

# BNP PARIBAS, COMMITTED TO SUPPORT



In line with the 17 United Nations SDGs, BNP Paribas' CSR strategy aims to contribute to a more sustainable world.



**BNP PARIBAS**

The bank for a changing world

## 17 commitments to change the world

“The Sustainable Development Goals (SDGs), which were adopted by all the United Nations member countries in 2015, consist of 17 key commitments that strive to **eradicate poverty, protect the planet and ensure prosperity for all by 2030.**

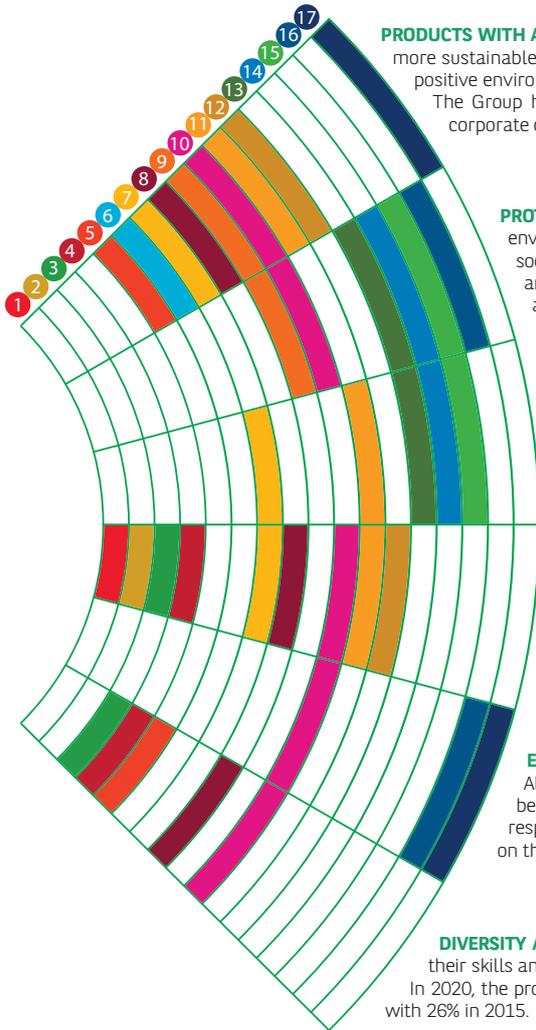
All actors, whether they are governments, civil society, businesses or other entities, have a role to play to help achieve these goals. BNP Paribas, which exercises its corporate social responsibility in 4 areas (economic, social, civic and environmental), contributes fully to attaining these goals. In addition, by offering financing to all business sectors, **the Bank is one of a small number of the few economic actors which have the privilege of contributing to all SDGs.**

As an example, one of the key performance indicators of our Corporate Social Responsibility (CSR) measures the share of loans to corporate clients that contribute strictly to the achievement of the SDGs: this proportion must be at least 15% of our credit commitments. This objective is among the CSR indicators on which 20% of the long-term variable compensation of the top managers of BNP Paribas is based. This is **an innovative mechanism that reflects the Bank’s strong commitment to the SDGs**, and it has been singled out by the UN as an exemplary practice!

We have put in place a large range of actions to support the SDGs. I hope you enjoy reading this brochure, which describes some of the initiatives we are taking to make sure that these 17 commitments change the world”.



**Laurence Pessez**  
Head of Corporate Social  
Responsibility, BNP Paribas  
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**PRODUCTS WITH A POSITIVE IMPACT:** BNP Paribas develops products and services that contribute to a greener, more sustainable economy while abiding by the Group's risk and profitability criteria. These products generate positive environmental, economic and social impacts and as such contribute to the achievement of the SDGs. The Group has also established a key performance indicator that measures the proportion of loans to corporate clients that contribute strictly to the achievement of the SDGs. The goal is to reach 15% in 2018.

**PROTECTION OF HUMAN RIGHTS AND THE BIOSPHERE:** BNP Paribas has developed a robust environmental and social risk management framework to strictly manage its environmental and social risks in order to control the impacts of its customers' activities. This is why BNP Paribas annually tracks the proportion of loans subjected to a specific system to manage environmental and social risks. In 2016, this proportion was 28%; the goal is to reach 40% by the end of 2018.

