

CORPORATE PRESENTATION

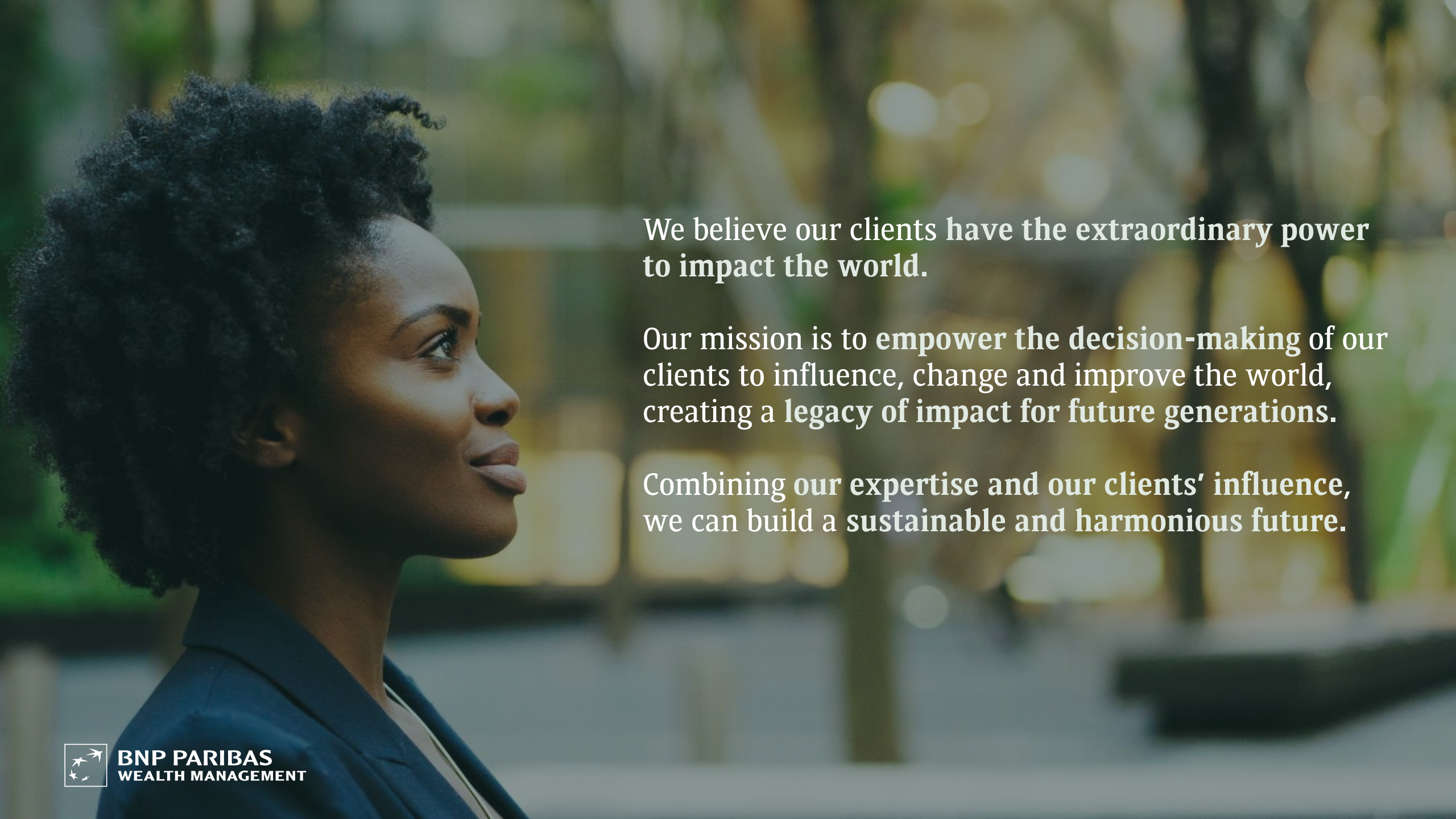
BNP Paribas Wealth Management

July 2024



BNP PARIBAS
WEALTH MANAGEMENT

The bank
for a changing
world



We believe our clients have the extraordinary power to impact the world.

