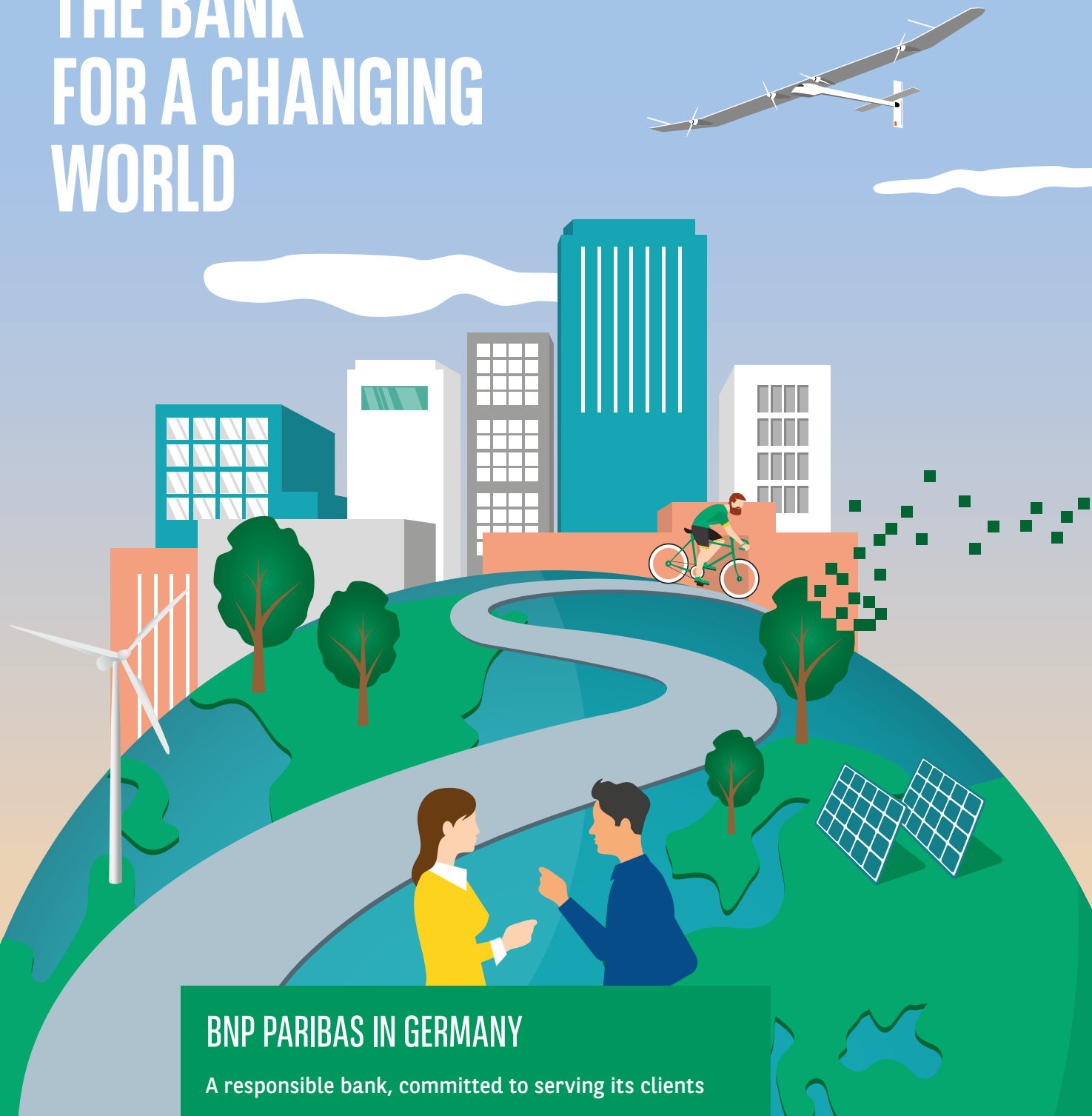


THE BANK FOR A CHANGING WORLD



BNP PARIBAS IN GERMANY

A responsible bank, committed to serving its clients

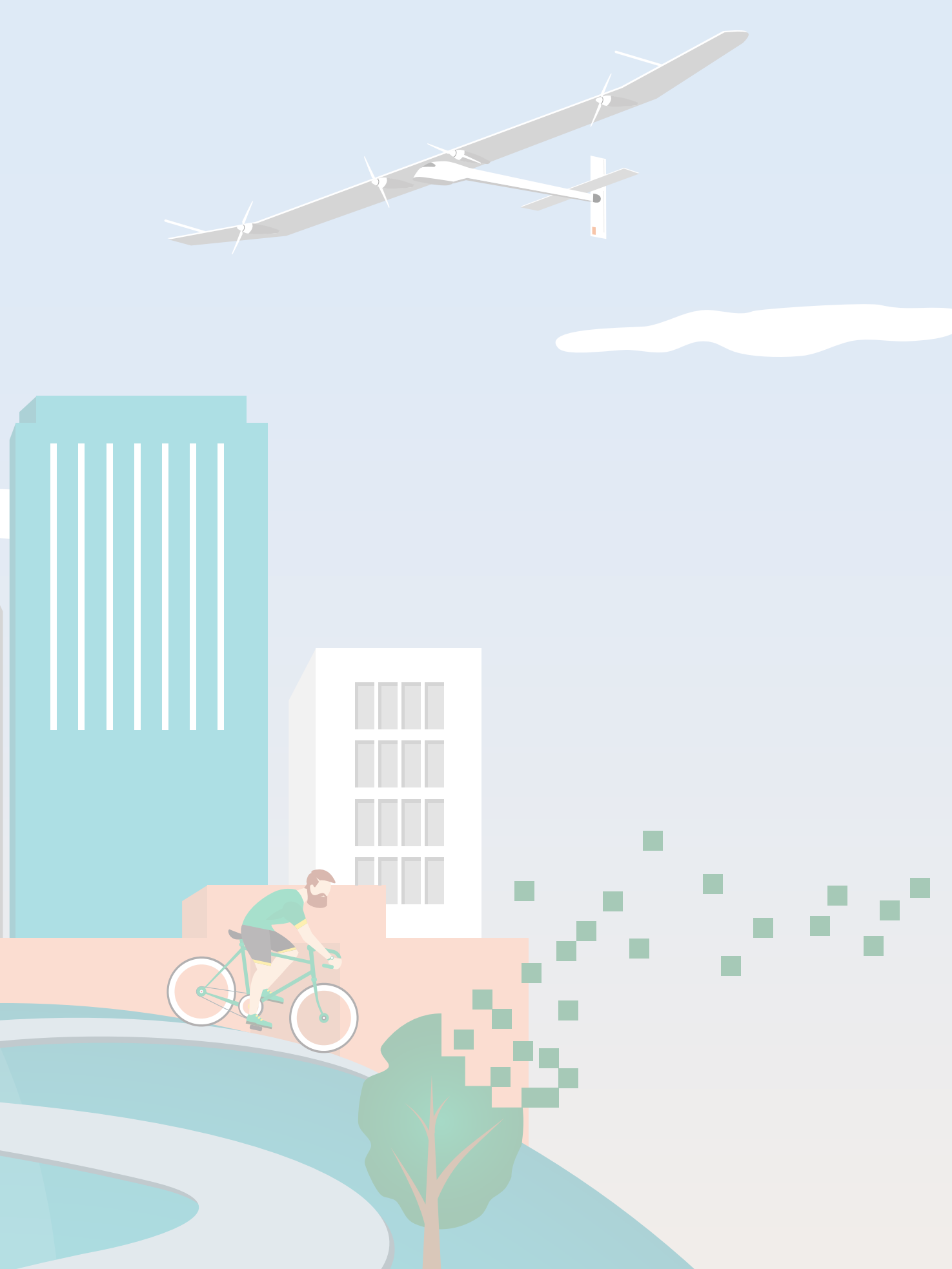
bnpparibas.de



BNP PARIBAS

The bank
for a changing
world





THE BNP PARIBAS GROUP IN FIGURES

€44.3

BN



REVENUES

€7.1

BN



NET INCOME GROUP SHARE

€15.5

BN

DOMESTIC MARKETS

€15.9

BN

INTERNATIONAL
FINANCIAL SERVICES

€13.8

BN

CORPORATE & INSTITUTIONAL
BANKING

12.8

%

SOLVENCY RATIO*

€432

BN

GENEROUS LIQUIDITY
RESERVE**

AS OF 31 DECEMBER 2020

* 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 6,000 employees in Germany and more than 193,300 employees in 68 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 193,300 employees in 68 countries

