

CORPORATE PRESENTATION

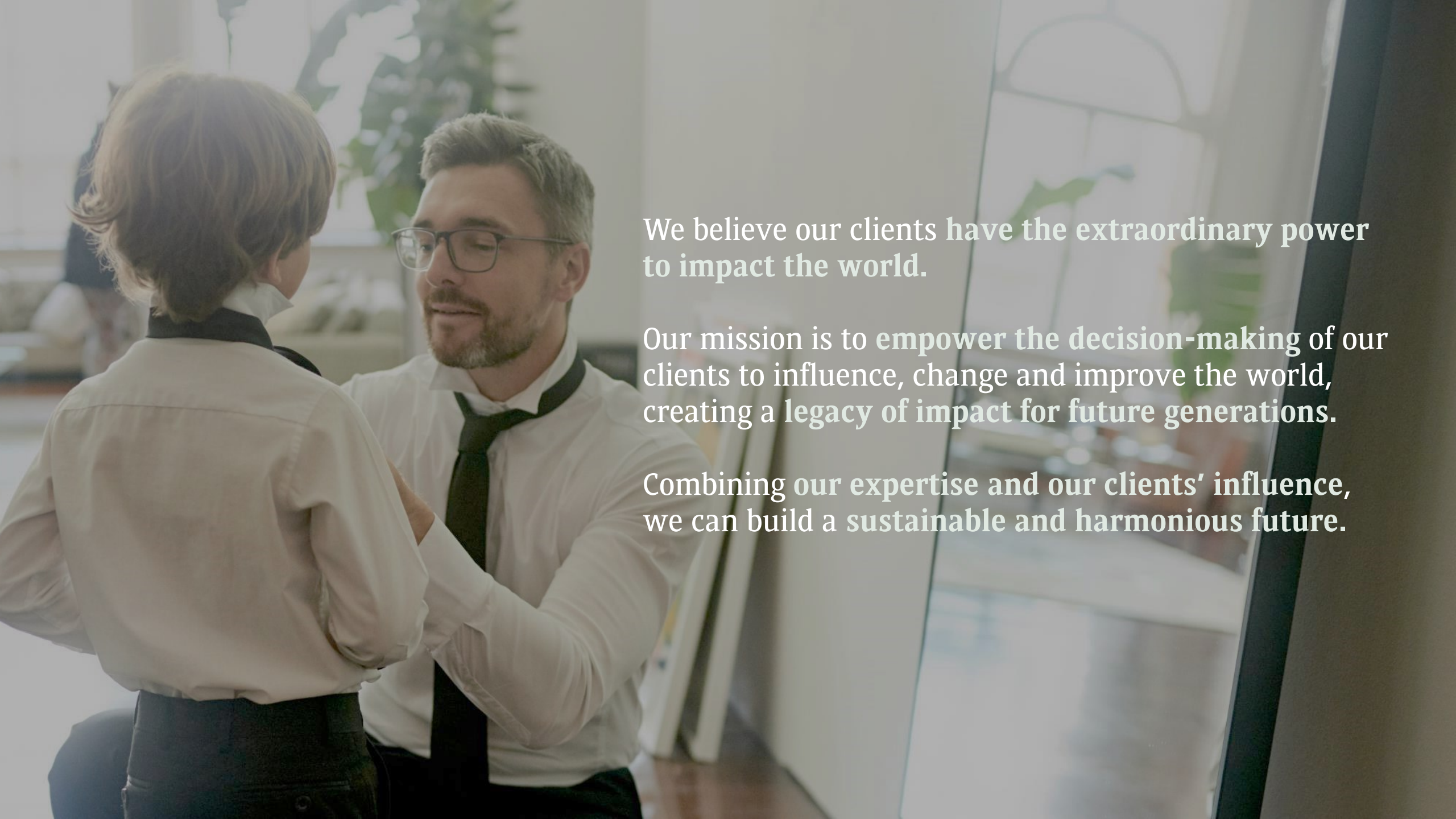
# BNP Paribas Wealth Management

June 2025



**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: 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)

**€480 billion in liquidity<sup>1</sup>** as at 31/12/24

**CET1:12.9%**  
as at 31/12/24

**Strong Solvability Ratings**

STANDARD & POOR'S  
**A+** as at 24/04/2023

MOODY'S  
**A1** as at 17/12/2024

FITCH  
**AA-** as at 16/10/2024

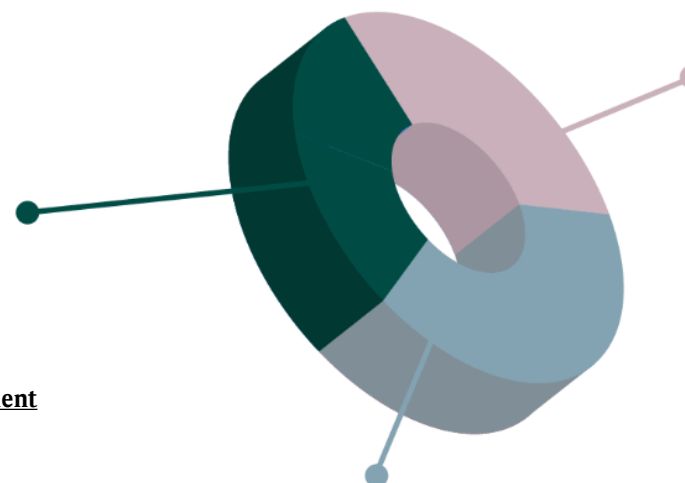
BNP Paribas Integrated Report

BNP Paribas corporate presentation

### 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

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

# A strong engagement

SERVING THE ECONOMY IN A SUSTAINABLE WAY

## Leading positions in sustainable finance

**N°1**  
WORLDWIDE<sup>1</sup>

