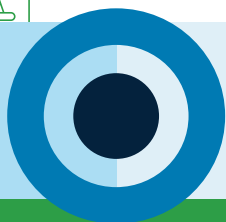
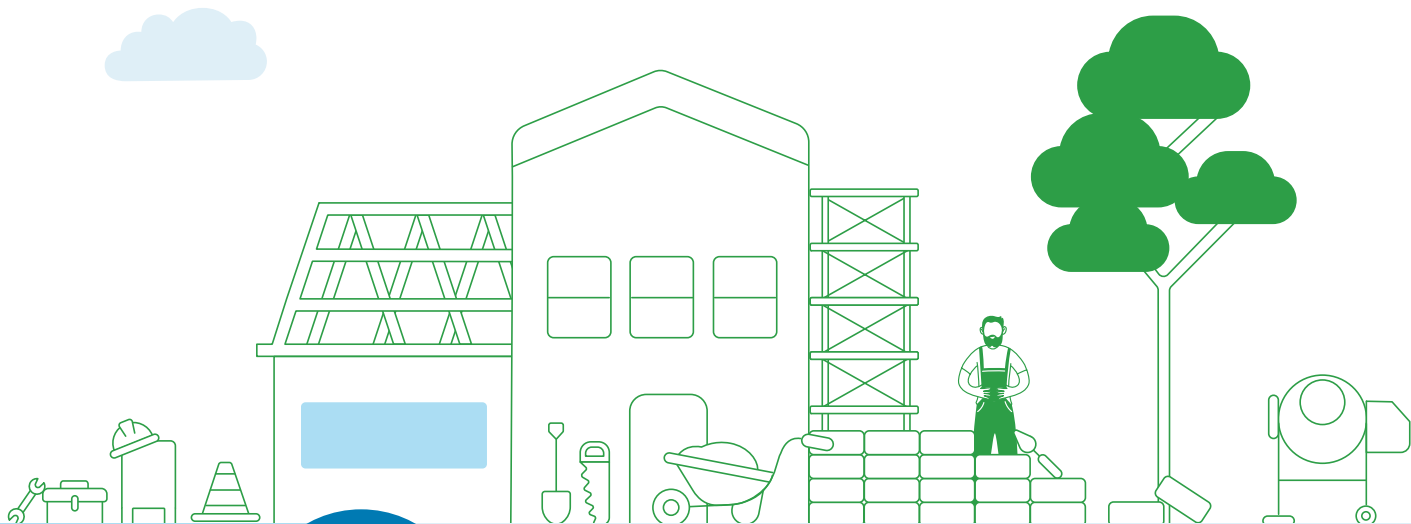


**SUSTAINABILITY
REPORT**



On the way..



**Waypoint
2025**



**BNP PARIBAS
PERSONAL FINANCE**



OUR JOURNEY IN 2025

// At the core of our strategy and aligned with our business, Sustainability is a lasting driver of trust, performance and impact. //

Gilles Zeitoun

Director and Chief Executive Officer
of BNP Paribas Personal Finance

OUR PURPOSE

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

HUMAN CAPITAL

16,000 employees in 21 countries
25 million customers worldwide

TRAINING POLICY

99,2%

of employees trained (excluding mandatory and regulatory training)

DIVERSITY

39%

of senior management position
are held by women

€400 000

allocated to closing the gender
pay gap in France

COMMITMENT

95,8%

of our work-study trainees recommend us**

PILLAR
01

TO BE EXEMPLARY
AS A COMPANY AND EMPLOYER

ENVIRONMENTAL CAPITAL

CARBON FOOTPRINT

0.83 tonne*

of greenhouse gas emissions
per employee per year
(excluding client-scope emissions)

CERTIFICATIONS

“Top Employers 2025 Good Place to Work”
in Italy, Portugal, Romania,
South Africa, UK

Sustainable IT Label

in Germany, Spain, United-Kingdom
and 2 Shared Services Centers
in Spain and Romania

SOURCES : *New reference following a change in the calculation method - **HappyIndex Trainees

SUSTAINABLE FINANCE OUTSTANDINGS

€17 bn

in outstandings
for sustainable financing
i.e 16% of our total outstandings*
splitted into:

€9.5 bn

for clean transportation

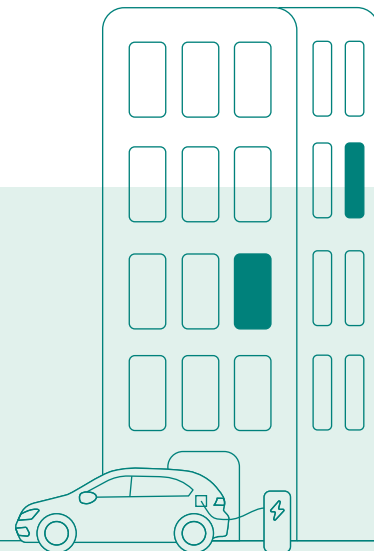
€4.3 bn

for the energy transition
for housing

€3.2 bn

for financial inclusion

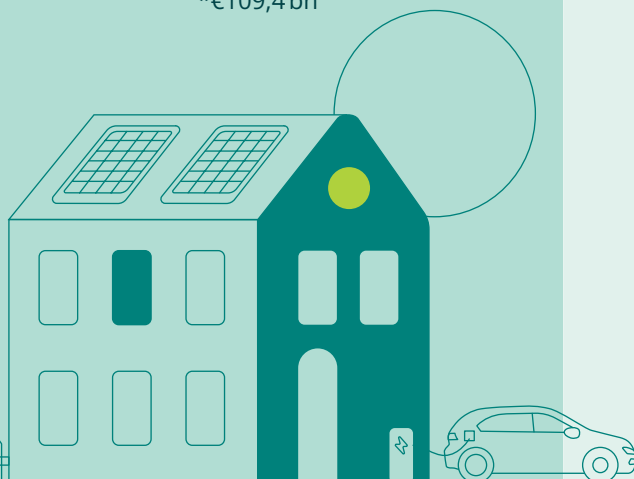
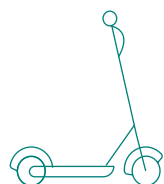
*€109,4 bn



Accelerate sustainable
mobility

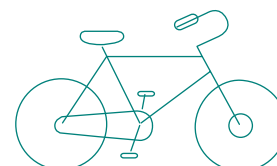
Facilitate the energy
transition for housing

Enable everyone to access
financing responsibly
to achieve their projects



PILLAR
02

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





In 2025,
the Cetelem Foundation
decided to expand its scope
of action by adopting a **new mission:**

**“Social inclusion for people
in vulnerable situations”**

Because everyone matters!
10 associations supported in 2025
helping 20,000 people

FONDATION CETELEM



PILLAR
03

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



SOCIAL CAPITAL

€2m

dedicated to philanthropy

47,000

hours of community work

46,300

young people taught about financial education
with 200 employees committed worldwide



THEY TALK ABOUT IT BEST!

I would recommend Cetelem for its services that meet my expectations, the ability to carry out projects of varying importance with complete freedom, and the reassurance of always having an advisor available whenever needed.

Ghislaine F.
Customer

We are aiming to help every family to be able to access green energy solutions, not just the rich ones. The facility output associated with the low-interest-rate loan solutions offered by BNP Paribas Personal Finance, is now possible with an amortization in 5 years. Result: 3,000 renewable projects energy financed in 2025!

Shaun Xiong
General Manager Anker Solix Germany

A big thanks to BNP Paribas Personal Finance for allowing me to experience skills-based sponsorship. Thanks to this scheme, I chose to commit to the “Apprentis d’Auteuil Foundation” where I discovered much more than a mission: a strong, useful and inspiring human adventure.

Sabine Gabrych
Skills-based sponsorship Collaborator

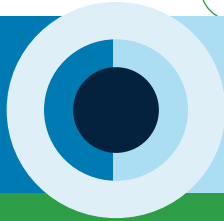
At Opel, we believe electric mobility must be both technologically advanced and financially attainable. Our partnership with BNP Paribas Personal Finance enables us to offer competitive financing that makes electric vehicles more accessible and transparent for customers.

Florian Huettl
CEO Opel & Vauxhall Motors Ltd
and Managing Director Stellantis Germany

The Cetelem Foundation has seen the interest of an innovative educational approach through interactive theater to help us strengthen the support of our vulnerable audiences on the complex issue of digital and make it a real lever for inclusion.

Nathalie Garel
Development Officer for Sponsorship
and Partnerships at Habitat & Humanisme





The journey continues..



Explore all our concrete actions and commitments on our sustainability platform