**CLIMATE:** BNP Paribas has made financing the energy transition a top priority of its CSR strategy. The taken measure apply to both its own footprint and its clients' activities. As part of this initiative, BNP Paribas commits to being carbon neutral from 2017 and to support its customers toward a low-carbon economy. The Group has pledged to double its financing of renewable energies to reach €15 billion by 2020.

**FINANCIAL INCLUSION:** The Group has set a goal of making its financial products accessible to as many people as possible in order to promote economic development. One step it has taken is to commit to bolstering its support of microfinance in order to enable at least 350,000 beneficiaries to get micro loans.

**ETHICS:** Adherence to the most rigorous ethical standards is a prerequisite for BNP Paribas. All employees must abide by current laws and regulations, but they are also expected to go beyond them by ensuring that all their decisions are imbued with the highest standards of ethical responsibility. Every year until 2018, at least 80% of employees are required to undertake training on these ethics topics.

**DIVERSITY AND TRAINING:** The Group's HR2020 strategy aims to offer all employees a career that suits their skills and aspirations. The goal is to foster individual growth while accentuating respect for differences. In 2020, the proportion of women occupying senior management positions will be increased to 30%, compared with 26% in 2015.





End poverty  
in all its forms  
everywhere

836 million people  
still live in extreme  
poverty on less than  
1.25 per day.

Whether it is operating as a banker or a philanthropist, BNP Paribas is committed to fighting poverty. Its goal: promote financial inclusion and support vulnerable populations.



#### TEACHING BUDGETING IN ORDER TO HELP INCLUSION

Teaching people how to manage their budgets is an effective way to prevent excessive indebtedness and spur economic development. In 2016, 492,000 people around the world had access to programmes established by BNP Paribas.

#### Combating excessive indebtedness

In France, BNP Paribas partners with the CRESUS association to undertake this initiative. "In anticipating its customers' challenges by providing special support to vulnerable customers, and by further expanding its financial education programme, BNP Paribas has shown us that it is an energetic model of societal responsibility". Jean-Louis Kiehl, Chairman of the CRESUS Federation.

#### 36 MICROFINANCE INSTITUTIONS (MFI) WORLDWIDE

By providing €248 million in funding to microfinance institutions in 2016, BNP Paribas played a role in granting microloans to 309,000 people in 18 countries.

#### A significant economic impact

In 2016, BNP Paribas conducted a study to assess the social impacts of the microloans granted by the Komida MFI thanks to its support. Main finding: the monthly revenues of women microentrepreneurs doubled from €81 to €161 starting from the 4th microloan.

#### AID TO DISASTER-STRICKEN POPULATIONS

The Rescue & Recover Fund collects donations in order to enable a quick and efficient reaction to humanitarian disasters. When a customer, a retiree in France or an employee anywhere in the world makes a donation, BNP Paribas adds a matching contribution before donating the funds to its partner organisations. Since it was established, the fund has donated more than €2.8 million.



## End hunger and promote sustainable agriculture

World food production must increase by 70 % to feed 2.3 billion more people by 2050.

BNP Paribas sets up numerous initiatives to help reduce world hunger: it provides financing to the agricultural sector, develops investment products targeting this sector, supports organisations operating in this field, and more.



### RESPONSIBLE FINANCING OF AGRICULTURE

Agriculture is a key sector of the economy, whose importance is expected to rise over the coming decades as the world's population grows and food needs grow with it.

#### Agriculture financing policy

Implemented in 2015, this policy addresses BNP Paribas' financing and investment activities in the agricultural sector, so that the Group can finance in a sustainable way this sector and preserve local communities and ecosystems. The Group has also adopted measures so that its financial instruments do not contribute to the destabilization of the agricultural commodities market.



### AN INVESTMENT PRODUCT THAT TARGETS SUSTAINABLE NUTRITION

BNP Paribas' SMaRT Food fund invests in agribusinesses that work to provide high-quality food while protecting the environment. It helps fund the new generations of agricultural machinery, biodegradable packaging and organic fertilisers.

