

#positive leasing

OUR CORPORATE SOCIAL
RESPONSIBILITY (CSR)
APPROACH IN A NUTSHELL



OUR COMMITMENTS AND ACTIONS IN 2015



BNP PARIBAS
LEASING SOLUTIONS

Business is ON



"I'm convinced that the 'positive leasing' spirit of responsibility shared by all our employees is a powerful way of positively transforming our company and serving the interests of our clients and partners even better."

Charlotte Dennergy, Chief Executive Officer



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**CREATING VALUE FOR ALL
IS WHAT RESPONSIBILITY
MEANS TODAY.
LEASING SOLUTIONS'
HELPS COMPANIES
TO CREATE GROWTH.
BUT OUR RESPONSIBILITIES
REQUIRE US TO DO MORE.
MORE FOR THE ECONOMY,
FOR SOCIETY, FOR THE
ENVIRONMENT AND
FOR OUR EMPLOYEES.**

By choosing to build for the long haul via sustainable partnerships and responsible finance solutions for the full asset lifecycle. By cutting the CO₂ emissions generated by what we do, with special focus on reducing the energy consumption of our business. By putting in place the right conditions for occupational wellbeing, and by developing a company that attracts the most talented people and fosters diversity and fairness. By committing ourselves to working alongside future generations by engaging in initiatives that help the less fortunate in society - especially children - wherever we operate.

We call it Positive Leasing. It's a global commitment, a culture in its own right and a responsibility that we intend to integrate totally into our DNA at the core of our business.

OVERVIEW OF OUR 4 PILLARS

⁺01 Our **environmental** responsibility

Combating climate change

OUR COMMITMENT:

- To reduce the environmental footprint of what we do

OUR PRIORITY ACTIONS:

- To reduce our paper consumption
- To reduce our CO₂ emissions

OUR GOALS IN 2015 (compared to 2012):

- To reduce our paper consumption by 15% per FTE compared with 2012
- To recycle 55% of our waste paper
- To reduce our CO₂ emissions by 10%
- To increase our use of certified paper to 60% for internal documents
- To use 100% certified paper for our customer documents

⁺03 Our **civic** responsibility

To combat social exclusion and promote education and culture

OUR COMMITMENTS:

- To expand our corporate sponsorship programme
- To promote financial education to combat over-indebtedness

OUR PRIORITY ACTIONS:

- To structure a corporate sponsorship policy focused on helping children
- To develop financial education initiatives in all of our largest operating countries

OUR GOALS IN 2015:

- To implement a wide-ranging children-focused corporate sponsorship initiative every year in every country
- To reach out to as many people as possible via our financial education programmes, with special emphasis on those countries with more than 200 FTE (France, Germany, Italy and the UK)

⁺02 Our **economic** responsibility

Financing the economy in an ethical manner

OUR COMMITMENTS:

- To provide sustainable funding for the real economy
- To comply with the highest level of ethics
- To offer a range of responsible products

OUR PRIORITY ACTION:

- To ensure the concept of responsibility is at the core of our business practices

OUR GOALS IN 2015:

- To raise awareness of CSR among our sales and marketing teams to ensure that our commitments are implemented through everything we do
- To promote our Business is ON brand promise, which is structured around five commitments: Expertise, Simplicity, Responsiveness, Innovation and **Responsibility**

⁺04 Our **social** responsibility

Develop and empower our people in a responsive manner

OUR COMMITMENTS:

- To provide training and career development
- To promote diversity and inclusivity
- To ensure the widespread implementation of good practices

OUR PRIORITY ACTION:

- To promote diversity in all its forms

OUR GOALS IN 2015:

- To support our managers in their coaching responsibilities through the Leasing Management Way initiative
- To promote job mobility by identifying bridges and career paths to connect every part of our business
- To secure the award of the BNP Paribas Group Diversity label for all our operations in France, and continue implementation of the initiative set out under the Disability agreement

A GLOBAL STRATEGY WITH LOCAL ROOTS

At BNP Paribas Leasing Solutions, CSR governance is supported by a network of representatives in all Leasing Solutions operating countries, and in every function or business line. Governance is also provided by a CSR Steering Committee chaired by the CEO, which meets twice a year.

