



# Sustainable Development Dynamics

Dear reader,

**A**s you are aware, BNP Paribas issues every year a Corporate Social and Environmental Responsibility (CSER) Report, along with its so called "Annual" Report, more "traditional business-oriented".

It nevertheless seemed to us that in the field of Socially Responsible Investment (SRI), as it happens regarding the business-related items, you would like to be in touch with companies on a more permanent basis. We are therefore delighted to present you with this issue of « Sustainable Development Dynamics », a periodic information tool regarding the achievements of BNP Paribas in the field of Corporate Social and Environmental Responsibility/Socially Responsible Investment (CSER/SRI).

Our ambition in this process is to keep you posted of all the facts and events occurring in the everyday life of our Company in these matters (whether they are related to corporate governance, sponsoring, quality, environment, human rights, ethics and compliance, ...), for you to be really associated with the way CSER/SRI is "living and well", as a truly integrated part of the way BNP Paribas is conducting its business for a sustainable value creation process in the interest of all its stakeholders.

We wish you a good reading of this 20<sup>th</sup> issue of SUSTAINABLE DEVELOPMENT DYNAMICS.

PS: Should you not (or no more) be the person dealing with CSER/SRI matters within your firm, we thank you to be kind enough to pass this publication to the persons involved, as well as to keep us informed of such changes, so that the next messages could be correctly routed.

## EDUCARE BNL ARRIVES IN THE ITALIAN BOOKSHOPS

The new season of financial educational seminars "EduCare BNL" has been launched. This year, EduCare BNL is widening the bank's horizons by introducing a new format: seminars are held in bookshops, thanks to a new partnership agreement with Feltrinelli, Italy's largest chain of bookshops. Seminars on behavioural finance will take place in the main cities where Feltrinelli is present: Naples, Milan and Rome. Another new feature of EduCare 2012 is the partnership with Wired, a magazine specialised in new technologies, aiming to explore the theme of the digital revolution. Since its launch in 2009, EduCare BNL has organised almost 1,800 events attracting more than 35,000 participants in Italy.

## THE BNP PARIBAS FOUNDATION LAUNCHES SMART START

Drawing on its experience in artistic creation and social solidarity, the BNP Paribas Foundation has launched, for the first time, a large European corporate philanthropy programme aiming to favour the social integration of young people through the practice of art or a performing art. This programme, dubbed Smart Start, has an annual budget of €160,000 that will be earmarked to support eight projects in eight countries over three years. The projects, which were selected following an appeal for projects at Group locations in 27 European countries, will allow more than 800 children/young people, who are either disabled or from difficult social backgrounds, to get involved in the arts (music, drama, circus, cinema, visual arts, etc). The BNP Paribas Foundation has been an historic patron for nearly 30 years.



## BNP PARIBAS: OUR MISSION, OUR RESPONSIBILITY

BNP Paribas has always had a clear vision of its mission and has always striven to be a responsible bank. This is not reiterated enough. The Responsibility Charter, entitled "BNP Paribas: Our Mission, Our Responsibility", underlines our position as a responsible bank serving its clients and the world around it. The document is structured around four strong commitments, which are linked to the Group's corporate values, Management Principles and codes of conduct:

- remaining true to our primary mission: long-term service to our clients;
- being prepared to take risks, while ensuring close risk control;
- following a strict business ethic;
- being a responsible bank.

This document is not intended to create any new standards for the Group, but rather to express its commitment.

## BNP PARIBAS AWARDED FOR "CLIMATE INITIATIVE" WEB PROJECT

BNP Paribas won the "Prix Coup de coeur du Jury" (Jury's special prize) at the Fair Business Communications Awards, organised by ARESSY, a communications agency, in partnership with the French Ministry of Ecology, Sustainable Development, Transport and Housing. The bank won the prize for its web project in the framework of its "Climate Initiative" corporate philanthropy programme. In order to involve Group employees in the launch of the programme and to inform them about climate change, BNP Paribas enabled them to vote online for their favourite project. Based on five videos presenting the projects on the Intranet, employees were asked to make their choice. The winning project received an additional €50,000 to make a documentary.

