

# ESG MEETING

## 2019-2020 HIGHLIGHTS



ANTOINE SIRE AND LAURENCE PESSEZ

June 5<sup>th</sup>, 2020



**BNP PARIBAS**

The bank for a changing world

# BNP Paribas company purpose

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- BNP Paribas has formalized a “company purpose” text
- Elaborated under guidance from the BNP Paribas Executive Committee
- Approved by the Board of Directors
- Based on BNP Paribas’ Shared convictions, the Group Code of Conduct and the Engagement Manifesto
- Communicated to all employees in January 2020 and available externally

*“BNP Paribas' mission is to contribute to **responsible and sustainable growth** by financing the economy and advising clients according to the highest ethical standards”*

- ✓ The Group offers secure, sound and innovative financial solutions to individuals, professional clients, corporates and institutional investors while striving to **address the fundamental challenges of today with regard to the environment, local development and social inclusion**
- ✓ BNP Paribas employees aim to **deliver services that have purpose and relevance** for clients and the world around them
- ✓ The Group innovates in order to be a **leader in sustainable finance**
- ✓ BNP Paribas is developing the tools to **measure our environmental and social impact**



# BNP Paribas 2020 Engagement Strategy

Extract from BNP Paribas 2020 Engagement Manifesto:

“We will strengthen our commitment to society, notably in line with the United Nations’ 17 Sustainable Development Goals”



## EXCELLENCE

*CSR POLICIES*

*DIVERSITY & INCLUSION*

*POSITIVE IMPACT BUSINESS*

*STAFF ENGAGEMENT*

## MAIN WORKSTREAMS

CLIMATE CHANGE & BIODIVERSITY



YOUNG PEOPLE



ENTREPRENEURS



LOCAL FOOTPRINT



# BNP Paribas' Engagement is made concrete through strong and tangible realisations in 2019



- **EUR 180 Bn in support to the achievement of UN SDGs at end-2019**
- **Support to social entrepreneurship amounting to EUR 1.9 Bn at end-2019**

- **Improvement of diversity** at end-2019: the nomination of men at key positions in human resources has increased from 18% to 28%, and gender equality has been achieved in Global Markets recruitment
- **Inclusion and diversity policy recognized** by employees through the internal survey



- **30 years of Group support to microfinance**: close to 2 million beneficiaries
- **Strengthened coalitions** for the development of a more inclusive society

- **EUR 9.8 Bn of green bonds at end-2019** as joint lead manager for our clients
- **EUR 15.9 Bn of financing to renewable energies at end-2019**
- **EUR 63 Bn of SRI funds assets managed** by BNP Paribas Asset Management in 2019: 15% of assets managed



# Our key CSR performance indicators

**Group Sustainability and Incentive Scheme:**  
20% of 7,330 key employees' deferred variable compensation relies on the performance of the 9 CSR performance indicators

| Pillar                       | Commitment   | Indicator  | 2018 baseline                  | 2019                           | 2021 target   |
|------------------------------|--|--|--------------------------------|--------------------------------|---|
| Economic Responsibility      | 1 - Investments and financing with a positive impact                       | 1 - Amount of financing and investments to companies of sectors considered as contributing directly to the achievement of UN SDGs  | € 168 Bn                       | € 180 Bn                       | Increase by € 10 Bn / year in average over the 2019-2021 period |
|                              | 2 - Ethics of the highest standards  | 2 - Percentage of employees trained on an ethics-related issue   | 96.2 %                         | 95.4 %                         | Maintain more than 95 % in 2021                                 |
| Social Responsibility        | 4 - Promotion of diversity and inclusion in the workplace                  | 3 - Percentage of women among the SMP population (Senior Management Position)  | 28 %                           | 29 %                           | Over 31 % in 2021   |
|                              | 6 - A learning company supporting dynamic career management                | 4 - Percentage of employees having been trained at least twice over the year   | 91.8 %                         | 94 %                           | Maintain more than 90 % in 2021                                 |
|                              | 4 - Promotion of diversity and inclusion in the workplace                  | 5 - Percentage of entities with more than 1,000 employees having taken a commitment as regards disability                          | 91 %                           | 94.8 %                         | 100% in 2021  |
| Civic Responsibility         | 8 - Combat social exclusion and support human rights                       | 6 - Number of solidarity hours performed by the employees  | 305 k hours                    | 450 k hours                    | 1 million hours in 2021   |
|                              | 8 - Combat social exclusion and support human rights                       | 7 - 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 in 2021  |
| Environmental Responsibility | 10 - Partnering with our clients in the transition to a low-carbon economy | 8 - Financing for renewable energies   | € 15.4 Bn                      | € 15.9 Bn                      | € 18 Bn in 2021   |
|                              | 11 - Reduce the environmental impact of our operations                     | 9 - Greenhouse gas emissions in CO <sub>2</sub> teq / FTE (kWh buildings + professional travels)                                   | 2.45 CO <sub>2</sub> teq / FTE | 2.32 CO <sub>2</sub> teq / FTE | 2.31 CO <sub>2</sub> teq / FTE in 2021                          |



