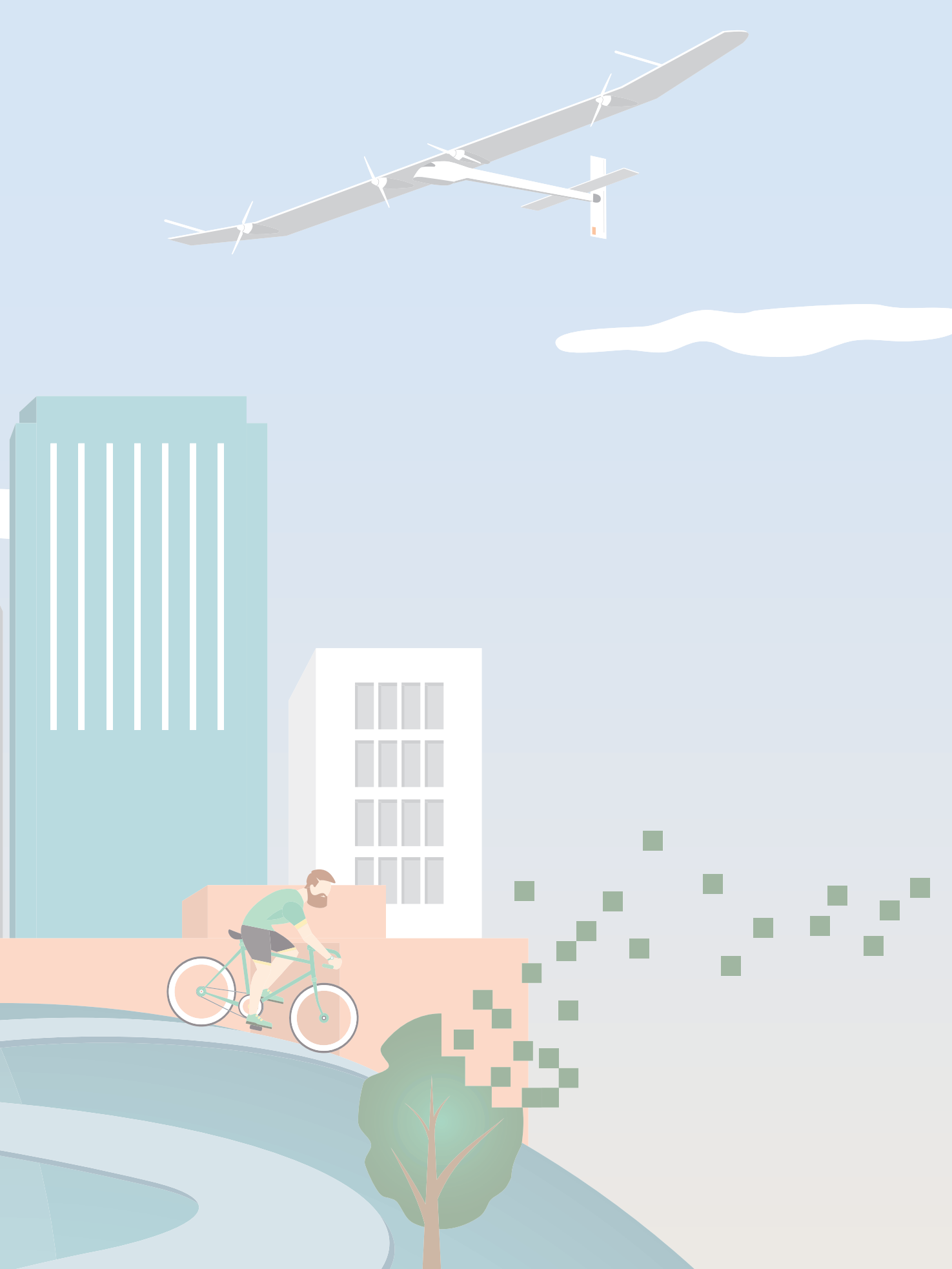
bnpparibas.de



BNP PARIBAS

The bank
for a changing
world





THE BNP PARIBAS GROUP IN FIGURES

€42.5

BN



REVENUES

€7.5

BN



NET INCOME GROUP SHARE

€15.7

BN

DOMESTIC MARKETS

€16.4

BN

INTERNATIONAL
FINANCIAL SERVICES

€10.8

BN

CORPORATE & INSTITUTIONAL
BANKING

11.8

%

SOLVENCY RATIO*

€308

BN

GENEROUS LIQUIDITY
RESERVE**

AS OF 31 DECEMBER 2018

* CRD IV "Full implementation 2019"

** Liquid market assets or eligible to central banks (counterbalancing capacity), taking into account prudential standards, notably US standards, minus intra-day payment system needs

RELIABLY COOPERATIVE



The bank for a changing world

The world is changing. Not only the banking landscape has changed greatly over the last two decades as a result of low interest rates and new regulations. Factors such as digital transformation or climate change affect us all. As “The bank for a changing world”, we support our clients in their daily challenges and assist them in successfully exploiting their opportunities – in Germany as well as all over the world. With our stable international positioning, innovative digital solutions and a sense of responsibility, we want to shape change together with our partners.

