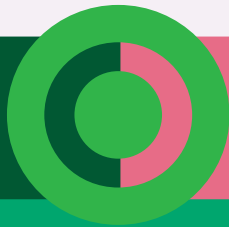


ON THE WAY...

WAYPOINT
2024



**SUSTAINABLE
DEVELOPMENT
REPORT**



BNP PARIBAS
PERSONAL FINANCE



Act!

... to foster more
responsible
and sustainable
consumption.

A KEY CHALLENGE IN SUPPORTING A JUST TRANSITION

GROWING
INEQUALITY

CLIMATE
CHANGE



**// We are more committed
than ever to continuing on
our way towards a sustainable
transition for our customers,
partners and employees. //**

← **Editorial by Charlotte Dennery**
Director and CEO of
BNP Paribas Personal Finance

Our ambition:
support our customers
and partners
in the energy transition



SUPPORTING PROJECTS WITH SUITABLE FINANCING

Encouraging more responsible consumption means making every purchase an opportunity to consume differently.

This means making more respectful choices to protect the environment, support ethical practices and help build a fairer society.

In a world where preserving natural resources and reducing our carbon footprint is very important, our ambition is clear:

to support the financing of more responsible and inclusive consumption.

These new dynamics are sometimes difficult to implement.

That's why we stand by our stakeholders, in all circumstances, to support them in their projects with suitable offers in various fields:

- › Energy transition for housing
- › Clean transportation
- › Inclusive finance
- › Circular economy

Promoting more inclusive consumption

means giving as many people as possible fair access to goods and services.

We are all involved in this change,

united in our shared responsibility.

Because the future is being built with you and with us.

LET'S RETHINK

how we consume
and how we finance it

YES we are a company that offers
consumer credit.

BUT NO we don't encourage people
to buy 5 fridges a year.

BNP PARIBAS PERSONAL FINANCE
IS COMMITTED
to more sustainable
and inclusive finance.

Our teams are here to support you
in your day-to-day projects

- ☑ Make informed choices
- ☑ Make a positive impact
- ☑ Adopt more sustainable consumption habits
- ☑ Enable as many people as possible to consume in a more sustainable way



FINANCIAL EDUCATION

Learn how to manage your budget to become an independent citizen.



CARBON FOOTPRINT OF YOUR PURCHASES

Choose products with a small ecological footprint.



POSITIVE IMPACT PROJECTS

Invest in products that have a positive impact on both your home and your mobility.



DON'T CONSUME SOLELY FOR COMFORT

Consider the long-term impact of your choices, both environmentally and financially.



CIRCULAR ECONOMY

Buy second-hand and repair or recycle your things instead of throwing them away.



SUSTAINABLE LABELS

Choose certified fair trade, organic or sustainable products.



WASTE

Plan your purchases to avoid overconsumption or throwing away.



DON'T TURN A BLIND EYE TO THE ORIGIN OF PRODUCTS

Beware of greenwashing (false ecological claims).



DON'T THINK SMALL GESTURES ARE POINTLESS

Every ethical choice helps create a more sustainable and inclusive world.

QUIZ



CHOOSE LOCAL

Buying locally means you reduce transport use, lessen CO₂ emissions and support your local economy.

DON'T UNDERESTIMATE YOUR CONSUMER POWER:

EVERY CHOICE YOU MAKE IS IMPORTANT.



OUR PURPOSE

Promote access to more responsible and sustainable consumption, to support our customers and partners.



To be exemplary as a company and employer

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 and development processes and actions, and by developing a flexible work organization that meets employees' life expectations.

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.

#Pillar 01



#Pillar 02

To transform our business, operating models and offers

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.

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.

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.

#Pillar 03

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.

Increase financial literacy and awareness about sustainable consumption among 1 million people worldwide, to shape autonomous and responsible citizens.

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



Our business model

Contribute to BNP Paribas' ambition: to assist our customers in their energy transition and support sustainable and inclusive finance solutions.

Human capital

16,500 employees in 21 countries
23 million customers worldwide

→ TRAINING POLICY

33%

of employees received training (352,192 hours of training, including 11,160 on sustainable development)

→ DIVERSITY

94%

gender equality index in France* / 35% of senior management positions are held by women in BNP Paribas Personal Finance

