



ACTING FOR POSITIVE IMPACT

OUR COMPANY
ENGAGEMENT
REPORT 2021



BNP PARIBAS
PERSONAL FINANCE



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A step forward

In the coming decade, the environmental and social emergency will deepen and grow all around us. As a founding member of the Net-Zero banking Alliance, BNP Paribas should embrace these issues in all its offers, customers relationships, decision-making chains and information systems. We are deeply committed to managing our loan portfolio to finance a net-zero economy by 2050.

By positioning BNP Paribas Personal Finance's Purpose, « promote access to more responsible and sustainable consumption to support our customers and partners », as the framework of our strategic plan Impulse 2025, we have expressed our willingness to transform our business and integrate sustainability as a key dimension of our performance.

We have decided, for the first time, to set

ourselves a significant target on sustainable finance of €20 bn focusing on 4 areas: financial inclusion, habitat energy transition, clean transportation and circular economy. At the end of 2021, we reached almost €4 bn in sustainable financing outstanding, 66% more than in 2020.

Our Manifesto which explains why and how we'll promote access to more responsible and sustainable consumption gives us a roadmap. We have made progress thanks to our entities around the world which brought much proof of our commitments to reducing our own carbon emissions, helping our customers to better understand their environmental footprint and helping them reduce it. We're proud to share this new edition of our 2021 engagement report.

There is still a long way to go and we will keep moving forward!



CHARLOTTE DENNERY,
*Director and Chief Executive Officer
of BNP Paribas Personal Finance*



JEAN-MARIE BELLAFIORE,
*Board Member and Deputy CEO
of BNP Paribas Personal Finance*



Our purpose « Promote access to more responsible and sustainable consumption to support our customers and our partners » embodies our ambition to make a positive impact in the heart of our business. The transformation that this implies is profound. It is ongoing with all our stakeholders. The positive impact starts with each of us! »

Véronique BERTHOUT
Head of Company Engagement for Positive Impact Business

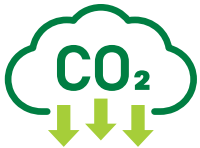
OUR KEY ACCOMPLISHMENTS IN 2021

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

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



**A european leader
in Personal
Finance**

25 M
customers



Operating in
30
Countries

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

CLEAN TRANSPORTATION

€1 bn
balance to*
to finance electric
vehicles & soft mobility



CUSTOMERS

90% of 1.3 M
Customers supported by the
« Covid in 2020 » program have
restarted their monthly payments



*2021 End of Period Outstanding



€90.9 bn
Average consolidated
outstanding

20,515
employees



€5,216 bn
of net banking
income
representing 11,4% of
the BNP Paribas Group
operational activities







To be exemplary as a company and employer

COMMITMENT N°1

Create a sustainable, fair, and inclusive workplace, by reaching total gender equality and promoting all forms of diversity among our teams; by deploying exemplary management processes and by developing a flexible work organization that meets employees' life expectations.

COMMITMENT N°2

Have a neutral impact on the environment, by reducing the carbon emissions of our direct activities and reducing our energy consumption; by offsetting our remaining carbon emissions.

Create a sustainable, fair, and inclusive workplace

COMMITMENT N°1

The world of work has been fundamentally reshaped following the global crisis of Covid 19. Everywhere, hybrid work is becoming the new norm. Many of our employees have discovered the benefits of teleworking: it saves them time and money on transportation while also limiting their global greenhouse gas emissions.

SUPPORTING NEW WAYS OF WORKING

We have started implementing suitable teleworking agreements **to allow our employees to work up to 50% of their time from home**. We help them through digital tools and hybrid management programs. A web conference to support hybrid management, which was organized for all our managers drew 722 people.

FRANCE

The Managers Impulse program was created to reinvent the individual sense of community, belonging, remote interaction, innovation, and efficiency in times of an hybrid work organization.



We revisited our rituals with my colleagues to adapt them to remote, face-to-face, and mixed work; we tested, modified, and finally found our balance. For example, short activated points are completed in hybrid work, single points in remote work, and our face-to-face meetings include socializing moments.»

Alexandre THEVENIN

PartnerCare and Granting Manager Cetelem



AT THE HEART OF HR ATTENTION IS EMPLOYEE EXPERIENCE

The well-being of our employees is at the heart of our concerns. Many initiatives emerged, aiming to improve our employees' experience within the company.

PORTUGAL

The Fast Forward Lab was created to boost learning within an internal learning mentor community and sharing (with short videos and tutorials) between colleagues, allowing knowledge to flow faster and at the right moment.



IMPROVING EVERYONE'S SKILLS FOR TOMORROW

SOFT SKILLS VIA THE GOODHABITZ PLATFORM

6200 hours were delivered on topics such as « Develop your mental health » and « Fight prejudice ». **8 countries** benefited from online soft skills training.

HARD SKILLS VIA DIGITAL DATA & AGILE ACADEMY

125 employees, from 13 countries, benefited from an **upskilling or reskilling program** related to digital, data and agile method.



IMPLEMENTING ALL FORMS OF DIVERSITY IN OUR TEAM

89% of our employees think that we are committed to treating them fairly and equitably, regardless of their ethnic origin*

This large recognition of our commitment fuels our determination to continue.