At the same time, it refrains from investing in businesses that have practices that run counter to ethics, such as land grabbing to the detriment of indigenous populations and speculation on agricultural commodities.



Ensure healthy  
lives and  
promote  
well-being  
for all  
at all ages

Since 1990,  
the death of children  
under 5 years  
has decreased  
by half reaching  
6.3 million in 2013,  
which corresponds  
to a daily reduction  
of 1,700 deaths.

To promote health and well-being, BNP Paribas is committed towards its employees, its customers as well as civil society through its actions of philanthropy.



## BNP PARIBAS HUMAN DEVELOPMENT

This savings product offered to Bank customers invests in European businesses spending at least 20% of their revenues on solutions in the fields related to the needs of an ageing population, access to education and healthcare. As of May 2017, it had collected €1.2 billion.

## BNP PARIBAS FOUNDATION IS ENGAGED IN THE FIGHT AGAINST MALARIA

Through the Bank's subsidiaries in Sub-Saharan Africa, BNP Paribas Foundation finances a programme of distribution of 25,000 insecticide-treated bednets.

### SUPPORT FOR MEDICAL SERVICES IN THE UNITED STATES

The most disadvantaged people of the Latin American, multi-ethnic and Southern Californian populations have a limited access to health in the United States.

#### Over 930,000 patient visits since 2012

Since 2012, Bank of the West, subsidiary of BNP Paribas, has been supporting AltaMed Health Services, a social enterprise which has 43 clinics. The loans granted by the Bank since 2012 are over \$22 million. This network of community health centres in Southern California proposes targeted care programs (seniors, young people, women) and services of support to families.



Ensure inclusive and quality education for all and promote lifelong learning

Enrolment in primary education in developing countries has reached 91% but 57 million children remain out of school.

BNP Paribas is involved in this SDG through 3 action levers:

- ◆ Professional development for employees;
- ◆ Education and professional integration through its Foundation;
- ◆ Financial education for the general public.



### €1.2 MILLION TO HELP STUDENTS SUCCEED ACADEMICALLY AND PROFESSIONALLY

Through the Social Impact Contract co-structured by BNP Paribas, Passeport Avenir will spend three years providing support to 130 youths who pursue vocational training and are at risk of dropping out of school. The goal is to draw on training and a corporate sponsorship programme to significantly improve the students' academic performance and transition from school to work.



### FINANCIAL EDUCATION: AN EFFECTIVE TOOL OF ECONOMIC INSERTION

1.6 million: this is the number of people having followed a program of financial education proposed by a BNP Paribas employee since 2012. Only in Italy, where two entities of BNP Paribas are committed to financial education, approximately 154,000 people have been trained in 2016 via the programme "EduCare".

**MORE THAN 5.3 MILLION HOURS OF TRAINING** were provided **WITHIN BNP PARIBAS IN 2016**



### SUPPORT OF AFEV DATING BACK 15 YEARS

AFEV, which is supported by the BNP Paribas Foundation, recruits student volunteers who tutor children in priority education zones.

**7,000 STUDENTS** work with **7,000 YOUTHS**



Achieve gender equality and empower all women and girls

About two thirds of countries in the developing regions have achieved gender parity in primary education.

BNP Paribas shows its commitment to gender equality by developing proactive policies on professional equality for employees and fostering women's entrepreneurship.



**JEAN-LAURENT BONNAFÉ, DIRECTOR AND CHIEF EXECUTIVE OFFICER OF BNP PARIBAS, IS INVOLVED IN THE UN'S HEFORSHE CAMPAIGN**

The HeForShe campaign, initiated by UN Women, seeks to give a voice to men who take action to promote gender equality;

**"Gender equality will foster our future and our growth, and that will help create a more equitable world".**

**Jean-Laurent Bonnafé.**



**WOMEN'S ENTREPRENEURSHIP**

Since 2011, BNP Paribas and Women Business Mentoring Initiative (WBMI) are associated to accompany female entrepreneurship.

WBMI is a voluntary custom-made support destined to women in business manager positions for more than three years. In five years, the WBMI association supported more than 100 business managers.