12 business units in Germany

Sustainability and diversity in practice

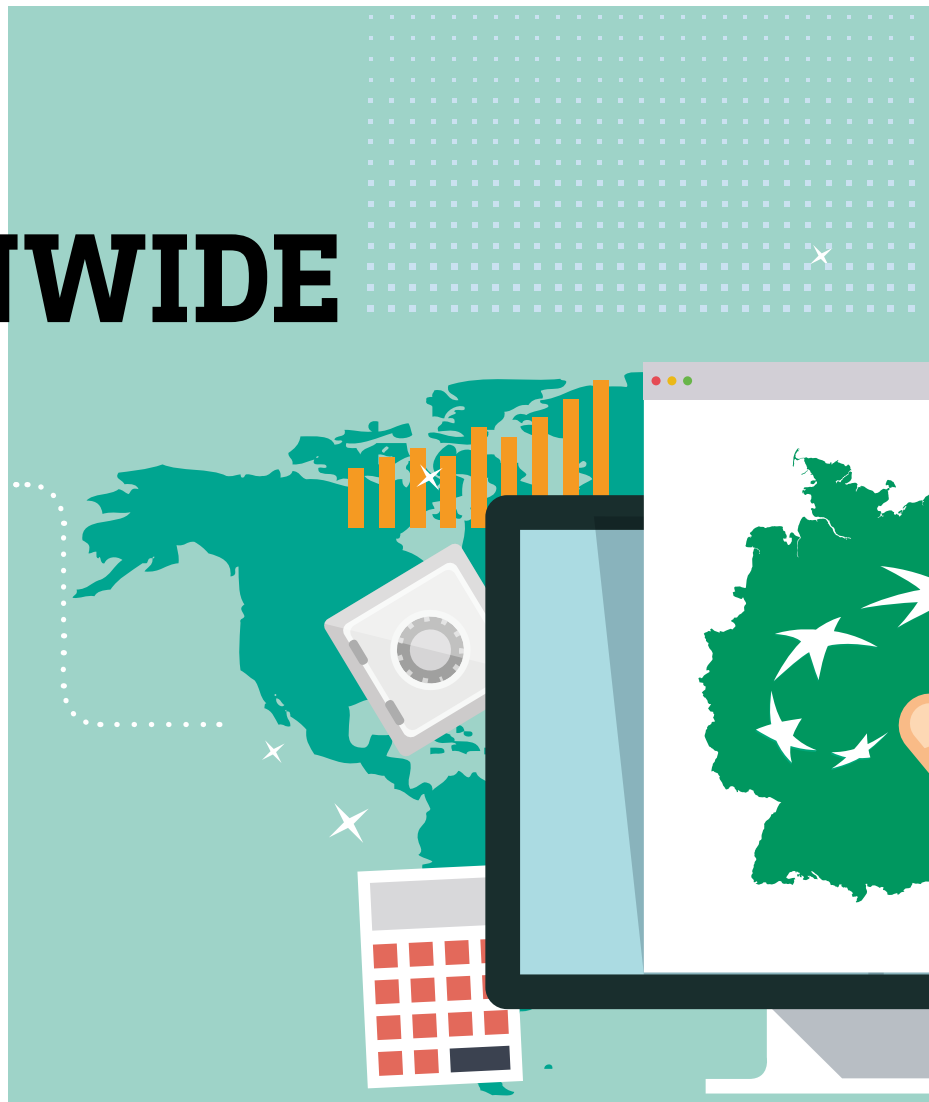
Innovations that help shape digital change

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 6,000 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 HELP TO SHAPE THE BANKING OF THE FUTURE.

Dr Sven Deglow
Co-CEO Personal Investors Germany Austria

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.

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. A 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 and the “Company Purpose” was formulated. This integrates three commitments on which our action has been based for many years: the “Code of Conduct”, the “Values” and the “Engagement Manifesto”.

BNP Paribas’ mission is to contribute to a responsible and sustainable economy by financing and advising clients according to the highest ethical standards.

