BNP PARIBAS
CSR STRATEGY

Investors Presentation
July 2026

BNP PARIBAS

The bank for a changing world

SUSTAINABILITY FULLY EMBEDDED WITHIN THE GROUP STRATEGY

BNP Paribas' strategic plan: Growth, Technology, Sustainability (GTS)

Deployment at scale: three levers to implement the Sustainability strategy

Engaging with clients to accompany them in the transition towards a sustainable and low carbon economy

- **Mobilisation of the integrated model and all business lines** in support of clients
- **Low Carbon Transition Group**, an ecosystem of around 250 bankers supporting clients in accelerating their low carbon transition
- **Low Carbon Transition for SMEs & MidCaps** initiative

Aligning the Group' portfolios with trajectories compatible with the 2015 Paris Agreement objectives

- **CO_2 emissions reduction trajectory for the credit portfolio** in the most emitting sectors of activity

Strengthening our sustainability culture and expertise, steering tools, processes & set-ups

- **Strengthened governance** directly supervised by the CEO
- **Accelerated industrialisation** with ESG steering tools and processes
- Sustainable finance trainings thanks to the **Sustainability Academy**

The strategic plan's Sustainability pillar is implemented across
FIVE PRIORITY THEMES

- **Transition towards carbon neutrality**
- **Natural capital and biodiversity**
- **Circular economy**
- **Sustainable savings, investments and financing**
- **Social inclusion**

→ To follow the implementation of the sustainability strategy, **the Group implemented a Group CSR Dashboard with 10 indicators**. It is published annually.

CSR Dashboard: 10 indicators with 2026 targets to monitor progress

Thematic	No.	Indicator	2024 Results	2025 Results	2026 Objectives
ECONOMIC	1	**Amount of sustainable loans** *(in billion euros)*	133	163	150
	2	**Amount of sustainable bonds** *(in billion euros)*	106	144	200
	3	**Amount of assets under management in open-ended funds distributed in Europe under articles 8 & 9 according to SFDR** *(in billion euros)*	285	347	300
SOCIAL	4	**Share of women among the SMP population** *(Senior Management Position)*	39%	41%	42%
	5	**Number of solidarity hours performed by employees over two rolling years** *(#1MillionHours2Help)*	1,338,394 (in 2023 and in 2024)	1,353,529 (in 2024 and 2025)	1 million hours (over two rolling years)
	6	**Share of employees who completed at least four training courses during the year**	99%	99%	90%
CIVIC	7	**Number of beneficiaries of products and services supporting financial inclusion** *(in millions)*	5.0	5.5	6.2
ENVIRONMENTAL	8	**Amount of the support enabling our clients to transition to a low carbon economy** *(in billion euros)*	179	252	215
	9	**Amount of financing to companies contributing to protecting terrestrial and marine biodiversity** *(in billion euros)*	5.4	6.0	4.5
	10	**Greenhouse gas emissions** *(in tCO_2e/FTE)*	1.48	1.19	1.75

Group Sustainability and Incentive Scheme: the achievement of the 10 CSR performance indicators is a condition for the payment of 20% of the amount allocated to more than 9,000 key employees under the loyalty plan

**See CSR Dashboard's indicators' definitions in BNP Paribas URD 2025, page 712 and 713. The results are audited annually.*

A comprehensive Governance to support the Sustainability strategy

Board of Directors

- CGEN (Corporate Governance, Ethics, Nominations and CSR Committee)
- CCIRC (Internal Control, Risk management and Compliance Committee)
- CdC (Financial Statements Committee)
- Remuneration Committee

Executive Management and Executive Committee

- Sustainable Finance Strategic Committee
- Group Supervisory & Control Committee
- Sustainable Finance Infrastructure Committee
- General Management Credit Committee
- Sustainable Finance Regulatory Committee

Company Engagement department

**See ESG Governance description in [BNP Paribas URD 2025,] from page 702*

- The **Board of Directors** to approve the CSR strategy and the annual reporting, with two specialized committees dedicated to assess and validate the S strategy (CGEN, CdC)

- **Sustainable Finance Strategic Committee,** sponsored by CEO Jean-Laurent Bonnafé
  - to approve the overall strategy in terms of sustainable finance;
  - to decide on the overall commitments made by the Group and the Sustainable Finance commercial policies;
  - to monitor operational implementation.

Meets bi-monthly. Attendees: majority of Executive Committee's members, representatives of Clients Coverage and Chief Sustainability Officer

- **Sustainable Finance Infrastructure Committee** to industrialise ESG processes, data & reporting, and risk management

Attendees: the Chief Operating Officer and key contributors from different business lines and functions

- **Sustainable Finance Regulatory Committee** to assess the operational consequences of the main new regulations

- The Head of Company Engagement, member of the Executive Committee, oversees, with her teams, the operational implementation of BNP Paribas' sustainable finance strategy alongside the operating entities.