**HELP PROMOTE THE ROLE OF WOMEN IN THE ECONOMY AND SOCIETY**

BNP Paribas has committed to ensuring that 25% of its 500 top managers are women by 2020. This indicator is one of the factors used to calculate the deferred variable compensation of the Group's 5,000 top managers.



**RECOGNITION**

Nandita Bakhshi, Chief Executive Officer of Bank of the West BNP Paribas, was named the No. 1 Woman to Watch by American Banker Magazine.



Ensure access to water and sanitation for all

Over 660 million people don't have access to drinking water resources.

To guarantee access to water and sanitation and to ensure sustainable management of water resources, BNP Paribas has developed financing and investment products. In addition, in the event of a natural disaster, the Rescue & Recover Fund can act quickly to restore access to water.



### PROJECT FINANCING: ACCESS TO WATER AND SANITATION

BNP Paribas finances projects favouring a sustainable management of water resources thanks to a better access to sanitation and drinking water. Most of the projects are located in developing countries.

**The financing of three pumping stations in Vietnam** allows better drainage of residential and agricultural areas, flooded during the rainy season.

**Access to water in Sri Lanka:** the construction of network of distribution and unified purification unities allows habitants of the Greater Matale region to have access to quality water in enough quantity.

### RESCUE & RECOVER FUND

In 2015, Cyclone Pam struck Vanuatu, affecting 150,000 people, destroying 90% of the country's buildings and placing the water supply in great peril.

#### Rebuilding of water access after the disaster

- The Rescue & Recover Fund made possible a donation to CARE to help fix the water systems in 24 communities and distribute hygiene kits to 3,600 households.
- Another partner of the Rescue & Recover Fund, the French Red Cross, supplied 12,500 beneficiaries with drinking water, essential goods and shelter.



### BNP PARIBAS AQUA: €1.9 BILLION INVESTED IN COMPANIES IN THE WATER SECTOR

Thanks to BNP Paribas Aqua, BNP Paribas' clients can invest in companies whose activities are linked to the water sector all over the world. They work for instance in water treatment, economy and recycling technologies, networks' quality, purification and decontamination.



Ensure access  
to affordable,  
reliable,  
sustainable and  
modern energy  
for all



The increase of  
electricity's demand  
is estimated at  
approximately  
70% by 2035.

In pledging to double its financing of renewable energies to €15 billion by 2020, BNP Paribas is asserting itself as a player that is committed to fighting climate change.

### BNP PARIBAS LEADER OF THE ENERGY TRANSITION IN BELGIUM

The Sustainable Energy Services department of BNP Paribas Fortis offers its expertise to SMEs to fund renewable energy production infrastructure and energy efficiency infrastructure.

In 2016, the department provided consulting services for 106 projects in the amount of €250 million. For example, in partnership with Emission Zéro and Meusinvest, BNP Paribas spent €2.25 million to finance a new biogas plant near Liège.



### An important role for green bonds

In 2016, BNP Paribas was among the world's 3 largest players in the Green Bond market, contributing to the structuring of €2.4 billion of bonds. Among many transactions, two Green Bonds of Iberdrola intended to re-finance onshore wind farms in Spain or the first euro-denominated Green Bond issued by an American power generation company.

### SUPPORT FOR INNOVATIVE START-UPS IN THE ENERGY TRANSITION:

BNP Paribas has committed to investing €100 million by 2020 in innovative start-ups active in the energy transition. These investments bring an additional support to the 15 innovation divisions in the retail banking network in France, where 11% of the start-ups receiving support have an environmental mission.



BNP Paribas finances the construction of offshore wind farms in the North Sea such as the following projects:

- Butendiek, in the German coast, will produce 288 MW;
- Gemini, in Netherlands, for a 600 MW capacity, and also;
- Northwind, with 216 MW in Belgium.



Promote inclusive  
and sustainable  
economic growth,  
employment  
and  
decent work  
for all



470 million jobs are  
needed globally  
for new entrants to  
the labour market  
between  
2016 and 2030.

From start-ups to SMEs to international conglomerates, BNP Paribas supports businesses of all types. By financing and investing ethically, the Bank plays a role in the economic development of society as a whole and supports jobs creation.



