

BNP PARIBAS' COMMITMENT To Refugees In Europe



**FONDATION
BNP PARIBAS**

A patron's pledge

Table OF CONTENTS

EDITORIAL

Jean-Laurent Bonnafé 3

GLOBAL CONTEXT OF MIGRATORY FLOW IN EUROPE

Foreward – Matthieu Tardis 4

2021 key figures 5

BNP PARIBAS' COMMITMENT TO UKRAINE 6

BNP PARIBAS' COMMITMENT IN 11 EUROPEAN COUNTRIES 7

France 8

Germany 10

Austria 12

Belgium 13

Italy 14

Luxembourg 15

Spain 16

Portugal 17

Switzerland 18

United Kingdom 19

Poland 20

GLOSSARY 21

BNP PARIBAS' OTHER INITIATIVES IN THE GROUP IN FAVOUR OF REFUGEES 22

Ours

All data provided by the UNHCR, the UK Home Office and Eurostat for the United Kingdom

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EDITORIAL

JEAN-LAURENT BONNAFÉ

Director and Chief Executive Officer of BNP Paribas



During 2022, the crisis in Ukraine mobilized the entire social sector, citizens, public and private bodies, and businesses. It has brought the refugee cause back to the centre of concern.

In this urgent context, our Group launched its mobilization immediately, as quickly as February 2022, to support the Ukrainians. **The importance we give to this commitment is in line with our program for the integration of refugees, launched in 2015.**

Specific actions have also been carried out to meet the needs of our **5,000 employees in Ukraine** and of our teams, particularly in Poland, who were highly mobilized and showed tremendous solidarity to support their colleagues.



Romania Sighet border (c) CARE Lucy Beck

Thus, BNP Paribas has already contributed more than 18 million euros to support humanitarian actors operating in Ukraine and the host countries, all the while supporting our employees faced with this dramatic situation.

Today, this exceptional assistance reinforces the ambitious program carried out by BNP Paribas at a European level for the past seven years, which supports 29 associations in 11 countries, working together to promote occupational integration and language learning in the host country.

This exceptional support for Ukraine reinforces the ambitious BNP Paribas program has deployed all over Europe to help refugees for the past 7 years

Beyond this financial support, as a bank and company, we must not forget that these populations also wish to have access to banking services, job offers or be accompanied personally by a mentor.

We are committed to meeting these high expectations, as are those of our staff, whose commitment continues unabated.



BNP PARIBAS



The last 10 years, the number of refugees has doubled to reach 27.1 million people at the end of 2021, this even before the exile of the Ukrainians.

FOREWORD BY MATTHIEU TARDIS

Research Fellow, Center for Migration and Citizenship
(French Institute of International Relations)

The year 2022 marks a turning point in refugee protection in Europe. The war in Ukraine has caused the largest displacement the continent has faced since 1945. Confronted with this phenomenon, **the mobilization of Europeans has been unfaltering.** Millions offered money, time, support, and even shelter to displaced people from Ukraine.

It should be highlighted that the number of refugees in the world has doubled in a decade and that, by the end of 2021, 83% of them were in developing countries. **With the war in Ukraine, Europe has entered the 21st century of refugees,** now facing the same massive displacements as Turkey, Lebanon, Uganda, Colombia, and Pakistan. Unfortunately, a new crisis does not resolve the previous one. The plight of Afghan women and men since the fall of Kabul in August 2021 has not improved with the exile of Ukrainian women and men.

The Global Compact on Refugees, adopted in December 2018, reiterated the importance of international solidarity when addressing these seemingly insurmountable challenges. While protecting refugees is primarily the responsibility of States in accordance with their international obligations, **welcome, inclusion and welfare of refugees are the concern of all,** from local authorities, businesses, foundations, or the host society to the refugees themselves.

The commitment of the BNP Paribas Foundation for Refugees to its partners in 11 European countries, as well as to the Ukrainian refugees, is an example of how everyone can contribute, at their level, to the commitment of the Global Compact on Refugees thus impacting positively the lives of thousands of people and contributing to a more just and inclusive society.



