



UK ENVIRONMENTAL POLICY

CORPORATE & INSTITUTIONAL BANKING, WEALTH MANAGEMENT, COMMERCIAL FINANCE

BNP Paribas recognises its operations have direct and indirect impacts on the environment. To help protect the environment, we aim to prevent pollution, reduce our negative impacts and increase our positive effects through the ongoing identification and control of significant environmental impacts associated with our activities. This policy provides a framework for understanding and managing our impacts, risks and opportunities and covers all Corporate and Institutional Banking (CIB), Wealth Management (WM) and Commercial Finance (CF) operations in the UK where CIB, WM and CF have direct management control or can exert influence.

**We are committed to a process of continual improvement of environmental performance.
Our key objectives are to:**

- Ensure compliance with environmental legislation, relevant to all areas in which we operate, and other relevant requirements
- Support the Group in reducing greenhouse gas emissions by 25% per full time equivalent by the end of 2020 compared with our 2013¹ baseline
- Achieve a 5% reduction on internal paper consumed per full time equivalent in 2016 compared with 2015²
- Retain our Carbon Trust Standard certification for carbon management
- Communicate this policy to external and internal stakeholders
- Encourage, guide and support employees to act in accordance with this policy

In order to achieve these objectives, UK CIB, WM and CF will take the following practical measures:

- Continue to improve the energy performance of our buildings through the installation and optimal use of energy efficient technologies
- Implement effective business systems to drive paper consumption reductions
- Promote the use of video & audio conferencing facilities to reduce the impact of our business travel
- Reduce the impact of our waste through increased recycling and more efficient use of resources
- Monitor environmental performance on an ongoing basis and use this information to regularly review and update our policy, objectives and the allocation of resources
- Encourage behaviour change on environmental issues through staff engagement programmes

To reinforce the commitments and objectives stated in this policy, BNP Paribas CIB³ and WM have implemented an Environmental Management System (EMS) certified to ISO 14001, which will be expanded to incorporate the Commercial Finance business in 2016. Our Executive Committee is responsible for overseeing adherence to this policy and its integration into business management processes. The policy will be reviewed and updated on an annual basis.

François Regnier
UK Chief Operating Officer
June 2016

¹ In the UK we measure performance against our 2013 baseline of 5.87 tco₂e/FTE, first externally verified indicator

² 30kg/FTE

³ Including BNP Paribas Securities Services