

# FOR A JUST TRANSI TION

**SUSTAINABILITY  
REPORT 2022**

Promote  
access  
to more  
responsible  
& sustainable  
consumption,  
to support  
our customers  
& partners.



**BNP PARIBAS**  
PERSONAL FINANCE



# Editorial

From the war in Ukraine, to increased inflation and energy costs, 2022 will be remembered as a year of socio-economic challenges. These challenges add up to climate change, financial exclusion and energy poverty. Too many households are priced out of the sustainability conversation, which makes our raison d'être even more relevant each day.

BNP Paribas Group is committed to its GTS (Growth, Technology and Sustainability) plan that will help to scale up sustainable finance aligned with the Net-Zero Banking Alliance commitment, put technology at the service of its customers and partners, while delivering profitable growth as a European sector leader.

At BNP Paribas Personal Finance, we have also defined our sustainable finance objectives of 20 billion euros in assets by the end of 2025 around four priority areas: sustainable mobility, energy transition in the home, financial inclusion and the circular economy. European regulations offer a framework for measuring our sustainable mobility and energy transition in the home financing, while we are actively working to identify the impact of our financial inclusion and circular economy financing. We are extremely proud to report nearly 6 billion euros in assets at the end of 2022, an increase of 3.9 bn euros since we began measuring in 2020.

We have retained our position as a leader in home energy transition financing in France, partly thanks to our French joint venture between EDF (Domofinance) and Belgium. Our energy transition expertise helped us making great strides forward in other European countries, especially Spain. Of course, there is still much to achieve. Every day is a chance to step closer to a just transition.

In this new edition, our stories from the last year show how we are living up to our commitments and how our people contributed to promoting access to more responsible and sustainable consumption to support our customers and partners.

As we look forward to 2023 – and beyond – we are determined to continue our transformation efforts.

**Together, we can help make this decade a just transition.**



**Charlotte Dennery**  
Director and Chief Executive Officer

# Summary

Editorial ..... p.3  
 Cross Interview ..... p.5  
 Manifesto ..... p.6

**What if progress meant becoming an exemplary company and employer?**

—> Commitment #1 ..... p.12  
**Create a sustainable, fair, and inclusive workplace.**  
 Commitment #2 ..... p.18  
**Have a neutral impact on the environment.**

**What if success meant transforming our business, operating models and offers?**

—> Commitment #3 ..... p.24  
**Expand access to our financial services to a broader range of customers.**  
 Commitment #4 ..... p.28  
**Help our customers to reduce their environmental footprint.**  
 Commitment #5 ..... p.34  
**Build a sustainable and inclusive relationship with our stakeholders.**

**What if responsibility meant using our expertise to make a positive impact beyond our business?**

—> Commitment #6 ..... p.40  
**Increase financial literacy and awareness about sustainable consumption.**  
 Commitment #7 ..... p.44  
**Increase digital inclusion and literacy.**

# Cross interview

**Vincent Sussfeld**  
 Deputy CEO in charge  
 of global business lines



**Véronique Berthout**  
 Chief Sustainability Officer

## “Escaping the paradox with a just transition”

### Why is there a need for a “just transition”?

**V.S.:** Citizens today are faced with a dilemma. Research shows that they are willing to consume in a more responsible way, but very few act accordingly. Consumers feel conflicted and excluded – and the transition to a cleaner, fairer society is delayed as a result.

**V.B.:** But let’s be humble, it’s a very demanding and ambitious role. We don’t want to lecture consumers. We want to work with them to build conditions for a more sustainable consumption. The podcast ‘On the way’ demonstrates our commitment to encouraging a sustainable transition.

**“Our role is to accompany as many consumers as possible in their transition to a more sustainable life and consumption.”**

**V.B.:** That’s right. Low-emission zones are a good example of this paradox. People are willing to use less polluting vehicles to move around town, especially to drive to work, but are faced with financial barriers. The ability to ‘act green’ can be a challenge to low-income households.

### What is the main key of success towards a “just transition”?

**V.S.:** At the heart of all our business is the need to build partnerships – and supporting a just transition is no different. The input of our extended partner ecosystem is extremely important to formulate new offers and provide dedicated support to

### How can BNP Paribas Personal Finance help unpick this complexity?

**V.S.:** Our role is to accompany as many consumers as possible in their transition to a more sustainable life and more sustainable consumption. We want to support them by both guiding them and by providing them with affordable solutions for their mobility, equipment, and habitat. For instance, we are developing “Greener Life”, an online game that aims to raise consumer awareness of sustainable development issues and that offers practical information on how to better manage money when it comes to sustainable consumption.

our customers. This is why we were particularly eager to bring all the key actors together at our ‘Let’s Be Circular’ summit.

**V.B.:** Yes, we can’t do this alone. Our partners bring a wide range of specific skills and consumer relationships that greatly extend the reach of our mission. Joining forces for a low-carbon, equitable future will only make us stronger. We are confident that the future holds great opportunities for people taking part in sustainable consumption.

# MANIFESTO

---

Promote access to more responsible and sustainable consumption, to support our customers and partners.

**O**ur world is facing unprecedented challenges - climate change, the depletion of natural resources, and rising inequalities while people are experiencing profound change to how they live and work.

At BNP Paribas Personal Finance, **our conviction is that consumption is at the core of these global challenges**, and that it can also provide a key answer to them. Through more responsible consumption, people have the power to preserve natural resources, reduce their carbon footprint and make a difference on a greater scale. **We believe that people can vote with their wallet.**

Consumer awareness is rising. **Individuals want to have a positive impact** in all their everyday choices. But changing behavior is complex and sustainable choices are not accessible or affordable to everyone. **Contributing to the financial inclusion** of citizens is therefore an important part of our challenge to enable as many people as possible to be part of change.

Together with partners, supporting individuals' consumption choices in times of major upheaval has been in the DNA of BNP Paribas Personal Finance since it was founded. As a **leader in consumer financing** and a strong advocate of **responsible budgeting**, we believe we have a key role to play in helping **individuals** adopt more sustainable consumption habits and better manage their personal finance. Some of our customers are more frequently exposed to economic vulnerability; they will be particularly impacted by global changes. We think we can support them making the shift towards sustainable consumption.

**Inspired by these convictions and a strong desire to act, we have defined our company purpose: "promote access to more responsible and sustainable consumption, to support our customers and partners"**. This manifesto testifies of the long term transformation of our company and business. It will be underpinned by a set of concrete, significant, and measurable commitments that will be monitored on a regular basis to track our progress.

With our purpose and commitments, we aim to contribute to BNP Paribas Group's ambition to be the leader in sustainable finance, serving our customers and our partners as well as the world we live in.

**Our employees are at our customers' side every day: they are the key drivers of this change.**

# Key accomplishments in 2022

## 1 Be exemplary as a company and employer

Environment

**901kg**

Greenhouse gaz emissions per employee/per year (vs 661kg in 2021)

Gender Equality

**35%**

of Women in Senior Management Position (vs 28.6% in 2021)



## 2 Transform our business, operating models and offers

Energy Transition

**€3.5bn**

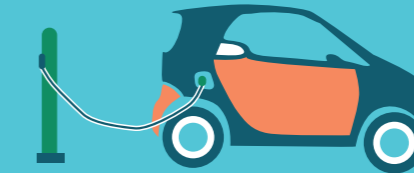
balance to finance Energy Transition in Habitat (vs €2.9bn in 2021)

Clean Mobility

**€2.4bn**

balance to finance Electrified Vehicles & Soft Mobility (vs €1.0bn in 2021)

o/w **€2.3bn** balance to finance Renewable Energy



## 3 Make a positive impact beyond our business, in our fields of expertise

Financial Education

**59,000**

people reached through financial literacy actions (vs 60,000 in 2021)

Digital Inclusion

**2,000**

people digitally trained (vs 1,472 in 2021)

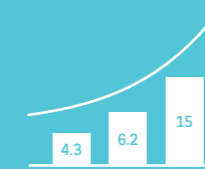


Sustainable Financing

**€6bn**

balance

**6.2%** total balance (vs 4.3% in 2021)



**15%** 2025 objective



# A European leader in Personal Finance

**+20,000**

employees around the world

**30**

countries

**25 millions**

customers worldwide

**€96 billion**

outstanding

**€5.4 billion**

Net Banking Income

**10.6%**

of the Net Banking Income of operating divisions



#### IN EUROPE

→ **70%**

of employees feel their company has made enough progress on diversity, equity, inclusion and belonging.

Source: <https://www.qualtrics.com/ebooks-guides/employee-experience-trends-2022/>

→ **85%**

of European businesses are adapting their physical work environment to meet new working models requirements.

Source: 2 IDC Research, The Link Between New Work Models, Reimagining the Office and Sustainability, April 2022

#### AT BNP PARIBAS PERSONAL FINANCE

→ **57%**

of our young talent are female.

→ **75%**

of BNP Paribas Personal Finance employees answered YES to the question "I am aware of the commitments in our manifesto and I know which ones I can act on in my work."

# What if progress meant becoming an exemplary company and employer?

Supporting a just transition is the heart of BNP Paribas Personal Finance's purpose. We want to be an inclusive company in all its aspects, to reflect our customers and enrich our vision of the world. We must be exemplary in our own environmental and social impacts to be considered reliable by our employees and all our stakeholders. To meet this goal, we must first provide an inclusive and sustainable workplace, where our people feel empowered to make a difference in their own way. This starts by achieving total gender equality and including all diversities within our teams. Moreover, if our credit portfolio is to be carbon neutral, our direct emissions must be carbon neutral. Discover all our actions taken to set BNP Paribas Personal Finance as an exemplary company and employer.

