

OUR COMMITMENTS, OUR RESPONSIBILITY

2014 highlights

Our corporate social responsibility (CSR) approach in a nutshell: "positive leasing"



BNP PARIBAS
LEASING SOLUTIONS

Business is ON

EDITORIAL

MOVING FORWARD, TOGETHER

BNP Paribas Leasing Solutions aims to be the **benchmark company** on the professional equipment rental and leasing solutions market.

As an organisation fully engaged in financing the real economy, we keep a vigilant watch on the interests of our partners and clients and perform our duties with a sense of ethics and **Responsibility**. Responsibility goes far beyond a mere statement of intent: it constitutes an underlying commitment our brand new signature "Business is ON" along with Expertise, Simplicity, Responsiveness and Innovation as a clear and concrete expression of the value BNP Paribas Solutions promises to its partners and clients.

Together we are defending another vision of leasing: more sustainable and environmental-friendly, more ethical, and based on solidarity. Our Corporate Social Responsibility (CSR) approach has been thus named "**positive leasing**". It is based on 4 pillars: environmental, social, civic and economic.



CSR means more than just fulfilling our Responsibility, it's a fantastic way to positively transform the company and continuously improve together.



Didier Chappet,
Chief Executive Officer
BNP Paribas Leasing Solutions

In line with the BNP Paribas Group strategy, we have developed our own CSR vision and have deployed it in every country and in every business line with clear objectives: reduce paper consumption, reduce our CO2 emissions, raise our stakeholders' awareness of CSR, improve diversity, promote financial education, and develop corporate philanthropy. On this last point, I am extremely proud that BNP Paribas Leasing Solutions employees have chosen the children as an internal common cause.

As our commitments constitute both an underlying principle for individual action and a collective responsibility, we are keen to **embody this spirit of responsibility in our day to day "positive leasing" approach.**



THE 4 PILLARS

OF OUR "POSITIVE LEASING" APPROACH

environmental responsibility

Controlling the impact of our operations and activities on the environment

PRIORITIES

- Reduce our paper consumption
- Reduce our CO2 emissions to combat climate change

2015 OBJECTIVES (compared with 2012)

- Reduce our paper consumption by 15%
- Increase our use of certified paper to 60% for internal documentation
- Use 100% certified paper for our customer documents
- Recycle 55% of our waste paper
- Reduce our CO2 emissions by 10%
- Reduce the emissions per km of our fleet by 3%

economic responsibility

Serving our partners / customers is an ethical and loyal manner and insuring their satisfaction

PRIORITIES

- Include the concept of responsibility in our commercial practices (credit policies, partner and customer relationships, etc.)

2015 OBJECTIVES

- Train our sales and marketing teams in CSR in order to make the approach part of our DNA
- Promote our brand promise "Business is ON", structured around five commitments: Expertise, Simplicity, Responsiveness, Innovation and Responsibility

civic responsibility

Combat exclusion, promote education and culture, and take action on health

PRIORITIES

- Develop corporate philanthropy*
- Promote financial education** to combat excessive debt

2015 OBJECTIVES

- Educate as many people as possible through our financial education** programmes, primarily in countries with more than 200 FTE (France, Germany, Italy and the United Kingdom)
- Establish a major philanthropy* activity during the year in each country, focusing on children

* Corporate philanthropy: it is a voluntary, long-term commitment by the company to provide support to a cause of public interest without any expectation of direct corporate gain.

** Financial education: a financial education programme is any initiative that aims to enhance the understanding of basic economic and financial issues by non-expert clients or non-clients.

social responsibility

Pursuing a committed and fair human resource policy

PRIORITIES

- Promote diversity and in particular gender parity

2015 OBJECTIVES

- Support our managers in their coaching role through the "Leasing Management Way" programme
- Promote functional mobility by identifying career pathways and bridges, across the entire business
- Obtain the "Diversity" label for France - awarded by the BNP Paribas Group - and continue to implement the actions outlined in the Disability Agreement
- Achieve 71% positive opinion among employees interviewed in the 2015 Global People Survey*, in respect of taking diversity issues into account within the company

* Internal satisfaction survey for all employees.

