

BNP PARIBAS IN GERMANY

A responsible bank, dedicated to our customers

bnpparibas.de



BNP PARIBAS

The bank
for a changing
world

THE BNP PARIBAS WAY OUR VALUES TO



AGILITY

We want to behave more simply,
to embrace useful innovation
and digital transformation



CLIENT SATISFACTION

We believe that our success lies in being the
customers' and clients' preferred choice.
We seek to listen carefully to them and work
closely with them

OUR **DRIVING FORCES**



COMPLIANCE CULTURE

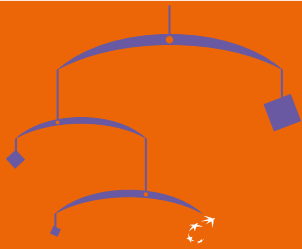
We believe in promoting clear rules
to foster a strong culture of compliance
and ethics



OPENNESS

We promote open-minded attitudes towards
our stakeholders. We aim for everyone in
the group to feel included, to have their say
and to be empowered

DRIVE BNP PARIBAS FORWARD



STABILITY

We build upon our solid long term oriented management, our diversified and integrated business model and our international footprint



EXPERTISE

We build upon the recognised and expanding knowledge of our teams

OUR STRENGTHS



RESPONSIBILITY

We build upon our culture of responsibility and integrity to ever better serve the interest of our customers



GOOD PLACE TO WORK

We foster a stimulating workplace where people are treated fairly and with respect



DR. CARSTEN ESBACH
COO CORPORATE & INSTITUTIONAL
BANKING



KAI FRIEDRICH
CEO CONSORSBANK & DAB BNP PARIBAS



GERD HORNBERGS
CEO CONSORS FINANZ

BNP PARIBAS GROUP MANAGEMENT BOARD GERMANY

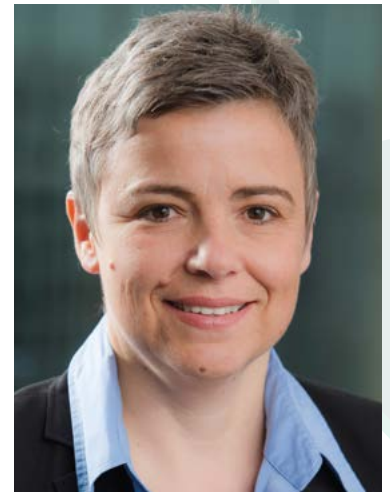


TORSTEN MURKE
CEO CORPORATE & INSTITUTIONAL BANKING

DEPUTY CHAIRMAN OF THE GROUP
MANAGEMENT BOARD GERMANY



GERALD NOLTSCH
CEO BNP PARIBAS SECURITIES SERVICES



PAMELA SCHMIDT-FISCHBACH
HEAD OF LEGAL GERMANY



LUTZ DIEDERICHS

RESPONSIBLE FOR THE BUSINESS
IN GERMANY

CHAIRMAN OF THE
GROUP MANAGEMENT BOARD GERMANY

**We are
aware of our
responsibility
as part of the
economic system
and are actively
stimulating the
sustainability
of society.**

Dear Sir or Madam,

The banking landscape has changed fundamentally in the past two years and has to reposition itself. The low-interest-rate environment, the essential digital transformation and the new regulatory environment are important aspects which will continue to have an enormous impact on our industry in the coming years.

BNP Paribas perceives itself well positioned for this path in the market. The diversified business model of our Group stands for a healthy and stable operational mix. This protects us in the long term from economic fluctuations and decouples us from business dependencies, which many financial service providers are exposed to.

Another elementary driver of our business development was and still is the orientation of our strategy towards the needs of our customers and the depth of our customer relationships. Long-term partnerships are important for us. We are aware of our responsibility as part of the economic system and are actively stimulating the sustainability of society.

Digitization and sustainability became a part of our strategy very early. I would like to stress a perfect example of our responsible behavior here. The BNP Paribas Foundation, founded 2015 in Germany, has already supported more than 20 projects and programs from different non-profit organizations, and could thus help 15,000 young people.

