



# From charity to positive impact business



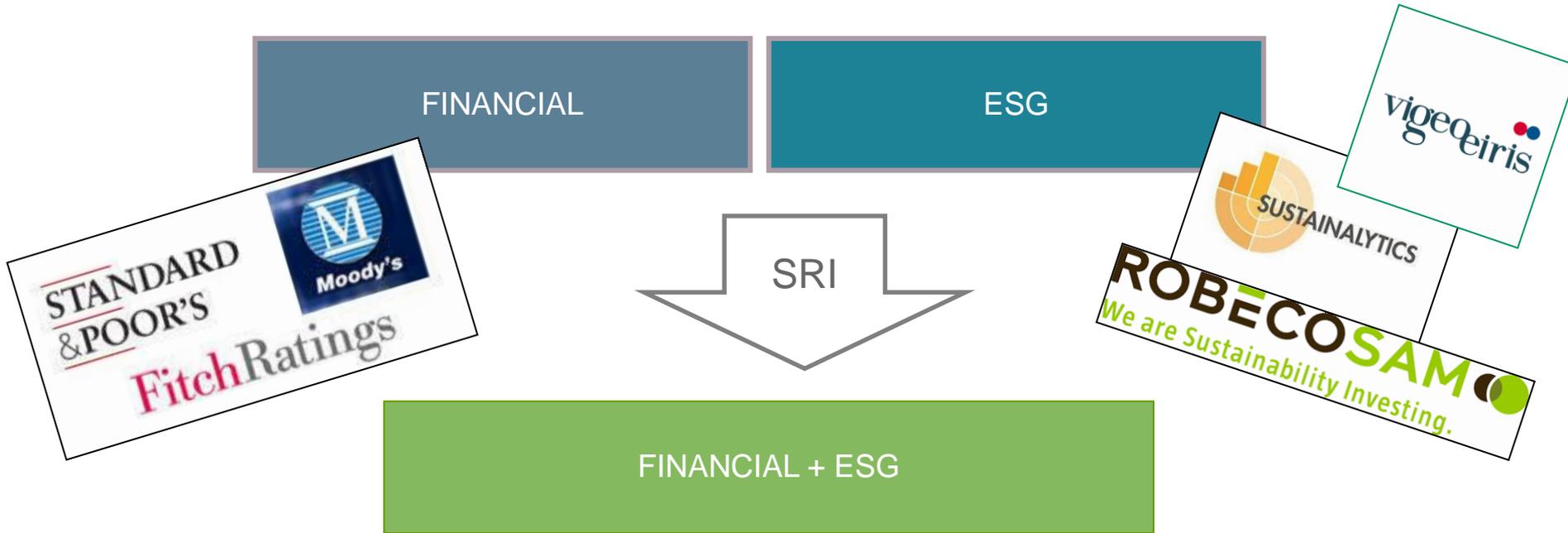
Wilfried Remans  
Geneva, 19 March 2019



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# Investors increasingly look at your ESG performance



# Example: the oil majors

## Investors push Exxon to list emissions targets in annual reports

Investors led by New York state and Church of England demand tougher climate action



## Shell yields to investors by setting target on carbon footprint

Cutting emissions to be linked to executive pay in industry first



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# Banks increasingly look at your SDG impact

**6 PRINCIPLES  
SHAPING OUR FUTURE**

**UNEP  
FINANCE  
INITIATIVE**

**PRINCIPLES FOR  
RESPONSIBLE  
BANKING**

- Alignment** (Icon: Checklist)
- Impact** (Icon: Water drop)
- Clients & customers** (Icon: Handshake)
- Stakeholders** (Icon: Network diagram)
- Governance & target setting** (Icon: Target with arrow)
- Transparency & accountability** (Icon: Magnifying glass)



# Example: the tobacco sector

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**TOBACCO FREE**  
Portfolios

The Tobacco-Free Finance Pledge is an initiative founded by Tobacco Free Portfolios and developed in collaboration with UNEP FI, PSI, PRI, AXA, BNP Paribas, Natixis and AMP Capital

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**PSI**  
Principles  
for Sustainable  
Insurance