BNP PARIBAS CREATED CulturAll

A new global network gathering already existing networks: **Friends of Africa** in Belgium and **The Affinity Networks** in France etc. to promote ethnic diversity at all levels of the Group.

FRANCE

we held the **2nd edition of our Eloquence Contest** on Diversity to raise employee awareness of issues related to diversity and inclusion, embodied by all and supported by members of our management.

**Diversity and Inclusion policy survey with 7280 participants in 22 countries*

RECOGNIZED EMPLOYER

Every year, employee engagement is assessed. Last year, we launched a new Pulse survey where the category « **Employee Engagement and Development** » received a score of 71%. We are pleased that our purpose is known by 90% of our employees and that it's put into practice on a daily basis by 83% of them.

OUR EMPLOYER DISTINCTIONS IN 2022



For the 2nd year we received the **Top Employer Award Europe** thanks to 5 european countries certified and were designated among the best companies to work in by great **Great Place to Work** 2021 in Italy, Brazil and Mexico.



Spain - 8th year in a row
Italy - 6th year in a row
South Africa - 5th year in a row
Portugal - 5th year in a row
Belgium - 3rd year in a row
UK - 2nd year in a row



Italy - 5th year in a row
Brazil - 4th year in a row
Mexico - 4th year in a row

INCLUDING EVERYONE REGARDLESS OF SEXUAL ORIENTATION

In our effort to be a company where everyone can thrive regardless of their sexual orientation, we have launched a new communication campaign with 8 eye-opening stories from our employees on the topic « **Is sexual orientation a company subject?** ».

ITALY AND FRANCE

We made a commitment to be inclusive. To accomplish this, we advocated for equal social rights for same-sex parents, and as a result, all parents now have 25 days of adoption or parental leave.



I still remember the day in 2013 when I entered to Findomestic, during the first exchanges, I was asked if I lived alone or with a partner. When the phrase « live with a partner » was uttered I immediately understood that I was in a company that was very attentive to inclusion and diversity »

Andrea ZARLENGA

Commercial Customer Advisor Findomestic



REINFORCING SOCIAL PROTECTION

We signed an agreement with UNI Global Union to strengthen fundamental rights in the workplace and create a common global social foundation that applies to all employees. Now, almost all of our employees are covered in case of incapacity, disability and death and are entitled to health insurance coverage. In all countries we have 14 weeks or more maternity leave paid and we have 6 days minimum paternity leave paid in 15 countries.

FRANCE

« Tilia », our social business launched in 2018, is a social platform combining human and digital support towards « **carers** ». Surprisingly, many of our employees are unaware that they already had a role of « caregivers » for a family member or a friend. To maintain awareness around the topic we initiated internal campaigns in France, reaching **82 employees**, up from 42 the previous year.



When a disease strikes, it affects and destabilizes an entire family. I was lost and did not know what steps to take. I found out that my parents were entitled to certain benefits and could turn to certain organizations. In short, I learned to be methodical, and the application allows me to stay informed...»

Anonymous

A BETTER DISABILITY POLICY

We continued our actions and campaigns to facilitate recruitment of people with disabilities in **Poland, South Africa, Italy and France**.

574

employees with disabilities in the world

In France, we also signed the 4th Company Disability Agreement.



FIGHTING SEXISM AND GENDER VIOLENCE

In France, 83% of women and 90% of men think that we, BNP Paribas Personal Finance, « actively fights sexism »*. These encouraging results are probably due to several e-learning initiatives and a phone app for self-assessment of one's sexism.

In the fight against violence, we have taken several measures to protect women: In France, we partnered with **Women Safe and Children**, an association that provides shelter, meals and solutions to women and children affected by domestic violence. We also launched the e-learning program « **Domestic violence and its impact in the workplace** », available in English, French, Dutch, Italian, German, Spanish and Walloon.

People'sLab4Good is an internal BNP Paribas Incubator program for positive social and environmental impact projects.

Domestic violence in financial terms includes situations in which one partner abusively cancels the other's credit card or takes out a loan in the partner's name. An employee, Paola Viera, worked on a project to protect our clients from financial abuse in the family.



I am very proud to develop my project at the level of BNP Paribas Personal Finance France. It is the first People'sLab4Good project driven and concretely implemented by one of our employee. »

Paola VIEIRA

*Project director
BNP Paribas Personal Finance*



*Result of the survey carried out by the #StOpE Collective featuring BNPParibas and 16 voluntary companies.



STRENGTHENING GENDER EQUALITY, YEAR AFTER YEAR

Our Executive Committee was reorganized in November 2021 and now one third is comprised of women.

50% of our young talents are women worldwide	28.6% of our Senior Managers are women	51% Women on Local Executive Committees
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UK

We are among the signatories of the **Women in Finance Charter UK**. Together with the signatory companies, we are committed to ensuring more gender balance and diversity at all levels of financial services.

FRANCE

88/100 Gender Equality Index.
€ 400,000 to reduce the gender pay gap,
benefiting **148** women.

GENDER SENSITIVE LANGUAGE

Language is critical because it is a key element in inclusion or exclusion. Therefore, it is important for us to make our employees aware of it.

GERMANY

Published a comprehensive paper with guidelines for gender-neutral phrases such as: Person, member, guest, human, child.

