

Support and promote
projects that contribute
to change the world



BNP PARIBAS

The bank for
a changing
world

CULTURE

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05. Jazz

09. Dance and
contemporary
circus arts

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Acting for the general interest

In addition to their economic and social functions, many companies express the desire to contribute to the general interest by developing philanthropic activities. The BNP Paribas Group made this choice 35 years ago when creating its Foundation. Aware of being a key economic player, the Group had and still has a duty to keep up with social changes, through a philanthropic commitment, by backing the people and projects working for a better future.

BNP Paribas focuses its philanthropy on three areas: culture, solidarity, and the environment. Over the years, its action for the general interest has intensified thanks to the efforts of the Group's various teams around the world, including 11 foundations and endowment funds. The BNP Paribas Foundation brings these actions together on an international level, which collectively represent in 2018 a total budget of €41.65 million. The philanthropic programmes are part of the Group's "Corporate Engagement" policy, which focuses on the energy transition, new generations, entrepreneurs and territories.

Across our areas of involvement, it is how we conduct our activities, according to our partners, which constitutes our trademark: a sincere, long-term commitment without expecting anything in return, multidisciplinary expertise, tailor-made support, an

ability to promote projects and active backing for employees who offer their time and skills on behalf of the general interest.

The BNP Paribas Group's philanthropy goes beyond funding. They may be artists, heads of non-profit organisations or institutions, researchers or our committed employees, we listen to their needs and views. We exchange ideas about their projects and provide advice—without interfering—put them in touch with useful contacts to help them move forward and grant the necessary means to promote their achievements.

The few examples in the following pages attest to the contributions of all these stakeholders who, alongside us, help us rethink the world and develop new ways of addressing the social and environmental issues we face. For that, we would like to thank them. ♦



Michel Pébereau

HONORARY CHAIRMAN OF BNP PARIBAS—
CHAIRMAN OF THE BNP PARIBAS FOUNDATION



Jean-Jacques Goron

HEAD OF BNP PARIBAS PHILANTHROPY—
GENERAL DELEGATE
OF THE BNP PARIBAS FOUNDATION

The BNP Paribas Group's corporate philanthropy

Corporate philanthropy committed to
culture, solidarity and the environment
to help change the world

BUDGET SERVING THE
GENERAL INTEREST

€41.65M





CULTURE

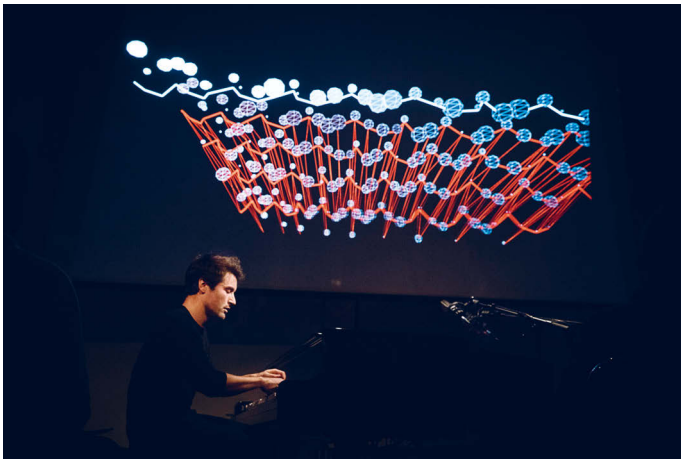
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Supporting creation in jazz, dance and circus arts

Artistic creation is vital to our society. It nurtures us and helps us better understand the world and how it's changing. It connects humankind together through a shared imaginary world and offers emotional individual and collective experiences. It also beckons us to challenge our beliefs, open up our minds and develop our creativity. Through its Foundation, the BNP Paribas Group supports creation in two areas: music, with jazz, and movement, with dance and contemporary circus arts. They are universal languages that endlessly re-invent themselves.

◆ Kaori Ito, choreographer supported by the BNP Paribas Foundation, along with the violonist Theo Ceccaldi – *Dodécadanse* at Le Triton, Paris 2018.

JAZZ brings people together and continually reinvents itself



"I like the Foundation's kind, intelligent, personal, individualised support based on exchange and dialogue, always listening to the artist's specific desires."

DAN TEPFER – JAZZ COMPOSER AND PIANIST

Everything started with a case of love at first sight for the jazz pianist Manuel Rocheman in 1995: the BNP Paribas Foundation then decides to support jazz, a form of music that gets little help from corporate philanthropy. That choice has been renewed for 25 years and extended to international festivals and artists thanks to joint support with the Bank's locations worldwide. Jazz is a living expression of diversity, creativity and love of community. It comes in a thousand shapes, relies heavily on improvisation and teamwork. The Foundation seeks to support unprecedented musical creation projects, open to other cultures, to fast-track the careers of emerging talent and to promote the spread of jazz worldwide. Here's a look at what we did in 2018.

Funding innovative musical creation projects

BNP Paribas supports visionary musicians exploring new areas in the long run and with a personalised approach.

Dan Tepfer combines science and music in a visionary flight of poetry.

Since 2018, the Franco-American New York-based pianist and composer has been one of the 12 jazz artists supported by the BNP Paribas Foundation. Tepfer's *Natural Machines* project combines science and music. The 37-year-old artist designed and programmed the algorithms that interact as he plays a computer-driven acoustic piano, Yamaha's Disklavier, which responds to his free improvisations in real time, resulting in a stunning dialogue between man and machine. Dan explains: "Imposing formal rules to break the mould and surprising yourself allows you to create unexpected realms of freedom".

For two years, a new visual dimension has enhanced the project: the improvised music is "transcribed" with moving geometric shapes projected on a screen in real time. Watch his work on YouTube to grasp its power: *Dan Tepfer's Natural Machines – Full Album*.

Dan Tepfer enjoys the support of the BNP Paribas Foundation enabling him to develop further his ambitious project, bring it on the road as much possible and also to bring to life his new ideas. "This aid over a three-year period is and will be very useful for me," he says. "Specifically, it will help me produce a virtual reality experience for the audience during my concerts that's never been seen before in France. Google Cardboard, a device comprising a screen and headset, allows spectators to view my improvisations from the inside on their mobile phones in real time and three dimensions. This wouldn't have been possible without the Foundation's kind, intelligent financial help. I like its 'French' approach, in other words personal, individualised and based on exchange and dialogue, always listening to the artist's singular desires."

Fast-tracking the careers of emerging talents

No matter how talented and technical they may be, emerging artists need coaching to become more professional. The BNP Paribas Foundation chose three levers to help them grow beyond borders: funding a specific set-up to help emerging musicians grow, artist-in-residence programmes and springboards for young talents.





♥
**"This artist's residency
 in Coutances sparks my
 creative imagination"**

Since May 2017, drummer Anne Paceo has had an active residency in Coutances (France) as "composer associated with multidisciplinary scenes". Thanks to help from the BNP Paribas Foundation in 2018, she was granted a third year. "It's great," she says. "This residency sparks my creative imagination. I take pride in writing original pieces for each project, which always involves very different musicians from jazz, pop, hip hop or traditional music". The director of Jazz sous les pommiers Festival, Denis Le Bas, highlights: "It's rare to find a partner like the BNP Paribas Foundation, which speaks the same language you do and offers support that's so respectful of the artist's personality and desires."

▲ Anne Paceo, jazz composer and drummer supported by the BNP Paribas Foundation since 2015.

Ahmed Alqasim, ▶
2018 laureate of
the BNP Paribas
Emerging Artist
Award at the Bahrain
Jazz Fest (right side)
along with Jacques
Michel, head of
BNP Paribas Middle
East & Africa.