Our clients are supported by around 5,300 employees in Germany and more than 202,000 employees in 72 countries worldwide. We support companies, institutions and retail clients in implementing their projects with our international network. Whether it is financial, investment, savings or hedging services – as a universal bank we offer solutions for virtually everything. BNP Paribas is a market leader in many areas or occupies key positions on the market.

GLOBALLY SUCCESSFUL

BNP PARIBAS IS A LEADING EUROPEAN BANK WITH AN INTERNATIONAL REACH AND A TRADITION OF MORE THAN 70 YEARS IN GERMANY.

UNIVERSAL BANK WITH SOLUTIONS FOR EVERY NEED

MORE THAN 202,000 EMPLOYEES IN 72 COUNTRIES

12 BUSINESS UNITS IN GERMANY

SUSTAINABILITY AND DIVERSITY IN PRACTICE

INNOVATIONS THAT HELP SHAPE DIGITAL CHANGE

GROWING NATIONWIDE



BNP Paribas in Germany

BNP Paribas has been serving its clients in Germany since 1947. Retail, corporate and institutional clients are supported nationwide in all relevant economic regions by around 5,300 employees. The wide-ranging products and services offered by BNP Paribas are equal to that of an innovative universal bank.



AS ONE OF THE LEADING EUROPEAN BANKING GROUPS, A STRONG PRESENCE IN GERMANY IS PARTICULARLY IMPORTANT FOR OUR GLOBAL GROWTH AMBITIONS. WE WILL CONTINUE TO INVEST IN POSITIONING THE GROUP LOCALLY IN THE LONG TERM.

Lutz Diederichs
CEO BNP Paribas Germany





“ AS A DIGITAL DIRECT BANK, WE OFFER OUR CLIENTS EXCELLENT SERVICES, INNOVATIVE PRODUCTS AND CONVINCING CONDITIONS. WE ARE HELPING TO SHAPE THE BANKING OF THE FUTURE.

Dr Sven Deglow
CEO Consorsbank and DAB BNP Paribas

We strive to support our clients and partners in Germany on a long-term basis. The German market is an important cornerstone in our global network. The BNP Paribas Group is investing strongly here to further expand and sustainably strengthen this productive and export-driven growth market. The goal is to increase earnings in Germany to two billion euros by 2020, which is the equivalent to an annual increase of eight per cent.

As we are independent of a branch business in Germany, we can fully concentrate on further digitisation and strategies to increase earnings. Our broad positioning makes us less vulnerable to cyclical fluctuations. 12 business units in Germany alone provide solutions for our clients – from retail business to business with corporates and institutions. One particular focus is on intensifying our client relationships in the German SME sector. We support German companies wishing to operate and expand internationally with the BNP Paribas Group's global presence and our broad product range.

INTERNATIONALLY ACTIVE



Our goal: sustainability

As one of the leading financial institutions in Europe, we have a huge responsibility towards society and the environment. With the goal of a more sustainable, fairer world in mind, we are engaged in social and ecological initiatives on a daily basis. BNP Paribas Group set up the Company Engagement department in September 2017 to coordinate the numerous projects and firmly establish sustainable commitment as part of the corporate culture. We have set out this ambition in a written self-commitment to sustainable and responsible business: in our Engagement Manifesto.

At the heart of our commitment there is a real ambition and key imperative to corporate social responsibility, ethics, diversity and inclusion, and promoting human rights in the countries where we do business, whilst respecting local legislation and cultures. We must respond with audacity to the real expectations and expanding horizons emerging in our society."

Extract from the BNP Paribas Group Engagement Manifesto.