We offer secure, sound and innovative financial solutions to individuals, professional clients, corporates and institutional investors while striving to address the fundamental challenges of today with regard to the environment, local development and social inclusion.

Extract from the BNP Paribas Group Company Purpose.

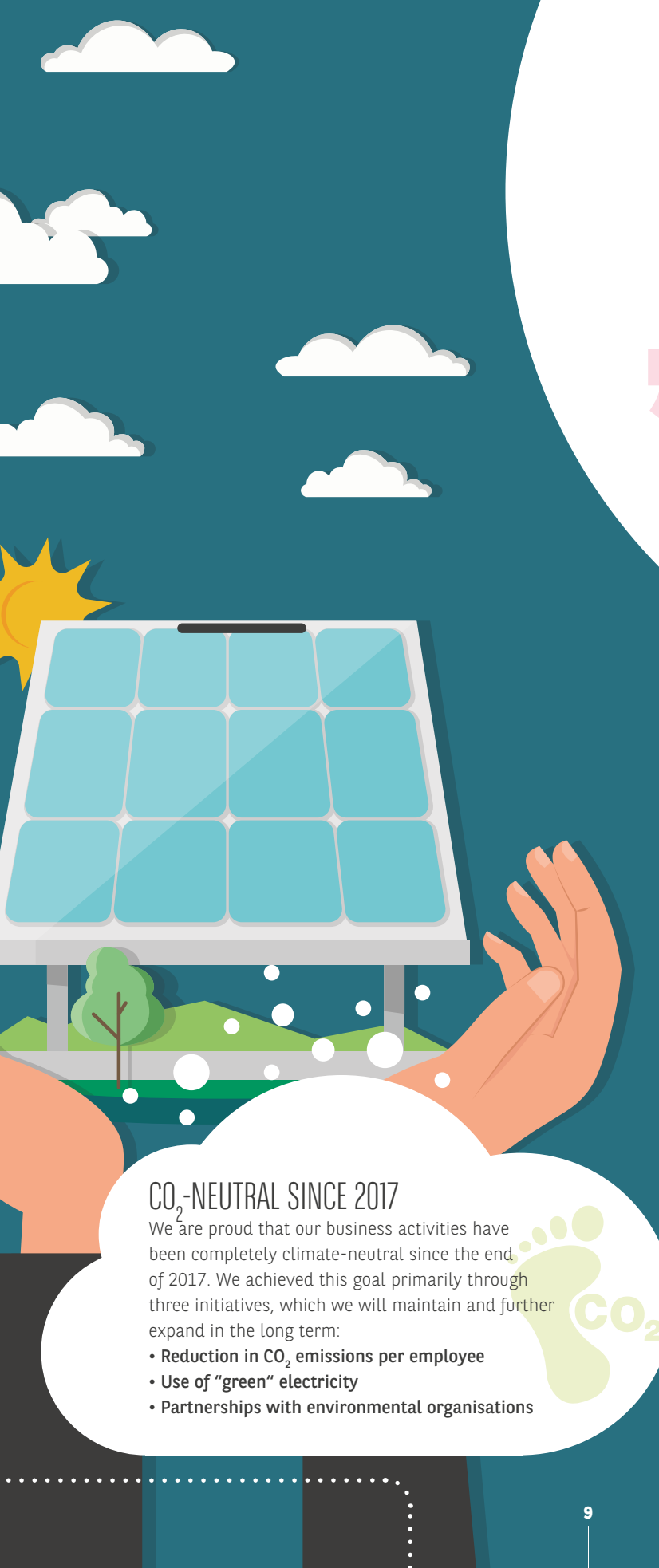
An important part of BNP Paribas’ long-term commitment is to counteract global climate change. As a result, we decided not to finance companies and projects whose portfolios are negatively associated with climate change. At the same time, we are increasingly investing in companies that sustainably promote 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.