Supporting young talent showcases and awards is the third way BNP Paribas uses corporate philanthropy to foster the emergence of fresh talent. The Foundation backs the Bahrain Jazz Festival's emerging artist award and the Prix Django Reinhardt of the Académie du Jazz, as well as the Young Talents showcase at Saint-Germain-des-Prés, Paris.

Fostering the spread of jazz around the world

With the support of many BNP Paribas branches worldwide, the Foundation is committed to develop jazz internationally by backing festivals in Africa, the Middle East, the United States and China. It supports nearly 20 events worldwide, most of them outside France.

In 2018 BNP Paribas BICIM⁽¹⁾ decided to sponsor the Bamako Jazz Festival. Samir Mezine, head of BICIM, explains: "as a responsible bank, we must act in Mali – a country going through a social and security crisis – in order to support all art forms. We chose this festival because BNP Paribas focuses its musical philanthropy strategy on jazz, which is prevalent in our country. The Group's Foundation replied 'yes' when we asked for its help. In addition to funding, we appreciated their promptness, their jazz expertise and their invaluable advice. We're proud and looking forward to participating in the next festival as well as BICIM Jazz Night, which will be organised as part of it." ♦

(1) BNP Paribas in Mali (Banque Internationale pour le Commerce et l'Industrie du Mali).



◀ House of Echo,
laureate of
Jazz Migration.

"The Foundation's support is a model of a virtuous partnership.

It helps us promote the movement of Jazz Migration winners in France and Europe."

ANTOINE BOS – AJC DIRECTOR

Jazz Migration, a programme to support emerging French musicians, was created in 2002 by the Association Jazzé Croisé (AJC). It gives winners (four groups a year) the tools to become more professional. The BNP Paribas Foundation has backed this one-of-a-kind French programme since 2018. AJC director Antoine Bos says this support is a model of a virtuous partnership. "It helps us promote the circulation of *Jazz Migration* winners in France and Europe, and establish this programme for four years".

The artist-in-residence programme also boosts the careers of talented musicians by giving them the conditions to create and explore new horizons. In France, the Jazz sous les pommiers Festival set up an artist-in-residence programme in Coutances. Backed by the BNP Paribas Foundation, it commits musicians to meeting local people at concerts in schools, prisons and their homes.

Sandra Nkaké at ▶
Bamako Jazz Festival,
supported by
BNP Paribas BICIM
and the BNP Paribas
Foundation in 2018.





▲ *Story Water* by Emmanuel Gat, choreographer supported by the BNP Paribas Foundation from 2008 to end of 2018.

Dancing life



Celebrating life and sharing joy: in dance the BNP Paribas Foundation has found an ideal place to express its values. Its language is accessible to all and the bonds it forges between people offer a poetic connection to the world. That is also true of contemporary circus arts, a hotbed of creativity that mixes disciplines and changes how we see things. The Foundation, which in 35 years has become a major patron of dance and new circus arts, has long supported artists. It gives 17 companies and five cultural institutions long-term backing for their creative work. In order to put movement and the collective celebration of life in our existence, the Foundation's three main areas of development are: the international scale, the input of digital technologies to the arts, and the link between creation and amateur practice.

Exploring interactions between dance and new technology

How can dance and technology be combined to imagine new ways of creating, performing and sharing dance with the public? The BNP Paribas Foundation teamed up with three great partner theatres—the Maison de la Danse de Lyon, Sadler's Wells in London and the Théâtre de Liège—to imagine and run the DANSATHON. Its goal: to offer creators from various backgrounds a playground for experimenting and inventing new dance experiences in the digital age.

The DANSATHON? Three days, three European cities and three theatres imagining the future of dance. In September 2018, the DANSATHON brought together around 100 people from the worlds of dance, technology, design and sound-image-light creation in Lyon, Liège and London. Equipped with creative and technological tools and supported by experts, the participants worked unrelentingly, mixing their visions and skills to create artistic projects where dance meets technological innovation.



CULTURE

Dance and
contemporary
circus arts

International, collaborative and connected, the DANSATHON is based on digital culture and its processes:

a cross-disciplinary co-creation approach that allows risk-taking. The outcome was 15 prototypes, including a dance and sound meet-up app called *Vibes* (winner in Lyon); sensorial, empathic experiences such as *Digital Umbilical* (winner in London); and immersive forms that take place outside theatres such as *Cloud Dancing* (winner in Liège). Creators often used technology to heighten what is at the heart of dance: life and connections between people. A jury of professionals selected the three winning projects, which are

to be developed with a €10,000 grant from the BNP Paribas Foundation and the theatres' support. For the Foundation, the Dansathon is an opportunity to experiment another way of supporting creation in dance.

Supporting work by committed artists

The BNP Paribas Foundation supports committed artists who offer a sharp look at humanity, such as Hofesh Shechter and Phia Ménard, whose kindness equals their freedom of thought.

- ▼ *Pathfinder*, by Waltz Binaire, performed by Wang Ramirez Company. A company supported by the BNP Paribas Foundation.





▲ *Grand Finale* by Hofesh Shechter, choreographer supported by the BNP Paribas Foundation.

His dance is a physical and emotional shock. Israeli choreographer and musician Hofesh Shechter, supported since 2018 by the BNP Paribas Foundation, questions the world's chaos, from *Uprising* in 2006 to *Grand Finale* in 2017, while affirming the desire to stay alive. "*Grand Finale* explores certain aspects of modern life: social panic, collapse, the sense of losing control over everything. What interests me artistically is working with the emotions arising from this situation. I'm totally permeable to the outside world, and dance reflects how I perceive what's around me. Art is a language that must elicit a reaction from viewers so that they can create their own interpretation."

Multidisciplinary artist Phia Ménard nurtures her choreographic and theatre work with her experience of transformation. In two decades, she and her company Non Nova have created around 20 artistic pieces, including *Maison Mère*⁽¹⁾ and *Saison Sèche*. Both pieces experienced great success in 2018 at Montpellier Danse and at the *Festival d'Avignon*. The BNP Paribas Foundation has been supporting her work since 2013.

(1) *Contes Immoraux* – Part 1 : *Maison Mère*.



Virtual Reality (VR): a new playground for choreographic creation.

More than just a gimmick, virtual reality offers choreographers a new field to explore. "This wider conception of reality offers singular modes of perception that have not been seen before," says Yoann Bourgeois. An example is *Fugue VR*, a mixed reality film which he choreographed, created with funding from the BNP Paribas Foundation and presented at the 2018 Lyon Dance Biennale, headed by Dominique Hervieu. "VR reaches new audiences by going places culture doesn't" says Maxime Fleuriot, the biennial's artistic advisor in charge of the Connected Dance programme, also supported by the Foundation. "It's important for performing artists to embrace these tools to give us their critical or poetic visions."

▼ *Saison Sèche*, by Phia Ménard, Cie Non Nova, supported by the BNP Paribas Foundation.



"When I consider humans in their simplicity of living beings surrounded by the animal world and the cosmos, I remain hopeful".

PHIA MÉNARD – CIE NON NOVA

CULTURE

Dance and
contemporary
circus arts

"I was born in the age of punk and rock," Phia Ménard says. "Those free, direct movements inspired my work. I always need to speak to the spectator's flesh, to arouse empathy by incarnating the work's theme in the performer's body. Stepping out onto a stage is a political act for me. My most recent shows denounce patriarchy and the binary assignment of genders. When I consider humans in their simplicity of living beings surrounded by the animal world and the cosmos, I remain hopeful. On stage, I enjoy confronting the audience with natural elements such as air, wind or ice to awaken those original sensations."



"As an amateur dancer since childhood, I've never experienced such a human adventure around a choreography!"

Thanks to Akram Khan and the whole company's extraordinary work, we could feel as one body, one spirit!"