## BNP PARIBAS THINKS GREEN DURING SUSTAINABLE DEVELOPMENT WEEK

For the past ten years, Sustainable Development Week (this year held from 1-7 April) has been an important event for eco-responsible consumption and initiatives in France. This year's theme is "Informing Citizens". Numerous initiatives have been put in place by BNP Paribas' Corporate Social Responsibility (CSR) Delegation: a dedicated page on the Intranet, conferences, a green behaviour guide, breakfast events to discuss the Group's paper policy, exhibitions, recycling-related activities, eco-driving courses, etc... This initiative is part of the Group's commitment to the environment which is also reiterated in the Responsibility Charter.

## TEB RANKS AMONG THE TOP WORLD BANKS

The International Finance Corporation (IFC), a member of the World Bank Group in charge of operations with the private sector, named TEB (the strategic partner of BNP Paribas in Turkey) one of the top three world banks for its SME banking activities. This is the first time a Turkish bank has been ranked among the top three banks worldwide. The IFC report highlights that TEB is a leading Turkish bank which not only sets the standards for non-financial services in Turkey, but also provides advanced model services for banks in other countries. This report also lists the six projects implemented by TEB for SMEs within the framework of social responsibility: TEB SME Academy, Future Strategies Conferences, TEB SME TV, TEB SME Consultant, TEB SME Support Line and TEB SME Club.

## THE BICIS TO FACILITATE ACCESS TO CREDIT FOR SMES

The International Bank for Trade and Industry of Senegal (BICIS), the Group's Senegalese subsidiary, has signed a partnership agreement with the COFACE (French insurance company for foreign trade) in factoring, a system of facilitating the procedures of giving small and medium-sized enterprises in Senegal access to credit. This new operation to support SMEs occurs in the context of Senegal's preparations to reform its tax code. Senegalese SMEs and SMIs can now have access to credit without requiring traditional guarantees. This new system will allow businesses to extend and diversify their range of financing solutions and improve their cash flow through other types of investments.

## BGL BNP PARIBAS SIGNS THE ABBL'S DIVERSITY CHARTER

On 22nd March, BGL BNP Paribas signed the Charter for Diversity and Equal Opportunities at Work, drawn up by the Luxembourg Bankers' association (ABBL). By signing this charter, BGL BNP Paribas demonstrated its ongoing commitment as a responsible bank with respect to its staff and to the environment in which it operates. BGL BNP Paribas is the leading employer in the banking sector in Luxembourg and the first major bank in the market to have been awarded the "Socially Responsible Business" label. It views diversity as a growth driver, and as such, it has therefore made this a key strategic objective, integrating it into its corporate culture and its management principles. The approach of BGL BNP Paribas is in line with the BNP Paribas Group's diversity policy, which has the full support and involvement of its General Management.



## BNP PARIBAS GRANTS A MICROFINANCE LOAN IN ECUADOR

BNP Paribas (Chile) in cooperation with the Group's Microfinance Department, recently granted a \$2 million loan over two years to Finca Ecuador, a subsidiary of the microfinance institution, Finca International\*, which operates in 21 countries of Africa, Eurasia, the Middle East and Latin America. The micro-credits granted in Ecuador, averaging \$717 (i.e. around 9% of GDP per capita), already support more than 50,000 clients, 72% of whom are women. Thanks to the "village banking" methodology, no guarantee is required. This methodology has enabled Finca to develop banking access throughout the country. Finally, financial training is offered to reduce the risk of over-indebtedness and to underpin their customers' entrepreneurial businesses. This new loan demonstrates the bank's strong commitment to fighting against exclusion in the world.

\*Foundation for International Community Assistance

## BGL BNP PARIBAS WINS THE "GREEN WORKPLACE OF THE YEAR" AWARD

After winning the SRE (Socially Responsible Enterprise) label and the "Green Team Award" in 2011, this prize demonstrates the Group's ongoing commitment to social responsibility. BGL BNP Paribas won the "Green Workplace of the Year" award at the 2nd edition of the Luxembourg Green Business Summit. This award honors companies which put in place successful and innovative management initiatives and projects creating an eco-responsible working environment.

## BNP PARIBAS SUPPORTS THE CONSERVATION OF A MASTERPIECE IN AUSTRALIA

In 2011, BNP Paribas celebrated 130 years in Australia. Among the numerous initiatives put in place to mark this occasion, the Group and the BNP Paribas Foundation supported the conservation project of a major artwork housed in the National Gallery of Victoria (NGV): The Crossing of the Red Sea, by the French artist, Nicolas Poussin (1594-1665). This partnership with the NGV is part of the "BNP Paribas For Art" program run by the BNP Paribas Foundation. After undergoing 15 months of conservation, The Crossing of the Red Sea was returned to the gallery for public display.