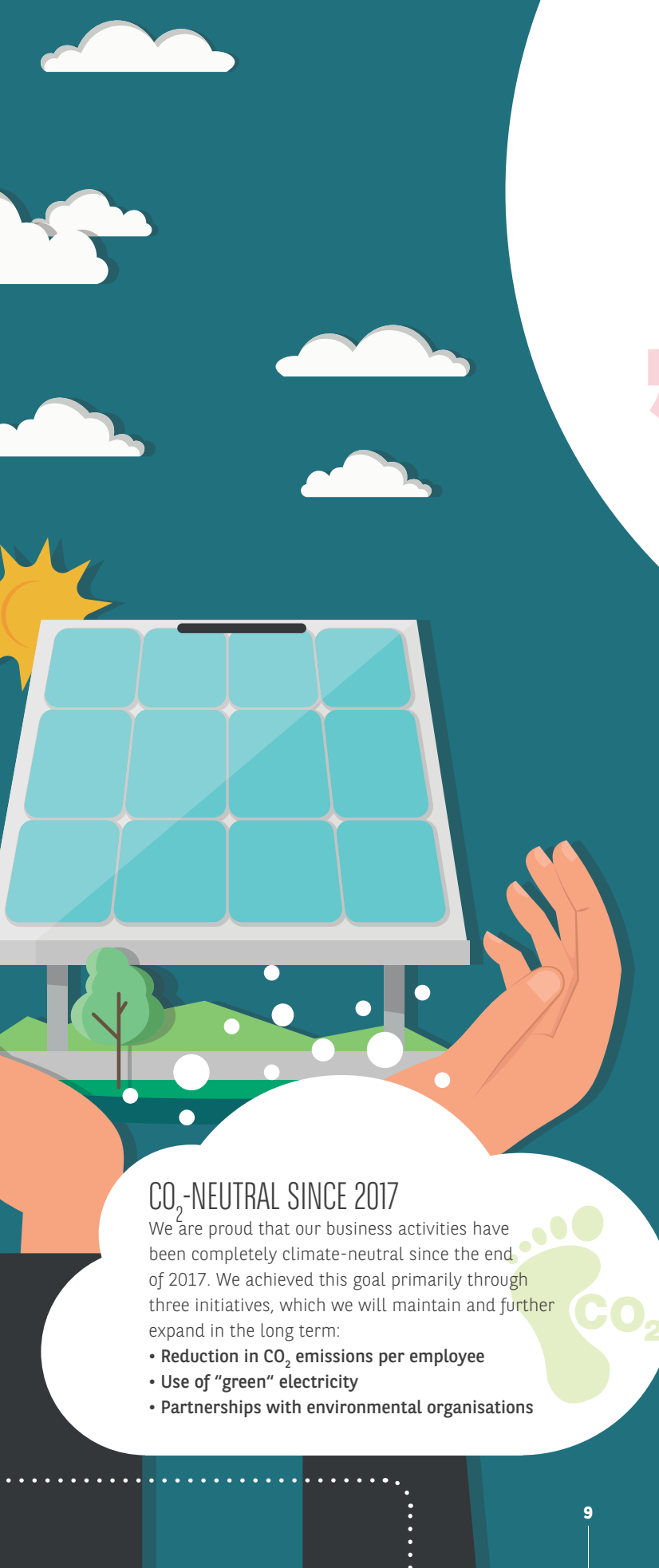
An important part of BNP Paribas' long-term commitment is to counteract global climate change. As a result, we decided to no longer finance companies and projects whose portfolios are negatively associated with climate change. At the same time, we are increasingly investing in companies that sustainably promote energy efficiency and environmental protection.

We select the companies that we support according to ethical criteria and work with them to develop solutions that help them operate more sustainably and more climate-friendly. We have a positive influence on our stakeholders and raise awareness, motivate and influence them to act sustainably. This is also part of our contribution to a responsible and sustainable global development.



“ **OUR RESPONSIBILITY AS A BANK IS THE FOUNDATION OF EVERYTHING WE DO. WE AIM TO HELP AND SHAPE SOCIETY IN A SUSTAINABLE AND PROGRESSIVE WAY.** ”

Dr Carsten Esbach
COO BNP Paribas Germany



CO₂-NEUTRAL SINCE 2017

We are proud that our business activities have been completely climate-neutral since the end of 2017. We achieved this goal primarily through three initiatives, which we will maintain and further expand in the long term:

- Reduction in CO₂ emissions per employee
- Use of “green” electricity
- Partnerships with environmental organisations



SUSTAINABILITY IN PRACTICE

SOME OF OUR MEASURES TO PROMOTE CLIMATE PROTECTION

- + Investment in renewable energy projects to double to 15 billion euros by 2020
- + Supporting start-ups specialising in alternative energies and companies making a clear contribution to implementing the United Nations Sustainable Development Goals (SDGs) with at least 15 per cent of all corporate loans granted
- No financing of companies and projects related to shale oil, shale gas and oil sands
- No financing of research and production projects for oil and gas in Antarctica
- Distancing ourselves from coal mining and the coal-fired power plant business
- Withdrawal from the tobacco industry

RESPONSIBLY MOTIVATED



A responsible partner

Of course, we do not only practice this responsibility internationally but in Germany, too. We follow clear ethical guidelines and support our clients by developing sustainable products and solutions. BNP Paribas' social and environmental responsibility in Germany is underlined by numerous projects and initiatives that contribute to a better future. For example, all 12 business units regularly take part in corporate volunteering projects such as the Malteser Social Day and the nationwide Reading Aloud Day in cooperation with Stiftung Lesen.



AT BNP PARIBAS, WE ARE COMMITTED TO DELIVER FINANCIAL SOLUTIONS WHICH ARE SUSTAINABLE AND HAVE A POSITIVE IMPACT ON SOCIETY.

Jean-Laurent Bonnafé
CEO BNP Paribas Group





THANKS TO CONSISTENTLY GEARING OUR BUSINESS ACTIVITIES TO OUR CLIENTS' NEEDS, WE HAVE ALSO BEEN ABLE TO DEVELOP THE CONSUMER FINANCE BUSINESS INTO ONE OF THE GROUP'S MAIN PILLARS IN GERMANY.

Gerd Hornbergs
CEO Consors Finance

Since November 2017, BNP Paribas has been involved in the newly founded Green Finance Cluster – an initiative by the Hessian Ministry of Economics, Energy, Transport and Regional Development. The aims of this cluster – made up of financial institutions and research institutions – are to carry out basic work for climate protection and to bundle initiatives that act in the interests of a sustainable financial economy.



The BNP Paribas Foundation in Germany

Founded in 2015, the BNP Paribas Foundation in Germany is a stable and responsible partner for social initiatives that improve opportunities for children and young people in particular through education and culture – from reception facilities for refugees to cultural programmes for ill or disadvantaged children. The BNP Paribas Foundation in Germany specifically supports young people who have to overcome hurdles and barriers in their personal lives, for example, due to social disadvantages, a disability, migration or refugee background. The projects it supports bring young people from different backgrounds together, thus contributing to intercultural understanding and cohesion.