BNP Paribas is one of the leading financial service providers in Europe - and is a solid Group with an international positioning. We look forward to a partnership dialogue with you to establish new connections and consolidate existing relationships in our network.

Yours sincerely

Lutz Diederichs

Chairman of the Group Management Board Germany
BNP Paribas

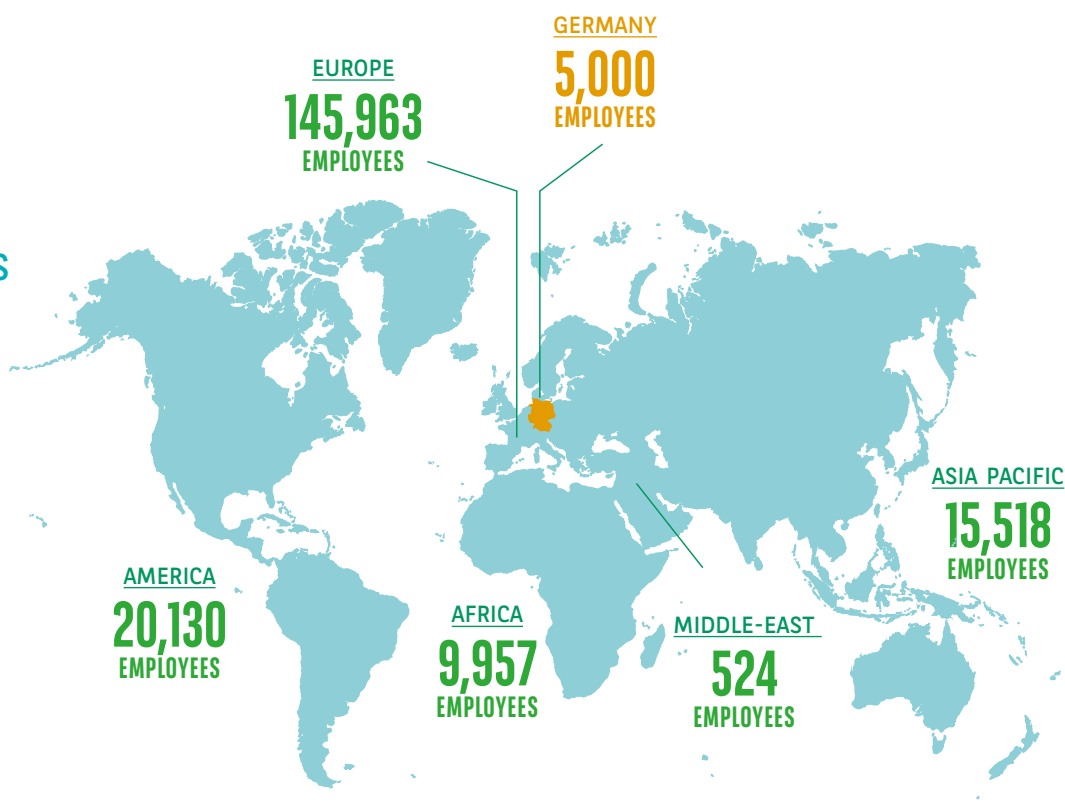
THE BNP PARIBAS GROUP

BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 74 countries, with more than 192,000 employees, including more than 146,000 in Europe. The Group has key positions in its three main activities: Domestic Markets and International Financial Services (whose retail-banking networks and financial services are covered by Retail Banking & Services) and Corporate & Institutional Banking, which serves two client franchises: corporate clients and institutional investors. The Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance.

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 in Mediterranean countries, in Turkey, in Eastern Europe and a large network in the western part of the United States.

In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.