KEY FIGURES 2021

Data provided by the UNHCR

27.1M

Refugees in the World



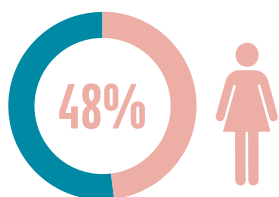
4.6M

Asylum Seekers

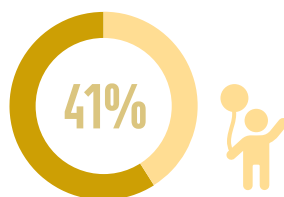


4.4M

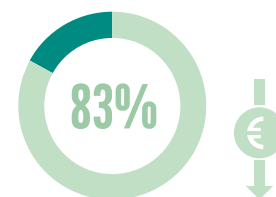
Venezuelans
displaced abroad



of Refugees are women



of Refugees are children



of Refugees hosted in low
to middle-income countries

CITIZENSHIPS OF FIRST-TIME ASYLUM APPLICANTS IN THE EU

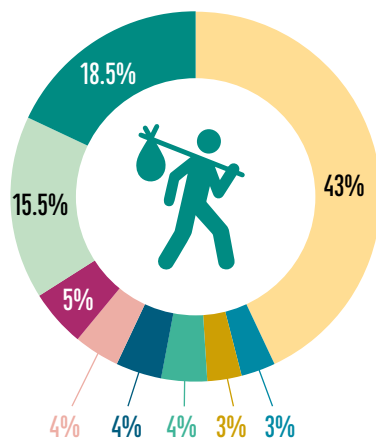
SYRIA

AFGHANISTAN

IRAQ

PAKISTAN

TURKEY



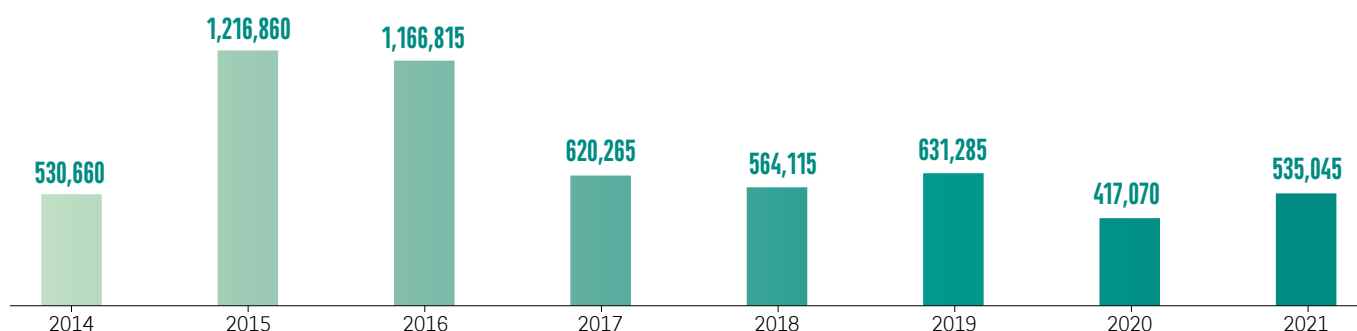
**OTHERS: MOROCCO, COLOMBIA,
GEORGIA, NIGERIA**

SOMALIA

VENEZUELA

BANGLADESH

FIRST-TIME ASYLUM APPLICATIONS IN THE EU MEMBER STATES



7.7M UKRAINIAN REFUGEES RECORDED ACROSS EUROPE

4.4M Refugees in Ukraine registered for Temporary Protection in Europe* **These statistics have been updated on the 24/10/2022*



UKRAINE IN 2022

The war in Ukraine caused millions of Ukrainians to leave their homes in 2022, creating a European migration flow involving every single country of the continent. This conflict, which has claimed more than 680 civilian victims and has seen many parts of the country destroyed, has prompted citizens of the world to rethink the cause of refugees.

BNP PARIBAS' COMMITMENT TO UKRAINE

At the end of February 2022, the BNP Paribas Group and its employees set up support mechanisms for displaced Ukrainians, as well as the 5000 employees of its subsidiary Ukrisbbank and its 300 agencies. The Group's solidarity towards Ukrainians helped mobilize more than 20 million euros that helped fund impact organizations.

€16.7M FROM BNP PARIBAS:

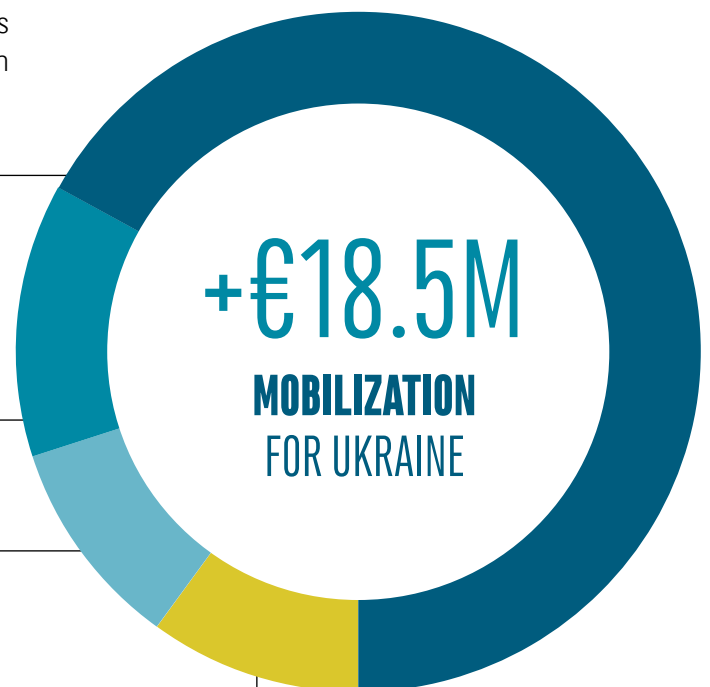
€12.4M For the benefit of organizations UNHCR, MSF, La Croix Rouge, CARE, IFAW and local organizations in France, Poland and Ukraine