*Source: French Ministry of Labour, Health, Solidarity and Families

€450,000

allocated to closing the gender pay gap

→ COMMITMENT

90.1%

of our work-study trainees recommend us

Source: HappyIndex Trainees

Certifications

"Top Employers" in Portugal and Italy

Source: Top Employers Institute

Revenues

→ BUSINESS TRANSFORMATION PLAN

€108.4 bn in outstandings

including €10 bn for sustainable financing

i.e., €4.2 bn for the energy transition for housing

€5.8 bn for clean transportation

Social capital

→ CETELEM FOUNDATION

42,209

hours of community work

47,406

young people taught about financial education

15

associations supported, helping 20,000 people

Environmental capital

→ CARBON FOOTPRINT

1.34 tonnes

of greenhouse gas emissions per employee per year



OUR CONTRIBUTION TO THE SDGs

Defined in 2017 by the United Nations, the Sustainable Development Goals (SDGs) will bring socially equitable development that protects the environment and fosters an inclusive economy by 2030. BNP Paribas Personal Finance contributes to the following SDGs:

4 QUALITY EDUCATION



5 GENDER EQUALITY



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



10 REDUCED INEQUALITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



13 CLIMATE ACTION



17 PARTNERSHIPS FOR THE GOALS



FONDATION CETELEM



FOCUS
2024

A journey
in search of tangible
positive impact...

#Pillar 01

To be exemplary
as a company and employer

HEALTH AND WELL-BEING AT WORK



WeCare
& Cancer@Work:
better support
for the sick

BNP Paribas Personal Finance is stepping up its support for employees affected by sickness with its WeCare support kit, the Group's workplace health and well-being programme.

This long-term sickness kit was offered to managers, Human Resources Managers and employees, providing key points for offering sympathetic and effective support.

DIVERSITY AND INCLUSION



Foster the inclusion
of women in the
automotive industry
with WAVE

To support diversity initiatives essential to business performance and team satisfaction, BNP Paribas Personal Finance Mobility joined the WAVE association in 2024.

Its mission: to promote and foster diversity in the automotive and mobility industry's professions by employing both male and female professionals.

DIVERSITY & INCLUSION

ALL COUNTRIES



Towards greater
gender equality

With 41% of the Executive Committee and 35% of senior management positions held by women, BNP Paribas Personal Finance is making progress on diversity!

SKILLS DEVELOPMENT

ALL COUNTRIES



SUSTAINABILITY
ACADEMY

Increase sustainability
training

In 2024, 33% of the company's employees took a "Sustainability Academy" course to improve their understanding of ESG topics.

Since 2022, 56% have taken part in an Engage4Impact workshop to identify actions to take in their business line.

According to the Pulse survey, 81% of our employees know our manifesto commitments on which they can act.

Lastly, 13% took part in our Mobility, Climate and Circular Economy Fresks.

RESPONSIBLE PURCHASING





'Responsible
Purchasing
and Supplier
Relations' Label

BNP Paribas Personal Finance has been awarded the 'Responsible Supplier Relations and Purchasing' Label in France, which recognises our commitment to fair and sustainable partnerships.

This label, which is awarded for 3 years, shows the Group's ability to have a positive impact on its ecosystem.

POSITIVE IT



Towards
a more sustainable
and inclusive
digital future

Our signing of the Responsible Digital Charter in Belgium and awarding of the Sustainable IT (SIT) Level 1 label in Italy and Spain, joining our *Shared Services Centres* in Spain and Romania (which achieved Level 2 in 2023), and the ongoing roll-out of the eco-design/accessibility framework to the teams defining customer journeys in France, Benelux and the UK all show our commitment to reducing our carbon footprint and improving the accessibility and inclusion of our services.



WELL-BEING AT WORK







'Alliance'
Label!

The 'Alliance' label awarded by AFNOR recognises BNP Paribas Personal Finance's commitment to parity and its promotion of diversity.

A great endorsement of our HR practices.

#Pillar 02

To transform our business, operating models and offers

RENEWABLE ENERGY

Easier access to solar energy

Anker Solix has teamed up with Consors Finanz in Germany to offer instalment financing for rechargeable photovoltaic and storage systems.

This initiative makes solar energy available to the masses and accelerates the energy transition for our customers in Germany.

ENERGY TRANSITION

A simulator for valuing and renovating the home

In Italy, Findomestic has launched an online tool for assessing the energy rating of homes and identifying areas for improvement.

The aim: to help customers find suitable financing solutions.
Market testing is being conducted on a panel of 100,000 customers.



CLEAN TRANSPORTATION

ALL COUNTRIES

The Mobility Fresk rolled out in Europe

BNP Paribas Personal Finance and the Shifters have worked together to create a European edition of the Mobility Fresk.

This collaborative workshop raises employee and partner awareness of the need to act to tackle the climate challenges of the transport industry. 25 “Freskers”, committed employees from six different countries, have raised the awareness of 200 people.

