



CSR

**CIVIC RESPONSIBILITY
AND FINANCIAL INCLUSION**

CSR presentation, September 2020



BNP PARIBAS

The bank for a changing world

BNP PARIBAS' CIVIC RESPONSIBILITY IN A NUTSHELL

- BNP Paribas' mobilization during the Covid-19 health crisis
- Celebration of 30 years of BNP Paribas' support of Microfinance Institutions
- Increasing the access to financing and insurance of customers who are in difficulty
- Promotion of a more inclusive society: founding member of *l'Ascenseur* (youth equal opportunities); signature of the *Seine Saint-Denis* Charter
- Philanthropy at BNP Paribas in favor of solidarity, culture and the environment

CSR Indicators of 2019-2021 Dashboard	2018 Baseline	2019 result	2021 target
Number of solidarity hours performed by the employees	305 k hours	> 450 k hours	1 million hours
Support (financing, investment for the account of third parties) to associations and Social and Solidarity Economy enterprises	€ 5.6 Bn	€ 6.2 Bn	€ 6.3 Bn



BNP PARIBAS' MOBILIZATION DURING THE COVID-19 HEALTH CRISIS



ACTIVATION OF A BUSINESS CONTINUITY SET-UP

Prompt adaptation to safeguard employees' health and ensure essential services

- Crisis management governance set up at all levels to handle lockdown measures
- Rapid and agile management of business continuity while protecting employees' safety
- More than 132,000 employees working remotely worldwide
- 90% of branches open with suitable public health set up
- Enhanced IT network capacities (x5 in Europe, increased bandwidth worldwide) and cybersecurity measures



SUPPORT FOR CUSTOMERS DURING THE CRISIS

Exceptional mobilisation of entities and employees to support and assist clients

- Proactive reach out to assess the crisis' impact and design action plans
- Implementation of suitable credit and cash management solutions with faster processing times
- Circa €15bn as of end June 2020 of state-guaranteed loans in France in particular for very small businesses
- Doubling of equity investment package to €4bn to support the development of French small and mid-sized companies until 2024
- Payment deferrals and moratoriums
- Over €275bn in financing raised for clients across bond, syndicated loans and equity markets as of midyear



COMMITMENT TO CIVIL SOCIETY

Over €55m emergency donations in 35 countries
Over €100m investments for SMEs and the healthcare sector

- Support for hospitals and medical research: donations to many hospitals worldwide, and to medical research (the Pasteur Institute)
- Assistance to the most vulnerable persons: donations to institutions (Red Cross, Food Banks, Care, Doctors Without Borders, ADIE, etc.), including €1.2bn to 11 MFIs
- Support for the youth suffering from the digital divide: donations of computers (already close to 2,000) and digital keys, assistance to unprivileged youth
- Increased support to solidarity funds



CELEBRATION OF 30 YEARS OF BNP PARIBAS' SUPPORT TO MICROFINANCE INSTITUTIONS



— **OVER 2 MILLION PEOPLE**, AMONGST WHICH 81% OF WOMEN, HAVE BENEFITTED FROM BNP PARIBAS SUPPORT TO MICROFINANCE INSTITUTIONS OVER THE LAST 30 YEARS

OBJECTIVE OF MICROFINANCE: a powerful lever of inclusion for people usually excluded from the traditional banking system

- **Support provided through several levers**, including direct financing of Microfinance Institution (MFIs), investment in specialized funds, development of positive impact funds, etc.
- Over the past 30 years, the Group's microfinance activities indirectly benefited **more than 2 billion people worldwide** through a total of nearly €900 million cumulated loans, both in mature and emerging economies



BNP Paribas support for microfinance of €357 million as of 31 December 2019

Direct financing of **28 MFIs** in **15 countries** and indirect financing of **100 MFIs** around the world:



- Amongst the MFIs newly supported in 2019, Than Hoa in Vietnam and Madura in India, which only target communities of women in rural areas which are excluded from conventional financing. In 2020, support of a **new MFI in Netherlands**, Qredit
- In a 2019 benchmarking, BNP Paribas' MFI portfolio achieved a **better average score on social performance** than the global database audited by Cerise (79% vs. 65%)



INCREASING THE ACCESS TO FINANCING AND INSURANCE



- BNP PARIBAS PAYS A PARTICULAR ATTENTION TO CUSTOMERS WHO ARE IN DIFFICULTY, FOR EXAMPLE BECAUSE THEY HAVE A DISABILITY OR BECAUSE OF THEIR FINANCIAL SITUATION, AND ENSURES THAT THEY HAVE ACCESS TO BANKING SERVICES

Customers with disabilities or fragilities

- In Belgium, at end-2019, **36% of BNPP Fortis' branches were accessible to people with reduced mobility**
- In Poland, BNP Paribas Bank Polska was awarded **"Accessibility Leader 2019"** by the President of the Republic of **Poland** in the category 'branch network'
- BNP Paribas Cardif also has various initiatives in place with respect to disabilities. In Germany, it has for example developed a **specific support for temporary disability**

