

POSITIVE ENGAGEMENT GERMANY



BNP PARIBAS

The bank for a changing world

Strong group with concrete commitments until 2026



Connecting our CSR strategy with the 17 United Nations Sustainable Development Goals



Economic Responsibility

€150 billion
sustainable loans

€200 billion
sustainable bonds

€300 Mrd.
sustainable investment⁽¹⁾



Social Responsibility

40%
share of women in senior
management

90%
share of employees with at least four
training courses per year



Civic Responsibility

6 million people
benefiting from inclusive financial
products & services

1 million hours
of paid leave for the social
engagement of the employees⁽²⁾

€200 million
in philanthropic funds



Environmental Responsibility

€200 billion
supporting our customers in the
transition to a lower carbon economy

€4 Mrd.
financing for biodiversity conservation

Notes: (1) Assets under Management; (2) 1m. Hours over 2 years; Sources: GTS 2025 goals: <https://integrated-report.bnpparibas/2021/article/14/>; Biodiversity: https://cdn-group.bnpparibas.com/uploads/file/biodiversity_position_2021.pdf



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Supporting clients in the transition towards a sustainable economy



Innovative & seamless solutions to respond to our clients' sustainable needs



Transitioning towards carbon neutrality

Foster our clients' transition towards low carbon and more efficient energy systems

Provide access to capital markets, to cover enormous financing needs



Nature capital & biodiversity

Promote development of solutions contributing to terrestrial & marine biodiversity conservation



Social inclusion

Develop accessible financial services

Promote female entrepreneurship

Promote equal job opportunities for young people



Circular economy

Encourage clients' transition to circular models by financing the adaptation of supply chain & production models



Sustainable savings, investments and financing

Developing sustainable saving and investment decisions in alignment with social and environmental goals



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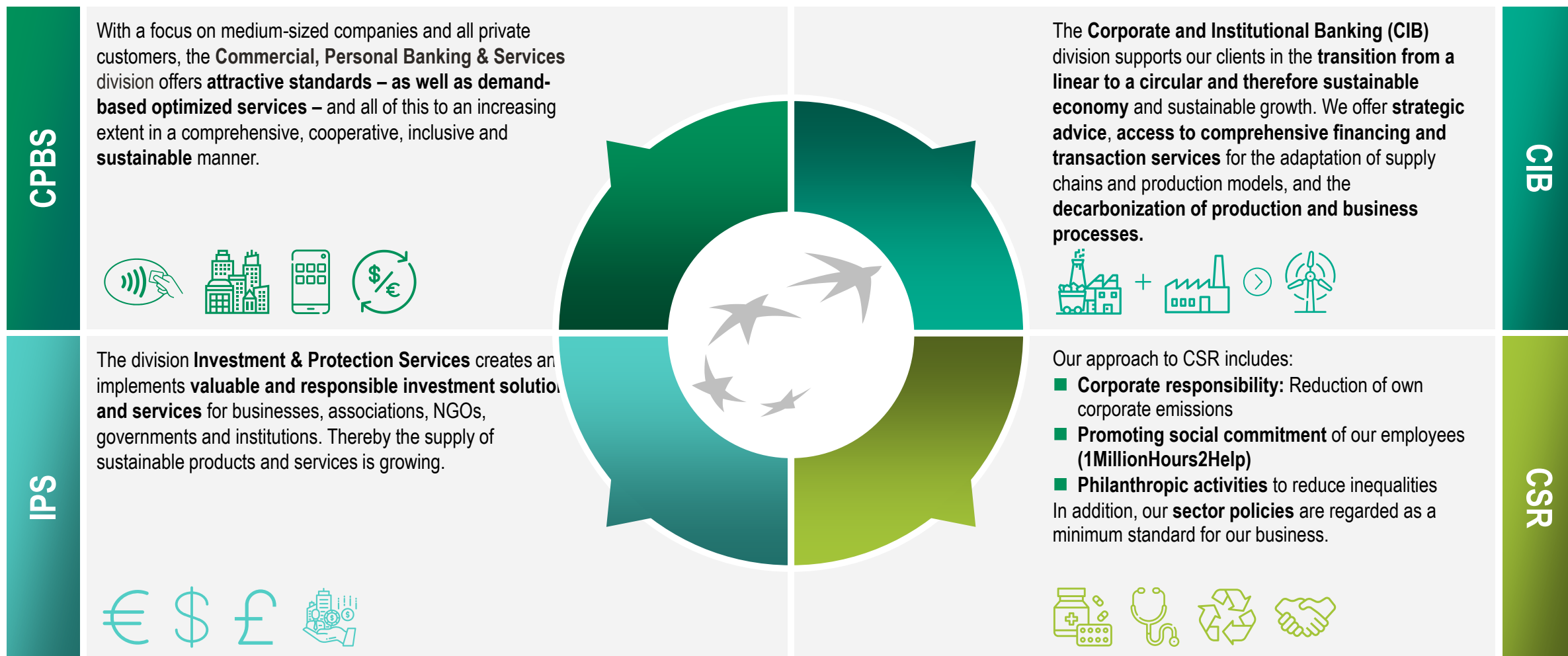
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How BNP Paribas lives sustainability in Germany