MORE THAN
192,000
EMPLOYEES IN
74 COUNTRIES



BNP PARIBAS IS A LEADING BANK IN EUROPE WITH AN INTERNATIONAL REACH

2016 FULL YEAR RESULTS

GOOD PERFORMANCE BY THE GROUP

€ 43.4 bn

+1.1%
vs. 2015

REVENUES

€ 11.2 bn

+8.0%
vs. 2015

PRE-TAX INCOME

€ 7.7 bn

+15.1%
vs. 2015

NET INCOME
GROUP SHARE

REVENUE GROWTH DESPITE A LOW INTEREST RATE ENVIRONMENT

THANKS TO THE BANK'S INTEGRATED AND DIVERSIFIED MODEL

€ 15.7 bn

-1.2%*
vs. 2015

DOMESTIC
MARKETS

€ 15.5 bn

+2.7%*
vs. 2015

INTERNATIONAL
FINANCIAL SERVICES

€ 11.5 bn

+1.2%*
vs. 2015

CORPORATE &
INSTITUTIONAL BANKING

*At constant scope and exchange rates

SOLID CAPITAL GENERATION

SOLVENCY RATIO* UP

11.5% +60bp versus
31 December 2015

HIGH LIQUIDITY RESERVES

€ 305 bn

AT 31 DECEMBER 2016

* Solvency Ratio = fully loaded Basel 3 common equity Tier 1 ratio



THE BNP PARIBAS GROUP IN GERMANY

The BNP Paribas Group has been active in Germany since 1947 and has successfully positioned itself on the market with thirteen companies. Private customers, companies and institutions are looked after by roughly 5,000 employees in all relevant economic regions all over the country. The wide-ranging products and services offered by BNP Paribas are almost identical to that of an universal bank.

Germany is a core market for the BNP Paribas Group as the targeted growth here is geared towards continuity and one of the cornerstones of BNP Paribas' strategy for Europe. Its two main business activities, Retail Banking & Services and Corporate & Institutional Banking, ensure a balanced comprehensive income and together form a stable business model. BNP Paribas is a market leader in many areas or occupies key positions on the market and is one of the best capitalised banks in the world.

In the retail banking segment BNP Paribas is one of the leading financial service providers for consumer credits and the fifth-largest digital bank, with together more than 3 million clients in Germany.