**NATIXIS**  
BEYOND BANKING



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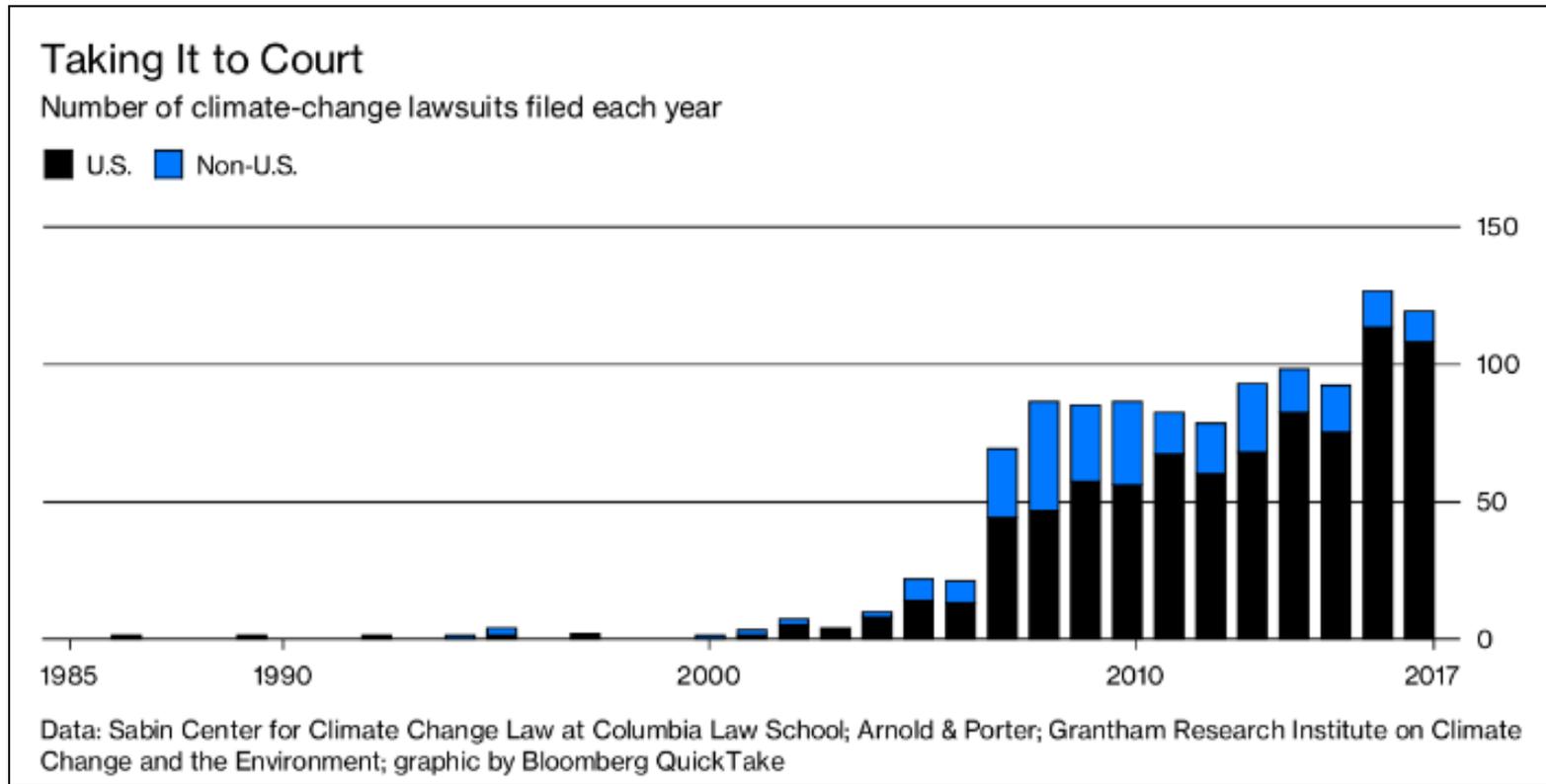
# Regulation to accelerate capital towards sustainability



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# Regulation also translated in more climate-change lawsuits



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# Business is acknowledging environmental and social risks

