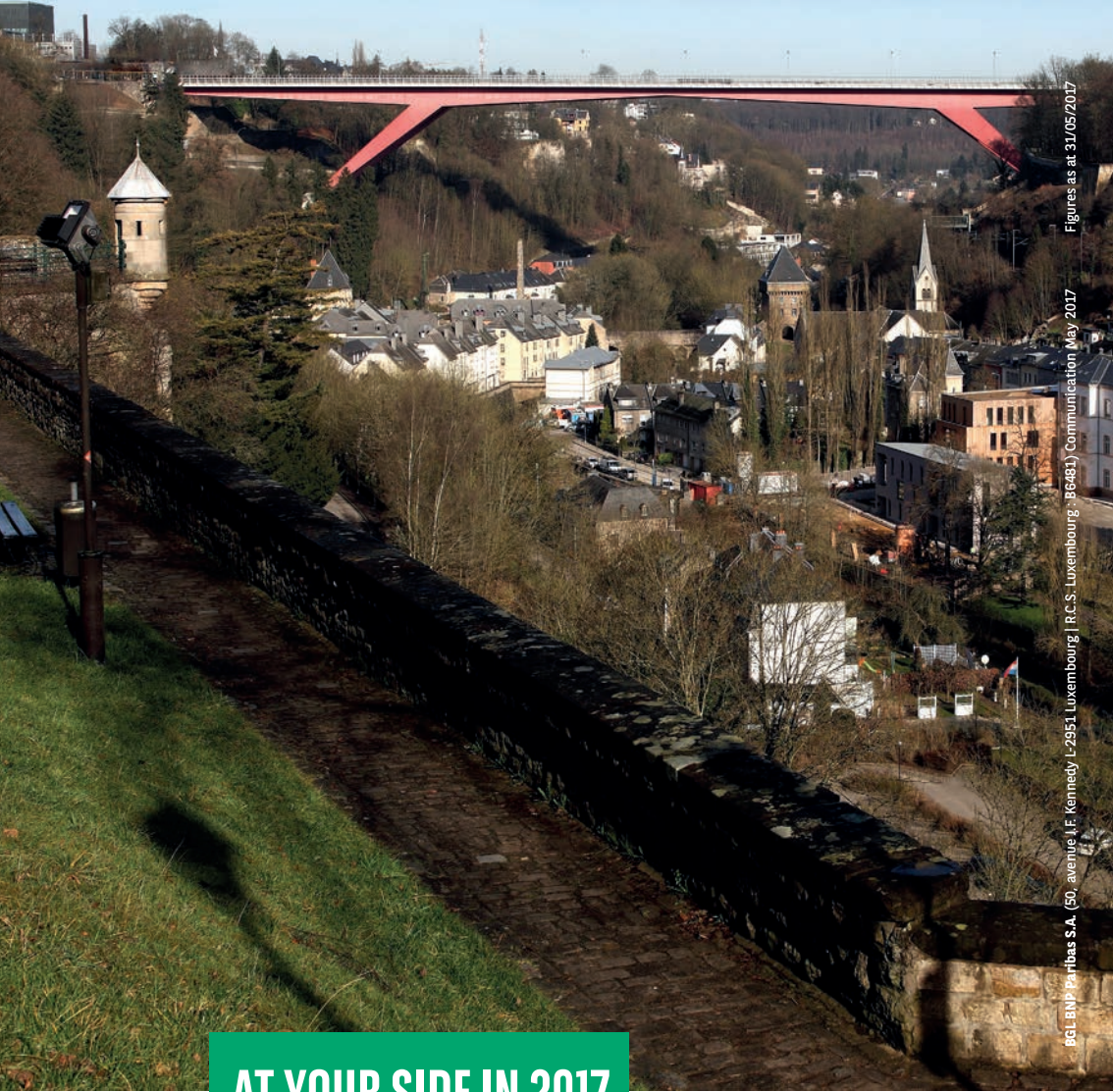


THE BNP PARIBAS GROUP IN LUXEMBOURG



BGL BNP Paribas S.A. (50, avenue J.F. Kennedy, L-2951, Luxembourg) | R.C.S. Luxembourg : 86481 | Communication May 2017 | Figures as at 31/05/2017

AT YOUR SIDE IN 2017



BNP PARIBAS

The bank
for a changing
world

THE BNP PARIBAS GROUP IN LUXEMBOURG

- Active since 1919
- Around 3,600 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 in Luxembourg for 2017 (*Top Employers Institute*)
- ▶ Best Bank in Luxembourg 2017 (*Euromoney*)
- ▶ Leading employer in the financial sector (*ABBL*)

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, helping the Luxembourg economy to diversify
- 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 retails, professional, private banking, SME 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 corporations (in particular cash management).