OUR ENTITIES

13 COMPANIES
IN ALL RELEVANT ECONOMIC REGIONS



ARVAL

BNP PARIBAS GROUP

Full service leasing and fleet management



BNP PARIBAS ASSET MANAGEMENT

Institutional asset management and wholesale



BNP PARIBAS CARDIF

Insurance, consultancy on processes and distribution



BNP PARIBAS

CORPORATE & INSTITUTIONAL BANKING

Corporate client business, consultancy and capital market transactions



BNP PARIBAS FACTOR

Factoring



BNP PARIBAS LEASING SOLUTIONS

Asset finance, leasing and rental solutions for commercial investments



BNP PARIBAS REAL ESTATE

Transaction, consulting, valuation and management of commercial real estate

& BNP Paribas Real Estate Investment Management



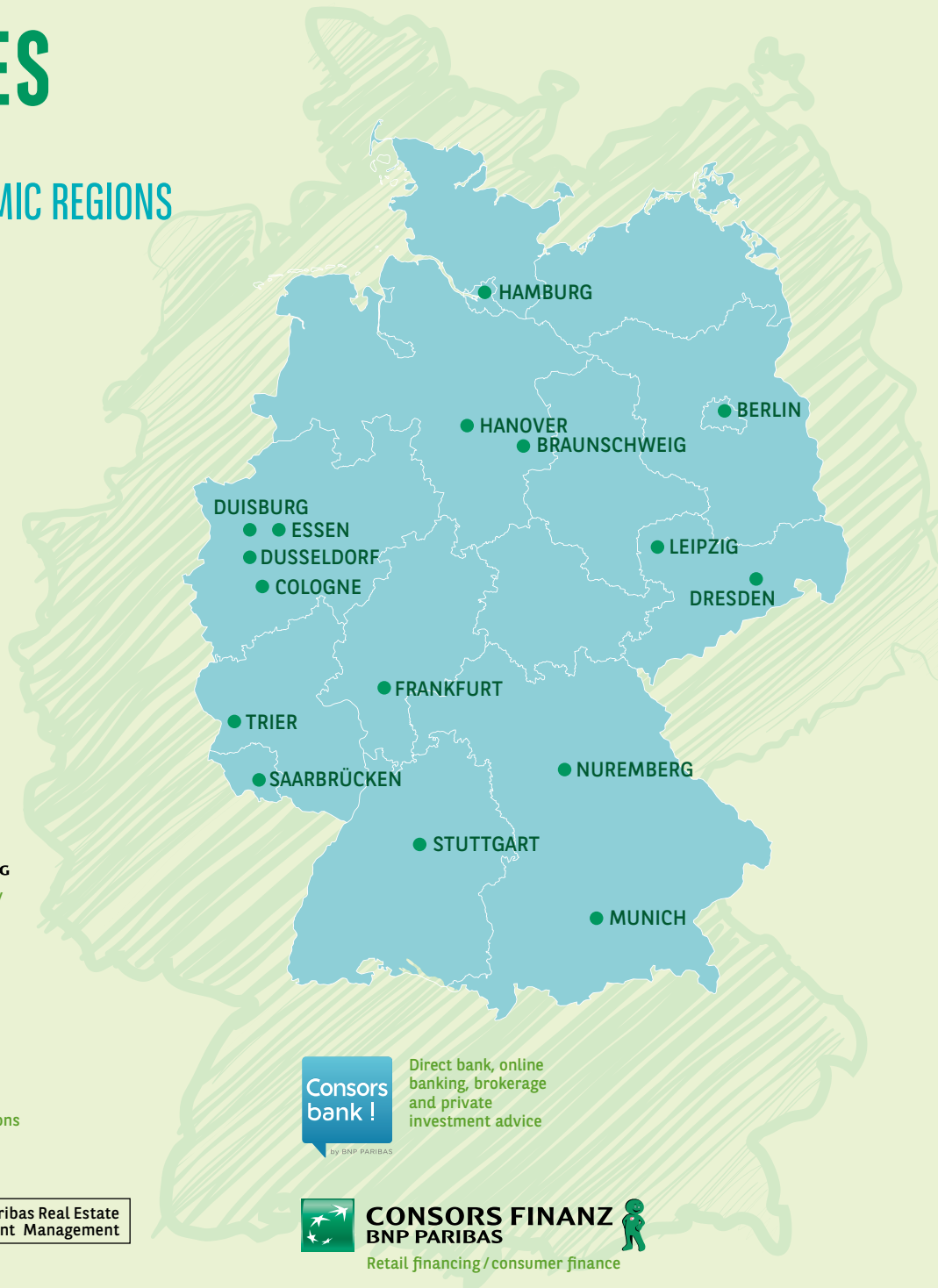
BNP PARIBAS SECURITIES SERVICES

Securities services



BNP PARIBAS WEALTH MANAGEMENT

Investment advice and asset management



Consors bank !

by BNP PARIBAS

Direct bank, online banking, brokerage and private investment advice



CONSORS FINANZ BNP PARIBAS

Retail financing / consumer finance



DAB BNP PARIBAS

B2B partner for independent asset managers



VON ESSEN BANK BNP PARIBAS

Consumer credit



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

JACQUES D'ESTAIS

DEPUTY COO BNP PARIBAS GROUP AND
HEAD OF INTERNATIONAL FINANCIAL SERVICES



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

YANN GÉRARDIN

HEAD OF CORPORATE & INSTITUTIONAL BANKING



We look forward to becoming even more significant in the Retail Banking sector in Germany and are deliberately gearing our offer towards our clients' modern consumer habits.

THIERRY LABORDE

DEPUTY CHIEF OPERATING OFFICER AND
HEAD OF DOMESTIC MARKETS



The bank for a changing world

Germany drives the economy
in Europe and is an essential
part of our growth strategy

JEAN-LAURENT BONNAFÉ

CEO AND DIRECTOR BNP PARIBAS GROUP



We are making excellent progress with
our growth ambitions in Germany. We are
particularly happy with the development
of our customer relationships.