Top 5 Global Risks in Terms of Likelihood

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1st	Asset price collapse	Asset price collapse	Asset price collapse	Storms and cyclones	Severe income disparity	Severe income disparity	Income disparity	Interstate conflict with regional consequences	Large-scale involuntary migration	Extreme weather events	Extreme weather events
2nd	Middle East instability	Slowing Chinese economy (<6%)	Slowing Chinese economy (<6%)	Flooding	Chronic fiscal imbalances	Chronic fiscal imbalances	Extreme weather events	Extreme weather events	Extreme weather events	Large-scale involuntary migration	Natural disasters
3rd	Failed and failing states	Chronic disease	Chronic disease	Corruption	Rising greenhouse gas emissions	Rising greenhouse gas emissions	Unemployment and underemployment	Failure of national governance	Failure of climate-change mitigation and adaptation	Major natural disasters	Cyberattacks
4th	Oil and gas price spike	Global governance gaps	Fiscal crises	Biodiversity loss	Cyber attacks	Water supply crises	Climate change	State collapse or crisis	Interstate conflict with regional consequences	Large-scale terrorist attacks	Data fraud or theft
5th	Chronic disease, developed world	Retrenchment from globalization (emerging)	Global governance gaps	Climate change	Water supply crises	Mismanagement of population ageing	Cyber attacks	High structural unemployment or underemployment	Major natural catastrophes	Massive incident of data fraud/theft	Failure of climate-change mitigation and adaptation

Top 5 Global Risks in Terms of Impact

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1st	Asset price collapse	Asset price collapse	Asset price collapse	Fiscal crises	Major systemic financial failure	Major systemic financial failure	Fiscal crises	Water crises	Failure of climate-change mitigation and adaptation	Weapons of mass destruction	Weapons of mass destruction
2nd	Retrenchment from globalization (developed)	Retrenchment from globalization (developed)	Retrenchment from globalization (developed)	Climate change	Water supply crises	Water supply crises	Climate change	Rapid and massive spread of infectious diseases	Weapons of mass destruction	Extreme weather events	Extreme weather events
3rd	Slowing Chinese economy (<6%)	Oil and gas price spike	Oil price spikes	Geopolitical conflict	Food shortage crises	Chronic fiscal imbalances	Water crises	Weapons of mass destruction	Water crises	Water crises	Natural disasters
4th	Oil and gas price spike	Chronic disease	Chronic disease	Asset price collapse	Chronic fiscal imbalances	Diffusion of weapons of mass destruction	Unemployment and underemployment	Interstate conflict with regional consequences	Large-scale involuntary migration	Major natural disasters	Failure of climate-change mitigation and adaptation
5th	Pandemics	Fiscal crises	Fiscal crises	Extreme energy price volatility	Extreme volatility in energy and agriculture prices	Failure of climate-change mitigation and adaptation	Critical information infrastructure breakdown	Failure of climate-change mitigation and adaptation	Severe energy price shock	Failure of climate-change mitigation and adaptation	Water crises

