

The bank for a changing world
El banco para un mundo en evolución
Banken for en verden i endring
Банк для меняющегося мира
O banco para um mundo em mudança
変化し続ける世界に対応する銀行
Die Bank für eine Welt im Wandel
बदलती दुनिया का बैंक
BANK UNTUK DUNIA YANG TERUS BERUBAH
بنك يتطور... لعالم يتغير
BANK UNTUK DUNIA YANG SENTIASA BERUBAH
La banca per un mondo che cambia
追求卓越 與時俱進
La banque d'un monde qui change

07



BNP PARIBAS



Key figures

14,300 people
Net banking income:
EUR 7,859 million

A top-tier global player
and European leader

A comprehensive expertise

A powerful platform combining
dense global coverage and
significant future growth channels
in high-potential regions,
including China, Brazil
and Russia



Key figures

31,200 people
Net banking income:
EUR 5,671 million
Extremely dynamic growth
(170,000 customers added in one year)

Continued expansion of branch
network

Robust development of cross-selling
with other Group businesses

CORPORATE AND INVESTMENT BANKING

advisory and capital markets

- Equities and Derivatives
- Fixed Income
- Corporate Finance

financing businesses

- Energy Commodities Export Project (*Ecep*)
- Structured Finance

Cash Management

FRENCH RETAIL BANKING

individual customers

- A network of 2,200 BNP Paribas branches in France, plus 4,500 ATMs
- 212 Private Bank Centers across France

corporate customers

24 Business Centers that integrate expertise from across the Group, including:

- Foreign trade experts for liaison with the Group's global network of 78 Trade Centers
- 7 Regional Trading Rooms
- Structured Finance
- Corporate Finance
- BNP Paribas Cash Management
- Business Support Service

specialized subsidiaries

BNP Paribas Factor, BNP Paribas Développement, Protection 24

LEADERSHIP POSITIONS AT THE BEGINNING OF 2007

Advisory and Capital Markets

No. 1 in France in Mergers & Acquisitions (*Thomson Financial*)
"Equity Derivatives House of the Year - Risk Awards 2007" (*Risk Magazine*)
"Bank of the Year for Interest Rate Derivatives" (*The Banker*)

Financing businesses

"Best Project Finance House" (*Euromoney*)
"Best Commodity Bank" (*Trade Finance*)
"Best Project Finance Arranger" (*Project Finance Magazine*)
"Global Structured Products House of the Year" (*Euromoney*)
"No.2 Top Arrangers of Global Trade Finance Loans" (*Dealogic*)

LEADERSHIP POSITIONS AT THE BEGINNING OF 2007

Market share of 15% in greater Paris area (*BNP Paribas/French Retail Banking Marketing Survey*)
Significant presence in key individual customer segments (*Ipsos*)
Top-tier position in corporate market
No.1 in France in private banking



Key figures*

15,600 people
Net banking income:
 EUR 2,294 million
 A second home market in Europe
 A major franchise in Italy
 A highly recognized brand

* Contribution to the Group
 for 9 months in 2006.



Key figures

54,800 people
Net banking income:
 EUR 7,296 million
Gross operating income:
 EUR 3,123 million
Pre-tax income:
 EUR 2,514 million
 A powerful growth driver
 for the Group

BNL BANCA COMMERCIALE (BNL bc)

individual customers

- A network of 703 branches and 1,270 ATMs across Italy
- 18 Private Bank centers
- 3 million individual clients

corporate customers

- 80 specialized centers
- over 36,000 enterprises
- 16,000 local authorities and no-profit entities

specialized subsidiaries

Ifitalia, Artigiancassa

LEADERSHIP POSITIONS AT THE BEGINNING OF 2007

BNL: 7th banking entity in Italy in terms of customer loans, deposits and assets
 Leader in the Italian corporate market
 Significant presence in mortgage segment and new insurance products
 Ifitalia, No.2 in factoring