## Tomorrow's challenges



**Frédéric Thorat**  
Chief of Human Resources

In a constantly changing workplace, it is essential for companies to support their employees in acquiring and developing their skills. Among these, the culture and understanding of sustainable development issues is without doubt a cornerstone skill in which we invest.



**Gilles de Wailly**  
Chief Operating Officer of Global Services Lines

When we signed the Responsible Digital Charter in September 2020, we launched the Positive IT program to identify and implement solutions to reduce the environmental footprint of our developments and our IT hardware. Today we are spreading these initiatives to all the countries in which we operate, mainly through a specific training program.

## Commitment #1

# Create a sustainable, fair, and inclusive workplace.

Our society and working methods are evolving rapidly and we want to reflect our customers new habits and expectations inside of our own work environment. We intend to support our employees in the transformation of their careers and skills while providing them with an inclusive environment. As we support our customers regardless of their profile and background we therefore have a responsibility to apply these same standards to ourselves. These short stories share just some of the steps we took in 2022 to create a sustainable, fair, and inclusive workplace.



### STORY

#### Leading in equality

Annika Olsson's path to CEO of BNP Paribas Personal Finance in the Nordics was anything but conventional. In fact, she set sail on her career journey many nautical miles (literally) from the financial industry, working as a sea cook on oil tankers.

The opportunity to do something different attracted her into this male-dominated world. And the work ethic she developed in those cramped galleys has stayed with her – and it is something she appreciates in her colleagues today.

Family life took her away from the high seas into a role as a customer consultant in a bank. Her boundless curiosity allowed her to learn fast, gaining the qualifications to rapidly climb the ladder. As an advocate for life-long learning, she believes the financial industry should be more open-minded to candidates who have come to education in their adult years.

Annika hopes her story will inspire more people to dare to learn.

***“You can live the dream without the dream education.”***

**Anika Olsson, CEO of BNP Paribas Personal Finance in the Nordics.**

### TESTIMONY

## 3 questions to



**Simona Piva**

(Findomestic, Italy) explains our new Diversity & Inclusion Charter



## On spreading a culture of inclusion

### Can you tell us about the Diversity & Inclusion Charter's creation and main objective?

The Charter defines our company's 5 core commitments which represent the pillars on which to build our current and future strategies and action plans. The charter was co-created by the different country teams in charge of Diversity & People Care. Some very interesting ideas and suggestions emerged, but what struck me most was the desire to actively contribute to a project that we all consider of great value.

### How are countries responding locally?

Each country developed its annual action plan with projects and initiatives based on the socio-economic reality in which they operate. For example, in Italia, we translated the Charter in Italian and worked with our internal and external communication colleagues to create a communication plan that would ensure its diffusion at all levels: we reinforced the value of the Charter by inserting a message from our CEO and our HR Director.

### What are the next priorities for you at Findomestic?

In Italy, we are working on gender difference, gender-based violence and sexism, disability, affective and sexual orientation, generational integration, inclusive language, and ethnic, cultural and religious differences.

### DATA VIZ

#### Taking pride in LGBTQ+

Our teams have shown their support for LGBTQ+ rights.



**In France**, a series of kits raised awareness about harmful stereotypes, while colleagues donated personal hygiene products to the charity Le Refuge.



**In Italy**, the Findomestic & Friends LGBTQ+ community painted a bench with rainbow colors to raise awareness on gender issues.



**In Romania**, event hosted with Florin Buhuceanu, Director Advocacy at ACCEPT association, the first NGO for human rights in Romania, defending LGBTQ+ rights at national level.



**In the Nordics**, the BNP Paribas PRIDE Network joined the International Day Against Homophobia and Transphobia.



**In Germany**, teams took part in the Pride Parade in Duisburg.



### KEY FACT

# 88/100

In 2022, BNP Paribas Personal Finance in France scored 88 out of 100 **in the professional equality index\***, which measures equal pay and promotion between men and women in the workplace.

\*This index concerns French workplace only.

DATA VIZ

Care in our community



Being a caregiver inevitably has an impact on your professional life. Tilia is a BNP Paribas Personal Finance social business that offers support to employees who care for aging parents or family members.



KEY FACTS ON MARKET

**1/5** In France, 1 out of 5 people care for a family member on daily basis.  
Overall, caregivers report three main difficulties:



UNDERSTANDING CAREGIVER CHALLENGES

**66%** of caregivers feel that they are not given enough support by their company.  
3 main painpoints mentioned by working caregivers:



KEY ACCOMPLISHMENTS

Tilia hosted an immersive workshop to put employees in the shoes of a dependent person and his or her caregiver.

**617** people supported overall, including 124 employees within BNP Paribas Personal Finance.

**ESA award:** TILIA supports SAP & ENGIE, both awarded with the ESA (Company & Employee Caregivers) award.

\*Source: Observatoire Cetelem, What If We Learned To Age Well?, 2022.



DATA VIZ

Top Employer Awards

It's official! BNP Paribas Personal Finance is a Top Employer in Europe for the 3<sup>rd</sup> time in a row. Our strengths were recognised in employee experience, D&I, learning and development, and wellbeing.

|                        |          |
|------------------------|----------|
| Spain                  | 2022     |
| Italy                  | 9th time |
| South Africa           | 7th time |
| Portugal               | 6th time |
| Belgium                | 6th time |
| UK                     | 4th time |
| Top Employer in Europe | 3rd time |

KEY FACT



Our office in Romania was certified as a **'Great Place to Work'** for the first time in 2022.

TESTIMONY

3 questions to



**Hilal Bouoidina**

Project manager Hilal Bouoidina shares her experience of joining the Women Initiative Foundation's program. She followed the "women in business, become a leader" training, created with Women Initiative Foundation in partnership with Paris-Saclay University. This training intends to develop the leadership of women at the beginning of their professional career to help them reach positions of responsibility.



On Women Initiative Foundation's program

What did you learn?

I developed my leadership skills, extended my network and gained experience that I apply every week in my job. I was able to grow as a professional and became more confident too. For example, I took a step out of my comfort zone and offered to animate internal challenges with my team.

What did you enjoy most?

The interactive element was extremely valuable. I met many inspiring and respected women from different backgrounds, companies and other countries. I really appreciated the generosity of everyone involved, who were quick to provide their feedback and advice.

How has it helped?

Since March, I have taken part in a reskilling course with the aim of joining a Transformation program. The course demonstrated the clear benefits of mentoring – and I have since signed up on a mentoring plan.





DATA VIZ

## Work-life balance

The world is changing, employees have new expectations and the well being of our employees remains our main priority. The Smart Working project meets these expectations by focusing on 4 dimensions: working from home, workspaces, digital tools and People Care.



1

**Working from home.**  
Possibility for our employees to work up to 50% remotely.

2

**Flex Office.**  
Flex office is a new way of sharing and redistributing workspaces, and adapt to new hybrid organization modes and real estate footprint pressures.

3

**Digital tools.**  
Our Workspace 2020 is a secure digital toolbox allowing users to work from outside the traditional office.

4

**Right to disconnect.**  
Most countries are actively promoting disconnection time or hybrid work with alerts to disconnect beyond certain hours, as well as automatic PC disconnection.

KEY FACT

### Ready to learn internal summit

**900**

participants in 12 countries.

This event offers a wide range of talks and trainings to employees. From agile trainings to conferences such as “the Octopus strategy” and how to adapt to changes, this event allowed our employees to appropriate the strategy and ambitions of the company and to discover the skills and knowledge essential for tomorrow.

STORY

### Providing the tools for career evolution

The Digital, Data & Agile Academy supports employees in three areas of expertise, as its name suggests: digital, data and agile. It is a strong driver of transformation for the Group and can be leveraged by employees, managers and HR. It offers online development training, alternating theoretical and practical courses, in French and English.



Graduate data analyst Karine Harroch explains her journey with the Digital Data Agile: “I’ve always had an interest in data processing and analysis and the DDA Academy allowed me to upskill in my chosen field. I had weekly meetings with my mentor (an experienced data analyst) and I was hugely encouraged by my fellow students. One of the first skills was actually “how to learn”. In terms of technical skills, I improved my knowledge in mathematics and statistics to “make the data speak”. I learnt the Python language for data processing and management.

Just three months after my graduation, I started my new role as a data analyst. Even if I am not yet using all the technical skills I acquired, the DDA Academy has given me access to a career in data and I hope to make full use of my newly acquired knowledge in the years ahead.”

DATA VIZ

## Developing sustainability culture through our academy



We as a company consider that it is crucial to develop sustainability culture and to keep employees knowledge up to date. Sustainability awareness is a necessary skill in a world that is changing deeply and quickly. **The Sustainability Academy is a platform that brings together sustainability training content. All our people are expected to take a three-step journey into sustainability:**



Climate Fresk:

**453** colleagues in over **10** countries participated in the climate fresk workshop



Our program with the University of Cambridge:

**150** colleagues participated to sustainability leadership training.



Inspiring conferences with Cédric Ringenbach, founder of Climate Fresk:

over **400** employees attended the conference, and have access to it on the Sustainability Academy platform.