A selection of BNP Paribas Foundation projects can be found here:
www.bnpparibas.de/en/responsibility/

WE PRACTICE DIVERSITY – DAY IN DAY OUT

The employees at BNP Paribas are working hard for their clients in Germany every single day. We are happy to take responsibility for this strong team, which consists of people from 48 different nations. We promote diversity and inclusion, provide attractive jobs with modern working models and implement a responsible employment policy. We pursue the goal of creating a working environment for our employees in which a balance can be struck between professional duties and private life. To do so, we participate in the berufundfamilie audit, which we have been successfully certified for. We also want our workforce to benefit from the broad positioning of 12 business units in Germany and the Group's international network and to develop individually.



WE ARE A LOCALLY BASED PARTNER WITH PROFOUND EXPERTISE FOR COMPANIES AND FINANCIAL INSTITUTIONS. AT THE SAME TIME, WE OFFER INTERNATIONAL STAKEHOLDERS A UNIQUE NETWORK WITH OUR WORLDWIDE PRESENCE.

Torsten Murke
Vice Chairman Global Banking EMEA
Corporate & Institutional Banking



UNBREAKINGLY INNOVATIVE



Shaping digital change

As an innovative universal bank, we see digital change as an opportunity. We deliberately make use of the options of the digital world to assist our clients on their way into the future. We support our clients' business and IT processes across all channels, helping to shape digital change. We are pioneers in specifically applying new technologies so that innovations make sense for our clients. For example, we were one of the first banks to implement blockchain technology live with our clients.

The BNP Paribas Group invests in innovation of its line of business and relies on strategic partnerships with visionary companies. We are involved in ground-breaking initiatives and offer platforms to discuss and develop new digital solutions. We also invest in promising start-ups to ensure our clients can benefit from the latest technological opportunities to shape and develop their businesses for the future. With all our commitment to exploiting innovation to the fullest, we always handle our partners' data in a sensitive and confidential manner.



BNP PARIBAS HAS PROGRESSIVELY BECOME A LEADING BANK IN GERMANY. WE AIM TO CONTINUE GROWING IN ORDER TO SERVE OUR CLIENTS IN GERMANY EVEN BETTER IN THE FUTURE.

Philippe Bordenave
COO BNP Paribas Group

BREAKING NEW GROUND

SOME OF OUR MEASURES TO PROMOTE DIGITAL CHANGE

- + Co-founder of the Fintech Europe initiative, which supports start-ups focusing on banks to carry out pilot projects at leading financial institutions
- + Strategic partnership with the international innovation platform Plug and Play, which connects start-ups to larger companies and investors
- + BNP Paribas performs hackathons with the goal of developing new innovative solutions
- + Integration of virtual reality based services that improve the customer journey
- + Active use of cross-border real-time payments using blockchain technology
- + Investment in start-ups such as Fortia, a Fintech company that intelligently networks artificial intelligence, machine learning and business process monitoring

BNP PARIBAS AT A GLANCE

A **LEADING**
EUROPEAN
BANKING GROUP WITH
INTERNATIONAL
REACH

WE ACCOMPANY
OUR CLIENTS'
GROWTH ACROSS
NATIONAL BORDERS

202,000
EMPLOYEES IN
72
COUNTRIES

MORE THAN
30
MILLION RETAIL CLIENTS
WORLDWIDE

THE
RIGHT PARTNER
FOR ALL
CLIENT SEGMENTS

AN
INTEGRATED
GLOBAL
NETWORK

SOLID
GROWTH STRATEGY
IN GERMANY

A COMPREHENSIVE
RANGE OF **INNOVATIVE**
PRODUCTS AND
INDIVIDUAL FINANCIAL
SERVICES

AN **INNOVATIVE**
UNIVERSAL BANK IN
GERMANY THROUGH THE
NETWORKING OF
12 BUSINESS UNITS

PARTNER OF THE
REAL ECONOMY

WITH AROUND
5,300 EMPLOYEES AT
16 LOCATIONS
IN GERMANY

RESPONSIBLE,
VALUE-ORIENTED AND
SUSTAINABLE

REPRESENTED THROUGHOUT GERMANY



IN GERMANY SINCE
1947

ABOUT
5,300
EMPLOYEES THROUGHOUT
GERMANY

PART OF THE
BNP PARIBAS GROUP
REPRESENTED IN
72
COUNTRIES

VERSATILE AND COMPETENT

OUR COMPANIES IN GERMANY

 ARVAL BNP PARIBAS GROUP	17	Full-service leasing and fleet management
 BNP PARIBAS ASSET MANAGEMENT	18	Institutional asset management, wholesale
 BNP PARIBAS CARDIF	19	Insurance, consultancy on processes and distribution
 Consores bank! <small>by BNP PARIBAS</small>	20	Direct bank – online banking, brokerage and private asset consulting
 CONSORES FINANZ BNP PARIBAS 	21	Sales financing, personal loans
 BNP PARIBAS CORPORATE & INSTITUTIONAL BANKING	22	Corporate banking, consulting and capital market transactions
 DAB BNP PARIBAS	23	B2B partner for independent asset managers
 BNP PARIBAS FACTOR	24	Receivables financing and working capital optimization
 BNP PARIBAS LEASING SOLUTIONS	25	Financing, leasing and rental solutions for commercial investments
 BNP PARIBAS REAL ESTATE	26	Brokerage, consulting, valuation and management of real estate, investment management
 BNP PARIBAS SECURITIES SERVICES	28	Asset servicing for securities, real estate and private capital
 BNP PARIBAS WEALTH MANAGEMENT	29	Wealth structuring and advisory