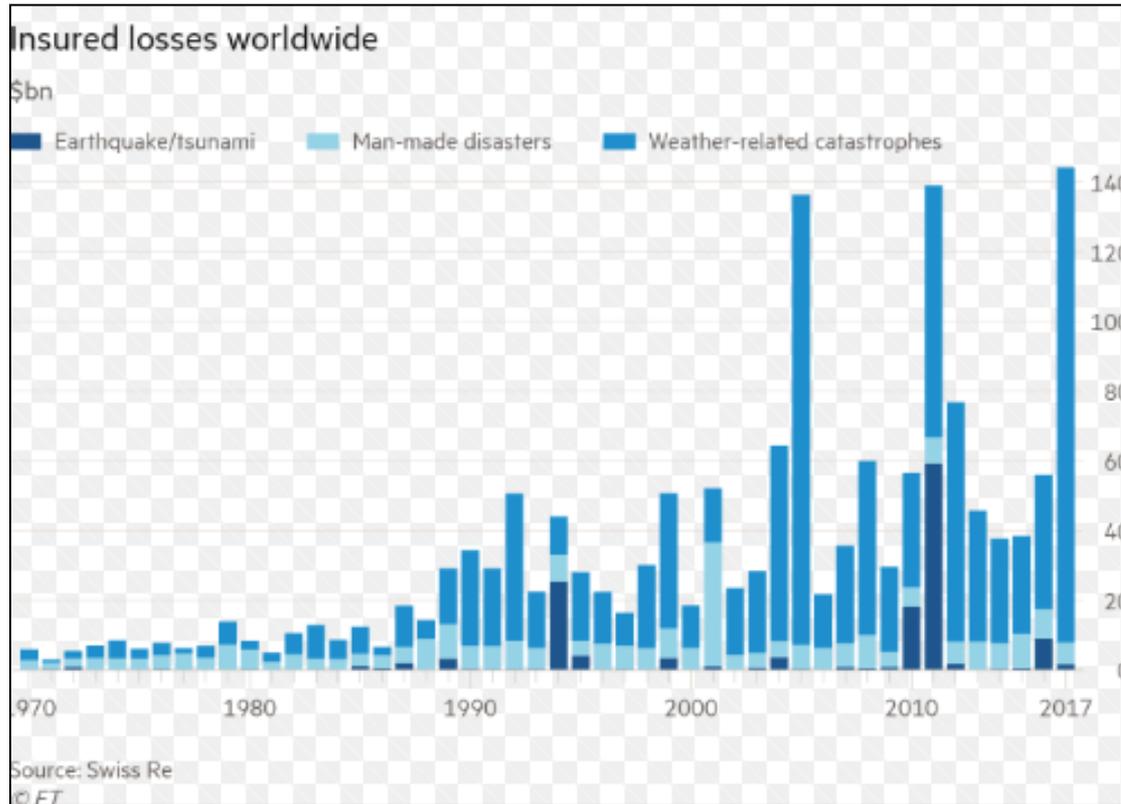
■ Economic 
 ■ Environmental 
 ■ Geopolitical 
 ■ Societal 
 ■ Technological



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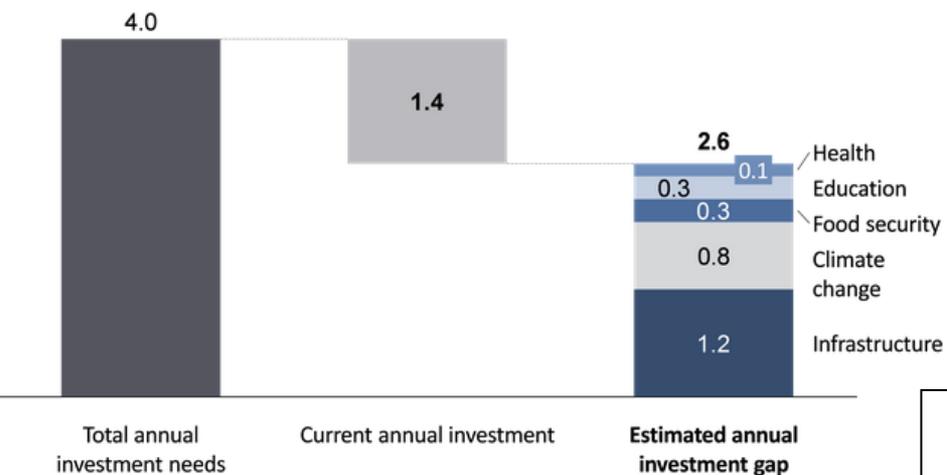
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# Example: the insurance sector