€2.5M To support the BNP Paribas Ukrainian Employees

€1.8M Matching by BNP Paribas raised through the Rescue & Recover Fund

OTHER:

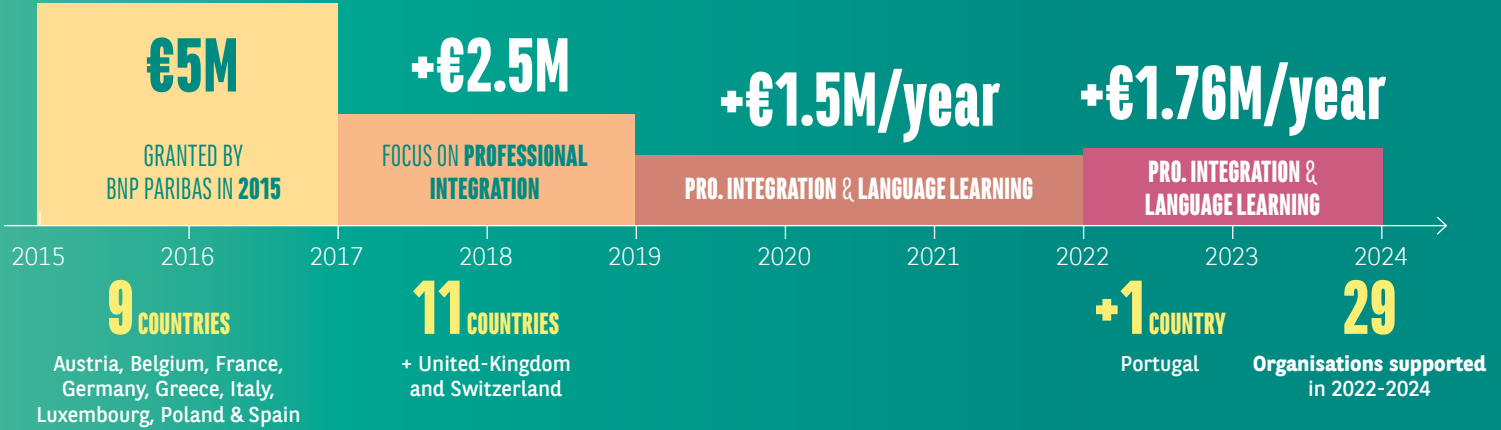
€1.8M Donations from BNP Paribas employees/retirees through the Rescue & Recover Fund for the benefit of organizations CARE, MSF, La Croix Rouge et IFAW



BNP PARIBAS' COMMITMENT IN EUROPE

(not counting the actions in Ukraine)

TOTAL **€17.3M**
GRANTED BY BNP PARIBAS
SINCE 2015



BELGIUM MicroStart,
Be.Face - Bright Future,
VUB - Student Refugee Program

GERMANY Deutsche Universitätsstiftung,
Joblinge, Stiftung Lesen

UNITED KINGDOM
Cardinal Hume Centre,
Helen Bamber Foundation

LUXEMBOURG
Singa Luxembourg

FRANCE
FONDATION BNP PARIBAS
Apprentis d'Auteuil,
Simplon, Singa
UNHCR,
CIUP, IFRI

FRANCE
RETAIL BANKING
Action Emploi Réfugiés
FACE, France Terre d'Asile,
Habitat & Humanisme,
The Human Safety Net, JRS,
Union des Étudiants Exilés

SPAIN Cruz Roja

SWITZERLAND Yojoa

ITALY Centro Astalli, Comunità di S.Egidio ACAP


PORTUGAL Jesuit Refugee Service


AUSTRIA Caritas der Erzdiözese Wien

POLAND Fundacja Ocalenie

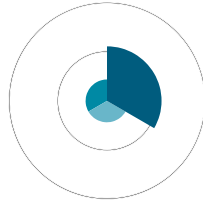
22,500
REFUGEES HELPED
BY THE BNP PARIBAS
PROGRAM IN 2021

Context in FRANCE

 **1,540** /M inh.
Asylum applicants per million residents (total population of France is 67.4 million in 2021)

 **103,800**
First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



16,005 **AFGHANISTAN**
6,210 **IVORY COAST**
6,200 **BANGLADESH**

 **48,865**

Asylum applications granted in 2021

BNP PARIBAS' 2021 IMPACT IN FRANCE

« My best memories in 2021? I think of all the steps I have taken to get to the position of Building Keeper, which I currently hold on a permanent basis. I have fond memories of learning about training as well as my pride when obtaining my diploma. I was impressed by the support that AER gave me »

Amadou B. – Action Emplois Réfugiés



1,217

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



69% **MALE** | 31% **FEMALE**

Supported Refugees' main nationalities

51% **SYRIA**

16% **AFGHANISTAN**

4% **SUDAN**

ACTION EMPLOI RÉFUGIÉS

Promoting the professional integration of refugees through individual meetings and workshops set up with hiring companies.

FRANCE TERRE D'ASILE

Supporting refugees in the process of settling in France, through access to employment, housing, and all the useful steps that enable their integration into French society.

JRS

JRS supports a Welcome Refugees program to help their social integration.



