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CORPORATE SOCIAL RESPONSIBILITY

OBJECTIVES AND METHODS OF THE DIALOGUE BETWEEN BNP PARIBAS AND ITS STAKEHOLDERS



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Introduction – Definition and objective of dialogue with BNP Paribas’ stakeholders

Dialogue with stakeholders involves listening to, understanding and addressing stakeholders’ expectations, consistent with corporate social responsibility (CSR) policy. The CSR strategy of BNP Paribas, which is detailed each year in [Chapter 7 of the company’s Registration Document](#), is structured around four pillars: economic responsibility, responsibility towards employees, responsibility towards the community and environmental responsibility. Dialogue with stakeholders is essential to meeting the Group’s corporate social responsibility objectives. This is why the Group signed the *Comité 21* “Guiding principles for constructive dialogue with stakeholders” and published the initial version of this document in 2015, making a formal commitment to maintaining an open, constructive relationship with its identified stakeholders in order to achieve three objectives: anticipate changes in our businesses and improve our products and services, optimize risk management, and develop innovative solutions with a positive impact on society.

The Group’s stakeholders

BNP Paribas has four groups of contractual stakeholders: our customers (individuals, businesses, SMEs and associations, corporate clients, governments, official institutions, distributors), our employees and trade unions, our shareholders, and our suppliers. The Group has also identified other strategic stakeholders, including job candidates (who are potentially future employees), companies in which BNP Paribas invests, regulatory bodies, governments and elected officials, international organizations, networks and think tanks, civil society organizations (notably advocacy NGOs, consumer groups, charities and family organizations), financial and extra-financial ratings agencies, SRI investors, the media (the press, social media, key opinion leaders, etc.) and local communities. A mapping of our stakeholders figures in the appendix.

Dialogue with stakeholders enables BNP Paribas to achieve multiple objectives

Anticipate change in our businesses and improve our products and services: Dialogue with stakeholders helps enhance our understanding of how stakeholders’ expectations are changing and allows us to constantly adapt our businesses in order to offer products and services that meet our customers’ real needs.

Manage risks: Listening to our employees, our customers, our shareholders and our suppliers and developing positive dialogue with them enables the Group to implement anticipatory risk management procedures.

Have a positive impact on society: BNP Paribas is also an active stakeholder in society as a whole. By listening to our stakeholders, we meet our daily social, civic and environmental responsibilities with the aim of making a positive impact on the community.



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Organizing dialogue

A structured approach

The Group has several internal policies in place which govern stakeholder relations. These include:

- the [BNP Paribas Group Quality Policy](#), which defines BNP Paribas' priorities in the area of customer satisfaction;
- the global [Clients' Interests Protection Policy](#), which defines marketing best practices, notably concerning the fight against corruption, and sets guidelines for managing claims;
- the [July 1996 agreement](#), which led to the formation of the European Works Council, an employee representative body designed to provide information, exchange viewpoints and promote dialogue. It was reviewed in June 2010, reflecting the commitment of General Management and trade unions to modernize employee relations Europe-wide. This dialogue led to three further Europe-wide agreements: one in 2012 on employment management, another in 2014 on gender equality in the workplace, and a third in 2017 on preventing stress in the workplace;
- the [Charter for responsible representation with public authorities](#), which provides a framework for employees engaging in public representation activities and the Group's lobbying practices;
- the [BNP Paribas Supplier CSR Charter](#), which outlines the ethical principles and commitments of BNP Paribas and its suppliers;
- the [Voting Policy of BNP Paribas Asset Management](#), the Group's asset management subsidiary, which details the guiding principles of voting at the Annual General Meetings of companies in which it invests on behalf of its clients...

Dedicated contacts

Each category of stakeholders has clearly identified contacts.

Our external stakeholders have dedicated contact points within BNP Paribas, either at the level of a Group function or business lines.

Dialogue with certain stakeholder groups must be coordinated and monitored by our corporate functions. For instance, the Finance Function oversees relations with investors and analysts, the CSR Function coordinates our interaction with advocacy NGOs, the Institutional Affairs Function handles relations with regulatory bodies and public authorities, the Human Resources Function is in charge of relations with employees and labour organizations, the Press Office liaises with journalists, and Procurement provides support to operational staff for dialogue with suppliers, etc.