CHARLOTTE – BNP PARIBAS EMPLOYEE AND AMATEUR DANCER

Instilling dance into our daily lives

Creations for amateur dancers, which link them with renowned choreographers, help to infuse more creation and dance into our daily lives. The BNP Paribas Foundation supports those initiatives, such as *Kadamati* in September 2018: a strong, positive, collective experience for dancers and audience alike.

Answering an invitation from Théâtre de la Ville and Théâtre du Châtelet in Paris, 700 amateur dancers gathered in front of Paris city hall to perform *Kadamati*. Created by Anglo-Bangladeshi choreographer Akram Khan, this piece about identity and migration carries the hope that together, united and connected, we can create something new. Keen on incorporating dance into society and bridging creation to amateur practice, the BNP Paribas Foundation contributed to this powerful experience, in which 23 BNP Paribas employees voluntarily took part, including Charlotte. ♦



Kadamati, created by Akram Khan, forecourt of the Paris city hall.



SOLIDARITY

2

Fighting exclusion and promoting equal opportunities

When the Foundation was set up 35 years ago, BNP Paribas chose to back solidarity projects. Aware of being a key economic and social player, it had and still has a duty to keep up with social changes while helping to fight inequality and all forms of exclusion. The BNP Paribas Foundation, together with the Group's locations worldwide, fund many organisations working to promote social and professional inclusiveness, integration of refugees and equal opportunity. It also backs the Group's employees' volunteer work. Lastly, BNP Paribas helps victims of humanitarian crises with its Rescue & Recover Fund.

▲ Refugee in Greece : UNHCR programme in Greece, supported by the BNP Paribas Foundation.

SOLIDARITYSocial and professional
inclusion

Accelerating social and professional inclusion



◀ Testing refugees' skills with JobLinge in Germany.

"This new method has helped 73% of the participants to find a job or vocational training within six months."

CHRISTIAN SCHUBERT – JOBLINGE ASSISTANT DIRECTOR

Encouraging social integration projects, particularly in the heart of low-income neighbourhoods, helping people in unstable situations, supporting refugee integration and promoting professional inclusion as well as job creation are just some of the ways BNP Paribas corporate philanthropy fights against various form of exclusion.

Helping refugees' integration in Europe

In 2017, worldwide, 68 million men, women and children were forced to leave their countries of origin due to violence or persecution. In Europe, the alarming plight of refugees



▲ Professional inclusion for refugees in Greece (UNHCR).

has prompted many organisations to give them a chance to have a home and a future. The BNP Paribas Group has been supporting their integration since 2016. In two years, 162,000 people have been helped.

In 2018, BNP Paribas decided to pursue its €4.5 million refugee aid programme until 2021. Over half the refugees are young adults and teenagers, including unaccompanied minors, which is why the Group focuses particularly on their social and professional integration. Partner NGOs are active on the ground in close coordination with local BNP Paribas teams in 11 countries. Three 2018 examples illustrate this action plan in Germany, Spain and France.

In Germany, JobLinge has developed a programme to help young refugees enter the job market. With support from BNP Paribas Germany, 18 workshops have been created where their potential skills are tested. They include making bandages (health), simultaneously carrying and serving four dishes (restaurant work), drawing up an inventory and thinking in three dimensions (handling and logistics). Young refugees are efficiently steered to the jobs most closely matching their skills and the market needs. Volunteer BNP Paribas employees assist them every step of the way.

In Spain, BNP Paribas funds CEAR, an organisation that helps refugee children return to school. In 2018, this initiative benefitted nearly 200 families. In eight months, over 300 grants enabled children to acquire the supplies needed to attend school and become socially integrated.





♥ Caring for unaccompanied minors: Apprentis d'Auteuil.

Apprentis d'Auteuil takes in unaccompanied minors for their protection and lasting integration into French society. The BNP Paribas Foundation has funded this effort since 2016, contributing to help 1,000 young people learn French, take a vocational training course and, for some, upon reaching legal age, become self-sufficient on every level (housing, jobs, emotional balance, health). "The estimated number of unaccompanied minors in France has risen from 5,000 to 15,000 in three years," says director general Nicolas Truelle. "Public services rely on us and request our help. We've stepped up our efforts and boosted our accommodation capacity. We're glad the BNP Paribas Foundation is helping us and has renewed its funding until 2021."

▲ A young unaccompanied refugee minor taken in by Apprentis d'Auteuil.



◀ Children from Bordeaux's Aubiers district at the Urban Vibrations School, funded by the BNP Paribas Foundation's *Projet Banlieues*.

"The role of my BNP Paribas contacts is crucial.

In addition to funding, they support me and put me in touch with their partners. We share the same passion for inclusion".

EDDY DURTESTE – URBAN VIBRATIONS SCHOOL DIRECTOR

Strengthening social ties in low-income neighbourhoods

Since 2005, the BNP Paribas Foundation and the network of retail banking agencies have funded *Projet Banlieues*, which local initiatives forge strong social ties between residents of disadvantaged neighbourhoods in France. The Bank backs grassroots organisations helping people from different geographical, social and cultural backgrounds in the same neighbourhood to meet each other, build solidarity projects together and become productive members of society.

Urban Vibrations School, one of those organisations, is in a low-income part of Bordeaux, Les Aubiers' district. Director, co-founder as well as local resident, Eddy Durteste loves urban culture and diversity. The school has energised residents and solidified their ties with each other for 12 years. With help from BNP Paribas, in 2018 it built a common kitchen, launched a new project, *Co-cooking*, and created two jobs. From Monday to Friday, employees and volunteers prepare and serve an inexpensive brunch, fostering exchanges in both the kitchen and brunch room. "In addition to funding, the role of my BNP Paribas contacts is crucial", Eddy says. They support me and put me in touch with their partners. We share the same passion for inclusiveness."

Helping young people in low-income neighbourhoods in the United States and South Africa

How can peace, inclusion and entrepreneurship be fostered among young people in underprivileged neighbourhoods with a high level of violence?

Bank of the West⁽¹⁾ chose to support the NGO Whitaker Peace & Development Initiative (WPDI) which helps young people in disadvantaged neighbourhoods to become ambassadors of peace and entrepreneurs in their communities. Trained in conflict resolution, social mediation and leadership, they train other young people in turn. After a test run, Bank of the West expanded the programme to three more schools in Los Angeles for another three years. To reinforce this commitment, BNP Paribas is also implementing it in Cape Town, South Africa over the next five years but with a stronger focus on entrepreneurship and new technology. The goal is to have a positive impact on 60,000 young people and residents in the next five years.

(1) Bank of the West: BNP Paribas' US subsidiary.



▲ Forest Whitaker in Uganda surrounded by young people enrolled in the WPDI programme.

Adie helped
 Amel create
 a building
 and heating
 renovation
 company.

Teaching disadvantaged families how to manage a budget

Very low-income households often think they will never manage to save. Volunteers worldwide show them they can.

In Hong Kong, BNP Paribas has held 12 financial education workshops a year for low-income families since 2011. Chi Lo, BNP Paribas Asset Management Hong Kong, a volunteer who has been leading the workshops for six years, says low-income employees have even more of a need to save than others. Through games and discussions, families learn to save and manage their budgets better. In a few years, around 50 employees have shared their support and knowledge with over 300 participants.

