

JOURNEY FOR IMPACT



CHANGE MAKERS FOR
A CHANGING WORLD



ROADSHOW DE BOAS PRÁTICAS

BNP PARIBAS PORTUGAL

Corporate Social Responsibility

3 September 2025



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The bank for a changing world

AGENDA

01 The “Journey for Impact”
programme

02 Engagement *hooks* and
anchors

03 Our results



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**JOURNEY
FOR IMPACT**
.....

AN EUROPEAN GROUP

WITH A WORLDWIDE SCOPE



Close to

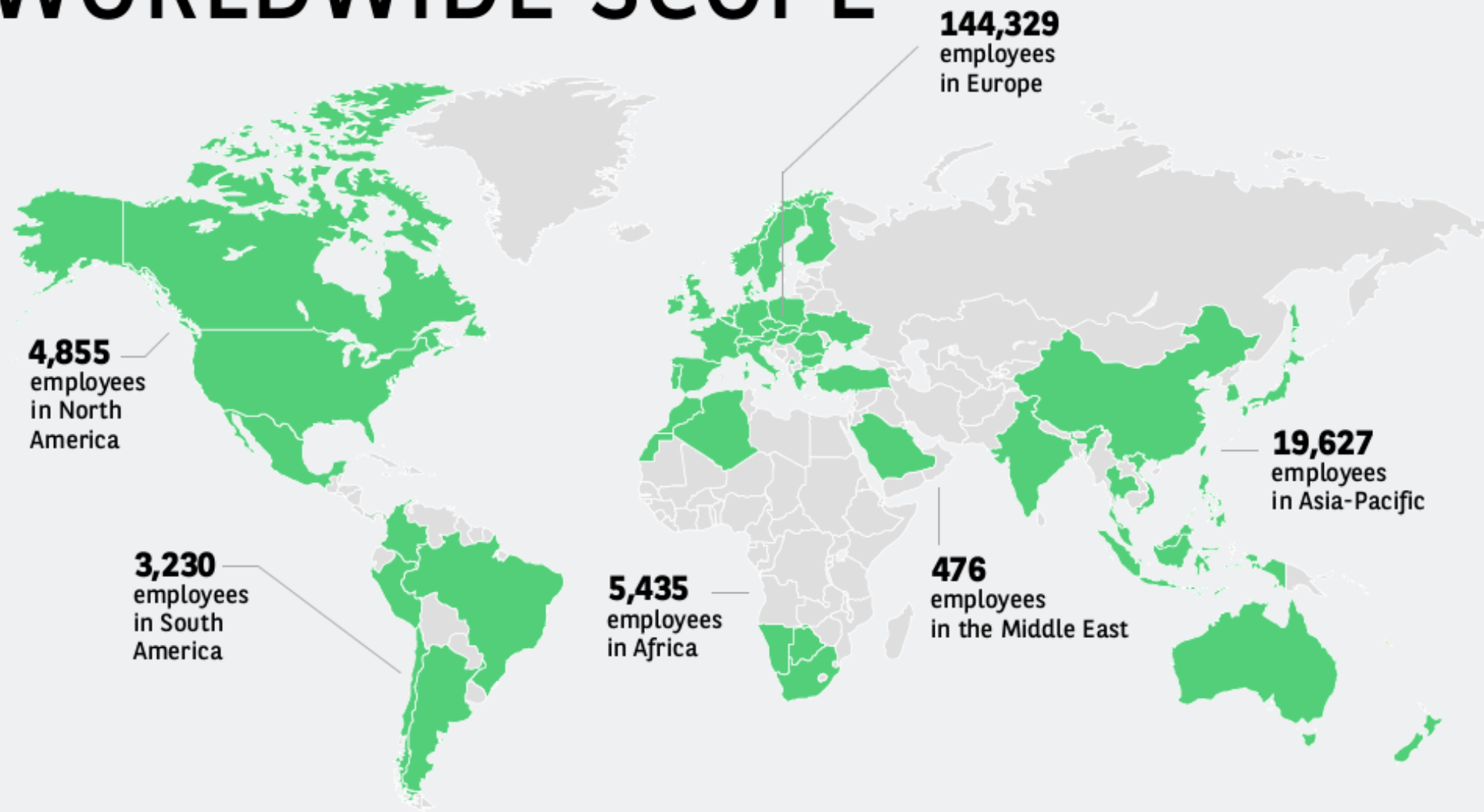
178,000

EMPLOYEES

In

64

COUNTRIES
AND TERRITORIES



BNP PARIBAS IN PORTUGAL