for the second consecutive year with \$69.2 billion in sustainable bonds and loans in 2024<sup>1</sup>

**4.9/5**

Ranked in the 1% top-rated banks worldwide by an extra-financial agency<sup>2</sup>



World's Best Bank for Sustainable Finance in 2022 & 2023

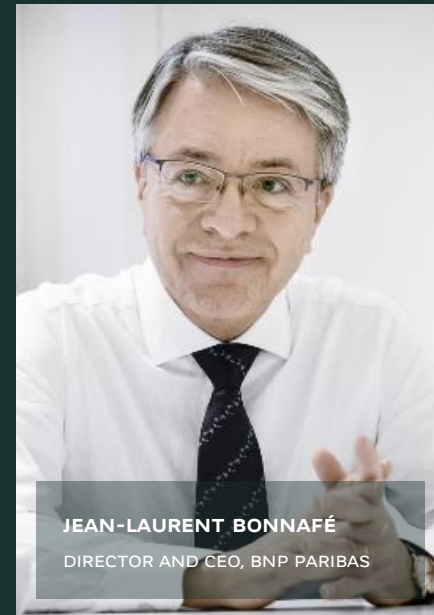
**More than 75%**

BNP Paribas' financing of energy production is dedicated to low-carbon energies<sup>3</sup>

## BNP Paribas' Integrated Report



[Download the report](#)



**JEAN-LAURENT BONNAFÉ**  
DIRECTOR AND CEO, BNP PARIBAS

“

Over the last decade, we have reduced our financing to fossil fuel developers from 90% to nearly 25% while increasing our low-carbon financing of energy production from nearly 10% to 75%.

By 2030, our low-carbon financing will represent 90% of total financing earmarked to energy.

