



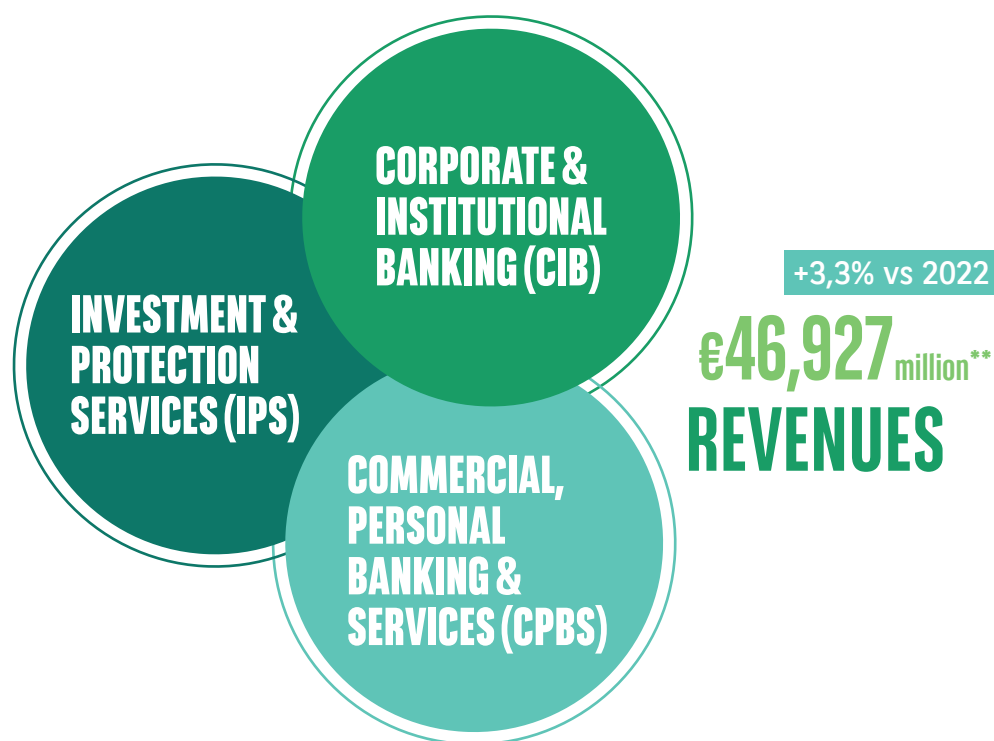
**A BANK COMMITTED TO
CREATING A BETTER FUTURE**



BNP PARIBAS

The bank
for a changing
world

BNP Paribas is a leading entity in Europe, with a strong financial structure and diversified business model, which provides stability to the Group to adapt to change and offer innovative solutions to its clients.



World's Best Bank - Euromoney 2023

High CET1 solvency ratio Fully-loaded -
Basilea 3

13.2%*

Large liquidity reserve

€474 billion

A+/A- 1

STANDARD & POOR'S

**AA- /
F1 +**

FITCH

€11,232 million***

Distributable net income

+10,2% vs 2022

WE SUPPORT OUR CUSTOMERS IN THE TRANSITION TO A SUSTAINABLE ECONOMY

With the assistance of the **Low CarbonTransition Group's** team of **200** specialized professionals

	By the end of 2022:	Goal for 2025:
Sustainable loans	€87 billion	€150 billion
Sustainable bonds (accumulated amount)	€32 billion	€200 billion
Assets under management in SFDR Article 8 and 9 funds*	€223 billion	€300 billion
Investments with a social or environmental impact **	€59 billion	€200 million

* BNP Paribas Asset Management open-end funds distributed in Europe

** 14 new investments for own account and third parties in 2022

Percentage of energy financing in low carbon energies:
65% in 2023 and objectives of 80% in 2028 and 90% in 2030

#1 worldwide in ESG **bonds & loans**
\$62,500 million in 2023

Dealogic 2023

**World's best bank in
sustainable finance**

Euromoney 2023

BROAD FOOTPRINT

BNP Paribas is **the European Union's leading bank and a key player in international banking**, with four domestic markets in the Euro zone (Belgium, France, Italy and Luxembourg). In Spain, with 5,450 employees, it is the international bank with the largest presence in the country and the widest range of services.



Top Employer 2024 Certificate for Europe and Spain - *Top Employers Institute*

The Group **accompanies its individual clients, entrepreneurs, SMEs, large corporates and institutions in the achievement of their projects** by providing them with financing, investment, savings and insurance services.