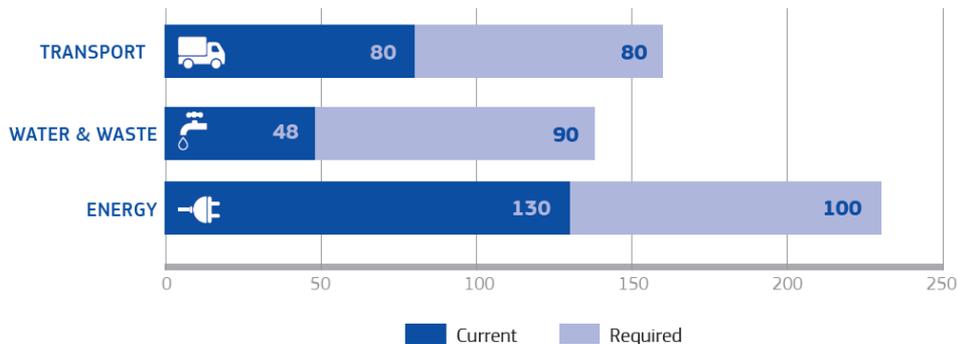


# Business can adapt to opportunities

**Estimated investment needs in key SDG sectors**  
\$ US (trillions)



**ANNUAL INVESTMENT NEEDS FOR SUSTAINABLE DEVELOPMENT IN THE EU (EUR BN)**



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# A 2-sided revolution for you and your stakeholders

Sea-level  
rise impact

Land and  
sea side  
pollution

Biodiversity  
loss

Part of  
Mega-cities



Water  
management  
expertise

Waste &  
Clean energy  
facilities

Potential for  
renewable  
energy

Hubs of  
innovative &  
inclusive growth







Level I

Solidarity



# From climate research to university chairs

## # Climate & Biodiversity Initiative

Facing up the climate challenge with biodiversity

Improve our knowledge about climate change

- €12 million since 2010 for 10 international research projects



Antwerp University Chair on Transport, logistics and Ports (Prof. Christa Sys)

Workshop on Sustainability of the Maritime Supply Chain



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Level II

Reduce negative impact of our activities



# FINANCING WITHOUT DEGRADING



defense



palm oil



coal fired power  
generation



mining



agriculture



nuclear energy



oil sands



wood pulp

8 sector policies



Excluded goods and activities



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# BNP Paribas is carbon neutral since end 2017

1° Reducing our own emissions



2° Sourcing decarbonised power

Renewal of sourcing contracts  
↓  
100% decarbonised electricity in the group consumption

3° Offset our remaining emissions

in partnership with providers whose offsetting offers respect rigorous environmental & social prerequisites



BNPPF takes numerous initiatives leading to

lower energy consumption (kWh/FTE)

less business travel (km/FTE)



BNPPF purchases 100% green electricity contract with Lampiris (TOTAL gas & power Belgium)



Group will pay for the offset of the remaining emissions



Good Planet.org



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Level III

Increase positive impact of our activities



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IN A CHANGING WORLD,  
**RESPONSIBLE INVESTMENT  
SHOULD BE AN OBVIOUS CHOICE.**



# Integrating positive impact in corporate loans

  
  
EUR 300m  
October 2017

  
  
EUR 2,000m  
February 2018

  
  
EUR 900m  
June 2018

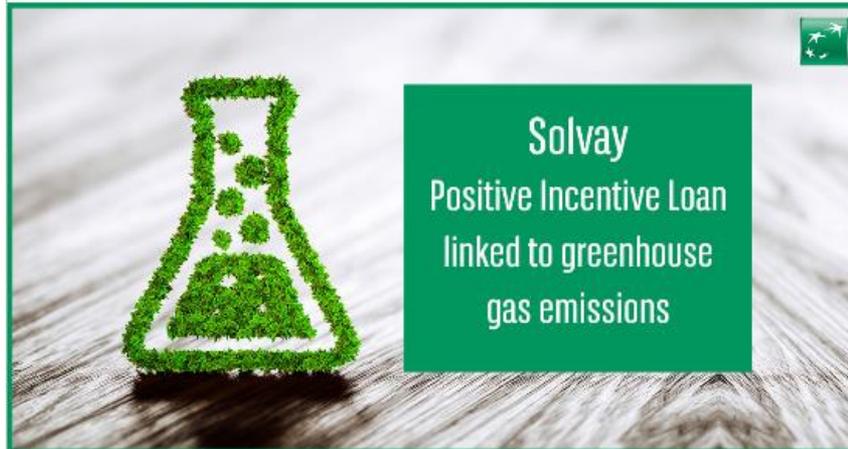
  
  
EUR 900m  
Sept. 2018



Max Jadot • 1st

Chairman of the Executive Board and CEO at BNP Paribas Fortis  
2h

Sustainable financing is in our DNA. I am therefore proud that Solvay has mandated BNP Paribas Fortis to introduce a Positive Incentive Loan mechanism that supports Solvay's ambitions in reducing greenhouse gas emissions. This innovative solution is a clear example of how we aim to serve our clients in terms of value creation. Collaboration between banks and clients is key in driving the economy forward to a more sustainable future. Want to find out more? Click here (<https://bnppf.be/Solvay>) to read the press release of Solvay.



