



# FINANCIAL SERVICES AND POSITIVE IMPACT:

*The bank and its clients in transition to a more sustainable economy*

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**BGL**  
**BNP PARIBAS**

La banque d'un monde qui change

# THE URGENCY TO CONTRIBUTE TO A MORE SUSTAINABLE ECONOMY

Earth Overshoot Day : July 29, 2021

Luxembourg Overshoot Day : February 14, 2022



Companies & Banks have a key role to play !

# A LONG SUSTAINABILITY HISTORY

**2001**



BNP Paribas creates a department responsible for sustainable development



Creation of a CSR department in Luxembourg

**2010**

**2015**



Publication of BNP Paribas Missions and Visions statement

**2017**



BNP Paribas creates a Company Engagement department represented on the Group's Executive Committee.

**2018**



Publication of the Engagement Manifesto

**2020**



Publication of the BNP Paribas Company Purpose

# OUR OBJECTIVES TO CONTRIBUTE TO A MORE SUSTAINABLE ECONOMY

“We are at the service of our clients and the world we live in.”  
(BNP Paribas Company Purpose)

## Reduce the environmental footprint created by our activities

Best practices

- Objective to reduce our energy reduction by 15 % in 2022
- Recycling of our IT devices : donation of more than 1.400 devices (desktops & laptops) to Digital Inclusion and Ecodair

## Contribute to the society we live in

Best practices

- Boost financial and social inclusion : coaching and microfinance via Microlux
- Promotion of diversity & inclusion : signature of the #jamaissanselles charter



## Increase the positive impact we have through our banking activities



Every single employee has a key role to play to accompany clients in their transition to a more sustainable economy.



# STRINGENT MANAGEMENT OF OUR ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS

We integrate ESG criteria in our financing and investment decisions.



CSR policies:  
9 sectoral policies, a list of excluded goods & services and the Duty of Care Law



> 157 transactions reviewed in 2021 by the CSR department



> 550 BGL BNP Paribas employees trained in our CSR policies

Recent commitments to strengthen our environmental actions:

- Restrictive policy to fight **deforestation** in Cerrado
- **Exit strategy from thermal coal by 2030** in countries within the European Union and the OECD, and by 2040 in the rest of the world.
- **Net Zero Banking Alliance** : in line with its commitments to fight climate change, BNP Paribas has joined the NZBA in 2021 launched by the United Nations Environment Programme Finance Initiative (UNEP FI).

**1,271\*** COMPANIES EXCLUDED FROM THE BANK'S RELATIONS  
stringent monitoring of investments and financing activities in sensitive sectors



DEFENSE



PALM OIL



COAL-FIRED  
POWER



MINING



AGRICULTURE



NUCLEAR  
ENERGY



UNCON-  
VENTIONAL  
OIL & GAS



WOOD  
PULP

\* at group's level

# ACCOMPANY SUSTAINABLE TRANSITION OF OUR CORPORATE CLIENTS

BGL BNP Paribas accompanies clients in their transition to more sustainable business models

40

ENERGY  
TRANSITION  
PROJECTS



486

MILLION EUROS OF  
SUSTAINABLE CREDITS



Training for Relationship Managers and employees involved in CSR

Around **300** employees



# ACCOMPANY SWITCH TOWARDS POSITIVE IMPACT SOLUTIONS FOR OUR RETAIL & PRIVATE CLIENTS



## SUSTAINABLE INVESTMENT

European sustainable finance regulations put pressure to accelerate the move

- **Socially Responsible Investment (SRI):** BGL BNP Paribas contributes to financing the economy responsibly via a range of SRI investment products that contribute to the UN Sustainable Development Goals.



- **MyImpact:** Clients can use the MyImpact tool to define their SRI profile



## SUSTAINABLE FINANCING

Reduce our customers' carbon footprint via paper and plastic reduction

- Digitalisation of customer account statements & digital card
- New credit card made of organic corn material

Offer sustainable loans

- Green mobility personal loan
- Green renovation customer journey

## CONCLUSION

- Urgency to act to stop taking nature for free and unlimited.
- Change is a collective responsibility.
- Companies have a key role to play to accompany their clients and suppliers in their transition to a more sustainable economy..
- Top Management is paving the way to encourage employees and clients to act.

We all can't win in a world that loses.