7 ORGANISATIONS
supported by BNP Paribas Retail Banking in France

FACE

Supporting the professional integration of refugees throughout France, through mentorship programs and workshops provided by employees from large French companies.

HABITAT & HUMANISME

Housing and social inclusion for asylum seekers and refugees while facilitating their professional training and access to the workforce.

UNION DES ÉTUDIANTS EXILÉS

Facilitating a better access to higher education for refugees and asylum seekers.

THE HUMAN SAFETY NET

The Human Safety Net contributes to refugees' integration through entrepreneurship acceleration into their host countries.



6 ORGANISATIONS

supported by BNP Paribas Foundation in France



APPRENTIS D'AUTEUIL

Guiding non-accompanied minors in their integration by **teaching them French and giving them professional skills.**

CIUP

Funding of **6 refugee students' university scholarship.**

IFRI

Supporting the **Observatory on Immigration and Asylum .**

SIMPLON

Promoting the professional integration of refugees through a **qualifying training in digital skills** and an intensive language training via the **"Refugeeks" programme.**



SINGA


European network developing innovative inclusive migration programmes. Supporting an incubator and pre-incubator in Marseille and Barcelona to **accompany refugees in their entrepreneurial initiatives.**


UNHCR

Supporting **70 scholarships of qualified refugees students** through the DAFI programme.

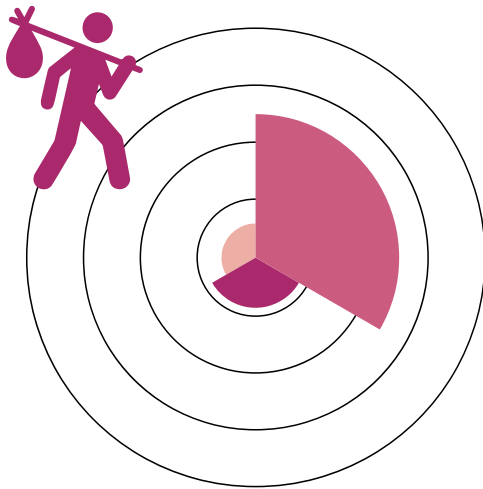


Context in 
GERMANY

 **1,783** /M inh.
Asylum applicants per million residents (total population of Germany is 83.1 million in 2021)

 **148,200**
First-time asylum applicants in 2021

MAIN NATIONALITY OF **ASYLUM SEEKERS**



 **89,115**

Asylum applications granted in 2021

64,906 **SYRIA**

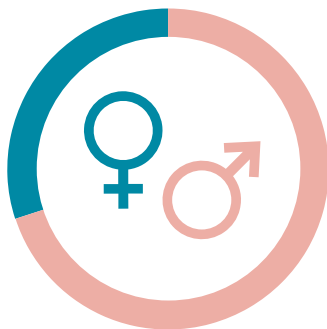
23,275 **AFGHANISTAN**

15,605 **IRAQ**

BNP PARIBAS' 2021 IMPACT IN GERMANY

 **18,383**

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



30% **MALE** | 70% **FEMALE**

Supported Refugees' **main nationalities**

50% **SYRIA**

10% **AFGHANISTAN**

5% **IRAN**





3 ORGANISATIONS

supported by BNP Paribas in Germany



♥ JOBLINGE

Developing a digital platform (videos, webinars, quiz, E-Learnings) to train refugees in the German language and other skills relevant to industries in which they are likely to start an apprenticeship.

♥ DEUTSCHE UNIVERSITÄTSSTIFTUNG


“Welcome” is a scholarship for refugee bachelor students. It includes 1:1 mentoring by a professor, workshops, financial support for books plus a network with companies that offer internships and jobs to refugees with academic backgrounds.


♥ STIFTUNG LESEN

Teachers in DaZ (German as second language) school classes order suitable magazines and learning materials for every child in the class. With those magazines young refugees are encouraged to increase their vocabulary, reading skills, and learn more general knowledge.

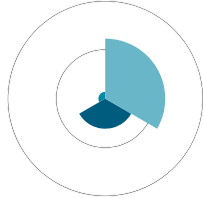


Context in AUSTRIA

 **4,135** /M inh.
Asylum applicants per million residents (total population of Austria is 8.9 million in 2021)

 **36,800**
First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



15 710 **SYRIA**
7 830 **AFGHANISTAN**
1 810 **MOROCCO**

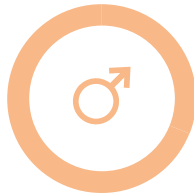
 **9,800**

Asylum applications granted in 2021

BNP PARIBAS' 2021 IMPACT IN AUSTRIA

 **19**

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



100% **FEMALE**

Supported Refugees' main nationalities

15% **RUSSIA**
10% **AFGHANISTAN, CHINA, SERBIA, NIGERIA, SOMALIA**

1 ORGANISATION SUPPORTED BY BNP PARIBAS IN AUSTRIA

CARITAS DER ERZDIÖZESE WIEN


Facilitating the social and professional integration of women refugees by means of themed workshops helping them develop their creativity and skills. German language lessons are systematically provided prior to these training courses. The association offers childcare to mothers during the time they spend at the workshops.