Sustainability performance integrated in the executive officers' incentive schemes

A 15% portion of the annual variable compensation of the Executive Officers
(the Chief Executive Officer and the Chief Operating Officers) **is linked to the Group's CSR performance.**

75% Group's financial performance

15% Group's CSR Performance

10% Qualitative criteria

Assessment of CSR policy

1/3 - By the Board

Annual assessment by the Board of achievements and key developments around a line of action focused on climate and social challenges

1/3 - By the market

BNP Paribas positioned in the **top quartile of the banking sector in the extra-financial performance rankings of FTSE Russell's ESG Scores and S&P Global's CSA**

1/3 - Alignment with key staff

Achievement of the CSR objectives set for the Group's key employees in the retention plan that expired during the year

BNP Paribas' extra-financial ratings *(as of July 2026)*

BNP Paribas ratings compared to the banking industry

S&P Global	ISS ESG	FTSE Russell	CDP	MSCI	ecovadis	Sustainalytics
Top 4% of banks for the environmental dimension	**1st decile** of the banking and capital market industry	**Top 7%** of the banking industry Included in FTSE4Good Indexes	Above the average grade of financial institutions	**1st decile** of banks. Leader in Environment dimension	**Top 7%** of the rating universe	**Low risk – top 5%** of the diversified banks subindustry Included in the STOXX Global ESG Leaders index

■ BNP Paribas ■ Average (Banks)

Ratings scales:

- *S&P (CSA) : /100*
- *ISS ESG : A+ - D-*
- *FTSE4Good : /5*
- *CDP : A – F*
- *MSCI : AAA to CCC*
- *Ecovadis : /100*
- *Sustainalytics :*

0 (best score) – 40+ (severe risk)

A confirmed leading position in Sustainable Finance

LATEST AWARDS AND RANKINGS

In 2025, BNP Paribas ranked **#1 globally in sustainable bonds and loans for the 3rd consecutive year**, with a total of USD 69 billion*.

EUROMONEY – 2026
World's Best Bank for Sustainable Finance

IFR – 2025
Sustainable Finance House
for the 3rd consecutive year

ENVIRONMENTAL FINANCE – 2026 "Lead manager of the year, green bonds - corporate" and **"Sustainable lender of the year"**

CORPORATE KNIGHTS – 2026
"Global 100 Most Sustainable Corporations"
for the 12th consecutive year
and only French bank

TOP EMPLOYER EUROPE – 2026
for the 13th consecutive year

EQUILEAP – 2026
In France: Top 5, 1st bank
45th place in worldwide, Top 100

**Source: Dealogic*

1

ENGAGING WITH CLIENTS TO ACCOMPANY THEM IN THE TRANSITION TOWARDS A SUSTAINABLE AND LOW CARBON ECONOMY

A long-standing commitment and concrete actions for the energy transition

Nov. 2010

First **coal policy** with restrictive financing and investment criteria

Nov. 2015

- **Doubled renewable energy commitment** from EUR 7 billion in 2015 to EUR 15 billion in 2020
- Committed to **invest EUR 100 million in transition start-ups**

Stopped financing for:

- **coal-fired power plants** in high-income countries
- **companies and projects dedicated to the extraction of thermal coal**

Oct. 2017

- **First Oil & Gas policy** with restrictive financing and investment criteria
- **Stopped financing for shale oil, shale gas and tar sands exploration and production specialists** (non-conventional oil and gas)

May 2020

- **Stopped financing for the thermal coal sector value chain** by 2030 in the EU & OECD countries, and by 2040 in the rest of the world
- Added to the Oil & Gas policy the **first exclusion commitments regarding the Arctic and the Amazon regions**
- Published 1st **TCFD report**

Oct. 2021

- Created the **Low Carbon Transition Group** bringing together an ecosystem of around 250 bankers supporting international clients, corporates and financial institutions in accelerating their transition to a sustainable and low carbon economy

May 2022

- **Committed to reduce financing for Oil & Gas exploration and production activities by 25% for oil and by 12% for oil and gas** between 2020 & 2025

Broadened the Oil & Gas policy scope to include diversified players:

- Stopped financing for companies with **more than 10% of their activities coming from non-conventional oil and gas**
- Stopped financing for companies with **more than 10% of exploration and production activities related to the Arctic region,** and for companies holding oil and gas reserves in the Amazon region or actively developing infrastructures in this region
- Published **1st Alignment report** for Power, Oil & Gas, Automotive sectors

Jan. 2023

- **Accelerated decrease in Oil & Gas exploration and production financing**: **80% for oil and 30% for gas,** both between September 2022 and end of 2030
- Committed to achieve a target of **EUR 40 billion in financing for the production of low carbon energies by 2030**

May 2023

Strengthened Oil & Gas policy:

- Stopped the financing **purely dedicated to the development of new oil and gas fields**, regardless of the financing methods(1)
- Scheduled phasing out of financing (2) for **non-diversified oil upstream players and intended to support oil production**
- Published 1st **Climate Report**, with net zero objectives for Steel, Aluminium, Cement sectors

Feb. 2024

- Scheduled phasing out of fossil-fuel exploration and production financing that will account for **only 10% of the Group's energy production financing in 2030**

May 2024

Strengthened Oil & Gas policy:

- **New Oil & Gas emission reduction target of 70%** between September 2022 and end of 2030
- Stopped taking part in conventional bonds issuances for oil and gas players active in exploration and production
- Published **Climate report**, with net zero objectives for Shipping, Aviation and Commercial Real Estate sectors

Nov. 2024

- BNP Paribas Asset Management **no longer invests in conventional bonds issued by Oil & Gas players active in exploration and production**

March 2025

- Published 1st **Sustainability statements** in line with European *Corporate Sustainability Reporting Directive* (CSRD) regulation

Sept. 2025

- **Low carbon energies, mainly renewable, accounted for 82% of BNP Paribas' total credit exposure to the energy production sector** at 30 September 2025

(1) Already effective since 2016 for oil. (2) Corporates loans, reserve-based lending (RBL) and floating production storage and offloading (FPSO) platforms type financings.

The ‘ESG Assessment’ tool to assess and monitor the ESG profile of clients

Developed for companies and financial institutions, it has provided since 2021 **a systematic and comprehensive review of ESG topics throughout the client journey, including the credit process**: from onboarding to credit granting, monitoring and reporting.

Sectoral questionnaires

Financing and investment sector policies

Controversies analysis

Existing inputs supporting the evaluation

‘ESG ASSESSMENT’
covering five ESG dimensions

Environment	**Climate** (transition, physical and liability risks)
	Pollution & biodiversity
Social	**Right of workers**
	Human rights of local communities and consumers
Governance	**Business ethics**

Clients’ “ESG profile”

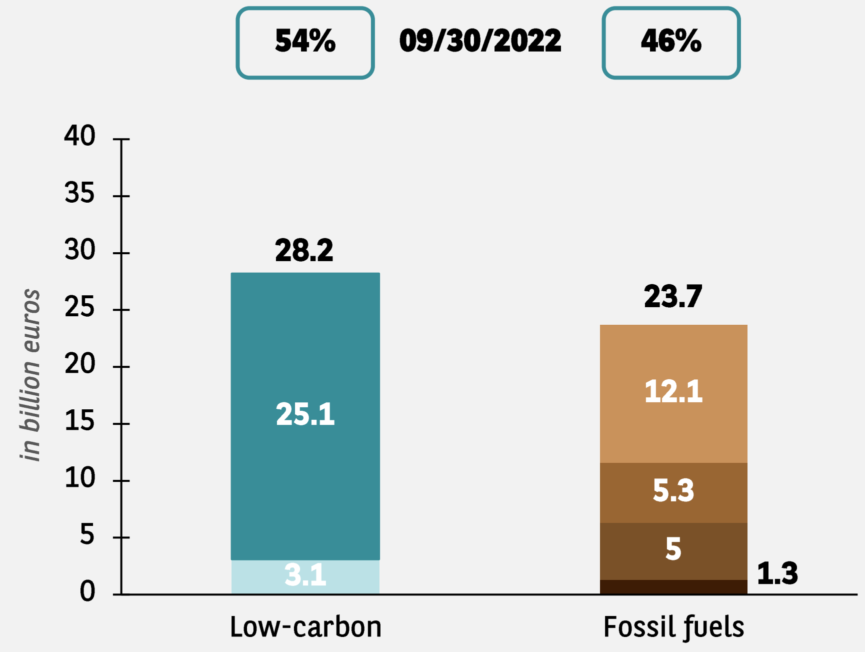
Helps BNP Paribas **directing its financing towards clients and projects that align with its sustainability strategy**