Helping isolated people start businesses

Some multi-talented but disadvantaged aspiring entrepreneurs can have trouble starting a micro-business: they have no money, little experience, an unstable situation and therefore little chance of obtaining a bank loan. Microfinance organisations help them launch their projects with the support of BNP Paribas corporate philanthropy. Examples in Europe include microStart in Belgium, backed by the BNP Paribas Fortis Foundation; Microlux in Luxembourg, supported by BGL BNP Paribas; and Adie in France and the overseas departments and territories. Adie plays a key role in job creation and professional integration. The Group has supported it for nearly 30 years: the BNP Paribas Foundation is its main source of funding. In 2018, the Group directly funded 16 Adie branches in low-income neighbourhoods. Over 4,000 people living in those communities have received funding and 4,200 micro-companies have been created and 1,800 developed. ♦



**"I've never felt so fulfilled. I've found
 a field where I want to work my whole life:
 the building sector."**

"When I'm big I'll be my own boss," Amel said at the age of eight. But her first job was in an accounting department. During conversations, it dawned on her that the construction sector has a bright outlook driven by the ecological transition. At 25, she quit her job to start her own construction company with help from Adie after banks had refused to loan her money. Amel's Adie advisor encouraged her to pursue a certificate of professional competency in construction at the same time. "Nobody takes you seriously if you're a woman in a male-dominated field and don't know anything about it," she says.

SOLIDARITY

Equal opportunities
through education

An introduction-to-dance workshop led by choreographer Michel Keleminis: the ADOLÉDANSE initiative, part of *Dream Up*, a programme for education through art.



Helping people grow and giving everybody a chance



For 35 years, BNP Paribas has invested in education through programmes fighting against educational and cultural inequalities. Tutoring, assisting children with homework, educating them through art practice, teaching digital skills, etc. These efforts led especially in underprivileged neighbourhoods, aim at helping young people become integrated, grow up and thrive.

Helping young people around the world grow through artistic practice

Learning and regularly practicing an artistic discipline —dancing, singing, music, theatre, visual arts, photography— helps rootless or disadvantaged children and teens to develop the self-confidence they need to face life head-on.

In 2015, that conviction led to the creation of *Dream Up*, an international programme of education through art implemented by the BNP Paribas Foundation in approximately 30 countries thanks to the deep involvement of the Group's local teams. The programme had such a positive impact that

the Foundation decided to extend it until 2021. Since 2015, workshops have benefitted 30,000 young people in precarious situations between the ages of 6 and 20 during at least one school year. The organisations leading them in the field confirm that practicing an art form helps children to develop their self-confidence, experience of community life, respect for others, joy of learning, and focus and diligence in school. Often very involved locally, BNP Paribas employees follow closely the activities of the programme offered to children and teens.

Encouraging children and young people to develop their creativity through art

Raising children and young people's awareness of art develops their curiosity, imagination, sense of observation and critical thinking skills.

That's why BNL, BNP Paribas' Italian subsidiary, has backed the "Festival della Cultura Creativa" for 5 years. Organised by the Associazione Bancaria Italiana, it aims to spark

children and teens' interest in art. In April 2018, the theme was "What a masterpiece! Europe's cultural heritage as a common root of memory, identity, dialogue, cohesion, creativity and the future". BNL offered 600 primary and secondary school children interactive workshops led by artists. Pupils in five Italian cities participated. In particular, they met photographers Giuseppe Pietroniro and Giovanni De Angelis to learn photography and make photo collages with them.

Helping troubled children do better in school

For 23 years, the BNP Paribas Foundation, has been deeply committed to fighting inequalities in low-income neighbourhoods. This is why it has chosen to support Afev, an organisation which manages a network of volunteer students. They individually help pupils of these areas in their learning processes (schoolwork, self-confidence, openness, etc.). Every year, thousands of young people aged five to eighteen across 51 towns in France receive support.

Marvin, 19, first year psychology student at Dijon University, is an Afev volunteer. Since September 2018, he has gone to the home of Léna, 7, every Friday from 4 to 6 pm. He helps her with French, homework, drawings and games. But there's also a lot of talking and sharing.



◀ Marvin, a student volunteering for Afev in Dijon, helps Léna, age 7.



"I love this experience. I see Léna opening up and becoming more self-confident every day, expressing herself better and coming home from school happy now. Besides making headway at school, she's better at handling situations that used to hurt or frighten her. And I'm learning a lot too! I'm improving my educational skills and finding the right words and the right advice to deal with being mocked, for example. I've also learned to open up to another culture. I'm no longer frightened of speaking in public or voicing my opinions. Afev involves us in its community project and trains us. This experience has changed my life. I would have liked it if somebody did that for me when I was little. I'm glad to do it now."

MARVIN – A STUDENT VOLUNTEERING FOR AFEV.



◀ Festival della Cultura Creativa, supported by BNL in Italy.

SOLIDARITY

Equal opportunities
through education

In Morocco, ▶
INSAF campaigns
against exploiting
girls under 15 as
domestic servants.



Enforcing children's basic rights

Enforcing children's basic rights, including the right to education and protection from exploitation at work, is a battle in some countries.

In Morocco, for over 10 years the BMCI⁽¹⁾ Foundation has supported INSAF, which campaigns against the employment of girls under 15, exploited as "little maids", and funds its centre for single mothers. The association acts to keep girls in school by directly supporting families, local authorities and teachers. It helps girls go back to school and their families and to stay there by giving them grants and keeping an eye on them until they finish their secondary studies. The BMCI Foundation backed INSAF's campaign to raise awareness of a bill banning the employment of female minors. It worked: the bill was passed in October 2018. "Now our goal is to see that it's enforced," says INSAF president Meriem Othmani. "We'll keep on campaigning to stamp out domestic work by female minors".

Narrowing the digital divide

Lack of access and use of the Internet can lead to various kinds of exclusion. Organisations are campaigning to fight digital illiteracy and share digital skills.

In 2018, the Cetelem Foundation⁽²⁾ took a new turn: campaigning against digital illiteracy. It funds projects led by 14 organisations in France to give people Internet access and train them to use digital tools. Your School at Home is one of them. It allows sick or handicapped children to be home-schooled. With the Foundation's help, middle and high school students take virtual classes taught by the same teacher on a tablet. This approach facilitates learning and breaks the children's isolation.



◀ The Cetelem
Foundation
acting in favor of
digital inclusion.

Since 2017, BNP Paribas Portugal teams have backed Apps For Good, a digital learning programme developed by a British organisation that has expanded its scope of activities to Europe and the United States. The idea is to show children and their teachers how to develop mobile apps to solve social problems in their families, schools and neighbourhoods. The goal is to acquire real digital skills and use them locally for the common good. With the BNP Paribas Foundation's help, in 2018 BNP Paribas Portugal boosted its support to set the programme up in schools in low-income areas and create a specific BNP Paribas award for developing a "climate change app" that helps to solve environmental problems. ♦

(1) BMCI: Moroccan Bank for Commerce and Industry, BNP Paribas Group. (2) Cetelem Foundation: BNP Paribas Personal Finance.

Valuing employees' commitment



Supporting its employees' involvement in voluntary and solidarity initiatives is a BNP Paribas priority. The Group has three corporate philanthropy programmes to encourage their commitment: *Help2Help*, donating skills and the Rescue & Recover Fund.

Backing our employees' non-profit work

Since 2003, the BNP Paribas Foundation has supported *Help2Help*, which subsidises non-profit organisations in approximately 30 countries to which Group employees give their time and energy. Any employee volunteering for a charity can request a subsidy through local calls for projects. The amount granted can reach up to €4,000. In 2018, 260 projects received over €940,000 in funding worldwide. Two employees, Angelia in Malaysia and Amira in Paris, are involved in organisations which projects were subsidised by *Help2Help* in 2018.



◀ *Help2Help* France: Habibi.Works project in Greece, for which Amira Belhaj Soulami, a BNP Paribas collaborator, is volunteering.



▲ *Help2Help* Asia: Angelia Chin-Sharpe, BNP Paribas Investment Partners Malaysia (4th from left), is the volunteer leader of the *Lost Food* project in Kuala Lumpur.

