

# BNP PARIBAS



JEREMY KEANE, COUNTRY HEAD  
BNP PARIBAS, SWEDEN  
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**BNP PARIBAS**

The bank for a changing world

# The BNP Paribas group at a glance

## An international universal bank

BNP Paribas is the leading bank in the Eurozone. The BNP Paribas group offers a large range of services worldwide through Corporate and Institutional Banking, Retail Banking and International Financial Services (Consumer Credit, Insurance, Asset Management, Wealth Management, Real Estate).



### Europe, Middle East and Africa

46 countries | 165,000+ employees

BNP Paribas is the leading bank in the Eurozone with four domestic markets and full-fledged retail networks in many countries.

BNPP CIB is present in 31 countries.

### Americas

11 countries | 18,000+ employees

CIB activities based in NYC + offices in ten U.S. hubs

Retail presence in the USA: Bank of the West and First Hawaiian Bank

Latin America: presence in six countries offering additional services in retail banking and investment solutions.



### Asia Pacific

15 countries | 18,000+ employees

BNP Paribas is one of the best established international banks in the region and offers a wide range of solutions: CIB, Wealth Management, Asset Management, Insurance, Retail Banking and Consumer Credit.



## KEY FIGURES



**€42.5** BILLION  
in revenues (2018)



**€7.5** BILLION  
Net income



**202 000** EMPLOYEES (2018)



**72** COUNTRIES (2018)

## BNPP Ratings

(31.12.2018)



A high Solvency Ratio

**11.8%**

As at 31.12.18



A large liquidity reserve

**€308bn**

As at 31.12.18



**A solid balance sheet**



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# BNP Paribas in the Nordics: 700+ employees

## CIB



~ 150 employees

Locations: SE, FI, NO, DK

## International Financial Services



~220 employees

Locations: SE, NO, DK



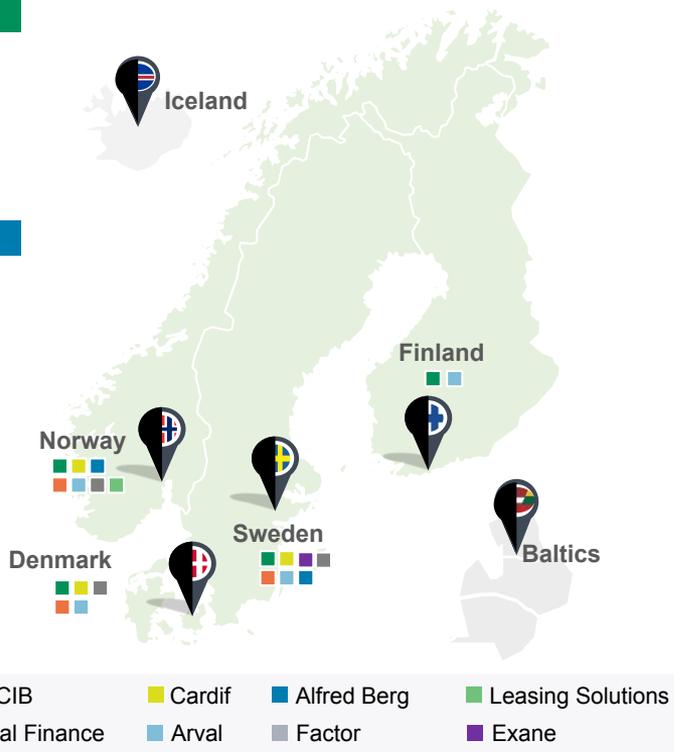
~ 100 employees

Locations: SE, NO, DK



~ 100 employees

Locations: SE, NO



## Domestic Markets



~100 employees

Locations: SE, FI, NO, DK



~ 25 employees

Locations: NO, DK, SE



~ 20 employees

Locations: NO

## JV with Exane



3 employees

Locations: SE

Source: contributions from the respective businesses as of 07/2018; revenues FY 2017



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# Active contribution towards the UN Sustainable Development Goals

□ **€168 billion** of financing in 2018 to support energy transition and sectors considered as directly contributing to the United Nations' 17 Sustainable Development Goals



□ **€5.6 billion: as of end 2018** of BNP Paribas' support to associations and enterprises in the social and solidarity economy (financing and investments for third parties) **contributing to the SDG #10**

**“Reduced inequalities”**



# Full suite of "green" products and services



## Renewable energies

- **15.4 billion euros** as of end 2018
- **2020 objective of 15 billion euros** already achieved



## Coalitions

- **BNPP accredited** by the Green Climate Fund Board in October 2018, enabling **riskier projects** to be financed
- **BNPP and UNEP\*** aim to reaching by 2025 **10 Bn\$** in investments in sustainable projects in developing countries (e.g. Indonesia, India)