OUR NETWORK OF CORRESPONDENTS

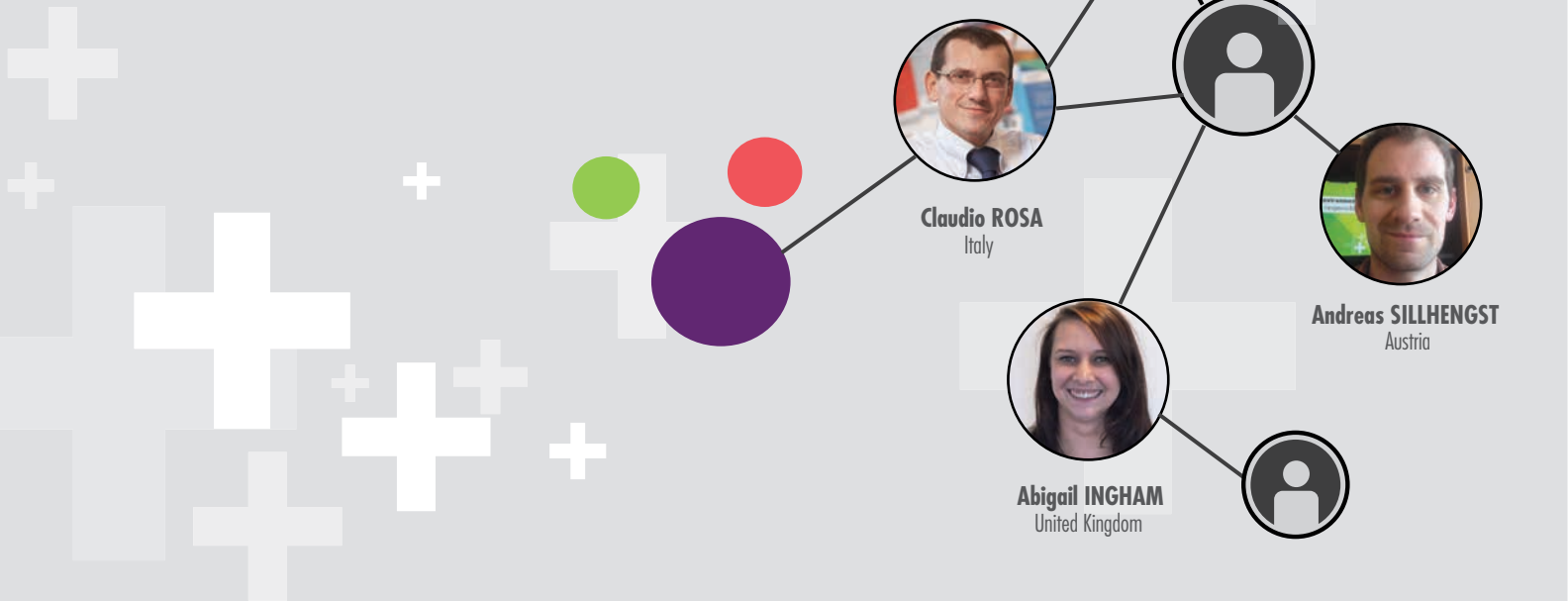
Implemented since January 2014, the "positive leasing" approach now includes 13 countries worldwide.