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# A leader in green bonds

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## THE GREEN BONDS REVOLUTION



The inaugural  
Kingdom of Belgium Green OLO

*The Federal State's  
commitment to finance the  
Belgian energy transition*



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# Acting to promote the transition to sustainable energy use

**Double** our financing in the renewable energies sector

**Target: €15 billion by 2020**

SUPPORT STARTUPS THAT INNOVATE SO AS TO ACCELERATE THE ENERGY TRANSITION.

Fund of EUR 100 million

Make the **investment funds** transparent on their carbon footprint

**Katowice commitment:** tests have started to bring the credit portfolio in line with the Paris Climate Agreement



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We're not yet perfect but we're  
making progress every day!



# Engagement strategy reflected in ratings, rankings and indices

## STRONG EXTRA-FINANCING RATINGS



No.1 bank for Europe in the sector of “diversified banks” according to Vigeo’s 2017 rating with an overall score of 64/100



No. 15 / 397 companies in the banking sector (77/100)



No.1 French bank in the “diversified banks” sector (and among the 28 banks listed in the DJSI World universe out of 212) in 2017 with a 86/100 score



No. 2 / 250 banks in the “Commercial Banks & Capital Markets” sector (C Prime) in 2017



Rated A- in the Carbon Disclosure Project 2017



“A” score in MSCI ESG Ratings 2017

## OTHER SUSTAINABLE AWARDS AND RANKINGS



‘World’s Best Bank For Sustainable Finance 2018’



Lead manager of the Year - corporate

The Magazine for Clean Capitalism



BNP Paribas is part of 2019 ‘Global 100 Most Sustainable Corporations’ ranking (24<sup>th</sup> and first European bank)



MOST INNOVATIVE INVESTMENT BANK FOR CLIMATE CHANGE AND SUSTAINABILITY



‘Best Corporate Social Responsibility Banking Group Europe 2017’ in Global Banking & Finance Review’s ranking

## MEMBER OF SUSTAINABILITY INDICES



Listed in Dow Jones Sustainability Indexes, World & Europe



Listed in Euronext Vigeo World 120, Europe 120 and France 20

BMI maintains its presence in Euronext-Vigeo Eiris Ranking Emerging 70



FTSE4Good



100

Sustainability Stock Index powered by Sustainalytics



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# Even some NGOs recognise our efforts

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The [international NGO network BankTrack](#) recently published its annual report assessing banks' policies regarding the financing of and investment in fossil energies. BNP Paribas came out on top of the list of 36 international banks assessed.

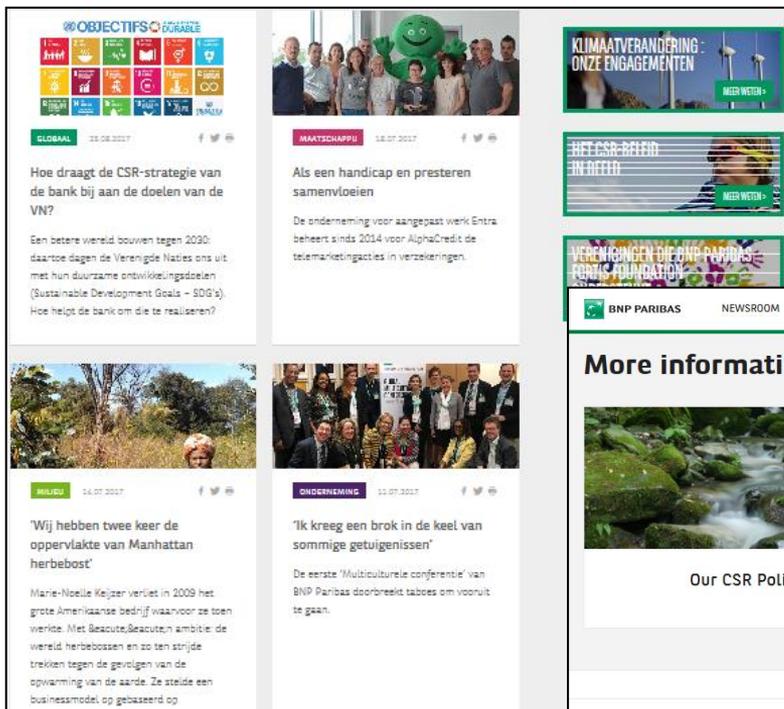
The British NGO [ShareAction](#) recent reports — [Banking on a Low-Carbon Future](#) (2017) and [Getting to Green](#) (2018) — rank the Group as the most active European bank in this area