Corporate and institutional clients

20,000
worldwide

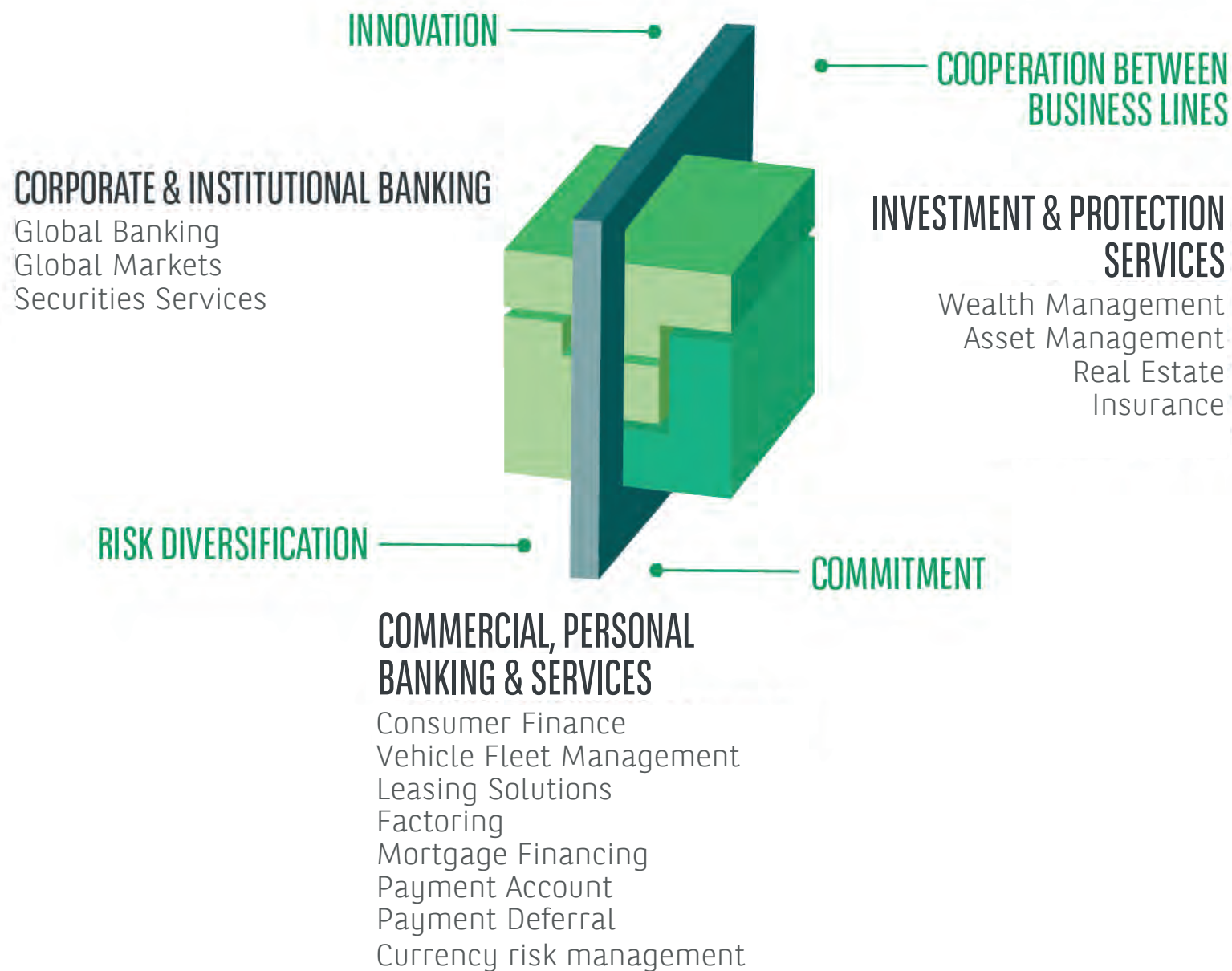
2,100
in Spain

Individual clients

33 million
worldwide

3.6 million
in Spain

BNP Paribas provides a wide range of innovative solutions tailored to the needs of its diversified client base.





INVESTMENT & CORPORATE BANKING

Through deep industry knowledge, global expertise and broad access to the universe of debt and equity investors, **BNP Paribas Corporate & Institutional Banking** provides large corporates, multinationals and financial institutions with solutions in the areas of M&A, Equity Capital Markets, financing, transaction banking, Global Markets, settlement, clearing and custody services, asset and fund services and corporate trust services.