Relations with some stakeholders, such as consumer groups or local elected officials, are managed directly by the relevant subsidiary or business.

Communication channels

The Group adapts its communication channels in accordance with stakeholders' objectives and expectations. For instance:

- The Group provides public decision-makers with structured **information** in order to make a constructive contribution to public authorities' decision-making processes.
- The Group **consults** its individual shareholders on topics to be put to the AGM by surveying 800 individual shareholders. In addition, a **consultative** committee for individual shareholders, the Shareholder Liaison Committee, comprising **12 shareholders representative of the individual shareholder population (including two employee shareholders)**, assists the bank in its communications with individual shareholders.
- The Group maintains **active dialogue** with consumer groups and advocacy NGOs in order to address issues raised during these exchanges. This dialogue helps improve the bank's systems, products and services. This dialogue takes an educational approach to explain what we do to these stakeholders and enable them to better understand our businesses.

Managing dialogue and outcomes

The Group has defined a set of management indicators for dialogue with stakeholders, which are incorporated into BNP Paribas' strategy, to better address their expectations.

To protect the interests of its shareholders, employees and other key actors, the Group has established an indicator to annually measure the percentage of employees who have a favourable opinion of its Corporate Social Responsibility initiatives. This percentage was 73% in 2017. This indicator is one of nine among the 13 CSR management criteria used to calculate the deferred variable compensation of the top 6,000 Group managers and which account for 20% in their initial allocation.

Furthermore, the Group measures its employees' level of engagement through the Global People Survey (GPS) and the satisfaction rates of its Retail Banking customers through satisfaction surveys conducted by the Group's different networks. Improvement action plans are implemented based on these indicators.

The following examples illustrate how dialogue with stakeholders enables the Group to achieve its objectives.

Anticipate change in our businesses and improve our products and services:

BNP Paribas Personal Finance continues to engage in multi-stakeholder consultation and dialogue with various civil society stakeholders (consumer groups, family organizations, charities, institutions, etc.) dealing with consumer credit issues. Meetings and work groups have been held regularly since 2010 to facilitate cooperation in complete transparency, exchange sometimes opposing views and discuss the changes which need to be made to credit services and practices. In 2017, work groups addressed revolving credit (five years after the Lagarde law¹), as well as online and consumer services.

Manage risks: In 2016 and 2017 BNP Paribas engaged in dialogue with advocacy NGOs and local communities concerning an infrastructure project financed by the Group. The stakeholders expressed their concerns regarding the environmental and social impact of the project and informed the Group that the consultation of local populations had not been conducted in accordance with expected best practices. Following this dialogue BNP Paribas decided to disengage from the project and to strengthen criteria applicable to its project finance credit policy in order to encourage its clients to obtain a “free prior and informed consent” (FPIC) from impacted populations. This type of initiative enables the Group to improve management of the environmental and social risks linked to projects that it finances, and also to mitigate reputation risks.

Have a positive impact on society: BNP Paribas Asset Management introduced its first green bond fund in 2017. This fund is different from other funds in its methodology, which verifies the actual long-term environmental impact of the activity of the issuing company. Dialogue with green bond issuers is based on a two-stage analysis. First, when the bond is issued in the primary market, analysts meet with the issuers to validate the environmental benefits of the project or assets financed. Then, when the environmental impact report is published by the issuers, analysts challenge it to ensure that the environmental impact is consistent with the allocation of green investments, thus protecting the value of the investments made. This type of dialogue has been recognized by the Principles for Responsible Investment (PRI) for its innovative approach.

¹ French law No. 2010-737 dated 1 July 2010 on consumer credit reform.

Appendix: Mapping of identified stakeholders and main communication channels

The examples in this appendix are not exhaustive. A large number of dialogue initiatives are not included in this document.