Our mission is to empower the decision-making of our clients to influence, change and improve the world, creating a legacy of impact for future generations.

Combining our expertise and our clients' influence, we can build a sustainable and harmonious future.



BNP PARIBAS
WEALTH MANAGEMENT

BNP Paribas: a major international banking group

A SOLID, DIVERSIFIED AND INTEGRATED MODEL

A combination of exceptional resources and expertise as well as a presence in **63 countries** with more than **182,656 employees**.
as at 31/12/23

Proven resilience throughout economic cycles and in challenging times thanks to diversification, a prudent risk strategy, integrated platforms and approaches.

A strong financial structure
(capital & liquidity)

€468 billion in liquidity¹ as at 30/06/24

CET1:13.0%
as at 30/06/24

Strong Solvability Ratings

STANDARD & POOR'S
A+ as at 24/04/2024

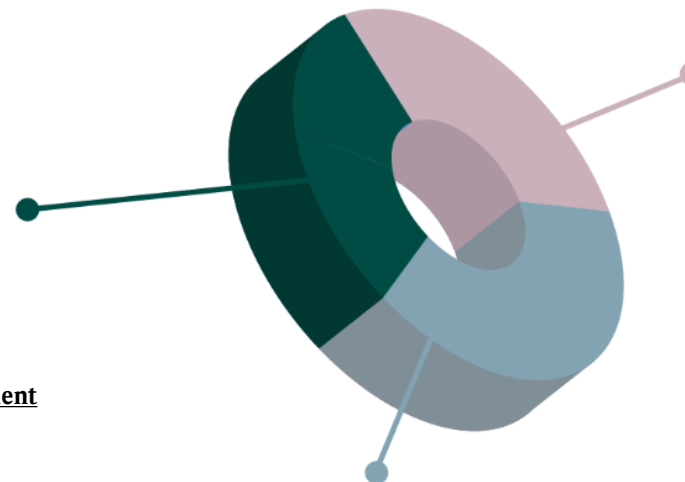
MOODY'S
Aa3 as at 15/02/2024

FITCH
AA- as at 14/06/2024

One Bank Model

Investment & Protection Services

- **BNP Paribas Cardif**
Insurance
- **BNP Paribas Asset Management**
Asset Management
- **BNP Paribas Wealth Management**
Private Banking
- **BNP Paribas Real Estate**
Real Estate Services



Corporate & Institutional Banking

- **Corporate Banking**
Financing, Cash management & Financial advisory services
- **Global Markets**
Capital markets investment & financing
- **Securities Services**
Securities custodian and administrator

Commercial, Personal Banking & Services

- **BNP Paribas**
French commercial banking
- **BNP Paribas Fortis**
Retail banking in Belgium
- **BNL**
Retail Banking in Italy
- **BGL BNP Paribas**
Retail banking in Luxembourg
- **Arval**
Equipment Solutions
- **BNP Paribas Leasing**
Financing Solutions and Services relating to professional equipment
- **BNP Paribas Personal Finance**
Credit for individual customers
- **Europe-Mediterranean**
Retail banking outside the eurozone
- **Nickel**
Account services open to all
- **BNP Paribas Personal Investor**
Consortbank in Germany
Sharekhan in India

BNP Paribas Integrated Report

BNP Paribas corporate presentation



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1. Liquid market assets or eligible assets in central banks (counterbalancing capacity), taking into account prudential standards, notably US standards, minus intra-day payment system needs

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A strong engagement

SERVING THE ECONOMY IN A SUSTAINABLE WAY



Leading positions in sustainable finance

N°1

WORLDWIDE¹

in sustainable bond
issuance in 2021 in euros
with €29.4bn¹

€223bn

in managed responsible
and sustainable
investments in 2022²

Sustainable & ESG³: Roll-out at scale⁴

- Aligning our portfolios with our carbon neutrality commitment
- Supporting our clients' transition towards a sustainable and low-carbon economy
- Strengthening expertise, steering tools, processes and set-up

“

BNP Paribas has been fine-tuning its **climate strategy** for more than a decade.