SUSTAINABLE FINANCE

ALL COUNTRIES



We passed the €10 billion mark for sustainable outstandings by the end of 2024 thanks to clean transportation (representing 60% of our outstandings, with financing for 98,000 electric vehicles) and the energy transition (the remaining 40%, with financing for 172,000 projects).

The good news is that these outstandings can be monetized through financial innovations such as *green bonds* and securitization, both essential levers for making our offers more competitive, improving our profitability and making partnerships easier.

SUSTAINABLE FINANCE

ALL COUNTRIES

A strategic partnership with Leapmotor

BNP Paribas Personal Finance, via Stellantis Financial Services, has teamed up with Leapmotor to create a joint venture intended to increase worldwide sales of electric vehicles that are more affordable and accessible to all.

This unprecedented partnership between a global automotive leader and an innovative Chinese manufacturer is a major breakthrough.

CLEAN TRANSPORTATION

ALL COUNTRIES



Mobility Days: fostering more clean transportation with our partners

At the Paris Motor Show, BNP Paribas Mobility invited the heads of sustainable development at its car manufacturer partners to a round table discussion on the challenges of clean transportation.

The discussions focused on the challenges of electrification and the priorities and expectations of manufacturers for achieving a successful low-carbon transition.

CLEAN TRANSPORTATION

ALL COUNTRIES

Working with our partners to speed the transition to clean transportation

To support its ambition of financing less carbon-intensive mobility, BNP Paribas Personal Finance is strengthening its partnerships with ‘pure player’ EV manufacturers such as BYD, Zeekr, Smart, Voyah, etc. and helping its long-standing partners – Volvo, Hyundai, Kia, etc. – to make their transition through attractive offers for electric vehicles.

POSITIVE IT



15

An eco-designed and responsible customer experience

A pilot scheme has been rolled out in Benelux countries to integrate eco-design and accessibility into the customer journey. The teams, which were trained by the Institut Numérique Responsable in Brussels, took part in highly stimulating workshops.

The next step: to obtain a label in 2025 for Responsible IT.

ENERGY TRANSITION



A partnership with Findomestic-EIB to speed up the transition

Findomestic and the European Investment Bank have signed a €250 million agreement to finance energy efficiency and solar energy projects for individuals. This innovative move represents the first synthetic securitization financing consumer loans in Italy and shows our commitment to helping our customers make their ecological transition.

ENERGY TRANSITION

ALL COUNTRIES

Green energy partnerships: greater ambition

BNP Paribas Personal Finance has signed 17 agreements in Europe with major energy suppliers in five countries.

The aim: to develop financing for the energy sector.

These partnerships enable us to reach a potential 80 million customers (including EDF), 56 million of whom are outside France.

#Pillar 02

To transform our business, operating models and offers

SUSTAINABLE FINANCE



Best Festgeld GREEN, a new green depot

With Best Festgeld GREEN, Stellantis Bank, an exclusive BNP Paribas Personal Finance partner, is offering its first sustainable term depot in Germany that guarantees the responsible use of funds.

This pilot product has already raised €43 million, demonstrating customers' interest in committed savings.

CLEAN TRANSPORTATION

ALL COUNTRIES

Mobility and the challenge of the energy transition

To mark European Sustainable Development Week 2024, BNP Paribas Personal Finance invited Aurélien Bigo, a researcher and author of books on clean transportation, to raise employee awareness of the urgent need for an energy transition in transport.

It provided an opportunity for the 252 employees attending the conference to learn about and debate the challenges of low-carbon mobility, and to commit to act in this transition.



RESPONSIBLE CONSUMPTION



17

Fostering the rental of refurbished smartphones

Cetelem has teamed up with mobile.club to make the rental of refurbished smartphones more affordable and encourage sustainable consumption in France.

“With 60,000 smartphones rented since its creation in 2018, mobile.club has saved 3,400 tonnes of CO₂ compared with buying new devices.”

Damien Morin, CEO of mobile.club

ENERGY TRANSITION



Boosting sustainable heating solutions

Consors Finanz has teamed up with Thermondo, Germany's leading heating company, to finance the installation of low-carbon solutions.

The aim: to help households reduce their carbon footprint through simplified financing.

CLEAN TRANSPORTATION



Acting to achieve accessible mobility for LEZs

France's Low Emission Zones (LEZs) are gradually banning vehicles that emit the most pollution.

That's why the BNP Paribas Mobility Tour, organised jointly with Banque Commerciale En France, Arval and BNP Paribas Leasing Solutions, visited Marseille, Lyon, Paris and Toulouse to raise awareness of these issues and present our financing solutions for clean transportation.

More than 150 companies, 20 journalists and 25 institutions were involved, and the event was widely covered in the media.