“ **COMPANY ENGAGEMENT HAS MANY FACETS FOR BNP PARIBAS, RANGING FROM THE SUSTAINABLE ORIENTATION OF OUR BUSINESS TO EMPLOYEE VOLUNTEERING AND THE PROMOTION OF PROJECTS FOR DISADVANTAGED YOUTHS THROUGH THE BNP PARIBAS FOUNDATION.** ”

Eva Meyer
Head of Company Engagement 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

- + Financing of renewable energies continuously expanded, in 2020 to 17.8 billion euros
- + Increasing the amount of corporate loans to 188 billion euros in 2020 which directly contribute to the energy transition or to achieving the SDG’s of the United Nations.
- 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
- Exit from the coal mine business and coal-fired power plants in the OECD countries by 2030 and worldwide by 2040
- 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. Especially meaningful to us is the project "Financial Education for Young People" in cooperation with Joblinge e.V. With "1 Million Hours 2 Help", a global target for the social engagement of BNP Paribas' employees was set.



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. 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

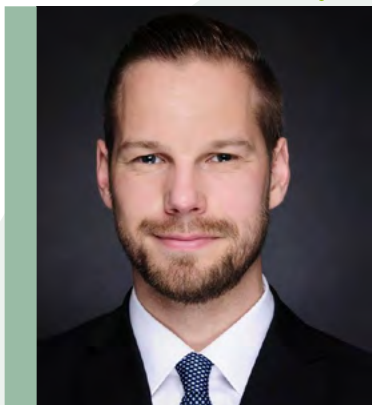
The BNP Paribas Foundation, founded in 2015, supports projects in Germany in the fields of education, art, culture and solidarity. It supports children and young people who must overcome hurdles and limits in their personal biography because of social disadvantage, a disability or a migration or refugee background. The projects funded by the foundation help these children and young people to discover their strengths and talents, and grow and develop as best as they possibly can.

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 59 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.



OUR EMPLOYEES ARE COMMITTED TO A BETTER FUTURE FOR OUR CLIENTS, SOCIETY AT LARGE AND OUR ENVIRONMENT. TO ACHIEVE THESE OBJECTIVES COLLECTIVELY, WE FOSTER THE INDIVIDUAL STRENGTHS OF ALL OUR COLLEAGUES AND CONSISTENTLY ENCOURAGE THEM TO QUESTION THE STATUS QUO. ”

Tino Benker-Schwuchow
Head of Group HR Germany & Austria



**WE ARE CLOSE TO THE CUSTOMER:
COMPANIES AND INSTITUTIONAL INVESTORS
VALUE OUR LOCAL PRESENCE AND OUR BROAD
INTERNATIONAL NETWORK. OUR STRENGTH IS
THE INTERLOCKING OF ALL OUR BUSINESS UNITS.**

Frank Vogel
CEO Corporate and Institutional Banking Germany

UNDBREAKINGLY 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 that 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.



WE CONSIDER CONTINUOUS DIGITALISATION AS A CORE COMPONENT OF OUR ONGOING DEVELOPMENT.

Dr. Carsten Esbach
COO BNP Paribas Germany

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

193,300
EMPLOYEES IN
68
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
6,000 EMPLOYEES AT
16 LOCATIONS
IN GERMANY

RESPONSIBLE,
VALUE-ORIENTED AND
SUSTAINABLE

REPRESENTED THROUGHOUT GERMANY



IN GERMANY SINCE
1947

ABOUT
6,000
EMPLOYEES THROUGHOUT
GERMANY

PART OF THE
BNP PARIBAS GROUP
REPRESENTED IN
68
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	Online-Banking and -Brokerage
 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 optimisation
 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. 7,200 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 portfolio of around 85,000 contracts, Arval is one of the leading vendor-independent providers of full-service leasing and fleet outsourcing in Germany. Arval is represented in 30 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
FOR BRAND-INDEPENDENT FULL-
SERVICE LEASING**



1.4M

VEHICLES WORLDWIDE



IN 30

COUNTRIES



BNP PARIBAS
ASSET MANAGEMENT

LONG-TERM SUSTAINABLE RETURNS ON INVESTMENT FOR OUR CLIENTS

BNP Paribas Asset Management is an independent asset manager and offers active, passive as well as quantitative investment solutions to individual savers, companies and institutional investors. Our offering comprises all asset classes including Equities, Fixed Income, Private Debt & Real Assets, and Multi-Asset, Quantitative and Solutions (MAQS) as well as Exchange Traded Funds (ETFs).

Responsible and sustainable investing is the basic principle across all asset classes. Environmental, social and governance (ESG) factors accompany the entire investment process.