ITALY

Launched of a course called **« Parole O_Stili »**: a Manifesto of non-hostile and inclusive communication and published short videos on language stereotypes, homophobic language and the consequences of exclusionary language.



WOMEN LEADERSHIP

2 Women's leadership programs with external partnerships that include inclusive language, roundtable discussions, and employee networking:

The LeaderShe Executive Program mentors 30 high-achieving women for 9 months in areas such as leadership, influence, alliance strategy, etc. Once they reach top management, they will lead future generations of talented women on the same path.

The Women Initiative Foundation (WIF) program promotes women for 3 years in the business and economic world, giving them access to cross-company and mixed development programs, in collaboration with prestigious universities.



Stanford University's Women in Leadership course helped me realise why some of things I already did worked so well. things I already did worked so well, and that gave me more confidence to continue to use them purposefully. I learned so much about my strengths, as well as areas where I can improve to create an inclusive environment faster. I have also put some of the tools into practise to purposefully create a more inclusive work environment. »

Claire MOORE

*Director of the Customer
Relations Center
BNP Paribas Personal Finance*



ROMANIA

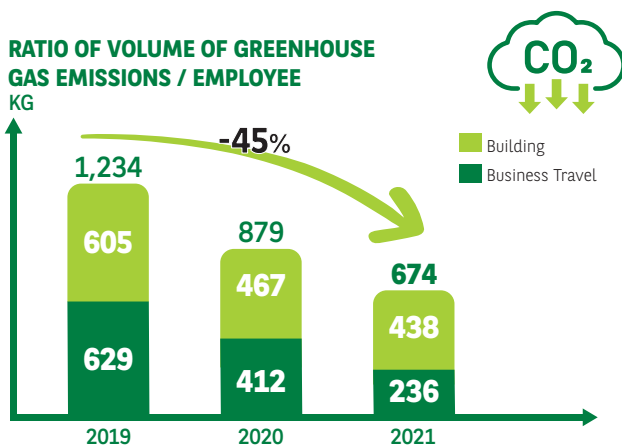
« Success, @feminine » is a series of video podcasts launched in collaboration with Radio France International, featuring successful women in fields previously reserved for men, such as the former president of the Romanian Senate, a researcher in nuclear physics, a theater director, etc.



Having a neutral impact on the environment

COMMITMENT N°2

After a significant decrease in 2020 due to the Covid crisis, we maintained our efforts to reduce the environmental footprint associated with our own operations.



674 KG GHG emission per full-time employee

MEASURING OUR IMPACT

For the past ten years, we've been measuring our direct carbon footprint in **7 countries** (UK, Italy, Portugal, Brazil, Spain, Germany and France).

Thanks to the strong decrease of professional travel coupled with our focus on energy-efficient buildings we reduced our global gas emissions by 24% compared to 2020.

SMART WORKING

The amount of business travel is **almost three times lower** than in 2019, showing the impact of the Covid crisis on our transportation habits and the change in the Group's travel policy, which recommends taking the train instead of the plane whenever possible.

SMART BUILDINGS

Our new head-office in Madrid, for example, obtained the **certification WELL Oro** which certifies that our design model integrates health care and wellness inside as well as outside the building.

REDUCING IMPACT OF CARDS

Making cards from recycled material to reduce their ecological impact:

The only products we produce as a consumer lender are credit cards, which account for **20 million cards** in our global portfolio. Knowing that it takes 400 years to break down plastic, We understand that it is better to avoid producing them!. In our effort not to harm the environment, we have launched **several initiatives** in collaboration with Thales Group. **3 of them focus on producing new cards from recycled material.**

ITALY

84% of new cards are in PLA (polyactic acid) where plastic derived from petroleum is replaced by a compound of plant origin such as corn.

GERMANY

85% of new cards are in recycled PVC (PolyVinylChloride)

CZECH REPUBLIC

70% of the new cards come from recycled plastic waste from the ocean's shores

In addition to these manufacturing initiatives, recycling is also being launched:

PORTUGAL

Our customers can deliver their expired cards to our stores Columbo and Urbo, to be recycled. Collection boxes have been installed, in partnership with Extruplás, in order to recycle and transform the cards into urban furniture.



INCREASING OUR EMPLOYEES' AWARENESS OF CLIMATE CHANGE

Raising our employees' awareness of scientific evidence of climate change is crucial. To encourage this we implemented: Educational workshops such as **Climate Fresh** created by Cédric Ringenbach to better grasp climate disruption for our coworkers.

We've held conferences with outside speakers like **Fabrice Bonnifet, Bouygues Sustainability** director and co-author of the book *The Contributive Company*. **At the international level**, we launched

« **Let's be circular** » a community of 200 members coming from 25 countries to better understand what the circular economy is.

FRANCE
Several lectures to understand sustainability stakes were held within **Switch communities**.



SPAIN

To encourage employees to recycle and cut energy consumption, we launched a web series called « **La Oficina eco-friendly** ».

POLAND

An educational program campaign, The Bank of Green Changes, was created to encourage our employees and their loved ones to recycle and reduce their energy consumption. Its motto was « **Finding inspiration to act for our Planet** ».

POSITIVE IT STARTS WITH ME



The **positive IT** program goal is to reduce IT's environmental footprint by developing responsible IT and by promoting social inclusion.