Angelia Chin-Sharpe, CEO of BNP Paribas Investment Partners Malaysia, is involved in the *Lost Food Project* in Kuala Lumpur.

Volunteers fetch food from markets and shops and distribute it to people in need: the homeless and hungry, refugees and orphans. The project brings together employees from different BNP Paribas Malaysia entities and also helps to raise awareness of food waste.

Amira Belhaj Soulami volunteers for *Habibi.Works*, a project implemented in Greece by the NGO *Soup&Socks*.

Amira is a service designer in the Paris Atelier BNP Paribas team. In northern Greece, the NGO makes computer, technical and construction tools available to asylum seekers and local people and organises workshops. The idea is for them to make what they need while developing their skills and entrepreneurial projects. To do that, the NGO backs micro-business creation or development of projects proposed by members of the community (asylum seekers or Greeks). The goal: to help refugees build a social and professional life in Greece.

Offering the expertise of our senior employees to non-profit organisations

Two years before retiring, BNP Paribas employees in France can choose to be sent on 6 to 24-month assignments at public-interest or charitable organisations chosen in coordination with the Group. The goal is to ease their transition after a busy career while using their skills to serve the common good. Since the system started in November 2016, 128 missions have been organised.



SOLIDARITY

BNP Paribas employees'
volunteering commitment



◀ Jean-Marc Clément, former head of a group of BNP Paribas retail branches in the 15th arrondissement of Paris, donates his skills to SOLiHA, an NGO in the Lyon region.

Jean-Marc Clément is a senior BNP Paribas employee sent on a skill-based philanthropic assignment to a non-profit organisation. Formerly head of a group of retail branches in the 15th arrondissement of Paris, he returned to his native Lyon region to work for SOLiHA (Solidarity for Habitat).

The charity upgrades substandard housing and does renovations to allow senior citizens to remain in their homes and to increase energy efficiency. Jean-Marc raises money from local companies and foundations while working on an innovative collaborative project in the countryside. "I wanted to do something for others, to recreate social links and not stop suddenly," he says. "I was head of a group, but here I'm just Jean-Marc. We all call each other by our first names. I give them my recruiting, negotiating, budget and business skills. I get a lot out of it: I'm much more attentive and patient than before! It's a breath of fresh air in my professional life. Relationships are simple and straightforward. It's refreshing. And it's such a pleasure to feel useful, to see your work result in something concrete and human. For example, I'm going to participate in converting a former retirement home into a big 'family boarding house' that will house homeless people and jobseekers." ♦



JOINING HANDS IN HUMANITARIAN EMERGENCIES



BNP Paribas channels the generosity of its employees and the retired ones worldwide, and of its customers in France, through its Rescue & Recover Fund, created in 2012.

The fund helps victims of humanitarian crises and develops prevention programmes.

In late 2018, it launched a campaign to prevent climate hazards in three very high-risk countries in partnership with three NGOs. All current and retired employees and customers are encouraged to make donations.



▲ The BNP Paribas Rescue & Recover Fund backs CARE's activities in Madagascar.

In Madagascar, the NGO CARE trains people to prepare for cyclone-related risks, and gives them the means to recover as fast as possible if one hits. In Niger, Doctors Without Borders (*Médecins Sans Frontières*) treats and prevents malnutrition and malaria, the leading causes of infantile mortality in a country where floods and long spells of drought are on the rise.

In Haiti, a country highly vulnerable to hurricanes and earthquakes, the French Red Cross (*Croix-Rouge Française*) ensures the continuity of education and raises students' awareness of what to do when they occur. ♦



ENVIRONMENT

3

Supporting scientific research and raising awareness

Climate change is one of the greatest challenges of our times. Unless action is taken immediately, it will be increasingly costly and difficult to face its consequences. The corporate philanthropy activities of BNP Paribas contribute to face this challenge by supporting scientific research on climate change. This allows the Foundation to play a key role in both the understanding of these phenomena and identification of solutions. Thanks to the supported research projects, the Foundation raises awareness of environmental issues amongst the general public and the BNP Paribas employees.

ENVIRONMENT

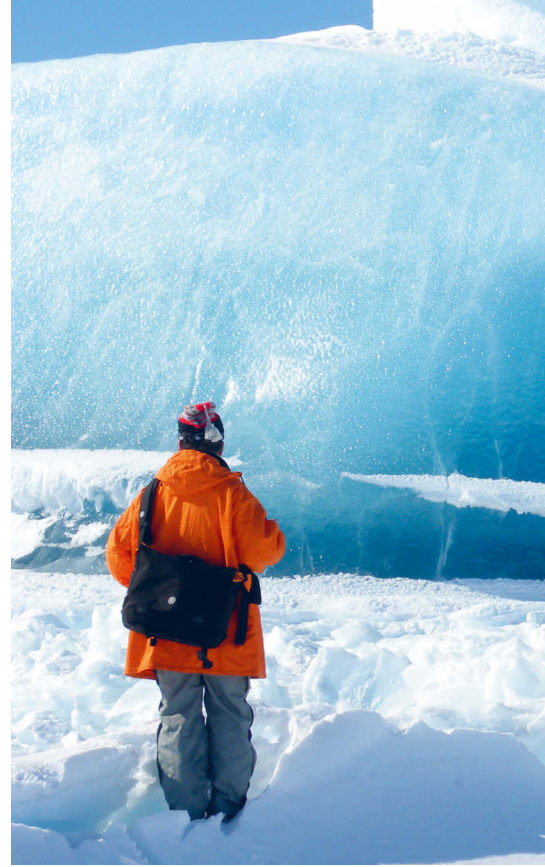
Scientific research on
climate and biodiversity

Research on climate and biodiversity: understanding better to act better



▲ The *SENSEI* project measures the impact of global warming on species inhabiting the Poles (CEBC-CNRS-La Rochelle University).

The latest IPCC⁽¹⁾ report released in 2018 warns that **humanity has the responsibility to face the consequences of climate change: melting ice, sea level rise, increase of extreme weather events, creeping desertification, declining agricultural productivity... and endangered species.** In order to take action, it is essential to improve our knowledge on these phenomena, their causes, effects, interactions and solutions through scientific research. The challenge is the following one: allowing all actors—from policymakers to each one of us—to change our behaviour and have the adequate means of action. For this reason, the BNP Paribas Foundation has been supporting environmental scientific research for nine years, through an international philanthropy programme. In this sense, since 2017, the Foundation has also been developing an initiative for researchers working on climate adaptation in the agricultural sector in Africa.



Funding international scientific research projects

In 2010, the BNP Paribas Foundation launched the *Climate & Biodiversity Initiative*, an international corporate philanthropy programme that funds scientific research projects on climate change and the preservation of biodiversity.

The *Climate & Biodiversity Initiative*⁽²⁾ issues an international call for projects every three years. The funding of the eight research projects chosen in 2016 will end in 2019. They focus on the impact of climate change on melting ice and animal species in the poles, changes in East Antarctica's ice sheets, extreme drought in Africa, coral reefs, tropical forests, soil, subtropical drought and governance in the most vulnerable countries. Since 2010, 18 projects involving 324 researchers have received funding. Conferences and other public events organised with them have raised over 300,000 people's awareness of environmental issues. Because climate change is a major factor in the erosion of biodiversity, vital to the natural development of our planet's ecosystems, in 2019, the BNP Paribas Foundation opened its call for projects to research on biodiversity preservation. The BNP Paribas Foundation's Executive Committee will select the winning projects in November 2019.