PHILIPPE BORDENAVE

CHIEF OPERATING OFFICER BNP PARIBAS GROUP

**EUROPEAN
MARKET LEADER
IN FACTORING**

**LEADING LEASING
COMPANY IN
EUROPE**

**WORLD'S
BEST BANK FOR
CORPORATES**

 **BNP PARIBAS**



**MARKET-LEADING
CUSTODIAN IN
GERMANY**

**A LEADING
PROPERTY SERVICE
PROVIDER IN
GERMANY**

**MARKET LEADER
FOR E-COMMERCE
LOANS IN
GERMANY**

**ONLINE-SPECIALIST
FOR PRIVATE
INVESTMENTS**

**BEST ONLINE
BROKER**

**BEST CERTIFICATES
ISSUER 2016**



CORPORATE & INSTITUTIONAL BANKING

Corporate & Institutional Banking forms a bridge between two key client segments: corporate clients (multi-national corporations and export-oriented “Mittelstand” companies) and institutional clients (financial service providers and institutional investors). The innovative structure of this division serves clients’ needs and simplifies processes to provide tailor-made solutions.

World’s Best Bank for Corporates |



AN INTEGRATED BUSINESS MODEL

INSTITUTIONAL CLIENTS	GLOBAL MARKETS	SECURITIES SERVICES	TREASURY, FINANCE AND ADVISORY	CORPORATE CLIENTS
	Investment, hedging, financing, research and market intelligence across asset classes	Clearing and custody services, asset and fund services Corporate trust services, market and financing services	Corporate trade and treasury solutions Debt financing, specialized financing Strategic advisory, mergers and acquisitions, and equity capital markets	

CLIENT SEGMENTS



Around 1,000 employees elaborate well-coordinated solutions for clients in Germany. Worldwide, more than 30,000 employees serve corporate and institutional clients in 57 countries.



BNP PARIBAS CORPORATE & INSTITUTIONAL BANKING

The range of products and solutions offered covers complex advisory services, capital market transactions, traditional corporate banking services through to modern securities services.

Structured financing, global trade solutions and global cash management are complemented by corporate finance and capital market solutions as well as export and project financing. The service range is enhanced by a broad range of investment and hedging instruments as well as global research.

cib.bnpparibas.com

OFFICES LOCATED AROUND THE COUNTRY -

BNP Paribas Houses in Berlin, Frankfurt, Hamburg, Hanover, Cologne, Munich, Nuremberg and Stuttgart



BNP PARIBAS SECURITIES SERVICES

BNP Paribas Securities Services is a leading global custodian, offering securities services for the entire investment cycle. It provides innovative solutions for bank, funds, financing and liquidity services and as well as for issuers. Highest priority is given to taking care of capital assets with maximum security and reliability.

securities.bnpparibas.de

MARKET-LEADING CUSTODIAN in Germany



INTERNATIONAL FINANCIAL SERVICES



**BNP PARIBAS
CARDIF**

Insurance, consultancy on processes and distribution

10,000 EMPLOYEES WORLDWIDE, PRESENT IN 35 COUNTRIES

BNP Paribas Cardif provides individual products such as payment protection insurance, credit risk insurance and repair cost insurance, in addition to term life insurance and motor fleet insurance. As a B2B2C insurer, BNP Paribas Cardif develops insurance solutions for banks, wholesalers, retailers and the consumer goods industry. Individual cover plans are drawn up for each partner based on their specific needs and those of their customers. The great importance on fairness and partnership in all dealings with customers is assured through the program 'treat your customers fairly'.

