



ACTING FOR POSITIVE IMPACT

OUR COMPANY
ENGAGEMENT
REPORT 2019



BNP PARIBAS
PERSONAL FINANCE



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PLACING POSITIVE IMPACT AT THE HEART OF OUR BUSINESS

BNP Paribas Personal Finance has been caring for many years about its customers, partners and employees. Our signature 'More responsible, together' embodies our will to build a sustainable relationship with them and to have a positive footprint on the society. 2019 offers new tangible demonstrations of our company's commitments in all our subsidiaries. From the development of our fragile customers program to employee volunteering and the reduction of our carbon footprint per employee, we can be proud of our many achievements. The Covid-19 crisis has been a moment of truth in which we reasserted our core values: taking care of our co-workers and supporting our customers on the long run, including the most vulnerable ones. By now, we must go further and engage a deep transformation of our company to develop our positive impact on the society and the environment. As a consumer finance company, we have a role to play to help our customers jointly with our partners access to more responsible and sustainable consumption. Through this ambition, we want to contribute proactively to the United Nations Sustainable Development Goals and the Paris Agreement principles. Positive impact is thus at the heart of our strategy, with sound and reliable KPIs to measure our progresses. We are at the start of a long journey which requires the implication of everyone. And we are committed to it. Let's make it together !

Jean-Marie Bellafiore,
Board Member and Deputy CEO of BNP Paribas Personal Finance



"Involving all our stakeholders is key to make our company transformation successful. That's how we started our transformation journey: by shaping our company purpose with employees, partners and our customer community worldwide, and by imagining innovative solutions through topic groups with 60 volunteer employees from 12 countries. That's how we will deploy our strategy. Positive impact starts with every one of us!"

Véronique Berthout,
Head of Company Engagement
for Positive Impact Business

2019 KEY FIGURES

Operating in

33
countries

20



LOCATION



10,782
employees



13%
of the BNP Paribas
Group operational
activities



25M
customers



€109,9bn
outstanding loans under
management*



*including 100% of loans from majority-owned subsidiaries and partnerships.





ACHIEVEMENTS IN BUSINESS

TOWARDS A MORE INCLUSIVE BUSINESS

BETTER SUPPORT OUR CUSTOMERS THROUGH DIFFICULT SITUATIONS

As a responsible lender, we want to build a sustainable and inclusive relationship with our customers, embodied in our signature "More responsible, together". Since 2012, we have developed a specific program: the fragile customer program, to identify customers facing a difficult situation in order to help them to cope with it and prevent any worsening. A way to demonstrate we really care. Initiated in France, the program is now up and running in all 33 countries where we operate.

● **IN ALL 33 ENTITIES**
● **in case of an exceptional event**
● **such as a natural disaster**, all
● customers of the affected area
● are contacted to understand their
● situation, and suggest them credit
● adjustment if required.



● **26 ENTITIES**
● **have also developed dedicated**
● **offers and teams** to accompany
● customers who express need for
● support.



● **11 ENTITIES**
● **use a specific identification**
● **system through a scorecard**
● in order to proactively contact
● customers facing difficulties.



EXTENDING OUR FRAGILE CUSTOMERS PROGRAM

100%
of our entities covered
in 33 countries
(vs 7 entities in 2016)



45,000
customers covered
(+56 % vs 2018)

16,509
benefited from
solutions
(+78 % vs 2018)



BRAZIL
Helping our
customers after
Brumadinho
natural disaster

"With the Brumadinho dam collapse in Brazil, over 300 people were affected by mudslides, 259 of which were killed. After this tragedy, we mapped all the cities along the river to identify how many of our customers were affected and we called each one of them to offer our assistance."

Janaina Laurenti,
Collection Planning and Strategy Manager

"One of the most remarkable moments I remember from my job happened in 2019 in Pedrogão Grande, a city in Portugal that suffered wildfire. A customer identified thanks to our proactive measures reacted positively to our solutions. Even though she expressed painful feelings about the destruction of her belongings, the customer was thankful for our initiative and reinforced her commitment to the payment agreement."