# 2020 TOP HIGHLIGHTS



# Health crisis: exceptional mobilisation of BNP Paribas for its clients and society at large

## 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**:
  - faster processing times
  - strengthened staff mobilisation
  - respecting responsible risk management standards
- **~69 000 applications received for state guaranteed loans**<sup>1</sup> in particular for very small businesses and SMEs
- Payment deferrals and moratoriums
- **Over €115bn in financing raised** for clients across bond, syndicated loans and equity markets<sup>2</sup>

## Commitment to civil society

Around €55m emergency donations in 35 countries; Over €100m investments to support 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.)
- **Support for the youth** suffering from the digital divide: donations of computers (already close to 2,000) and digital keys, assistance to unprivileged youth
- Participation to **solidarity funds**

1. Received by the Retail Networks as at 30 April and according to the inception of the measures ; 2. Source: Dealogic Year to date as at 17 April 2020 (bookrunner)



# Release of BNP Paribas first Group Code of Tax Conduct

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## THE BNP PARIBAS GROUP'S CODE OF TAX CONDUCT

- On May 15<sup>th</sup>, 2020, BNP Paribas published its first Group Code of Tax Conduct, which defines the Tax principles and procedures applicable to operations made and offered by the Group.
- It aims at giving a better visibility to the Group's commitments in this field, and thus allows to share it with all BNP Paribas' stakeholders.

### Link to the Code of Tax Conduct:

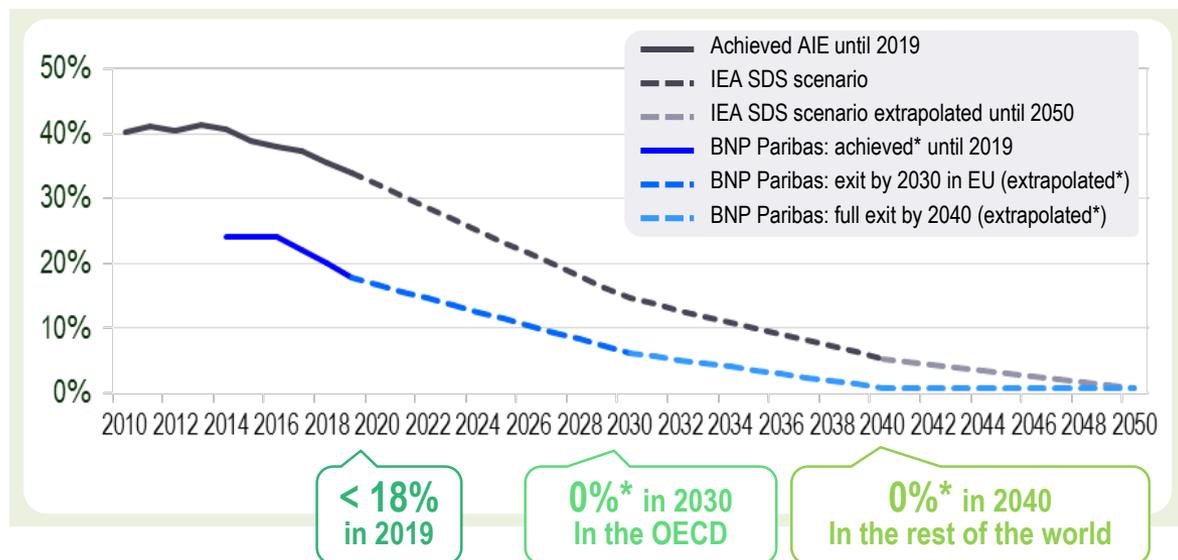
[https://group.bnpparibas/uploads/file/the\\_bnp\\_paribas\\_group\\_s\\_code\\_of\\_tax\\_conduct.pdf](https://group.bnpparibas/uploads/file/the_bnp_paribas_group_s_code_of_tax_conduct.pdf)



# A global thermal coal exit timeframe

BNP Paribas is the **only bank in the world** to have announced (i) a timeframe for complete thermal coal exit, (ii) have ceased financing unconventional oil and gas, and (iii) to be a leader in renewable energies at the same time.