BNP PARIBAS WAS ONE OF THE FIRST FOREIGN BANKS TO OPERATE IN PORTUGAL

FULL COVERAGE OF OUR OPERATING DIVISIONS LOCALLY

SINCE 1985

COMMERCIAL,
PERSONAL BANKING
& SERVICES

INVESTMENT &
PROTECTION
SERVICES

CORPORATE &
INSTITUTIONAL
BANKING

DIVERSIFIED EXCELLENCE CENTRES

SINCE 2008



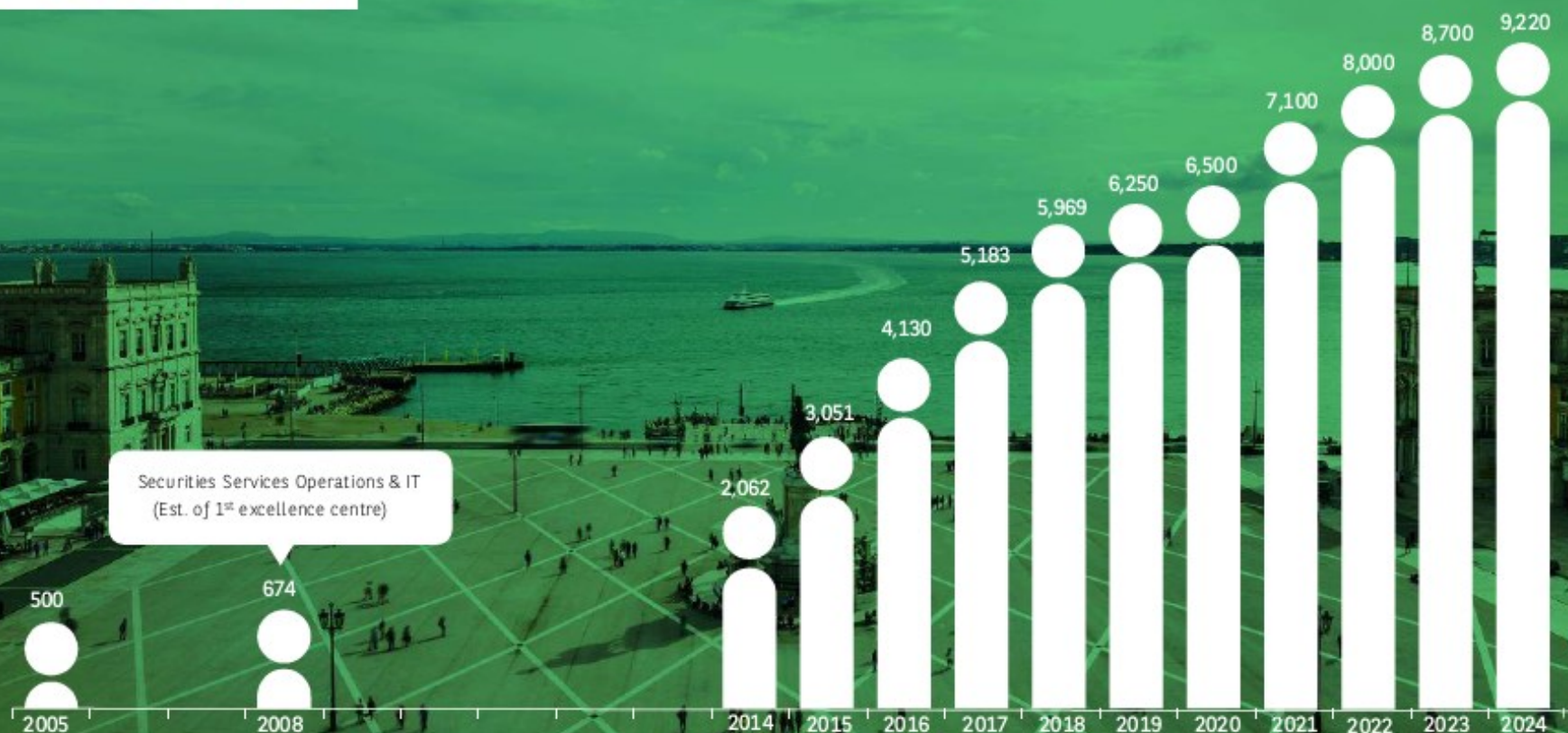
10 DOMESTIC
BUSINESSES



11 CENTERS OF
EXCELLENCE



OUR PEOPLE



OUR SUCCESS FACTORS



35
average age



Diversified academic
backgrounds



90
different nationalities



53% **47%**
women men



85% **15%**
Lisboa Porto



Expertise through a
balanced seniority mix
(4,9 years in average)