Over this period, we have reduced our financing to fossil fuels **from 90% to close to 60%** and have increased our low-carbon financing from nearly **10% to 40%**.

By **2030**, low-carbon financing will represent **80%** of our total financing earmarked to energy. The decisions we made in 2023 will imply a **strong acceleration**, and we are confident that we have the necessary tools to meet our goals. We will continue to support the tremendous and essential **effort of transforming** the economy.

”



JEAN-LAURENT
BONNAFÉ

DIRECTOR AND CHIEF
EXECUTIVE OFFICER OF
BNP PARIBAS

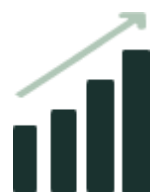
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1. Dealogic au 31/12/2021 /// 2. Source: document-denregistrement-universel-2022 (invest.bnpparibas) /// 3. Environment, Social, Governance

4. Infographic on Strategic plan 2025 here

Sustainability, a key pillar of BNP Paribas' strategy

The BNP Paribas strategic plan for 2025 relies on 3 pillars



Growth



Technology



Sustainability

BNP Paribas
Integrated Report

Download the report



Additional
material

BNP Paribas
Purpose
[Learn More](#)

BNP Paribas' Net-Zero
Commitment
[Learn More](#)

Corporate
Philanthropy Report
[Learn More](#)

BNP Paribas Wealth Management: an international presence



LEADING GLOBAL PRIVATE BANK

#1 IN THE EUROZONE

PRESENT IN
17 COUNTRIES

6,700 PROFESSIONALS

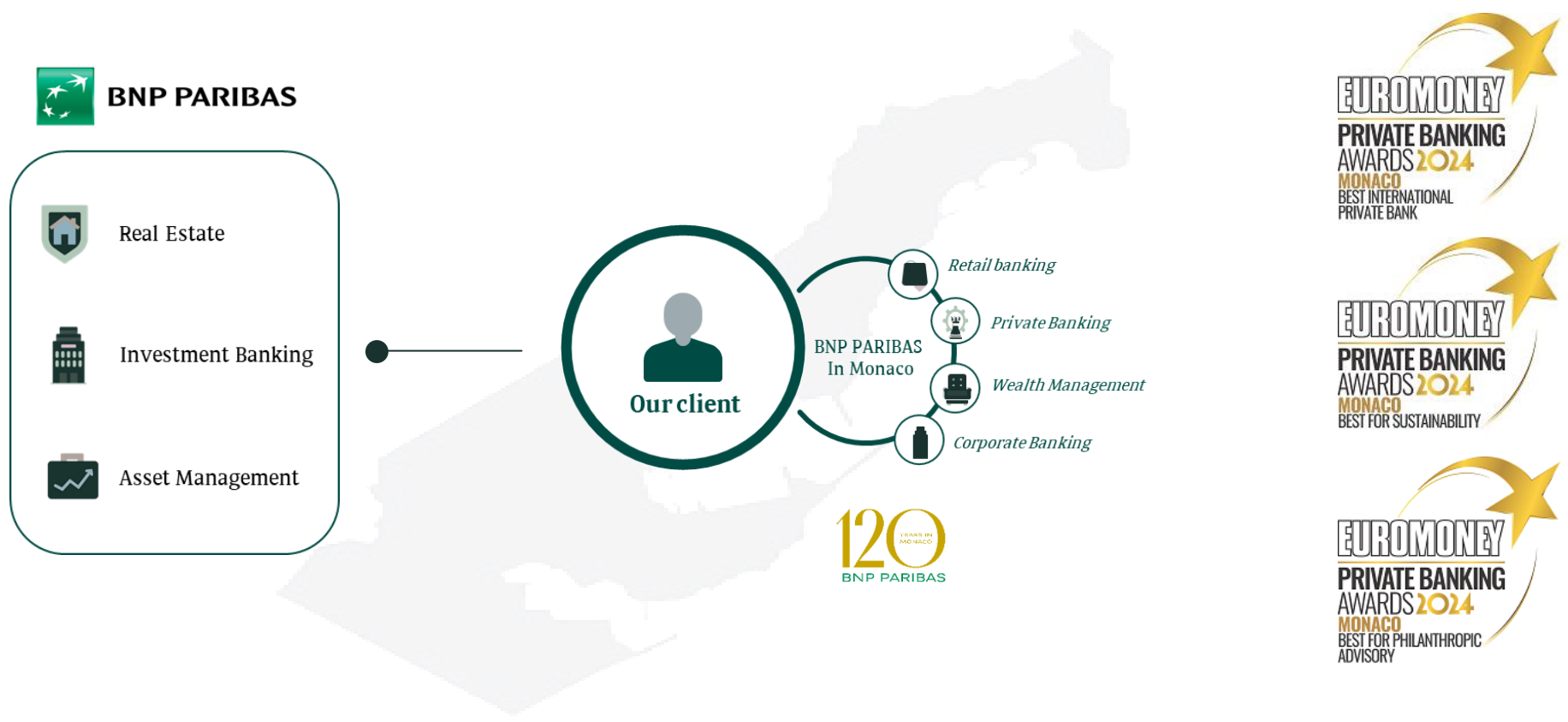
€446 BILLION IN AUM
(AS AT 30/06/2024)