- **The biggest bank in the world** to have announced a complete exit from the use of coal in electricity production
  - **A residual share of coal (2.4%) approaching 0%** in the field of energy extraction
  - **A reinforced ambition** in terms of the financing of renewable energies
- Objective: **EUR 18 billion in 2021**



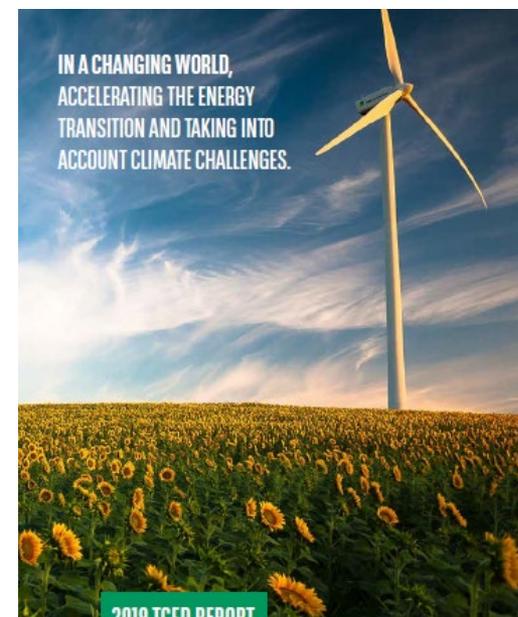
\* Data based upon 80% of BNP Paribas portfolio's coal capacity at the end of 2019 (data used for the calculation of the Group electric mix); The trajectory is based on the hypothesis of a full exit for each perimeter, and doesn't take into account potential commitments terminating after the exit dates



# Publication of BNP Paribas' first TCFD report

- Since 2011, BNP Paribas has been strongly engaged in the fight against climate change and works to align its activity with the objectives set by the Paris Climate Agreement. BNP Paribas has therefore endeavoured for several years to identify, analyse, and manage the climate-related risks and opportunities for the Group and its clients;
- In 2017, BNP Paribas CEO Jean-Laurent Bonnafé publicly supported the release of the final recommendations of the TCFD (Task Force on Climate-related Financial Disclosures), which have been supported and implemented by the Group since then;
- Also, within BNP Paribas, Jane Ambachtsheer (Global Head of Sustainability, BNP Paribas Asset Management) and Mark Lewis (Global Head of Sustainability Research, BNP Paribas Asset Management) are both members of the TCFD;
- On May 18<sup>th</sup>, 2020, BNP Paribas published its first dedicated and stand-alone TCFD report, which represents an additional step toward leading this alignment with constructive transparency.

Link to the report: [https://group.bnpparibas/uploads/file/bnpparibas\\_tcf\\_d\\_report\\_en.pdf](https://group.bnpparibas/uploads/file/bnpparibas_tcf_d_report_en.pdf)



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**BNP PARIBAS**

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Board of  
Directors

| 23 February 2018 **10**

# ACTIVE CONTRIBUTION TO THE UN SUSTAINABLE DEVELOPMENT GOALS



# Pursuing our active contribution to the achievement of the UN Sustainable Development Goals



- COMMITMENT TO INCREASE THE AMOUNT OF FINANCING TO SUPPORT SECTORS CONSIDERED AS DIRECTLY CONTRIBUTING TO SDGS BY € 10 BILLION PER YEAR IN AVERAGE OVER THE 2019-2021 PERIOD
- €180 BILLION AS OF END 2019 TO CONTRIBUTE TO SUPPORTING THE ENERGY TRANSITION & ACHIEVING THE SDGS

In order to meet this target, we have several action plans on specific SDGs:

**#5 “Gender Equality”**

**#10 “Reduced inequalities”**

**#13 “Climate action”**

**#14 “Life below water”**

**#15 “Life on land”**

**#17 “Partnerships for the goals”, etc.**

BNP PARIBAS, COMMITTED TO SUPPORT

In line with the 17 United Nations SDGs, BNP Paribas' CSR strategy aims to contribute to a more sustainable world.

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# SDG #5 – Notable results and actions regarding gender equality

## A commitment from the Executive Management

- **Increase of the share of women** in key populations, all the objectives are reached or overcome, with for instance 28% of the SMP at end-2018 (31% target by 2021)
- Jean-Laurent Bonnafé becomes **Thematic Champion** of the **He For She** initiative
- **€ 10 million budget** (spread over 3 years) to address **possible gender differences** in annual compensation for BNPP SA in 2019
- **€ 2 billion** allocated to support women entrepreneurs' projects
- **Paid maternity leave of at least 14 weeks** in all entities of the Group



## Training, awareness raising actions and commitments

- Personal development programmes, such as **“Active Inclusion”**, **“#WomengotTalent”** » or **“Women in Business”**
- Awareness to the bias, stereotypes, sexism, violence against women: **Respect campaign**, member of the intercompany European network “Cease” with the **signature of the charter “Une femme sur trois”** (one woman in three)