Mafalda Silva,
Fragile Customer Team Member

PORTUGAL
Detecting fragile
customers after
a wildfire



UKRAINE
Proposing
adapted
solutions in case
of difficulties

"During a debt collection conversation with a customer, the collector identified the reason of the customer's budgetary imbalance was a hard illness. In the light of this situation, the restructuring team offered him two solutions: using the partial debt forgiveness or refinance his loan with a grace period of 6 months. The customer didn't expect the bank to understand his case and help him in such a hard situation."

Anna Sviatnenko,
Ukrsibbank

"Several months can pass before the financial difficulties of a household result in missed payments. To avoid this, we first use a predictive scorecard to identify as early as possible the payment difficulties of our customers. The second measure is listening: customer advisors are trained in active listening and in identifying possible financial difficulties. This proactive approach helps us react quickly with and for our customers."

Isabelle Petit Marlier,
Fragile Customer Manager

FRANCE
Identifying
customer
difficulties
and listening



**CZECH
REPUBLIC**

"I know I'm doing important job because a client who avoids collection is a happy client... We are a reliable partner in everyday situation."

Oldřich Šváb,
Responsible for Communication with our "Fragile" Clients

LISTENING AND UNDERSTANDING CUSTOMERS TO SERVE THEM BETTER

BUILDING ON OUR CUSTOMERS' FEEDBACK

Customers' feedback is our best ally to understand their expectations and continually improve the experience we propose them. To put customers' voice at the heart of our activities, we measure the NPS (Net Promoter Score & System) and develop Customer Advocacy programs in 22 of our entities.

● 3rd benchmark campaign in 2019

15 countries
(+1 vs 2018: South Africa)

● Feedback loop

Surveys and management of customers:
call-backs to understand the reason of dissatisfaction in real time
12 countries

● 7 countries trigger customer surveys for recovery

IMPROVING OUR CUSTOMER PATHS THANKS TO CUSTOMER VOICE

In France, 7 customer paths have been redesigned in 2019 thanks to customer voice. For the customer path "I repay in advance", a renewed communication process and the possibility to repay by bank transfer have helped to reduce dissatisfaction areas by more than 50%.

DEVELOPING CREDIT CARDS THAT FOSTER BUDGET RESPONSIBILITY

As a Personal Finance company, our ambition is to allow our customers to be in control and better manage their budget, by helping them choosing the most appropriate means of payment for every purchase, according to their situation. In France, we propose the Cpay credit card. In stores or online, it allows customers to pay and withdraw money with several payment options: cash or credit, with several instalments. Simple and user-friendly, the Cpay card helps customers choosing the most convenient payment option with full transparency on costs. They can change payment option themselves whenever they want to. In the same way, we developed a flexible credit card in Germany which includes highly flexible repayment option, adapted to all future financial plans, with a full budget control. Similar cards are proposed in Spain, Portugal, Italy, Hungary and Romania.

THE CPAY CREDIT CARD IN FRANCE



● Cash or credit, instalment payment possibility



● Transparency on payment options costs



● Mobile and user-friendly for customer autonomy



"With the customer account, I am the master of my credit. I am fully autonomous to manage it, act on my repayments, pay by cash or credit."

Customer using the Cpay card, France

BE AN ACTIVE PLAYER IN THE ENERGY TRANSITION

BNP Paribas Personal Finance is committed to supporting individuals and partners in the energy transition to help them reduce their impact on the environment. To meet this challenge, we actively support the energy transition in habitat and in mobility through dedicated actions.

SUPPORTING ENERGY TRANSITION IN HABITAT

In the European Union, households represent almost 30% of final energy consumption, out of which 79% is due to space and water heating. To help individuals reduce their household's energy consumption, BNP Paribas Personal Finance has developed several home improvement offers with partners. In France, Domofinance is a joint venture between BNP Paribas Personal Finance and EDF, specialist in financing energy efficiency home renovation projects (i.e. insulation, solar panels, windows, boilers, wood-heating system, heat pumps...). In the UK, we are now partnering with a platform gathering energy renovation professionals certified by TrustMark, a UK government organization. BNP Paribas Personal Finance UK offers customers solutions to finance their works from the platform.



