



WITH  
YOU  
ACROSS  
EUROPE



**BNP PARIBAS** | The bank for a changing world

# ONE BANK FOR CORPORATES IN EUROPE



**accompany**

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**simplify**

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*To help your business reach its full potential across all markets, you need a corporate banking partner that operates wherever you do.*

BNP Paribas delivers a broad range of innovative, personalised corporate banking services to meet your local, pan-European, and global business needs.

*Your banking needs may be complex, but your day-to-day transactions should be simple — wherever your business takes you.*

With BNP Paribas' unified range of services, national borders vanish and you get the same level of quality you have come to expect from us.

*Your business is fast paced, so to stay ahead you need a reliable advisor who understands your business and knows where it is headed.*

Our Relationship Managers will open doors for you across Europe, connecting you with the banking experts you need to reach your goals.

*Let us take care of your banking so you can get on with what you do best — growing your business.*

At BNP Paribas, we are committed to making banking easy wherever you do business.



## **build**

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## **protect**

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## **grow**

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accompany

## Multinationals

Looking to expand into Europe, European subsidiaries of large corporations, and export-intensive SMEs all have one thing in common: a need for seamless cross-border banking throughout Europe.

Whatever your business profile, you can count on BNP Paribas to be there for you across the continent.

We are uniquely positioned to make banking simple for your business across Europe.



**With you  
across Europe,**  
to give you  
straightforward  
answers and  
European-wide  
banking solutions.

Our unified service lineup gives you instant access to corporate banking through your dedicated BNP Paribas Relationship Manager — someone who knows you and your business needs.

Our banking services are tailored to local markets, of course. However, with BNP Paribas you can rest assured that you will receive the same high standard of service wherever your business takes you. We will coordinate and consolidate your cross-border transactions — helping you overcome geographical, legal, and language barriers.

A true partner, we will take the time to pinpoint your banking needs and build a fruitful, long-term relationship with your growing business.

*Because we will work closely with you wherever you are, you can trust us to respond to your requests quickly and efficiently, leaving you free to focus on what you do best — running your business.*

*And, thanks to our extensive corporate banking experience, we are positioned to understand the challenges you face and meet your changing needs, whether they are local, pan-European, or global.*

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## Once your business

is well-established in your domestic market, the natural next step is to seek new opportunities abroad. With operations in multiple countries, it becomes crucial to have a global vision of your cash transactions in real time.

*Imagine having European-wide data on payroll, accounts payable, and accounts receivable right at your fingertips. With BNP Paribas, you can. Our flexible, customised solutions can be configured to evolve with your organisation over the long term. Your daily banking transactions will become simpler, and you will benefit from centralised, secure cash-flow management services spanning all of Europe.*

If you export your products and services to other countries, international payments are likely to be one of your key concerns. If you import products and services from other countries, you obviously want to check the quality of the goods delivered before you pay for them. We can help you make these transactions more secure as your business expands into foreign markets. We can make exporting to new markets easier with customised trade finance solutions tailored to the countries where you do business.

Our secure, interactive online banking services have been developed to save you precious time. They will let you track all of your trade and cash management transactions — at the click of a button.



# With you across Europe, to simplify your day-to-day operational management needs.

# build







**With you  
across Europe,**  
to provide financing  
solutions that meet  
your business  
development needs.

### **At BNP Paribas,**

being a true partner means delivering global financing services that help you cover your working capital requirements and implement your European investment strategy. Our financing solutions range from conventional loans to sophisticated solutions designed to suit a wide variety of assets and the specific requirements of individual markets.

*Our customised factoring and supply chain management services can help you finance your accounts receivable and better manage your accounts payable and inventories.*

If your business development strategy requires equipment financing, we can offer a full range of services — flexible leases, long term rental solutions, and simple leasing arrangements — and help you make the choice that's right for your business.

And, for your corporate vehicle fleets, our leasing solutions can help you plan expenses and shield your business from the risks associated with the use and ownership of a corporate fleet.



protect

## As part of your

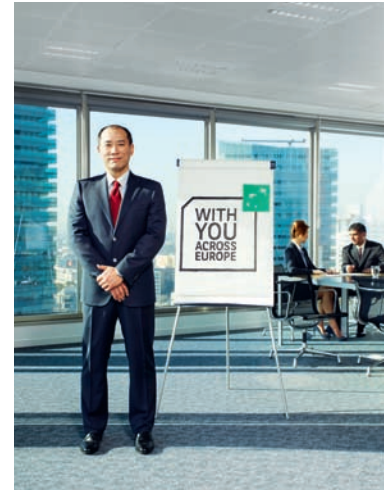
regular business operations, you are undoubtedly confronted with risk management issues.