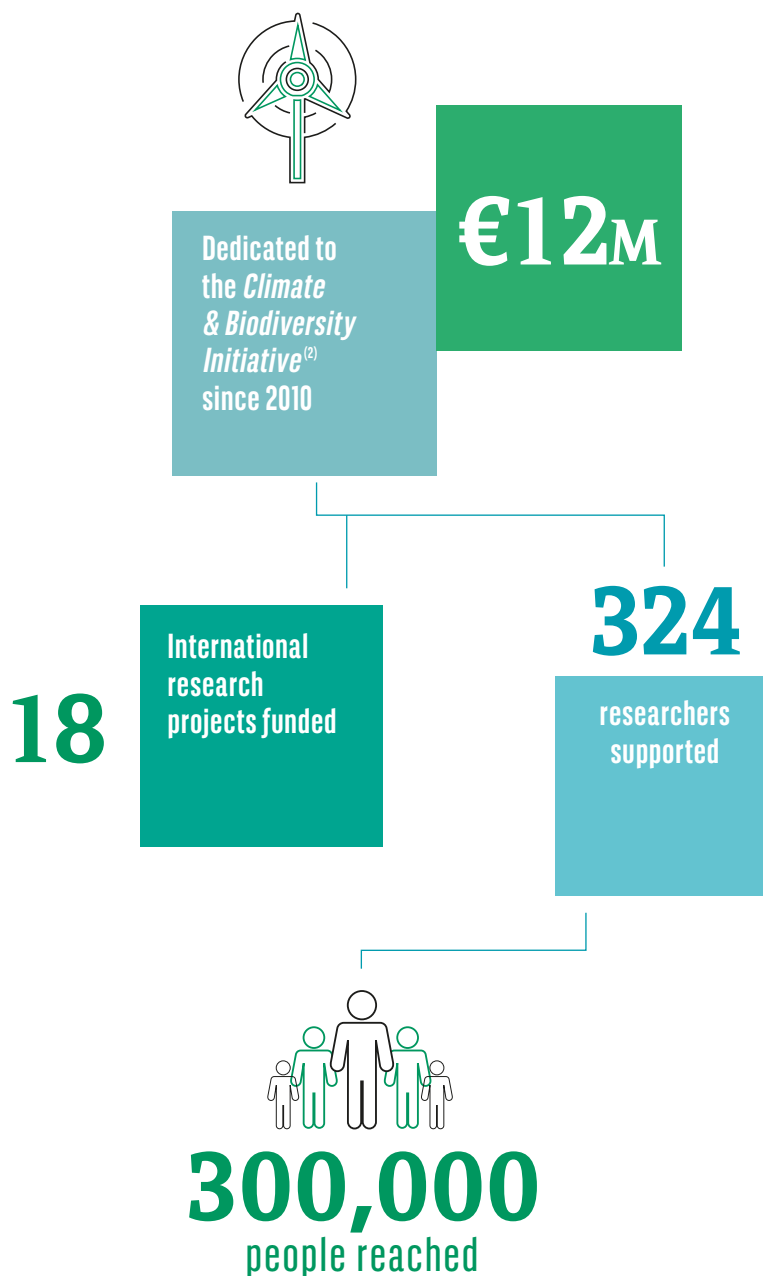
- ▲ The *SENSEI* project, laureate of the 2016 call for projects, and supported by the BNP Paribas Foundation from 2017 to 2019 (CEBC-CNRS-La Rochelle University).

Training 600 researchers to adapt African agriculture to climate change

Africa is particularly vulnerable to climate change, which has alarming consequences on agriculture and food resources. Adequate measures must urgently be found and implemented to help farmers in Africa adapt to the situation.

The BNP Paribas Foundation has partnered with the Bill & Melinda Gates Foundation to support and co-fund the *One Planet Fellowship*, a scientific philanthropy programme devoted to Africa managed by the NGO African Women in Agricultural Research & Development (AWARD) and the Agropolis Foundation. It consists in supporting 600 African and European researchers' work on adapting agriculture to climate change, which will help to remedy the lack of scientific data in Africa on the subject. The *One Planet Fellowship* aims to create, manage and perfect a community of African and European researchers from all generations in a programme that combines training, mentoring, study trips and networking for young researchers. ♦

(1) IPCC: Intergovernmental Panel on Climate Change. (2) The *Climate & Biodiversity Initiative*: an international corporate philanthropy programme launched by the BNP Paribas Foundation that funds scientific research projects on climate change and preservation of biodiversity.



- ▲ The *One Planet Fellowship* programme is co-funded by the Bill & Melinda Gates Foundation and the BNP Paribas Foundation, and operated by AWARD and the Agropolis Foundation.

ENVIRONMENT

Scientific research on climate and biodiversity



“This corporate philanthropy helps to start useful, innovative multidisciplinary research.”



VALÉRIE DAUX

TEACHER-RESEARCHER IN CLIMATOLOGY AT THE LABORATORY FOR CLIMATE AND ENVIRONMENTAL SCIENCES, FUNDED BY THE BNP PARIBAS FOUNDATION AS PART OF THE CLIMATE & BIODIVERSITY INITIATIVE.

▲ Tropical project: striking archives of the Brazilian tropical forest (ISEM-UM-CNRS-IRD-EPHE).

Why this fight against climate change?

VD : Climate change is one of the biggest challenges humanity is facing, and I decided to do my part as a teacher-researcher in paleoclimatology. Specifically, I carry out research on past climates to understand more about the changes underway, and I train future researchers.

How does research help to solve environmental problems?

VD : Researchers assess the climate and ecological situation and try to understand the mechanisms at work. They conduct comparative studies (before-after), identify problems and their causes and try to forecast our planet’s future. Their work is crucial for thinking about solutions and actions to carry out.

What is the added value of a call for research projects like the *Climate & Biodiversity Initiative*?

VD : Corporate philanthropy plays an increasingly important role in funding scientific research. Calls for projects such as the one of the BNP Paribas Foundation simply enable research projects which might have been carried out too late, if at all, to take place. Time is precious in climatology. It is interesting to link biodiversity and climate change because it can give researchers from different fields the resources they need to work together, thus initiating even more useful, innovative multidisciplinary projects. ♦



Changing mentalities about climate change



Education and awareness-raising are essential in the global response to climate change. They help a growing number of people to understand the phenomenon and its effects, increase young people's knowledge about climate and biodiversity and encourage all of us—politicians, institutions, companies, citizens—to adopt a different behaviour and make responsible decisions. In addition to their efforts to support research, BNP Paribas and its Foundation are committed to raising awareness of these issues among stakeholders, the general public, employees, partners and clients.

▼ Coral Guardian, an international NGO acting for the preservation of coral reefs ecosystems.



Raising awareness on the urgent action needed to save coral reefs

In 30 years, rising temperatures, acidification of the oceans and human activity have first bleached, then destroyed coral reefs worldwide. Countries in the Pacific Ocean have already lost 80% of them. Their disappearance threatens marine plant and animal life and can raise the risk of cyclones and coastal flooding. And then there is the economic and social impact: over 500 million people depend on coral reefs for their livelihoods (fishing and tourism). The preliminary findings of *Reef Services*, the research project that the BNP Paribas Foundation has funded since 2017, shows the urgency of protecting coral reefs. That's why in 2018 it launched *Corals Matter*, an educational programme aiming to raise people's awareness and encourage them to take action.



In 2018, the BNP Paribas Foundation and the Association of Science-Technology Centers (ASTC) created *Corals Matter*, an awareness-raising toolbox. It comprises a website and an interactive panel for museums. The educational website, www.coralsmatter.org, brings together, in French and English, the latest scientific research, images and 360° videos comparing healthy and damaged coral reefs, short interviews with experts about threats and individual or collective solutions to preserve marine biodiversity. Meanwhile, an interactive panel has been designed for gradual implementation in the ASTC's 600 partner museums worldwide. Any visitor with a smartphone can scan QR codes to instantly access the compelling *Corals Matter* platform. This is an additional way to alert and inform a growing number of citizens.

