

# DIVERSITY & INCLUSION WORLDWIDE: FOCUS ON OUR KEY ACTIONS

2021-2023



# FOREWORD

For several years, BNP Paribas Personal Finance has been pursuing a proactive policy to promote diversity, fight against all forms of discrimination, guarantee a respectful work environment, and treat its employees fairly - regardless of their origin, age, gender, sexual orientation or disability.

As a result, numerous actions have been implemented in most countries to combat sexism, harassment, and racism, strengthen gender equality and the promotion of women to senior management levels, and ensure adherence to ethics and the integration of the BNP Paribas Code of Conduct into daily practices.

In 2022, regulatory and societal changes, as well as new expectations from employees, led the company to accelerate the development of its Diversity & Inclusion policy.

To achieve this, BNP Paribas Personal Finance has defined 5 commitments compiled in a [charter](#) to be implemented by 2025, as part of the strategic plan PF

Impulse and in service of our corporate purpose.

Accelerating the Diversity & Inclusion policy is one of the main levers available to the Human Resources Department to help transform the company's human capital and enhance its performance.

We are convinced that:

- The wealth of the company lies in the diversity of our employees, who must reflect our society and our clients.
- Capitalizing on the complementarity and differences in profiles and professional experiences of employees enables the development of collective intelligence, creativity, and innovation, strengthens engagement, and improves the Employee Experience.



*I offer my strongest support to the Diversity & Inclusion policy and to all the actions carried out over more than 15 years in our various countries. I am particularly proud of the more recent achievements presented in this report, which provide a concrete illustration of the 5 commitments we made in our Charter.*



**Charlotte Dennery**  
Director and Chief Executive Officer

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# OUR KEY FIGURES

83%

of employees worldwide

consider the Management of BNP Paribas Personal Finance to be inclusive in 2023 (same as in 2022)

OVER 100

nationalities

are represented at BNP Paribas Personal Finance worldwide

4

agreements and unilateral decisions

related to Diversity have been signed in France on the following themes: professional equality between men and women, disability, fundamental rights, global social base, intergenerational matters

35%

of our Senior Management Positions (SMP) worldwide are occupied by women

in 2022 (versus 31.5% in 2021)

58%

of our employees are women

57%

of our young talents are women

in 2022 (versus 50% in 2021)

88/100

is the score of the Gender Equality Index in France

in 2023 (versus 87/100 in 2018)

€450,000

allocated for catch-up adjustments

benefiting 149 women in France in 2023 (versus €150,000 in 2005)

41.5

years average age of employees worldwide

4.97%

is the employment rate of people with disabilities in France

in 2022 (versus 0.6% in 2010)

## AWARENESS & TRAINING OF EMPLOYEES AT ALL LEVELS OF THE COMPANY

In most countries, BNP Paribas Personal Finance has organized actions to raise awareness among its employees about diversity and the fight against all forms of discrimination and has provided training on this topic.

### INTERGENERATION: A WEALTH FOR THE COMMUNITY

[France]

#### 3 editions of the eloquence contest

This contest, organized in 2020, 2021, and 2022, is open to all employees and allows the selected candidates to express themselves freely, in their own words, on key topics of the company's Diversity policy, such as age.

It enables them to embody the Diversity represented by each individual and to become ambassadors of this policy. The contest also offers employees an opportunity to develop by enhancing their behavioral skills through external coaching and showcasing their ability to persuade.

The contest has been held for three consecutive years in the presence of a jury, including members of the Executive Management.



#### Here are some examples of topics discussed by the participants:

- If youth only knew..., if age only could... nothing would be lost;
- If youth only knew..., if age only could... nothing would be lost;
- Youth is the only rational generation;
- The diversity of each contributes to the wealth of all.

### INTERGENERATION: A WEALTH FOR THE COMMUNITY

[United Kingdom]

#### Organization of monthly breakfast meetings to discuss life events

In association with the Helping Hands network, these breakfasts provide employees with a platform to discuss life events and for the company to address their questions about maternity, paternity, adoption, family responsibilities, leave for caregivers, etc.