### ACCESS TO EMPLOYMENT AND ECONOMIC GROWTH

In 2016, lending to companies in France contributed to maintaining or creating 820,000 jobs in France, which corresponds to 5% of jobs of the private sector. Among those jobs, almost 200,000 – 24% of the totality – have been created by SMEs.

**NEARLY 1 MILLION BUSINESS CLIENTS,  
ENTREPRENEURS AND CORPORATE CLIENTS**

### BNP PARIBAS EUROPEAN SME DEBT FUND

€500 million to finance European SME long-term projects.

#### A one-of-a-kind initiative to finance SMEs

BNP Paribas offers a financing solution that combines two contractually connected loan tranches: a medium-term loan granted by the Bank, along with a long-term bullet loan contributed by the BNP Paribas European SME Debt Fund.

### INVESTMENTS IN SOCIAL BUSINESSES THROUGH THE NovESS FUND

The Group has invested €20 million in NovESS, a fund that finances companies in the social and inclusive economy and supports social innovation projects, particularly in the inclusion and medical-social domains.

Thanks to this fund, by 2022, 70 businesses with ambitious social impact goals will be financed.



Build resilient  
infrastructure,  
promote  
sustainable  
industrialization  
and foster  
innovation

Quality infrastructure  
is positively related to  
the achievement  
of social, economic  
and political goals.

BNP Paribas has established itself as the leading bank for start-ups and innovative companies, offering the market's most comprehensive banking and financial mechanism to promote innovation.

### THE BANK SUPPORTS THE GROWTH AND TRANSFORMATION OF BUSINESSES

BNP Paribas has created large-scale programmes to meet the specific needs of innovative companies.



### Mechanisms to support start-ups

- In **France**, 16 specialized agencies (WAI – We Are Innovation) support 2,000 start-up clients since 2012. €50 million were invested in seed and venture capital since the launch of the first dedicated programs of support.
- In **Belgium**, support to entrepreneurs was improved through the opening of the Co. Station, an accelerator which supports start-ups and companies in their growth phase.
- In **Luxembourg**, the **Lux Future Lab** has developed with the arrival of 12 new start-ups, in addition to the existing 24. In total, more than 200 jobs were created since 2012 for the housed start-up.
- In **Turkey**, **TEB Start-up house** supports entrepreneurs (training, consulting...) in their innovative projects.



### INFRASTRUCTURE FINANCING

Financing new urban infrastructures allows to reduce pollution and to improve the life conditions by reducing the time spent in transport.

BNP Paribas supports Bahrein Public Transportation Company at the level of \$65 million in the development of its bus network: 33,000 people per day used one of these 141 buses of the public transportation network in 2016.



Reduce inequality within and among countries

On average—and taking into account population size— income inequality increased by 11% in developing countries between 1990 and 2010.

Reducing inequality is a key to harmonious economic development. It needs to occur both within and among countries.



**SOCIAL BUSINESSES: INNOVATIVE SOLUTIONS TO FIGHT INEQUALITY**

Based on a hybrid model, social businesses aim to make a strong positive impact while remaining economically sustainable. As creators of jobs and innovative inclusion solutions, they play a vital role in combating inequality. In 2016, BNP Paribas provided these businesses with €641 million, a 38% increase over its 2015 contribution.



**“PROJECT BANLIEUES”: A PROGRAMME DESIGNED TO COMBAT SOCIAL EXCLUSION**

For over 10 years, the BNP Paribas Foundation supports associations working on three areas of focus: the fight against school failure, access to employment through micro loans and the support of local associations working together to improve well-being in underprivileged areas. The Group has financed over 400 associations based in sensitive areas.



**HELPING REFUGEES AND PROMOTING THEIR INTEGRATION**

There are 22.5 million refugees worldwide, and the UN has identified them as one of the priority targets in terms of support in order to help reduce inequality from now to 2030.

**62,000 refugees supported in Europe**

Since 2013, BNP Paribas is engaged in favour of refugees through the Rescue & Recover Fund. In three years, more than €520,000 of donations were collected to support the actions of partner NGOs. In 2015, the Group decided to go further in its engagement, dedicating €5 million to accompanying the reception arrangements for refugees in several European countries. The Bank has decided to extend its actions by allocating an additional €3 million to this program in 2017 and 2018.