The bank
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Strong commitment to Monaco

An integrated, solid and recognised bank present since 1904



Our high-end services in Monaco



INTERNATIONAL

- **Multilingual:** French, English, Italian, German, Swedish, Russian
- **Client's Geography:** Monaco, Continental Europe, UK, Middle East
- **Business Focus:** Monegasque Residents, Relocation to Monaco, Nexus French Riviera



STRONG FINANCING CAPACITY

- Real Estate
- Single Stock financing
- Tailor made financing solutions
- Jet & Yacht



TURNKEY SOLUTIONS

- **Active Advisory Services with** Direct access to trading desks
- Philanthropy Advisory
- Discretionary Portfolio Management
- **Private Assets offering (incl. CLO)**
- Wealth Planning Solutions
- Digital Solutions



SUSTAINABLE

- Net-Zero Banking Alliance Founding member
- Impact Investments
- Clover Rating

Serving all our clients

ENTREPRENEURS



To help our entrepreneur clients bring their vision to life.

We pave the way for your success.

- + Our entrepreneur clients experience a seamless journey through **BNP Paribas' robust, diversified and integrated model** and access a large **ecosystem of start-ups**.

FAMILY HOLDINGS



Because our family clients have different financial priorities.

We bring you a unique blend of expertise and a solution-focused mindset.

- + Active communities of leaders for **Single Family Offices** or the **Next Generation** to provide networking opportunities.

CORPORATE EXECUTIVES

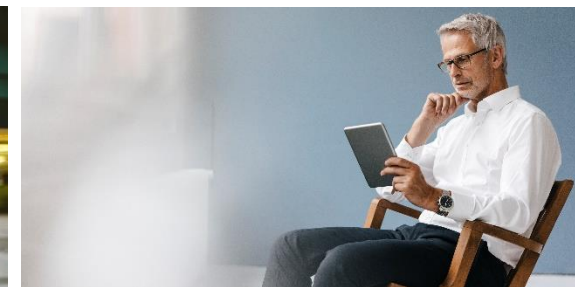


Because our corporate executive clients have demanding lives.

We handle all aspects of their personal wealth to save them time.

- + Our clients benefit from turnkey solutions such as **Strategic-A**, our strategic allocation tool.

PRIVATE BANKING CLIENTS



At every important stage of their life, we help our private banking clients to protect, grow and pass on their wealth.

- + Private banking clients benefit from local and personalised support, as well as access to all Wealth Management's expertise in a simple, direct and effective way thanks to our digital solutions.