### THE DIVERSITY OF ORIGINS AS A LEVER FOR CREATIVITY

[France]

#### Video "Adopt a Zero Tolerance Approach to Racism"

This video aims to reaffirm BNP Paribas Personal Finance's stance against racism and its commitment to combating racial discrimination by giving a voice to 8 employees.

These employees expressed themselves on behaviors to adopt and maintaining zero tolerance towards racism in their native languages: Wolof, Vietnamese, French, Turkish, Arabic, Creole, Polish, Spanish.



Discover the video



[Germany]

#### Awareness campaign titled "Our Diverse Colleagues"

This campaign includes interviews with employees to demonstrate that Consors Finanz is a diverse company due to the presence of employees of different ages, cultures, religions, sexual orientations, etc.



## BNP PARIBAS PERSONAL FINANCE: A COMPANY WELCOMING TO PEOPLE WITH DISABILITIES

[France]

### "Put on Your Sneakers and Beat the Disease" operation

In 2018 and 2019, BNP Paribas Personal Finance organized this operation with the goal of employees achieving a minimum of 5 million steps in a week. This target was greatly exceeded, allowing the company to donate several thousand of euros to the ELA association to fight against leukodystrophies and support patients and their families.



[Poland]

### Creation of a manual on etiquette towards people with disabilities

This manual was developed for employees in collaboration with "The Integration Foundation" (also available online).

[Discover the manual](#)

## ALL MOBILIZED AGAINST GENDER STEREOTYPES AND SEXISM

[France]

### Launch of a poster campaign to fight sexism

In France, messages about BNP Paribas Personal Finance's commitment to fighting sexism were displayed on large stickers in offices, meeting rooms, corridors, and social areas to raise employee awareness on a daily basis.

This initiative was launched in 2018 and was replicated in the United Kingdom.



[France]

### Support and assistance for an employee victim of domestic violence

On the occasion of the International Day for the Elimination of Violence against Women, BNP Paribas Personal Finance mobilized in support of its employees and notably broadcast a moving testimony from an employee who was a victim of domestic violence and received support from the company.

[Discover the podcast](#)

[Spain]

### Eight women shared their experiences on how they experience equal opportunities

On the occasion of International Women's Rights Day, Maria Ruiz Manahan, Laura Sánchez, Susana González, Maria Jose Mansilla, Lorena Monroy, M<sup>a</sup> Paz Puchol, Maribel Silva, and Indira Ismagulova shared their experiences on how they experience equal opportunities. All of them are role models for future generations.

[Check out their testimonials](#)



## SEXUAL ORIENTATION: A TOPIC ADDRESSED BY BNP PARIBAS PERSONAL FINANCE AROUND THE WORLD

[Italy]

### "Rainbow bench"

Founders of the Findomestic & Friends community gathered to paint a bench in rainbow colors.

This event was associated with a LinkedIn campaign and was also replicated in Poland!



[France]

### Sexual orientation and gender identity: is it a company matter?

Eight employees from France, Italy, Germany, Brazil, and South Africa spoke in a video about their sexual orientation or gender identity and how they experience their personal identification within the company.



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## DEFINING AN INCLUSIVE WORK ENVIRONMENT TO ENSURE EQUITY, EQUAL OPPORTUNITIES, AND EXPRESSION OF ALL IN THE COMPANY

BNP Paribas Personal Finance has made commitments and signed agreements that contribute to evolving the working environment for employees.

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[France]

### Launch of the "Diversity and Inclusion Charter"

BNP Paribas Personal Finance published in 2022 a Diversity & Inclusion charter that brings together 5 commitments conducive to accelerating the D&I policy across our countries, increasing the organization's performance, and promoting a sustainable, fair, and inclusive work environment.

It has been translated into several languages and deployed by our Diversity Officers in 4 countries (Italy, Portugal, Romania, Mexico).



The bank for a changing world

Discover the video



[France]

### Four Diversity and Inclusion agreements and unilateral decisions

BNP Paribas Personal Finance's diversity policy is based on 4 agreements:

- Professional equality action plan
- Agreement in favor of employment and professional integration of people with disabilities
- Fundamental rights and social base agreement - BNP Paribas Group
- Unilateral decision on measures related to the generation contract

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### EVOLUTION OF HR PROCESSES AND DIVERSITY & INCLUSION POLICY

#### Appointment of country D&I representatives to ensure the deployment of BNP Paribas's Governance around respect for individuals

Since 2021, BNP Paribas Group has defined new governance to strengthen its policy in all countries against inappropriate acts, fully integrating Chapter 5 of the Code of Conduct on "Respect for People" into Human Resources missions and Management actions.