FRANCE

€2bn

of outstanding loans to support energy transition and energy efficiency

out of which **€1.1bn on renewable energies** (solar panels)

POLAND

10,000

solar panel installations financed

UK

Partnership with a platform gathering certified energy renovation professionals



SUPPORTING ENERGY TRANSITION IN MOBILITY

With a 27% increase of global motorization rate between 2005 and 2015, individual car is still a popular means of transportation worldwide. In Europe, the automotive fleet is constantly ageing, with an average age of 11 years. Conversion bonus simulator in France, dedicated loans: BNP Paribas Personal Finance deploys several actions to accelerate the renewal of the vehicle fleet and the transition towards low-carbon emission vehicles.

Conversion bonus simulator

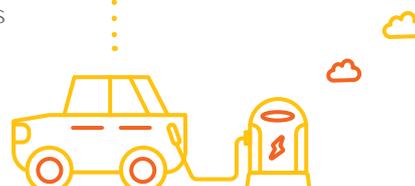
to help customers benefit from the government's bonus for the purchase of a new or low-emission vehicle
France

Partnerships with car manufacturers

to reinforce electric vehicles offers (i.e. electric chargers at home)
France, UK

Specific loans

to facilitate the purchase of hybrid or electric cars
Spain, France





BNP PARIBAS
PERSONAL FINANCE



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ACHIEVEMENTS AS A COMPANY

REDUCING OUR ENVIRONMENTAL IMPACT

Since 2012, we measure the environmental footprint of 7 entities (France, Italy, Germany, Spain, Portugal, UK and Brazil), representing 79% of our total staff, with four indicators measured (CO₂ emissions per employee, paper consumption, responsible paper and recycle waste). Thanks to our proactive policy, we reduced our CO₂ emissions per full-time equivalent by 14% since 2012. With our Travel Policy, we favour business travels by train instead of plane. We also promote the choice of high environmental quality buildings for our new implementations.

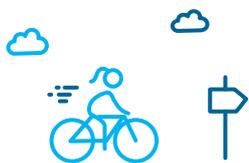


ENCOURAGING OUR EMPLOYEES TO ADOPT RESPONSIBLE HABITS

In December 2018, BNP Paribas launched “Green Company for Employees” a Group environmental program intended to accelerate the reduction of the company’s direct impact on the environment with its employees as the key heart of the initiative. Beyond business travel and energy, this program includes overall mobility, waste management and food offer on our sites. Two priorities have been identified for 2019: single-use plastic ban, and promotion of sustainable mobility. Several actions are also taken to help our employees change their daily transportation habits and reduce our global environment footprint.

FAVOURING CYCLING

In France, a “bike commuter reimbursement” is paid every year to our employees who go to work cycling.



DEVELOPING BICYCLE FACILITIES

Hundreds of bicycle parking areas available in our premises (+118 in France ; company bike fleet launched in Romania).



RAISING AWARENESS ABOUT SUSTAINABLE MOBILITY

Participation to the **European #mobilityWeek**. In France, participation to the Mobility Challenge by ADEME*. In Slovakia, participation to the #BikeToWork challenge (saving 284.14 kg of CO₂) and launch of a competition to promote walking instead of car.

PROMOTING SUSTAINABLE MOBILITY IN OUR CORE BUSINESS

In the Czech Republic, our subsidiary signed a partnership with Rekola, a local bike-renting start-up. In Belgium, Cetelem has launched a mobility loan to facilitate the access to environment-friendly modes of transportation.