BNP Paribas Asset Management has assets of 483 billion euros under management, with more than 500 investment professionals and almost 500 client servicing specialists, serving clients in 72 countries.



**MARKET LEADER IN
SUSTAINABLE INVESTING**
408 BILLION EUROS OF ASSETS UNDER
MANAGEMENT


~500

INVESTMENT EXPERTS

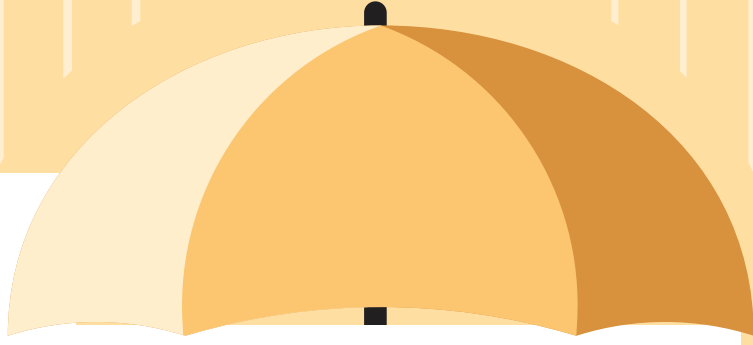


IN 72

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 4.6 million clients with its 185 employees. The company generates 10 percent new insurance policies annually based on the portfolio. This underlines the leading role of BNP Paribas Cardif Germany in special insurance.



MORE THAN **185**
EMPLOYEES IN GERMANY



MORE THAN **4.6M**
CLIENTS 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 to create transparency.

Consorsbank offers its clients a broad range of banking services:

- » Free current accounts including cards
- » Savings products such as securities savings plans
- » Financing offers such as real estate, instalment or securities 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.



28.7M

TRADES IN 2020



€60.4BN

IN MANAGED ASSETS

 **BEST
ONLINE
BROKER**
FOCUS MONEY 2020



CONSORS FINANZ
BNP PARIBAS



THE FUTURE OF DIGITAL FINANCE



Consors Finanz stands for financial autonomy in all areas of life, with the company consequently focusing on financing and insurance solutions that can be flexibly adapted to match customers' ability to pay. Whether dynamic lending facilities, individual financing or adaptable card products – with Consors Finanz digital banking, customers themselves can take control of their liquidity.

Consors Finanz is one of the leading consumer credit providers in Germany and Austria. The company is a recognised financing specialist, especially in the retail, e-commerce and automotive businesses. Its wide range of products and services is aimed at partners such as trading companies and brokers, including in areas such as sales financing, as well as at consumers in the consumer financing and debt restructuring areas. Consors Finanz also teams up with cooperation partners to offer supplementary insurance and add-on products.

Consors Finanz focuses on individual needs identified in dialogue with its customers and partners, ranging from development and implementation through to the optimisation of clearly understandable products and services. This leads to innovative technologies, highest security standards and responsible lending, making it easier to arrange purchases, build customer loyalty and ensure sustainable business development and growth. In Germany, around 1,500 employees serve approximately 2 million customers and around 10,000 retail partners.


€8.5BN

CREDIT VOLUME



2M

CLIENTS



LEADER
IN GERMANY IN E-COMMERCE
FINANCING

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 750 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 55 countries.



IFR AWARDS 2020

**BOND HOUSE · LOAN HOUSE · BANK FOR
SUSTAINABLE FINANCE · EURO BOND
HOUSE · EUROPE INVESTMENT-GRADE
BOND HOUSE · EMEA LOAN HOUSE**

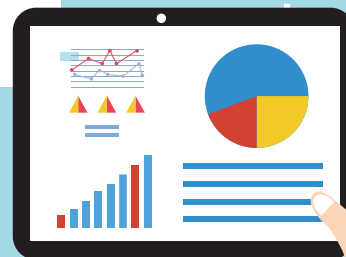
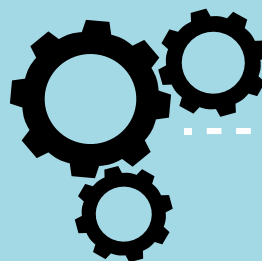


ASSET MANAGEMENT BY SPECIALISTS FOR SPECIALISTS

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.