## BNP PARIBAS CHILE GRANTS A LOAN TO BANCO FIE

BNP Paribas Chile teamed up with the Group's Microfinance Department to grant a US\$ 5 million loan over two years to Banco FIE, a microfinance institution in Bolivia. Banco FIE grants micro loans averaging US\$ 3,000 (i.e. 62% of per capital GDP) and counts more than 180,000 clients, 55% of whom are women. Moreover, the work of Banco FIE gives disadvantaged people better access to financial services. This commitment explains why it won an award in 2010 from the Inter-American Development Bank (IDB) for its best practices in social performance in Latin America and the Caribbean. This new loan reflects the Group's commitment and efforts to fight against social exclusion in the world.

## BNL LENDS SUPPORT IN THE WAKE OF ITALY'S EARTHQUAKE

BNL has put in place a series of initiatives to support families and businesses in the wake of the serious earthquake in Italy. Among these are:

- a solidarity fund of €200 million for the affected small-and medium-sized enterprises (SMEs);
- the suspension of monthly payments (initially for six months with possible extension) for mortgage loans on damaged real estate;
- the cancellation of fees for wire transfers to BNL (or to any other bank) that relate to fund-raising for the victims.

The bank also offers easy-access financing solutions (personal solidarity loans to families and financing for SMEs). The BNL Foundation has earmarked €100,000 to support the victims who were most impacted.

## BNP PARIBAS FOUNDATION SUPPORTS 12 NEW PROJECTS

During the first quarter of 2012, BNP Paribas Foundation agreed to support 12 new projects and to renew ten existing partnerships. In total, these new commitments will provide funds amounting to €2.4 million. In recent years, the BNP Paribas Foundation has expanded its activities considerably, in particular launching new far-reaching programmes in the fields of education and the environment while also reinforcing its traditional work in the fields of culture, social solidarity and medical research.

Among the Foundation's new partners are charity bodies that play an outstanding role in combating poverty and social marginalisation, organisations carrying out innovative work in areas such as the social economy and healthcare, plus also individuals who organise events and happenings involving the performing arts.



## BNP PARIBAS FOUNDATION SWITZERLAND SUPPORTS WORK ON CHAPLIN ARCHIVE

The BNP Paribas Foundation in Switzerland already has a reputation for supporting restoration projects on works of art held by Swiss museums. Now the Foundation has pledged its backing for an ambitious programme drawn up by the Elysée Museum in Lausanne to restore and make available to the public a sizeable archive of photographic work by the comic actor and director Charlie Chaplin. Consisting of old cine footage and negatives, the archives - worth an estimated 15 million Swiss francs (equivalent to €12.5 million) - document Chaplin's entire career. This sponsorship project, which is part of the overall commitment of the BNP Paribas Foundation Switzerland to museums, also serves to mark its tenth anniversary during the year 2012.

## PHILANTHROPY HONOURED AT BNP PARIBAS WEALTH MANAGEMENT

On 20th June, the Grand Prize and Jury's Special Prize recognising outstanding philanthropic initiatives, were presented by Group CEO Jean-Laurent Bonnafé.

Viviane Senna da Silva Lalli, Founder and President of the Aryton Senna Institute, received the Grand Prize 2012. Created in 1994, this charity provides children in Brazil with educational opportunities aiming to offer them a better life.

The Jury's Special Prize 2012 went to Michael de Giorgio, President of the Greenhouse Charity, for his work among disadvantaged children, providing programmes through sport, the performing arts, etc. The winners were selected by an independent jury chaired by Suzanne Berger, Professor of Politics at the Massachusetts Institute of Technology.

BNP Paribas Wealth Management was the first private bank to get involved in corporate philanthropy with the creation of the BNP Paribas Prize for Individual Philanthropy in 2008.

## BANK OF THE WEST RANKS N°2 IN A US REPUTATION SURVEY

American Banker, a leading US magazine catering to the banking industry, ranked Bank of the West (BoW) n°2 in its American reputation survey of US commercial banks. The survey, conducted online by the Reputation Institute, involved 30 US banks. Each one was assessed according to 7 criteria: citizenship, financial performance, governance, innovation, leadership, products & services and workplace environment. Bank of the West was ranked n°1 for the quality of its working environment, n°2 for products & services, n°2 for citizenship, and n°4 for its governance.

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