ENGAGE 4 IMPACT

**Engage 4 Impact program:** this initiative helps employees identify potential actions in order to apply our manifesto’s commitments in their daily jobs. With:

**1,036** participants from

**11** countries and

**8** central departments this year, we’re aiming at

**100%** of employees attending the workshop before the end of 2025.



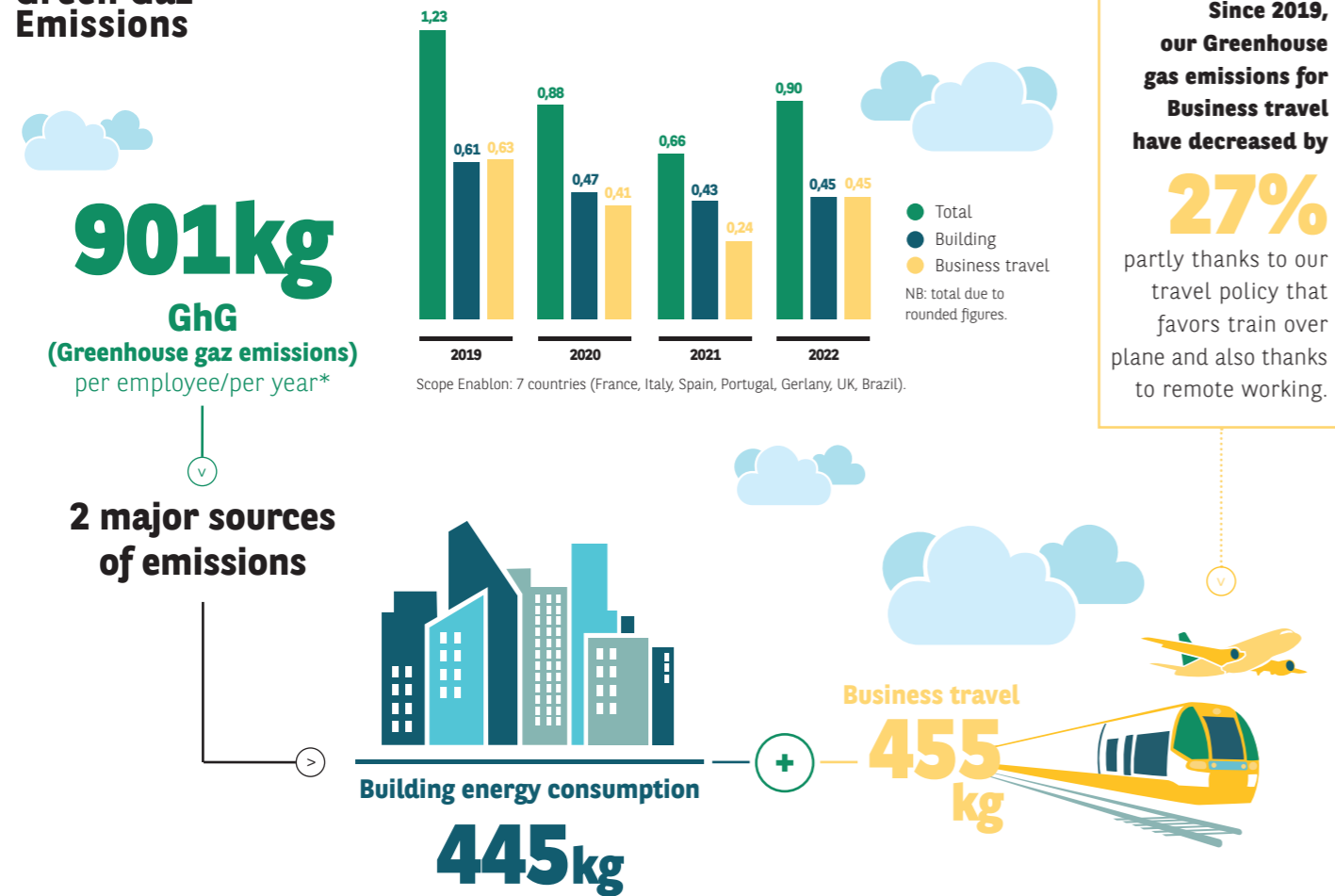
## Commitment #2

# Have a neutral impact on the environment.

If our credit portfolio aims to be carbon-neutral, our direct emissions must also reflect the same goal. To do so, we are optimizing our energy consumption, we are reducing our business travels and adapting our workspaces. We are also trying to reduce our digital impact by expanding our equipment's lifespan and changing our ways of working. Discover more specifically how below.

DATA VIZ

### Green Gaz Emissions



\*Geographic Perimeter: 7 countries' perimeter (Germany, Spain, France, Italy, Portugal, UK and Brazil)/Belgium (Alpha credit) and PF inside Countries (Poland, Ukraine, Turkey and Morocco) are included in group GhG calculation (with Fortis Belgium for Alpha Credit and with International Retail Banking for PF inside countries). The GhG emission calculation per FTE and per year is country specific and requires 24 raw data related to type of energy being used, electricity supplier green certificate, business trips kms detailed by transportation mode etc. The figures are from Group CSR environmental data campaign.

## 3 questions to



**Amélie Biabaut**

French CSR Communication Officer, Amélie Biabaut at BNP Paribas Personal Finance in France, describes Cetelem's involvement in the FAIRe program, led by l'Union des Marques in France, encouraging a more responsible communication.



## On responsible communication

### Why did you join the FAIRe program?

Communication influences behavior and has a role to play in cultural transformation. As an active advertiser, we therefore have to take our communication as an essential lever for the transition that the company wants to lead.

### How does it help you progress in the way you communicate?

We produced governance tools and good practice guides. They were shared with communication teams to facilitate the implementation of the changes.

We also evaluate our actions through an annual report, shared to the FAIRe community. We can only progress on what we measure!

All these tools help us demonstrate a "new normal" through our eco-responsible behavior and reduce the carbon footprint of our campaigns and events.

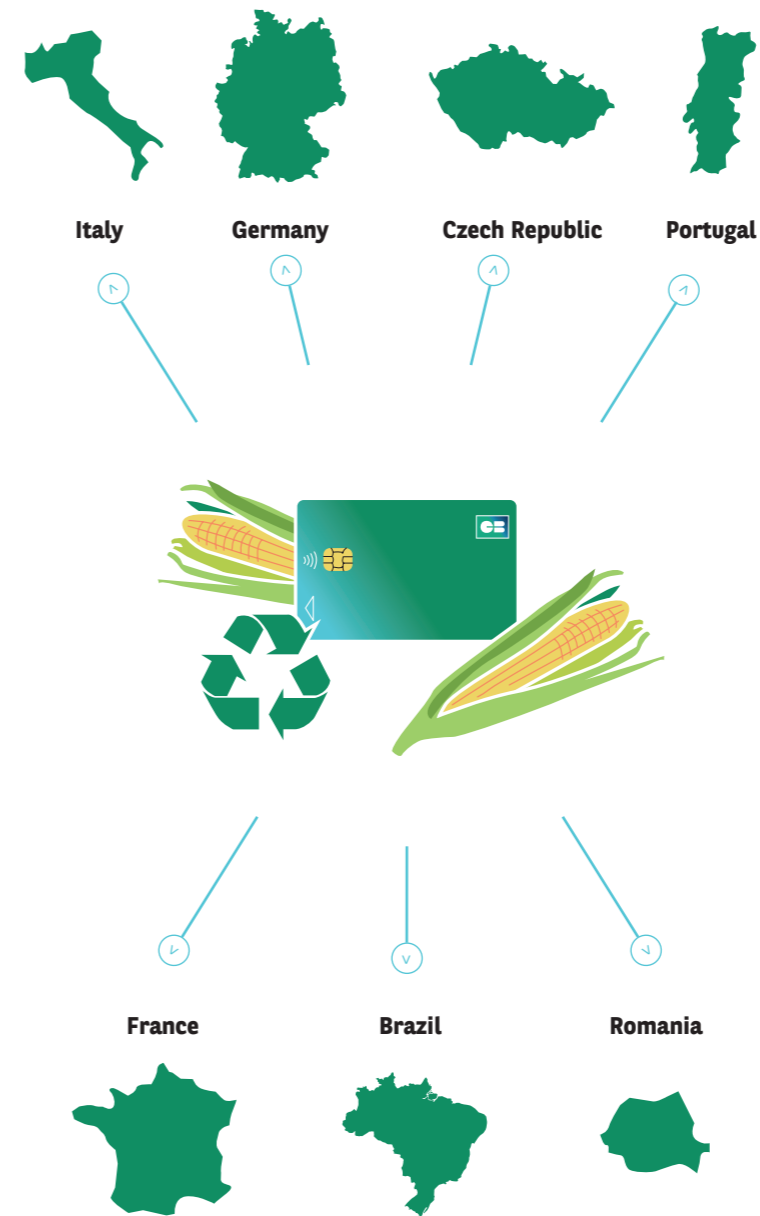
### How will you continue to progress?

Every year we adapt to changes in the communication business: integrating eco-responsible criteria into briefs and contracts, raising awareness on greenwashing, measuring and reducing our impact, while guaranteeing commercial performance.

### STORY

## Reducing the footprint of credit cards

We are responsible for putting 20 million credit cards into circulation. It is therefore our responsibility to help ensure that as many of these cards as possible are recycled. With this in mind, we have therefore opted for alternative ways to produce new credit cards from recycled materials (vegetal material, recycled plastic from plastic bottles or recycled PVC) in Italy, Germany, Czech Republic, Portugal and now also France, Brazil and Romania. In Portugal, we also collect old cards from our partners to recycle them.