INTERNATIONAL RETAIL BANKING AND FINANCIAL SERVICES

specialized financial services

- Consumer Finance (Cetelem)
- Equipment Solutions (BNP Paribas Lease Group, Arval, Artegy, Arius)
- Private Mortgage (UCB and its subsidiaries)

international retail banking

- Retail Banking in the United States (Bank of the West, First Hawaiian Bank)
- Retail Banking in Emerging Markets (Africa-Indian Ocean; French overseas departments and territories; Eastern Europe; North Africa; Near and Middle East; Asia, Turkey, Israel)

LEADERSHIP POSITIONS AT THE BEGINNING OF 2007

Cetelem: No. 1 in consumer lending in France and in Continental Europe
(European Credit Research Institute)

BNP Paribas Lease Group: No. 1 in France and European leader in capital goods financing
(Association Française des Sociétés Financières)

Arval: A European leader in operational vehicle leasing and services *(SNLVL D)*

BancWest: Fifth-largest commercial bank in the western United States *(SNL Financial, June 30, 2006)*



Key figures

19,000 people
Net banking income:
 EUR 4,350 million
Assets under management:
 EUR 492 billion
Assets under custody:
 EUR 3,614 billion

A powerful, innovative
 and fast-growing platform
 Dynamic growth in Europe
 and rest of the world (Asia,
 Latin America, Middle East)

ASSET MANAGEMENT AND SERVICES

wealth and asset management

- BNP Paribas Private Bank
- BNP Paribas Asset Management
- BNP Paribas Personal Investors
- BNP Paribas Real Estate

BNP Paribas Assurance
 BNP Paribas Securities Services

LEADERSHIP POSITIONS AT THE BEGINNING OF 2007

BNP Paribas Private Bank: No.1 in France, Top 8 worldwide (*Euromoney*)
BNP Paribas Asset Management: Awarded for its funds "Parvest Japan Small Cap" and "BNP Paribas Obli Long terme" - Agefi Asset Management Awards (*Agefi*)
BNP Paribas Personal Investors - Cortal Consors: Europe's leading and No.2 in Germany in personal investment and online brokerage firm
BNP Paribas Real Estate - Atisreal: No.1 in France and Germany, No.2 in Spain
BNP Paribas Assurance: 2nd worldwide player in creditor insurance
BNP Paribas Securities Services: "Fund Administrator of the Year 2006" (*Funds Europe*)

key figures

An increasingly international group

BNP Paribas is one of the world's leading banking and financial services groups, with broad international coverage and a strong presence in all key financial centers.

Very strong growth in NBI

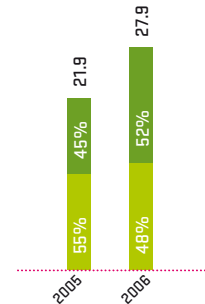
(in billions of euros)

France ■ Outside France ■

Consolidated profit and loss account

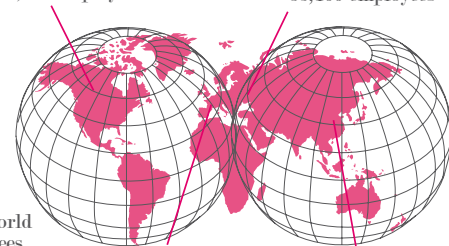
(in billions of euros)

	2006	Change/ 2005
Net banking income	27.9	+27.9%
Gross operating income	10.9	+28.2%
Net income, Group share	7,3	+24,9%
Earnings per share euros	8.03	+15.4%