Make cities  
inclusive, safe,  
resilient and  
sustainable

By 2030, almost  
60% of the world's  
population will live  
in urban areas.

BNP Paribas helps build sustainable cities through actions such as Real Estate programmes and the promotion of soft mobility.



## REINVENTING PARIS!

Winner of the competition "Réinventer Paris" for the site of Ternes-Villiers, BNP Paribas Real Estate anticipated new ways of life and new practices. Its project conjugates exemplary buildings on wood, solidary united energy system between offices and housing, car sharing and urban agriculture, factors of biodiversity and social connection: it helps creating the city of the future.

### "SMART CITIES, SMART MOBILITIES"

- In Istanbul, in Turkey, BNP Paribas finances the acquisition by the municipality of 126 metro vehicles for a new 17km line. Connecting the internal residential zone with the coastal zone of the city, this metro line allows direct connection to ferries as well as to another metro line.
- Arval, BNP Paribas' subsidiary specialized in full service vehicle leasing, helps its customers to optimize their product choice of fuels including environmental criteria and to better manage the fuel consumption of their company's fleet. Thanks to its expertise, the number of vehicles rented increased by 9% while emissions dropped by 3% in the same period, thereby avoiding 35,000 tons of CO<sub>2</sub>.



- BNP Paribas Leasing Solutions launched a long-term leasing offer and finance leasers for Led systems: intended for companies and for the public sector, the program is already operational in France and it will be spread in Europe soon.

Responsible consumption means taking the environment into account when designing products and recycling them.

### PAPREC: RECYCLING AND CIRCULAR ECONOMY

In 2015, the Group was leader of a €480 million Green Bond emission from Paprec, a French company dedicated to recycling non-hazardous waste. Paprec was the first SME to issue a Green Bond in France.



### CONSUMING LESS PAPER AND USING RESPONSIBLY SOURCED PAPER

The Group has committed to reducing paper consumption per employee by 30% in 2020 compared to 2012 and to bringing to 80% the share of responsibly sourced paper.

### INNOVATION FOR THE CIRCULAR ECONOMY

BNP Paribas finances social businesses and start-ups that provide new recycling solutions for IT hardware (ATF Gaia), mattresses (Recyc'Matelas), clothing (Le Relais, Emmaüs) and tires (Alpharecyclage), and that reuse unsold food (Simone Lemon). Another example, in Morocco, BNP Paribas is supporting Kilimanjaro, a company that makes biofuel from used cooking oils.



Ensure  
sustainable  
consumption  
and production  
patterns

Each year, an estimated one third of all food produced ends up rotting in the bins of consumers and retailers, or spoiling due to poor transportation and harvesting practices.



Take urgent action to combat climate change and its impacts

The IPCC estimates we have to limit the increase of the global average temperature in 2°C by 2100.

As part of its environmental commitments, BNP Paribas promotes financial innovation to help the energy transition and reinforces its management of risks related to this transition.



### IN MOROCCO, A RANGE OF GREEN PRODUCTS

BMCI, BNP Paribas' subsidiary in Morocco and an official partner of COP 22 in Marrakech, has developed a range of savings and loan products that stimulate the transition to a low-carbon economy.

### BNP PARIBAS COMMITS TO BECOME 'CARBON NEUTRAL' BY END-2017

For that, 3 complementary actions are taken:

- Reducing CO<sub>2</sub> emissions related to its functioning;
- Increase the part of low carbon electricity;
- Offset CO<sub>2</sub> emissions that cannot be avoided.



### IMPORTANT PARTNERSHIPS TO FINANCE ENERGY EFFICIENCY

Since it was launched in 2003, Domofinance, a partnership between EDF, the French power entity, and BNP Paribas Personal Finance, has helped finance more than 530,000 deals and generate energy savings equalling the consumption of 46,000 French households.

#### INCLUDE CLIMATE CHANGE IN RISK MANAGEMENT

BNP Paribas takes into account climate issue into its risk analysis by:

- Incorporating a theoretical carbon price in its financing decisions in order to assess the resilience of its corporate clients to a carbon tax or restrictive regulations;
- Establishing indicators related to the energy transition that allows it to ensure that its financing aligns with the IEA's 2°C scenario.