« Ms. Banu from Afghanistan feels more comfortable in the course than in other courses before and would like to come back to achieve her goal of a positive German A1 exam. »

Ms. Banu – Caritas Der Erdiözese Wien

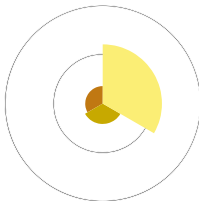


Context in BELGIUM

 **1,696** /M inh.
Asylum applicants per million residents (total population of Belgium is 11.5 million in 2021)

 **19,500**
First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



5,155 **AFGHANISTAN**
1,765 **SYRIA**
1,505 **ERITREA**

 **9,815**

Asylum applications granted in 2021

BNP PARIBAS' 2021 IMPACT IN BELGIUM

 **491**

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



74% **MALE** | 26% **FEMALE**

Supported Refugees' main nationalities



« As a refugee, I have always understood the importance of education and how it empowers us. I joined VUB through the Student Refugee Program and enrolled in the MSc. in Educational Sciences. Joining this program was an obvious choice, as it enables me to work on real challenges in society and experience practicality. »

Shamsia Ahmadi – Vrije Universiteit Brussel

3 ORGANISATIONS SUPPORTED BY BNP PARIBAS IN BELGIUM

BE.FACE - BRIGHT FUTURE

Mentoring program for university students from diverse backgrounds who are enrolled in a bachelor's or master's program at a university or college. **It is provided in French, Dutch and English, 40 students are accompanied per year.** For the upcoming years, **Be.Face aims to help 100 students per year** in Brussels, Liege, Ghent, Leuven and Antwerp.

VUB - STUDENT REFUGEE PROGRAM

The student refugee programme is designed to **welcome refugee students with very diverse backgrounds who were admitted by VUB's faculties, and still need additional support.**

During the 2019-2020 academic year, 104 refugee students applied and 36 enrolled. This number grew to reach 41 in 2021.

MICROSTART

Promoting the professional integration of young refugees through entrepreneurship by means of self-employment and microfinance.

In 2021, 491 refugees benefited from this program with support provided by receiving funding, attending a group training or webinar or receiving personalized coaching to help them set up a business plan.

Context in ITALY

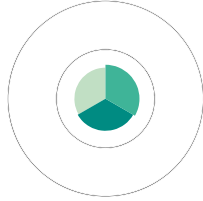
 **747** /M inh.

Asylum applicants per million residents (total population in Italy is 60.5 million in 2021)

 **45,200**

First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



6 885 **PAKISTAN**
6 640 **BANGLADESH**
6 375 **TUNISIA**

 **33 650**

Asylum applications granted in 2021

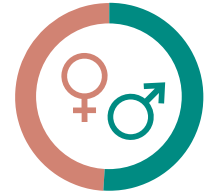
BNP PARIBAS' 2021 IMPACT IN ITALY

« It was a great pleasure for me to attend this cooking class; I had the opportunity to enter the working life and I really learned so much in the kitchen. For me this opportunity was a tremendous joy, with its discoveries and new friends. »

William – Centro Astalli per l'assistenza agli immigrati ODV (Palombini Ricevimenti)

 **555**

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



51% **MALE** | 49% **FEMALE**

Supported Refugees' main nationalities



2 ORGANISATIONS SUPPORTED BY BNP PARIBAS IN ITALY

COMUNITÀ DI S. EGIDIO ACAP

Supporting the training and social inclusion of migrants and refugees, the project "School of Italian Language and Culture 2022-2024" aims to provide, in three years, training services to 2,500 migrant citizens, refugees and asylum seekers through language and professional training and the implementation of cultural exchanges between third country nationals and Italian citizens.

CENTRO ASTALLI

Improving the career and training inclusion of refugees and asylum seekers in Rome as a crucial keystone to accompany and defend them to rebuild their lives after the pandemic. **This program offers opportunities to learn and deepen their knowledge of Italian language, to acquire digital autonomy and to improve their working and training inclusion.**



Context in 

LUXEMBOURG



2,333 /M inh.

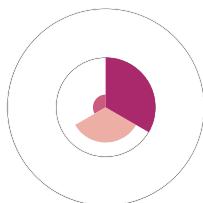
Asylum applicants per million residents (total population of Luxembourg is 0.6 million in 2021)



1,400

First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



445 SYRIA
320 ERITREA
115 AFGHANISTAN

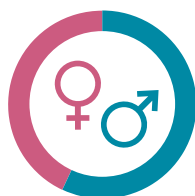
 860

Asylum applications granted in 2021

BNP PARIBAS' 2021 IMPACT IN LUXEMBOURG

 306

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



57% MALE | 43% FEMALE

Supported Refugees' main nationalities

31% SYRIA
22% ERITREA
21% UKRAINE



1 ORGANISATION SUPPORTED BY BNP PARIBAS IN LUXEMBOURG

SINGA LUXEMBOURG


Facilitating and accelerating inclusion of refugees by **providing support for business creation and combining environmental issues and social integration.**




