

Premier Finance Group (Zimbabwe): Banking In The Time of Cholera

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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**.

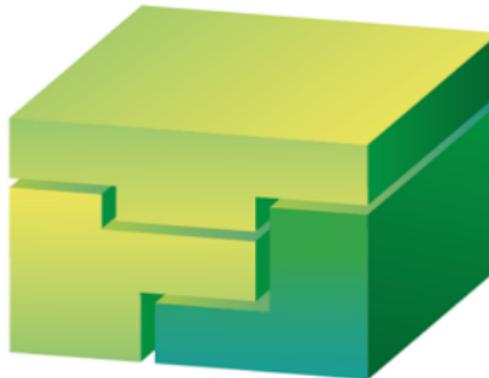
RETAIL BANKING & SERVICES

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