## External recognitions

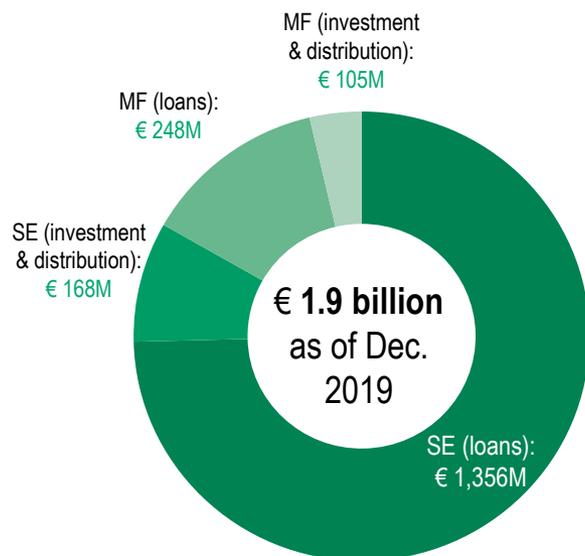
- Presence of the Group in **specific indices related to professional equality** topics, such as the **Bloomberg Financial Services Gender Equality Index (BFGEI)** or the **Pax Ellevate Women's Index Fund**
- **No.1 French Bank in Equileap's gender equality ranking** (and 33 organization overall)
- **Scoring 100/100 at the Corporate Equality Index 2020** published by Human Rights Campaign Foundation for being a business most welcoming to and respectful of the LGBTQ population in the United States



# SDG #10 – A leading position in the support to social entrepreneurship

## SOCIAL ENTREPRENEURSHIP

- Support for more than **2,500 clients and partners** in 7 countries, and **28 MFIs** in 15 countries
- Support of € 1.9 billion to social entrepreneurship & microfinance, of which **€ 1.6 billion** through loans to social enterprises and MFIs
- As of end-2019, growth of **14%** compared with 2018



## AN INNOVATIVE PRODUCT: THE CONTRATS A IMPACT SOCIAL (CIS) OR SOCIAL IMPACT BONDS (SIB)

- **Financial tool** through which private investors **finance a social target** and are refunded by public authorities if the target is achieved
- At March 2020, BNP Paribas already launched **7 CIS** in France, **2 SIB** in the United States and **1 SIB** in Belgium, for a **total of €30 million**, in which the Bank has also invested or committed to invest **€ 9 million**.
- If the **10 SIBs** met their social impact objectives, then:
  - **1,000 students** will have improved their ambition and school completion
  - **600 children** will have avoided being placed into foster care
  - **1,000 vulnerable people** will have access to stable occupation
- BNP Paribas and the European Investment Fund launched a **€10 million** fund to co-invest in Social Impact Bonds in the European Union – A world première

## STRUCTURES AND LABELS ENABLING SOCIAL INNOVATION



- Providing social entrepreneurs with a **dedicated support**
- Accelerating their **projects**
- Introducing them with **key partners**



- A 5-year global partnership, with the aim to:
  - Create **new social businesses** inside the Bank
  - Raise our employees' **awareness** on positive impact business
  - Support the **Grameen Creative Lab** by offering professional legal (pro bono) advice



# SDG #13 – Financing proactively the “green” economy



## Renewable energies

- **15.9 billion euros** as of end 2019
- **2021 objective of EUR 18 billion**
- **#2 financier worldwide** of renewable energy projects (EMEA)



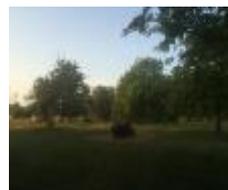
## Green bonds

- **EUR 9.8 Bn of green bonds in 2019** for which BNPP was joint lead manager for its clients
- In 2019, The Group was the **3<sup>rd</sup> largest global player on the green bond market**



## Commitment to the preservation of the ocean

- Management of the financing and sensitive activities and support of initiatives respectful to the marine ecosystems and human beings, which includes **EUR 1 Bn** to finance the ecological transition of ships by 2025



## Sustainability-Linked Loans (SLL)

- **Tailor-made loans** for which the bank will improve the rate according to the achievement of environmental and/or social criteria **matching the clients' strategy**
- **EUR 6.2 Bn of SLLs in 2019**, of which almost a third were exclusively based on green KPIs



## Carbon offsetting

- **BP2S ClimateSeed created in 2018**
- Facilitation of carbon emissions offsetting both for corporates and asset managers



## Greener vehicles for clients

- **EUR 1.3 Bn of outstanding** in 2019 of electric and hybrid vehicles at Arval



## Management of SRI funds

- **EUR 63 Bn** of SRI funds assets managed by BNP Paribas Asset Management in 2019



## Supporting innovation

- **EUR 56 M invested in 2019** in innovative start-ups active in the energy transition



# SDG #13 – Aligning portfolios with the Paris Agreement goals

## ■ THE KATOWICE COMMITMENT

- During the **COP24 in Katowice**, BNP Paribas, BBVA, ING, Société Générale and Standard Chartered made a historic commitment: pledging to measure the climate alignment of their lending portfolios, and to explore ways to progressively steer financial flows through their core lending towards the Paris Agreement's goals

## ■ ALIGNING THE BANK'S LENDING PORTFOLIOS WITH THE PARIS AGREEMENT GOALS



- BNP Paribas works together with other signatory banks to test and recommend ways to improve the Paris Agreement Capital Transition Assessment (PACTA) methodology developed by the **2 Degrees Investing Initiative**, so as to provide open-source methodologies and tools that can be used by all banks. In 2020 the **finalized IP rights free, open source software** will be released, enabling any bank to carry out the analysis.