BE PROPERLY TRAINED

We created an Escape Game led by committed employees for employees to have fun and raise their awareness of Sustainable IT. 317 employees participated and learned best practices to implement in just 3 months.



All IT employees have to attend the Institute of Responsible Digital's MOOC Digital Responsible to gain an initial level of knowledge in responsible IT. »

Gilles DE WAILLY

Chief Operating Officer GSL & CIO PF-IT
BNP Paribas Personal Finance



To take things further, we propose two certification training courses for specific IT jobs :

Digital Service Eco-Design: This training teaches how to reduce digital services footprint. It is addressed to the entire design chain and teaches designers, architects, developers, and products owners how to use less resources (maintenance and energy).

Green IT Certifications: Introduces responsible Digital and pulls apart preconceived ideas to reveal the main battles to be waged about Green IT.



Eco design axis and digital sobriety have become key elements in system research. This training gave me the keys and the approach to implement so that our digital transformation does not collide with the ecological transformation. »

Jean Denis LAVAL

Corporate Enterprise Architect BNP Paribas
Personal Finance



ENSURING A NEW LIFE FOR OUR EQUIPMENT

We strive to extend the **life** of our technical assets in a sustainable way and to recycle or to give a second life to those that are close to the end.

For our IT equipment, we mainly collaborate with the **3 Step IT company**, which takes an integrated approach to the circular economy for the entire life cycle of technical equipment.

SOUTH AFRICA

We developed a **virtuous IT hardware policy** where nothing is lost: Once laptops and smartphones officially reach the end of their « **lives** » they are given to employees at an attractive price, and the money left is **distributed to a scholarship program**. In 2021, a total of 204 scholarships were awarded.

ENCOURAGE OUR DIGITAL SERVICE PROVIDERS

Aware that our environmental impact also depends on our service providers, we created **a questionnaire** about their practices to encourage them to make commitments for more responsible and inclusive digital technology, **making sure that it's everyone's business**.





To transform our business, operating models and offers

COMMITMENT N°3

Expand access to our financial services to a broader range of customers, whatever their age or socio-economic profile, at any moment of their life, allowing them to better handle their personal finance.

COMMITMENT N°4

Help our customers reduce their environmental footprint by informing and guiding them about their own ecological impact: by offering them access to more sustainable and affordable habitat, mobility and equipment solutions, by developing these solutions with partners sharing our sustainability principles and goals.

COMMITMENT N°5

Build a sustainable and inclusive relationship with our stakeholders (customers, partners, employees and the civil society) by supporting our customers and bringing them solutions in all circumstances; by co-creating our offers with our stakeholders through a continuous dialogue.

Expand access to our financial services to a broader range of customers

COMMITMENT N°3

Enabling access to more responsible consumption for all is a critical issue. The very 1st step is to better understand those underserved and to launch « inclusive offers ».

BETTER UNDERSTANDING OF UNDERSERVED CONSUMERS

FIRST FOCUSING ON YOUTH

A survey of **5000 young people in 6 European countries** allowed us to better understand their expectations. Their responses put their paradoxes into light: caring for the environment but resisting frugal living, having a negative image of banks but trusting them to find information to finance their plans. With the help of this feedback, we worked in 6 countries with young people to co-build new and relevant offers **to grant them easier access** to credit, while pivoting them towards more responsible consumption.

USING DATA

In order to widen the access to our services, we have been working to better understand the profile of the people we currently don't serve enough through data analysis respecting the general rules of data protection.

ITALY

We started by analyzing the reasons why we refused some of our applications. We defined a new set of rules for a lighter study of customer requests; new tests will be launched in 2022 thanks to the collection of new banking and socio-demographic data available which will help us apply customer behavior in order to accept more applications.

SOUTH AFRICA

We have launched an R&D project with the **Institut Louis Bachelier** to identify the categories of customers excluded from our portfolio. After identifying their characteristics, we looked for additional data (banking, telecom) that would allow us to be more inclusive. Over 6 months, we approved more than 7,300 customers. These results confirm the potential to expand our business and the interest of customers.

BUILDING INCLUSIVE OFFERS

LOW EMISSION-ZONE MOBILITY AREAS.

More and more European countries are setting low emission zones to prevent the access of old polluting cars from accessing city centers. Promoting sustainable mobility that is accessible to everyone is now a requirement.

FRANCE

We designed inclusive offers dedicated to customers with low incomes and that could benefit from state government subsidies. We launched an inclusive leasing offer for the **Hyundai i20 New Generation** for 129€/month with zero down payment. In addition, we offered to support our customers by helping them with administrative paper work for the « **prime à la casse** » subsidy.

Because customers may face difficult situations, we launched as well the « **LOA FLEX** », the flexible leasing solution where, after the end of the 6th monthly installments, customers can return their car any time.

LAUNCHING MICRO CREDIT OFFERS IN ITALY, FRANCE AND SOON IN BELGIUM

We also worked with NGOs to finance inclusive projects for people – approximatively 300 individuals in France and 200 in Italy - who were not eligible for traditional credit for their habitat, education, training or mobility.



Help our customers reduce their environmental footprint

COMMITMENT N°4

Habitat and mobility represent a major part of both household consumption and carbon emissions. Increasing regulations require us to move faster to help our customers access more sustainable consumption.