ARVAL
BNP PARIBAS GROUP

EXPERT FOR BRAND-INDEPENDENT FULL-SERVICE LEASING

Arval offers modern solutions for national and international fleets of any size and assists clients with fleet management. In times of mobility change, Arval has set itself the task of providing clients with maximum flexibility, financial predictability and minimum administrative effort for all future changes. 6,500 employees worldwide develop tailor-made mobility solutions for corporate clients, medium-sized companies, large international companies and private individuals. Arval has not dedicated itself to one specific vehicle manufacturer or specific drive types, but instead finds the perfect drive mix for its clients based on their individual mobility profile.

Arval is a 100% subsidiary of BNP Paribas and was founded in 1989. With a fleet of approximately 78,000 vehicles, Arval is the leading provider of multi-brand full-service leasing in Germany. Arval is represented in 29 countries worldwide and services more than one million vehicles. The strategic partnership *Element-Arval Global Alliance* manages around three million vehicles in 50 countries.

**EXPERT
OR BRAND-INDEPENDENT
FULL-SERVICE LEASING**



1.1M

VEHICLES WORLDWIDE



IN 29

COUNTRIES



BNP PARIBAS
ASSET MANAGEMENT

SUSTAINABLE EARNINGS FOR OUR CLIENTS

BNP Paribas Asset Management is an independent asset manager offering active, passive and quantitative investment solutions to private investors, companies and institutions. Our in-depth investment expertise covers all asset classes and includes bonds and money market investments, equities, multi-asset solutions & quantitative investments, private debt & real assets as well as Exchange Traded Funds (ETFs).

Responsible and sustainable investing is the basic principle across all asset classes. Ecological, social and entrepreneurial codes of conduct already play a part in the selection of equities and bonds. BNP Paribas Asset Management has a comprehensive range of sustainable investment strategies and regularly publishes its investment funds' CO₂ footprint. The company is active in 69 countries with around 530 investment experts and 500 account managers and currently manages 421 billion euros in assets.



**A LEADING
ASSET MANAGER**
MANAGING €421 BILLION



~530

INVESTMENT EXPERTS

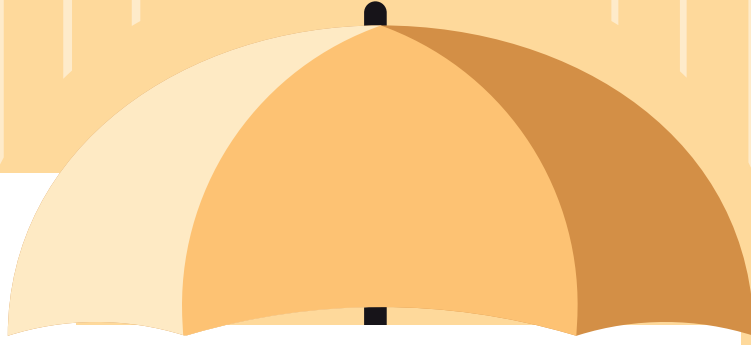


IN 69

COUNTRIES



**BNP PARIBAS
CARDIF**



INSURANCE SOLUTIONS FOR BANKS, COMMERCE AND INDUSTRY



**THE WORLD'S
LEADING CREDIT PROTECTION
PROVIDER**



BNP Paribas Cardif is the globally active insurance division of BNP Paribas. As a B2B2C insurer, Cardif develops insurance solutions for banks, commerce and the consumer goods industry. The range includes individual products such as payment protection insurance, payment default and repair cost insurance as well as mobility and fleet loss insurance. BNP Paribas Cardif develops its own coverage concepts for each of its more than 200 partners, based on each partner's specific needs.

Founded in France in 1973, BNP Paribas Cardif has its German branch in Stuttgart. The company has been active here since 1996 and looks after more than 4.5 million policyholders with its 185 employees. Gross premiums of over 437 million euros per year underline the leading role of BNP Paribas Cardif Germany in special insurance.


€437M
GROSS PREMIUMS/YEAR


MORE THAN **4.5M**
POLICYHOLDERS IN GERMANY

Consors
bank!

by BNP PARIBAS

THE DIRECT BANK FOR THE BANKING OF THE FUTURE



With a comprehensive range of financial services and products, Consorsbank is aimed at individual clients who wish to actively participate in shaping their financial investments. As a digital direct bank, it develops the banking of the future together with its clients in order to pave the way to financial independence and create transparency.

Consorsbank offers its clients a broad range of banking services:

- » Free current accounts including cards
- » Savings products such as call money or securities savings plans
- » Financing offers such as securities or instalment loans
- » A wide range of securities trading products – from stocks, investment funds and ETFs to CFDs or Eurex trading

Consorsbank continuously develops its range of products and services in close cooperation with its clients and through its own community. Consorsbank has around 1.5 million clients in Germany and, together with BNP Paribas' Hello Bank division, is one of the leading direct banks in Europe.