“When I get to work by bicycle, I’m already in active mode and I can manage stress better. It’s a healthy, pleasant and easy activity”

Agnès Bajnoczi, Hungary



*French Environment & Energy Management Agency

PROMOTING DIVERSITY

In 2018, BNP Paribas signed a global Agreement on fundamental rights and global social framework with UNI Global Union. Milestone of our Diversity policy, this agreement reflects our unwavering commitment to become an even more responsible employer, by offering every employee a fair and inclusive work environment, regardless of their gender, age, origin, sexual orientation or disability. Fully aligned with BNP Paribas 2020 Engagement Manifesto, this agreement applies to the Group’s 200,000 employees worldwide, providing us a set of common social foundations, with concrete and measurable commitments around 7 main features:

1. Human rights, social dialogue and union rights
2. Social and environmental responsibility
3. Employment management and change management
4. Gender equality in the workplace
5. Promotion of diversity and inclusion
6. Preventing and combating psychological and sexual harassment
7. Health and quality of life at work



“Who I am doesn’t change what I do.” During the Diversity & Inclusion Week 2019, our entity in Italy launched the Findomestic communication campaign on LinkedIn to break with discrimination practices and stereotypes.

A LONGSTANDING COMMITMENT FOR GENDER EQUALITY

Convinced of the power of women to transform the company, we act to fight gender discrimination at every level of the company, from gender pay gap reduction to the promotion of parity in Executive Committees. All around the world, our mentoring programs and networks help women developing their leadership inside BNP Paribas Personal Finance. At HR corporate level, we also implemented a dedicated mentoring program to reinforce gender diversity in leadership.

- 51%** of managers in the company are women
- 28%** of women in local Executive Committees
- Gender equality** in Turkish Exco (for 3 years) and in Romania
- 75%** of women in Slovenia Exco
- 88/100 Gender Equality index** in France




CLOSING THE GENDER PAY GAP

€400,000 dedicated to gender pay gap reduction in France

252 women beneficiaries

PROMOTING WOMEN'S LEADERSHIP THROUGH NETWORK & MENTORING

5 entities with women professional networks (France, Italy, South Africa, UK and Czech Republic)

1,500 members



FIGHTING AGAINST SEXISM AND GENDER VIOLENCE



BNP Paribas Personal Finance has reinforced its commitment to move the lines in the fight against sexism and gender violence. In France, our HR teams have launched a strong campaign against sexism to raise awareness among employees and encourage dialogue about this global issue.



Silver trophy

Great price for HR creativity, social and inclusion engagement category

In South Africa, our subsidiary RCS is a strong supporter of the United Nations Women's global 16 Days of Activism campaign, which aims at ending violence against women and children around the world. In partnership with the Refocus group, a local NGO, we featured the brave stories of our own employees who have either overcome their own personal trauma or worked to support victims. By sharing these stories, we provide our employees with the right tools to find or give help when facing gender violence.



ENSURING RESPECT AND NON-DISCRIMINATION FOR LGBT PEOPLE

To ensure inclusion and non-discrimination of LGBT people in the company, Human Resources and Learning & Development teams worked hand in hand to develop an inclusion program, including an open recruiting process. The company also supports employees' network Pride, who works every day to create an inclusive and respectful work environment.



ITALY

Findomestic is the 1st financial institution in Italy to sign an agreement with trade unions **to ensure same social rights for same-sex couples** (child sickness leave, parental leave, wedding...)

FRANCE

During the International Day Against Homophobia and Transphobia, a clothing drive was organized by our employees for the charity Le refuge, to support young LGBT people driven out from their homes after their coming-out. 100 kg of clothing have been collected.



FAVOURING THE INCLUSION OF PEOPLE WITH DISABILITY

At BNP Paribas Personal Finance, we believe that our employees' diversity makes our company a great place to work and we pride ourselves on being an inclusive employer, celebrating everyone's differences. Committed to favour employment and integration of people with disabilities for several years with our first proactive policy implemented in 2011, we strengthened this ambition by the signing of a 3rd Enterprise Agreement 2018-2020. We will continue our efforts and broaden our scope of action, especially to address caregivers employees who are indirectly concerned by disability.