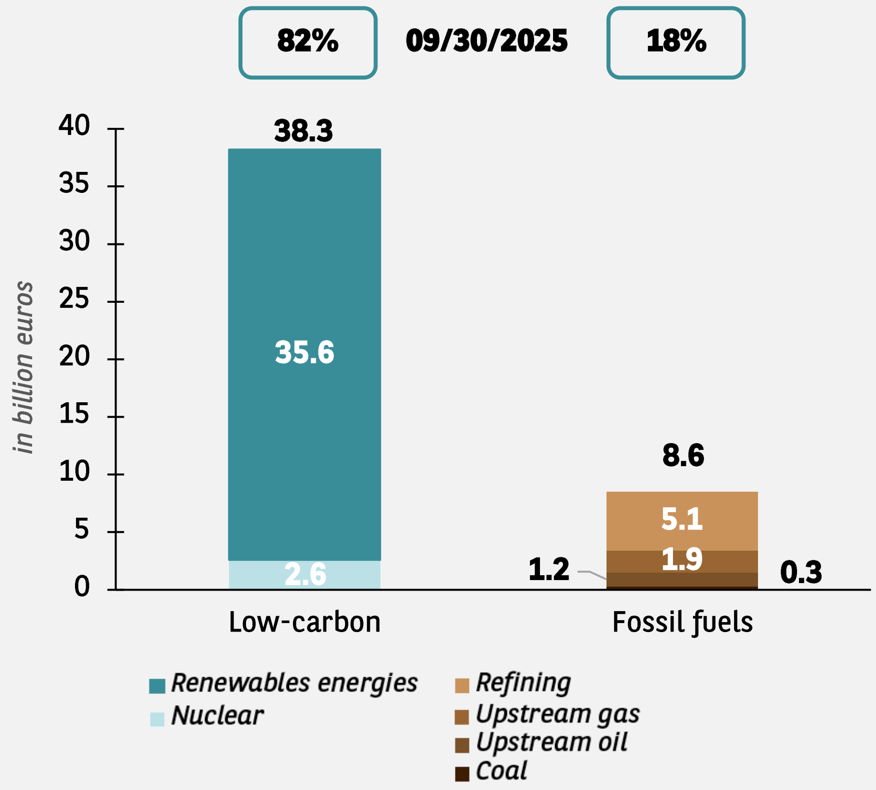
Initially launched on the large corporate segment, the ESG assessment framework is applicable to relevant medium-sized corporate clients (companies with a turnover higher than EUR 50 million, selected on risk-based criteria) and to financial institutions with tailored questionnaires.

Accelerating in financing low carbon energy

By 2030, **90% of the Group's financing to energy production will be dedicated to low carbon energies** and the credit exposure **will reach at least EUR 40 billion.**

BNP Paribas **ratio of EUR 2.27[1] in low-carbon energy financing for each euro in fossil fuel financing**, above the sector average at 0.89





X% *Weight in BNP Paribas credit exposure for energy production*

Exposure: credit facilities + contingent liabilities + securities on balance sheet, in billions of euros, at 30 September 2022 and 30 September 2025.

1. Bloomberg NEF, Energy Supply Banking Ratio, September 2025.

Significant Q2 2026 deals supporting our corporate and institutional clients' transition

April 2026 – June 2026

THE WORLD BANK

SPEKBOOM RESTORATION
SOUTH AFRICA

World Bank prices spekboom restoration outcome bond in South Africa | *Sole Lead Mannager & Bookrunner*

- BNP Paribas acted as Sole Lead Manager and Bookrunner in the **USD 120 million** Spekboom Restoration **Outcome Bond** for the World Bank (International Bank for Reconstruction and Development, IBRD).
- Spekboom is prized for its drought resilience and high carbon sequestration. The project aims to restore degraded land and create 11,000 local jobs.

xylem

BLUE PROJECTS
USA

Xylem prices first blue bond ever issued by a US corporate | *Sole Blue Bond Coordinator and Billing & Delivery Agent*

- BNP Paribas served as Sole Blue Bond Coordinator and Billing & Delivery Agent on the **USD 1 billion** inaugural Blue-labelled 10-year tranche for Xylem.
- Proceeds will support **Blue projects** in eligible categories supporting Xylem's water stewardship and access to water, sanitation and hygiene strategic pillars

SOLAR & STORAGE FACILITY
USA

IPX Power secures financing for Darden Projects | *Coordinating Lead Arranger*

- BNP Paribas acted as Coordinating Lead Arranger in the Debt Facility of **USD 4.95 billion** for IPX Power to support the **Darden solar and storage facility in California.**
- Darden is expected to generate up to 1.15 GWac / 1.6 GWp of solar power and will include 4.6 GWh of battery storage by 2028.

CAF DEVELOPMENT BANK OF LATIN AMERICA

PUBLIC-SECTOR
LATIN AMERICA - CARIBBEAN

CAF issues its largest EUR 1 billion Green bond in euros I *Coordinator for the green component*

- BNP Paribas coordinated the green component of the **EUR 1 billion** Green bond of CAF -development bank of Latin America and the Caribbean-
- To finance **Green projects** such as clean transportation, climate change adaptation, sustainable water management, etc.

Supporting individual clients in their ecological transition

ENERGY RENOVATION OF HOUSING

Within the Commercial, Personal Banking & Services (CPBS) division, the **My Sustainable Home** initiative structures the approach of commercial banks in Europe around four main levers:

- **raising awareness** and advise customers through educational content and the collection of energy performance certificates (EPC), mandatory when granting a new mortgage
- **promoting the purchase of energy-efficient housing**, thanks to attractive financing conditions
- meeting the energy renovation needs of existing buildings, **via loans at subsidised rates or backed by public aid programmes**
- **developing extra-financial services through partnerships** to support customers' home energy journey from start to finish

BNP Paribas targets to support **400,000 energy-efficient home renovations in Europe by the end of 2026** through its commercial banks and specialized businesses.