16.2M

TRADES IN 2018



€43.6BN

IN MANAGED ASSETS

 **FAIREST
DIRECT BANK**
FOCUS MONEY 2018



CONSORFS FINANZ
BNP PARIBAS



THE FUTURE OF DIGITAL FINANCE



As one of the leading consumer finance providers in Germany, Consors Finanz offers financial solutions that make sales financing for retailers and the payment process at the point of sale and in e-commerce safer, easier and faster – anytime, anywhere. The company thus actively helps to shape the future of digital payment and financing, and allows customers to manage their liquidity entirely online. The focus is on granting personal loans, in particular sales financing in retail and online retail as well as at car, caravan and motorcycle dealers. The product portfolio includes instalment loans for the financing of purchasing desires through to sustainable credit transfers, card products with credit limits, and supplementary insurance and add-on products in collaboration with partners. Customers benefit from this offering directly from Consors Finanz and through associated partners such as trading companies, brokers, banks, or insurance providers.

Consors Finanz focuses on the individual needs of its customers and partners, which are identified through dialogue: from development and implementation to optimisation of clearly understandable products and services. The results are innovative ways to facilitate sales, retain customers and thus ensure sustainable business development. Around 1,500 employees serve around 1.5 million customers and more than 15,000 trading partners in Germany.


€7.8BN

CREDIT VOLUME



1.5M

CLIENTS



A LEADER
FOR E-COMMERCE FINANCING
IN GERMANY

Local throughout Germany



Hamburg
Berlin
Hanover
Cologne
Frankfurt
Nuremberg
Stuttgart
Munich




35,000*
EMPLOYEES WORLDWIDE


18,000*
CLIENTS WORLDWIDE

*Numbers include BNP Paribas Securities Services



BNP PARIBAS
CORPORATE & INSTITUTIONAL BANKING

SUPPORTING CLIENTS WORLDWIDE

The Corporate & Institutional Banking (CIB) division builds the bridge between multinational conglomerates and SMEs with international business activities (corporates) on the one hand and institutional investors and financial service providers (institutions) on the other hand. The portfolio extends from strategic consulting and sophisticated capital market transactions to traditional financing and corporate client business through to a broad range of investment and risk hedging instruments as well as global research. The division is a leading provider of sustainable financing and investment solutions.

Around 700 employees are working for CIB in Germany, providing coordinated solutions and supporting clients in meeting the increasing legal and social requirements for their ecological and social responsibility. More than 35,000 employees worldwide support around 18,000 corporates and institutions networked in 56 countries.



WORLD'S BEST BANK
FOR SUSTAINABLE FINANCE
(EUROMONEY 2018)



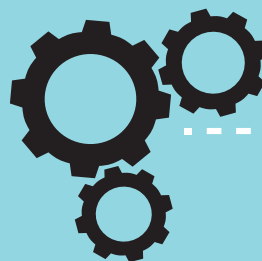
ASSET MANAGEMENT BY SPECIALISTS FOR SPECIALISTS

DAB BNP Paribas is a custodian bank and specialised securities processor for independent asset managers, fund brokers, investment consultants and institutional clients. The company sees itself not only as a service provider, but above all as a partner and promoter of the joint independent asset management business model. DAB BNP Paribas is the ideal platform to support independent financial service providers in their day-to-day work with additional services such as marketing and sales support, advanced training as part of the DAB Academy, events and the "DAB Start!" start-up service.

In Germany, more than 60 per cent of all financial portfolio managers licenced by BaFin already manage their end client portfolios with DAB BNP Paribas, making the company the market leader in this segment. With over 42,000 funds from more than 350 AMCs, DAB BNP Paribas has been one of the largest fund platforms for institutional investors in Europe since 1994: banks, insurance companies, pension funds and trustees. Another strategic focus is on the Fintech target group. Clients are supported on their way to a digitised business model by consistently expanding the technology on offer.

 **MARKET LEADER**
IN THE B2B BUSINESS WITH
ASSET MANAGERS

dab.com




1.4M
TRADES

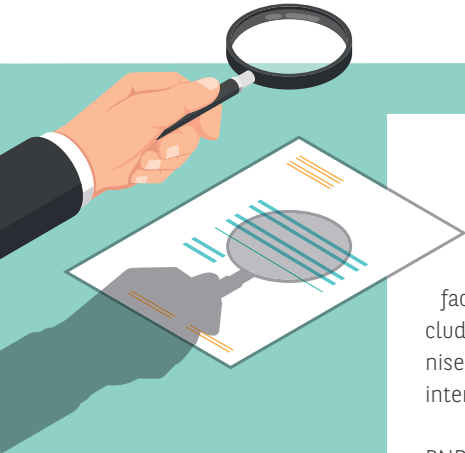

~1,300
INTERMEDIARIES





**BNP PARIBAS
FACTOR**

PARTNER FOR RECEIVABLES FINANCING



BNP Paribas Factor offers tailor-made factoring financing solutions for SMEs as well as large companies and corporates in Germany, Austria and Switzerland. It offers its clients a wide range of products and services covering all factoring variants for working capital optimisation. These include off-balance sheet and classic factoring solutions recognised under IFRS as well as individual receivables financing and international financing solutions.