United States
 14,800 employees

Europe (excl. France)
 53,400 employees

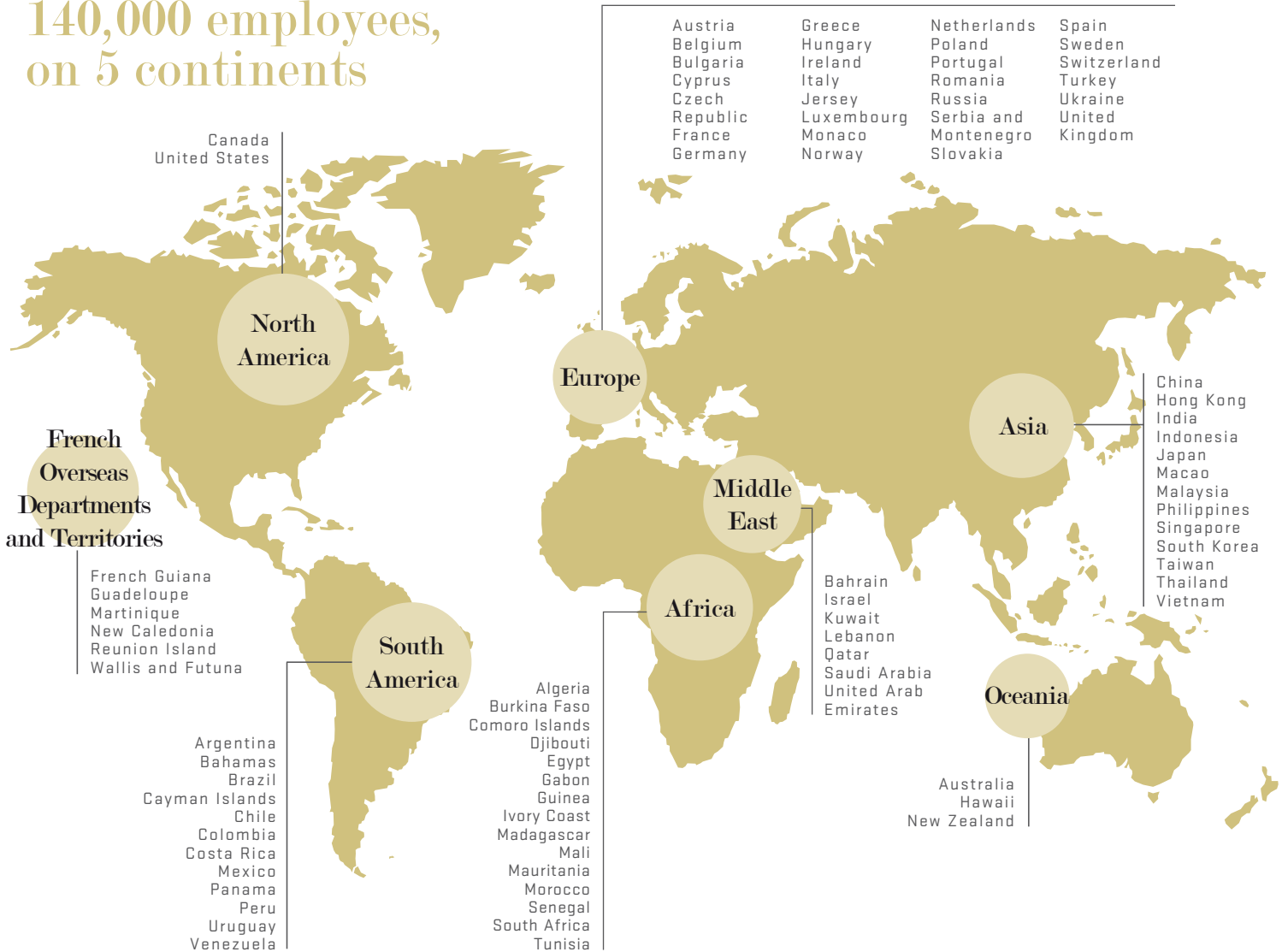


Rest of the World
 11,000 employees

France
 57,000 employees

Asia
 5,500 employees

Operations in over 85 countries with 140,000 employees, on 5 continents



7th

most valuable bank brand in the world (*Brand Finance*)

1st

French corporation (*Forbes*, "The Top 100", April 16, 2007)

14th

global corporation (*Forbes*, "The Top 100", April 16, 2007)

6th

global bank (*Forbes*, "The Top 100", April 16, 2007)

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RCS Paris 662 042 449 – Société anonyme (Public Limited Company)

with capital of EUR 1,865,756,980

SHAREHOLDERS' RELATIONS

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www.bnpparibas.com

The bank for a changing world



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