## Pointing savings towards Energy Transition

- **BNPP Green Business:** 10% invested in a fund directly investing in SME in the Energy Transition; the other 90% in companies fighting climate change



## Carbon offsetting

- **BP2S ClimateSeed launched in November 2018**
- Facilitation of carbon emissions offsetting both for corporates and asset managers



## Green bonds

- **7.4 Bn€ of sustainable bonds in 2018** for which BNPP was joint lead manager for its clients, mainly "green"\*\*\*
- BNP Paribas ranks **number 3 worldwide of green bonds issuers** (as of end 2018)



## Positive Incentive Loans (PIL)

- **Tailor-made loans** for which the bank will improve the rate according to the achievement of environmental and/or social criteria **matching the clients' strategy**
- **3 Bn€ of PILs signed in 2018**



## Green loans for individual customers

- **Personal Finance: 2 Bn€ of outstanding**
- **BNP Paribas Fortis: 3.6 Bn€ of outstanding**



## Supporting innovation

- **100 M€ to be invested by 2020** in innovative start-ups active in the energy transition, of which **35 M€ already invested at end 2018**, amongst which:
  - Heliatek (solar thin films)
  - Sunna Design (off grid solar street light)
  - STEM (behind-the-meter storage)
  - Demeter Venture (seed fund for start-ups in the field of energy transition)



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\* United Nations Environment Programme \*\* Renewable energies, energy efficiency or mobility

| CIB Nordics |

# ARVAL – On the road to Sustainable Mobility

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**ARVAL**  
**BNP PARIBAS GROUP**



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| CIB Nordics | 6

# Arval in Numbers

Leased fleet

**+1,1M** vehicles

Annual growth

**+7,4%**

**+300,000**

year

Vehicles ordered

**+ 100,000**

Our clients  
worldwide



Presence

**29** countries

Team

**+6,500**  
people

Used cars sold

**+250,000** / year



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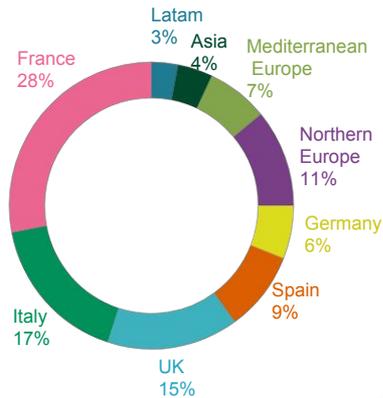
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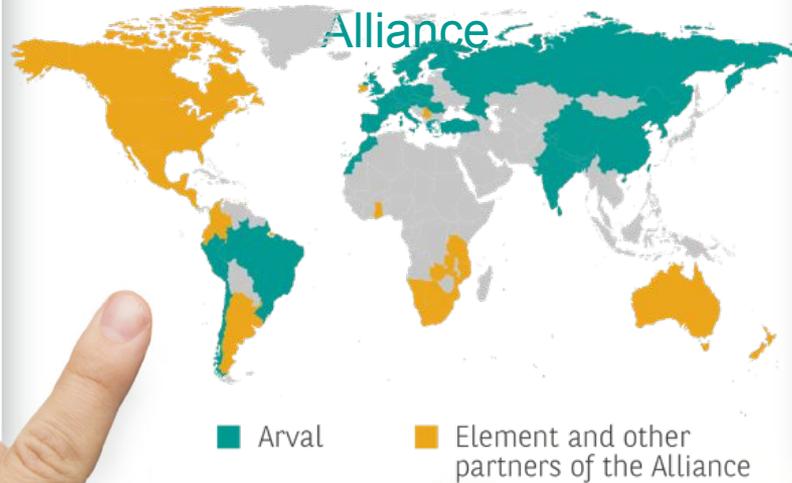
7

# Geographical Coverage

## Worldwide



## 50 countries within the Element-Arval Global Alliance



## Per client profile



# SMaRT methodology



# Arval Electric Vehicle Offer



**Fleet analysis**  
*usage, daily trips, priorities...*



**Electrification potential analysis**



**The right EV suggestion**



**Charging Solution**  
*for home or office locations*



**Payment card**  
*for public or partner networks*



**Automatic refund**  
*for home usage*



**Mobile app**  
*to find charge point & pricing*



**Conventional Vehicle Replacement**  
*for short period*



**EV trial period**  
*for 3 to 6 months*



**Specific EV KPIs**  
*Integrated in the reports*



**Core services**  
*SMR, car sharing, ...*