INFORMING AND GUIDING OUR CUSTOMERS ABOUT THEIR OWN ENVIRONMENTAL IMPACT

The very first step to support customers in reducing their environmental footprint is to make them aware of their impact.

DOCONOMY

ITALY

We joined forces with the Swedish company Doconomy to create a **2 in 1 application**: on one hand customers can check their bank account, while on the other hand, they can discover the CO₂ emissions generated by their transactions in real time.



GREEN SIMULATOR

FRANCE

Our Green Simulator is a tool to help our customers find the vehicle that best suits their needs both in terms of budget and environmental impact.

To improve the green simulator, we asked high potential employees of the BNP Paribas Group to design a mobility advisory ecosystem.



« I see it as a very effective tool, a kind of compass that can guide our customers towards more sustainable consumption. And we, as a company, are supporting them to do so. Favouring more responsible consumption and acting concretely against the climate change is at the heart of our strategy. »

Gilles ZEITOUN

CEO Findomestic Banca





FINANCING HABITAT ENERGY TRANSITION

In Europe, public and private habitat across the world account for

40%
of energy
consumption

36%
of GHG
emissions

The European Union is taking strong measures to encourage building renovation.

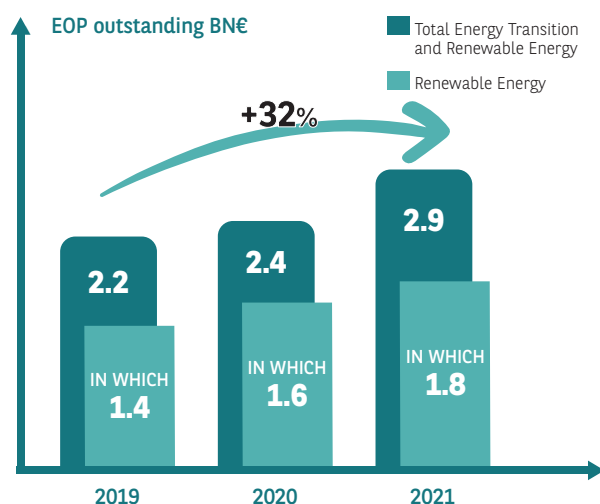
More than 2 million homes are to be renovated each year in European countries where we operate, it is essential for us to support our consumers' habitat energy renovations.

INCREASING VOLUMES

For the time being, we focus on financing renewable energy and energy efficient habitat.

invested
€2.9 bn

in which
€1.8 bn
on renewable energy



We are still a leader in financing habitat energy transition for individuals **in France and Belgium** and contributed **10% of the total BNP Paribas group's** renewable energy financing.

We consolidated our partnerships with renewable energy providers and energy renovation installers, for example, **Tate in Italy** and **Energy Co in Spain**. Because home renovation is a long journey, we also started developing services to support consumers prioritize their work.

CZECH REPUBLIC

Eko loan allows customers to take out a loan to finance energy renovation projects in their homes or to facilitate their production of green energy. We support customers with advise to help them claim state energy support.

FRANCE

« C mon projet » a web simulator which helps consumers prioritize their energy renovation projects and to estimate how they can finance their project.

FIRST PARTICIPATION IN A GREEN BOND PROGRAM

Thanks to our leadership position in habitat energy transition in France, with our two entities Cetelem and Domofinance, we participated for the first time in a green bond program by BNP Paribas.



SUPPORTING MORE SUSTAINABLE MOBILITY

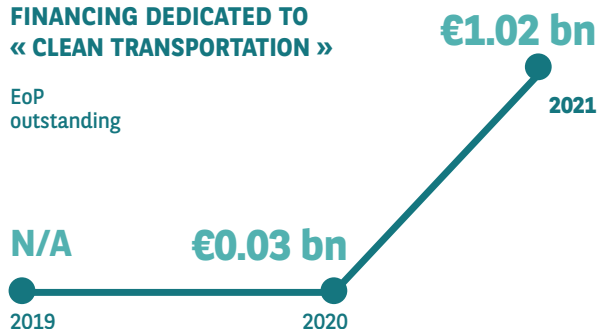
In a market where electric vehicles are booming and thanks to better information on the type of vehicles we finance, we are making progress on our **clean transportation outstandings**.

€1.02bn*

In 13 countries: Italy, Germany, France, Spain, Portugal, Belgium, UK, Netherlands, Mexico, Bulgaria, Turkey, Poland and Ukraine.

FINANCING DEDICATED TO « CLEAN TRANSPORTATION »

EoP outstanding



*Clean Transportation includes zero emission vehicles (electric vehicles: automotive, e-bikes, e-scooter...), low emission vehicles (Plug-in hybrid vehicles for passengers with tailpipe emission up to 50g CO2/km), and non-motorized vehicles (soft mobility such as bicycles).

We developed financial offers in partnership with manufacturers and distributors to support both our customers and partners.

SPAIN & FRANCE

Offers combined the financing of both vehicles and charging stations.

GERMANY

Dedicated dealer incentives promoted more sustainable cars.

CO-CREATING METHODOLOGY TO CALCULATE AUTO CARBON FOOTPRINT

We launched a **Research & Development Program** with the **Institut Louis Bachelier** to allow us to better understand how the carbon footprint of a car can be assessed.