ABOUT **BNP PARIBAS**



OUR DIVERSIFIED AND INTEGRATED MODEL

OUR STRENGTHS

- EUROPEAN LEADER
- DIVERSE BUSINESS MODEL
- EUROPEAN GROUP WITH GLOBAL REACH
- COMMITTED EMPLOYEES
- SOLID FINANCIAL STRUCTURE
- BROAD DIVERSIFICATION
- COOPERATION BETWEEN BUSINESS LINES
- CULTURE OF TECHNOLOGY AND INNOVATION
- CLIENT-CENTRIC MODEL

INVESTMENT
& PROTECTION
SERVICES

CORPORATE &
INSTITUTIONAL
BANKING

COMMERCIAL,
PERSONAL
BANKING &
SERVICES

OUR GTS 2025 STRATEGIC PLAN



GROWTH
TECHNOLOGY
SUSTAINABILITY

GTS OUR AMBITION FOR 2025



GROWTH

We will continue to grow by gaining market shares at marginal cost, thereby creating new opportunities and generating substantial economies of scale.

SUSTAINABILITY

We support our customers in their transition towards a more sustainable economy, while also aligning our portfolios regarding the sectors with the highest levels of emissions.

BUILT UPON THE SOLID FOUNDATIONS AND ACHIEVEMENTS OF THE 2017-2020 PLAN, THE NEWLY LAUNCHED GTS 2025 STRATEGIC PLAN SUPPORTS THE GROUP'S AMBITIONS TO SERVE ITS CUSTOMERS, THE ECONOMY AND SOCIETY.