STORY

## Our IT Service Centers recognized with the 'Sustainable IT' label

Our Positive IT program aims at reducing IT's environmental footprint by developing a more responsible and inclusive IT. To ensure our continuous improvement approach, we signed the Positive IT Charter in 2020 with the Institut du Numérique Responsable (INR).

In 2022, we are proud that our two IT Service Centers were recognized with the 'Positive IT' label (Label Numérique Responsable). This certification encourages us to keep taking a continuous improvement approach to reduce the company's ecological, economic, and social footprint: extending equipment lifespan, raising awareness on sustainable IT to colleagues, developing low energy consumption solutions...

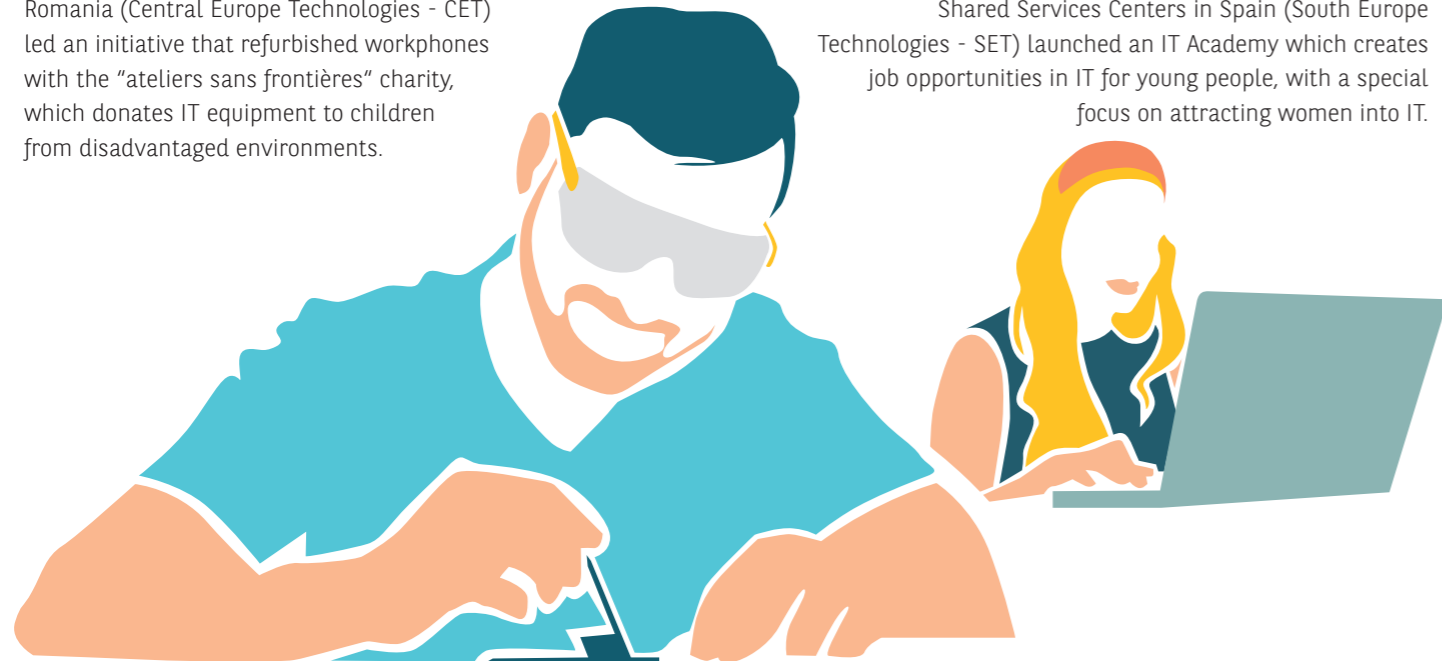
As examples:



Romania (Central Europe Technologies - CET) led an initiative that refurbished workphones with the "ateliers sans frontières" charity, which donates IT equipment to children from disadvantaged environments.



Shared Services Centers in Spain (South Europe Technologies - SET) launched an IT Academy which creates job opportunities in IT for young people, with a special focus on attracting women into IT.



KEY FACT

## Raising awareness on Positive IT

Since 2020, we are raising awareness on sustainable IT amongst our employees.

**100%** **51**

of our IT Steering Committee received **trainings in ecodesign and green IT fundamentals.** employees participated in a **two-day Green IT training.**



DATA VIZ

## Changing the way we use IT equipment



In Germany, we partner with tech recycler AfB which

**collects and sells**

outdated IT material.

In France, **98%** of IT materials (laptops, smartphones, screens...) have a second life after being refurbished through a WEEE certified company\*.

The remaining 2% of these materials can either be valorized through recycling of the material or through energy recovery.

\*External certification of compliance with the EU's Waste Electrical and Electronic Equipment.

**SECOND LIFE > LIFE EXTENSION**

**Optimizing our digital equipment's life cycle.**



In the IT Service Centers of Central Europe, workstation lifespans were expanded from 3 to

**5 years.**



As part of the Positive IT program, discover some initiatives deployed to optimize our use of materials and move towards circular economy.



#### IN EUROPE

→ **11%**

of Europeans only have actually adopted a sustainable consumption.  
Source: Kantar survey 2022.

→ **96%**

of Europeans are ready to adopt sustainable consumptions.  
Source: The circular economy takes root, Observatoire Cetelem.

#### AT BNP PARIBAS PERSONAL FINANCE

→ **600**

people participated in our Circular Summit.

→ **6%**

of our financing is sustainable, when it was 2.3% in 2020.

# What if success meant transforming our business, operating models and offers?

BNP Paribas Personal Finance accompanies clients towards sustainable choices. A just transition also relies on each person in society acting within their means and making the most of available opportunities. It is then essential that sustainable choices are made accessible. Especially in today's challenging financial context, where inflation reduces the ability of many people in society to make a reasonable impact. Enabling households to equip themselves to improve their daily lives is what we have been doing since the beginning of our company. By joining customers on their sustainability journey, we can inform and guide them towards greener practices, while taking into account their situation and challenges. As ever, our work is carried out at their level of potential. This requires that we listen to and understand clients throughout their projects. This chapter shows our understanding of consumer issues and the initiatives we have launched in response.

## Tomorrow's challenges



**Terence Mc Cormick**  
Chief Risk Officer

**To enable everyone to take their part in society,** we want to open up access to our financial services to new profiles, which until now have been given little or no service. To meet their needs, we are constantly researching and innovating, and aim for a better customer experience and the use of new solutions, such as open banking.



**Rebecca Doucet**  
Head of Retail & Customers Global Business Line

**Home energy transition is a major challenge to reduce greenhouse gas emissions.** It is also, against a backdrop of increasing energy costs, a fast-growing market in which we have real expertise. With the help of our partners, we want to take home energy efficiency a step further. Combined with renewable energies financing, this will help impact directly on consumers' purchasing power.



**Paul Milcent**  
Head of Global Business Line Mobility

**As Europe's leader in financial services for the automotive and mobility industries,** we have a major responsibility to reinforce and accelerate the ecological transition. We proactively support all our automaker and distributor partners in their transformations, to enable end customers to access more responsible and sustainable mobility.



**Caroline Soulié**  
Head of Customer Experience Applied Innovation & Marketing

**We want to be a financial guide, helping customers get the most out of their budgets and facilitating access to the consumption of our time.** To make this goal a reality, we are improving our understanding of the challenges and needs of our customers, providing solutions and offers adapted to each situation to help them move towards a sustainable consumption.

## Commitment #3

# Expand access to our financial services to a broader range of customers.

There's a risk that financial terms and conditions can exclude sections of society from accessing the benefits they bring. Young people, temporary workers or low-income families can find themselves frozen out of the finance ecosystem. At BNP Paribas Personal Finance, we're committed to widening the net of our financial services, bringing new opportunities at accessible prices that can result in truly life-changing interventions.

### DATA VIZ

## FiZY

We seek to better understand the youth and their challenges. Our desire? Reach prospects usually excluded from credit offers to give them access to financial services and help them build their future. Especially youth, which is an essential target for our company's future. **That's why we launched FiZY (Financial Inclusion for Z & Y) in 2022 to support them with 4 different pilots:**

|                |   |   |                 |   |                 |
|----------------|---|---|-----------------|---|-----------------|
| <b>Pilot 1</b> | Shared credit scheme: payments are split between cash and credit.                           | > | <b>Romania</b>  | > | <b>Bulgaria</b> |
| <b>Pilot 2</b> | "Family credit line" includes parents as second cardholders.                                | > | <b>Portugal</b> |   |                 |
| <b>Pilot 3</b> | "Be Free" Packages to finance key moments in the lives of young people (mobility, studies). | > | <b>Belgium</b>  |   |                 |
| <b>Pilot 4</b> | 360° approach, guiding young people with their finances from the start                      | > | <b>Italy</b>    |   |                 |

**Step 1**  
Creation of a free online account for young people, easy to understand.

**Step 2**  
Accompany young people in their projects and their finances with a Personal Finance Management Tool (in project).

**Step 3**  
The "Buddy Bo" for 18-30-year-olds explains why an application was refused and proposes alternative solutions.