Key figures in Spain:

2,100

Corporate clients of
1,000 corporate groups

650

Employees

€271 billion

Assets under
custody

€13 billion

Assets under
administration

€68 billion

Assets under
depository

BNP Paribas Corporate & Institutional Banking has a total of 390 investment and corporate banking professionals in its offices in Madrid, Barcelona and A Coruña and 260 professionals dedicated to the Securities Services activity in its offices in Madrid and Barcelona. The entity has a network in 53 countries.

Investment Banking

#3 investment banking for corporates in Iberia - *Dealogic 2023*

Best Investment Bank in Western Europe - *Euromoney 2023*

#1 Bond, **#1** EMEA Loan and **#1** EMEA Leveraged Finance - *IFR 2023*

#1 Worldwide derivatives - *Global Capital 2023*

#1 sectorial research, sales and trading - *Institutional Investors 2023 - Developed Europe*

Transactional Banking

#1 trade finance & financial supply chain management

#1 cash & liquidity management

TMI 2023

Securities Services

Top performer over the last 32 years in Spain - *Global Custodian*

Leading provider in settlement and clearing. Market share ~30% (*Iberclear*) and 37% (*BME Clearing*)

#4 depositary bank in Spain (Market share 12%) and **#1** Spanish depositary for third party asset managers

WEALTH MANAGEMENT

BNP Paribas Wealth Management provides high net worth families, business owners and entrepreneurs with comprehensive planning of their financial, real estate and business assets. It offers a European service model for the management of their wealth from its teams located in Spain, France and Luxembourg and with access to the capabilities of BNP Paribas Wealth Management around the world.

Key global figures:

€414 billion

Assets under
management

6,800

Employees

Best Private Banking in Europe -
Euromoney 2023

Best Private Bank worldwide for its
impact investment offering -
WealthBriefing 2023

ASSET MANAGEMENT

BNP Paribas Asset Management offers individual investors, large corporates and institutions a broad range of active, passive and quantitative investment solutions across a wide range of asset classes and geographical regions, with a philosophy focused on delivering high risk-adjusted returns. The entity, with coverage in 69 countries, is one of the major drivers of socially responsible investment. With more than 50 years of global experience and an A+ rating from the UN Principles for Responsible Investment, BNP Paribas Asset Management is at the forefront of these initiatives.

Key global figures:

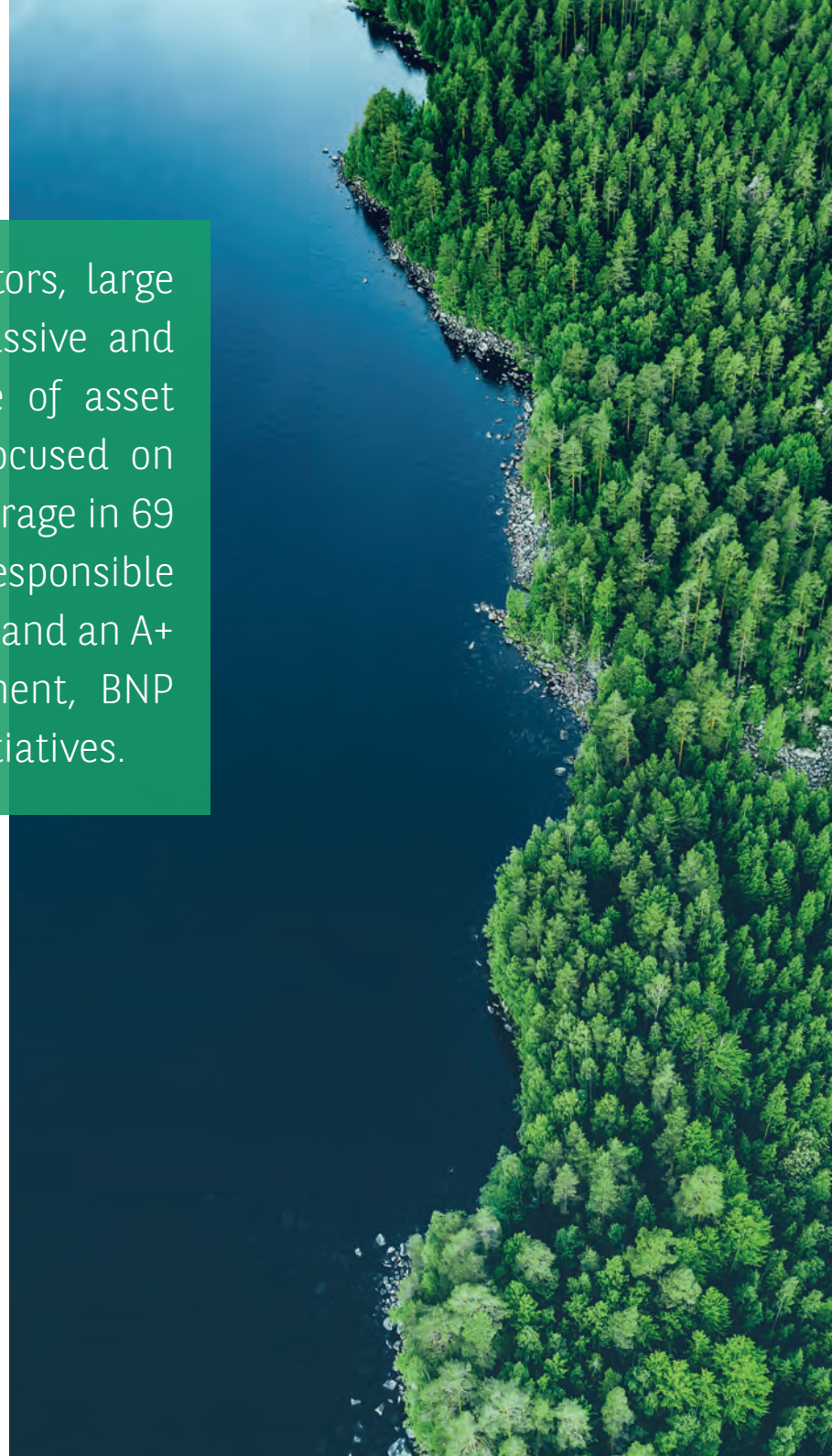
€524 billion*
Assets under management

100%
of its open-end funds
integrate ESG criteria

#2 in Europe on sustainable thematic strategies **

** €638 billion in assets under management and advisory*

*** BNP Paribas Asset Management - Morningstar (31 december 2022)*



REAL ESTATE

BNP Paribas Real Estate has a consolidated professional team in Spain with long experience in the sector providing real estate transactions, consultancy, valuations, real estate development, real estate management and investment management services in all asset classes, including offices, logistics, retail and livings.

Key global figures:

5,300

Employees

23

countries

A pan-European actor that
generated more than **€900 million**
in revenue in 2022

INSURANCE

BNP Paribas Cardif gives people the peace of mind of facing their financial commitments to any unforeseen, such as unemployment. The entity provides insurance solutions for personal and property protection through agreements with leaders in the banking, financial, automotive, energy, retail and telecommunications sectors. Its goal is to generate value for both its partners and their clients, making insurance accessible to as many people as possible.

Key figures in Spain:

130

Employees

€216million

in Premiums

#1 in economic loss insurance in Spain (*13% market share*)

#4 entity with the highest number of policy holders for life insurance (*4,3% market share*)

ICEA

Leader in credit protection insurance worldwide

VEHICLE FLEET MANAGEMENT

Arval, is a benchmark in renting and 360° mobility services, offering a wide range of innovative solutions and providing a high-quality personalized service to its clients, from large corporations to individuals. It has more than 30 years of experience, presence in 29 countries and a financed fleet of more than 1.7 million vehicles. Their new strategic plan, Arval Beyond, prepares them to grow constantly and offer their clients the best sustainable mobility adapted to their needs.

Key figures in Spain:

920

Employees

222,000

Financed vehicles
(+5% vs 2022)

21%

of the fleet
electrified

100,000

Clients

#2 in financed fleet in Spain

Gold rating in the EcoVadis
sustainability rating globally

CONSUMER FINANCE & DIGITAL BANKING

BNP Paribas Personal Finance, through its Cetelem brand name, is a bank specializing in consumer credit offering its customers current and savings accounts, deposits, personal loans and debit and credit card management. It is a financial partner for major distribution companies, consumer goods, e-commerce, motorcycle, caravanning and automobile dealers and brands, and also a reference for consumer market analysis thanks to the studies and reports of the Cetelem Observatory. It has 18,500 employees serving 23 million clients in more than 28 countries.

Key figures in Spain:

1,600
Employees

12,000
Points of sale

3.6 million
Clients

Certified as **Top Employer 2024** for the tenth consecutive year - *Top Employers Institute*





LEASING SOLUTIONS

BNP Paribas Leasing Solutions, present in Spain since 1989, provides companies with equipment leasing and financing solutions tailored to their needs. Its experts advise professionals wishing to finance an investment in capital equipment, to carry out the sale of this type of asset or to outsource and finance the management of their fleets. With more than 3,700 employees worldwide, it is the European leader in the financing of professional equipment.

Key figures in Spain:

60,200
Clients

16,900
New signed
contracts

€915 million
Assets

#1 in financing of agricultural machinery

FACTORING

The efficient management of the company's working capital makes it possible to optimize resources in order to devote them to the growth of the business. **BNP Paribas Factor** meets the financing needs of companies locally, in import and export, and beyond Spanish borders with its international products, and offers a wide range of factoring services through its offices in Madrid, Barcelona and Bilbao.