www.bnpparibascardif.de

TOP PLAYER

for tailored B2B2C insurance solutions



**BNP PARIBAS
ASSET MANAGEMENT**

Institutional asset management, wholesale distribution

3,000 EMPLOYEES WORLDWIDE, PRESENT IN 30 COUNTRIES

BNP Paribas Asset Management is a global provider of investment solutions. Our range of funds include traditional asset classes (equities, bonds), as well as money market, commodities and alternative investments. The mandate business offers in particular multi-asset-solutions, fiduciary management and investments into European equities. Thanks to our worldwide presence and partnerships with renowned asset managers, BNP Paribas Asset Management's expertise covers all markets.

www.bnpparibas-am.de

A LEADING ASSET MANAGER

with 571 bn EUR under management



BNP PARIBAS REAL ESTATE

Transaction, consulting, valuation and management of commercial real estate

5,000 EMPLOYEES WORLDWIDE, PRESENT IN 36 COUNTRIES

BNP Paribas Real Estate is a leading German and international property service provider with about 750 employees based in Berlin, Cologne, Dresden, Dusseldorf, Essen, Frankfurt, Hamburg, Hanover, Leipzig, Munich and Stuttgart. The company is active in the business lines Transaction, Consulting, Valuation, Property Management and Investment Management. Internationally, the spectrum is rounded out by Property Development.

www.realestate.bnpparibas.de

LEADING PROPERTY SERVICE PROVIDER

in Europe

Real Estate Investment Management:
taylor-made fund solutions

300 EMPLOYEES IN EUROPE, PRESENT IN 8 COUNTRIES

BNP Paribas REIM Germany is one of the leading real estate asset managers for real estate funds and real estate debt funds for institutional investors in Germany. In addition to classic German real estate special funds according to German Capital Investment Code, the company offers a wide range of individual and innovative concepts to its clients: Luxembourg vehicles, fund of funds, real estate debt funds, Service- and Master-KVG solutions or separate accounts. With its funds, the company is invested in 15 countries in Europe and Asia.

www.reim.bnpparibas.de

TOP TEN

of real estate asset managers in Europe with a total of 24 bn euro assets under management



BNP PARIBAS WEALTH MANAGEMENT

Investment advice and asset management

**6,600 PROFESSIONALS WORLDWIDE,
GLOBAL PRESENCE IN MORE THAN 30 COUNTRIES**

In Germany, BNP Paribas Wealth Management offers wealthy private customers an innovative private banking concept with service centers in the BNP Paribas houses in Berlin, Frankfurt, Hamburg, Hanover, Cologne, Munich, Nuremberg and Stuttgart: highly qualified advisors support in all matters regarding capital investment and wealth management. They rely on analysts as well as an international specialist network and provide unusual transparency: all accounts and depots are accessible via internet and app and enable transactions from anywhere in the world.

Highlights at a glance:

- Personal relationship manager
- Tailor-made portfolio solutions for customers with highest demands
- Attractive wealth management concept
- Online access to all accounts and depots

www.wealthmanagement.bnpparibas.de

BEST PRIVATE BANK IN EUROPE
(Wealth Briefing Europe Awards 2017)



PERSONAL FINANCE



CONSORS FINANZ
BNP PARIBAS



Retail financing and consumer finance

AROUND 1,000 EMPLOYEES IN MUNICH AND DUISBURG

Consors Finanz is one of the leading consumer finance providers in Germany. The focus of the company is on the granting of personal loans, in particular retail financing for sales retail and e-commerce, as well as for car, caravan and motorcycle dealers. The product portfolio includes instalment loans, revolving credit cards, amortization loans as well as insurance products, working with cooperation partners. Business partners are retail companies of all sizes, banks and insurance companies.

www.consorsfinanz.de

LEADER

in e-commerce financing in Germany



VON ESSEN BANK
BNP PARIBAS

Individual offers allow sustainable solutions

470 EMPLOYEES IN ESSEN, BERLIN, BRAUNSCHWEIG AND STUTT GART

The VON ESSEN bank is a national bank that focuses on retail banking and consumer loans. Attractive investments and the responsible issuing of loans have been part of the business philosophy for 45 years. The VON ESSEN Bank particularly focuses on customers with a healthy credit rating but also with current financial problems for which individual solutions are developed. The product portfolio includes loans and financing as well as saving and investment products, savings bonds, interest-linked savings bonds and investment bonds with subordination agreement.

www.vonessenbank.de



GOLD FOR YOUR PORTFOLIO

Bright prospects for your portfolio - trade physical gold as easy as securities.