### STORY

## Helping young Belgians to Be Free

AlphaCredit wants to be a trusted partner for the important moments in the lives of young people. Offering a positive and responsible first experience of credit is vital both for AlphaCredit and this segment.

With this in mind, AlphaCredit set up Be Free package, that promises increased autonomy (very important for young people) by offering them educational content and financing expenses related to their studies or mobility. Applicants can source affordable deals negotiated with partners, for e.g. renting their own flat, learning to drive or paying travel expenses to study in a new city. The project aligns with our commitment to open access to financial services, whatever the age or socio-economic profile of clients.

In order to spread this offer among young people, AlphaCredit developed an innovative communication campaign by adopting and reusing gen Z codes and youth slang.



### TESTIMONY

## 3 questions to



**Karunakar Krishna Reddy**  
Head of Broker Business Management at Consors Finance, explains how BNP Paribas Personal Finance helps to relieve the financial situation of those who are heavily in debt.



## On making debtors bankable again

### Why is it important to give access to all range of customers?

Having access to financial services is important because it enables customers to manage and steer their daily (financial) life and to build up financial security. Beyond the access we should also think about the way, how customers can be accompanied during the whole life cycle.

### What's different about your approach?

We have developed a Unique Selling Proposition called the which overrides the standard automated rejection of a loan request. We recognize that there may be an opportunity to grant a credit demand that better reflects the financial and personal situation of the customer.

## "No, But - Approach"

### What are the terms and what is the outcome?

There are two types of debt consolidation offers to relief indebted customers. The first one is limited to a duration up to 120 months (Unsecured Lending proposition). The second one is addressing indebted customers with an own used property and a duration up to 360 months (Secured Lending proposition). Offers are tailored to the individual case. Customers benefit from access to financial services, reduced monthly instalments and financing of new projects to grow their opportunities in life. Customers become "bankable" again.

STORY

### Providing credit to temporary workers

BNP Paribas Personal Finance France was selected as finance partner by the Fonds d'Action Sociale du Travail Temporaire (FASTT), the national support network for temporary workers.

These valuable workers (half are under 30 years old) contribute greatly to the economy, with 17 million temporary assignments completed every year in France. However, they are often excluded from credit on account of their status.

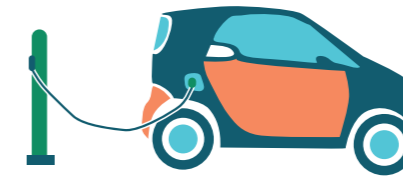
We offer three personal loan and two credit consolidation products with an adjusted price scale, as well as an insurance offer. In BNP Paribas Personal Finance France, 80% of the application process can be done online.

From first telephone touchpoint, through credit origination, to after-sales service, our team was specifically trained to assist temporary workers throughout the entire customer journey.

As finance partner of FASTT network, Cetelem plans to attract 3,000 new clients by 2023, with an overall target of 6,000 temps.

**“Very, very nice staff. They explain everything down to the smallest detail.”**

*Client praise for our dedicated team.*



STORY

### Driving for inclusive mobility in France

As cities introduce low-emission zones, BNP Paribas Personal Finance is taking action to ensure low-income families can still access these zones and drive to work. **These actions start by removing financial barriers from cleaner vehicles purchases.**



**1** —> 120-month B2B lease offer in partnership with Gueudet includes advance premium payment, maintenance package and a potential buy-back/ownership deal at the end of the loan period.



**2** —> Personal microcredit offer to help people who are usually excluded from credit to buy a “cleaner vehicle” that better meets environmental requirements.



**3** —> Awareness-raising initiatives around inclusive mobility, low-emission zones regulation and government assistance, including two training modules both internally (counsellors and managers) and externally (150 beneficiaries from partner associations and social workers).

KEY FACT

### Bringing opportunity with microcredit



**In Italy, 363 microcredit** deals for a combined value of

**€2.5M**



**In France, 300 microcredit** applications financed for a combined value of

**€1.2M**



DID YOU KNOW?

**Microcredit** is a financing solution for people who are not eligible to a traditional bank loan because of low income and/or social insecurity.

## Commitment #4

# Help our customers to reduce their environmental footprint.

The first step in helping consumers reduce their footprint is to inform them about it and guide them towards less carbon-intensive choices while still meeting their needs. We then offer them financial solutions to access more sustainable and affordable housing, mobility and equipment solutions which we develop with partners who share our convictions and values.

KEY FACT

# €6bn

outstandings in sustainable financing of which:



TESTIMONY

## 3 questions to



José Antonio Gimeno

Spain has a vibrant solar energy market characterized by high levels of solar irradiation, favorable government policies and a strong network of small and medium-sized companies specializing in the sector. "We bet on this market before most of our competitors and got actively involved in making solar energy more accessible", says José Antonio Gimeno, Head of key accounts and retail marketing in Spain.

## On Solar Energy market

### What role does BNP Paribas Personal Finance play in solar energy market?

When it comes to solar energy, the end-customer wants to contract with a reliable partner in terms of quality and processes. We only ally ourselves with partners showing financial solidity and a strong vocation for customer service. Customers also have expectations regarding savings on their monthly electricity bill. This is where we come in with preferential financial terms and dedicated customer journey considering the specific nature of the partner's sales process.

### How did you become a solar energy finance leader?

We can proudly say that our strong commercial culture for diversification and business development led us to be the first mover on this market. We developed strong digital skills and a wide range of subscription solutions, helping us being a leader today. Flexibility, analytics, continuous adaptation to meet the expectations of our clients and risk management inherent to this sector allows us to keep that leader position.

### What are the next steps for growing market share?

We will focus on the key protagonists of sustainability trends, ready to identify new opportunities as they emerge. It's vital that we make progress in protecting of our customers, while satisfying their changing expectations. We want to ensure that our customers are satisfied with their installation or sustainability solution, that their expectations are met and that we are working with financially and reputedly sound companies.

## Energy Transition Habitat

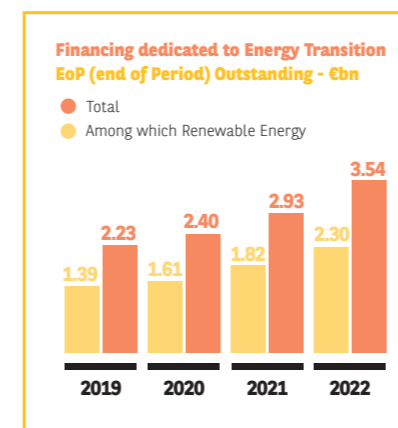
DATA VIZ

### €3.5bn to finance low-carbon housing

The energy sector is a complex and diffuse market where many types of actors, with specific skills and certifications interact. At BNP Paribas Personal Finance, we work in direct partnership with companies and platforms that share our vision, including over 5,000 players: manufacturers, energy providers and now also marketplace aggregators bringing together a network of qualified installers addressing customers' painpoints (such as the need for information, the lack of trust & the search for an interlocutor).

\*Renewable energy financing refers to solar panels and heat pumps.

€3.5bn\*  
Outstanding in home energy transition at the end of 2022



\*Outstanding/Production reported at 50% on PF Inside perimeter.

### Strong increase in production in 2022

€1.7bn\*

+22% vs. 2021 on track to exceed our present 2025 ambition

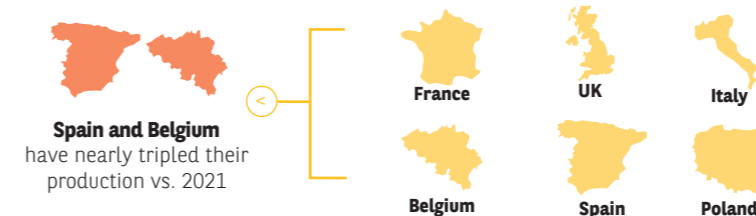
These excellent results are due to

#### Dynamic and enabling market:

- > Rising energy prices
- > Government incentive & landlord regulations

#### Our business development:

- > Specific offers with partners in 6 countries





KEY FACT

## Green bonds: our financing of the energy transition in the habitat

# €1.7bn

of Personal finance underlying assets in €18,2bn BNPP group green bond program.

DATA VIZ

## We're in this together: partnering up with actors of the energy sector

The home energy transition is a dynamic market with many government incentives. With energy prices increasing, energy transition is becoming even more pressing. At BNP Paribas Personal Finance, we want to support our clients in understanding and adopting home energy efficiency solutions as well as producing their own energy through solar panels or heat pumps. Discover our dedicated offers and partnerships in the following pages.



| ENERGY PROVIDERS |                        | MANUFACTURERS         |  |
|------------------|------------------------|-----------------------|--|
|                  | France<br>UK<br>Italy  |                       | France<br>Germany<br>Belgium<br>Poland |
|                  | UK<br>Italy<br>Germany |                       | Italy<br>UK                            |
|                  |                        |                       | UK                                     |
|                  | UK<br>Poland           |                       | Italy                                  |
|                  | Italy                  | AGREGATOR MARKETPLACE |  |
|                  |                        |                       | France                                 |
|                  | Spain                  |                       |  |
|                  | Italy<br>UK<br>Belgium |                       | UK                                     |
|                  |                        |                       |  |
|                  |                        |                       |  |
|                  |                        | BUILDER               |  |
|                  |                        |                       | France                                 |

DATA VIZ

## Renovating French households with renewable energy

Born from the alliance between EDF and BNP Paribas Personal Finance, Domofinance is the French expert in home energy and renewable energy financing.