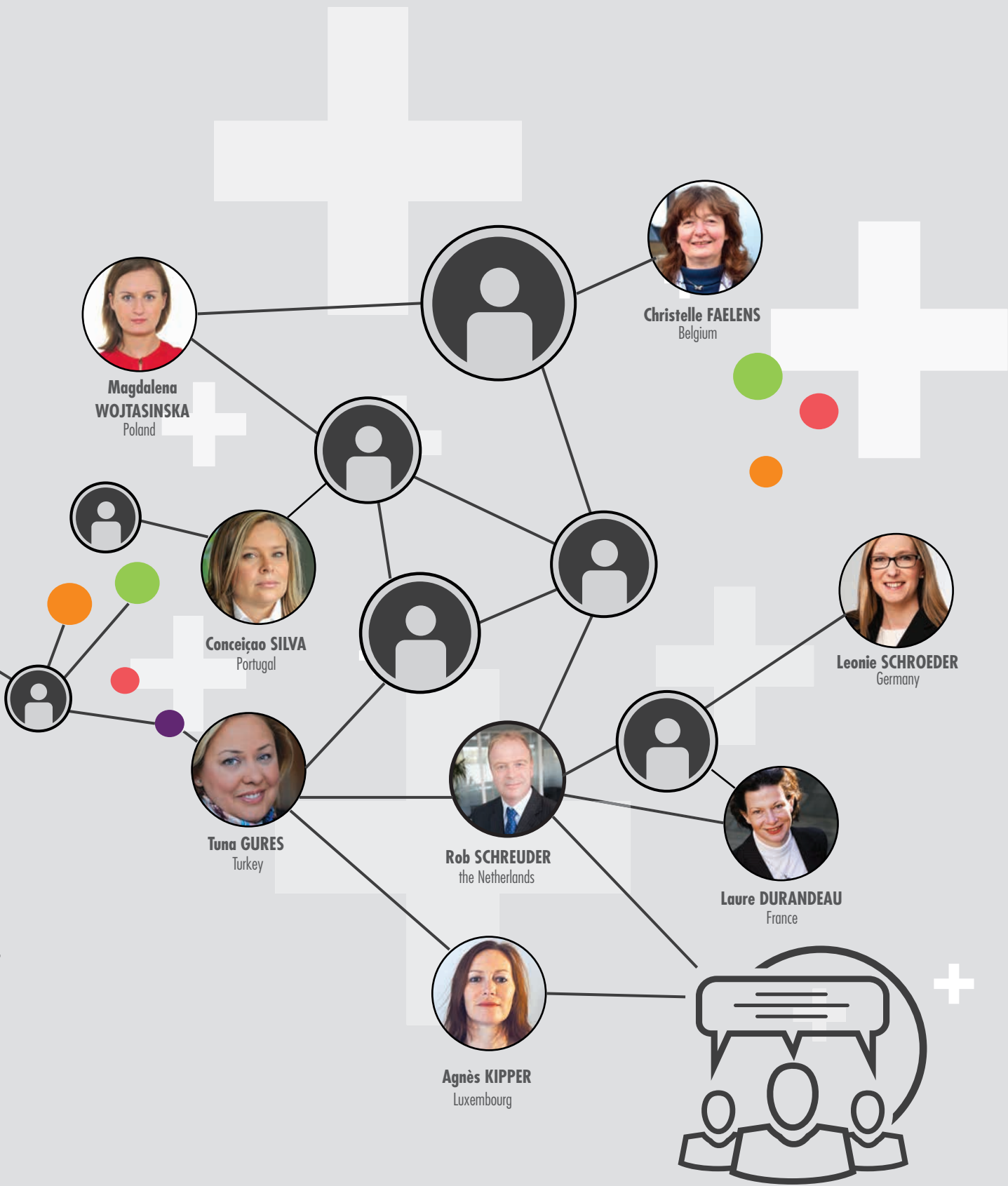
Against this background, building "good governance" is a fundamental step. It is reflected at the highest levels of the company in a willingness to move towards greater responsibility, ethics, and transparency.

CSR governance within BNP Paribas Leasing Solutions relies on a network of correspondents located in every Leasing Solutions country and in each function or business line. Governance is provided by the CSR Steering Committee, chaired by the Chief Executive, which meets at least twice a year. It has 9 members, the majority of whom are also members of the BNP Paribas Leasing Solutions Executive Committee.

The system of governance was established in 2013 and is responsible for:

- validating the objectives of the "positive leasing" initiative;
- ensuring the dissemination of the "positive leasing" approach in all countries and business lines through a network of active correspondents;
- ensuring action plans are implemented in each country;
- adopting a continuous improvement approach through an annual reassessment of the "positive leasing" objectives;
- capitalising on and promoting the exchange of countries' best practices.





OUR INITIATIVES

ON THE GROUND

SOME COUNTRY ACTIONS - 2014

environmental responsibility

Controlling the impact of our operations and activities on the environment

BNP Paribas Leasing Solutions

All countries have published **new travel policies** to reduce the use of business class flights and promote the train as a the favorite mean of transport. Similarly, all the countries are working to **reduce CO2 emissions/km** for their fleets. They have reviewed their policies to include emissions among the criteria for selecting vehicles.

Portugal

Over a period of a week, a series of light-hearted emails were sent inviting employees to adopt **environmental friendly practices**. An apple was the reward for the most committed. To **make employees more aware** of the amount of printing done, BNP Paribas Leasing Solutions Portugal publishes the number of prints made by each department every three months.

Turkey

BNP Paribas Leasing Solutions Turkey has received **WWF Green Office certification**, awarded for corporate efforts to reduce the ecological footprint of office premises.

economic responsibility

Serving our partners / customers in an ethical and loyal manner and insuring their satisfaction

BNP Paribas Leasing Solutions

A **promise of value** embodied in the five commitments, shared by all subsidiaries and entitled "Business is ON" was established in 2014. It is a clear and practical expression of the promise of value made by BNP Paribas Leasing Solutions to its customers and partners. These 5 commitments are: Expertise, Simplicity, Responsiveness, Innovation and Responsibility. The charter covers both individual actions and collective responsibility.