Stakeholders	Main communication channels
<p>Individual consumers, businesses, SMEs and associations</p>	<ul style="list-style-type: none"> • BNP Paribas measures customer satisfaction and recommendation rates through monitoring by the Group's different retail networks. Every effort is made to respond to complaints effectively and to strengthen identification of dissatisfaction expressed on social networks via the different business line accounts. • Customers of all BNP Paribas entities can access a complaints procedure. Most Group business lines propose one or more contact channels (internet, telephone, email, etc.) to enable customers to submit feedback or complaints 24/7. This feedback is taken into account in developing new products and to improve the company's processes. For example, International Retail Banking receives and processes claims from customers in Africa, Turkey, Eastern Europe and the United States. • If the solution proposed by the Customer Relations team is not judged satisfactory, customers have recourse to mediation. A growing number of Group entities – including BNP Paribas Personal Finance, BNP Paribas Cardif, Retail Banking networks in France, Belgium, Italy, Morocco, Tunisia, Senegal, Poland and Turkey, as well as the Arval subsidiary – enable customers to contact independent mediators. In France, BNP Paribas provides customers with access to two mediators, one for individual clients, and the other for professionals. For these amicable procedures, which are free of charge, the mediators are neutral and independent (not employees of BNP Paribas) and issue equitable and impartial opinions to resolve disputes between the bank and its clients. BNP Paribas systematically follows the recommendation of the mediator (https://mediateur.bnpparibas.net/). • Since 2011, BNP Paribas has stepped up initiatives to educate its customers in order to improve their understanding of its products and services and enhance transparency. BNP Paribas Cardif, for example, has simplified contracts by rewriting them in B1 level language that is clear and understandable, making them accessible to a broader segment of the population. In France, retail branches invite clients to attend "Budget Education" workshops using the Dilemma game developed by Cresus, a social entrepreneur that works to prevent over-indebtedness. Over 200 branches participated in this initiative in 2017. In Belgium, BNP Paribas Fortis continued a program called "La Banque en toute simplicité" ("Banking made simple"), for which staff members facilitate financial information sessions for existing and prospective customers. These sessions have been very popular: over 90 "client advisory" sessions took place in 2017 for 1,150 participants. They gave customers a chance to meet with 60 experts, including members of the Executive Committee and CSR specialists in order to introduce more transparent dialogue and enhance the quality of services offered. Since 2015 over a million people have benefited from financial education programs in both BNP Paribas domestic markets and other countries, including the United States, Turkey, Germany and Poland.



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	<ul style="list-style-type: none"> • BNP Paribas' retail banking networks maintain close ties with SMEs and tradespeople and provide them with special support measures. French Retail Banking welcomes them at one of its 51 "Maisons des Entrepreneurs" and regularly hosts local SME meetings to discuss small business owners' needs and provide advice. In Turkey, TEB offers Turkish SMEs a range of training resources and products to support their growth. In Belgium, BNP Paribas Fortis provides SMEs with expert advice on designing and financing renewable energy generation infrastructure, and on boosting the energy efficiency of their facilities. The bank's teams were involved in projects representing 300 million euros in investment in 2017. In Italy, BNL introduced an online questionnaire in late 2016 for SMEs to learn more about their relationship with the bank. • Non-profit associations enjoy specific local support managed by the retail banking network. In France, 4,500 large associations which are BNP Paribas customers are supported at 28 business centres by 46 Institutions & Associations Account Officers. The Paris Region has a special business centre in Paris with 30 Institutions & Associations Account Officers and deputy officers. • BNP Paribas has accelerated support for social entrepreneurs since 2014 and currently supports more than 500 organizations, representing more than 300 million euros in outstanding loans managed by 80 specialist advisors. Partnerships with four incubators (Antropia Essec, La Ruche, Sense Cube, Liveforgood) and social innovation networks (Ashoka, France Active, Le Mouves) further strengthen this support. • Training is another focus, and BNP Paribas has developed a variety of online resources since 2014. A growing number of distance learning tools are being used such as e-learning courses produced by the IRB e-factory and MOOC (Massive Open Online Courses) on banking subjects. Available to anyone, these MOOCs provide free training for professionals and individuals alike.
Corporate clients	<ul style="list-style-type: none"> • To ensure optimal service for customers, relations with corporate clients are managed at the regional level, with a specific structure for each of the three regions in which the Corporate and Institutional Banking (CIB) business operates: EMEA (Europe, Middle East, Africa), Asia-Pacific and Americas. In 2017, CIB was named the "World's Best Bank for Corporates" (Euromoney Awards for Excellence, 2017). • In EMEA, dialogue with major European and global corporates that are leaders in their respective industries is managed by senior bankers in order to provide precise responses to the strategic advisory services needs of these clients. In addition, local bankers ensure ongoing dialogue with their clients at the local level, and electronic platforms are available to address standard client needs. Clients in five sectors – (i) consumer goods & health, (ii) energy, natural resources, infrastructure & transport, (iii) agrifoods & retailing, (iv) manufacturing, and (v) media & telecoms – receive value-added support from specialized teams.