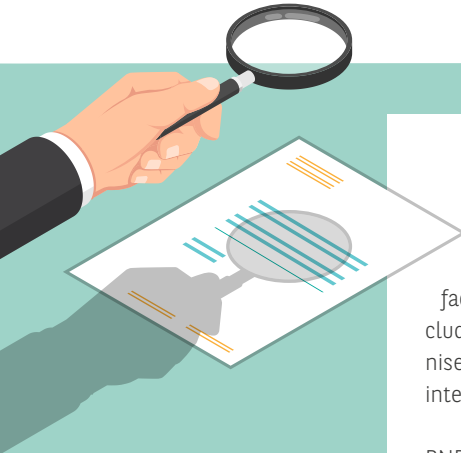
Another strategic focus is on the Fintech target group. Clients are supported on their way to a digitised business model by consistently expanding the technology on offer.





**BNP PARIBAS
FACTOR**

PARTNER FOR RECEIVABLES FINANCING



BNP Paribas Factor offers tailor-made factoring financing solutions for SME's 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



€154.4BN

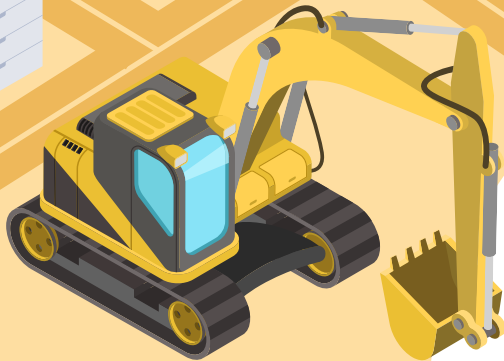
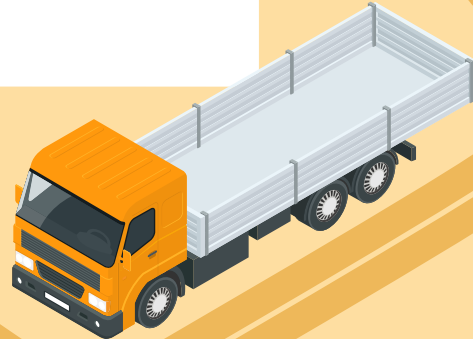
TURNOVER WORLDWIDE





BNP PARIBAS
LEASING SOLUTIONS

LEASING SOLUTIONS FOR INVESTMENTS IN A DIGITAL FUTURE



3,700

EMPLOYEES WORLDWIDE



€12.8BN

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. To promote sustainable development, we always call more projects in support of circular economy to life. The challenge is to make better use of products and raw materials, limit the amount of waste and conserve our planet's natural resources. We support this change so

that capital goods can be recycled or processed at the end of their life cycle.

BNP Paribas Leasing Solutions financed 310,000 investment projects with a total volume of 12.8 billion euros in 2020. 3,700 employees support the growth of clients and partners in 17 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 357 employees there and generated a new business volume of 3 billion euros in 2020.

**VENDOR FINANCE
PROVIDER OF THE YEAR**
THE JOURNAL FOR ASSET
FINANCE





**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 880 employees at eleven locations. The company works in the areas of transaction, consulting, valuation as well as property and investment management.


€1.01BN
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




€30.1BN
IN MANAGED ASSETS


350
EMPLOYEES

BNP Paribas Real Estate Investment Management (BNP Paribas REIM) manages commercial properties in Europe worth over 30.1 billion euros. This makes the company one of the most important market players in Europe. The expertise covers the whole life cycle of commercial real estate investments.

BNP Paribas REIM has been active in the European market for unlisted real estate investments for more than half a century. The company manages the assets of over 200 institutional investors and approx. 140,000 private investors. The transaction volume in 2019 was around 5 billion euros.

BNP Paribas REIM's investment focus is on Europe and the company is positioned in Europe. BNP Paribas REIM is represented locally in eight European countries: Belgium, Germany, France, Great Britain, Italy, Luxembourg, Netherlands and Spain. BNP Paribas REIM has extensive know-how of the different European markets and the necessary expertise to implement large-volume and complex real estate investments. The investment spectrum of BNP Paribas REIM includes the following types of use: office, retail, logistics, hotel, healthcare real estate and housing.

 **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.

300 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.