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1. Dealogic 2024: total GSS bonds (green, social, sustainable, and sustainability-linked bonds) and GSS loans (green, social, ESG-linked and sustainability-linked loans)  
2. FTSE, June 2024  
3. Source: internal management data - loans outstanding in €bn as of 30/09/24, 30/09/23 and 30/09/22; low-carbon (€36.8bn as of 30/09/24): renewables (€34.2bn), nuclear (€2.6bn), fossil fuels (€11.5bn as of 30/09/24): refining (€6.2bn), gas extraction and production (€2.7bn), oil extraction and production (€2.2bn), coal (€0.4bn); 2012-2022 trends stated as an illustration. The scope of low-carbon energies is subject to change, depending on progress in technologies.

# BNP Paribas Wealth Management: an international presence



LEADING GLOBAL PRIVATE BANK

**#1** IN THE EUROZONE

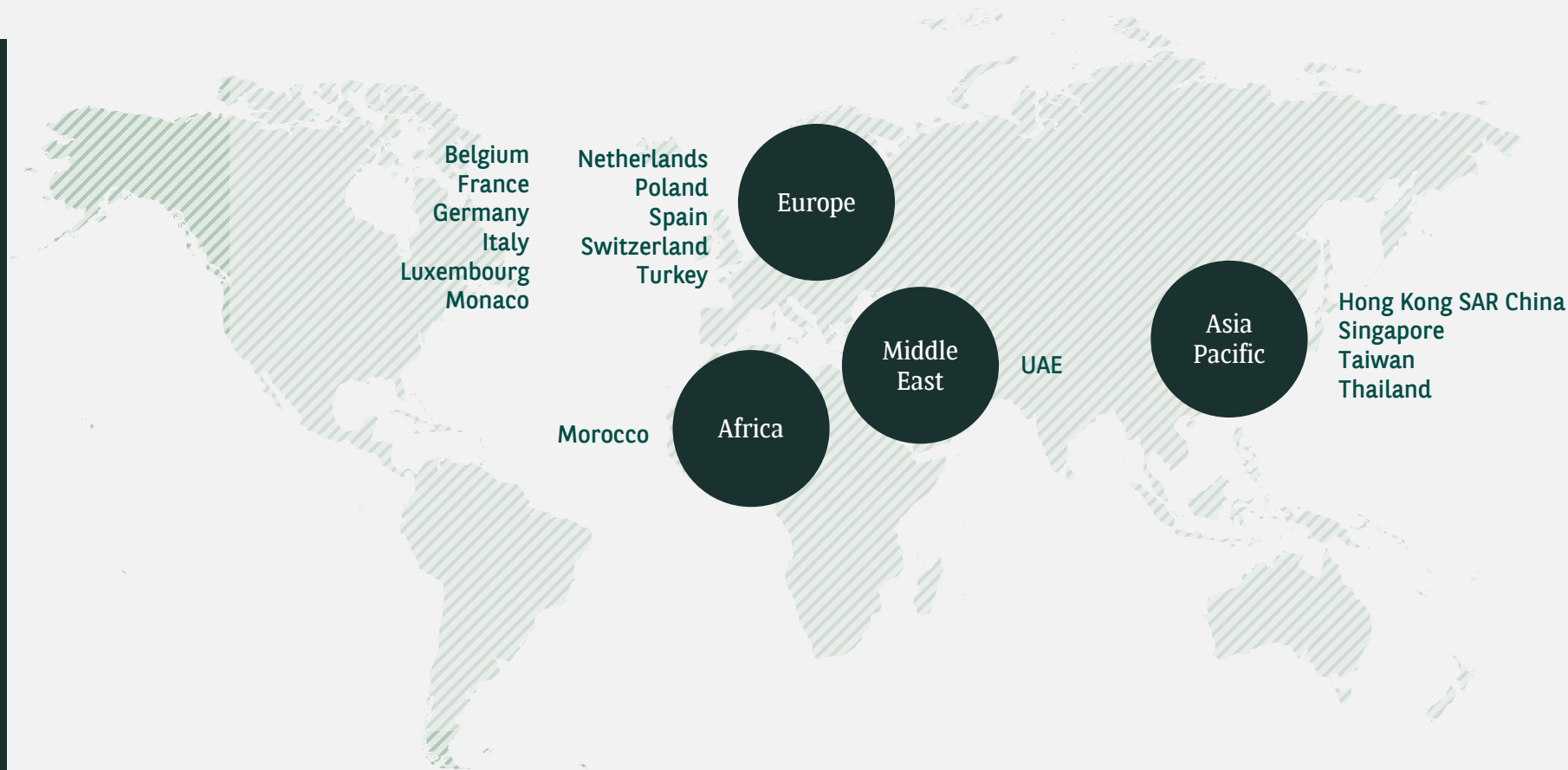
PRESENT IN

**17** COUNTRIES

**6,700** PROFESSIONALS

**€462** BILLION IN AUM

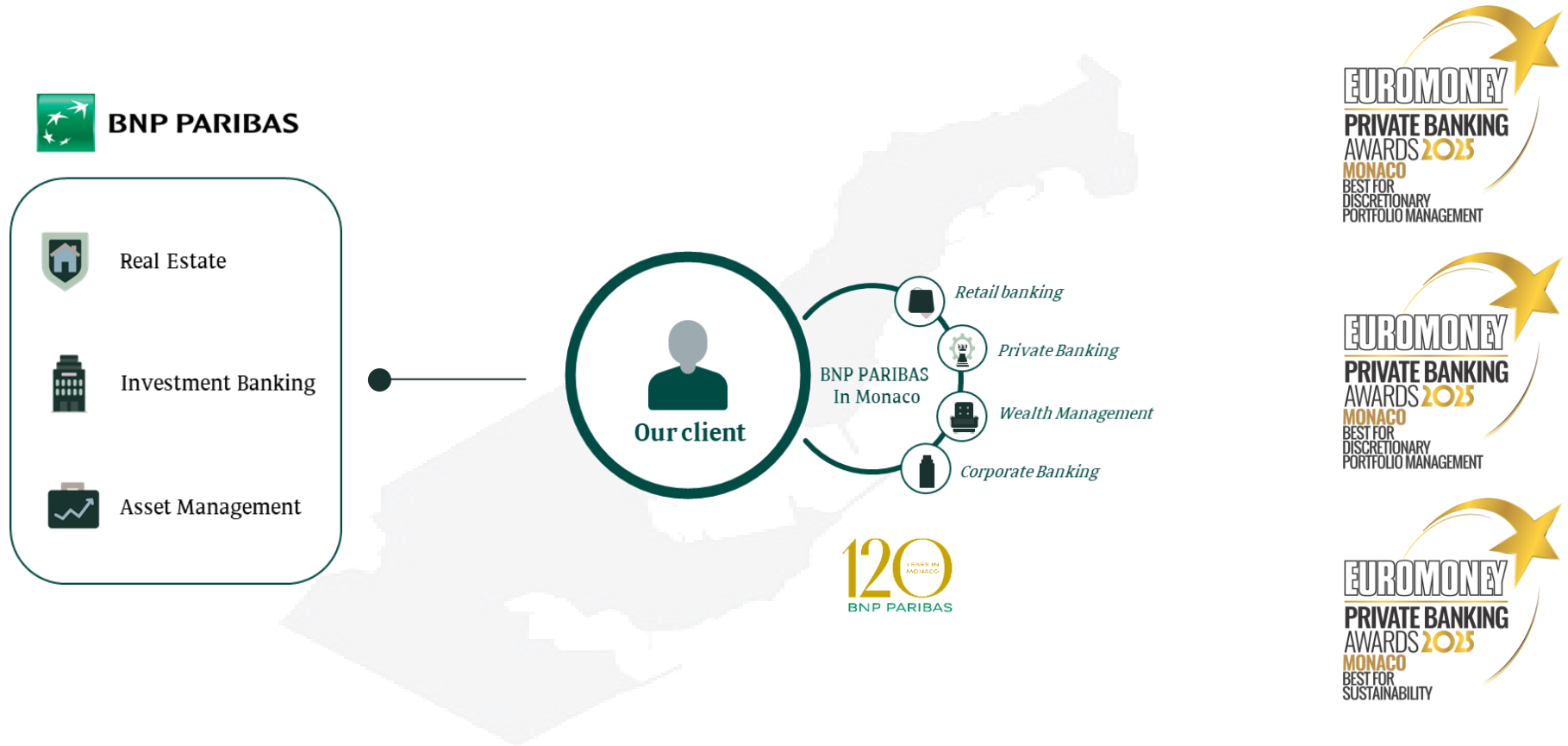
(AS AT 31/12/2024)