BNP Paribas Factor is part of the international BNP Paribas Factoring Group, which is represented in 17 countries worldwide. Multinational companies can also be supported thanks to the international network. With 20,000 clients worldwide and more than 50 years of expertise in the market, BNP Paribas Factor is the European market leader in factoring.

**EUROPEAN
MARKET LEADER
IN FACTORING**



1,240

EMPLOYEES WORLDWIDE



€164.5BN

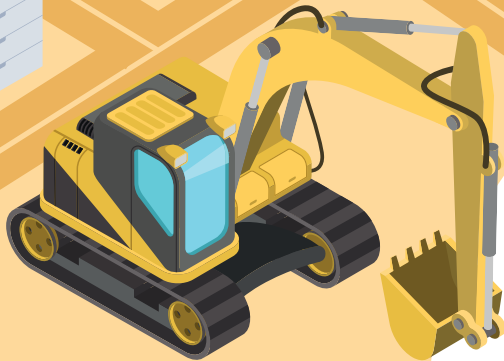
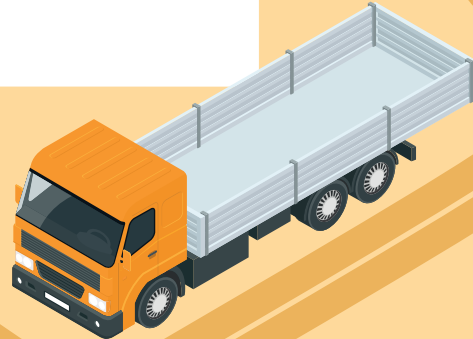
TURNOVER WORLDWIDE





BNP PARIBAS
LEASING SOLUTIONS

LEASING SOLUTIONS FOR INVESTMENTS IN A DIGITAL FUTURE



3,400

EMPLOYEES WORLDWIDE



€13.5BN

FINANCING VOLUME

BNP Paribas Leasing Solutions is the specialist for financing commercial equipment investments. As a leading provider of purchase and sales financing in Europe, BNP Paribas Leasing Solutions supports the growth of manufacturers and dealers with innovative rental, credit and leasing solutions for movable capital goods. Supplementary insurances, maintenance and servicing ensure a comprehensive solution.

Leasing gives companies the flexibility and investment potential they need to keep pace with market developments, digitisation and accelerated innovation requirements.

BNP Paribas Leasing Solutions financed 357,000 investment projects with a total volume of 12 billion euros in 2018. 3,400 employees support the growth of clients and partners in 15 European countries, China, the United States and Canada. BNP Paribas Leasing Solutions has been active in Germany since 1985 and has its head office in Cologne. The company has 330 employees there and generated a new business volume of 3.1 billion euros in 2018.

WINNER 2018
DIGITAL INNOVATION
LEASING LIFE





**BNP PARIBAS
REAL ESTATE**

LONG-STANDING CONSULTANT FOR THE REAL ESTATE OF TOMORROW

BNP Paribas Real Estate, one of the leading real estate service providers in Europe, offers comprehensive services in all phases of the real estate cycle for all types of property: from offices, industry and logistics to retail and hotel as well as land and residential real estate. The company helps clients in their search for new premises as well as in optimising space and is an expert on issues relating to “working in a green office”. For investors, the real estate consultants find crisis-proof investment products that fit perfectly into the individual purchasing profile, develop sustainable strategies for existing portfolios and employ professional property managers.

Every purchase and sale, every leasing and letting of a property is a strategically important decision. BNP Paribas Real Estate Germany supports its clients with expertise, commitment, in-depth market knowledge and 810 employees at eleven locations. The company works in the areas of transaction, consulting, valuation as well as property and investment management.


€968M
TURNOVER IN EUROPE


5,400
EMPLOYEES WORLDWIDE



**60 YEARS OF EXPERTISE
ON THE GERMAN
REAL ESTATE MARKET**



**BNP PARIBAS
REAL ESTATE**

INVESTMENT MANAGEMENT/ INNOVATIVE INVESTMENT SOLUTIONS FOR REAL ESTATE FUNDS



€28.7BN

IN MANAGED ASSETS



350

EMPLOYEES

BNP Paribas Real Estate Investment Management (REIM) is one of Europe's leading capital management companies for real estate funds and real estate loan funds. In addition to traditional German real estate special funds in accordance with the German Investment Code, the company offers a broad range of tailor-made and innovative concepts: Luxembourg vehicle, service and master capital management company solutions or separate accounts. From market research and property acquisition to portfolio and asset management, all conceptual and administrative measures are in the hands of experts.

BNP Paribas REIM uses its many years of expertise on the real estate markets, its strong network and a flexible modular system of services to create attractive and high-yield products for both individual and collective investments. The company has around 350 employees in eight countries and manages 28.7 billion euros in assets across Europe.



**PART OF ONE OF
THE MOST EFFICIENT
REAL ESTATE NETWORKS
IN EUROPE**



**BNP PARIBAS
SECURITIES SERVICES**



INTEGRATED SOLUTIONS FOR SUCCESSFUL INVESTMENT STRATEGIES

BNP Paribas Securities Services provides asset servicing for investment funds, securities and alternative investments throughout the investment process. The company offers the value chain for all client segments from one single source: from innovative product solutions for institutional investors, asset managers, capital management companies, alternative investors, banks and brokers to services for issuers. Top priority is given to security and reliability in handling the clients' investments.

