

Hello bank!

01 Thecasesolutions.com History

BNP Paribas Group's first for changing world

02 Thecasesolutions.com Business Model

The BNP Paribas Group's Business Development Plan

03 Digital and Mobile Sector

"Mobile, let life go and fly"

04 Project Zena

"Hello Bank is the result of giving 'new brain' to those in which colleagues from all areas contribute"

05 Success of Hello Bank!

"We expected to break even within four years"

06 Sustainable Development

"Strategies to stay ahead of the competition and lead the market"

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Collapse of Fortis Bank

Bank merger of Fortis Bank, SBC and SIB

- Strategic Merger (from 2007-2008)
- Management failures
- Risky investments
- Poor assets (SBC and SIB) and poor governance
- Risk of 90 percent restructure of the merger
- Bank government nationalized the Dutch operation in 2008, 2 years later in 2010
- Major government bailout with 70% of the bank's 2008-2009 P&L

2008 BNP Paribas Acquisition of Fortis

Strategical the weaknesses of the bank, the acquisition is successful

- New P&L structure
- Increased the low liability (BNP Paribas Fortis) P&L
- Financial collapse
- Existing Fortis Bank Multibank was used to provide government, which merged with the BNP Paribas

Evaluate the acquisition

BNP became the Europe's largest bank by capital ratio

Reasons behind the development of Mobile banking

- Consumer demand for mobile banking
- Mobile banking is a natural extension of mobile banking
- Mobile banking is a natural extension of mobile banking
- Mobile banking is a natural extension of mobile banking

Key drivers of Profitability

- Key drivers of Profitability
- Key drivers of Profitability
- Key drivers of Profitability
- Key drivers of Profitability

Differences between BNP Paribas and its competitors

BNP Paribas	Competitors
1.1	1.1
1.2	1.2
1.3	1.3
1.4	1.4
1.5	1.5
1.6	1.6
1.7	1.7
1.8	1.8
1.9	1.9
1.10	1.10

Strategic rationale of launching Hello Bank!

- Strategic rationale of launching Hello Bank!
- Strategic rationale of launching Hello Bank!
- Strategic rationale of launching Hello Bank!
- Strategic rationale of launching Hello Bank!

Success in Mobile banking

HELLO BANK APP

Reasons behind the development of Mobile banking

- Reasons behind the development of Mobile banking
- Reasons behind the development of Mobile banking
- Reasons behind the development of Mobile banking

Thinking of development and the demand of technology

WHAT DOES IT MEAN?

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Mission of BNP Paribas' apps development

- Mission of BNP Paribas' apps development
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- Mission of BNP Paribas' apps development

Different Approaches For Growth

- Different Approaches For Growth
- Different Approaches For Growth
- Different Approaches For Growth

Market of Digital and Mobile Sector

- Market of Digital and Mobile Sector
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- Market of Digital and Mobile Sector

Success of Hello Bank!

"We expected to break even within four years"

How should Managers Evaluate success?

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- How should Managers Evaluate success?

Strategies to engage target group

(pages 28-30)

- Strategies to engage target group
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- Strategies to engage target group

Strategies to stay ahead of competition

- Strategies to stay ahead of competition
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- Strategies to stay ahead of competition
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Project Management Approach

- Project Management Approach
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Why Hello Bank? English and Spanish?

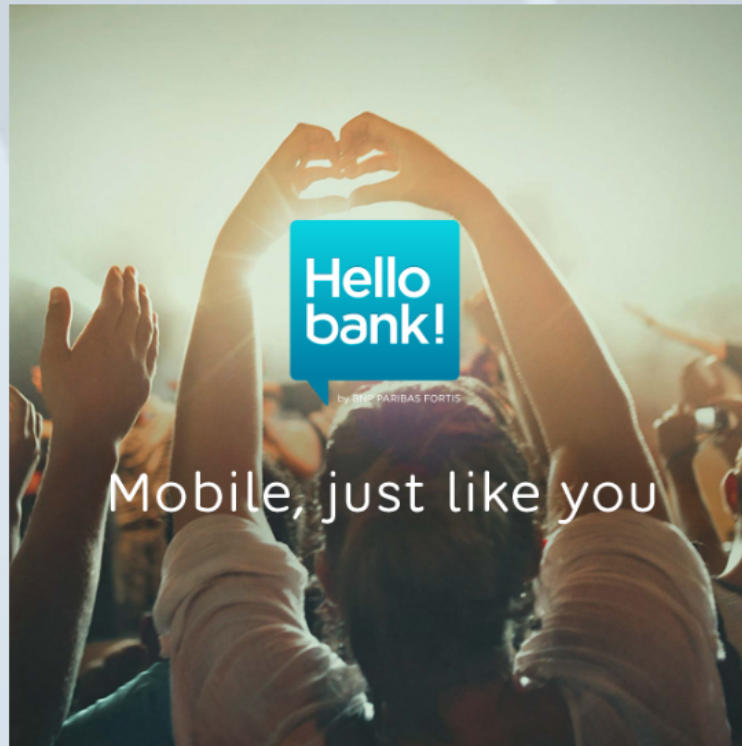
- Why Hello Bank? English and Spanish?
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Success of Hello Bank!

"We expected to break even within four years"



Seeing Profitability Through a Banking Lens

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History

*BNP Paribas Group-The bank for a
changing world*

01



BNP PARIBAS

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1966

- Merger of the CNEP and BNCI to establish Banque Nationale de Paris (BNP)

1979

- BNP acquires Bank of the West

1986

- Privatization of Paribas (which had been nationalized in 1982)

1993

- Privatization of BNP

1997

- BNP Paribas.net website

2000

- BNP Paribas Group established

2006-
2009

- Acquisition of BNL, Fortis, BGL and TEB

2007

- Start of the global financial meltdown

2013

- Launch of Hello bank!