A coherent strategy plus a quality selection

STRATEGY AND COHERENCE



- Our international team of strategists analyses financial markets, social and geopolitical developments in order to anticipate medium- and long-term trends. Their exceptional expertise allows our clients to benefit from rational and opportunistic allocations when necessary.

AN EXCELLENT SELECTION



- For each country or region, and for each investment solution, our experts follow a stringent selection process, based on their deep knowledge and their desire to offer our clients a highly controlled risk environment.

EXCLUSIVE SOLUTIONS



- Thanks to our award-winning expertise, we offer our clients access to exclusive solutions, including Private Equity, Private Real Estate, Private Infrastructure and Private Debt funds, usually reserved for institutional clients.

Give meaning to your investments

FINANCIAL AND EXTRA-FINANCIAL STRATEGY

Our experts incorporate extra-financial criteria into their financial analysis and selections.

INNOVATION SUSTAINABLE PRODUCTS AND SERVICES

Drawing on 15 years of experience in Responsible Investment and Philanthropy Advisory, we are continuously expanding our responsible offer to include tailored advice, products and services that meet our clients' aspirations.



SECTOR EXCLUSIONS

We partially or totally exclude from our recommendations any economic players considered to have a negative impact on the climate or society.

CLOVER EVALUATION**

Our proprietary Clover methodology analyses the responsibility of financial products. It is specific to each asset class, comparing the level of responsibility of products within the same asset class. In countries subject to MiFID regulations, our methodology is complementary to the regulatory information provided by management companies to meet the ESG preferences of each client.

We adapt to our clients' investment style

OUR CLIENTS CONNECT WITH OUR EXPERTS ON THEIR OWN TERMS

+ IMPACT CONSULTING

- Our clients define their risk, return and impact objectives with their advisor
- To match their investments with their impact expectations, they can rely on the level of sustainability of each recommended product (Clover evaluation*)

Hand pick
a combination

01



Manage investments on their own: Direct access to our deal flow

- Public Equity and Bonds (IPOs, Secondaries, etc.)
- Private Equity
- Private Debt
- Private Real Estate

02



Seek advice from our experts: Advisory Services

- Access our investment convictions, market intelligence and analysis to react faster to market events

03



Save time: Discretionary Portfolio Management

- Our clients invest in standard or tailor-made mandates to save time and manage investment allocations while integrating their ESG preferences



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*The Clover evaluation methodology is BNP Paribas Wealth Management's internal and proprietary methodology, which was created to allow clients to compare, in a quick and easy way, the responsibility level of financial products recommended by BNP Paribas Wealth Management, whether "responsible" or not. This methodology makes it possible to analyse financial products in every asset class through a consistent and objective approach with dedicated criteria to reflect the specificities of each asset class. A score is attributed to each financial product analysed, between 0 and 10 clovers, 10 being the highest level of responsibility.

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Benefit from personalised expert wealth planning solutions

WEALTH STRUCTURING



We recommend, on an ongoing basis, the most appropriate wealth structures adapted to each jurisdiction and any changes in our clients' personal situation and goals.

REAL ESTATE PLANNING



We offer a wide selection of structured Real Estate solutions and corporate investments.

We provide solutions aligned with our clients' real estate objectives, whether an acquisition, a sale, the management or a transfer to the next generation.

TRANSMISSION



We draft or review our clients' wills, gifting, retirement plans and life insurance policies.