335 experienced employees in Germany develop integrated digital solutions and take over the operational processes. BNP Paribas Securities Services finds ways to successfully manage clients' investment strategies, even in complex, fragmented markets, and reliably assists them in meeting the increasing regulatory and digital requirements. BNP Paribas Securities Services is the largest custodian in Germany for securities, real estate and asset funds and one of the five leading global custodians worldwide.



€581BN

IN ASSETS UNDER ADMINISTRATION



€1.377BN

IN ASSETS UNDER CUSTODY



**CUSTODIAN OF THE YEAR
GERMANY**

CUSTODY RISK GLOBAL AWARDS 2018



BNP PARIBAS
WEALTH MANAGEMENT

HOLISTIC ASSET STRUCTURING AND ADVICE

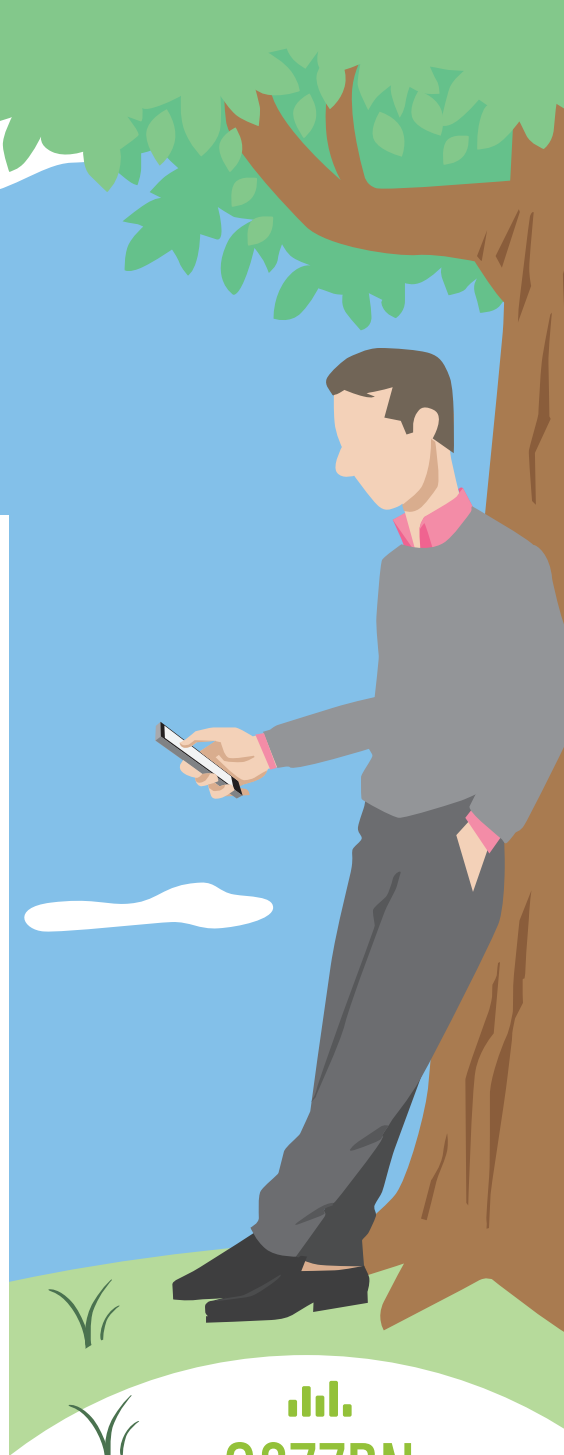
With 377 billion Euros in managed assets, BNP Paribas is the largest wealth manager in the Eurozone and has more than 150 years of experience in services for high-net-worth private clients, in the management and structuring of large portfolios, succession planning and financing solutions.

BNP Paribas Wealth Management places the focus of its advisory, service and product offerings in Germany on the needs of high-net-worth private clients with two divisions, Wealth Management and Private Banking, and draws on the know-how of international expert teams in the BNP Paribas Group in the process.

The Private Banking division combines experience in personal advice and management of large asset portfolios across all relevant asset classes with the possibilities of digital banking. ConsoBank as a partner within the BNP Paribas Group acts as a driver of innovation here. The customer thus experiences an entirely new generation of the private bank.

The Wealth Management division provides a wide-ranging variety of tailored solutions for the complex requirements of high-net-worth clients such as entrepreneurs and their families in particular, from securities portfolios through real estate investments and financing solutions to alternative investment and, in the process, makes use of the strengths of all divisions of BNP Paribas in Germany and around the world.

With a regional presence and a global network, BNP Paribas Wealth Management is represented in eight locations in Germany (Berlin, Frankfurt, Hamburg, Hanover, Cologne, Munich, Nuremberg and Stuttgart).



€377BN
MANAGED ASSETS

7,000
EMPLOYEES WORLDWIDE



THE BNP PARIBAS GROUP IN GERMANY

BNP Paribas Germany

Europa-Allee 12, 60327 Frankfurt am Main
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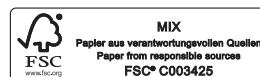
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