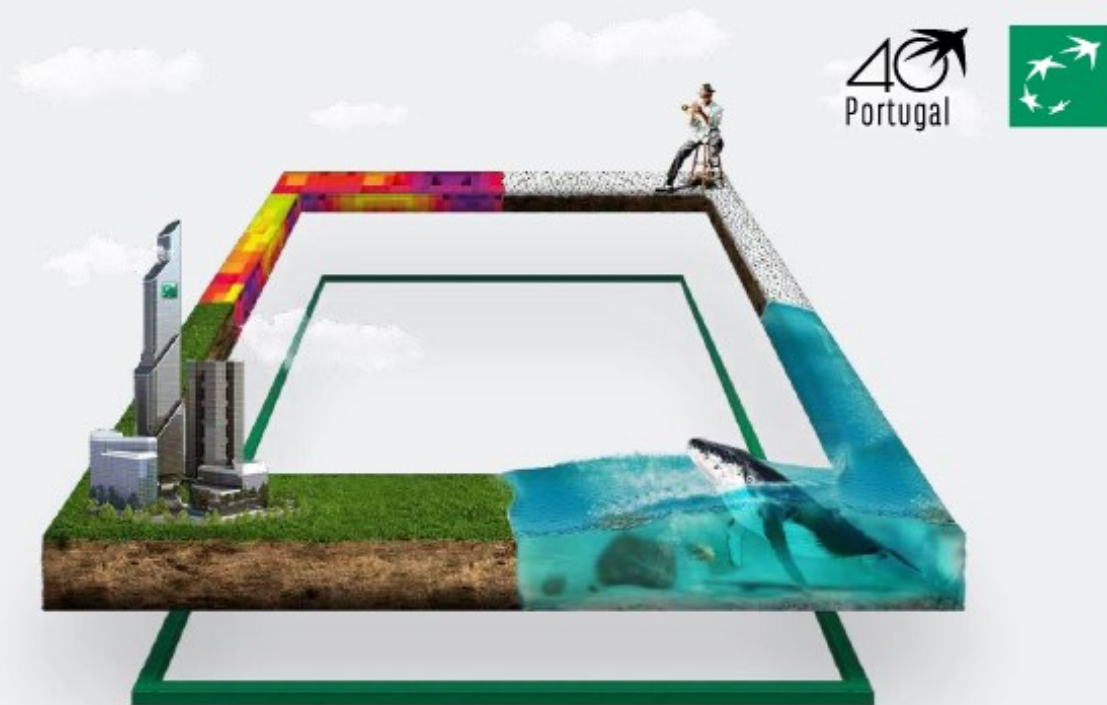
GTS 2025

TECHNOLOGY

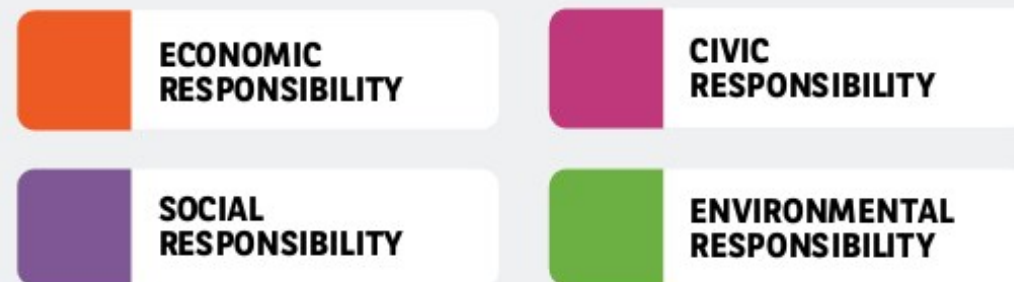
We optimise the customer and employee experience and continuously improve operational efficiency.

OUR CSR STRATEGY

WE ARE CONTRIBUTING TO ALL
THE 5 PRIORITY THEMES



THROUGH THE 4 PILLARS AND 6
COMMITMENTS OF OUR LOCAL APPROACH:



01

The “Journey for Impact” programme



WHY THE JOURNEY FOR IMPACT came to be?

It is no news that, at BNP Paribas, **Sustainability** is a priority and one of the three pillars of the **Group's 2022-25 Strategic Plan**: Growth, Technology and Sustainability.

In Portugal, our CSR Strategy translates our common answer to the local societal challenges towards creating a more sustainable future to all, and everyone is invited to personally engage in its fulfilment.

BUT WE ARE UNSETTLED AND WE KNOW WE CAN AIM HIGHER
WE KNOW IT IS ALSO OUR MISSION:



TO RAISE AWARENESS...
on science-based
information



TO ENGAGE...
all our colleagues who already expressed
their wish to build a more sustainable
planet and society



TO EMPOWER...
all and each one of us
to act towards a better future for all!



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FOR IMPACT**
.....

What is the Journey for Impact?

Strategic project in the Territory Sustainability and DEI roadmap

- Source of awareness
- Building a learning gamified experience to employees.

Complement to global action:

- By **developing initiatives** that generate more traction and positively influence **employees to adopt more sustainable behaviours**
- With that, have a **positive impact on the local society**:
 - >9.000 people working in Portugal, potentially replicating in other spheres

*It is a **living proof of the Bank's local promise**
(Employee Value Proposition)*