509
employees
in situation of disability
(12 countries)



5.25%
of our employees
in France



"I'm lucky to be part of a Group that allows me to work with a flexible schedule, suited to my situation, to gradually get back into the swing of things. I work 3 days per week, two times two hours per day."

Héloïse Bougault Dausque, Nantes

TILIA : AN APP TO SUPPORT CAREGIVERS' DAILY LIFE

In France, more than 11 million people are caregivers, providing daily care to a relative in loss of autonomy. Launched in 2018 and backed by BNP Paribas Personal Finance through an intrapreneurship program, Tilia is a platform dedicated to them, providing services to facilitate the daily life of their loved one. Available on smartphone and tablets, Tilia is connected to a personal assistant reachable 24/7.



FAVOURING EMPLOYEE DEVELOPMENT

IMPROVING EMPLOYEE EXPERIENCE

As a company gathering more than 20,000 employees around the world, ensuring the best employee experience is a key part of our responsibility. Our human resources policy encourages the personal fulfilment, career growth, and commitment of our employees. With the launch of our program "TouchPoints", we offer them a fluid and personalized employee journey. As soon as they join our company, new employees are supported with dedicated services throughout their career path (training, mobility, renewal of IT equipment...). This long-term commitment has earned us several labels for our entities around the world.

OUR EMPLOYER DISTINCTIONS IN 2020



Belgium

France

Italy - 4th year in a row, 16th/113 companies

Portugal - 3rd year in a row

South Africa - 3rd year in a row

Spain - 5th year in a row

Brazil - 1st year

Italy - 3th year in a row, 11th/153 companies

Mexico - 2nd year in a row

Spain - 5th year in a row

ENRICHING PERSONAL DEVELOPMENT PROGRAMS

To meet our customers and employees' future expectations and adapt to new technologies like robotization or Artificial Intelligence, human resources and business lines are cooperating to plan the future skills, knowledge and behaviors that will ensure our success.

DEVELOPING DIGITAL SKILLS AND CULTURE

● **10,002**

employees

own their Digital Passport with Netexplo (+ than 50% of total staff)



● **Digital reverse mentoring**

● younger employees coach experienced managers on digital skills

● **180**

● couples of mentors/mentees in 15 countries

● **95%**

● of Senior Managers and **24 Exco members** participated in the program



Stephen Hunt and Leanne Gibson participated to the digital reverse mentoring program in BNP Paribas Personal Finance UK.

«

"[This program] gave me a chance to talk to someone who didn't work in my department, and learn from them, whilst at the same time passing on what I knew. It helps break down barriers and strengthens ties within the company."

Leanne Gibson,
Talent & Development Coordinator, BNP Paribas Personal Finance UK

"Personally, I learnt a lot. I found out how the different social media communities worked on the various different platforms."

Stephen Hunt,
CEO of BNP Paribas Personal Finance UK

ENSURING EMPLOYABILITY THROUGH UPSKILLING AND RESKILLING PROGRAMS

Most people will require skills development in the coming years: Upskilling in their current area of expertise or reskilling in a different area. To help them move up into the company, BNP Paribas Personal Finance IT Department designs innovative work-study Learning & Development programs and offers the chance to take courses at acclaimed universities and schools, on a large range of expertise (digital, data, behavioral and transversal skills...).

- **38** employees participated in the UPskilling program in 2018/2020
- **24** Web 2.0 Developers
- **8** Data Engineers
- **6** IT Risk & Cyber Engineers



BUILDING AN ENABLING AND ENGAGING ENVIRONMENT

If developing new skills is useful, having the appropriate environment to put them into practice is essential. At BNP Paribas Personal Finance, we encourage new ways of thinking, working and managing and foster engagement as key success factors. In September 2019, a new personal development program was launched. 23 key experts from various countries and departments had the opportunity to work together on company engagement and positive impact business topics. By meeting external experts and crossing expertise, they experimented new ways of working.

«

"Besides the main goal, to develop my personal and professional skills and to get more information about sustainability, this program was a great opportunity to meet different colleagues from the company. The challenge was to work in teams, to think outside our expertise and to explore the world outside the Bank."