# 8,000

French households equipped with photovoltaic panels in partnership with EDF ENR.

# 24,000

French households equipped with heat pumps to replace oil and gas equipment.



## Mobility

DATA VIZ

## Clean mobility\* outstandings: €2.4bn in 2022.

As part of our net-zero commitments, we grew our financing of low emitting vehicles from €1bn to €2.4bn in 2022.

This growth was driven by:

- Policies to incentivize electric vehicles and bikes.
- Dedicated offers and new partnerships (EVs only) to make clean mobility more accessible.
- Qualification of financed assets, particularly for our intermediated activities.

Financing Mobility is a major stake for BNP Paribas Personal Finance.



It represents more than **50%** of our portfolio.

Over 100 vehicles financed to individuals by BNP Paribas group 80 are financed by BNP Paribas Personal Finance.

# €2.4bn

of BNP Paribas Personal Finance's outstanding are in clean transportation.

\*Clean mobility considers only vehicles emitting **-50g** CO<sub>2</sub> per Km (norm WLTP).

## Due to our work

- Specific commercial offers.
- New partnerships (bikes and cars).
- Better identification of the financed vehicle in our databases.



## By the market

Electric car sales increased (+30% in 2022 vs 2021 in Europ).

This constant growth is driven



\*Clean mobility considers vehicles emitting less than 50g CO<sub>2</sub>.





### STORY

## Cash back to incentivise shared mobility

As a company with concern for environmental issues and awareness, Cetelem Portugal has launched green initiatives that bring real value for its customers and the world around them.

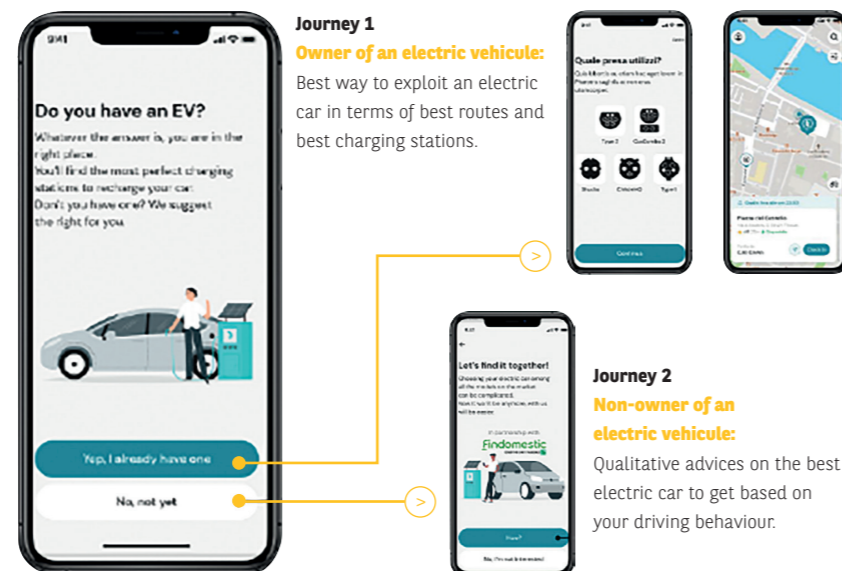
This commitment inspired the team to work on several ideas to help customers adopt greener habits. One of them is related to mobility. To incentivize modal shift, our Portuguese entity set cash back reward when paying with our card a shared transportation mean: public transportation, cabs or car sharing provider. This generated trust and loyalty among customers while encouraging change!

- Black card sold at B2B Mobility partners process**
- 1 Partner hands out "Black card" communication.
  - 2 Fillcard request form at Cetelem's website with personal, professional and complementary data.
  - 3 E-sign.
  - 4 Client then gets the card.

### DATA VIZ

## Encouraging drivers to adopt green mobility

Our Italian entity Findomestic has partnered up with Tate Italy to provide advantageous offers and discounts to drivers through the Switch service. Either you own an electric car or not, The Switch application provides different user journey according to the drivers' profile and help them make the most of their electric cars.



### DATA VIZ

## Riding the wave

Cycling contributes more than 150 billion\* euros to the European economy, by promoting healthier and longer lives, tourism, bike sales and the easing of congestion and pollution.

However, buying a bike, especially an electric one, is now a considerable investment. That's why we are innovating with partners to make cycling more accessible for all:

- Netherlands and Germany partnership with bike specialists: Canyon & Giant.
- Spain partners up with +800 bike shops including second hand actors: Tuvalum. The entity adapted its offers and processes.

\*European Cycling Federation.

### STORY

## Designing Science based Net Zero scenarios



To support the Group's commitments as a signee of the "Net Zero Banking Alliance" (aiming at a "zero carbon" economy by 2050) BNP Paribas Personal Finance is taking steps to measure the carbon footprint of its automotive

financing portfolio and modelize its impact, as automotive is a highly emissive sector. To build scenarios, we need first to compute a lot of data to assess present carbon intensity of vehicles we already financed and do it with the most relevant standards. As public policies, decarbonization ambitions, energy mix production as well as overall car fleet age vary from a country to another, we have to consider markets in which we operate to design our own scenarios in order to take the most efficient actions in that market to support transition.

We then design two different scenarios: a theoretical one to position ourselves and a realistic one, to ultimately design most efficient actions in that market to support transition. To do such an exercise requires expertise both in sustainability and data analytics. That's the very reason why we've partnered with Institut Louis Bachelier and its ESG lab to support us. Together with the Group, people from the business, locally and in the headquarters, we're building with Institut Louis Bachelier a transition strategy to reach Net Zero economy!



## Commitment #5

# Build a sustainable and inclusive relationship with our stakeholders.

Listening to the voice of our customers, partners, and employees, as well as civil society, is essential to create a sustainable and trusty relationship. This relationship is crucial to perpetuate our activity over time, it feeds our willingness to create and improve our services. In line with our long-term vision, we have taken steps in 2022 to grow closer to stakeholders across a range of activities, from customer advocacy and research into the cost-of-living crisis to accelerating our response time to natural disasters and taking a stand against economic violence.

### STORY

## The power of advocacy

Understanding what our customers think of our performance is a critical source of competitive advantage. That's why we evaluate our Net Performance Score (NPS) every year then benchmark the results against our competitors. In 2022, 100% of countries and all Business lines onboarded on the NPS Program. Customer and Partner Care is progressing in all countries, when volume of complaints is decreasing. The hot dissatisfaction is better and better treated: actions are implemented and in continuous improvement. On the overall BNP Paribas Personal Finance follows the market trend and today we are launching some structural initiatives (Brand, Value proposition, Journeys) to accelerate the rise of NPS and be above the credit specialists average by 2025.

While Business Sustainability still has a moderate impact on NPS for the moment, this could change over time. Working on this dimension through our offers and their promotion, would enable our brands to make a real place for themselves on the responsible approach territory and distinguish themselves from competitors.



### STORY

## Undercover agents

**60** mystery shopping visits tested the quality of service received in 4 partner stores in France.



These incognito surveys are extremely valuable for verifying that credit subscriptions on sales point comply with our vision of responsible credit. Feedback enables us to implement the necessary corrective actions with our partners, as part of our drive to constantly improve underwriting processes and reduce the amount of time between the in-store sales teams and customers.

While the survey results showed that the customer experience is getting better and better, there remain some areas of improvement, such as increasing the visibility around Alternative Offers, clearer explanation of Revolving Credit and ensuring the consent process reaches the highest standards in all stores. We are developing action plans with our partners to address these points.

### STORY

## Natural disasters: addressing victims with dedicated offers

In response to the growing frequency of natural disasters and as part of our fragile client program, we initiated a partnership with Saretec in France, a specialist in weather monitoring.

Saretec's Storm Seeker application reduces the time taken to locate those in disaster situations from 10 days to less than 12 hours. Information ranges from speed of hurricanes and flood water level, as well as likely damage caused. We then send SMS communications to impacted customers in the municipalities affected by the climatic event, listing a range of relevant services.



### KEY FACT

In 2022, our fragile client program supported

**92,000**

cases and granted

**29,000**

financial solutions to our customers.

### TESTIMONY

## 3 questions to



Paola Vieira

Money can become a tool for economic abuse, an invisible form of domestic abuse. Economic abuse often flies under the radar in society, is under-reported by victims and normalized by the spouses' abusers. Paola Vieira, economic abuse expert for Personal Finance, is responsible of a project aiming to protect our clients against economic abuse. This project was incubated in our People's Lab 4 Good, with Paola as an Intrapreneur.



## On economic abuse

### Why did you embrace this cause?

A friend of mine asked for my help when her husband proceed to block her card without her consent. I was shocked by the case, and understood, after having exchanged with associations fighting domestic abuse that this card opposition was finally economic abuse. It's the blind spot of domestic abuse. Women are often deprived of their money due to economic abuse.

### Can banks contribute to fight against this nuisance?

Absolutely. The first step is to better understand this type of abuse, train its collaborators, raise customers awareness, and then introduce safeguards in customer path. In 2021, BNP Paribas committed to tackling economic violence within the next five years. In 2022, we launched training towards our client advisor to detect economic violence, and we also set-up a banking safeguard with robust processes to secure victim's accounts. I am proud to see this project spreading in other countries of Europe.