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	<ul style="list-style-type: none"> • In the Americas, clients are followed by teams of specialist bankers. In North America, in order to provide clients with access to the best possible expertise, teams have developed in-depth knowledge in a wide range of specific sectors (technology, media, aviation, intermodal services, etc.), with a special focus on the “energy & natural resources” sector. • In the Asia-Pacific region, teams integrated within the regional Investment Banking platform are responsible for following clients with whom it is essential to maintain strategic dialogue and for which we provide an integrated offering (financing, access to capital markets, strategic advisory services, etc.). Three teams within this platform are specialized in energy & natural resources, transport, and real estate. Teams of local bankers provide personalized support for our other corporate clients, who represent a significant portion of our client franchise. Multinationals also receive dedicated support to accompany their development in the Asia-Pacific region. • The Greenwich Quality Leader Survey ranked BNP Paribas No. 1 in European Top-Tier Large Corporate Banking, European Top-Tier Large Corporate Cash Management and European Large Corporate Trade Finance in 2017. To establish this ranking, Greenwich Associates interviewed the chief financial officers of leading European businesses (between 500 and 700 interviews in each segment).
Official institutions (supranational organizations, central banks and sovereign wealth funds), national governments, institutional clients and distributors	<ul style="list-style-type: none"> • BNP Paribas has a dedicated Financial Institutions Coverage (FIC) team for institutional clients. This team leads global client strategy for these institutionals and manages the relationship with key institutional clients. It aims to be recognized as a trusted partner for financial institutions and source of business within the Group. • This team comprises specialist bankers who manage the portfolios of clients in different regions and maintain ongoing relations with both top management and operational staff at these institutions. • Relations with institutional clients are conducted in a competitive environment and BNP Paribas aims to deliver the highest level of service in order to build long-term relationships anchored in quality. Clients express their satisfaction with BNP Paribas by choosing the Group as a partner in a variety of areas (energy, financial markets, investments, etc.) within the framework of strict governance for the selection process and reference to formalized indicators (rankings, awards, etc.). • The Group’s institutional clients include “official institutions” for which BNP Paribas organizes training sessions, conferences and workshops each year on specific topics such as asset management, risk management or macro-economics. • BNP Paribas Asset Management sends quarterly investment performance reports to its institutional clients and holds around 400 meetings with its French institutional clients each year. The asset management subsidiary measures the satisfaction of its institutional clients through an external survey that ranks asset management companies and addresses areas for improvement identified by the survey.



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Employees, trade unions	<ul style="list-style-type: none"> • The Group measures the level of engagement of its employees through an annual survey. In 2017, 76% of employees (136,983 people) in 71 countries responded to this Global People Survey. Some 73% of them expressed a favourable opinion regarding the way the Group engages with its CSR responsibilities and commitments to as a responsible financial institution. The GPS survey results serve as the basis for actions plans implemented by the business lines, functions and geographies. • The Human Resources Function conducts regular surveys of managers about specific topics like generational stereotypes, gender equality in the workplace and equal opportunity. • The Group fosters ongoing, quality labour-management relations. In 2017, over 4,392 official meetings were held in 42 countries between employee representatives and their management, leading to the signing of 271 collective agreements (296 in 2016) and 59 sector-based agreements (32 in 2016). In May 2016, the Group published a new Code of Conduct that was distributed to all employees to remind them that the highest standards of conduct apply to every member of the Group in terms of professional behaviour and that all forms of discrimination, intimidation or sexual harassment are strictly prohibited. Online Code of Conduct training is compulsory for all employees. As at the end of 2017 96.2% of employees had completed this training on ethical issues. • All employees have the right to resort to a whistleblowing procedure, which includes complete confidentiality and specific communication channels. Internal whistleblowing is a right and no employees may be sanctioned for whistleblowing, removed from their position or subject to any discriminatory treatment for having reported misconduct internally in good faith and in compliance with best practices. • Discrimination officers were appointed in France as an alternate contact if employees who feel they have been a victim of discrimination are not satisfied with the decision made by a career manager. They can refer the matter directly to the gender equality officer or go through a union representative. The gender equality officer has three months to issue an opinion. Employees can access this procedure directly on the Diversity page on the intranet. • Employee networks continue to expand with more than 20,000 people engaged worldwide, all key contributors who shape the Group's Diversity and Inclusion policy. They address subjects such as professional equality, minorities, sexual orientation, generational and inter-generational issues, parental rights, disabilities, veterans rights and inter-religious relations.
Job candidates	<ul style="list-style-type: none"> • BNP Paribas has expanded its presence on social networks to communicate with and support job applicants. The Group is present on LinkedIn (around 330,000 subscribers), Glassdoor, Twitter, Instagram, Pinterest and Facebook, where it