« The program makes me feel more confident and better supported in my life as a student and refugee. The mere fact of being able to listen to professional volunteers gives me much. When you arrive in a country without knowing anyone, it is a good chance to be able to count on someone who has chosen to help us voluntarily and selflessly. »

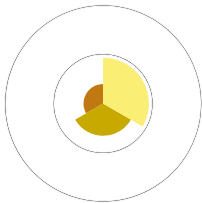
Habte Gilai – SINGA Luxembourg (Luxembourg University)

Context in 
SPAIN

 **1,320** /M inh.
Asylum applicants per million residents (total population of Spain is 47 million in 2021)

 **62,050**
First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



15,665 **VENEZUELA**
11,100 **COLOMBIA**
6,440 **MOROCCO**

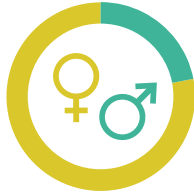
 **20,510**

Asylum applications granted in 2021

BNP PARIBAS' 2021 IMPACT IN SPAIN

 **68**

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



22% **MALE** | 78% **FEMALE**

Supported Refugees' main nationalities

29% **VENEZUELA**
12% **COLOMBIA**
6% **PERU**



 **1 ORGANISATION** SUPPORTED BY BNP PARIBAS IN SPAIN

 **CRUZ ROJA**

Improving participants' skills according to their goals and Spanish labor market.

The project finances **training in professional certificates** (food industry, distribution dependent on people health care) that are **officially recognized qualifications**. This way, participants who do not have an approved qualification, can have **a certificate that gives them access to employment**.


« It is very important for migrants to have people who listen to us and understand the situation we are in. I'm very proud to go forward with my life today, by learning how to work and manage my expenses. I am developing my plans for the future, and even faced with discrimination, I stay convinced that if we prepare ourselves, we can achieve anything. »

Cande Rodriguez – Spanish Red Cross



Context in PORTUGAL

 **132** /M inh.
Asylum applicants per million residents (total population of Portugal is 10.2 million in 2021)

 **1,350**
First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



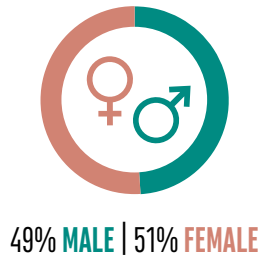
 **305**

Asylum applications granted in 2021

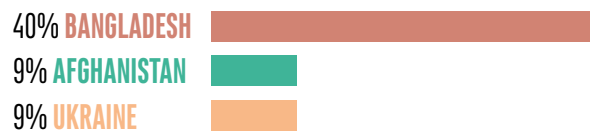
BNP PARIBAS' 2021 IMPACT IN PORTUGAL

 **25**

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



Supported Refugees' main nationalities



1 ORGANISATION SUPPORTED BY BNP PARIBAS IN PORTUGAL

JESUIT REFUGEE SERVICE (JRS)


Within the Talents and Skills Academy project, the aim is to **create a set of specialized training, given by refugee trainers to other refugees, to promote their integration and professionalization in the Portuguese labour market.** Refugee trainers can add certified training skills to their expertise and grant access to the labour market through the given training, whereas refugee students add specialized skills to their resume and increase their employability and access to better jobs and salaries.




« As a trainer and project manager I accompany in the search for and integration into the Portuguese labour market. We serve through courses that develop skills and talents in trainees and we always defend the best interests of our users. With my work I cannot change the whole world, but I will certainly try to leave it better than I found it. »

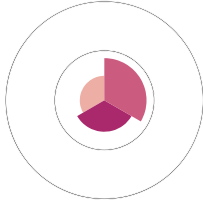
Madalena Motta Veiga – JRS Portugal

Context in SWITZERLAND

 **1,535** /M inh.
Asylum applicants per million residents (total population of Switzerland is 8.6 million in 2021)

 **13,200**
First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



2 960 **AFGHANISTAN**
2 245 **TURKEY**
1 725 **ERITREA**

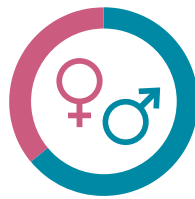
 **11 265**

Asylum applications granted in 2021

BNP PARIBAS' 2021 IMPACT IN SWITZERLAND

 **28**

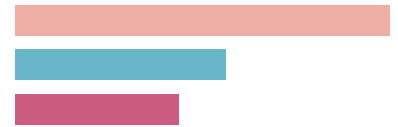
People helped by the BNP Paribas Refugee Program in France, through the supported organizations



64% **MALE** | 36% **FEMALE**

Supported Refugees' main nationalities

32% **ERITREA**
18% **SYRIA**
14% **AFGHANISTAN**



1 ORGANISATION SUPPORTED BY BNP PARIBAS IN SWITZERLAND

Received by Manuel for an initial interview in order to get to know her and discuss her route and objectives, Lidya shared her story: of Eritrean origin, she left her country alone and arrived in Switzerland at the age of 18, after a difficult and dangerous migratory journey that lasted more than a year. An ambitious young woman, Lidya has always dreamed of working in the care and health sector, a project that is not feasible in her country. In Switzerland, she persisted, learned French, took part in Refugee Voices workshops, to get a job as an assistant in health care. Today, Lydia is fully integrated into her new working environment and her manager is delighted to have her on her team.