THE MISSIONS OF THIS GOVERNANCE STRUCTURE INTRODUCED IN 2013 ARE :

- To validate the targets of the Positive Leasing commitment and ensure their compliance with those of the BNP Paribas Group
- To ensure that Positive Leasing is implemented in all operating countries and business lines through an active network of representatives
- To monitor implementation of individual country action plans
- To adopt a process of continual improvement by re-evaluating targets on an annual basis
- To encourage the sharing of good practices between countries



OUR NETWORK OF REPRESENTATIVES:

- 1 AUSTRIA 2 BELGIUM 3 FRANCE 4 GERMANY 5 ITALY 6 LUXEMBOURG 7 NETHERLANDS
8 POLAND 9 PORTUGAL 10 ROMANIA 11 SPAIN 12 TURKEY 13 UK

HIGHLIGHTS OF THE YEAR 2015

++ 01 Our **environmental** responsibility

In adopting the BNP Paribas Group 'Commitment to the Environment', BNP Paribas Leasing Solutions has chosen to make its contribution to combating climate change by reducing its own carbon footprint. All our entities are fully committed to limiting the environmental impact of what they do by implementing a multi-year action plan with a quarterly progress reporting schedule.



CONSUMING PAPER MORE RESPONSIBLY

In 2015, we introduced a series of very practical measures that have allowed us to exceed our targets and achieve a 20% reduction in our consumption of paper compared with 2014. In Turkey, all of our printers have been replaced with a default configuration to print in monochrome only and on both sides of lighter weight eco-responsible paper (75g/m²).

-20%

PAPER CONSUMED PER EMPLOYEE BETWEEN 2014 AND 2015

TRACKING OUR CO₂ EMISSIONS

As part of reducing our travel-related carbon footprint, our entities encourage their employees to act responsibly. For example, the HR teams in the UK have worked on the rollout of a programme designed to ensure that every company car driver plays an active role in facilitating change by allowing them to choose clean vehicles. Our German entity has introduced not only a new and more restrictive travel policy, but also makes a financial contribution to the travel costs of employees choosing to use public transport.



IMPROVING THE ENVIRONMENTAL PERFORMANCE OF OUR OFFICES

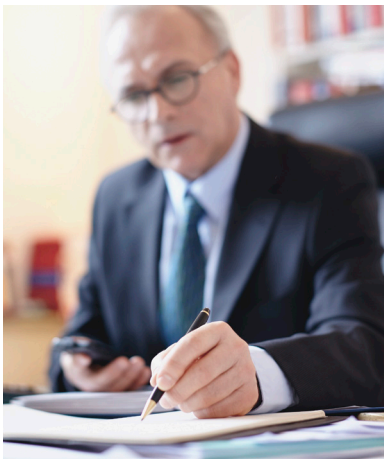
Our Portuguese entity has stepped up its commitment to recycling by installing sorting and recycling bins. In Austria, our local entity took the opportunity of an office relocation to select an energy supplier offering 100% hydropower!

INFORMING AND ENCOURAGING OUR PEOPLE

On the basis that every employee can become an ambassador for eco-responsibility, awareness-raising initiatives focusing on these issues are organised and run across all entities. To reinforce the motivation provided by the COP21 climate conference, our office buildings in France hosted a climate change exhibition with content based on the *Climat, l'expo à 360°* exhibition sponsored by the BNP Paribas Foundation at the *Cité des Sciences* in Paris.

++ 02 Our economic responsibility

We help to fund the real economy ethically and responsibly, and in the best interests of all of our stakeholders. This means acting responsibly at all times in everything we do and through all the products we offer. In this way, our responsible behaviour benefits everyone, whether customers or employees.



BUSINESS ETHICS: A FUNDAMENTAL VALUE

The France CSR team worked at the end of 2015 on an Ethics Charter for all its stakeholders to establish a common benchmark for ethical behaviour, human rights, employment law and environmental responsibility. This guide, with its shared set of rules, will be translated into English during 2016 to encourage our local entities to implement this good practice at local level.

1 MICROFINANCE SOLUTION

LAUNCHED IN BELGIUM



CSR AS A DRIVER OF INNOVATION

The most recent Leaseurope conference for the most talented young people in today's leasing industry and Europe's leasing companies voted overwhelmingly for Socialease as the most innovative idea of the three finalist projects. Presented by BNP Paribas Leasing Solutions UK, Socialease is designed to respond effectively to environmental challenges by integrating elements of the subscription financial model into leasing packages to minimise the wastage of resources and encourage the recycling of equipment.

OFFERING RESPONSIBLE SOLUTIONS

We pursue an incentive-based sales policy to encourage the use of eco-responsible assets. Our Dutch entity encourages the leasing of green label or hybrid vehicles. In 2015, our French entity became the first banking member of the *Association Française du Gaz* to support the growth of the green Vehicle Natural Gas market.