- **BNP Paribas has been continuously and intensively working on this project for its own activities**
  - As of 2019, the Group uses the PACTA methodology to **calculate its loan book's profile** at various maturity dates for five high-carbon sectors (extraction of fossil fuels, electricity generation, transport, steel production and cement production)
  - The method, tailored to each sector, employs **benchmark scenarios** used and developed by **independent organizations** such as the International Energy Agency (IEA)
  - The Group is now focusing its efforts not only on improving the percentage and quality of client coverage, but also gaining a **better understanding of projected trends** in each sector



# SDG #17 – New coalitions for the common good



— **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. > 30,000 volunteers in the network and > 400,000 beneficiaries of their actions to date.

## Strengthening our positive impact in disadvantaged areas



- **CHARTRE SAINT-DENIS ÉGALITÉ** signed with the *Conseil Départemental*
- **10 YEARS OF ODYSSEE JEUNES**, to encourage academic success

## Supporting solidarity, culture and the environment



**400,000 EUROS** collected in 2019



€44.5 M in 2019:



**€20 M** for **Notre-Dame de Paris**

## Promotion of a more inclusive economy through coalitions for the common good:



**BUSINESS FOR INCLUSIVE GROWTH**: a public-private coalition to raise capital in order to reduce inequalities



**COLLECTIF D'ENTREPRISES POUR UNE ÉCONOMIE PLUS INCLUSIVE**: 35 French companies join forces



**ENTREPRISES FOR THE ENVIRONMENT (EPE)**: > 90 CEOs of French and international companies mobilized for a green and inclusive economic recovery

## Supporting women and sustainable development



— **CHARTER FOR ENGAGEMENT ON WOMEN LEADING CLIMATE ACTION**: to raise awareness and promote related action signed in Kyoto



— **AGRIFED**: programme aiming to support and empower 15,000 women in Senegal with UN Women



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# 2020 – 2021 ROADMAP



# The improvement of ESG data quality at the heart of the “ESG action plan”

“WITHIN 10 TO 15 YEARS, EXTRA-FINANCIAL DATA AND REPORTS WILL NEED TO BE AS ROBUST AND RELIABLE AS FINANCIAL DATA” – JEAN-LAURENT BONNAFÉ

- ➔ AS A BANK, WE NEED TO BE ABLE TO PROVE THAT WE DO WHAT WE SAY WITH A VERY HIGH LEVEL OF RELIABILITY



## Launch of the ESG Action Plan

⇒ 3 priorities for 2020:



SECURE THE ESG SETUP AND DEEPEN ESG ANALYSIS



START THE DYNAMIC MANAGEMENT OF THE BALANCE SHEET ACCORDING TO ESG CRITERIA



ANTICIPATE THE EVOLUTION OF ESG REGULATORY REQUIREMENTS



# Exploratory exercises on climate stress tests

## Bank of England:

- 2021 biennial exploratory scenario on the financial risks from climate change ('BES')
- First to test the vulnerability of today's balance sheets to climate change, and then to ask firms how they might adapt their business models under the scenario

## ACPR:

- Announcement of climate stress tests for major French banks and insurances from 2020
- 2/3 adverse climate change scenarios
- Pilot exercise not leading to any capital requirement