**CONSORSBANK
AWARDS**



RETAIL BANKING



Direct bank, online banking, brokerage and private investment advice

With a comprehensive range of financial services and products Consorsbank is among the leading direct banks in Europe.

The direct bank addresses investors in the retail banking sector who want to take care of their investments themselves and it offers comprehensive support online, by phone or app. Consorsbank is one of the few providers of fee-based advisory services on the German market.

The wide range of products and online services at Consorsbank range from various accounts to all kinds of securities trading, to old-age provisions and insurance services.

www.consorsbank.de



**DAB
BNP PARIBAS**

B2B-partner for financial intermediaries

DAB is a partner for independent asset managers, fund intermediaries, investment advisors and institutional investors. Already today DAB is market leader in the B2B-business with independent intermediaries.

It offers

- Extensive trading and information software
- Independent product range
- Member of deposit protection funds
- Tailormade product range
- All-in-one solutions for brokerage and securities deposit

www.dab.com



ARVAL
BNP PARIBAS GROUP



Full-service leasing and fleet management

With a stock of approximately 75,000 vehicles, Arval is one of the leading providers of multi-brand full-service leasing and fleet outsourcing in Germany. The mobility services are tailored to the needs of business clients with cars and vehicles up to 3.5 t.

Arval offers fleet solutions that ease and manage the financial risks and guarantee that employees are mobile. Extensive fleet processes and costs can be managed and potential for improvement is highlighted and implemented using full outsourcing.

More than **1,000,000**
vehicles worldwide

EXPERTS
for multi-brand
full-service leasing

www.arval.de



BNP PARIBAS
FACTOR

Factoring

1,200 EMPLOYEES WORLDWIDE IN MORE THAN 17 COUNTRIES

BNP Paribas Factor is one of the leading factoring providers on the German market, as well as for the Swiss and Austrian markets with more than 90 employees at its office in Dusseldorf. The wide range of products covers all the factoring versions for working capital optimization for SME corporate clients and major corporations. These include off-balance and classic factoring solutions recognised by the IFRS, individual factoring finance and international financing solutions. In addition, the Europe-wide BNP Paribas Factoring Group provides cross-border solutions for multinationals thanks to its international network.

www.factor.bnpparibas.de

**EUROPEAN MARKET LEADER
IN FACTORING**

More than 50 years on the market, 20,000 customers worldwide



BNP PARIBAS
LEASING SOLUTIONS

Financing, leasing and rental solutions for commercial investments

3.000 EMPLOYEES WORLDWIDE IN MORE THAN 20 COUNTRIES

BNP Paribas Leasing Solutions employs around 300 staff in Germany and specializes in leasing, credit and rental solutions for mobile equipment investments as well as related services such as insurance and maintenance. Its services and products are offered either directly to businesses or through its partners: manufacturers, software editors and their distribution channels.

www.leasesolutions.bnpparibas.de



**EUROPEAN LEADING
LEASING COMPANY**

(N°1 IN LEASEUROPE RANKING SURVEY 2017)

A woman with blonde hair, wearing a dark coat and a bright green scarf, is riding a bicycle towards the camera. She is smiling. In the background, there is a modern building with a stone facade and large glass windows. The name "BNP PARIBAS" is visible on the building's facade. A small tree and a parked bicycle are also visible on the left side of the frame.

