

## BBVA Banco Frances S.A. Due Diligence Report Including Financial, SWOT, Competitors and Industry Analysis

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BBVA Banco Frances S.A. Due Diligence Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between BBVA Banco Frances S.A. and its competitors. This provides our Clients with a clear understanding of BBVA Banco Frances S.A. position in the Banks and Thrifts Industry.

- The report contains detailed information about BBVA Banco Frances S.A. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.
- Another part of the report is a SWOT-analysis carried out for BBVA Banco Frances S.A.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.
- The BBVA Banco Frances S.A. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.
- In the part that describes BBVA Banco Frances S.A. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.
- Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of BBVA Banco Frances S.A. business.

### About BBVA Banco Frances S.A.

BBVA Banco Frances S.A. provides financial services to large corporations, medium and small companies, and individuals in the Republic of Argentina. The company conducts capital markets and securities operations directly in the over-the-counter market and indirectly on the Buenos Aires Stock Exchange. The company also operates in the mutual fund portfolio management and pension fund industries.

The company's branch system operates as a distribution network for the products and services that it offers

to its customers. Its 237 branches are complemented by other distribution channels, such as 639 automatic teller machines or ATMs, as of December 2008, a telephone banking service and an Internet banking service called Frances Net, which serves approximately 300,000 active clients. The company is a member of Banelco S.A., a corporation owned by seven partner banks, and that includes 18 participating banks, and its ATMs are part of the Banelco Network (Red Banelco – 'Banelco). The customers of all the participating banks have access to the Banelco Network, which comprises approximately 4,341 ATMs throughout Argentina.

### Corporate Banking

The Corporate Banking Division focuses on the business with large international and domestic companies that belong to an international group. This division has three branches provides services to groups of companies from Europe, the United States and the rest of the world, and companies based in Argentina.

### Capital Markets

In 2008, the Investment Banking focused mainly on local financing, keeping its share in the Mergers and Acquisition business.

### Trading and Brokerage

As of December 31, 2008, the company routinely traded (on behalf of its customers and for its own account) corporate and Government bonds, money market instruments and foreign currency. In 2008, the company was one of the brokers in the bond market through the MAE (Mercado Abierto Electrónico, an over-the-counter market) and a medium broker in securities market through Frances Valores, an affiliate company registered in Mercado de Valores de Buenos Aires S.A. (MERVAL).

### Middle Market Banking

The Middle Market Division handles its relations with small and medium-sized companies. The company has the network in Argentina specialized in serving the small and medium-sized company segment. It offers special services to approximately 13,000 customers in 180 branches in Argentina, 27 of which take care of companies.

### Retail Banking

The Commercial Banking Division is in charge of commercial relations with individuals and small companies. This division serves its customers through a diversified distribution network, which offers 237 contact points, including branches and different electronic media.

### Payroll Accounts

Payroll accounts are one of the main transactional products managed by the company.

### Insurance

The company provides advisory services to its customers in the selection of the adequate coverage of risks related to life, personal accidents and home insurance and ATM's robbery insurance, within a range of products offered by certain insurance companies.

The company has equity interests in these companies, including 12.22% of the capital stock of BBVA Consolidar Seguros S.A., 65.96% of Consolidar Compañía de Seguros de Vida S.A. (a company that offers life insurance to the persons with retirement accounts at Consolidar AFJP), 66.67% of Consolidar Compañía de Seguros de Retiro S.A. (a company that offers retirement plans) and 12.5% of Consolidar ART S.A. (a workers compensation insurance company that offers labor risk insurance to corporations

pursuant to a statutory framework established by the Labor Risks Law).

Automatic Teller Machines:

The company has a total network of 639 working ATM's; 174 new ATMs in-branches (replacement or expansion); and 18 ATMs installed at companies' facilities, which support new banking business.

Portfolio Management

Portfolio management includes service for companies and high-income individuals, providing professional investment management modified to each customer's particular needs and investor profile. Financial institutions and insurance companies are permitted to invest in pension and retirement fund management companies in Argentina.

History

BBVA Banco Frances S.A. was founded in 1886.

The above Company Fundamental Report is a half-ready report and contents are subject to change. It means that we have all necessary data in our database to prepare the report but need 2-3 days to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

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