Its commercial network comprises 41 branches, 6 Private Banking sites catering to clients resident in Luxembourg and around 100 ATMs. It also has 8 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 a 100% digital new business relationship.

Leasing

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

Arval offers operational leasing services exclusively to businesses, 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 palette of products and services including leasing, factoring and bancassurance
- A multilingual service
- A bank offering the latest technological developments

Key figures

- **157,460** retail clients*
- **17,823** professional (SME) and **9,421** non-profit organisations and self-employed clients, etc.*
- **3,408** private banking clients*
- **1,607** large corporate clients*
- **Leader in the European leasing market**
2,598 financial leasing clients in Luxembourg
600 Arval clients with **5,000** 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 20 billion in assets under management in Luxembourg



BNP Paribas Asset Management

- EUR 89 billion in assets under management in Luxembourg
- EUR 560 billion in assets under management and advisement throughout the world



Cardif Lux Vie

- EUR 20.1 billion in assets under management
- EUR 2.3 billion in premium income
- More than 4,250 Dedicated Internal Funds management



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

The Corporate and Institutional Banking Luxembourg business line offers products and services related to the capital and financing markets in Luxembourg to corporate and institutional clients.

BUSINESS LINES

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.

Credit specialises in financing for businesses and institutional clients.

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, which works alongside these four activities, helps businesses 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)
- World's Best Securities Services Provider 2016 – *Global Finance*
- European Hedge Fund Administrator of the Year – *Funds Europe Awards 2016*
- 1st Listing Agent in Luxembourg
- 1st Corporate Trust Provider in Luxembourg
- EUR 325.7 billion in assets in custody (31/12/2016)



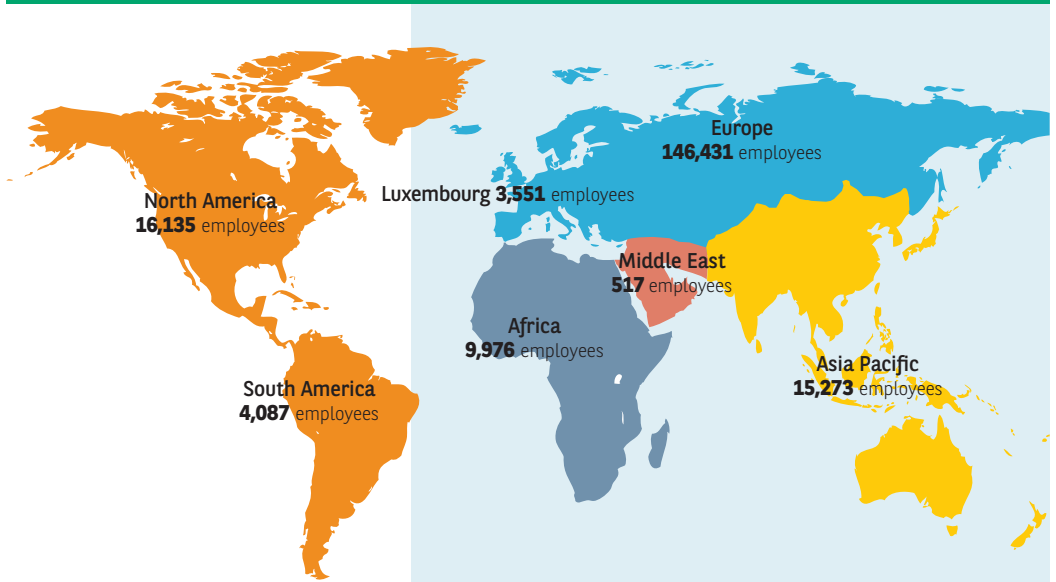


KEY FIGURES

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 **74 countries** and **192,419 employees**.



Positions

- Top Employer Europe 2017 (*Top Employers Institute*)
- Best Bank in Luxembourg 2017 (*Euromoney*)
- Best Bank for Corporates 2017 (*Euromoney*)
- Leading bank in the "Diversified banks" sector in Europe (*Vigeo Eiris*)

For more information on the Group, go to

www.bnpparibas.com

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



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