Respect for individuals goes beyond employees. It also concerns clients or anyone in a relationship with BNP Paribas Group (e.g., suppliers).

The behaviors covered by the policy have been expanded and range from repeated disrespect to moral harassment and physical assault, from sexist acts to sexual harassment and assault, which may or may not be discriminatory.

Thus, BNP Paribas Personal Finance has

established a global community of 20 HR Conduct "Respect for People" representatives to ensure the deployment of this governance.



The bank for a changing world

Discover the Code of Conduct



**[France]**

For any victim or witness of an inappropriate professional situation or non-compliant behavior, a team of 3 representatives can assist and inform employees:

- Disability/Respect for People Representative [programme.handicap@bnpparibas-pf.com](mailto:programme.handicap@bnpparibas-pf.com)
- Discrimination/Respect for People Representative [referent-discriminations@cetelem.fr](mailto:referent-discriminations@cetelem.fr)
- Harassment/Respect for People Representative [referent.Harcelement@cetelem.fr](mailto:referent.Harcelement@cetelem.fr)

**[Italy]**

Findomestic has set up a contact "[sos@findomestic](mailto:sos@findomestic)" to confidentially report harassment, discrimination, or ask for help.

**[Spain]**

The "Code of Conduct" training for all employees achieved a completion rate of 99.71%.

A Diversity & Inclusion Committee has been created.



**[Romania]**

The following statement has been added to job offers to promote our culture to candidates:

*Diversity and inclusion are part of our core values because CET is an equal opportunity employer. Therefore, we are committed to ensuring employment opportunities regardless of race, skin color, beliefs, religion, nationality, ethnic origin, age, sex, sexual orientation, marital status, or political opinions.*

**[Germany]**

Establishment of a Diversity Board.

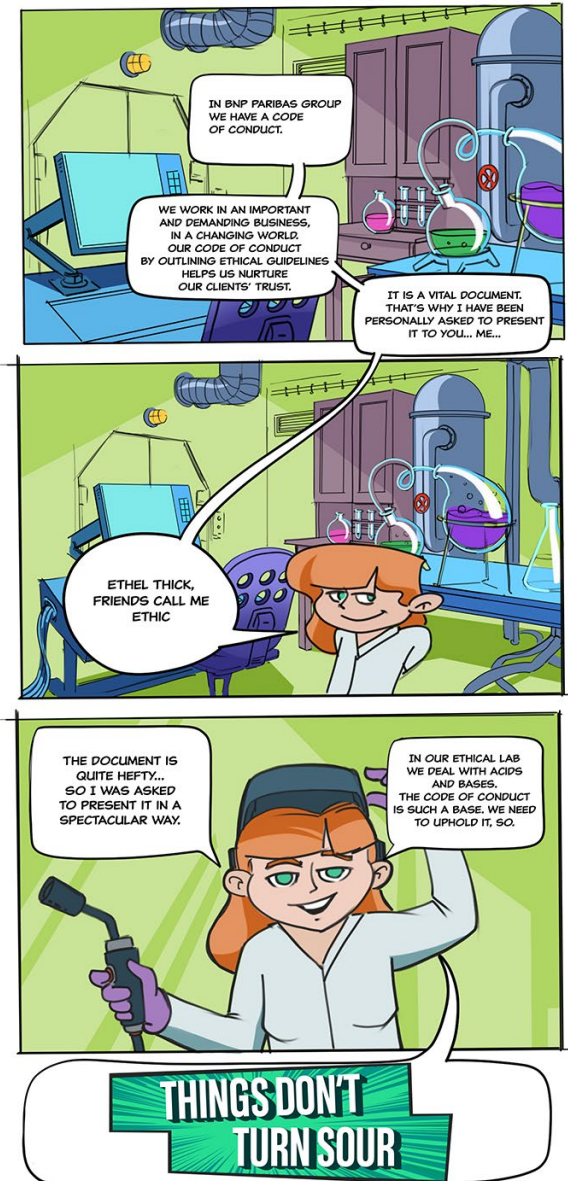
**[United Kingdom]**

Appointment of a Diversity & Inclusion Business Partner in charge of developing a strategy for actions related to this subject.