Lenka Jancuskova, Financial Reporting Specialist





ACHIEVEMENTS IN THE SOCIETY

DEVELOPING EMPLOYEE VOLUNTEERING

A WORLDWIDE VOLUNTEERING PROGRAM

#1MillionHours2Help is BNP Paribas Group's volunteering program to allow our employees using their working time to act for a more inclusive, environmental-friendly world alongside non-profit organisations. In the next years, our ambition is to go further to contribute to a total of 1 million hours of voluntary work provided by our employees worldwide. In France, we also propose a skills-based sponsorship program to our senior employees to allow them to pass on their know-how to non-profit organisations, up to 24 months before their retirement.



● **4,000**

trees planted
in 4 countries
(Mexico, Romania,
Italy and Turkey)



● **1,400**

workers
volunteered

● **15**

senior workers
participated
to **skills-based**
sponsorship program

4 AREAS OF VOLUNTEERING

Environment ● Financial education ● Youth support ● Social & digital inclusion

CONTRIBUTING TO BNP PARIBAS RESCUE AND RECOVERY FUND

BNP Paribas Personal Finance is a founding member of the BNP Paribas Rescue & Recover Fund. Created in 2012 to encourage all Group coworkers to donate during humanitarian disasters, the Rescue & Recover Fund is a partner of three leading Non-Governmental Organizations: **CARE**, **the French Red Cross** and **Doctors Without Borders**. For each employee donation to the fundraising campaign, BNP Paribas Group provides a matching contribution. In 2019, BNP Paribas Personal Finance contributed to the Fund with an eco-responsible project in France, among other actions.



● **26**
advertising
tarpaulins
upcycled



● transformed in
1,370
everyday goods
by the association
Bilium

● **€32,000**

total contribution
to the Rescue
and Recovery Fund



SUPPORTING YOUTH AND FINANCIAL LITERACY

Across OECD economies, only one in ten students performs at the highest level of financial literacy, that is, they are able to make financial decisions in contexts that will become relevant to them later in life*. As a consumer finance company, we are convinced that financial education is a crucial step to avoid over-indebtedness and favor financial inclusion. Building on our expertise, we are actively engaged to develop financial literacy tools.

**ALMOST
50,000**
young people supported
(vs 21,000 in 2018)



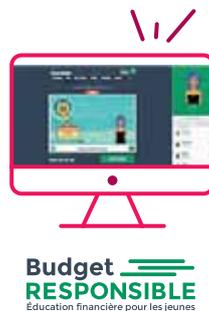
2,200
teachers
involved



Source: Programme for International Student Assessment, PISA.

DEVELOPING FINANCIAL LITERACY: THE “BUDGET RESPONSIBLE” PLATFORM

Activated in 3 countries (Italy, France and Belgium), www.budgetresponsible.com is a digital platform dedicated to financial education. Developed by BNP Paribas Personal Finance, it allows young people to learn the basics of budget management in an entertaining way, with a pedagogical path both virtual and physical, perfectly suited to 14-20 years old people. It also offers high quality material designed for teachers. Moreover, Budget Responsible favours discussion inside the family through an unconventional approach, assessing behaviours at home instead of teaching financial concepts.



A THREE-STEP COURSE

1. **Personal Budget**
 2. **What is the point of borrowing and saving money**
 3. **Relationships with my bank**
- + **Serious Game:** a one-month life with a budget



“The workshop was great. Youngsters have interacted well thanks to the playful approach and the engaging content. The tool is very easy to adopt even without the support of the facilitator and the teaching materials are clear and complete. Thank you!”

Teacher, CEFA Saint Luc Institute, Mons (Belgium)



“The students enjoyed the project very much. The materials are numerous and well-made and allow to approach financial education in a clear, innovative and playful way. Young people show curiosity and interest in the subjects covered and sometimes they pass on the concepts they have learned to their families. Thank you for this great initiative that helps even the youngest in their financial literacy journey.”