We ended up with a methodology to calculate the carbon impact of the full life cycle of cars that we financed in three countries: **France, Spain and Germany**.

CONTRIBUTING TO THE CIRCULAR ECONOMY



The Circular Economy is an exciting new journey. Through our range of services we want to increase the lifespan of goods and improve their use while limiting their negative environmental and social impacts.

The « **Let's be circular** » community gathering 200 members from 25 countries brainstormed to identify actions which were then carried out and shared in order to inspire others.

BETTER UNDERSTANDING CONSUMER EXPECTATIONS

Thanks to **Access Panel 2020**, a consumer knowledge platform with **14,000 individuals** interviewed in France, Belgium, Spain and Portugal, Echangeur BNP Paribas Personal Finance scrutinized customers and their personal involvement with the circular economy.

Not all consumers engage for the same reasons. The budgetary argument is still the most important, but the environmental motivation is growing year by year.

DEVELOPING NEW PARTNERSHIPS WITH SECOND-HAND PLAYERS

SPAIN

Partnerships with two main players in the used bike market: **Tuvalum** and **BikeOcasión**.

FRANCE

Partnerships for refurbished phones with **Smaaart** and **Certeideal**.

HELPING OUR CUSTOMERS EXTEND THE LIVES OF THEIR PRODUCTS:

Acema* and **Cetelem Spain** signed an agreement to grant their consumers a 2-year extension on their insurance guarantee for all their products.



GOING FURTHER IN LEASING OFFERS

We bought a minority stake in **Evollis**, a digital platform for the subscription and management of long-term leases for goods, which also manages the return of used products

*Acema: Spanish association of sellers of household appliances, kitchen furniture and technical assistance services.

Build a sustainable and inclusive relationship with our stakeholders

COMMITMENT N°5

Listening to the voice of customers, partners and employees as well as the civil society is essential to us. It allows us a better understanding of the issues faced by them and to ultimately support them better.

LISTENING TO CUSTOMERS

CONSIDERING CUSTOMER PERCEPTIONS

The Net Promote Score (NPS)* shows that we reached in 2021 the same level of satisfaction as in 2020, which had been particularly high thanks to our Customer support initiatives.

For the past 3 years we have been measuring the customer perception of our positioning in sustainability. Four countries improved and reached the market average: Italy, Belgium, Poland and Brazil. Portugal and Spain made good progress.



RAISING AWARENESS OF SUSTAINABILITY

We have been studying consumption trends through the Cetelem Observatory for many years. In 2021 we focused on sustainability.

SPAIN & ITALY

We launched the first Spanish Observatory of Sustainability and Consumption, and the Italian monthly Observatory had dedicated pages about alternative mobility and goods aimed at improving domestic efficiency.

BULGARIA & ITALY

These studies gave us the opportunity to create lectures with our partners in order to share the trends on sustainability and to co-imagine new offers.

We launched On The Way, the podcast which explores paths of responsible consumption. **On The Way** gives a voice to those Entrepreneurs, business people and researchers who act on a daily basis to drive more sustainable consumption. Available on all podcast listening platforms, **10 episodes are online in French and English.**



*NPS Benchmark (Net Promoter Score): 10 countries (Portugal, Spain, France, the UK, Belgium, Italy, Poland, Brazil, South Africa, Germany).

SPAIN

Since 2015, **Domestica tu Economía** is a website linked to social networks to help consumers better understand finance through tips and useful information on consumption, saving and personal finance.

330,000
annual views

40,000
followers on
facebook



IMPROVING OUR CUSTOMERS' JOURNEY

Claims considerably decreased thanks to the significant support we provided to our customers at the end of Covid-related support measures.

Strong attention was given to improving customer journeys through initiatives driven from complaint analysis.

**BELGIUM**

Actions helped reduce complaints by 50%.



This is the result of an action plan which improves collecting complaints and increases awareness of all the Customer Service employees. Thanks to awareness-raising game called « 3Kahoot », they were enabled to pin down the « correct definition » of a complaint and were put in a concrete situation. »

Perrine MOTTE

*Voice of Customer Specialist
AlphaCredit*



OUR APPROACH WITH FRAGILE CUSTOMERS

Initiated in 2012 to identify and support our customers facing difficulty, our fragile customer program found all of its meaning in 2021. We contacted and talked with 125,000 identified customers, which means almost twice as many customers compared to 2020. We gave a solution to 35,000 customers who needed it.



It's a pleasure to help our customers through difficult times with different solutions to make them happy, especially during the pandemic and the flood disaster, which affected many regions in Germany. »

Mario SCHELP

« Fragile Team » member Consors Finanz



In TEB Cetelem, we have a clear vision of supporting fragile customers. In 2021, we implemented postponement solutions to 1,800 customers requests that were affected by pandemic and forest fires in the Mediterranean region of Turkey. »

Armağan YILMAZ

Customer Service Manager TEB



HELPING OUR CUSTOMERS IN THE POST-COVID AREA

In 2020 we were able to **help 1.3 million people** with dedicated solutions (private or public moratoriums and payment holiday) to face the Covid crisis and its consequences.