Lidya – Yojoa (Youth Job Accelerator)





YOJOA – YOUTH JOB ACCELERATOR

Supporting Unaccompanied Minor Asylum Seekers (UMAS) and ex-UMAS (19-25 year olds) by helping them develop a life project for **successful professional integration and independence**. These young people will have access to work experience to improve their French language learning, acquire skills and promote their professional integration.

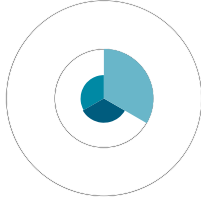
The initiative will support **fifteen or so young people every year** with particular attention paid to **young women**.

Context in the U. KINGDOM

 **737** /M inh.
Asylum applicants per million residents (total population of the UK is 68 million in 2021)

 **50,042**
First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



10 522 **IRAN**
5 147 **ALBANIA**
5 079 **ERITREA**

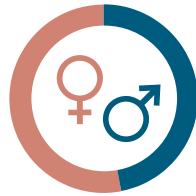
 **14,735**

Asylum applications granted in 2021

BNP PARIBAS' 2021 IMPACT IN THE U.K.

 **305**

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



47% **MALE** | 53% **FEMALE**

Supported Refugees' main nationalities



2 ORGANISATIONS SUPPORTED BY BNP PARIBAS IN THE U.K.



HELEN BAMBER FOUNDATION

Providing high-level legal support to ensure the protection of vulnerable refugees, asylum seekers and migrants and thought leadership.

CARDINAL HUME CENTRE

Supporting families, young people and vulnerable individuals in the UK that live in poverty and helping them remove the barriers and realise their full potential.

At 15 year old, Mohsen fled a militia attack on his village in Sudan, and lived through two years of imprisonment and abuse before he finally arrived in London, alone, in February 2020. He was then referred to the Cardinal Hume Centre for English Language Support to follow his dream of becoming a mechanical engineer. Mohsen was offered work experience in a garage as well as training in motor vehicle mechanics, of which he was very happy.

Mohsen – Cardinal Hume Centre

Context in POLAND

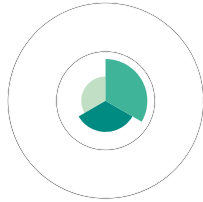
 **164** /M inh.

Asylum applicants per million residents (total population of Poland is 37 million in 2021)

 **6,200**

First-time asylum applicants in 2021

MAIN NATIONALITY OF ASYLUM SEEKERS



2,130 **BELARUS**
1,595 **AFGHANISTAN**
1,280 **IRAQ**

 **2,165**

Asylum applications granted in 2021

BNP PARIBAS' 2021 IMPACT IN POLAND

 **98**

People helped by the BNP Paribas Refugee Program in France, through the supported organizations



50% **MALE** | 50% **FEMALE**

Supported Refugees' main nationalities



« Thanks to the scholarship, I can develop myself and improve my comfort of living. I can buy such ordinary things as textbooks, which my family can't pay for because they are really expensive. I have recently started thinking about studies - I would like to study medicine and I need various courses and repetitions to help me in my studies. I really feel that this dream of mine can come true! »

Anastasia – Fundacja Ocalenie

1 ORGANISATION SUPPORTED BY BNP PARIBAS IN POLAND

FUNDACJA OCALENIE

In 2018, we launched together the "Knowledge to the Power" scholarship and tutoring program to help young refugees find their place in the Polish education system.

Participants of the program benefit from the help of volunteer-tutors and take part in workshops as well as educational and cultural outings and summer camps. The organisers are in close contact with the families of scholarship holders, offering them support whenever it is needed.

Since the beginning of the program in 2018, we have provided individual tutoring to 109 children from 15 countries: Chechnya, Tajikistan, Ukraine, Syria, Georgia, Russia,



Iraq, Dagestan, Armenia, Ingushetia, Afghanistan, Cameroon, Kazakhstan, Kenya and Kyrgyzstan.

Glossary

REFUGEE

According to the 1951 Geneva Convention, a refugee is someone who is unable or unwilling to return to their country of origin owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, and who cannot, or because of this fear, does not want to claim protection from this country. In a broader sense, the concept of “refugee” refers to anyone forced to flee their country, including due to conflict or widespread violence. In Europe, refugees receive a residence permit which allows them to work and to begin an integration process.

ASYLUM SEEKER

In Europe, the asylum seeker is someone who has left their country of origin and is seeking refugee status or some other form of protection. The asylum seeker is awaiting the examination of their request by the asylum authorities of the host country, who may recognize their need for protection or reject their request.

MIGRANT

There is no legal definition of the term migrant. According to common usage, a migrant is a person who leaves their usual place of residence to settle temporarily or permanently in another region within their country or more generally in another country by crossing an international border. The reasons of their movement can be various, in particular for work or studies.