**[Poland]**

A series of comics about the rules of the Code of Conduct was produced and translated into several languages. →

**ETHICAL LABORATORY**





## DIVERSITY & INCLUSION NETWORKS PLAYING AN ACTIVE ROLE

### Networks have emerged in different countries

These networks enable employees to express themselves on topics that are important to them or to get involved and engaged. Focus on some of them.



Findomestic Donna is a women's leadership network created in Italy in 2018. It has now 850 members and organizes numerous actions to ensure the development of women, both personally and professionally.

**13**

**female executives**  
in 2022 compared to **7** in 2018

**34%**

**of female senior executives**  
(Managers and Highly Specialized Profiles)  
in 2022 compared to **32%** in 2018

**53%**

**Internal career advancement**  
from employee to management and/or  
highly specialized profiles in 2022 compared  
to **25%** in 2018



A support, sharing, and mutual aid group for BNP Paribas employees affected directly or indirectly by disabilities, debilitating or chronic illnesses. It is deployed in 10 countries and has 340 members, including 47 members at BNP Paribas Personal Finance.



Open to everyone, the association created by BNP Paribas Personal Finance in 2010 now has over 850 members and aims to dare together for parity.



PRIDE contributes to creating a professional and social environment where everyone, man or woman, can integrate and thrive, regardless of their sexual orientation or gender identity.

## CulturALL France

CulturALL France is a professional network created in 2011 by BNP Paribas employees united by their common affinities with the African continent.

The network promotes ethnocultural diversity at all levels of the company, fosters equal opportunities, fights all forms of discrimination, and contributes to the professional development of its members through meetings and exchanges.

**500**

**members in the Group**

**Sofia MERLO**

HR Director of BNP Paribas,  
as godmother

CulturALL France is now part of the global "CulturALL" network created in 2021 with Isabelle Loc, CEO Leasing Solutions, as Godmother.



CulturALL



**Monique MEHLHOSE**

Production and Commercial Support Officer  
Consors Finanz, Germany



*"For several years, I have been an active member of the LGBT community and am very open about this topic. It has always been very important for me to be able to be myself and not hide who I am, especially at work. I have been working at Consors Finanz for 4 years and have never felt unwelcome because of my sexual orientation. This is really important because the workplace should be a safe space for everyone where no one should fear showing who they are. Companies must really include all employees regardless of their sexual orientation."*

## DEVELOPMENT OF AN INCLUSIVE APPROACH WITH OUR PARTNERS AND IN OUR BUSINESS RELATIONS

BNP Paribas Personal Finance has launched several actions or projects related to our clients or partners to raise awareness about our Diversity and Inclusion policy, and more specifically, our fight against all forms of discrimination.

[France]

### A financial inclusion program "Making Sense Together!"

This program aims to facilitate access to our financial services for a broader range of clients, regardless of their age or socio-economic profile in order to contribute to a more inclusive world.

In total, 26 initiatives were launched in 11 countries, including 7 initiatives targeting young people.

Examples:

- Partnership with FASTT - Temporary Work Social Action Fund to provide credit access to temporary workers.
- LOA INCLUSIVE initiative (vehicle acquisition) to enable our clients to access sustainable mobility for the environment and their budget.
- Launch of a project to protect victims of economic domestic violence.

BNP Paribas Personal Finance has implemented a project aimed to protect our clients from economic abuse, a less-known manifestation of domestic violence. This is a first in the French banking sector.



**Paola VIEIRA**  
Head of Client Protection Against Economic Domestic Violence



#### Why did we embark on this project and how is it inclusive?

*"A significant number of economic abuses are perpetrated through banking instruments. By focusing on this type of violence, the bank will be better equipped to protect the interests of our clients, especially those who are abused or victims of their partner. This is all the more important as these cases of violence often lead to financial instability or vulnerability."*



[Poland]

### Implementation of initiatives to improve the relationship with clients who have visual or hearing impairments

In Poland, clients with visual or hearing impairments can use:

- Polish sign language translation in all Bank branches,
- induction loops for clients who use hearing aids in 195 branches,
- and documents in Braille.