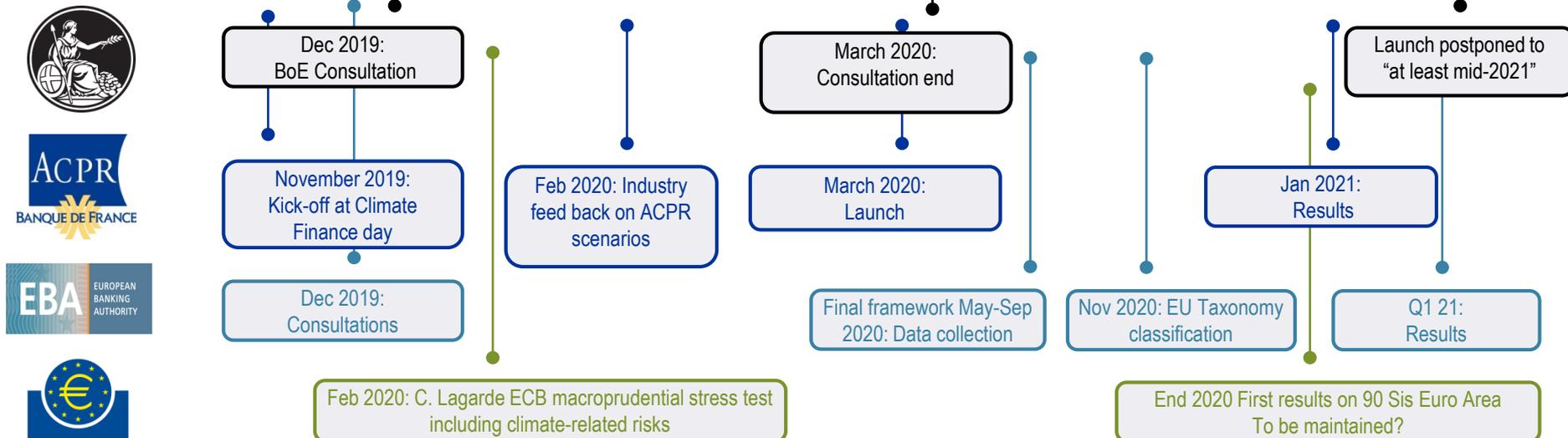
## EBA:

- CRD5 Mandate
- Pilot exercise on a voluntary basis
- Objectives: understanding of banks' vulnerabilities to climate risk and estimate of brown and green exposures held by banks
- Data collection and mapping with EU Taxonomy
- Not part of the EU-wide stress test, no P2G

**BNPP participates to all three initiatives, which are to be articulated and organised in a transversal manner:**

Interactions with the work on taxonomy ; classification and the prudential treatment of green versus brown assets

Group position: test & learn approach, aggregated data by sector / sub sector, transition risk only for banks



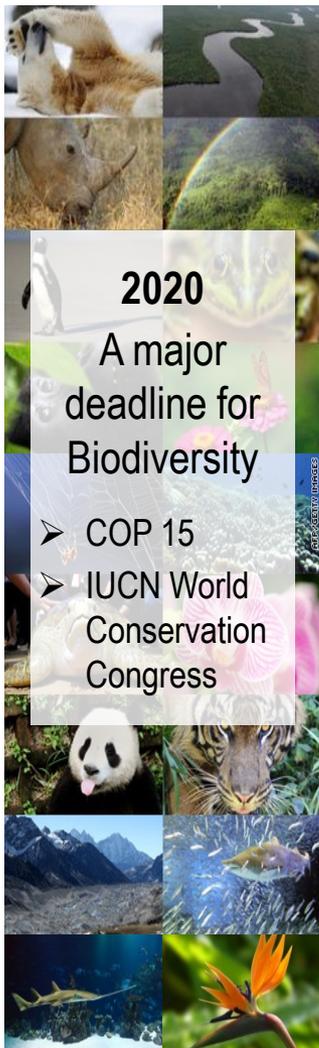
# Biodiversity, a major topic

## BNP Paribas' action to fight against deforestation:

- 4 sector policies related to forest protection
- Member of “**Act4Nature**”, initiative which gathers scientists, governments, companies and associations
- Group CEO Jean-Laurent Bonnafé is president of “**Entreprises pour l'Environnement**”
- BNP Paribas AM signatory of the **Cerrado Manifesto** (2018) that aims to protect the tropical Brazilian savanna and of the **Investor Statement on deforestation and forest fires in the Amazon** (2019)

## Objective 2020: publish a global public position on biodiversity

| EXISTING  |  | NEW COMMITMENTS            |   |
|-----------|--|----------------------------|---|
| WOOD PULP |   | SOYA                       |    |
| PALM OIL  |  | COCOA                      |   |
|           |  | TRADERS                    |  |
|           |  | FARMING                    |    |
|           |  | GROUNDS' ARTIFICIALISATION |   |



# The development of the support to the circular economy

## WHAT IS BNPP ALREADY DOING ON CIRCULAR ECONOMY ?

| Business Units    | Products & Service offering                                       |
|-------------------|---|
| Asset Management  | ESG ETF   |
| Leasing Solutions | Kintessia   |
|                   | IT Refurbishment in partnership with 3 Step IT                    |
|                   | Open Residual Value product Leasing Solutions additional services |
| Real Estate       | ColivMe.com   |
|                   | Corpo-working   |
|                   | Vacancy management in partnership with <i>Plateau Urbain</i>      |
|                   | Property development services                                     |
| BNPP Fortis       | Fortis' Sustainability advisory                                   |
|                   | Circularity Capital LLP Investment                                |