€687BN

IN ASSETS UNDER ADMINISTRATION



€1.688BN

IN ASSETS UNDER CUSTODY



**GLOBAL CUSTODIAN
LEADERS IN CUSTODY 2020**
MULTI-MARKET EXCELLENCE - WESTERN
EUROPE · EDITOR'S CHOICE - BEST NEW
ASSET SERVICING PARTNERSHIP



**BNP PARIBAS
WEALTH MANAGEMENT**

HOLISTIC ASSET STRUCTURING AND ADVICE

With 390 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.

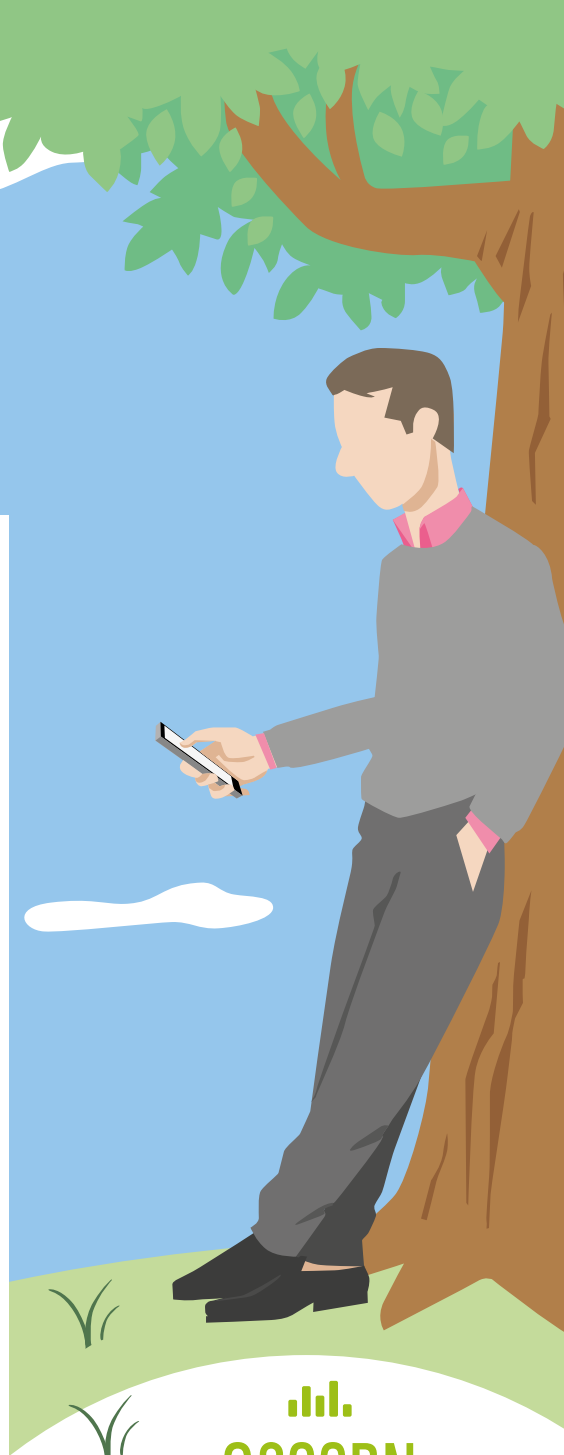
The Private Banking division combines experience in personal advice and management of large asset portfolios across all relevant asset classes with the possibilities of digital banking. Consorsbank as a partner within the BNP Paribas Group acts as a driver of innovation here. The customer thus experiences an entirely new generation of a 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 at eight locations in Germany (Berlin, Frankfurt, Hamburg, Hanover, Cologne, Munich, Nuremberg and Stuttgart).



privatebanking.bnpparibas.de
wealthmanagement.bnpparibas.de




€390BN
IN MANAGED ASSETS


6,800
EMPLOYEES WORLDWIDE



THE BNP PARIBAS GROUP IN GERMANY

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BNP Paribas Corporate & Institutional Banking

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BNP Paribas Wealth Management

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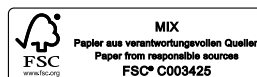
BNP Paribas Deutschland
Group Brand & Communication Germany

Concept, text and design:

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BNP PARIBAS

The bank
for a changing
world