The Bank has 110 branches certified as "Barrier Free Facility", confirming the accessibility of buildings for people with reduced mobility as well as those with visual and hearing impairments.

The Bank received the "OK SENIOR" quality label for the quality of service it provides to senior clients.

Bank branches are marked with a rainbow frame to express their disapproval of all forms of discrimination.

[United Kingdom]

### Training on supporting vulnerable clients

In the United Kingdom, all employees undergo training on the topic of "Vulnerable Clients" so that they can identify, support, and direct them towards additional help.

[Mexico]

### Awareness of disability

Organization of awareness sessions on disability with other companies to identify best practices that can be adopted at BNP Paribas Personal Finance in Mexico.



## VALUING ACTIONS THAT HAVE A POSITIVE IMPACT IN SOCIETY

The valuation and development of our Diversity & Inclusion commitments can be achieved through various actions carried out within the company in its relationships with stakeholders (clients, partners, institutions, etc.), which serve as proof of our positive impact in society.

[Worldwide]

### BNP PARIBAS #1MillionHours2Help Volunteering Program

In 2019, BNP Paribas launched the #1MillionHours2Help program, aiming to allow BNP Paribas Group employees to contribute to the efforts of associations for a more inclusive and ecological world during their working hours.

Its ambition? To collectively reach 1 million hours of volunteering performed by employees worldwide by 2020, equivalent to just over half a day of paid solidarity hours per employee per year.

At BNP Paribas Personal Finance, we have directed volunteering more specifically towards 4 themes dear to the company and meaningful in relation to our business: digital and social inclusion, financial education, youth, and environmental protection.



Volunteers can participate in individual or collective solidarity missions such as youth mentoring, participating in 'Responsible Budget' workshops within our budget education program, or supporting associations working for environmental protection.

**52,965**  
hours of volunteering

in 16 countries  
(of which 43,927 hours in France)

**500**  
missions carried out  
per year in France.

[France]

### Signing of a partnership with Women Safe and Children association

In 2021, BNP Paribas Personal Finance signed a partnership with Women Safe and Children, an association working daily for women and children who are direct or collateral victims of intrafamilial violence. This support continues BNP Paribas Group's commitment initiated in 2018 with the signing of the 'One In Three Women' Charter.

Three mentor/mentee pairs, consisting of an employee and a woman supported by the association, were created to assist these women in professional integration or reintegration.



[Portugal]

### Partnership with 2 associations

In Portugal, BNP Paribas Personal Finance has partnered with 2 associations to promote the integration of people with disabilities and inclusive recruitment.

[France]

### Numerous Diversity and Inclusion Partnerships signed in France

Many actions have been implemented in collaboration with civil society actors to promote academic support, equal opportunities, professional integration, and budget education.

Some examples include:



#### • Budget Education

**43** budget workshops  
**386** youths trained

#### • Academic Support

**178** middle school students attended workshops on future professions

#### • Professional Integration

CV workshops, "1 young person 1 solution" partners, etc.

#### • Equal Opportunities

**1,127** youths invited to cultural and sports events  
**1m** beneficiaries of the Cetelem Foundation since 2018

[Pologne]

### Partnership with about ten associations

In Poland, about ten partnerships have been established with non-governmental organizations or as part of social initiatives.

Some examples:

**"Share the care"** Foundation on parental equality and work-life balance,

**"AsperIT"** Foundation on neurodiversity,

**"Ocalenie"** on supporting refugees in building a new life in Poland.

[United Kingdom]

### Actions

- **Thanks to the disabled persons' network**, employees spent their volunteer days renovating "Sense" house, a residential establishment for people with visual or hearing impairments.
- **The Talent, Learning & Development team** worked with students from Birmingham Metropolitan College on the GBP-SA program. This program particularly supports young people from socio-economically disadvantaged background by offering activities such as 'Guru' sessions to bridge the gap in education and work, exposing them to the corporate environment.