**A Sustainable
International Leader**



**Unlocking
your potential**



**In an Open and Inclusive
Environment**

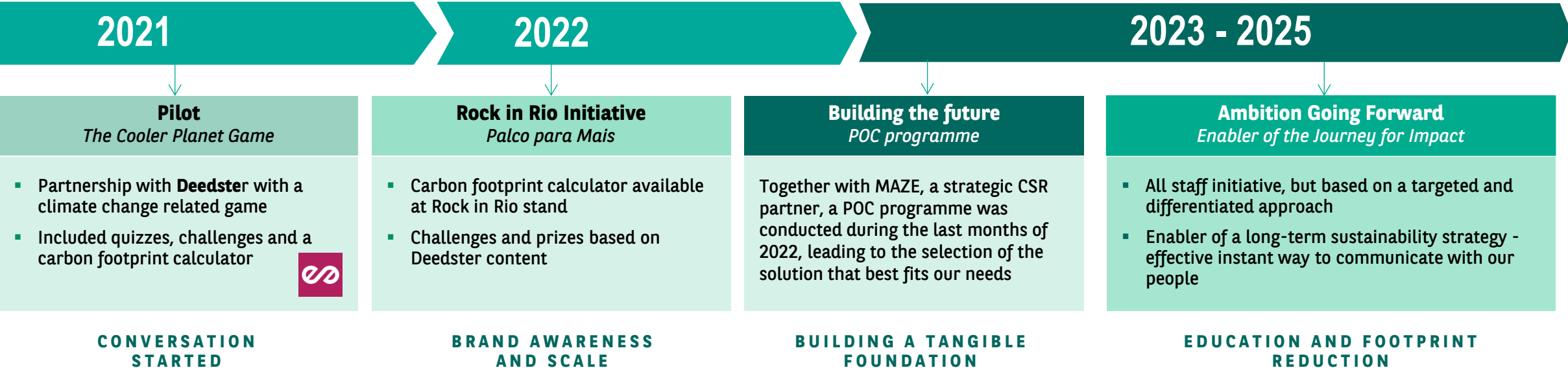


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How did it start?



WHAT is the Journey for Impact?

A gamified learning experience that is based on United Nations Sustainable Goals that aims to contribute to the achievement of key objectives, both internally and externally.



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**JOURNEY
FOR IMPACT**
.....

+ Zoom-in: Journey for Impact's campaigns



Roadmap of initiatives

- 1 Short **Challenge** to review and put into perspective the knowledge about the stakes and goals of **SDG 6**, accept the call for action and qualify to win a prize!
- 2 Publication of an **Opinion Article** to spread awareness of sustainable management of water resources, water waste and ecosystems
- 3 In-person activation "**Water Bar**" in our premises to challenge our colleagues to recognize the importance of water quality and preservation.
- 4 **Discussion panel** with experts on the challenges and opportunities related to water resources in Portugal
- 5 Deployment of a **Volunteering Initiative** in which our colleagues went spent a morning cleaning rivers in Lisbon and Porto
- 6 Sessions of the "**Climate Fresk**" workshop to encourage climate action and awareness on climate change issues.



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FOR IMPACT
.....

+ Zoom-in: Journey for Impact's campaigns



Roadmap of initiatives

- 1 Short **Challenge** to review and put into perspective the knowledge about the stakes and goals of **SDG 12**, accept the call for action and qualify to win a prize!
- 2 Publication of an **Opinion Article** to recall our people's consciousness on the ways to promote a better management of the lifecycle of the products we consume.
- 3 **Workshop** on Electronic Repairs with the purpose of raising awareness on e-waste, sustainable waste management and circular economy.
- 4 **Discussion panel** with Too Good to Go and Herdade do Esporão showcasing some practical examples and inspiring stories of transforming sustainability challenges into meaningful and profitable business opportunities.
- 5 Beach Cleaning **Volunteering Initiative** with a session about waste management and recycling practices
- 6 **Masterclass** on how to cook "No-waste", making recipes with ingredients we would usually throw out.
- 7 Sessions of our "**Climate Fresk**" workshop to encourage climate action and awareness on climate change issues.



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02

Engagement *hooks* and *anchors*



Climate Change awareness: The Climate Fresk Workshop



Created by Cédric Ringenbach in 2018, it is an NGO created with the purpose of widely disseminating climate education, based on scientific knowledge published in the Intergovernmental Panel on Climate Change (IPCC) yearly reports.

1,790

Is the number of employees that have already completed the workshop in Portugal



How does it work?

- Collaborative workshop, can be held in person or online
- Takes the form of a simple, visual game based on collective intelligence
- Challenges players to co-construct a fresco linking the causes and consequences of climate change and then have a clearer vision of how to act to prevent it
- Duration: 3h
- Requires 1 trained facilitator for up to 15 participants



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Empowering individuals in their sustainability journey...

Deedster Challenge



As a gamified learning experience, the programme engages employees to set and pursue personal goals for creating meaningful change while in a healthy competition with coworkers through the Deedster challenge.

