

THE BNP PARIBAS GROUP IN LUXEMBOURG



BGL BNP Paribas S.A. 50, avenue J.F. Kennedy, L-2954 Luxembourg, R.C.S. Luxembourg : 86481

AT YOUR SIDE



BNP PARIBAS

The bank
for a changing
world

THE BNP PARIBAS GROUP IN LUXEMBOURG

- Active since 1919
- Around 3,700 employees
- Luxembourg is one of the four home markets of the BNP Paribas Group
- The BNP Paribas Group's business lines in Luxembourg:
Retail Banking & Services (RB&S),
International Financial Services (IFS),
Corporate & Institutional Banking (CIB)

A major player in the local economy

- Top Employer Luxembourg 2018 (*Top Employers Institute*)
- Best Bank in Luxembourg 2018 (*Euromoney*)
- Leading employer in the financial sector (*ABBL*)
- Best Trade Finance Provider 2018 in Luxembourg (*Global Finance*)

The advantages of the Grand Duchy of Luxembourg

- Strong political and social stability
- A legal and regulatory landscape favourable to businesses: stable and innovative
- A proactive and competent supervisory authority
- A competitive tax regime
- A strong culture of protecting investors
- A long tradition of financial expertise
- Extensive knowledge of international clients' needs
- Multicultural, multilingual and highly-qualified specialist teams
- Strict adherence to AML rules
- Development of niche activities, contributing to the diversification of the Luxembourg economy
- Advantageous location at the heart of Europe



RETAIL BANKING & SERVICES

BUSINESS LINES

Retail and Corporate Banking in Luxembourg

BGL BNP Paribas is one of the leading banks in the Grand Duchy of Luxembourg and offers its retail, professional, private banking, SMEs and major corporate clients a particularly wide range of financial products and services, from current accounts to savings and bancassurance products, as well as specialized services for professionals and corporates (in particular cash management).

Its commercial network comprises 41 branches, 6 Private Banking sites catering to clients resident in Luxembourg and around 130 ATMs. It also has 7 business centres that provide services exclusively to professional clients. For clients who prefer a remote banking relationship, the bank offers everyday management services and investment advice, as well as the possibility to open an account 100% online.

Leasing

BNP Paribas Leasing Solutions is the leading service provider in the local financial leasing market and offers attractive equipment financing solutions to its professional clients.

Arval offers operational leasing services, implementing solutions that simplify and optimise car travel for its clients.





- Long-term support for businesses and their projects, based on an extensive and unique range of financing formulas, tailored to clients' specific needs
- Strong intra-group collaboration enabling us to offer a wide array of products and services including leasing, factoring and bancassurance
- A multilingual service
- A bank offering the latest technological developments

Key figures

- **156,400** retail clients
- **17,600** professionals (SMEs) and **9,500** non-profit organisations and self-employed clients, etc.
- **3,436** private banking clients
- **1,651** large corporate clients
- **Leader in the European leasing market**
2,664 financial leasing clients in Luxembourg
650 Arval clients with **6,000** operational leasing vehicles in Luxembourg



INTERNATIONAL FINANCIAL SERVICES

BUSINESS LINES

Private Banking

BNP Paribas Wealth Management offers tailored asset and financial management solutions, in addition to a suite of high-quality services: investment advice, discretionary management, wealth management and planning, financing, everyday banking services and asset diversification expertise.

Asset Management

BNP Paribas Asset Management offers a full range of financial management services to institutional clients and distributors throughout the world.

Insurance

Cardif Lux Vie offers a range of products and services centred around three complementary business lines: international Wealth Management, Retail Insurance (via the BGL BNP Paribas branch network) and Corporate Insurance.

Real Estate Services

BNP Paribas Real Estate offers solutions with support at every stage of your real estate project, drawing on its multi-expertise offering in six areas of real estate: property management, valuation, advisory, transactions, development and investment management.

This area of activity includes operations related to the collection, management, development, protection and administration of savings and assets, ensuring the performance and security of clients' investments.