MOBILITY

The CPBS division has developed services and solutions to support its customers in their projects and launched the **Sustainable Mobility for Individuals** initiative in 2025. It structures the entities' overall approach around different levers:

- **guiding customers through the sustainable mobility ecosystem** thanks to vehicle catalogs offered by commercial banks while Arval and BNP Paribas Personal Finance provide customers with a large catalogue of new and used vehicles
- **offering subsidised financing and insurance** regardless of the mean of transportation: electric vehicle or soft mobility
- **facilitating access to charging stations,** whether through bank or non-bank offers
- **training bank advisors** on changes in regulations and customer expectations

Arval has set itself the goal of achieving **400,000 battery electric vehicles (BEV) leased globally at the end of 2026.**
At end-2025, Arval leased 342,340 BEV globally (+35% vs. 2024).

EUR 13.8 billion

BNP Paribas Personal Finance's total outstanding amount in sustainable finance dedicated to energy renovation of housing and sustainable mobility amounted to **EUR 13.8 billion at the end of 2025** including **EUR 9.5 billion for mobility** (electric and plug-in hybrid vehicles) **and EUR 4.3 billion for the energy transition of housing.**

FOCUS ON THREE PRIORITY THEMES OF ACTION

- BIODIVERSITY
- CIRCULAR ECONOMY
- SOCIAL INCLUSION

BNP Paribas' actions to preserve and restore natural capital and biodiversity

BNP Paribas is committed to preserving biodiversity through its **financing and investment policies**, a constructive **dialogue with its clients** in the most sensitive sectors, the provision of **products and services based on nature-based solutions**, the **coalitions** in which it participates, **philanthropy** and **support for research**.

Sectoral policies including biodiversity stakes since 2012

- Palm Oil
- Wood Pulp
- Agriculture
- Mining
- Oil & Gas

A public position since 2021

The published position on natural capital and biodiversity **affirms BNP Paribas' commitment to preserving and restoring natural capital and biodiversity.**

The Group **supports its clients' initiatives** aimed at maintaining and restoring biodiversity, nature and ecosystem services.

Objectives by 2025

€4bn	Amount of **financing to companies contributing to protecting terrestrial and marine biodiversity** *(KPI #9 of CSR Dashboard, URD 2025 p.711)*
100%	**Large & medium corporates clients assessed on biodiversity** (traceability of their value chain and transparency)
100%	Clients producing or purchasing Brazilian beef or soybeans in the Brazilian Amazon and Cerrado will have implemented **full traceability of their beef and soybean supply chains**
€250m	in **funding start-ups committed to ecological transition**
€24m	**Climate & Biodiversity Initiative**: 35 research projects supported for an amount of EUR 24m

Partnerships & ecosystems

Founding Member and active contributor of **Taskforce on Nature-related Financial Disclosures**

TNFD

act4nature international

Signatory since 2008

EQUATOR PRINCIPLES

Collaboration & philanthropic support (selection)

BUSINESS FOR NATURE · Naturalis Biodiversity Center · UNEP FINANCE INITIATIVE – PRINCIPLES FOR RESPONSIBLE BANKING · PBAF · IAPB · Nature Action 100 · FRB · orraa · reforestACTION · Fondation tara océan

BNP Paribas and the circular economy

	Circular Design	Circular Inputs	Product lifetime extension	Sharing business models	Product-as-a-service	Material / resource recycling
Description	▪ Design products and techniques to: ▪ (i) **reduce material consumption** (incl. hazardous/toxic material) ▪ (ii) **ensure durability**, **modularity** to ease reparation and **recycling**, premature obsolescence	▪ Virgin input material is replaced with **secondary / recycled materials** ▪ Single-lifecycle inputs are replaced by **fully recyclable input material**	▪ To **increase utilization, reuse, sale of second-hand goods, remanufacturing, repairing, refurbishing, repurposing**	▪ **Sharing of overcapacity, higher utilization rate, underutilization prevention** (incl. building spaces/ vehicles for short-term / alternative use) ▪ **Use-orientated services** (i.e. leasing, sharing, renting, pool) ▪ **Result-orientated services** (i.e. pay per service unit)		▪ Any **recycling operation** by which the waste materials are reprocessed into products, materials or substances whether for the original or other purposes ▪ **Waste management activities** with the intent of material recovery