⁺03 Our **civic** responsibility

BNP Paribas Leasing Solutions has chosen to focus its commitment onto issues it sees as particularly important: corporate sponsorship and financial education. Our financial education initiatives are designed to combat over-indebtedness and improve understanding of the financial and economic challenges facing inexperienced borrowers. Our corporate sponsorship takes the form of providing long-term support for non-profit organisations dedicated to helping children.



HELPING CHILDREN IN OUR OPERATING COUNTRIES

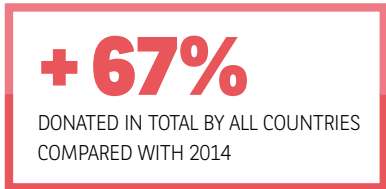
All BNP Paribas Leasing Solutions entities have chosen to donate money, equipment and time to non-profit organisations working to improve the lives of children. Our Romanian entity has chosen to support a series of projects in areas as diverse as medical research (Associata P.A.V.E.L.), education (Aurora Day Centre) and culture (Vienna Children’s Theatre Association). In Poland, an orphanage receives Christmas presents donated and packaged by our employees. In Germany, 29 of our colleagues have donated their time to Nationwide Reading Day by reading to 25 primary school classes in Cologne.

LONG-TERM PARTNERSHIPS

Our Italian entity has been working with drug-dependent young people since 2013, and has forged close links with Europe’s largest treatment centre, San Patrignano. This entity regularly uses the services offered to host its seminars, and in 2015 made a donation of €12,000 to the community school.

WORKING WITH LOCAL SOCIAL ENTERPRISES

By combining economic efficiency with issues of public interest, social enterprises provide solutions to social problems and help for people facing challenging circumstances. Our entity in Spain uses a company employing disabled people to host monthly breakfast meetings and help maintain its offices. Our Belgian entity relies on the services of companies employing disabled workers to provide catering for its annual party, and assist with its printing requirements and mailing campaigns.



COMBATING FINANCIAL EXCLUSION

In 2014, BNP Paribas Leasing Solutions Belgium entered into a partnership with the social enterprise MicroStart to offer entrepreneurs personally tailored leasing and financial support solutions when they have no access to bank lending as a result of their business profile.

⁺04 Our **social** responsibility

We are committed to offering our employees an attractive and rewarding working environment through responsible management of human resources.

Diversity and inclusion, listening and attentiveness, employee relations dialogue and training... all our entities are committed to developing these important issues to promote and facilitate individual self-fulfilment and involvement.



MAKING DIVERSITY THE NORM

In recognition of its long-term commitment to combating discrimination and promoting equality of opportunity, BNP Paribas Leasing Solutions France was awarded the AFNOR (*Association Française de Normalisation*) diversity label in 2015, and has trained more than 100 managers in how to manage disabled employees. A number of our operating countries also hosted week-long Diversity & Inclusion events in November to raise employee awareness of non-visible handicaps.

LISTENING TO WHAT OUR EMPLOYEES HAVE TO SAY

In 2010, the BNP Paribas Group introduced its annual Global People Survey to measure employee engagement. Since this barometer of opinion was introduced, our satisfaction and commitment rates have risen consistently, and we continue to pay very close attention to what our employees have to say. We are committed to offering our employees an attractive working environment, with particular emphasis on career development and training. We also facilitate personalised career guidance through a programme designed to identify our most talented people.

72%

POSITIVE RESPONSE TO THE ISSUE OF PROMOTING DIVERSITY IN THE COMPANY

SHARING SKILLS

Our Luxembourg entity is involved in the *Prêt de compétences* skill sharing project launched by BGL BNP Paribas. Over a period of three days or more, employees can make their skills available to an NGO or non-profit organisation to help their projects progress. Introduced as part of the Microfinance sans frontières (Microfinance without Borders) initiative, this programme has since expanded to include other areas of corporate sponsorship.

ENCOURAGING MOBILITY

As part of facilitating career development through job and geographic mobility, BNP Paribas Leasing Solutions launched its Mobilisease You intranet site in 2014 to raise the profile of these opportunities. Managers also receive an updated guide every year to help them support their team members with further information on mobility.

SHARING BEST PRACTICES

At its corporate level, BNP Paribas Leasing Solutions has launched a reverse mentoring initiative that enables younger employees who are confident with today's new technologies to work with, and support, members of the Executive Committee in adopting these new resources. This successful initiative has since been shared with individual entities for local rollout in the near future. The UK-developed Circular project to simplify and accelerate the sharing of information has been presented to all of our operating countries for adaptation to their individual communication systems.

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