



VOTING WITH YOUR WALLET: PROMOTING SUSTAINABLE CONSUMPTION TO REDUCE FOOTPRINT

The BNP Paribas Personal Finance Return on Experience

PART OF BNP PARIBAS GROUP



OUR DNA

- Sustainability awards winning bank group
- Member of NET-ZERO Banking Alliance

Environmental Finance recognises **BNP Paribas** for its commitment to **net-zero**



EUROMONEY
AWARDS FOR EXCELLENCE
GLOBAL **2022**
BEST BANK FOR
ESG DATA & TECHNOLOGY



EUROMONEY
AWARDS FOR EXCELLENCE
GLOBAL **2022**
BEST BANK FOR
SUSTAINABLE FINANCE

MANIFESTO

**BE EXEMPLARY
AS A
COMPANY AND
EMPLOYER**

**TRANSFORM
OUR BUSINESS,
OPERATING
MODELS
AND OFFERS**

**MAKE A
POSITIVE IMPACT
BEYOND OUR
BUSINESS,
IN OUR FIELDS
OF EXPERTISE**

Return on experience

- Czech republic scalable sourcing strategy
- Engage4Impact peer-2-peer program for sustainability culture building – 100 participants in Bulgaria by end 2022

1 To be exemplary as a company and employer

ENVIRONMENT

**674 kg
GreenHouse
Gas Emissions**
per employee

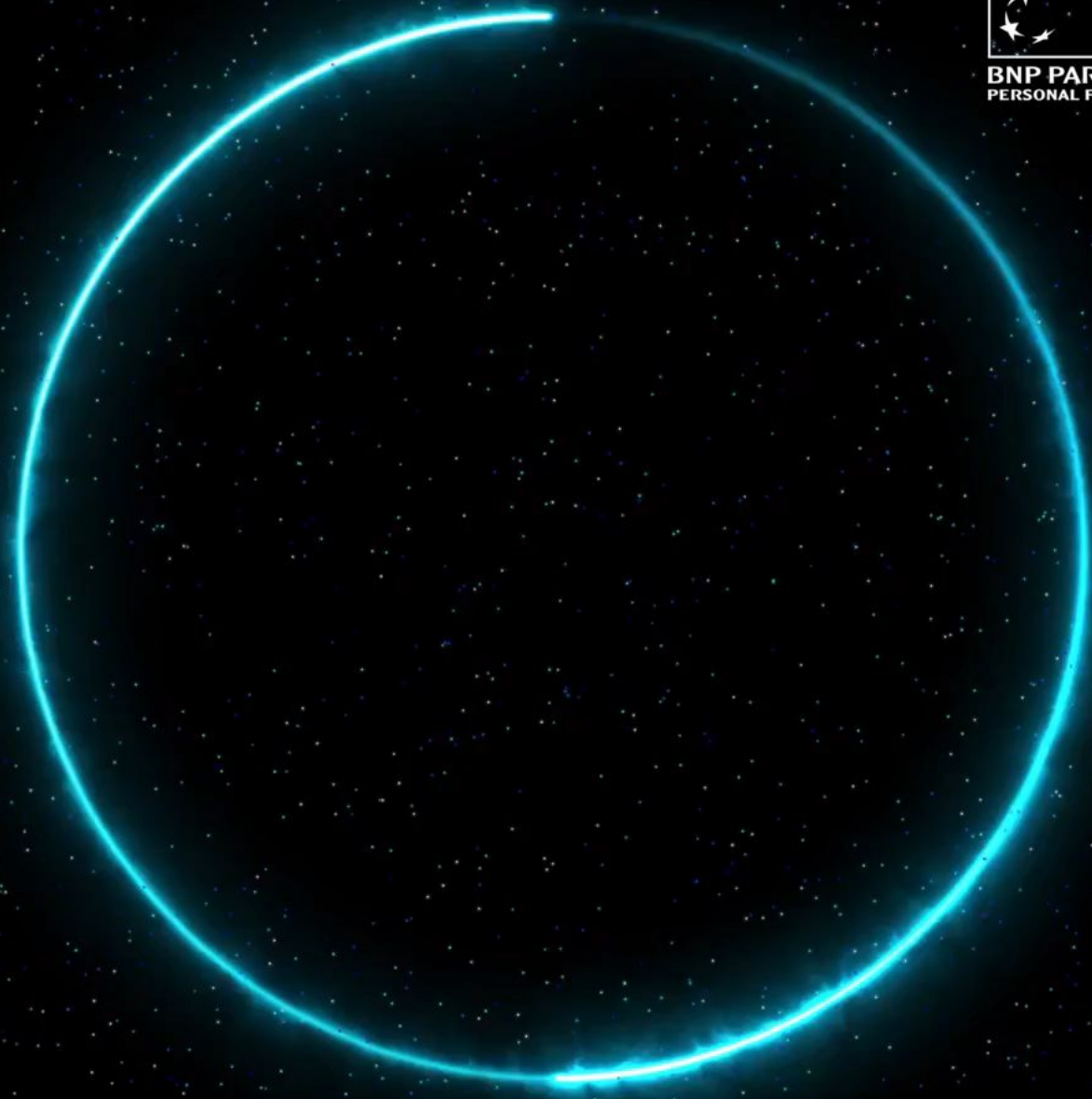


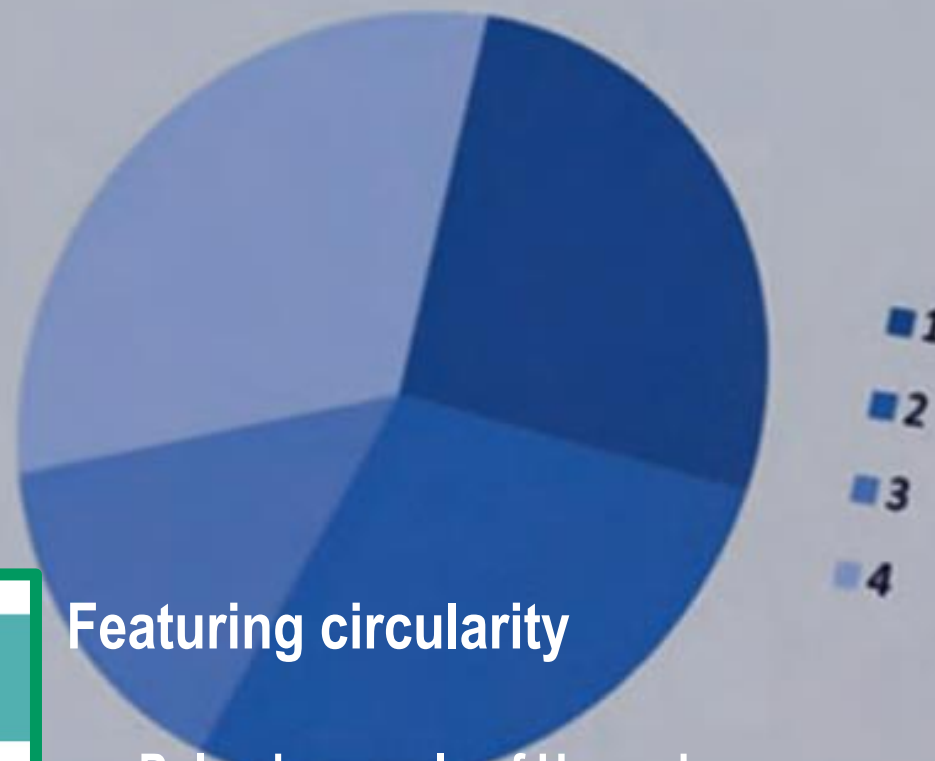
DIVERSITY

89%
Employees that think
the company is committed
to treating all employees
fairly regardless of
their ethnicity



50%
of young talents
are women