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	<p>organizes contests and engages with online visitors. In 2016, the Group launched its first recruitment campaign on Snapchat (“In the shoes of BNP Paribas recruiters”) across five countries (France, Italy, United Kingdom, India and the United States), along with other high-profile initiatives: promotion of the employee value proposition “Let’s Design Tomorrow” via a global advertising campaign (Asia-Pacific, Belgium, France, Italy, Poland and other countries), the launch of a new Career section on group.bnpparibas.com, creation of a Group Campus Managers community and a campus kit (tools to activate relationships with schools).</p> <ul style="list-style-type: none"> • The candidate experience features greater access and connectivity thanks to a host of innovations: the site is now “mobile friendly” for job applicants. The Group has also introduced online interviews, created a paper chase game to validate competencies (in the UK) and offered selective online cognitive tests (in France). • BNP Paribas has developed its partnership with the Individual Dual Career Network (IDCN), a network of international businesses, in order to support employees to move to new positions in another country by providing job search assistance for spouses or partners (http://idcn.info/). • The Group has organized a series of innovative events in France. M’IT UP consists of informal meetings with people who are passionate about all things digital – IT experts, e-influencers – and HR representatives to engage with potential candidates and heighten the visibility of our businesses among people with digital skills to become a preferred employer. An exceptional recruitment operation took place in conjunction with the Paris Open / Roland-Garros: more than 50 Group employees (French Retail Banking, IT and HR) interviewed 160 candidates to talk about long-term job opportunities. Live meetings have also been organized to present the diversity of our jobs to 1,322 participants in chat sessions, during which 690 questions were answered. Six recruitment events were organized without résumés or motivation letters in different areas (IT, marketing and sales, etc.). BNP Paribas also participates in Dogfinance Connect, an online recruitment site for financial professions.
<p>Companies in which BNP Paribas invests</p>	<ul style="list-style-type: none"> • BNP Paribas maintains dialogue with the companies in which it invests through its Voting Rights policy and ESG commitments. The aim of engaging with the companies is to improve the long-term performance of equity investments and promote environmental, social and governance (ESG) best practice. • BNP Paribas discloses its voting guidelines and reports on voting at the previous year’s meetings. In 2017, BNP Paribas Asset Management voted at more than 1,490 AGMs on nearly 19,440 proposed resolutions. It voted against or abstained on 20.4% of the resolutions. • As part of its climate policy, BNP Paribas Asset Management maintains regular dialogue with numerous companies, particularly in the oil and gas sectors. In 2018, BNP Paribas Asset Management will pursue this dialogue within the framework of the Climate Action 100+ initiative, a coalition of the world’s largest investors to engage with the world’s 100 largest greenhouse gas emitters to curb emissions within the next five years.