[Germany]

### Partnership

In Germany, BNP Paribas Personal Finance supports young people in understanding personal finance issues and equips them to become autonomous, inclusive, and responsible citizens, in partnership with the non-governmental organization "Joblinge".

[Spain]

### Establishment of seven partnerships

In Spain, 7 partnerships have been established with the following associations and foundations:

- A La Par
- Escuela de Baloncesto
- Fundación Síndrome de Down Madrid
- Fundación Síndrome de Down Sevilla
- Fundación Juan XXIII
- Ilunion
- Remar

Some actions with a positive impact on society:

- Financing of the "Compass project" for people with intellectual disabilities (A la Par Foundation)
- Down Syndrome Foundation: welcoming interns at the premises
- Financing a "digital citizens project" for people with intellectual disabilities (Down Madrid Foundation)



## MEASURING THE EVOLUTION AND EFFECTIVENESS OF OUR ACTIONS

BNP Paribas Personal Finance measures the evolution and effectiveness of actions carried out both internally and externally to ensure the effectiveness of its Diversity & Inclusion policy through certain indicators or mechanisms.

### Measuring the impact of our internal actions

BNP Paribas Personal Finance measures the impact of internal actions through surveys conducted among employees in all countries.

#### [Measures of the perception of Diversity and Inclusion]

These surveys are organized annually either as part of the PF Global Pulse or the Code of Conduct and Inclusion survey.

They measure uniformly and anonymously each / everyone's perception regarding the company's transformation strategy, the promotion and application of the Diversity & Inclusion policy, and the Code of Conduct.

Here are the key findings:

- For 83% of employees, inclusion and diversity remain a strength of BNP Paribas Personal Finance (results from the 2023 Global People Survey).
- Diversity and Inclusion are perceived as a commitment topic that is at the heart of BNP Paribas Personal Finance's values (result of the first "Code of Conduct and Inclusion" survey in 2021).

#### [Measures of the perception of sexism]

Since 2016, a survey on the perception of sexism has also been conducted in France. Similarly, the company has joined the national #StOpE initiative, responding to its barometer aimed at combating everyday sexism in the workplace.

All these initiatives help measure the perception of sexism among employees and the impact of sexist behavior on career progression, evaluating the awareness-raising and prevention policies in place.

Here are the key findings from the 2023 sexism barometer: 79% of women and 85% of men consider the company to be actively engaged against sexism, according to the BNP Paribas Personal Finance survey on "ordinary sexism at work" in 2023.

Actions implemented include:

- A web app for raising awareness about gender stereotypes, launched in January 2021.
- E-learning to combat sexism.



*"Through internal surveys, BNP Paribas Personal Finance demonstrates its interest in listening to its employees' voices. It is important to participate in order to contribute to a better working environment where all voices are heard and where good ideas materialize, thus giving a stronger sense of purpose to our organization and reinforcing our sense of belonging within our team."*

### Measuring the impact of our external actions

#### [A label | France]

In France, BNP Paribas Personal Finance's Diversity & Inclusion policy is rewarded with a dual "Equality between Women and Men" and "Diversity" label awarded by AFNOR since 2005.



#### [A label | Italie]

In Italy, Findomestic was awarded the "Gender Equality European & International Standard" (GEEIS) in 2021.

This label recognizes Findomestic for its proactive approach to professional equality due to the implementation of effective management tools for its gender equality policy.



#### [An index | France]

In France, the Equality Index for Men and Women confirms BNP Paribas Personal Finance's commitment to professional equality between women and men.

Since 2018, BNP Paribas Personal Finance publishes its equality index between men and women every year, like all companies with more than 50 employees.

This score reflects the company's commitment to equal opportunities and against discrimination towards its employees. It considers criteria such as the pay gap between women and men, the number of female employees receiving a raise after maternity leave, the gap in individual raise rates, etc.

For several years, we have been taking actions that demonstrate our commitment to strengthening gender equality.

These mainly revolve around:

- achieving pay equality at all levels,
- continuing to develop women's leadership through specific support within dedicated programs,
- setting ambitious goals for managerial appointments and in executive bodies.

In 2022, the index was 88/100, significantly above the required minimum of 75 points.