



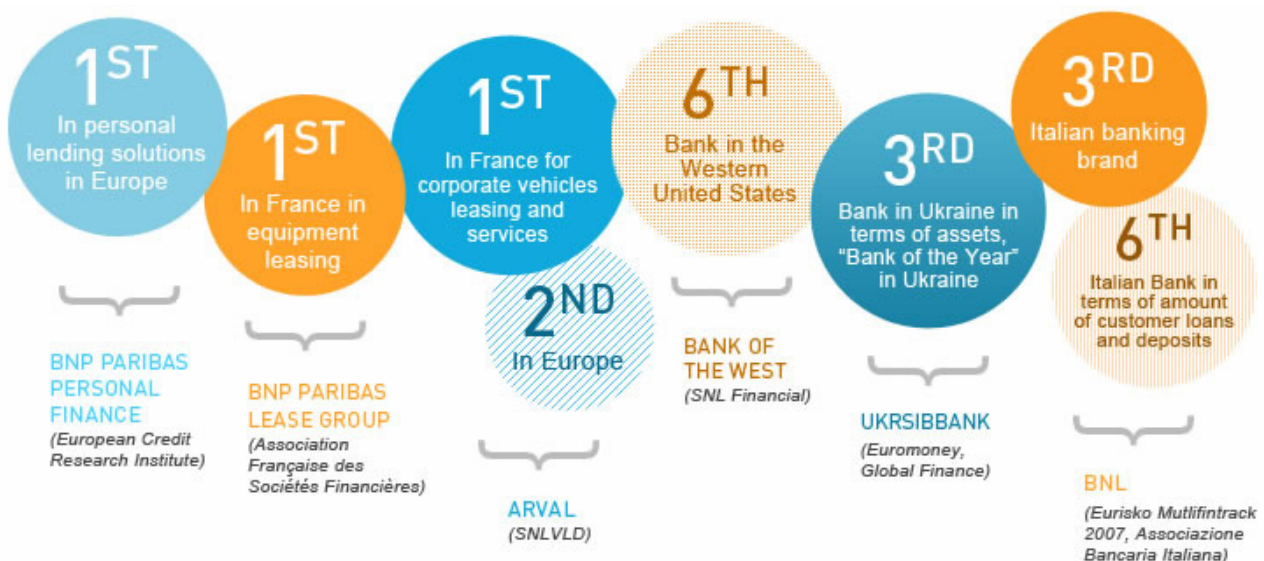
Retail Banking The Growth Engine

> CORE BUSINESS ACTIVITY

BNP Paribas Retail Banking employees are committed to serving and counselling customers on the best financial solutions to personal and professional projects, making Retail Banking pivotal to the Group's growth. The Group has expanded thanks to a series of well targeted acquisitions of local branch banking networks (UkrSibBank, TEB, BNL, Sahara Bank, etc.).

Retail banking is a growth engine combining branch banking networks with financial services and all types of customers: individuals, and businesses of all sizes and kinds. Retail banking has been able to develop added-value interactions with the other core businesses of the Group: asset management or investment banking.

OUR ACCOMPLISHMENTS, OUR PEOPLE



> ORGANISATION

• **BNP Paribas Retail activities are structured in 2 main activities:** Retail Banking and Retail Services. The business combined employ over 123,300 people internationally, to serve more than 12 million customers, in consumer, private, corporate and public banking sectors.



> TODAY'S CHALLENGES

Our ambition is to expand and build up leadership positions internationally in each business. We strive to be recognised as the reference in our markets and intend to achieve that goal thanks to the satisfaction of our customers and an efficient risk management policy.

Our very ambitious objectives are to federate millions of new customers and open new welcoming branches (in the Emerging markets, one per day). Retail Banking activities will continue to evolve at the same time as new technologies and regulations to make sure that the benefits go to our clientele.

> WHAT IT IS LIKE TO WORK THERE

Commitment, team spirit and service-orientation are key to Retail Banking. Serving goes hand in hand with persuasion and a results-driven culture, which creates a challenging work environment. The courage to extend boundaries, a sense of innovation, and the respect of the Group's values drive our people in their daily actions.

> PRINCIPLE CAREER EVOLUTIONS ARE:

Private banking

Handling high profile clients (businesses, etc...)

Managerial positions (teams being larger and larger, stakes being increasingly complex)