Key figures in Spain:

310,000

Invoices managed

€3,300million

Turnover purchased

Member of the Board of Directors of the **Spanish Factoring and Confirming Association**

European leader in the factoring market

MORTGAGE FINANCING AND FOR REHABILITATION

UCI, Unión de Créditos Inmobiliarios, is a financial institution that promotes sustainable financing for the purchase and rehabilitation of housing in Spain. The entity, with more than 30 years of history, has been recognized as a Great Place to Work® for four consecutive years and is a member of the United Nations Global Compact. UCI is part of the BNP Paribas Group and Banco Santander, with a 50% stake each.

Key figures in Spain:

190,000

Clients

500

Employees

€10,600million

Assets

Green Prado IX. First green securitization operation in Spain

First financial institution to benefit from the **ELENA** program of the European Commission and the EIB for the development of the **RER plan** (*Residential Energy Rehabilitation*).

PAYMENT ACCOUNT

Nickel offers a unique business model that is an alternative to traditional banking by offering the customer the ease of opening an account in lottery and tobacco stores. This model seeks to develop a culture of proximity and trust, offering the opening of accounts without conditions and at a reduced cost. Nickel has more than 3 million customers in Europe.

Key figures:

1,950

Nickel locations in Spain

13 million

Transactions made
in Spain

#2

Financial services
distribution network in Spain

5

Countries





CURRENCY RISK MANAGEMENT

Kantox is a leader in currency management automation solutions and provides companies with innovative technologies that eliminate risk and increase their competitiveness. It was founded in 2011 by a group of entrepreneurs who wanted to address the challenges faced by corporate treasurers in foreign exchange management. Since July 2023, it has been part of BNP Paribas and has the backing of the Group, while maintaining its independence.

Key figures:

2

Offices in London
and Barcelona

180

Employees

Best Risk Management Solutions - *TMI 2022*

PAYMENT DEFERRAL

FLOA develops deferred payment solutions and innovative financial services for consumers and retailers. It places user experience and technological innovation at the heart of its strategy and constantly adapts to new consumer payment habits. It is a pioneer in 3 and 4 monthly payment services. As a subsidiary of BNP Paribas, FLOA combines its Fintech DNA and the financial strength of the Group to which it belongs.

Key figures:

4 million

Particular clients
in Europe

15,000

Online and
point-of-sale partners

5

Countries

FLOA has acquired a **unique expertise in data and scoring**, which guarantees a maximum level of security for all transactions.

■ **Corporate & Institutional Banking**

cib.bnpparibas.com
securities.bnpparibas.com
Tel. 91 762 35 00

■ **Wealth Management**

bnpparibas.es
Tel. 91 388 89 00

■ **Asset Management**

bnpparibas-am.es
Tel. 91 388 88 92

■ **Real Estate**

realestate.bnpparibas.es
Tel. 91 454 96 00

■ **Insurance**

bnpparibascardif.es
Tel. 91 590 30 01

■ **Vehicle Fleet Management**

arval.es
Tel. 91 659 72 00

■ **Consumer Finance & Digital Banking**

cetelem.es
Tel. 91 337 07 00

■ **Leasing Solutions**

leasingsolutions.bnpparibas.es
Tel. 91 919 56 91

■ **Factoring**

factor.bnpparibas.es
Tel. 91 762 56 94

■ **Mortgage Financing**

uci.com
Tel. 91 337 37 37

■ **Payment Account**





nickel.eu/es
Tel. 91 905 38 52

■ **Currency Risk Management**

kantox.com
Tel. 93 567 98 34

■ **Payment Deferral**

floapay.es

 [instagram.com/bnpparibas](https://www.instagram.com/bnpparibas)
 [linkedin.com/company/bnpparibas](https://www.linkedin.com/company/bnpparibas)
 [youtube.com/user/bnpparibas](https://www.youtube.com/user/bnpparibas)
 [@BNPParibas](https://twitter.com/BNPParibas)

POSITIVE BANKING

BNP Paribas has a clear commitment to corporate social responsibility, ethics, diversity and inclusion, and supports causes with the greatest impact.

The Group is committed to working with its clients and partners to speed up the energy transition, as well as to promoting the inclusion of young people in society, encouraging entrepreneurship and allocating resources to improve the urban, social and cultural environment of the regions in which it operates.

Being the bank of a changing world means continuing to improve the way services are delivered to clients, while helping to promote more sustainable growth based on equality.

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