*BNP Paribas can help you shield your balance sheet from these risks and maintain your margins.*

We will work with you to implement the best hedging strategy to protect your business from interest rate, currency, and commodity price fluctuations. Our interest rate hedging products can cover your domestic loans, while our currency hedging products can protect you from the effect of foreign exchange variations. We can also provide oil and gas hedging products to help you optimise your energy costs.

To mitigate risks with your import and export partners, we can offer a full range of documentary techniques, guarantees and stand by LCs with the support of expert teams and a network of over 80 trade centres present across all regions.

And what if your customers are unable to meet their obligations? Our factoring solutions offer easy-to-use, online applications that place relevant information about your customers' solvency just a simple click away. You can also check your account status and submit financing requests online. Because your accounts receivable are guaranteed regardless of where your customers are, you are free to focus on expanding your business across Europe.



**With you  
across Europe,**  
to manage your  
business risks  
effectively.



grow

WFRU 459901 42G1  
 EMCU 1250110 42G1  
 EISU 1773010 42G1  
 EISU 1485840 42G1  
 IMTU 1044150 42G1  
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 BRDU 306227 42G1  
 EMCU 1447300 42G1  
 EMCU 1250110 42G1  
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## You have a clear idea

of what you want your business to look like in 5, 10, even 15 years. Our role is to provide you with the financing services you need. Your dedicated BNP Paribas Relationship Manager will help you set up the most effective solutions for your M&A, capital markets, and structured finance transactions.



# With you across Europe, to help your business expand internationally.

Your business will require additional capital at each milestone in your business development plan.

We can help you tap the capital markets, whether through an IPO, rights issue, bond issue, or commercial paper issue. If your growth strategy includes acquisitions, we can advise and assist you throughout all phases of the deal.

*Our experts can provide you with personalised solutions covering the entire range of financing options, from the origination and execution of structured debt through to its syndication.*

They will work with you to design multi-product solutions tailored to your short-, medium-, and long-term financing needs, drawing from our portfolio of products for energy and commodity financing, asset financing (for aircraft, shipping, real estate, etc.), export financing, leveraged financing, project financing, corporate acquisition financing, and syndicated loans.




- Austria
- Belgium
- Bulgaria
- Czech Republic
- Denmark
- France
- Germany
- Greece
- Hungary
- Ireland
- Italy
- Luxembourg
- Norway
- Netherlands
- Poland
- Portugal
- Romania
- Russia
- Spain
- Sweden
- Switzerland
- Turkey
- United Kingdom



# 23 COUNTRIES

## 150 Business centres



**BNP Paribas is a European leading banking and financial services provider.** We are one of the world's six strongest banks, with operations in more than 80 countries and 205,000 employees, including 162,000 based in Europe.

**One Bank for Corporates in Europe** encompasses BNP Paribas' far-reaching expertise helping companies operate and expand across Europe. Our unified service lineup is unique in the market. With One Bank for Corporates in Europe, you enjoy the simplicity of a single point of contact — your dedicated BNP Paribas Relationship Manager — for all your corporate banking needs\* across Europe.

**BNP Paribas is the only bank in Europe** to offer clients access to a network of 150 business centres in 23 countries as well as a comprehensive range of innovative services for their daily banking needs.

- Trade Finance: Leader in Europe
- Cash Management: #3 in Europe
- Fixed Income: Leader for euro-denominated bond issues
- Factoring: #2 in Italy and #4 in France and Turkey
- Leasing: Leader in Europe
- Full service vehicle leasing: Arval is #2\* in Europe  
\*leased fleet

With operations in Asia, the Middle East, Africa, the United States, and Latin America, BNP Paribas can also help your business grow beyond Europe's borders.

**WITH «ONE BANK FOR CORPORATES IN EUROPE»,  
BNP PARIBAS BECOMES THE NATURAL BANKING PARTNER  
OF COMPANIES PLANNING TO EXPAND ABROAD.**

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