By the end of the payment moratorium, we called each customer to identify their personal and financial situation and make sure they could start paying their monthly payment again. It turns out that **90% of the customers** were able to fully pay back their loan.







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

We are committed to support the most vulnerable people on two essential fields: financial and digital literacy.

COMMITMENT N°6

Increase financial literacy and awareness about sustainable consumption

among 1 million people worldwide, to shape autonomous and responsible citizens.

COMMITMENT N°7

Increase digital inclusion and literacy, key factors of social and economic inclusion, by improving access to digital devices, and by passing on digital skills to people lacking them.

Providing assistance to the most vulnerable

2M€ Donations dedicated to our main fields of action

We allocated 2 million euros to our primary areas of action, **Financial Education and Digital Inclusion**, as well as assistance of the most vulnerable. Our employees also contributed a total of 17,383 euros to the **BNP Paribas Rescue & Recover fund**.

ITALY

During the continued **pandemic crisis in 2021**, our entity Findomestic supported fragile people with financial assistance of **€500K**.

ITALY AND CZECH REPUBLIC

We supported **2 initiatives with NGOs** to raise awareness on climate change :

- **Findomestic Forest** agro-forestry project with €159 K donation to Freedom in Italy
- The **Hello EARTH program** with CZK 2 million donation to five NGOs.



40,000 HRS FOR CORPORATE VOLUNTEERING IN 13 COUNTRIES

#1MillionHours2Help is our volunteering program encouraging our employees to use their working time to act for a more inclusive, environmental-friendly world alongside non-profit organizations. Our actions are mainly focused on **financial education and digital inclusion as well as preserving our environment**.



As climate and environment protection are becoming more pressing challenges as years go by as pointed out by the IPCC report, our entities and teams actively take part in national environmental protection initiatives, too.

SPAIN

We promoted volunteering through different programs such as **cleaning beaches in partnership with Volvo and Ecomar Foundation**.

BELGIUM

Aid was carried out to people isolated because of the floods in July 2021 through **meal distribution together with the Red Cross**.



I was grateful for the opportunity to assist my Belgian compatriots during the flood crisis. The entire situation both impressed and moved me. »

Laura DE LANGHE

Business Support & Stock
Finance Manager AlphaCredit



Increase financial literacy and awareness about sustainable consumption

COMMITMENT N°6

Financial literacy is the ability to make sound financial decisions and ultimately achieve individual credit. As a personal finance company, we consider financial literacy a part of our DNA. We've been acting to promote it widely among young people by developing educational tools and programs.

**60,000
young people
reached**

**in 14 countries versus
40,000 the previous year**



STRENGTHENING OUR BUDGET RESPONSIBLE PLATFORM

We reinforced **Budget Responsible**, our financial education platform with enjoyable content (videos, quizzes...) for young people to understand the financial world and learn how to manage their budget in a fun way.

We target young people as well as their teachers and their parents through dedicated sections. Bulgaria, Romania and Portugal are currently developing the platform in their native languages and it will be ready in 2022.

FRANCE, ITALY AND BELGIUM

We organized several online and in person workshops geared at school students to introduce them to Budget Responsible and to allow them to follow the course individually: the out-come was beyond our expectations.



We are proud to have more than 7000 young people and 900 teachers registered on our Budget responsible platform in Belgium. There have also been many Budget Responsible workshops (together with NGO Good Planet) during the education week, especially in Flanders as the school curriculum integrates this budget management course. We believe in the positive impact and energy we put into the financial education of our youth in Belgium. »

Sabine LIENARD
Chief Sustainability Officer
BeNeLux



The goal of these modules is to raise awareness among students on how to manage their budget. It is very useful for students. It was a fun experiment with lot of interaction with students and BNP Paribas Personal Finance volunteers »

Sandra BAUWENS
Team Leader Business Support
Alphacredit



BUILDING NGO COALITIONS TO IMPLEMENT FINANCIAL LITERACY ACTIONS

According to the OECD, financial institutions must align themselves with the national strategy and collaborate as much as possible with the associative ecosystem when it comes to financial literacy. Inspired by these guidelines, many entities have partnered with NGOs to initiate financial education actions.

In Bulgaria, Spain and Portugal we partnered with **Junior Achievement**, in the Czech Republic and Poland with **Bakcyl**, and in Germany with **Joblinge**.



The ability to make good financial decisions contributes significantly to one's financial well-being and success in life. That's why financial literacy is so essential.

I'm glad that I was able to provide some of this knowledge to young people during the workshop. It was great fun interacting and encouraging each and every one engaging in such an experience. »

Boris DAUPHIN

Deputy Chief Executive
Officer Consors Finanz



REACHING OUT TO YOUTH AND BEYOND:

ITALY

In Italy, the financial literacy program PerCorsi Young was expanded to a broader audience and was renamed **PerCorsi People**. Findomestic employees hosted webinars for prisoners and vulnerable people.

SOUTH AFRICA

The financial education workshops were connected to **Youth Day and Women's day workshops**. They took place over 4 days and involved 4 local NGOs including Forrest Whitaker Peace and Development Initiatives. **67 beneficiaries were reached.**



TAKING PART IN GLOBAL MONEY WEEK

We participated in the OECD's financial education week, the main objective of which is to **encourage young people to take an interest in money issues**.