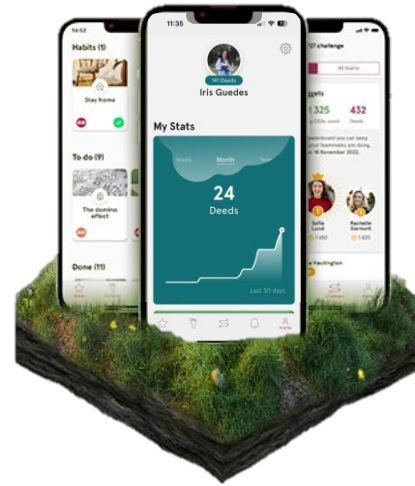
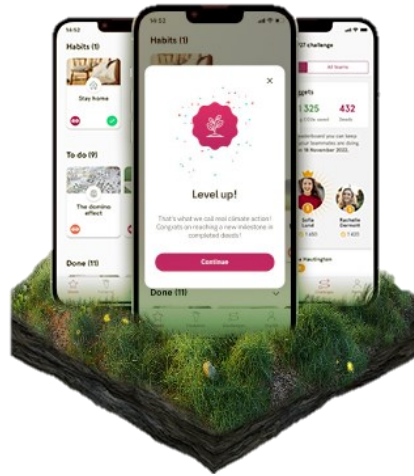
The challenge is a mobile game; it has stations with Quiz & Deeds about climate change and SDG topics. The participants compete in teams or individually and collect points by doing deeds.

In the app you can:

CALCULATE YOUR **FOOTPRINT**

COMPETE WITH YOUR
COLLEAGUES ON **CHALLENGES**

COMPLETE AND CHECK YOUR
JOURNEY ON YOUR **PROFILE**



Deedster is a Swedish platform and app designed to make climate action simple and fun, by empowering individuals to reduce their carbon footprint through engaging micro actions and challenges.



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The elements and propositions included in this document are only work hypotheses. Any decision which might impact current organization structure will be taken according to legal and social procedures in place.

Classification : Internal

... with a community and incentives

Rewards

Each campaign has its own challenge and rewards. Throughout their sustainability journey, our employees have won different awards: From electrical bikes, a trip to Azores, Kobo e-readers and a stay in a Thermal Hotel.

By “persona” community engagement

The dimension of BNP Paribas Portugal raises the need for having strategic people that can share and expand the Journey for Impact program to the various entities and areas of the bank. By creating different communities, we foster a sense of belonging, support and shared identity.

Currently, our communities' structure is the following:

- **Builders:** Participate in the development of the initiatives and are our voices to share the programme. These are our Ambassadors and Campaign's workgroups.
- **Enablers:** Their role is to spread the word and get the feedback back to us. We call it “Champions”.
- **Impactors:** Everyone with interest in sustainability or communities that we want to get on board of our programme. We have the “Freskees” (people who participated in the Climate Fresk workshop; our “New Joiners” and active participants in the Journey.