BNP Paribas Solutions

BNP PARIBAS REAL ESTATE

Booster du Réemploi

Digital platform connecting demand & supply for **real estate reused materials**

BNP PARIBAS CARDIF

orange · boulanger

Insurance protecting **smartphones** and **reconditioned products**

BNP PARIBAS PERSONAL FINANCE

Consumer finance for **reconditioned smartphones** and **second-hand bicycles**

ARVAL BNP PARIBAS GROUP

- **Arval Car sharing**
- **Charging point** as a Service

BNP PARIBAS 3 STEP IT

IT lifecycle management solution to acquire, manage and refresh IT equipment (computers & smartphones)

Transversal solutions

BNP PARIBAS

- **Sustainable Financing products** with Circular Economy KPIs: Sustainable-Linked Loans / Bonds / Trade Finance)
- Financing projects via **Green Bond** and **Green Loans** if the use of proceeds is a clear contribution to Circular Economy
- Financing **Circular Economy Pure Players** whose main activity is related to circular economy

envie autonomie

JUL 24
hp
SLL*
USD 5bn
Sustainability Structuring Agent

toopi

OCT 24
TIANNENG
Green Loan &SLL
EUR 205m
Mandated Lead Arranger & Bookrunner

CARBIOS

BNP PARIBAS · BNP PARIBAS ASSET MANAGEMENT

- **Circular Economy Fund**: *Easy ECPI Circular Economy Leaders UCITS ETF*
- **Impact investment for BNP Paribas' clients: BNP Paribas Social Business Impact Fund**
- **Innovation Investment** : Solar Impulse Venture Fund & Investment in the European Circular Bioeconomy Fund
- **Impact investing**

UNDERDOG · le pavé · Phenix

Financing and investments with a positive social impact

Impact Financing and Investing

Act for impact

In 2014, the Group launched the "Act For Impact" programme to support impact entrepreneurs.

These entrepreneurs have access to **dedicated advisors, financial or non-banking products and services adapted to their specific needs**, and a network of key partners to support them in their development.

At the end of 2025, support for impact enterprises represented **EUR 2 billion,** benefiting **3,091 enterprises.**

In France, Act For Impact benefited 2,575 social enterprises for a total of EUR 954 million in financing.

Impact Bonds

The impact bond is a financing tool that is based on a unique **collaboration model between the public and private sectors and the social and solidarity economy**. It makes it possible to bring out positive solutions for society or the environment that promote innovation in public policies with avoided costs for the community.

At the end of 2025, **29 impact bonds** supported by BNP Paribas (either as structurer or investor) had been signed representing more than **EUR 93.5 million in total.**

Social Inclusion via Financial Inclusion

Microfinance

BNP Paribas has supported microfinance **for more than 35 years.**

At the end of 2025, BNP Paribas' direct support for microfinance reached **EUR 421.7 million in loans and investments to 21 MFIs in 13 countries.**

At the end of September 2025, this represents more than **520,000 active beneficiaries** (of the MFI partners) indirectly supported by BNP Paribas.

NICKEL

Nickel proposes to open **an account with an IBAN and an unconditional payment card** which allows everyone to pay and be paid.
The offer is available in France, Spain, Belgium, Portugal and Germany.

2025 innovations:
- launch of a first savings product with Cetelem in France
- deployment of a partnership with bpost, resulting in more than 1,100 points of sale in Belgium

At the end of 2025, **4.9 million Nickel accounts** had been opened.