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Business Model

*The BNP Paribas Group's Business
Development Plan*

02

BNP Paribas Core Business

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OUR ACTIVITIES

The BNP Paribas Group is organised around two main activities:
Retail Banking & Services (comprising Domestic Markets and International Financial Services)
and **Corporate & Institutional Banking**.

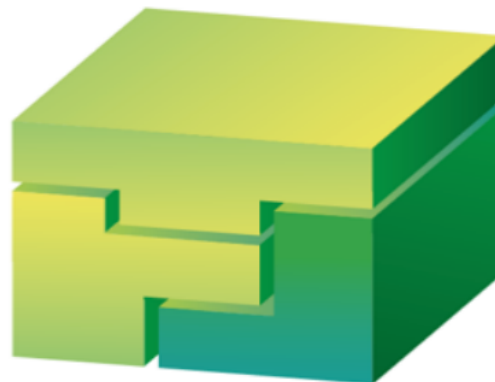
RETAIL BANKING & SERVICES

Domestic Markets

French Retail Banking
BNP Paribas Fortis
BNL
BGL BNP Paribas
Arval
BNP Paribas Leasing Solutions
BNP Paribas Personal Investors

International Financial Services

BNP Paribas Personal Finance
International Retail Banking
BNP Paribas Cardif
BNP Paribas Wealth Management
BNP Paribas Investment Partners
BNP Paribas Real Estate



CORPORATE & INSTITUTIONAL BANKING

Corporate Banking
Global Markets
BNP Paribas Securities Services

Net revenue analysis of BNP Paribas

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BNP FP Equity 96 Actions - 97 Output - 98 Settings Financial Analysis

ADJ BNP Paribas SA Periods 10 Annuals Currency EUR

1 Key Stats 2 I/S 3 B/S 4 C/F 5 Ratios 6 Segments 7 Addl 8 ESG 9 Custom 10 Shared

11 By Measure 12 By Geography 13 By Segment

In Millions of EUR except Per Share

	FY 2012		FY 2013		FY 2014		FY 2015	
12 Months Ending	12/31/2012		12/31/2013		12/31/2014		12/31/2015	
Net Revenues	37,741.0	100.0%	38,409.0	100.0%	39,168.0	100.0%	42,938.0	100.0%
* Corporate and Investment Ba...	9,715.0	25.7%	8,701.0	22.7%	8,720.0	22.3%	9,860.0	23.0%
* Investment Solutions	6,204.0	16.4%	6,325.0	16.5%	6,570.0	16.8%	7,123.0	16.6%
French Retail Banking	6,797.0	18.0%	6,675.0	17.4%	6,480.0	16.5%	6,322.0	14.7%
* International Retail Banking	2,817.0	7.5%	4,264.0	11.1%	4,299.0	11.0%	5,267.0	12.3%
Personal Finance	4,982.0	13.2%	3,693.0	9.6%	4,103.0	10.5%	4,744.0	11.0%
Benelux Banking	3,183.0	8.4%	3,088.0	8.0%	3,227.0	8.2%	3,388.0	7.9%
BNL banca commerciale	3,230.0	8.6%	3,190.0	8.3%	3,158.0	8.1%	3,051.0	7.1%
Other Domestic Markets Activitie	2,181.0	5.8%	2,151.0	5.6%	2,279.0	5.8%	2,616.0	6.1%
Corporate Centre	-1,368.0	-3.6%	322.0	0.8%	332.0	0.8%	567.0	1.3%
BNP Paribas-Fortis	-	-	-	-	-	-	-	-
* Financial Services and Inter...	-	-	-	-	-	-	-	-
Other activities	-	-	-	-	-	-	-	-
Equipment Solutions	-	-	-	-	-	-	-	-
Operating Income	8,588.0	100.0%	7,528.0	100.0%	2,939.0	100.0%	9,787.0	100.0%
* Investment Solutions	1,930.0	22.5%	1,938.0	24.7%	2,023.0	68.8%	2,169.0	22.2%
French Retail Banking	2,058.0	24.0%	1,907.0	24.3%	1,694.0	57.6%	1,577.0	16.1%
Global Markets	-	-	-	-	1,129.0	38.4%	1,493.0	15.3%
* Corporate & Investment Bank...	2,913.0	33.9%	2,210.0	28.2%	1,373.0	46.7%	1,339.0	13.7%
Personal Finance	1,085.0	12.6%	854.0	10.9%	1,046.0	35.6%	1,277.0	13.0%
* International Retail Banking	900.0	11.5%	1,006.0	14.0%	1,007.0	34.2%	1,100.0	13.1%

Zoom 100%

Australia 61 2 9777 8600 Brazil 5511 2395 9000 Europe 44 20 7330 7500 Germany 49 69 9204 1210 Hong Kong 852 2977 6000
 Japan 81 3 3201 8900 Singapore 65 6212 1000 U.S. 1 212 318 2000
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BNP Paribas Business Model

- Client centric business
- Cross-selling at the core of the model
- Good risk diversification

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BNP Paribas Strategic Focus

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2014-2016 Development Plan 5 Major Strategic Priorities



For all our clients, act as a responsible bank

A responsibility charter since 2012

Quantifiable targets for CSR in 2015 and 2016