Sector policies (1/2)

Rules for business relationships with sensitive sectors



Coal-fired power

- Coal is a key driver for climate change
- BNP Paribas contributes to the reduction of CO2 emissions by completely phasing out the financing of coal-fired power generation companies in OECD countries by 2030



Palm oil

- The constantly increasing palm oil production has a negative impact on local society, climate change and ecosystems
- BNP Paribas requires companies to produce palm oil sustainably and also analyzes the carbon content of palm oil plantations
- The aim is to protect forests with a high carbon value



Wood pulp

- BNP Paribas criteria for the production of pulp is mainly based on the standards of the Forest Stewardship Council (FSC) and the Programms for the Endorsement of Forest Certification Schemes (PEFC)
- The aim is to strengthen sustainable forest management



Tabacco

- The active and passive consumption of tobacco has devastating health and social consequences for humans
- BNP Paribas has therefore stopped financing and investing in this sector



Defense

- Strict exclusion criteria apply, especially for weapons covered by international agreements (e.g. cluster bombs and landmines)
- It also excludes all transactions related to the export of defence and security equipment to countries with a significant risk of human rights violations



Sector policies (2/2)

Rules for business relationships with sensitive sectors



Agriculture

- BNP Paribas policy defines rules for biodiversity, environmental management, working conditions, health protection and food safety
- New criteria have been established to protect deforestation in Amazonia and the cerrados (tropical savannah, most of which is in Brazil)



Nuclear energy

- In 2022 10% of the world's electricity was produced by nuclear power plants
- The IPCC sees nuclear energy as part of the solutions to climate change – in all „net zero“ scenarios it is included as an energy source for reducing CO2 emissions
- BNP Paribas wants to use guidelines to ensure that global environmental and social standards are complied with and that impacts in the industry are reduced and monitored



Mining

- The extraction of mineral resources entails risks for the environment and society. At the same time, ores are important for the energy transition
- Our policy assesses projects according to their location and their impact on the population, air and water quality, biodiversity, health protection and transparency



Oil & Gas

- BNP Paribas has not financed any oil projects since 2016 and has ended its cooperation with suppliers of unconventional hydrocarbons
- In addition, the investment requirements for sensitive ecosystems were tightened
- By 2030 low-carbon energies should account for 80% of financing the energy production sector



Other Topics

- BNP Paribas published position papers on protecting the oceans, as well as the application of the Equator Principles and a list of exclusions for goods & activities such as driftnets, asbestos fibers or PCBs
- The protection of biodiversity was also defined as a core issue
- BNP Paribas was one of the first banks to put biodiversity into concrete terms through its own publications



CO2 reduction goals for other sensitive sectors



Steel

Goal 2030
Reduction tCO₂/t

25%



Aluminium

Goal 2030
Reduction tCO₂e/t

10%



Cement

Goal 2030
Reduction tCO₂e/t

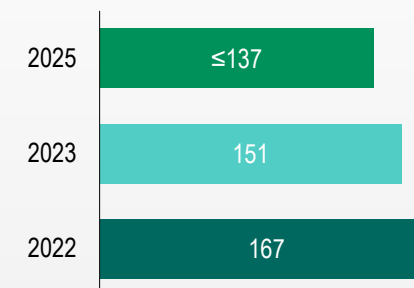
24%



Automotive industry

Goal 2025
Reduction gCO₂e/km

23%



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Transition to a low carbon economy

Goal 2026: Supporting our customers in adapting and switching to a low-carbon economy with sustainable loans of €200 billion



Provider of 360° mobility solutions

- Arval is committed to innovative measures to support customers on their journey towards a more environmentally conscious fleet. Arval Consulting offers comprehensive **advice and support** to make **low-emission mobility more tangible**. Through events that focus on electromobility and low-emission technologies, Arval creates more environmental awareness. In addition, products such as Arval Flex or Re-Lease, which enable a second phase of life for vehicles, are being promoted. Another milestone is the construction of the Arval Mobility Hub with charging infrastructure for electric vehicles, bike leasing and solar panels, which can also be used by employees and serves as a showroom for our customers.



Sustainable investments

- **BNP Paribas Asset Management** is one of the **leading providers** of thematic investments in Europe* and aims to contribute to a **successful energy transition, healthy ecosystems and greater equality** in our society.
- As of September 2024, 91% of BNPPAM mutual funds are classified as Article 8 or 9 within the meaning of the Disclosure Regulation.