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Classification : Internal

03

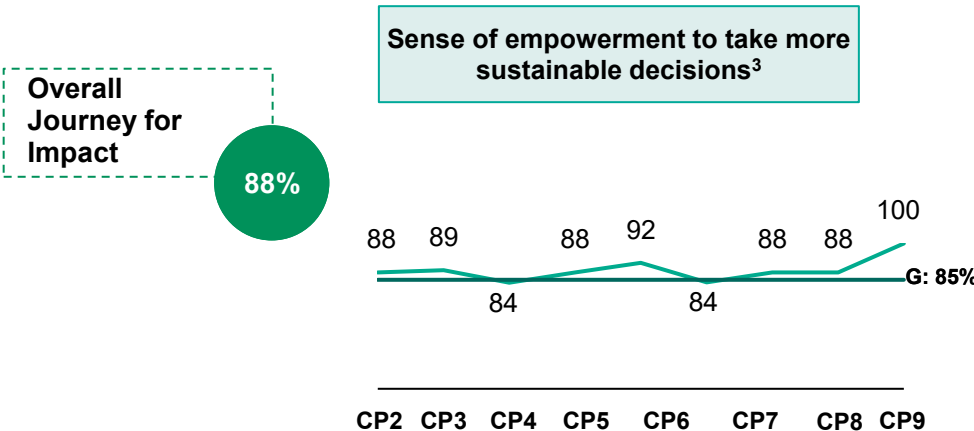
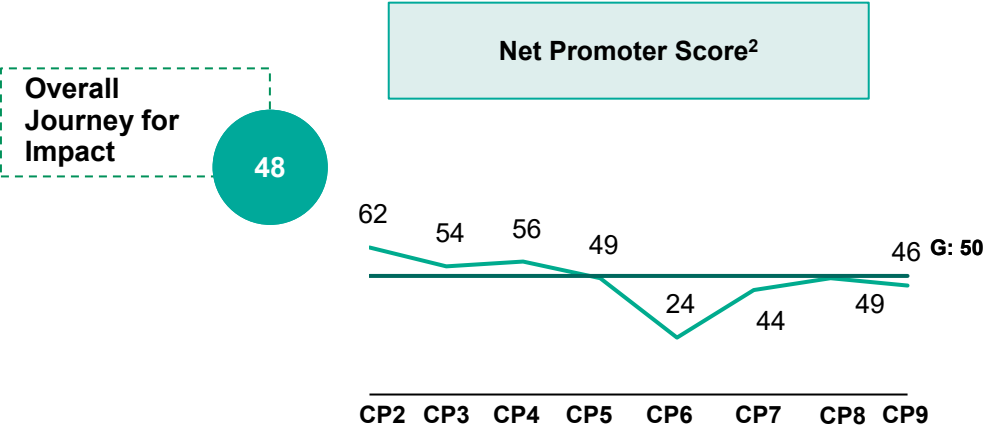
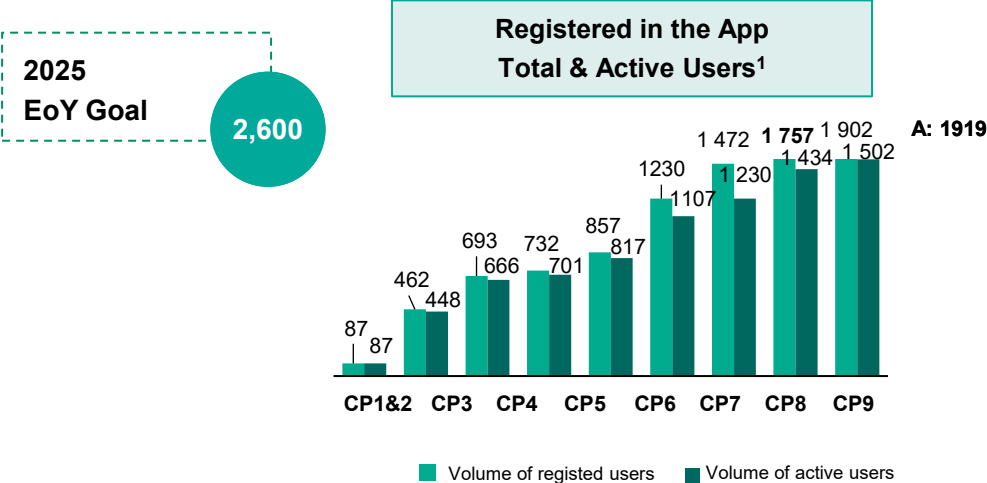
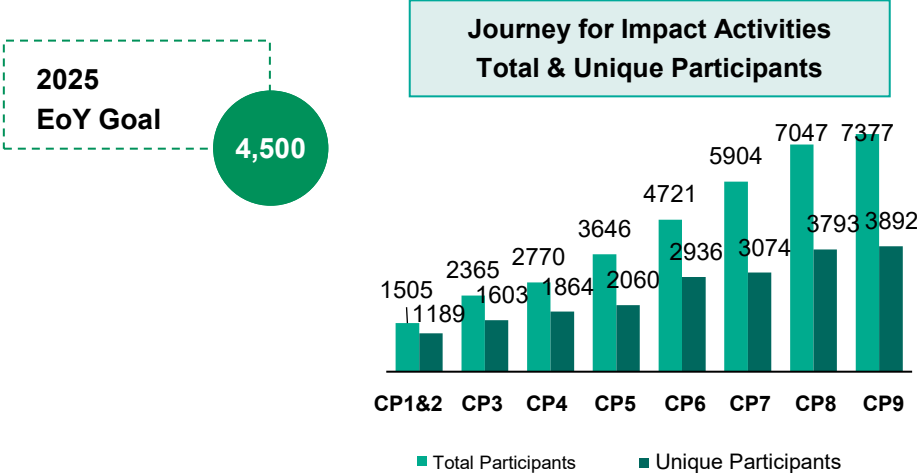
Our results



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Journey for Impact's overall impact and engagement



(1) Source: Deedster Report (2) Source: Campaign Feedback Survey Results; (3) Source: Campaign Feedback Survey Results;



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THANK YOU



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