## WHAT IS THE POTENTIAL TO GO TO MARKET ?

|                    |                           |                                |                  |                              |                                     |
|--------------------|---------------------------|--------------------------------|------------------|------------------------------|-------------------------------------|
| CE Bonds           | Supply Chain Financing    | Circular Real Estate Funds     | Credit Insurance | Circular Mobility            | Personal / Corporate Auto Financing |
| Impact Investing   | Revolving Credit Facility | Crowd Funding Platforms        | C2C Leasing      | Cashless Mobile Microfinance | Leasing                             |
| Structured Finance | Factoring                 | CE Asset Management Portfolios | C2B Leasing      | Critical Material Hedging    | Coverage & M&A Advisory             |
| KPI Linked Finance | Reverse Factoring         | CE Impact Analysis Tools       | B2C Leasing      | Real Estate                  |                                     |

- Products & services that could be adapted to meet the needs of the circular economy
- Products & services already applied to the circular economy, and which could be enhanced further

€1.8 TRILLION IN OVERALL BENEFITS BY 2030 IN EUROPE

## LET'S GO AHEAD AND DEVELOP CUSTOMER PROPOSITIONS !

- Identify **priority opportunity areas** across 4 business units
- Identify **target clients**
- Develop financial offerings & propositions : **quick wins and innovative financial solutions**
- Agree on **KPIs** for each priority area



# Hydrogen, an important tool for the fight against climate change

## *A key element to decarbonize our economy*

- Hydrogen is more and more considered as a **key tool on the path to low carbon economy**. In total, it is **60% of GHG emissions that can be decarbonized by the use of green hydrogen**. Some applications are already competitive with conventional options.

## *Countries and EU supporting actively the development of hydrogen*

- Hydrogen is clearly identified as one of the key elements of the European Green Deal, and even more after the Covid-19 crisis. From a draft document, the Commission intends to commit €10billion to the development of hydrogen in the coming decade.
- At country level, many countries have or are building up a dedicated strategy: France, UK, Germany, USA, Japan, South Korea, etc.

## *BNPP already fully committed to the financing of this technology and sectors*

- BNPP is a member of the Hydrogen Council, a group of 80 international companies aiming at developing the hydrogen applications.
- BNPP intends to support the applications of hydrogen by providing the financing for companies and projects. Technical expertise and know-how is being built.

### *Concrete progress of the Bank:*

- ✓ More than 15 discussions with companies looking for financing, mainly in Europe, for corporates (small start-ups, medium companies) and for dedicated projects
- ✓ A couple of concrete financing under review in transportation and electricity storage

*“The membership of BNP Paribas in the Hydrogen Council is a natural path for the Group to accompany our clients in the development and the financing of hydrogen, which we believe will be a key element of the energy transition of the next decade.”*  
Jean-Laurent Bonnafé