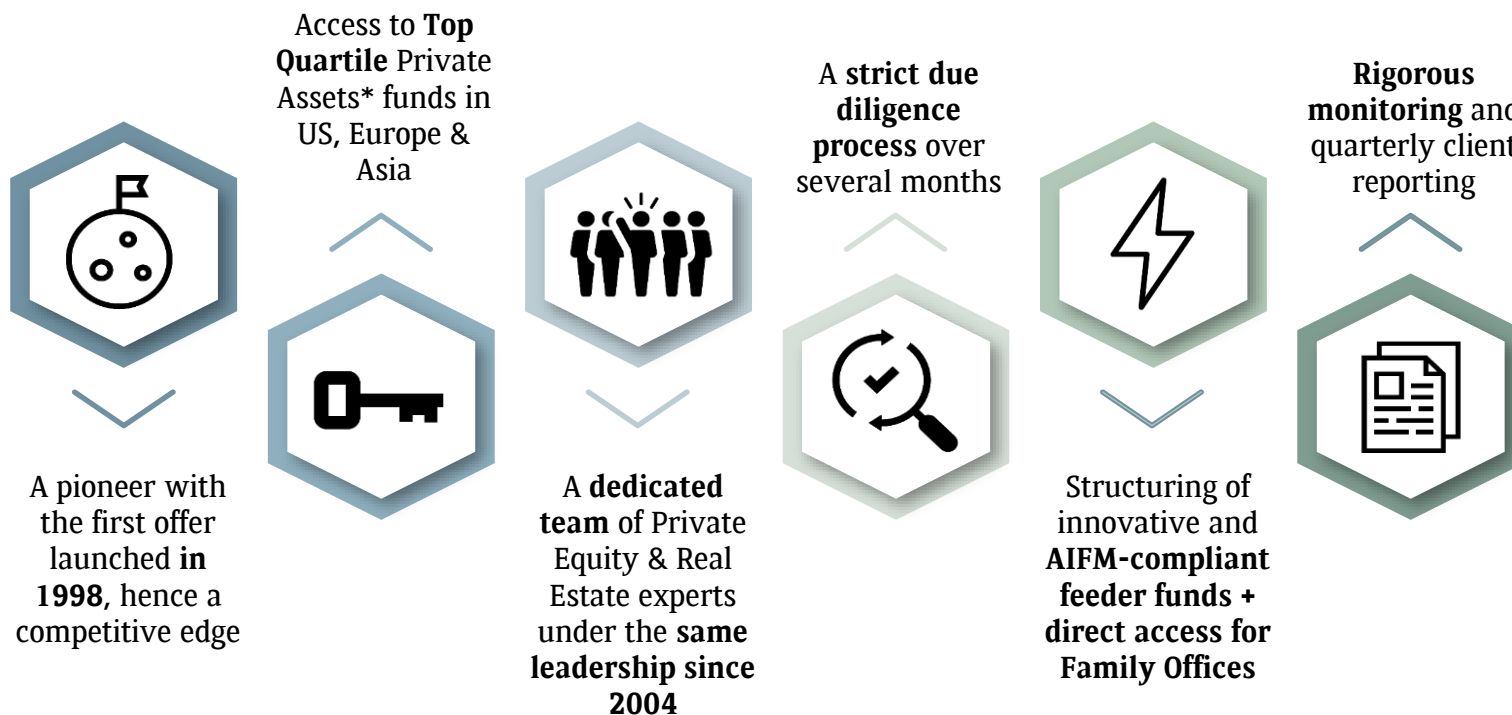
We recommend the most appropriate structures to manage family governance issues, for example segregating voting powers and financial rights through a specific vehicle.

PHILANTHROPY



We guide you in defining, structuring and implementing your philanthropic project as well as helping you to think about how to assess the impact of your actions.