### What is your advice to women today?

Economic violence can happen to women from all backgrounds. I would recommend to all women to look frequently to its bank account and never delegate financial subjects to their spouses. After all, a woman who takes an interest in her finances is not dishonest. She's just looking after her destiny.

DATA VIZ

## A business summit to come out and accelerate the business on the Circular Economy offers

The concept of the circular economy has come a long way since it first emerged. In February 2022, we organized the Let's be Circular Summit at a European level to raise awareness on circular economy and its opportunities. We hosted public talks and workshops with our different partners and colleagues to foster conversation and ideas on circular economy. From Europeans new circular habits to budget implications of circular economy, find below the Circular Summit main key take-aways.

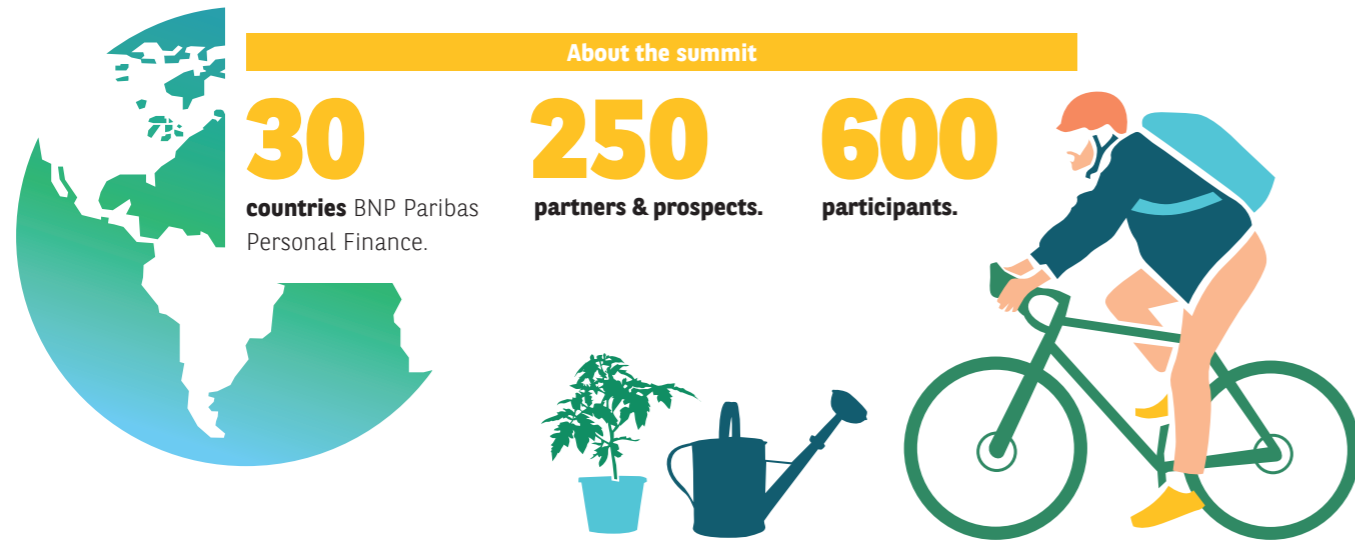


Figure from L'Observatoire Cetelem 2022 - Circular Economy, make room for the consumer-entrepreneur.



### Europeans & the Circular Economy

**1/4**

of Europeans **claim to know what the term circular economy means.**

**82%**

of Europeans **associate circular economy with capacity of innovation.**



### Second hand

**39%**

of Europeans **already bought secondhand products through an exchange platform.**

**1/4**

of Europeans **sold second-hand products at least once a month.**

**€77**

**average monthly income from secondhand products sells.**

Figures from L'Observatoire Cetelem 2022 - Circular Economy: time for the consumer-entrepreneur.

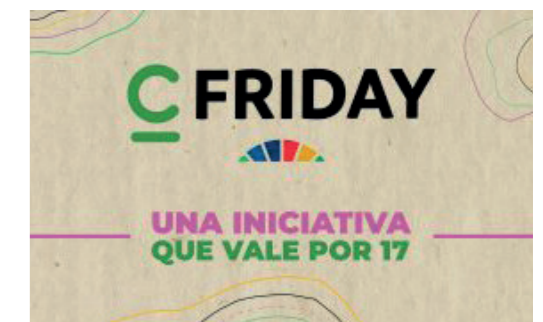
STORY

### Enter the Circle



The C Friday reached **more than 5,000** retail outlets across Spain under the banner "Enter the Circle" and succeeded in a monthly production peak of **€108M** for our Spanish entity.

For the third year in a row in Spain, the Black Friday operation became C Friday, in partnership with the NGO Remar and its Reciclamanía project to promote Circular Economy. This year's "enter the cycle" operation aims to raise awareness of the circular economy among partners and customers.



**Cetelem promotes the circular economy by:**

- Extending the life of goods by offering extended warranties on purchased products.
- Encouraging second-hand purchases by forming partnerships with second-hand players.



IN EUROPE

—> **42%**

of Europeans lack basic digital skills.

Source: European Commission, Shaping Europe's digital future, Digital Skills: <https://digital-strategy.ec.europa.eu/en/policies/digital-skills>

—> **15.3%**

of European students are below level 3 of financial literacy.

Source: PISA study, OCDE.

AT BNP PARIBAS PERSONAL FINANCE

—> **52,965**

volunteered hours by our collaborators through the 1MH2H program.

—> **59,000**

people reached through financial literacy support in 9 countries.

# What if responsibility meant using our expertise to make a positive impact beyond our business?

Our choice of philanthropic activities reflects the work we

do at BNP Paribas Personal Finance: financial literacy and digital inclusion. Those notions are part of our everyday life and having access and knowing how to use them is a precondition to social and economic inclusion. By providing access to financial literacy, we offer the chance to make better choices towards sustainable consumption. Learning how to manage a budget at a young age is an essential skill for future citizens. Acting on digital and financial literacy is as relevant as it allows us to understand the expectations of today's society and move forward with it. In this chapter, read how our colleagues are tackling digital inclusion and financial education, and actively contributing to civil society.

## Tomorrow's challenges



**Jean Louis Khiel**  
President of Cresus

**In a complex economic, social and environmental context,** where insecurity and anxiety are affecting all levels of society, financial education is an effective response that is long overdue. It enables citizens to take charge of their own lives, and to project themselves into the future.



**Mathias Wikstrom**  
CEO and co-founder of Doconomy

**Consumers should have the right to access high-quality data** to better understand the impact of their choices. Our challenge is to find a balance to provide people with information that is transparent but also easily accessible. Our lifestyle calculator, built with the United Nations (UNFCCC), is a reference toll for measuring your own impact on CO2 emissions according to your choices and lifestyle.



**Jean Deydier**  
Founder of We Tech Care and Emmaüs Connect

**13 million people in France are still excluded from the digital world,** while at the same time we are approaching 100% of online administrative procedures. The challenge is to find solutions enabling as many people as possible to seize opportunities offered by digital technology.

## Commitment #6

# Increase financial literacy and awareness about sustainable consumption.

Financial literacy is essential to lead a secure life and yet we don't learn these notions at school. Moreover, in times of inflation and increasing energy costs, responsible consumption is important to consider in our budget. Find out how we take action to promote responsible budgeting among young people and adults by developing educational tool and programs, and how we're making headway for sustainable consumption.

### STORY

## Taking action for young people...



In line with our commitment to champion financial education and raise awareness of sustainable consumption, we have developed an online education platform called Budget Responsible in France, Italy and Belgium. The site [www.budgetresponsible.com](http://www.budgetresponsible.com) helps young people between 14 and 18 years to understand the financial world and manage budgets, with support from their teachers or parents. Based on gamification, the platform uses videos and interactive quizzes to help propel young people into adult life with the right financial knowledge.

On top of this, BNP Paribas Personal Finance partners with local NGOs to grow financial literacy, such as Junior Achievement in Bulgaria and Portugal, Joblinge in Germany, YESS (Youth Employment Support Scheme) and Project Finance in Turkey, Fun Finance in Romania. In the UK and many other countries, our employees have also organized several workshops dedicated to financial education through the One Million Hour to Help initiative.

### DATA VIZ

## Local actions during Global Money Week



**In France:** budget management workshops raised the awareness of 220 young people during this week.



**In Italy:** 278 participants attended the webinar "Other means of payment besides credit cards and cards" led by two Findomestic ambassadors.



**In Germany:** two ambassadors from Consors Finanz organised a workshop with their partner "Joblinge", helping 15 students who were struggling to find a job.

### TESTIMONY

## 3 questions to



**Luisa Casini**

In Italy, Findomestic is reaching out to reformed prisoners and survivors of violence to give independence through digital and financial education. Social Responsibility Officer Luisa Casini explains how.



## On vulnerable people and financial literacy

### What is PerCorsi People?

PerCorsi People is an extension of our already existing program, PerCorsi Youth which focuses on youth financial literacy. With PerCorsi People, we are taking this initiative broader by giving vulnerable adults the foundations of financial and digital education as a means of re-entering society and the workplace.

### Who are the target recipients?

People come from different backgrounds: prisons, juvenile detention, addiction reform centers, people with mental disabilities, but also and mainly women who have survived physical or economic violence. In the future, we will reach out to refugees too.

### How is PerCorsi People part of our commitment to increase financial literacy?

We are spreading financial and digital education to promote social inclusion. Also, we are sending a clear message that our company invests in society, which is a source of pride for our people.