ENVIRONMENT

Raising public awareness

Raising public awareness about the challenges and actions needed to fight climate change

With help from researchers supported by the BNP Paribas Foundation, various actions—conferences, debates and continuous support for the globetrotting *Climate, the 360° exhibition*— are set up each year to increase the level of public awareness of climate change.

Since 2015, the BNP Paribas Foundation has teamed up with *Climate, the 360° exhibition*, designed by the Cité des Sciences in partnership with the French Institute and UN Environment. The goal is to share the latest geopolitical, economic, energy, environmental and technological data on climate change with the general public in an educational way. The exhibition has already toured 15 countries, where it has been seen by the general public and BNP Paribas employees and clients. In 2018, the Foundation updated the display and presented it in Bulgaria. In 2019, *Climate, the 360° exhibition* will travel to Hungary and the Czech Republic.

Encouraging young people's actions in favour of the climate

Aware that they will be more vulnerable tomorrow, young people are increasingly committed to the climate. BNP Paribas corporate philanthropy backs their efforts, especially by supporting the international youth video competition on the climate every year.



ANDREA SOFÍA ROSALES VEGA (MEXICO)
AND VIKAS YADAV (INDIA)

2018 LAUREATES OF THE GLOBAL YOUTH
VIDEO COMPETITION ON CLIMATE CHANGE

In 2018, 968 candidates from 110 countries participated in the 4th *Global Youth Video Competition On Climate Change*, which supports local efforts by young people (18-30 years old) to fight climate change. Since 2017, the BNP Paribas Foundation has backed the competition, which is organised by UN Climate and Television For Environment (TVE). Andrea Sofía Rosales Vega (Mexico) and Vikas Yadav (India), the 2018 winners, are 20 years old. *Eco Urban* is a street-cleaning project Andrea Sofía implemented in Toluca, Mexico's fifth-largest city. It involves collecting and recycling rubbish like plastic bottles or old clothes and donating 60% of the proceeds from selling the processed waste to an association fighting childhood cancers.

Vikas's *Step Forward, Be Eco Friendly, Go Green* project encourages and trains smallholders in India to adopt more natural growing and resource management methods to slow down the rate of falling agricultural production related to climate change. They received their award at the 24th *United Nations Conference on Climate Change* (COP24) in Katowice, Poland.

Mobilising employees to protect the environment

In many countries, BNP Paribas employees organise local environmental protection initiatives.

In 2018, teams in Poland and India planted trees and seeds. The ability of trees to capture carbon dioxide and air pollution plays a key role in the fight against climate change. 90 BNP Paribas employees based in Mumbai, India planted 150 trees in Igatpuri, near the Aseema Charitable Trust School, a locally supported centre for disadvantaged children. In May, 160 employees in Poland and their families sowed seeds of anti-pollution flowers. This ecologically responsible project has helped to grow nearly 450,000 plants, encouraging bees and other pollinators to return. ♦

▼ The BNP Paribas teams in Poland and their families rallied to protect the environment.

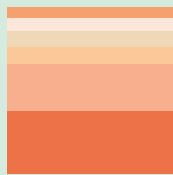


The BNP Paribas Group's corporate philanthropy worldwide: €41.65M

BNP Paribas' corporate philanthropy operates in three major areas on every continent with a total budget of €41.65M.

Fields of action

SOLIDARITY
€28.97M
BUDGET



- ◆ €10.84M Education & equal opportunities
- ◆ €8.25M Social inclusion
- ◆ €2.89M Education & research (school-university chairs)
- ◆ €2.87M Microfinance
- ◆ €2.23M Employees' commitment to non-profit organisations
- ◆ €1.89M Refugees

CULTURE
€8.66M
BUDGET



- ◆ €2.80M Visual arts (film, exhibitions, museums, photography)
- ◆ €1.50M Classical music
- ◆ €1.43M Institutions
- ◆ €1.28M Dance & circus
- ◆ €1.03M Jazz
- ◆ €0.62M Other (architecture, literature, theatre)

ENVIRONMENT
€4.02M
BUDGET



- ◆ €3.30M Environmental research
- ◆ €0.72M Raising public environmental awareness
- > including €1.27M dedicated to the One Planet Fellowship programme