Key figures



BNP Paribas Wealth Management

- Around 300 employees at the service of wealthy clients, private investors and major family business owners
- EUR 21.8 billion in assets under management in Luxembourg



BNP Paribas Asset Management

- EUR 85 billion in assets under management in Luxembourg
- EUR 569 billion in assets under discretionary and advisory management throughout the world



Cardif Lux Vie

- EUR 22.2 billion in assets under management
- EUR 2.8 billion in premium income
- More than 4,700 Dedicated Internal Funds



BNP Paribas Real Estate

- Leader in Property Management in Luxembourg with +/- 400,000m² under property management
- EUR 24.1 billion in assets under management in Europe for the Investment Management business line



CORPORATE AND INSTITUTIONAL BANKING

This business line offers products and services related to the capital and financing markets in Luxembourg to corporate and institutional clients.

BNP Paribas Securities Services in Luxembourg offers long-recognised expertise and unique know-how in fund administration and custody, international bond issues and their respective engineering.

Correspondent Banking consists in serving institutional customers for their daily account holding needs using a broad range of dedicated products and services.

Financing Solutions is dedicated to the financing of tangible assets.

Prime Solutions and Financing - Equity Finance offers collateralised investment solutions for institutional clients.

Financial Institutions Coverage, helps business lines with their customer relationships by marketing products and services offered by the BNP Paribas group.

Positions and key figures



BNP Paribas Securities Services

- 2nd fund administrator in Luxembourg (number of funds)
- Custodian of the Year – Custody Risk Global Awards 2017
- European Custodian of the Year – Funds Europe Awards 2017
- European Administrator of the Year – Funds Europe Awards 2017
- 1st Listing Agent in Luxembourg
- 1st Corporate Trust Provider in Luxembourg
- EUR 443.4 billion in assets in custody (Global Custody + Fund Dealing Services)



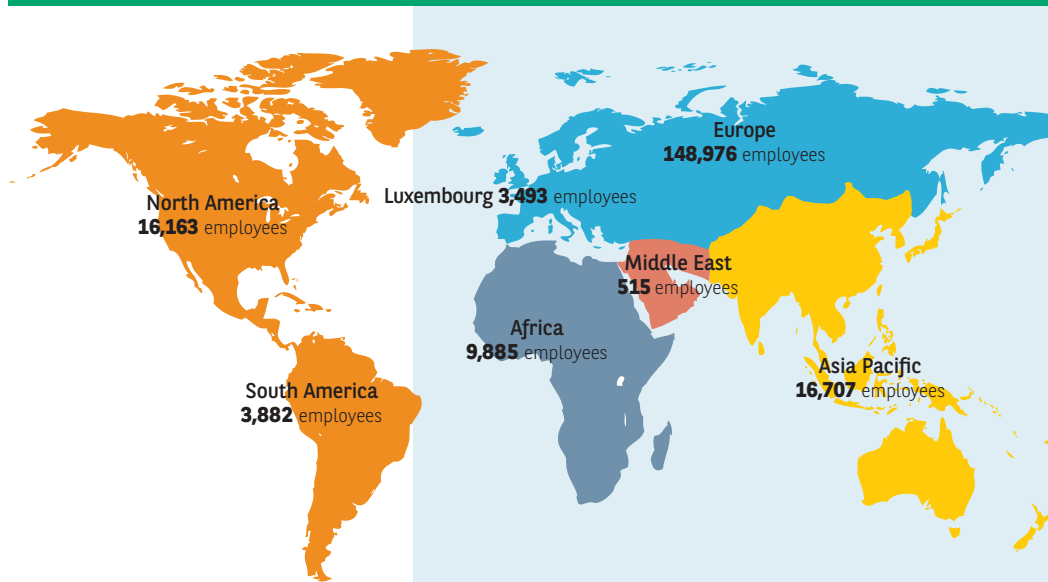


KEY FIGURES*

BNP Paribas is a **leading European provider of banking and financial services** on a global scale.

It has a Europe-wide presence through its full range of business lines. France, Italy, Belgium and Luxembourg are its **four home markets** for retail banking.

The Group has one of the most extensive international networks, with a presence in **73 countries** and **196,128 employees**.



Awards and rankings

- 
World's Best Bank for Corporates
Source: Euromoney, July 2017
- 
Best Digital Bank in Western Europe
Source: Euromoney, September 2017
- 
Most Innovative Investment Bank for Climate Change and Sustainability
Source: The Banker, September 2017

For more information on the Group, go to

www.bnpparibas.com

* The number of employees is reported in FTE (Full Time Equivalent).

For a list of the lines of business offered by the BNP Paribas Group in Luxembourg visit www.bnpparibas.lu



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