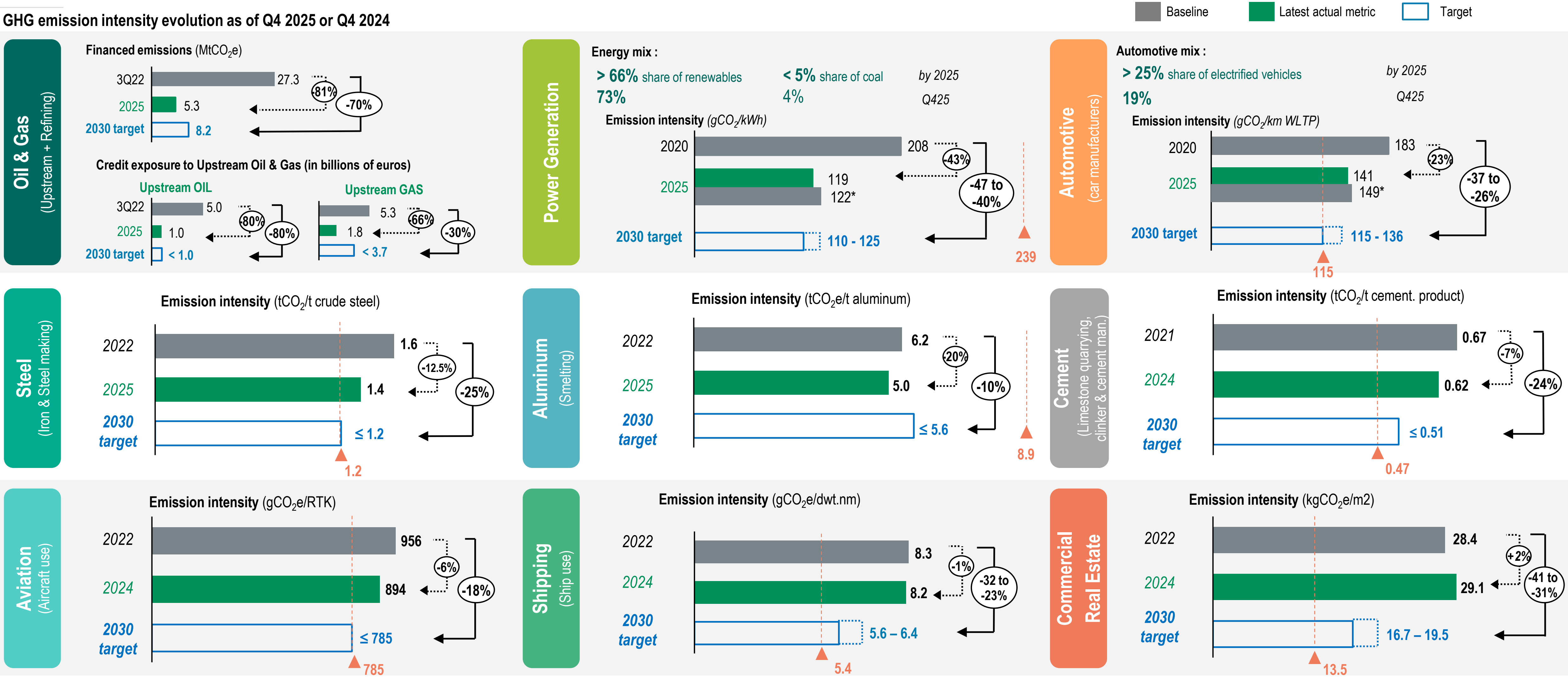
BNP Paribas objective is to reach **6.2 million beneficiaries from products and services supporting financial inclusion in 2026.**

2

ALIGNING OUR PORTFOLIOS WITH OUR NET-ZERO OBJECTIVES

Credit portfolio: BNP Paribas is on track to reach its credit portfolio alignment targets for 9 sectors

GHG emission intensity evolution as of Q4 2025 or Q4 2024



*Updated baseline In red: IEA, IAI 1.5°C (Aluminium), MPP PRU (Aviation), DNV 1.6° (Shipping), CRREM V2.02 (Commercial Real Estate), STEPS (Automotive)

Investment portfolios:
Main net-zero targets of BNP Paribas Asset Management and BNP Paribas Cardif

BNP PARIBAS ASSET MANAGEMENT

Reducing **the carbon footprint of in-scope* investments** (scopes 1 & 2) vs. 2019:

-30% by 2025
and
-50% by 2030

Aligning* in-scope investments with **net-zero**:

60% by 2030
and
100% by 2040

BNP PARIBAS CARDIF

Reducing **the carbon footprint of investments**** (scopes 1 & 2) vs. 2020

At least
-50%
by 2029

Reducing the **carbon intensity** (scopes 1 & 2) **of office buildings held directly** vs. 2020

At least
-12%
by 2030

The above outlines the objective BNP Paribas Asset Management set when joining the Net Zero Asset Managers Initiative in November 2021 and made its Initial Target Disclosure in November 2022.

Following the merger of BNP Paribas Asset Management and AXA Investment Managers in 2025, the combined entity is developing a new sustainability strategy, which will include new Net Zero targets reflecting our unified approach, and will be published later in 2026.

For more information, please refer to BNP Paribas Asset Management's 2025 Sustainability Report

***Corporate equities and bonds held directly in euro funds*

3

STRENGTHENING OUR SUSTAINABILITY CULTURE AND EXPERTISE, STEERING TOOLS, PROCESSES & SET-UPS

Offering our employees an environment and pathways adapted to their expectations

2025 Overview

ETHICS AND INCLUSION

Share of women in Senior Management Positions
2026 target : 42%
41%

Share of Women among Talents
(Top, Advanced, and Emerging)
53%

***Inclusion Days* 2025**
Number of participations
More than 200 events in 40 countries
22k

Overall engagement score
Consolidation of 2025 surveys
covering 91% of the employees
81/100

EMPLOYEE EXPERIENCE

Number of solidarity hours performed by employees
2026 target : 1 million
hours over two rolling years
1,353,529 h
(2024 + 2025)

Share of employees who receive an adequate wage*
100%

Share of employees benefiting from an Employee Assistance Program
98%

Share of employees covered by a paternity leave scheme
Allowing for 6 days of paid leave
93%

HUMAN CAPITAL

Share of employees who completed at least 4 training courses
2026 target: 90%
99%

Average number of hours of training per employee
26.7 h

SUSTAINABILITY ACADEMY

Number of employees who have completed at least one training course from the Sustainability Academy
>71k
in 2025