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# Thank you for your attention !



**GLOBAL** 28.08.2017

Hoe draagt de CSR-strategie van de bank bij aan de doelen van de VN?

En betere wereld bouwen tegen 2030: daartoe dragen de Verenigde Naties ons uit met hun duurzame ontwikkelingsdoelen (Sustainable Development Goals – SDG's). Hoe helpt de bank om die te realiseren?

**MAATSCHAPPIJ** 18.07.2017

Als een handicap en presteren samenvloeien

De onderneming voor aangepast werk Entra beheert sinds 2014 voor AlphaCredit de telemarketingacties in verzekeringen.

**WILDUIS** 04.07.2017

'Wij hebben twee keer de oppervlakte van Manhattan herbebost'

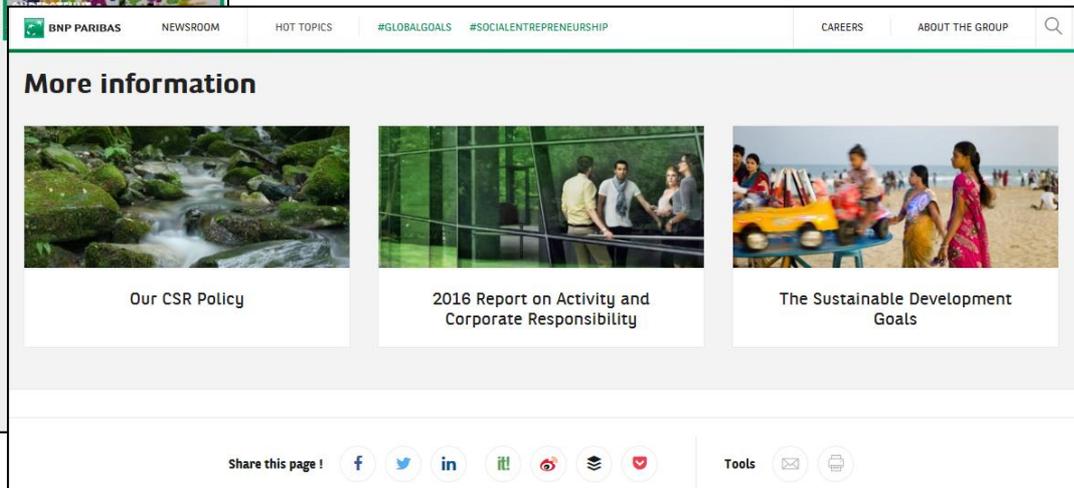
Marie-Nicole Keijzer verliet in 2009 het grote Amerikaanse bedrijf waarvoor ze toen werkte. Met Beacute,Beacute,n ambitie: de wereld herbebossen en zo ten strijde trekken tegen de gevolgen van de opwarming van de aarde. Ze stelde een businessmodel op gebaseerd op

**ONDERNEMING** 10.07.2017

'Ik kreeg een brok in de keel van sommige getuigenissen'

De eerste 'Multiculturele conferentie' van BNP Paribas doorbreekt taboes om vooruit te gaan.

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BNP PARIBAS NEWSROOM HOT TOPICS #GLOBALGOALS #SOCIALENTREPRENEURSHIP CAREERS ABOUT THE GROUP

## More information

**Our CSR Policy**

**2016 Report on Activity and Corporate Responsibility**

**The Sustainable Development Goals**

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Tools