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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.





# 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.

# 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 Dept funds, CLOs, 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.



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\*Environment, Social, Governance

\*\*The Clover Evaluation 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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# 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



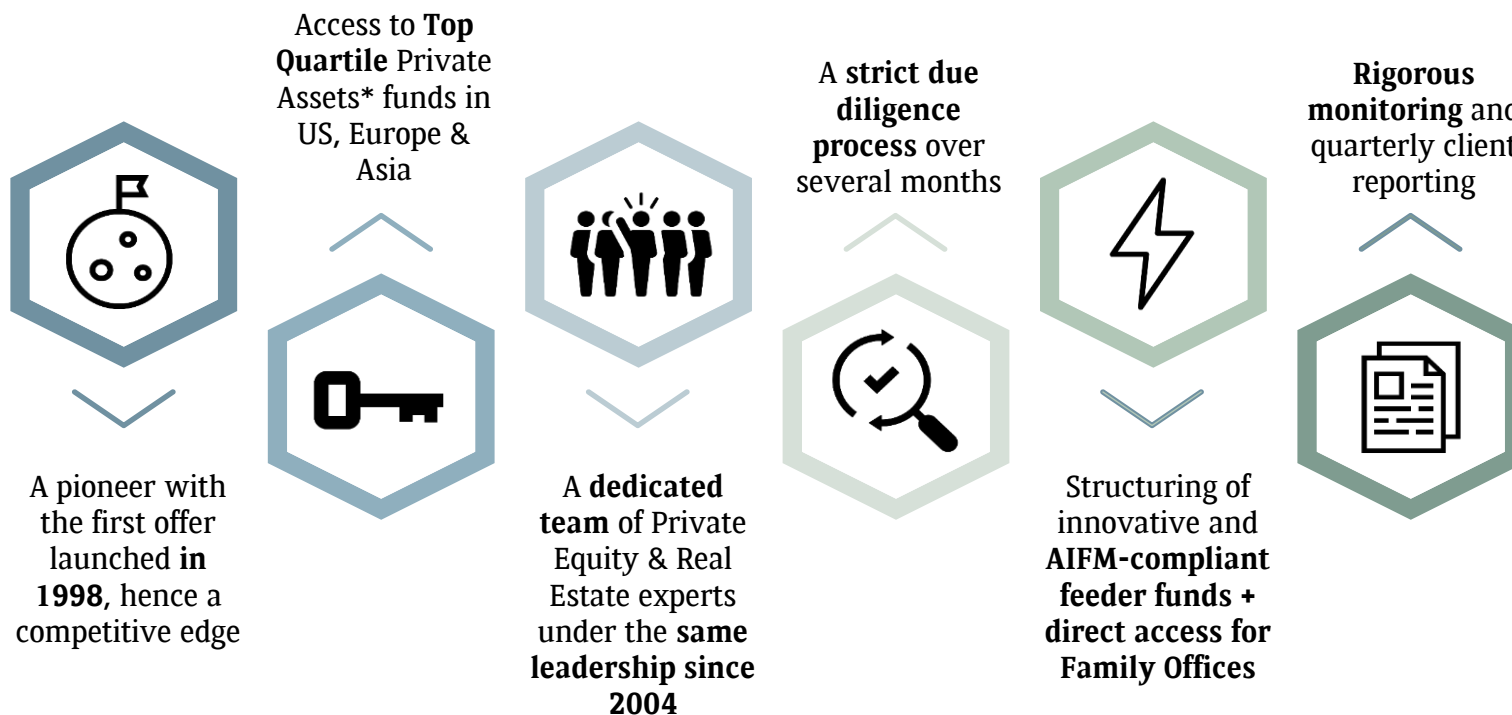
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# We offer privileged access to Private Assets managers