**CORPORATE &
INSTITUTIONAL
BANKING**

**RETAIL BANKING
& SERVICES**



CORPORATE SOCIAL RESPONSIBILITY

BNP PARIBAS – A COMMITTED AND RESPONSIBLE GROUP

BNP Paribas is committed to organising the Group to build a sustainable future. Ethical principles, risk awareness and responsibility are the foundations of everything we do each day. The BNP Paribas Group has set itself the goal of raising the awareness of all its stakeholders – customers, employees, partners and also shareholders – as well as ensuring the company is fully engaged regarding sustainability issues. For this reason, the CSR strategy is based on four pillars: the economy, our people, the community and the environment.

RESPONSIBILITY FOR THE ECONOMY

BNP Paribas is aware of its responsibility towards the markets and real economy in all matters of investment and financing. Ethical criteria are taken into account when making investment and credit decisions. The Group's companies are also continuously developing their range of sustainable, ecological and socially responsible financial products.

RESPONSIBILITY FOR OUR PEOPLE

BNP Paribas' success is based on its employees. Dealing with staff concerns responsibly is one of BNP Paribas' core values. The Group therefore offers careers that further develop talent and capabilities in the best possible way. Diversity and inclusion are promoted in the workplace. BNP Paribas continues to develop projects and models to reconcile the family and work-life balance. It promotes the well-being of all employees as part of active corporate health management.

RESPONSIBILITY FOR THE COMMUNITY

Responsibility towards society is very important for BNP Paribas. The bank supports initiatives that improve opportunities for children and young people through education and culture, thus contributing to reducing the effects of social barriers, in particular through the work of the BNP Paribas Foundation, founded in 2015 in Germany. Employees from BNP Paribas provide support where specific help is required as part of volunteering initiatives.

THE BNP PARIBAS FOUNDATION IN GERMANY

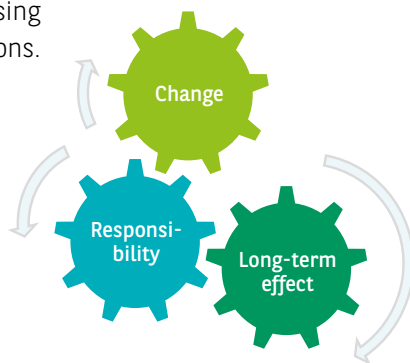
The BNP Paribas Group's foundation in Germany was founded in 2015. It supports educational, art and culture projects throughout the country. In doing so, it specifically supports children and young people who have to overcome hurdles and barriers in their own personal biography, for example as a result of social disadvantage, disability or a migration or refugee background.

As a foundation of a globally active banking group, the BNP Paribas Foundation promotes the guiding principle of international dialogue. The projects that it supports bring young people with different backgrounds and origins together - thus contributing to intercultural understanding and solidarity. All children and young people should be given equal opportunities to discover their own strengths and talents to be able to develop and evolve in the best possible way.



RESPONSIBILITY FOR THE ENVIRONMENT

Combating climate change and reducing the emission of gases that damage the climate are a top priority for BNP Paribas. Ecological criteria are resolutely taken into account when making decisions about financing and investment projects. BNP Paribas commits to becoming carbon neutral by the end of 2017 in terms of CO2 emissions arising from its own operations. They will be reduced by using resources responsibly, extending the use of green energy and by encouraging employees to an eco-friendly conduct in the workplace.



BNP PARIBAS GROUP IN GERMANY

BNP Paribas Germany

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BNP Paribas Corporate & Institutional Banking

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www.bnpparibas.de
Equity Derivatives: www.derivate.bnpparibas.com

BNP Paribas Securities Services

Zweigniederlassung Frankfurt

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www.securities.bnpparibas.de

BNP Paribas Cardif

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www.bnpparibascardif.de

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Zweigniederlassung Frankfurt

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BNP Paribas Real Estate

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BNP Paribas REIM Germany

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Concept and contents:

BNP Paribas Germany
Group Brand & Communication Germany

Graphical concept and design:

hundertzwölf . agentur für kommunikation GmbH

BNP Paribas Wealth Management

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Consorsbank

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DAB BNP Paribas

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BNP Paribas Leasing Solutions

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Consors Finanz

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BNP PARIBAS

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