* Second place in Europe for active sustainable thematic strategies according to an analysis by BNP Paribas Asset Management based on data from Morningstar as of 31/12/2023.



Sustainable development of cities

- **BNP Paribas Real Estate** supports owners, investors, developers, asset managers and corporates in **analyses, strategy development and solutions**. These include climate risk analyses and the creation of climate roadmaps, concepts for improving energy efficiency and **increasing user satisfaction** ("well being"), as well as **sustainable mobility** and green leases. This can be done as part of analyses in the portfolio or in connection with planned transactions, as well as in the case of rentals or lettings or, in the case of upcoming renovations or other investments in the portfolio. The topic of **repositioning real estate** is currently in particular focus. Based on a comprehensive ESG check, the focus is then on implementation-oriented consulting.



Eco-loan

- The sales financing product for **renewable energies** enables service providers to offer **direct financing** to their end customers. In this way, **Consors Finanz** contributes to making sustainable environmental solutions affordable for more people and driving **the energy transition**.



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Promote and generate positive impact on the environment and society



Investments in environmentally friendly technologies

- **BNP Paribas Leasing Solutions** enables companies to invest in decarbonisation through new, modern machinery and technologies such as **charging infrastructure, solar panels, LED lighting, and battery and energy storage systems**.
- The BNP Paribas **3 Step IT** joint venture offers companies **financing and lifecycle management solutions for their IT infrastructure in line with the circular economy**. 9 out of 10 of the returned devices are given a second life after a thorough and safe refurbishment at the Refurbishment Center.



Green & Sustainable Finance Cluster Germany

- BNP Paribas is a member of the network, which brings together expertise in financial and risk issues relating to sustainable lending. The network serves as **a central point of contact for actors in the financial sector and beyond on sustainability and climate-related issues**.



Financing the mobility transition

- BNP Paribas has once again supported **Hamburger Hochbahn AG (HOCHBAHN)** in **financing sustainable transport projects**. Following the successful issuance of a **green bond** – the first green infrastructure bond issued by a German transport company – BNP Paribas supported the company in 2023 as **Joint Lead Arranger** and **Joint Sustainability Coordinator** in the issuance of a **green promissory note** with a total volume of EUR 300 million for eligible green projects. This financing is also the first of its kind for a public transport company.



Sustainable share buyback

- At the end of 2022, **GEA Group AG** concluded a share buyback program worth a total of **€300 million** with the support of BNP Paribas. GEA was the **first German listed company** to combine the second tranche of the **share buyback** with a **sustainability initiative**. To this end, GEA entered into a partnership with the Hamburg-based non-profit organization "Viva con Agua" for 3 years. GEA will use **part of the guaranteed outperformance of the share buyback program** and donate €250,000 to a rainwater harvesting plant that will **provide access to clean drinking water for three schools and the equivalent of 1,000 children in Tanzania**.



Supporting our employees through continuous training opportunities



Career & Family

- Certification of all units of the BNP Paribas Group to improve work-life balance. In addition, there is a cooperation with benefitatwork and voio for comprehensive support in the areas of childcare/parenthood, care, household, life coaching and regular well-being offers.
- In order to raise awareness of inclusion and accessibility, a variety of measures have been implemented. In October 2024, the German-language version of the immersive serious games "Die Behinderung schlägt zurück" was implemented, which allows participants to experience the perspective of a person with a disability and their environment. In addition, a learning journey on inclusion and participation has been developed to help employees strengthen their knowledge and ability to act.



Diversity & Inclusion

- Diversity as a **holistic approach**: All dimensions of diversity are taken into account. BNP Paribas Germany signed the **Diversity Charter** back in 2007.
- From September 2023 to October 2024, two young women with disabilities accompanied BNP Paribas on behalf of the Hildegardis association and advised on inclusion and accessibility. Together with employees from various areas, e.g. Communications, Recruiting & Employer Branding, HR Business Partnering and Health Management, they analyzed the current situation and developed concrete measures.



Women in management

- Through targeted support – including a Women's Impact Programme – the proportion of women in management is being further expanded. In Germany, it is expected to rise to 40% in senior management and more than 30% in the Executive Committee by 2025.



Further education

- With the **GTS 2026 targets**, BNP Paribas has committed itself to ensuring that **>90%** of its employees have completed **at least four training courses**. The focus areas include sustainability training, for example through the **Sustainability Academy**, which was introduced in 2022.



Commitment to social causes by BNP Paribas employees

Goal 2026: 1 million hours of volunteering worldwide

BNP Paribas Foundation

The BNP Paribas Foundation was established in 2015 and brings together the Group's philanthropic commitment in Germany. The foundation **supports projects for disadvantaged children and young adults who have to overcome hurdles**. The thematic focus of the funding activities is **education, solidarity, environmental and climate protection as well as personal development through art and culture**. In the past 10 years, **more than 120,000 people** have already benefited from the foundation's support.