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Suppliers	<ul style="list-style-type: none"> • The Procurement Department strengthens dialogue with the Group's suppliers, adapting initiatives with their size: periodic meetings are held with major suppliers while smaller suppliers participate in a supplier satisfaction survey, the results of which are shared with them. • In 2017, a half-day meeting was organized with major suppliers to share the Group's Corporate Social Responsibility policy and how it is integrated in procurement and purchasing policy. The CSR Department takes advantage of multiple opportunities to engage with suppliers on CSR and diversity issues during round tables, breakfasts and themed meetings. • In 2015, the Group created a CSR Procurement team tasked with enhancing the quality of dialogue with suppliers and integrating sustainable development factors in procurement policy. • Working within Group Procurement, the CSR Procurement team supports buyers in integrating specific CSR requirements in calls for tenders in procurement categories considered particularly strategic. • BNP Paribas suppliers have access to a specific section on the Group (https://group.bnpparibas/en/you-are/supplier). The site details information on terms and conditions for supplier selection, and presents the CSR commitments of the Group and those that suppliers are expected to respect. • The Procurement Department is a signatory of the Charter on Supplier Relations promoted by the Business Mediation office of the French Economy and Finance Ministry and has adopted a consistent set of procedures and standards. • BNP Paribas provides suppliers with access to recourse in the event of problems. Suppliers may contact an internal Group mediator who is independent from the Procurement Department, in accordance with the Charter on Mediation of Inter-Enterprise Relations and the Group's own Supplier CSR Charter. • The BNP Paribas Supplier CSR Charter details the principles governing responsible procurement at BNP Paribas and outlines the commitments expected of suppliers. (https://group.bnpparibas/uploads/file/03042017_sustainable_sourcing_charter_vf_eng_mod_11_2017.pdf)
Shareholders and investors, ratings agencies	<ul style="list-style-type: none"> • BNP Paribas develops and maintains dialogue with institutional investors, analysts, market authorities, ratings agencies and individual shareholders. The Investor Relations and Financial Information Department informs institutional investors and financial analysts of the Group's financial results and strategy on a regular basis through the website www.invest.bnpparibas.com and at various events (investor days, earnings presentations, regular meetings with investors, etc.). The investor relations team met with nearly 1,400 investors in 2017 (at 700 meetings of diverse formats). Individual shareholders have a special phone number to ask questions and receive regular newsletters. A specific team manages



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	<p>relations with individual shareholders and coordinates meetings, tours of facilities, as well as the Cercle des Actionnaires club for shareholders holding at least 200 BNP Paribas shares. Club members are invited, for example, to technical conferences or visits to industrial sites. Nearly 250 offers were proposed in 2017 for more than 8,600 participants. The Investor Relations Department also surveys 700 individual shareholders on topics to be put to the AGM.</p> <ul style="list-style-type: none"> • The Shareholder Liaison Committee assists the bank in its communications with individual shareholders. It is chaired by the Chairman of BNP Paribas and comprises 12 shareholders representative of the individual shareholder population, including two employee shareholders. • In 2017, BNP Paribas met at least once with 33 SRI investors, representing 57% of BNP Paribas shares held within a SRI management framework. • BNP Paribas also held discussions with specialized extra-financial analysts and ratings agencies on 18 different occasions in 2017 and responded to six questionnaires sent to evaluate the Group's extra-financial performance.
<p>Regulatory bodies, governments and elected officials</p>	<ul style="list-style-type: none"> • The Charter for responsible representation with respect to public authorities provides a framework for employees who engage in public representation activities and the Group's lobbying practices. • Conform to the commitments made within the framework of this Charter, BNP Paribas publishes its primary positions on banking and financial regulations on the corporate website (https://group.bnpparibas/en/key-public-positions-banking-financial-regulation). • Four units within the Institutional Affairs Department – Public Affairs France, European Public Affairs, Group Prudential Affairs and Banking Recovery and Resolution – manage regular information and dialogue with public authorities, in particular French and European authorities. Public Affairs France publishes a newsletter covering the economic environment and issues related to financing of the economy. This unit developed a website in 2015 presenting its publications and the Group's commitments to responsible representation (http://economieetentreprises.bnpparibas/fr/). • The Group is a signatory to the Joint Declaration on Lobbying of member companies of Transparency International France and a member of the "Committed Companies Group" of Transparency International France. • Group staff involved in dialogue with public authorities has attended several training sessions organized by Transparency International on ethics rules and best practices to be respected in this area. They are regularly briefed on new obligations under the "Sapin 2" law concerning relations with public officials. • The BNP Paribas Group is registered in the Transparency Register of the European Commission and the European Parliament and, in France, the Register of representatives of interests of the High Authority for the Transparency of Public Life (HATVP).