Customers experiencing financial difficulties

- French Retail Banking has set up a scheme for individuals who find themselves in financial difficulty and thus may be advised in **budgeting solutions**, such as the **deferral of monthly loan repayments**, or the **use of insurance solutions**
- BNPP Personal Finance has also supports customers in difficulty, with tailored solutions to **fight over-indebtedness** have been in place for nearly 17,000 customers in difficulty in 2019
- Group's subsidiary **Nickel offers a bank account accessible to everyone** from the age 12, without discrimination or conditions, thus allowing inclusive savings. At end-2019, nearly **1.5 million Nickel accounts had been opened**, 78% of them are opened by persons earning less than €1,500 per month. Since July 2020, Nickel has been **launched in Spain**, and has continued its fast increase despite Covid-19, June 2020 being the record month for accounts opening

Financial training for young people

- **"Responsible Budget"**, digital platform targeting young people to show how to better manage their budget (France, Italy and Belgium)
- **"I bring a banker to school"** program has taught > 3,000 French pupils how to manage their budget
- **In Morocco, BMCI has joined forces with MATYM** (women-led cooperative) to provide training in financial education and digital marketing



OUR COMMUNITY RESPONSIBILITY PROMOTES A MORE INCLUSIVE SOCIETY



— **FOUNDING MEMBER OF L'ASCENSEUR**, A UNIQUE PLACE IN EUROPE GATHERING 20 NON-PROFIT, PRIVATE AND PUBLIC COMMITTED ACTORS HAVING A COMMON GOAL : FAVOUR THE ACCESS OF YOUNG PEOPLE COMING FROM DISADVANTAGED AREAS TO EDUCATION, EMPLOYMENT, SPORT & CULTURE

A more inclusive economy through coalitions for the common good



■ **BUSINESS FOR INCLUSIVE GROWTH**: powered by the OECD, a global public-private coalition which aims to pool and strengthen efforts by private companies to raise capital in order to reduce inequalities and to build greater synergies with government-led efforts



■ **COLLECTIF D'ENTREPRISES POUR UNE ÉCONOMIE PLUS INCLUSIVE** : 35 French companies employing 1.5 million people in France join forces to better contribute to social progress, which includes commitments to increase youth employment



■ **SEINE-SAINT-DENIS ÉGALITÉ CHARTER** signed with the French state department to further the efforts to boost economic and social development in this disadvantaged area



Pro bono assistance



■ Since 2017, BNP Paribas has been offering **pro bono missions** to high-potential executives, with the aim of **raising awareness about the need for financial inclusion** and better social impact, as well as developing learning agility and leadership.

■ Since 2018, some 40 pro bono missions have been carried out in around 15 countries such as South Africa, Italy, India, China and Colombia

Global partnership



■ In 2019, the Bank signed a **GLOBAL PARTNERSHIP WITH THE GRAMEEN CREATIVE LAB**, founded by Nobel Peace Prize laureate Muhammad Yunus, in order to foster an inclusive mindset inside the Bank, using the principles of social business and of having positive impact



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PHILANTHROPY AT BNP PARIBAS IN FAVOR OF SOLIDARITY, CULTURE AND THE ENVIRONMENT



FONDATION
BNP PARIBAS

IN ADDITION TO BNP PARIBAS' ACTIONS TO FIGHT AGAINST COVID-19, THE GROUP IS DEVELOPING A **STRUCTURED CORPORATE PHILANTHROPY POLICY BOTH GLOBAL AND LOCAL**. THE BNP PARIBAS FOUNDATION COORDINATES THIS COMMITMENT AROUND 3 AREAS: SOLIDARITY, THE ARTS AND THE ENVIRONMENT

€44.5 M for Group's sponsorship in 2019 :

+ €20M for help restore Notre-Dame de Paris



- 21.3 % for **culture**
- 10.5 % for **environment**
- 68.2 % for **solidarity**

amongst which:



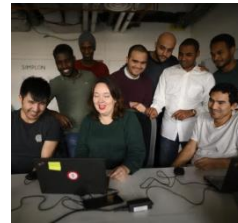
- **400,000 EUROS** collected in 2019 from BNP Paribas staff, retired employees and customers in France
- 3 NGOs partnered by the fund for solidarity projects (**Doctors Without Borders / Médecins Sans Frontières**, the **French Red Cross**, and **Care**) + 1 NGO newly partnered in 2020 for environmental projects (**Ifaw France**)
- **200,000 EUROS** collected in 2020 to contribute to interventions in Beirut after the explosion



Fostering the performing arts, including the support of **jazz** musicians and festivals, and **contemporary dance** shows



Financing and supporting **research on climate change**: €18M since 2010 for Climate & Biodiversity Initiative



Combating exclusion and discrimination, such as the support plan for **integrating refugees** (€4.5M for 3 years)



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