



## PROFILE

### The Bank

BNL, with a history stretching back 100 years, is **one of Italy's leading banking groups**, with 2.5 million private clients and 40 thousand business clients and entities.

Founded in 1913 under the name of Istituto di Credito per la Cooperazione, in 1992 it went from being a public law Bank controlled by the Ministry of the Treasury to a joint-stock company. In 1998, after being privatised through an initial public offering, BNL was listed on the Milan Stock Exchange.

Since 2006, the Bank has been part of **BNP Paribas Group**, a leading European provider of banking and financial services, and once the integration process was complete, Italy became the Group's "second domestic market".

### BNP Paribas Group

BNP Paribas is an **international banking group** present in 75 countries worldwide. Following the acquisition of Fortis in 2009, the two domestic markets of France and Italy were joined by those of Belgium and Luxembourg.

With a view to combining its business activities with its worldwide dimension, BNP Paribas has organised its structure into three different areas: Retail Banking, Investment Solutions and Corporate & Investment Banking.

The Group is listed on the Paris Stock Exchange (CAC 40); it is traded in Milan (in the MTA International section), Frankfurt, London and New York, and is present in the main stock market indexes worldwide.

### Integrated services

Entry into BNP Paribas Group has rendered BNL even more competitive on the Italian and international market, as well as boosting its ability to offer a wider range of products and services, thus speeding up its capacity to acquire new retail and business clients.

With approximately **1000 branches** in Italy, BNL offers a **wide range of banking, financial and insurance products and services**, both traditional and more innovative, aimed at the various sectors of the market: retail and private, corporate and public administration.

As regards private clients, BNL offers savings and investment solutions, insurance and social security products, loan facilities for families (mortgages and consumer credit) and e-banking services. These have been extended and renewed with the contribution of the expertise and the platforms of products, services and solutions offered by the other areas of BNP Paribas Group.

BNL Group is able to provide companies, Entities and the Public Administration with a highly specialised financial and consulting offer, accompanied by innovative services and solutions. The Bank engages closely and consistently with Italian businesses, thanks above all to the experience and widespread international presence boasted by BNP Paribas Group. The overseas network spreads throughout every continent, occupying leadership positions in Europe, the Persian Gulf, the Bric countries (Brazil, Russia, India and Cina) and especially in the Mediterranean basin, a geographical area of strategic importance for many companies.

BNL provides assistance to multinational groups, especially those with direct investments in Italy, as well as supporting Italian companies operating or intending to operate abroad, working alongside them in the role of strategic partners and offering them simple, privileged access to banking, consulting and information services. The Bank uses a network of **Multinational Desks**, structures created within the banks that are subsidiaries or branches of BNP Paribas Group with the aim of assisting Italian businesses on foreign



markets from the early stages through to the completion of the internationalisation project. In addition, a network of **5 Trade Centers**, present in Rome, Milan, Bologna, Florence and Naples has joined the **worldwide BNP Paribas network**, offering businesses a platform of products and services for exchanges with abroad.

BNL occupies leading positions in all credit areas, including project financing, leasing, factoring, cash management, international payments and online services, and also deals with international banking, financial risk management and stock brokerage.

Contacts: **Media Relations BNL** +39 06 4702.7209-15 - [press.bnl@bnlmail.com](mailto:press.bnl@bnlmail.com) -



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