FRANCE

We animated the Budget Responsible workshops through which we reached **200 young people over one week with 12 employees** participating in the **1MH2H program**.



They found it interesting and more fun than simulation exercises like I did in paper format. I plan to program this course for all my Prépa Avenir Jeune trainees from now on. »

Mélanie

Trainer in a professional integration structure

« We thank you for this intervention which was very interesting and which allowed us to learn how to manage our budget. »

The class of 16-18



BULGARIA

Global Money Week was opened with a webinar featuring **Jose Saloio**, CEO BNP Paribas PF **Bulgaria**, joined by the CEOs of the other partners to the Practical Finance project and **Milena Stoycheva**, CEO of Junior Achievement Bulgaria.

Different tools were proposed :

- A Facebook game for parents and children over 7 years old that teaches children how to take care of their savings.
- A board game called « **Monety** », created by a Bulgarian start-up and dedicated to financial education.
- Amateur videos on « **Taking care of yourself and your money** ».
- Financial polls on Instagram for young people and a tombola.

Increase digital inclusion and literacy

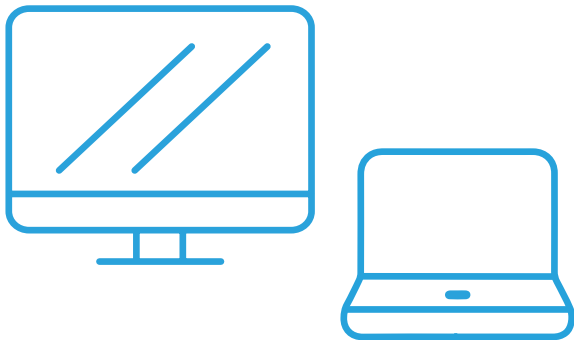
COMMITMENT N°7

The Covid 19 crisis highlighted the digital world's impact. Digitization is central to our reality and having access to digital tools and knowledge is a precondition to social and economic inclusion.

We have committed to fighting against digital illiteracy and we focused on **2 priorities**:

- making digital devices affordable to everyone
- educating people on digital skills

HELPING PEOPLE IN NEED TO GAIN ACCESS TO DIGITAL TOOLS



2,549
computers donated
in 10 countries

FRANCE

1,2 tons of digital material collected to give them a second life or recycling with the association « **Les Ateliers du Bocage** ».



97% of the equipment collected was recycled and 3% reused. The processing of these 1.2 tons of equipment reduces the environmental impact of manufacturing the same equipment by 146 kg of plastic, 218 kg of minerals and alloys and 5.3m³ of water. »

Sarah MAISONNEUVE
Assistant director
at Ateliers du Bocage



ITALIE

We launched a projet with **3 Step IT** and **Bollate prison**. 500 old desktops have been refurbished by Bollate detainees made available for a second life. The prisoners gained professional dignity. This initiative had both an environmental and social impact.

SHARING DIGITAL SKILLS FOR DAILY LIFE

1,472 beneficiaries of digital training

In the **Czech Republic, Germany, Italy, France, Spain, TEB**, many of our employees volunteered to share their digital knowledge with disadvantaged people since digital skills are indispensable in today's living.

SPAIN

A Corporate volunteering program developed with the **Cibervoluntarios** foundation took place where our employees helped people improve their digital skills: searching for employment online, LinkedIn, Facebook, digital marketing, cybersecurity.



I have participated in a training for people at risk of social exclusion who are looking for a job. I have loved the experience since with very little time and effort we give a lot of help to people of this type. I liked the online format a lot as it makes it easy for us to participate and for them to have quick and easy access. It has been a very enriching experience! »

Beatriz MEJÍAS

Reception officer Cetelem



NGOs in particular have a great need when it comes to presenting their content digitally. This year, I had again the chance to help two NGOs with strategic and implementation on website related issues. The feedback was tremendous and gave me a lot of energy for my own everyday working life. »

Sebastian WEBER

*Head of Department Brand
& Corporate Communications
Consors Finanz*



FONDATION CETELEM

POUR L'INCLUSION PAR LE PARTAGE NUMÉRIQUE

BY  **BNP PARIBAS**
PERSONAL FINANCE

OUR CETELEM FOUNDATION

The Cetelem Foundation's aim is to promote digital inclusion by making digital technology accessible to as many people as possible, allowing everyone to better master digital tech in their daily and professional lives. The Foundation meets **three challenges supporting different types of associations:**

ACCESS TO DIGITAL

The NGO « **association Science Technologie Société** » promotes mediation through **Numerik projet** thanks to a scooter present on the townhall squares and shopping malls.



TRANSMISSION OF DIGITAL SKILLS

« **Votre École chez Vous** » association facilitates home schooling for students with severe disabilities by developing virtual classes and providing computer equipment.



DIGITAL SHARING

« **We Tech Care** » (social start up of Emmaüs Connect) believes that the digital technology is an inclusion factor. It has developed the learning platform « **les bons clics** » an online training on digital skills

WETECHCARE

For the first time, employees voted for their philanthropic project and an additional financial patronage (8000€) was carried out.

€348,618

financial patronage

15

supported associations
which reached

511,826

beneficiaries

**DISCOVER MORE
ABOUT OUR
COMPANY ENGAGEMENT**



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