BC Partners



HARBOURVEST



CARLYLE

GENERAL ATLANTIC

Partners Group  
REALIZING POTENTIAL IN PRIVATE MARKETS

ARES

KEENSIGHT  
CAPITAL

Coller Capital

Apax  
PARTNERS

Brookfield

IEQT

ANTIN  
INFRASTRUCTURE PARTNERS

Blackstone

CVC  
KKR

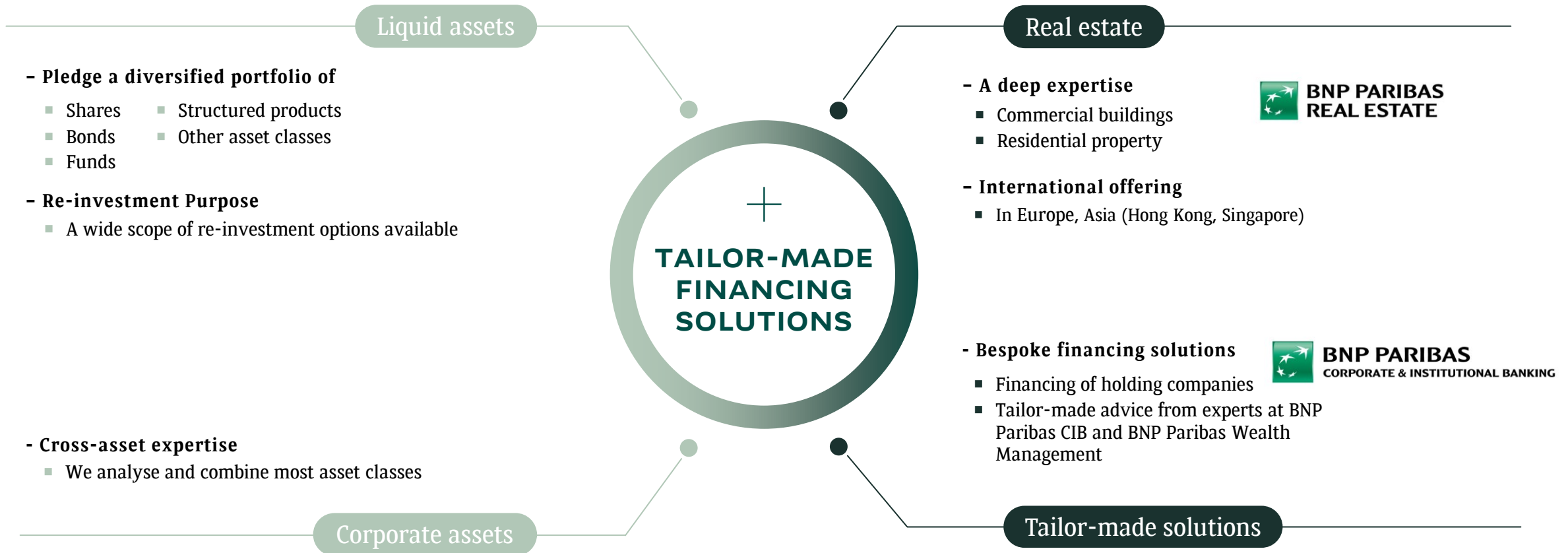
BLACKROCK

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# 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 the 2024 Agrifrance report, which provides an in-depth analysis of the French rural land market.

2024 Agrifrance Report

# CONNECT WITH US



**wealthmanagement.BNPParibas**



## DISCLAIMER

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.

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