Teacher, Iis Saverio Nitti Corso Garibaldi, Napoli (Italy)

OTHER FINANCIAL EDUCATION ACTIONS

In France: "Collaborateurs Citoyens"

Since 2013, BNP Paribas Personal Finance France develops the "Collaborateurs Citoyens" (Citizen Workers) program, to raise awareness about budget among young people in professional integration. In partnership with Missions Locales and the École de la Deuxième Chance, our workers animate budget education workshops based on the game "Dilemme®", developed by CRESUS association.

● MORE THAN
● 120
● employees
● participated

● 10
● bankers
● participants

● MORE THAN
● 650
● students



SUPPORTING YOUTH THROUGH SPORTS

Convinced by the power of sports to favour social inclusion, we undertake several sports actions to support disadvantaged young people.

● UK

● Partnership with *Dallaglio RugbyWorks*, a skills development program based on rugby.

● 29

● beneficiaries



● SPAIN

● - Sponsorship of a basketball school with Down Madrid for 12 years
● - Support to the Estudiantes Foundation with Down syndrome.

● 80

● beneficiaries



● TURKEY

● Partnership with BNP Paribas Cardiff Turkey to accompany a person in wheelchair in Antalya marathon.



SUPPORTING YOUTH THROUGH INTERNSHIPS AND TRAININGS

With internships and training projects in France, Italy and the UK, we offer young people the opportunity to take their first steps into the business world and facilitate their future professional inclusion.

● MORE THAN
● 200 YOUNG PEOPLE
● supported through internships
● (France, Italy and the UK)



"The experience was instructive and really appreciated by students and the employees, who showed an excellent collaboration and team work. The employees involved the students in a useful and exemplary way and students had the opportunity to develop new professional and interpersonal skills."

Loredana Catalano, teacher, Brindisi, Italy

"All three employees were enthusiastic to welcome me in their team and explain their job to me. I think I have learned a lot about team work and this work-study experience will be very useful for my future career."

Davide, student, Brindisi, Italy



ACTING FOR DIGITAL INCLUSION

More than half of the world's population has little or no access to the internet. As our world becomes more and more connected, bridging the digital divide has become more essential than ever to favour economic and social inclusion. Committed in the fight against digital illiteracy, we act on three main challenges: expanding broadband access for all, making digital devices affordable to everyone and educating people on digital skills.

CETELEM FOUNDATION

The Cetelem Foundation's purpose is to make digital technology accessible to as many people as possible, by supporting digital skills and knowledge projects, allowing people to better master digital in their daily and professional life.

With WeTechCare and Emmaüs Connect associations, the Foundation supported the development of Les Bons Clics: a platform to increase the digital skills of people in difficulty, offer solutions to caregivers and support digital inclusion professionals.



GIFT OF IT MATERIAL

To promote access to digital devices for all and offer a second life to our equipment, we donate IT materials to NGOs and local associations every time we change them in our workplace.

● **150** computers donated to Les Restos du Coeur association in France

● **20** computers donated to an elementary school's lab in Turkey

● **MOBILE PHONES** collection for Homeless+ association during the European Sustainable Development Week



SKILLS-BASED SPONSORSHIP

Our coworkers are actively committed to supporting digital inclusion, by sharing their digital skills during volunteer training sessions. In France, the digital team organized a team building with the city of Roubaix and helped 20 people to make their professional resume, identify relevant job boards, or create LinkedIn accounts. We also support the program *Innov Avenir* with *Les Entreprises pour la Cité* which aims at making young people familiar to digital issues and tomorrow's new jobs. The program includes several actions, such as welcoming young people in our premises to explain the impact of digital on future jobs with practical workshops animated by our coworkers or classroom interventions by coworkers to break stereotypes about digital.

● **1,500** young people participants to Innov Avenir program



**DISCOVER MORE ABOUT
OUR COMPANY ENGAGEMENT**



personal-finance.bnpparibas





BNP PARIBAS
PERSONAL FINANCE



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ACHIEVEMENTS AS A COMPANY