Solidarity
69.6%

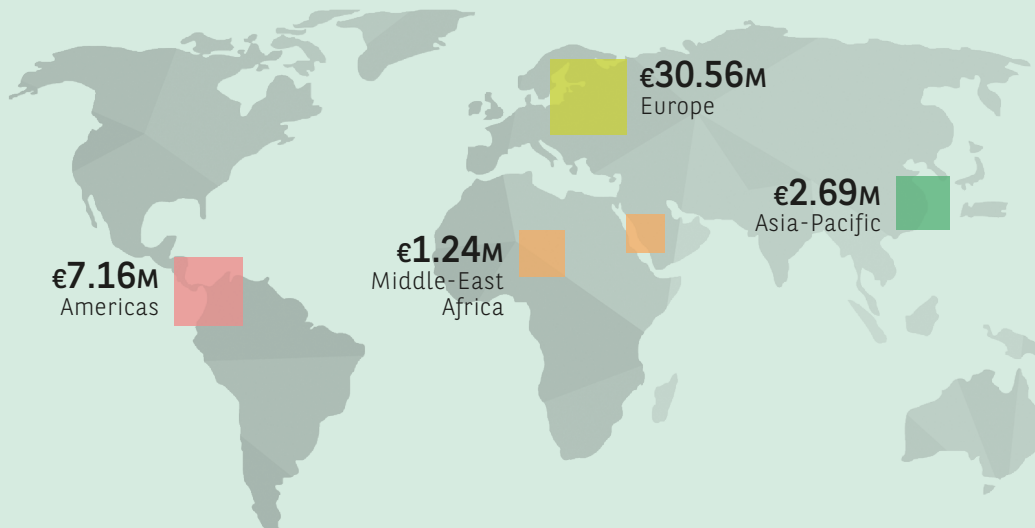


Culture
20.8%



Environment
9.6%

BNP Paribas corporate philanthropy world budgets



Zoom in on
4 European
countries

€27.54M



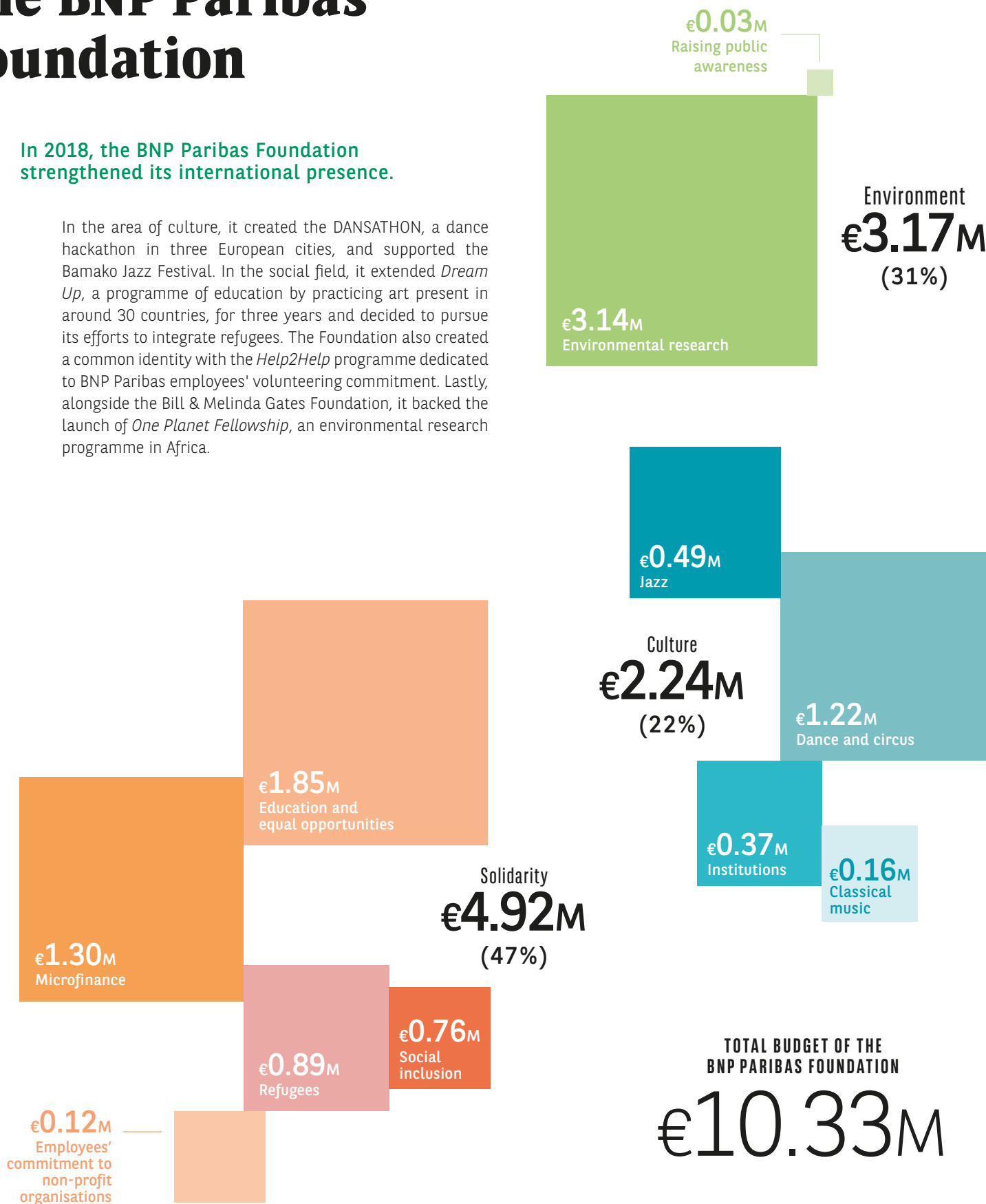
- ◆ €17.45M France
- ◆ €5.15M Italy
- ◆ €4.77M Belgium
- ◆ €0.17M Luxembourg

The BNP Paribas Foundation



In 2018, the BNP Paribas Foundation strengthened its international presence.

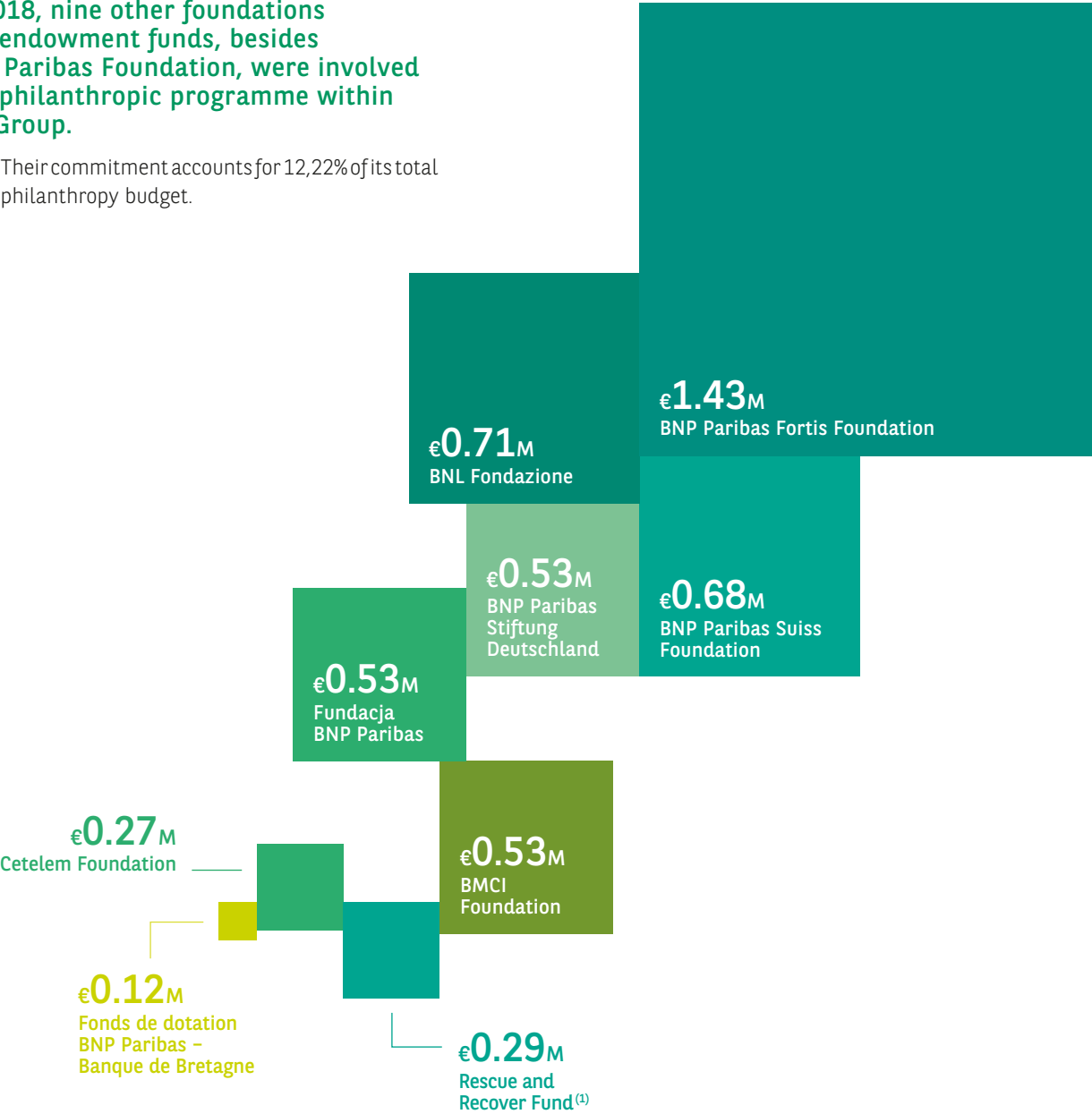
In the area of culture, it created the DANSATHON, a dance hackathon in three European cities, and supported the Bamako Jazz Festival. In the social field, it extended *Dream Up*, a programme of education by practicing art present in around 30 countries, for three years and decided to pursue its efforts to integrate refugees. The Foundation also created a common identity with the *Help2Help* programme dedicated to BNP Paribas employees' volunteering commitment. Lastly, alongside the Bill & Melinda Gates Foundation, it backed the launch of *One Planet Fellowship*, an environmental research programme in Africa.



BNP Paribas Foundations in the world

◆◆ In 2018, nine other foundations and endowment funds, besides BNP Paribas Foundation, were involved in a philanthropic programme within the Group.

Their commitment accounts for 12,22% of its total philanthropy budget.



BUDGET OF OTHER BNP PARIBAS GROUP FOUNDATIONS

€5.09M

(1) Excluding donations from employees, clients and retirees.



BNP PARIBAS CORPORATE PHILANTHROPY

Culture ♦ Solidarity ♦ Environment

Support and promote projects that contribute to change the world

THANK YOU

Thank you to everyone whose commitment to cultural, social or environmental projects is helping to build a fairer, more responsible future every day:
researchers, employees and volunteers of non-profit organisations,
teachers, local authorities, artists, institutions
and all BNP Paribas employees involved alongside us.

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