Career Days

Number of attendees to *Career Days* events
More than 600 events in 45 countries
18k

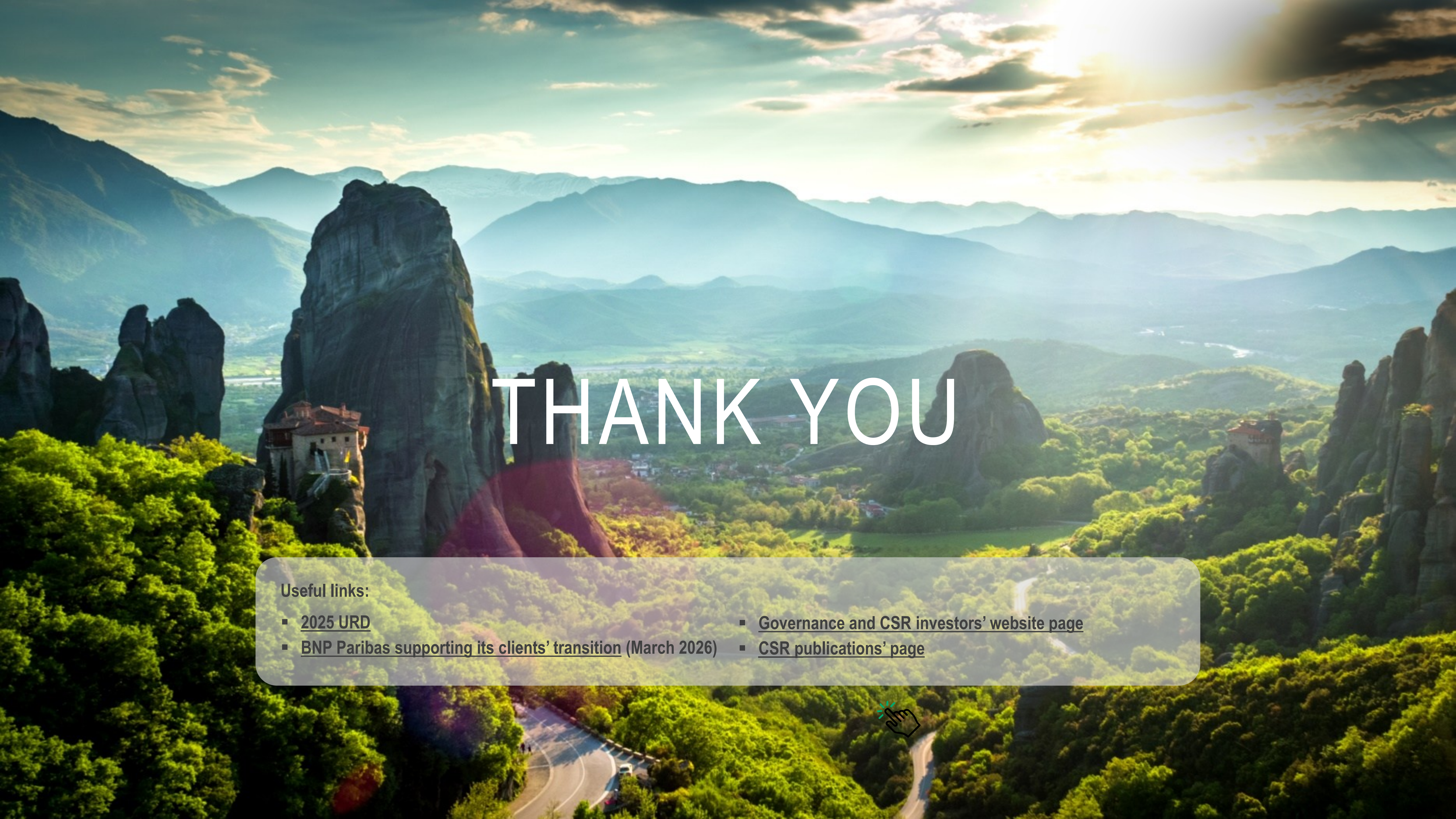
2025 News

***2025 Conduct & Inclusion* survey**
84% stated that they "can be themselves at work without worrying about how they are accepted"; & **90%** deem that their manager "treats everybody with dignity, fairness and respect".

2024 Global Agreement :
Implementation of joint committee with BNPP and UNI Global Union for the follow-up of commitment achievements twice a year

Launch of the *Tech Academy* & Global diffusion of the *GenAI acculturation training module*

**adequate wage: level of salary that enables to cover the basic needs of an employee and their family, particularly in terms of housing, food, health, education, transport, means of communication, and precautionary savings, based on an external Fair Wage Network database.*



THANK YOU

Useful links:

- 2025 URD
- BNP Paribas supporting its clients' transition (March 2026)
- Governance and CSR investors' website page
- CSR publications' page