France

Lease Park Remarketing in the BNP Paribas Leasing Solutions' Rental Technology Division offered **an end of life management service for IT equipment** in strict compliance with the WEEE Directive (recycling or reuse of Waste Electrical and Electronic Equipment).

United Kingdom

Leasing Solutions Equipment & Logistics Solutions has used its expertise to link energy sector industries with its partner farmers. This **"win-win"** relationship enables farmers to finance their investment by leasing part of their land to the renewable energy sector for wind turbines.

IN TOTAL 2014 IS

101 196

EUROS
given by BNP Paribas
Leasing Solutions for
corporate philanthropy in 2014



11%

CO2 EMISSIONS
less over the entire
automobile fleet



118

TONNES
of paper used internally
2% down on 2013



98%

OF PAPER
used is certified

civic responsibility

Combat social exclusion, promote education and culture, and take action on health

Italy / the Netherlands

In 2014, BNP Paribas Leasing Solutions Italy contributed to two training sessions in the **financial education programme** and trained 30 people in how to manage their finances more effectively. In the Netherlands, two members of management taught the basics of finance to about twenty teenagers.

Spain

The operation "**A Christmas Smile**" gave 20 children from disadvantaged families in Madrid the Christmas gifts they really wanted. The gifts were bought by BNP Paribas Leasing Solutions Spain and then hand-delivered during a special event in January.

France

The operation "**Course Contre la Faim**" brought together 69 employees. BNP Paribas Leasing Solutions gave the participants the afternoon off; each participant paid 10 euros to register and 15 euros per circuit. In all, the operation has raised a total of 16,365 euros.

social responsibility

Pursuing a committed and fair human resource policy

Italy

To raise the awareness of staff to the importance of **gender equality**, BNP Paribas Leasing Solutions Italy devised several different training courses covering topics such as "Generation Mix" to encourage an intergenerational mix of employees, and "Women in Leasing Solutions", focusing on women in leadership roles.

Spain

BNP Paribas Leasing Solutions Spain has signed an **agreement with a company that employs people with disabilities** to provide breakfast for all employees once a month and be responsible for the maintenance of the premises.

Germany

BNP Paribas Leasing Solutions Germany promotes **diversity** in general as well as **cultural diversity**. Every employee undergoes **mandatory training on the theme of diversity**. The principle of diversity is incorporated into both recruitment practices and considerations for promotions. Cultural diversity is encouraged through **mobility programmes** open to all employees without exception.

An initiative for children

BNP Paribas Leasing Solutions [country] organised a drawing competition on the theme of [add theme] as part of [add what it was part of]. [number] children entered the competition. All the children received a prize.

Here is the winning drawing:



Child's name:

Child's age:

BNP PARIBAS LEASING SOLUTIONS: BUSINESS IS ON

Within the BNP Paribas Group, BNP Paribas Leasing Solutions is specialised in leasing and rental solutions for professional equipment, offered either directly to businesses or through its partners: manufacturers, publishers and their distribution channels.

With almost 28.8 billion euros of outstanding under management, BNP Paribas Leasing Solutions is a European leader in equipment finance with a wide-ranging offer, extending from leasing arrangements to long term rental solutions and IT asset management contracts.

As a business enabler, BNP Paribas Leasing Solutions provides value-added solutions to its clients and partners, and its 2,800 employees operating worldwide are strongly committed to deliver a high standard quality of service, based on 5 commitments: Expertise, Simplicity, Responsiveness, Innovation, Responsibility.

Thanks to its global approach and its local coverage, BNP Paribas Leasing Solutions is able to support its clients and partners' business development in 22 countries: directly in Austria, Belgium, China, France, Germany, India, Italy, Poland, Portugal, Romania, Spain, the Netherlands, Turkey, United Kingdom and through the BNP Paribas Group's entities in Algeria, Gabon, Ivory Coast, Luxembourg, Morocco, Senegal, Tunisia and USA.

To learn more about BNP Paribas Leasing Solutions: www.leaseingsolutions.bnpparibas.com

Contacts

For any questions about this document please contact Pauline GOURDEL or Anne-Emmanuelle GEBHARD:
pauline.gourdel@bnpparibas.com
anne-emmanuelle.gebhard@bnpparibas.com

Editorial team

Annick ROUSSIER, CSR manager BNP Paribas Leasing Solutions until March 2015
Pauline GOURDEL, current CSR manager BNP Paribas Leasing Solutions
Anne-Emmanuelle GEBHARD, Corporate CSR Junior Officer
Patte Blanche Agency, sustainable communication

Graphic design

www.patte-blanche.com



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