



Institutional profile

The Bank

BNL, with a history stretching back 100 years, is one of the **leading banking groups in Italy**, with 2.5 million private clients, 130 thousand small enterprises and professionals and over 33 thousand larger companies and entities.

Founded in 1913 under the name of Istituto di Credito per la Cooperazione, in 1992 it went from being a public bank controlled by the Ministry of the Treasury to a joint stock company. In 1998, BNL was listed on the Milan Stock Exchange following its privatisation through a public offering.

Since 2006, the Bank has been part of **BNP Paribas Group**, one of the leading European providers of banking and financial services. Italy is one of the Group's domestic markets, along with France, Belgium and Luxembourg.

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 linking the business activities with its international dimension, in order to support the Group's growth both by encouraging cross-selling between the various business lines and improving the service provided to its wide range of clients, BNP Paribas has organised the group structure into two macro-areas: Retail Banking & Services (comprising Domestic Markets and International Financial Services) and Corporate & Institutional Banking.

The Group is listed on the Paris Stock Exchange; it is traded in Milan (in the MTA International Solutions section), Frankfurt, London and New York; it is also present on the main international stock exchange indexes.

An integrated hub to offer products, services and solutions

Belonging to BNP Paribas Group gives BNL a competitive edge on the Italian and international markets, as well as the opportunity to offer an even wider range of products, services and solutions in both the retail and business areas, thanks to the expertise of BNP Paribas and its specialised companies.

BNL, with BNP Paribas Group, occupies leading positions in the areas of consumer credit, project financing, leasing, factoring, cash management, international payments and online services. It also operates in the fields of international banking, investment banking, financial risk management and brokerage services.

With around 1000 sales points in Italy – including around 890 branches, many of which have been turned into highly automated, “open” branches, alongside the more traditional kind - BNL offers a wide range of banking, financial and insurance products and services, from the traditional to the highly innovative, aimed at the various market segments: retail and private, corporate, small business and public administration. The new “Open BNL” format is fully integrated into the multi-channel service that combines the network of bricks-and-mortar model branches with internet banking, mobile banking and phone banking services.



BNL's services extend further to comprise Hello bank! (the digital bank created in 2013) and "BNL-BNP Paribas Life Banker", the financial consulting and promotion network that has been operating since May 2014.

For private customers, BNL offers savings and investment tools, insurance and social insurance products, loans for families (mortgages, consumer credit) and e-banking services.

For companies and the Public Administration and entities, BNL offers highly specialised financial and consulting products, accompanied by innovative services and solutions. The Bank plays a benchmark role for Italian enterprises, especially thanks to the experience and huge international presence of BNP Paribas Group. The overseas network is present in all the continents.

BNL assists multinational groups, in particular those with direct investments in Italy, as well as providing support to Italian companies operating or intending to operate abroad, playing the role of strategic partner and offering them simple, fast-track access to banking, consulting and information services. The Bank has a network of Multinational Desks created in the affiliated banks or BNP Paribas Group branches to assist Italian businesses on foreign markets, from the initial stages through to the implementation of the internationalisation project. In addition, the BNP Paribas international network is joined by a network of 5 Trade Centres. Present in Rome, Milan, Bologna, Florence and Naples, they offer businesses a platform of products and services for exchanges with abroad.

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