Conserve and sustainably use the oceans, seas and marine resources



As much as 40% of the world oceans are heavily affected by human activities, including pollution, depleted fisheries, and loss of coastal habitats.



## BAN ON FINANCING FISHING THAT USES DRIFT NETTING

The Bank refuses to finance fishing companies that use drift nets, which indiscriminately catch all species (unmarketable fish, dolphins, etc.) and thus contribute to the destruction of aquatic life.

## SUPPORTING RESEARCH ON CLIMATE CHANGE: THE ROLE OF THE OCEANS

Since 2010, BNP Paribas Foundation supported through its Climate Initiative program 18 research projects on climate change for a €12 million among which:

- eFOCE projects (European Free-Ocean Carbon dioxide Enrichment) that gets together 5 European institutes and observes the phenomenon of acidification of the oceans to better understand what impacts can be expected in marine ecosystems from now until 2100.
- The three labs from the "Southern Ocean and Climate" collect data from the Southern Ocean. This ocean plays a key role on the climate, being the heart of the world's waters and cooling around 2°C more than half of the water's volume.



Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss



Forests are home to more than 80% of all terrestrial species of animals, plants and insects.

## TROPICAL LANDSCAPE FINANCING FACILITY (TLFF): A NEW TYPE OF GREEN FINANCING IN INDONESIA

The TLLF brings together development actors and private banks to offer an innovative financing solution and support Indonesia in pursuing sustainable growth. It provides large-scale, long-term financing of renewable energy projects and backs small farmers.



## BIODIVERSITY PROTECTION

Criteria relative to the biodiversity are integrated in a transverse way into all Group's sector policies.

BNP Paribas has committed to a zero net deforestation until 2020. For that purpose, the Group supervises strictly its financing and investments in particular in the sectors of palm oil, paper pulp and agriculture.



Promote just, peaceful  
and  
inclusive societies



Corruption, bribery, theft  
and tax evasion cost some  
\$1.26 trillion for developing  
countries per year.



Revitalize  
the global partnership  
for  
sustainable development



To move from  
engagement to action,  
solid, inclusive  
and integrated  
partnerships are needed  
in all levels.



## RESPONSIBLE REPRESENTATION WITH RESPECT TO THE PUBLIC AUTHORITIES

The Group makes a point of taking into account the principles of transparency, fairness and integrity for all its business activities. The “Charter for Responsible Representation with Respect to the Public Authorities”, adopted in 2012, includes a series of fundamental commitments in terms of integrity, transparency, social responsibility and respect for the major universal democratic values that apply to all Group employees.

### AN EXPANDED COMPLIANCE TEAM

The Group’s compliance teams, which have grown significantly to count 3,200 employees in 2016, play a central role in fighting corruption, fraud and money laundering.

In analysing transactions, monitoring country policies (tax havens, non-cooperative countries, etc.) and individual profiles (terrorism, crime, etc.), the compliance teams ensure that all international laws and regulations are followed.

## AN INDEX TIED SPECIFICALLY TO THE SUSTAINABLE DEVELOPMENT GOALS

Within the framework of a partnership with the World Bank, BNP Paribas developed the “Solactive Sustainable Development Goals World Index”. Thanks to this product, investors can support companies contributing significantly to the achievement of the SDGs. Furthermore, associated with a Bond emitted by the World Bank, it also allows to finance targeted projects favouring sustainable development.

### VIVATECH : STARTUP CONNECT



At the 2nd Viva Technology event in France, for which BNP Paribas was a partner, ground breaking companies working towards the achievement of the SDGs took centre stage at a Positive Impact session.

## PHOTO CREDITS

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## To go further

### **BNP PARIBAS' CSR PAGES**

[www.csr.group.bnpparibas](http://www.csr.group.bnpparibas)

[www.group.bnpparibas/en/hottopics/global-goals](http://www.group.bnpparibas/en/hottopics/global-goals)

### **UN SDG's PAGES**

[www.un.org/sustainabledevelopment/](http://www.un.org/sustainabledevelopment/)