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<p>International organizations, local and international networks, think tanks</p>	<ul style="list-style-type: none"> • BNP Paribas is an active member of / a contributor to: the United Nations Global Compact; the Equator Principles; the Principles for Responsible Investment; the Institutional Investors Group on Climate Change; the United Nations Women's Empowerment Principles; UNEP-FI; the Carbon Disclosure Project, the Roundtable on Sustainable Palm Oil (RSPO) Soft Commodities Compact of the Banking Environment Initiative; ILO Business Charter on Disability; and the Carbon Pricing Leadership Coalition. • The External Relations Department, in conjunction with the Institutional Affairs Department, develops strategic institutional partnerships, supports organizations, associations and think tanks (Forum d'Avignon, L'Institut Montaigne, Cercle de la LICRA, Institut de l'Entreprise, GoodPlanet Foundation and others) and also contributes to their work, reflecting the Group's initiatives and commitments.
<p>Civil society organizations, including advocacy NGOs, consumer groups, charities and family organizations</p>	<ul style="list-style-type: none"> • The Group has defined a policy and a procedure governing its relations with advocacy NGOs in order to ensure a constructive, coordinated and fruitful dialogue with this stakeholder segment. 101 exchanges, including 50 meetings (compared with 54 exchanges and 18 meetings in 2016) took place in 2017, addressing the social and environmental impact of our financing and investment activities, including the rights of local indigenous communities, deforestation and pollution. • The Group has for many years maintained ongoing dialogue with consumer groups, charities, family organizations and other groups impacted by its activities and products. BNP Paribas Personal Finance, for example, pursues this dialogue regarding consumer credit. Meetings and work groups have been held regularly since 2010 to facilitate cooperation in complete transparency, exchange sometimes opposing views and discuss the changes which need to be made to credit services and practices. • As part of initiatives to support engagement by its employees, BNP Paribas also actively develops partnerships with non-profit associations. In 2012, BNP Paribas set up its own solidarity vehicle, the Rescue & Recover Fund. Whenever employees, customers of French Retail Banking or members of the Group retired employees association make a donation to the fund, BNP Paribas makes an equivalent matching donation, doubling the amount that is then donated to its partner associations: CARE, the French Red Cross and Doctors Without Borders.
<p>Media (press, social media, etc.) and opinion leaders</p>	<ul style="list-style-type: none"> • All the Group's business lines have appointed staff members authorized to speak to journalists. The corporate press office is in daily contact with journalists through press releases, press conferences, media briefings, interviews and regular informal exchanges with journalists. The Group tracks the effectiveness of its media outreach activities through annual



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	<p>quality surveys.</p> <ul style="list-style-type: none"> • The Social Media team coordinates Group messages on social networks, tailored to different countries, regions, business lines and entities. BNP Paribas is present on Twitter (@BNPParibas), Instagram, Snapchat, YouTube and LinkedIn, and its business lines also have their own accounts. Via these platforms the Social Media team works to better understand the needs and expectations of different audiences by following conversations on social networks, and posts content developed specifically for these networks. • An influencers program is designed to build a network of influence around BNP Paribas' presence on social media. The Sociabble internal program enables staff to easily find and share news on BNP Paribas on social networks. • The External Relations Department maintains close relationships with key opinion leaders via meetings, informal lunches and other public relations activities during events supported by BNP Paribas.
<p>Local communities which may be affected by the activities of our clients</p>	<ul style="list-style-type: none"> • BNP Paribas joined the Equator Principles Association in 2008. This set of voluntary standards is designed to help identify, evaluate and manage social and environmental risks associated with the financing of projects. One of the commitments relates to stakeholders and communities who may be affected by a project and aims to protect them by informing them, and preventing or compensating any negative impacts. • In addition, human rights criteria set out in the majority of CSR policies for financing and investments in sensitive sectors (agriculture, mining, wood pulp, palm oil, coal fired power generation and unconventional oil & gas) take into account risks related to the rights of local communities. The Group may request that its clients demonstrate that they have consulted with local populations during the preliminary project stage or that they have established a grievance resolution mechanism. • In 2016 and 2017 BNP Paribas engaged in dialogue with advocacy NGOs and local communities concerning an infrastructure project financed by the Group. The stakeholders expressed their concerns regarding the environmental and social impact of the project and informed the Group that the consultation of local populations had not been conducted in accordance with expected best practices. Following this dialogue BNP Paribas decided to disengage from the project and to strengthen criteria applicable to its project finance policy in order to encourage the Group's clients to obtain "free prior and informed consent" (FPIC) from impacted populations.



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