OTHER INITIATIVES IN THE GROUP IN FAVOR OF REFUGEES

RESCUE & RECOVER FUND 2022 CAMPAIGN

SOLIDARITY TOTAL

The Rescue & Recover Fund is the BNP Paribas endowment fund which, in the event of a humanitarian or environmental disaster, collects and stores donations from the Group's employees, retirees and clients.

The Rescue & Recover Fund finances the practical activities of four NGO partners: **Médecins Sans Frontières (MSF), Care, IFAW and the French Red Cross.**

In 2022, the Rescue & Recover Fund intervened during cyclones Emnatie and Batsirai in Madagascar, the outbreak of the conflict in Ukraine and floods in Pakistan. **In total, more than €6 million have been donated to field actions during these emergencies.**



ANNUAL EMERGENCY & DEVELOPMENT FUND CAMPAIGN FOR REFUGEES

In December 2022, the annual campaign of the Rescue & Recover Fund was launched under the specific theme of helping refugees.

The aim is to collect and disburse over 1 million euros to support three projects, one for each of the partner NGOs of the Rescue & Recover Fund.

- **In France, support for French Red Cross actions** on social emergency among refugees at the psychological level and in the longer term on assistance for occupational integration.
- **In Lebanon, with CARE:** assistance is provided for protection, food security and psychosocial support in a country where there 1 million of the 7 million inhabitants are refugees.
- **In Bangladesh with MSF:** assistance to the health and medical needs of Rohingyas refugees fleeing Burma in the huge slum of Cox's Bazar on the Bangladesh border.



1st EDITION OF A MAJOR CONFERENCE ON REFUGEES:

"PROFESSIONAL INTEGRATION OF REFUGEES IN EUROPE: A CHALLENGE FOR THE PRIVATE SECTOR?"

On December 3rd, 2021, the first edition of the conference was held at the initiative of the **BNP Paribas Foundation, IFRI** (Institut Français des Relations Internationales) and **Chaillot - Théâtre National de la Danse.**

BNP Paribas employees, representatives of organizations, business Foundations, HR representatives of major groups and political institutions: a broad public who listened to debates and testimonies

on the employability issues of refugees by the private sector. **This discussion was supported by the results of an IFRI study specifically revealed that day** on the topic of refugee employment.

To go further, a job dating organized by the Refugees Are Talents business collectives and the Work with Refugees organizations has made it possible for refugees and business applicants to meet, as well as the pitch of 20 refugee entrepreneurs.

FUNCTION

FASTER INCLUSION

The collective "Refugees Are Talent" was created with Tent and now includes a dozen companies: Accor, Barilla, BNP Paribas, IKEA, Ipsos, Kéliss, L'Oréal, Michelin, Orange, Pfizer, Sodexo, Suez, The Adecco Group, which signed a manifesto to **encourage the recruitment of refugees in the private sector**.

The collective organized a conference in June 2022 to raise HR awareness of the administrative ease of their inclusion and the wealth of their skills.



«Participating in the Refugees Are Talent collective with Tent and other major international groups, reaffirms BNP Paribas' commitment to an increasingly inclusive approach to recruitment and to valuing the talent of refugees» Sofia Merlo, Director of Human Resources, BNP Paribas



INITIATING TRAINING & RECRUITMENT

Every year, refugees take part in BNP Paribas **training courses in areas such as IT and communications**.

HELPING TO SET UP A BUSINESS

The French Commercial Bank (BCEf) also supports entrepreneurs, notably through its partnership with Generali France and its foundation, **The Human Safety Net**, which created three incubators in the suburbs of Paris in Montreuil and Saint Denis, led by **La Ruche**, and in Strasbourg by **Singa**.

Every year, about 30 refugee entrepreneurs are welcomed and accompanied to start their own business or enter the labor market.

BNP Paribas also supports microfinance institutions (for example in Belgium or Luxembourg with **Microlux**), enabling refugees to start their small businesses.



VOLUNTEERING & TUTORING

■ **BNP Paribas Legal** provides *pro bono* advice to NGOs involved in refugee issues.

■ Through skills sponsorship and the **1MillionHours2Help program**, BNP Paribas encourages its employees to give their time and expertise to organizations dedicated to supporting refugees.



■ **Mentoring of refugee women was established by BNP Paribas Mixcity and BNP Paribas BCEf Act'Her Networks in France** by the participation in the Tent program "Monitoring Refugee Women program in Europe" to recruit mentors for refugee women. Since the beginning of 2022, **more than 20 mentors have been recruited**. This contribution strengthens the BNP Paribas 1MillionHours2Help program.



ACCESS TO A BANK ACCOUNT



Access to the banking sector and financial networks is a crucial step for employment and successful integration with Nickel, which provides access to financial services for ruralists.

The Group is also considering mobile phone solutions, which are widely used in many countries with high emigration rates and are therefore more easily adopted by some refugees.



BNP PARIBAS

With the arrival of the Ukrainians, the Group was also able to speed up the opening of bank accounts at BNP Paribas for refugees, particularly in France, Poland, and Luxembourg, which so far has enabled the opening of almost 4,000 accounts at BCEf in 10 months.



Marie Degrand-Guillaud,
Chief Operating Officer,
Nickel



**FONDATION
BNP PARIBAS**

A patron's pledge