Featuring circularity

- Poland example of Upgrade programs for smartphones
- Shared credit offer with Ardes and Upgrade program with iStyle in Bulgaria

2 To transform our business, operating models and offers

SUSTAINABLE FINANCING

€3.9 bn
balance*



4.3%
total balance*
(versus 2,7% in 2020)

ENERGY TRANSITION

€2.9 bn
balance to*
finance Energy
Transition in Habitat
(VS €2.4 bn in 2020)



Out of which
€1.8 bn
balance to*
finance
renewable energy



Spreading the good

- Volunteer-led digital training courses @ Simplon NGO
- Practical Finance program in partnership with Junior Achievement – more than 5000 students since 2017

3 To make a positive impact beyond our business, in our fields of expertise

DIGITAL INCLUSION

2,549
devices
donated



1,472
beneficiaries
of digital
skills training



FINANCIAL EDUCATION

60,000
people reached
through financial literacy
actions in 14 countries



VOTING WITH YOUR WALLET



BNP PARIBAS
PERSONAL FINANCE



Changing habits

Changing mindset



A hand holding a tablet displaying a green screen with white text. The text is centered and reads: "LET'S BE MORE RESPONSIBLE, TOGETHER!". There are some faint white lines on the screen, possibly from a design tool.

**LET'S BE
MORE RESPONSIBLE,
TOGETHER!**