With **Help2Help**, the BNP Paribas Foundation also rewards and financially supports the voluntary commitment of employees in non-profit organizations.

The BNP Paribas Foundation's annual **Activity Report** presents all current funding partners and measures. In addition, the foundation regularly reports on its work on its **LinkedIn** channel.

With the BNP Paribas Foundation, Germany joins the company's international foundation network, which began 40 years ago with the establishment of the French foundation and has since grown to 13 foundations worldwide.



BNP Paribas
Foundation
on LinkedIn



* 1 million hours over 2 years

Rescue & Recover Fund

Since 2012, BNP Paribas has been initiating numerous disaster fundraising campaigns with the Rescue & Recover Fund and doubles the donations of its employees.

In 2024, for example, it enabled organizations such as the Red Cross and Doctors Without Borders to provide rapid aid to those affected by the floods around the Spanish city of Valencia.



Corporate Volunteering

BNP Paribas aims to provide more than 1 million volunteer hours* worldwide. In Germany too, colleagues are committed to social issues in a variety of ways, e.g. within the framework of various mentoring programs, social days, knowledge transfer to non-profit organizations or financial education for disadvantaged young people.

In 2024, more than 15,500 volunteer hours were collected in Germany.



Recognized and awarded – BNP Paribas...

... has won many accolades in terms of sustainability.

Euro Money Awards

2024

- World's Best Bank for Financial Inclusion

2023

- World's Best Bank
- World's Best Bank for Sustainable Finance

2022

- World's Best Bank in Sustainable Finance
- Western Europe's Best Bank for Sustainable Finance
- Latin America's Best Bank for Sustainable Finance
- World's Best Bank for ESG data and technology

Environmental Finance Awards

2024

- Lead manager of the year, sustainability bonds – Sovereigns
- Lead manager of the year, sustainability bonds – SSAs
- Loan sustainability coordinator of the year

2023

- Lead manager of the year, green bonds – Financial institutions
- Lead manager of the year, green bonds – SSAs
- Lead manager of the year, social bonds – Corporate
- Lead manager of the year, sustainability-linked bonds
- Loan structurer/arranger/coordinator of the year

Weitere Awards

- IFR (International Financing Review) Award 2024: awarded as „ESG Financing House of the Year“
- 2024 once again part of the "Global 100 Most Sustainable Corporations" of the CanadianMagazins „Corporate Knights“
- German Award for Sustainability Projects2022 for the #1MH2H program of the German Institute for Service Quality
- European bank with the best climate strategy (ShareAction, 2020)

... ranks in the top group in many sustainability ratings.

- **CDP Climate Change Score:** A – Top 1.5% of all industries
- **MSCI ESG:** AA – In the field of environment among financial institutions
- **Sustainalytics:** 20.7 –In the first quartile of diversified banks
- **Moody's ESG Solutions:** 73 / 100 – 1st place in the category „Diversified banks in Europe“
- **Ecovadis:** 68 / 100 – Top 8% of evaluated companies
- **S&P ESG:** 57 / 100 – TOP 11% of the banking industry

... is represented in numerous sustainability indices, e.g.

- DJSI World and Europe
- FTSE4Good Global Index
- Euronext-Vigeo Eiris World 120, Europe 120, Euro 120 and France 20



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Examples of participation in global sustainability initiatives



BNP Paribas signed the United Nations Global Compact in 2003, committing itself to aligning its strategies and activities with the United Nations' ten principles on human rights, labour rights, the environment and the fight against corruption.



BNP Paribas Asset Management, Cardif and REIM are among the signatories of the PRI. This obliges them to take environmental, social and governance (ESG) aspects into account in all investment activities.



As a member of the Value Balancing Alliance, BNP Paribas integrates environmental and social factors into financial decisions. The aim is to make the impact of corporate activities on society and the environment measurable in order to promote a more sustainable economy.



The purpose of the H2Global Foundation is to promote environmental and climate protection. This is to be achieved by promoting the production and use of green hydrogen and other climate-neutral energy sources at national and international level.



By joining the Net-Zero Banking Alliance in 2021, BNP Paribas has committed to aligning its credit and investment portfolios with the goals of the Paris Climate Agreement. The goal is international CO2 neutrality by 2050 and 2045 in Germany.



UNEP Finance Initiative



Institutional Investors on Climate Change – IIGCC



United Nations Women's Empowerment Principles



Roundtable on Sustainable Palm Oil



Equator Principles



Global Impact Investing Network



Act4nature international



ILO Business Charter on Disability



Carbon Pricing Leadership Coalition



Stiftung KlimaWirtschaft



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