### KEY FACT

# 59,000

young people trained in financial education in 9 countries (Belgium, Bulgaria, Czech Republic, Germany, Italy, France, Portugal, South Africa, Romania).



### DATA VIZ

## ...And for adults too

Finance education and literacy are important in later life and so BNP Paribas Personal Finance has created educational content for adults on our consumer websites



**In Italy**

PerCorsi People provides training and educational content around responsible credit for vulnerable audiences, like former prisoners or women victims of domestic violence.



**In Spain**

Cetelem España gives tips on consumption, savings and personal finance through its website Domestica Tu Economía, attracting

**47,083** followers on Facebook & **2,697** on Twitter.



**In Germany**

the popular blog "Mehr.Wert." on the Consors Finanz website offers regular insight to help consumers shop and save more responsibly.

STORY

## Supporting financial education at the Global Money Week



We took part in Global Money Week, which is an annual awareness-raising campaign organised by the OECD on the importance of ensuring that young people, from an early age, acquire the knowledge, skills, attitudes and behaviours necessary to make sound financial decisions and ultimately achieve financial well-being and financial resilience. This year's theme was "Build your future, be smart with your money".

On this occasion and for the first time, we held an international event with Junior Achievement Europe to coordinate actions between all BNP Paribas Personal Finance entities on the subject of financial education, with workshops and "speed dating" sessions to share vital information. The initiative was a great success, with 60 young Europeans, 30 volunteers from BNP Paribas Personal Finance from 11 countries.



**"Being part of the Global Money Week allowed me to get in touch with the needs of young people and provide valuable advice for life."**

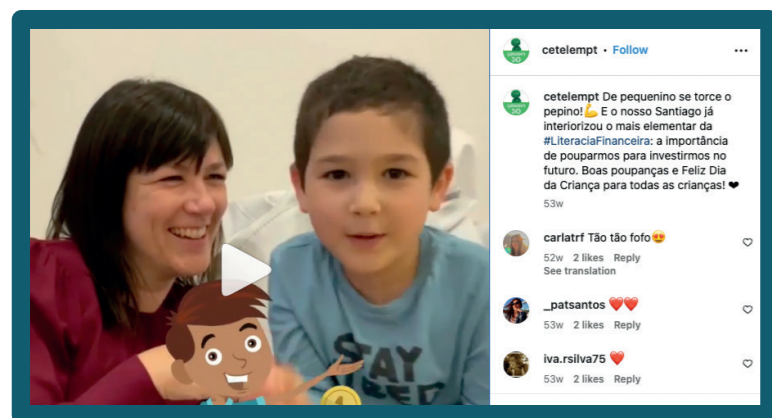
**Giulia Montecchi**  
(Italy, Findomestic, Pilot & Customer Advocacy)

**"I want to thank Yolande V. She is one of the most experienced person I've ever meet. She behaved motherly to us. Thanks to her I know how to direct my career."**

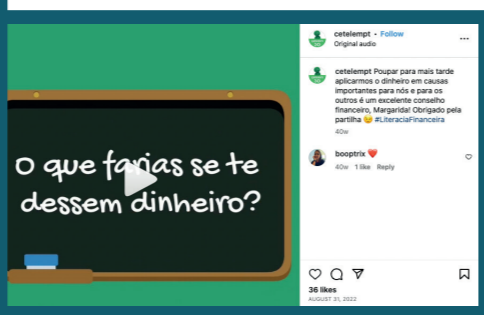
An European student

STORY

## Introducing finance to children



On social media, our employees from Portugal are also sharing videos of them with their children discussing on money issues. Letting children explain finance in their own words is the first step to start financial education.



STORY

## Find responsible consumption On The Way



We run a successful podcast that explores the pathway to responsible consumption.

Named "On The Way", the regular show features over 20 episodes in French and English, capturing the voices of entrepreneurs, business players and researchers who work to build more sustainable consumption in society.

For example, Retailer Boulanger encourages its customers to consume more responsibly by highlighting the reparability index and offering tutorials on how to repair and maintain equipment.

Decathlon shared with us how it inspires people to go for more sustainable sports equipment by experimenting short rent offers on children's bikes for example. Backmarket explained the cost and environmental gains of recycled mobile phone, while Mobilize highlighted the social advantages of greener & shared mobility.



The podcast has built up a dedicated audience, with **5,000** followers and an average of **2,000** downloads per episode.



STORY

## Maintaining women entrepreneurship during war time

UKRSIBBANK BNP Paribas Group organized six exclusive free seminars on women in the workplace, in which all key business topics were examined from the perspective of Martial Law and wartime business processes.

**"More than 4,000 resilient and free Ukrainian women took part in our seminars this year. It is incredible that so many participants showed resilience and desire to develop their own business to support the economy of our country today and in the future".**



**Yanina Olkhovska**

Director of communications, corporate social responsibility and engagement of UKRSIBBANK BNP Paribas Group

Commitment #7

# Increase digital inclusion and literacy.

As our lives and how we consume become more and more digital, we must be careful not to create new forms of exclusion. It is essential to offer access and support to populations who are not at ease with digital services. To fight against digital illiteracy, we focus our efforts on 2 actions: equipment donations and dedicated support to vulnerable populations.

KEY FACT

587

equipment donations

To foster digital inclusion, we donated in Bulgaria, France, Germany, Hungary, Italy, Portugal, South Africa and Romania.\*

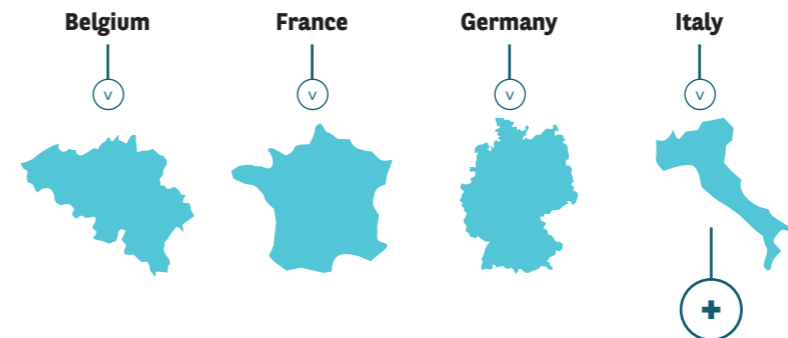
\*The number of donations is lower than in 2021 as we extend the life of our devices, reducing the number of total devices available.



KEY FACT

2,000 people digitally trained

To fight digital exclusion you need to have the right equipment and access (to the Internet), but you also need to know how to use these digital tools. During 2022, our employees volunteered to share their digital knowledge with disadvantaged people, especially in four countries where we have a major presence:



As an example, in Italy our training focused **on internet safety and the risks of a careless behavior on internet to help trainees have a safe use of digital technologies.**



**Paul Grunelius**  
Mission director at We Tech Care Testimony.



## On Digital Inclusion

We Tech Care, a social startup of Emmaüs Connect, considers digital technologies as a strong social inclusion factor. The initiative develops training and programs for digital caregivers, giving them tools to open digital opportunities to digitally excluded people. With the help of the Cetelem Foundation, We Tech Care has rolled out a program to help the French take advantage of the benefits of online consumption.

**How can digital technology improve one's purchasing power?**

Carpooling, second hand or anti-waste... There are many examples of digital services allowing people a sustainable consumption, while making money savings. Unfortunately, people in the most economic difficulty are usually also those struggling the most with digital technologies, therefore benefiting the least from digital services.

**Can we consider digital technology as a social barrier for vulnerable people?**

Indeed, the 2022 edition of the Arcep Digital Barometer shows that there is a 12-point gap between high- and low-income people in the practice of online shopping. Our role is therefore essential, particularly in these times of inflation, to ensure access to digital services to as many people as possible.

**What kind of solutions and support do you offer to digitally excluded people?**

We created a pedagogic program dedicated to "digital good deals". These educational resources allow actors to work toward digital inclusion. They have already been viewed more than 20,000 times. You can find them on our platform Les Bons Clics, which provides tools to more than 65,000 digital caregivers in France.

DATA VIZUALISATION

### Milestone for Cetelem Foundation

In 2022, the Cetelem Foundation celebrated 30 years from budget education to the fight against illiteracy. Since 2018 alone, one million people have benefited from the foundation's sponsorship of skills development and access to digital tools.



1992

The foundation was created under the guidance of Fondation de France to foster entrepreneurship in education.



2001

Our purpose evolved to participate in the development and promotion of teaching and research.



2005

The foundation widened its remit again to support digital solidarity projects initiated by students.



2010

2010: Our name changed to "Cetelem, for Budgetary Education."



2018

Our callsign changed again to: "Cetelem, Inclusion through digital sharing."



2022

The foundation is now 30 years old.

**Thank you to all our employees and partners  
who contributed to this report.**

Published by BNP Paribas Personal Finance  
Sustainability Department.

**Writing, design, content, and production:** bearideas

**Photo credits:** Gettyimages

**Find news on our Group:**  
[personal-finance.bnpparibas](https://www.personal-finance.bnpparibas)





**www.**  
**personal-**  
**finance**  
**.bnpparibas**

Paris Trade and Companies Register no. 542 097 902  
Insurance intermediary registered under number  
07 023 128 Limited company (Société Anonyme)  
with capital of €561 882 202.

N°ADEME FR200182\_03KLJL

Printed on recycled paper certified FSC.

Head Office:  
1, boulevard Haussmann  
75009 Paris – France