RESPONSIBLE CONSUMPTION

ALL COUNTRIES

Launch of the Observatoire Cetelem de l'Habitat

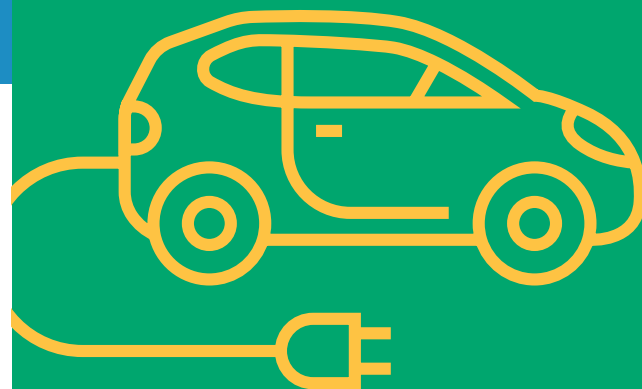
BNP Paribas Personal Finance has launched the first edition of the Observatoire Cetelem de l'Habitat (in English, Cetelem Housing Observatory), the first European study into home renovation.

The aim: to analyse the progress and efforts made by Europeans to improve their homes. This unprecedented survey analyses consumer trends in housing.

OBSERVATOIRE
Cetelem



SUSTAINABLE FINANCE



300 million euros of Green Bonds to support the adoption of electric vehicles

Driven by a desire to offer more attractive rates for financing electric vehicles (BEVs), BNP Paribas Personal Finance has worked with the BNP Paribas Group to develop a methodology for calculating avoided emissions and gaining access to the Group's green bond scheme in France and Spain.

The aim: combine economic performance with environmental impact to support the adoption of BEVs by private individuals.

SUSTAINABLE FINANCE



Promoting energy renovation

Cetelem Portugal organised its 3rd session of the Action Tank, an event bringing together financiers and energy companies.

The aim: to give families easier access to energy renovation solutions and accelerate the energy transition through education, collaboration and sustainable financing.

#Pillar 03

To make a positive impact

beyond our business,
in our fields of expertise

SOLIDARITY COMMITMENT

ALL COUNTRIES



Mobilize our teams
for the common good

The #1MillionHours2Help scheme enables our employees to get involved with charities during their working hours.

Through it, they can take concrete action to promote digital and social inclusion, financial education, young people, and the environment through individual and collective solidarity initiatives.

42,209 Solidarity hours
in 2024.

FINANCIAL EDUCATION



Increase budget education for all

BNP Paribas Personal Finance has launched a number of initiatives to raise awareness of budgeting among the young and less young alike, including the Domestica Tu Economía website in Spain, PerCorsi Young & People in Italy, workshops with Joblinge in Germany and JA in Portugal, the Dilemme Education workshops on Reunion Island, and our BudgetResponsible.com platform in France, Belgium and Italy.

47,406
young
people

learn about
financial
education!



PHILANTHROPY / DIGITAL INCLUSION

15 associations supported by the Cetelem Foundation

In 2024, the Cetelem Foundation continued its commitment to digital inclusion in favour of 15 associations that have supported 20,000 beneficiaries.

Among them, Eloquentia has deployed an educational platform to promote equal opportunities by making a public voice accessible to all, particularly in isolated areas.

This project enables young people to develop their confidence and public-speaking skills.



RESPONSIBLE CONSUMPTION

ALL COUNTRIES

BNP Paribas Personal Finance is committed to exploring all forms of responsible consumption.



11 new episodes of the "On The Way" podcast were released in 2024, giving a voice to those acting to build more sustainable consumption.

Find them on the
"On The Way" platform.

RESPONSIBLE CONSUMPTION



TRAINING THE LEADERS OF TOMORROW

BNP Paribas Personal Finance UK has launched the "Leaders for a Changing World" program with Teach First and Gemserv to reduce educational inequalities and raise awareness of the ecological transition.

Courses on sustainable finance and "net zero" carbon neutrality are helping shape a committed generation capable of acting for a more sustainable future.

COMBATING ECONOMIC VIOLENCE



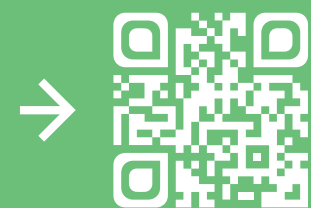
Combating gender-based violence

We are committed to raising our employee awareness of economic violence and youth awareness of budget management, a key factor in ensuring financial independence.

We also help our customers to identify such situations and guide them to the appropriate organizations.

A special mention goes to Italy, which was awarded the DNA (Difference in Addition) prize in recognition of its remarkable inclusive system.

Follow
the rest of
our way here...



OUR COMMITMENTS