We offer privileged access to Private Assets managers



BC Partners

CDH
INVESTMENTS
鼎晖投资

HARBOURVEST

PGIM

CARLYLE

GENERAL ATLANTIC

 Partners Group
REALIZING POTENTIAL IN PRIVATE MARKETS

ARES

 KEENSIGHT
CAPITAL

Coller Capital

Apax
PARTNERS

Brookfield

IEQT

PAI
PARTNERS

ANTIN
INFRASTRUCTURE PARTNERS

Blackstone

CVC
KKR

 STARWOOD
CAPITAL GROUP

BLACKROCK

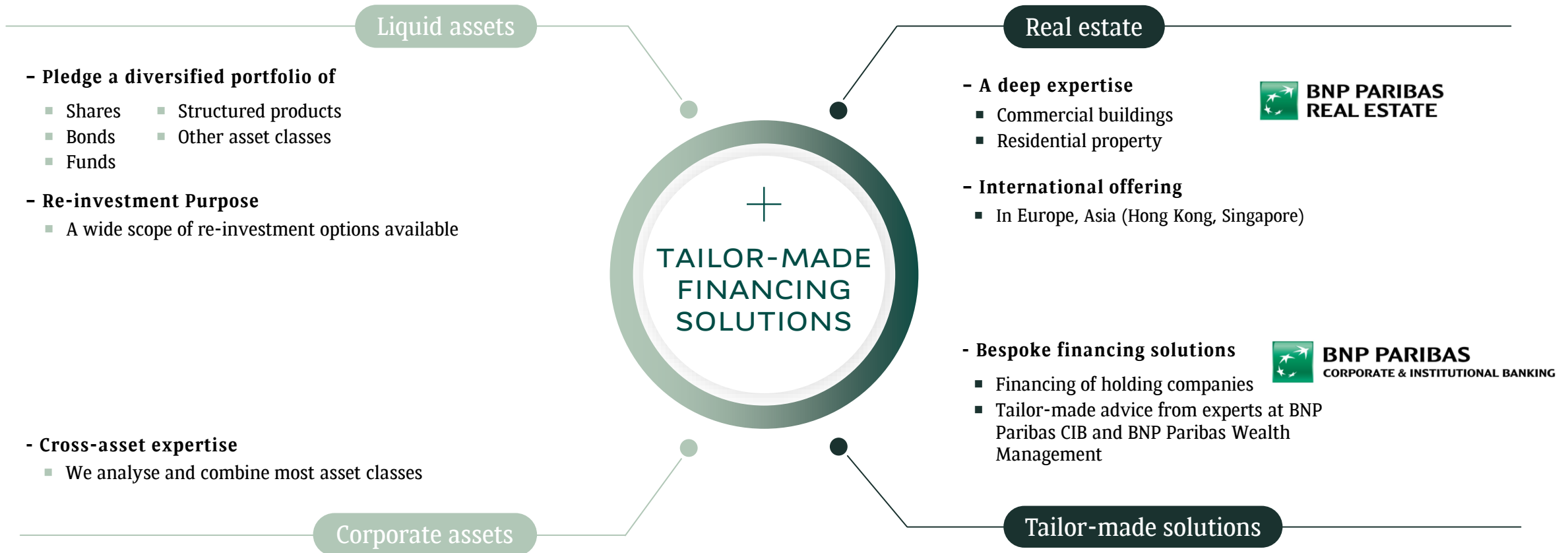
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BNP PARIBAS
WEALTH MANAGEMENT

Financing solutions for sophisticated needs

SOLUTIONS TO GENERATE CASH FROM ASSETS

INVEST IN HIGH-VALUE ASSETS



Learn more about us

DECODING A COMPLEX WORLD

STAY AHEAD OF THE MARKETS



Find powerful insights and the best ideas from our Chief Investment Advisor network.

Markets & Analysis

KEEP OUR CLIENTS INFORMED



Keep abreast of the latest market trends as well news on BNP Paribas Wealth Management by visiting our corporate website.

Finance & Beyond

REPORTS



Read our report on Family Governance in Europe with the scientific contribution of the SDA Bocconi School of Management

2023 Family Governance Report



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This material is provided by BNP Paribas S.A, a public limited company registered in France, through its subsidiary in the Principality of Monaco, located at 1 boulevard des Moulins 98000-Monaco

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This document does not constitute a prospectus within the meaning of Law n°1.339 dated September 7th, 2007 related to mutual funds and investment funds, modified, and its applying Sovereign Ordinance n°1.285 dated September 10th, 2007 related to mutual funds and investment funds, modified.

BNP Paribas S.A subsidiary in the Principality of Monaco is authorized and regulated as a credit institution by the French Prudential Supervision Authority, 4 place de Budapest -CS 92459 - 75436 Paris - France and its financial activities are approved and supervised by the Financial Activities Supervisory Commission (CCAF) - 4 rue des Iris- BP 540 - 98015 Monaco Cedex.



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