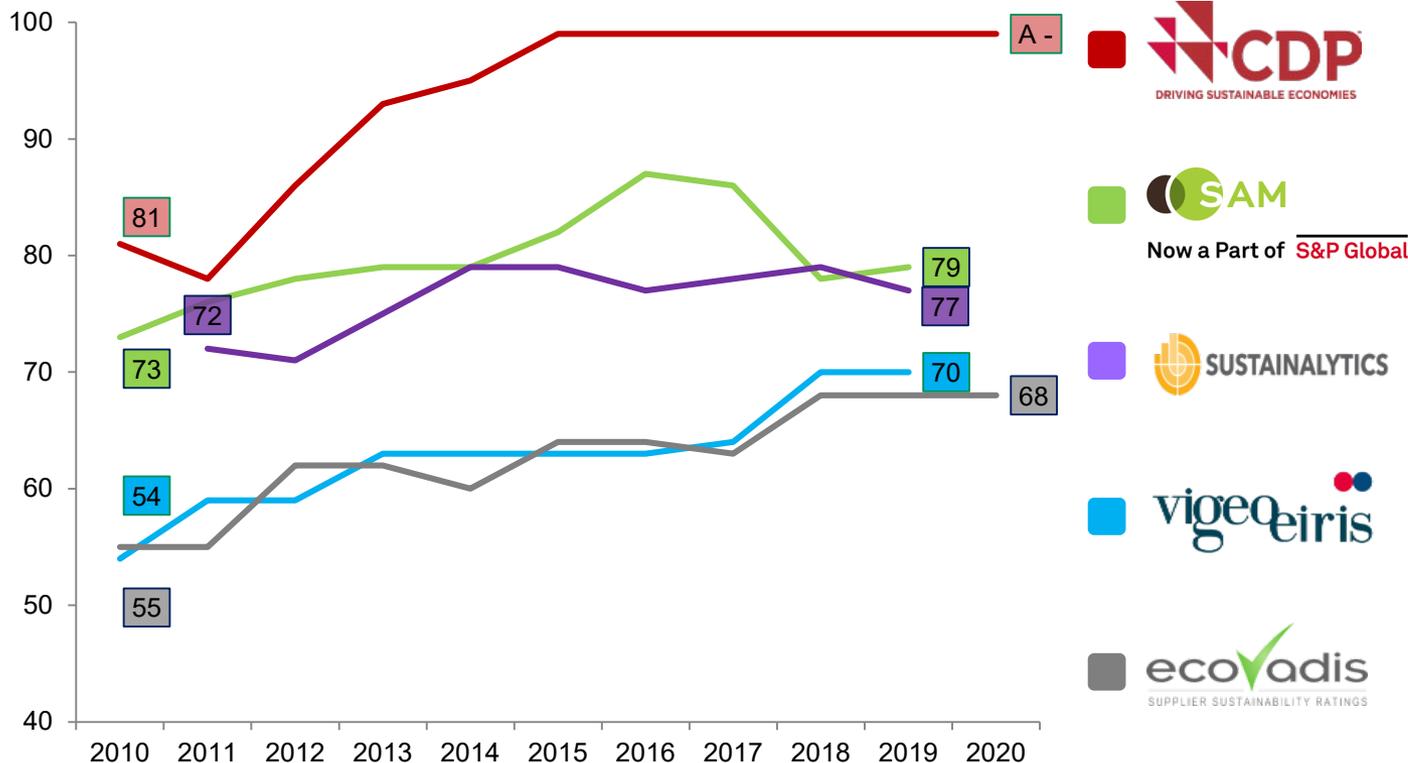


# APPENDIX



# BNP Paribas' CSR strategy recognised by extra-financial agencies

> A high and increasing positioning within extra-financial indices



\* Methodology change: from 2017, CDP scores are now expressed in the form of letters

BNP Paribas participated in the following agencies' solicited ratings:



In July 2019, BNP Paribas obtained an **A1+** rating, based on an overall score of **70/100**, and thus ranks **no.1** out of 31 companies in the "diversified banks in Europe" sector and **no.4** out of 4,906 companies worldwide

**S&P Global**  
Ratings

In 2019, BNP Paribas started participating in Standard & Poor's **pilot to develop an ESG rating for the banking industry**

# A strong position in extra-financial rankings and sustainable indices

## Main extra-financial ratings

**No.1 out of 31 companies** in “diversified banks in Europe” industry and **no.4 of 4,906 companies** rated worldwide in **Vigeo Eiris’ 2019 rating** (70/100 as of July 2019)



Now a Part of **S&P Global**

**No.1 French bank and no.4 European bank** out of 248 banks in SAM's 2019 rating, i.e. in the **top 10%** companies of the “Banks” sector (79/100 as of September 2019)

BNP Paribas received a score of **A** in **MSCI ESG Ratings** (September 2019)

**85/100** in the **Gaïa Rating** (Ethifinance)



In **top 5%** and among “**Industry Leaders**” of **ISS ESG Corporate Rating** in the “Commercial Banks & Capital Markets” sector (**C+ Prime** as of Nov 2019)

BNP Paribas ranked in the **top 10%** “Banks” of **Sustainalytics’ 2019 ESG** rating (77/100 as of Nov 2019)

BNP Paribas received a score of **A-** in the **Carbon Disclosure Project** rating (January 2019)

## Presence in the sustainable indexes

MEMBER OF  
**Dow Jones Sustainability Indices**

BNP Paribas is listed in the **Dow Jones Sustainability Indices World & Europe** (Sept 2019)



BNP Paribas is listed in **Euronext-Vigeo Eiris indexes** World 120, Europe 120, Eurozone 120, France 20 (July 2019)

**BMI** maintains its presence in **Vigeo Eiris’ Best 100 Emerging Market Performers Ranking** (July 2019)



**100**  
Sustainability Stock Index

**STOXX**  
ESG LEADERS INDICES

**PAXO**  
ellevate

## Other rankings and CSR prizes

The Magazine for Clean Capitalism  
**Corporate Knights**

BNP Paribas among the **2020 “Global 100 Most Sustainable Corporations”** ranking (31<sup>st</sup>) as **1<sup>st</sup> French and second European bank**

**ShareAction**  
the movement for responsible investment

**European leader in managing climate risks** according to the NGO **ShareAction** (promoting responsible investment) in its 2020 study



World’s Best Bank for **Corporate Social Responsibility**

**top** EMPLOYER EUROPE 2019  
CERTIFIED EXCELLENCE IN EMPLOYEE CONDITIONS

**Top Employer Europe** label for 8 countries

vigeo eiris  
CAPITALISME RESPONSIBLE

**Global Performance trophy** for the best AGM in terms of financial and extra-financial information



Environmental Finance – **Green Bond Award 2020** (Lead manager of the year)



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