

# COVID19 SANITARY CRISIS

BNP PARIBAS MOBILISATION

COMPANY ENGAGEMENT

April 2020



**BNP PARIBAS**



The bank for a changing world

# SUPPORT OUR CUSTOMERS

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# MEASURES TAKEN FOR OUR RETAIL CLIENTS

All over the countries where BNP Paribas operates, we support all our clients in order to offer them **maximum of flexibility** and **exceptional solutions** throughout the crisis

Some examples :

## FRENCH RETAIL BANKING

**4000 employees trained in emergency to be able to propose to SMEs:**

- **Acceleration of processing funding requests** from SMEs within 5 days
- **Contacts to each corporate clients to assess the consequences of the crisis on their situation** (cash, sales, procurement...) and determine action plans
- **Adjustments to cash flow solutions and loan deferrals** (up to 6 months)
- **Availability and advisory** about the government's measures, with for instance the launch of a **state-guaranteed loan** to all its corporate clients whatever their status (SMEs, associations...). This **loan enabling to have at least 12 months differed payment** has been co-built with BPI in record time

## BNL (ITALY)

- **6-months moratorium** on corporate loans (touching 40 000 customers)
- **3-months moratorium** on mortgage loans for those who lost their job / have their salaries lowered because of the crisis
- Our subsidiary Artigiancassa (dedicated to Artisans) delivered **additional credit lines** and created a **dedicated advisory center**

## FORTIS (BELGIUM)

- For retail customers : **deferrals** up to 6 months for mortgage loans
- For corporate customers : **deferrals** up to 6 months for their current loans and a **secured system** is put in place for any new credit line



# ALL OF OUR BUSINESSES IN ACTION

## CARDIF

- **Simplification of medical process** for insurance contracts and claims to avoid unnecessary medical visits
- **Contribution to the € 200M solidarity funds** set up by the French Government to **help companies deal with significant drop in activity** due to the coronavirus crisis

## LEASING SOLUTIONS

Priorities for our leasing entity that finance solutions for professional equipment :

- **Ensure the payment of all our equipment vendors**
- **Find quick solutions to support international manufacturers, their distribution networks through more flexible stocking schemes and for sure end-users**
- **Settle liquidity help** for our clients through skip payment schemes and cooperation with our domestic retail banks to propose state supported loans

## PERSONAL FINANCE

**Organization of our call centers** to help and answer all our clients' questions

## REAL ESTATE

**Publication of conjuncture notes** by BNP Paribas Real Estate Research Department to assess the **impact of the crisis on the real estate market**



# CIVIC ENGAGEMENT ACTIONS

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# HEALTHCARE, AT THE CENTER OF THE CRISIS

## CONTRIBUTION TO SCIENTIFIC RESEARCH AND VACCINE DEVELOPMENT

**BNP Paribas Group** : € 1M donation to French [Pasteur Institute](#) to support the COVID19 vaccine development program

## HELP FOR THE HEALTHCARE WORKERS

- **BNP Paribas Group** : *Donation of more than 2,5 million masks* from the Bank's emergency inventory to hospitals facing severe shortages in France, Italy, Belgium, Poland, US...
- **Arval** : *50 free-of-charge vehicles* are provided for French medical population
- **Leasing Solutions** : *5 trucks provided* for free for Agence Régionale de Santé
- **GAM Restaurants** : *Donation of 1200 over-blouses* to French hospitals AP-HP
- ■ **BNL, Italy** : *Donation of healthcare material (including 7 intensive therapy beds)* to hospitals (Milan, Monza and Pavia)
- **BMCI, Maroc** : *MAD 85M (~€ 8M) to support to special funds* created by her Majesty Mohamed VI to face Coronavirus pandemic
- **BNP Paribas China** : *Financial donation of RMB 2M (~€ 300k)* for medical supplies in Hubei's province
- **UBCI, Tunisia** : *Financial donation of € 190k* to support an action decided at the National Banking Association level to help fighting against Covid 19, mainly to *buy health material for hospitals* and *€ 36k to support two NGO to equip health professionals* with material such as FFP2 masks, gloves...
- ■ **BICICI, Ivory Coast** : *Financial donation (approx. 30 k€)* to support health authorities' efforts
- **BNP Paribas Polska, Poland** : Carried out a *thousand SARS-CoV-2 tests* to support the Polish Health service



# THE QUARANTINE INCREASES PRECARITY

## HELPING VULNERABLE AND FRAGILE PEOPLE

### **BNP Paribas Group :**

- *Donation of 20 000 lunch vouchers* to Paris Samu Social (~ € 0,2M), to help vulnerable and homeless people who become more isolated and fragile during the quarantine
- *Donation of € 5000* to Saint Vincent de Paul to distribute vouchers since many usual food distribution points are closed
- *Support to Habitat et Humanisme* association to host 60 homeless people in a hotel in the center of Lyon

### **GAM Restaurants :** *Food donation* to Restos du Coeurs and Phenix associations

### **BNL, Italy :** *Donation to Unicef, Centro Astalli and Comunità di Sant'Egidio (€30k)* to help these poverty relief organizations. On Top, part of the Red Cross donation will be devoted to help to more fragile people

### **Fortis, Belgium :** *Donation of € 350k to Belgian food banks* and *€ 250k to associations* fighting against poverty and homelessness

### **BMCI, Maroc :** *250 000dhs (approx € 22k)* were *donated to* Banque Alimentaire to *distribute food to homeless people* and *250 000dhs (approx € 22k)* to Jood to *help daily workers working without any health insurance* (Lissasfa Casa area)



### **BICIS, Senegal :** *support to REFAN women farmers through BICIS' partnership with UN Women*, enabling them to *provide rice in the food distribution program of the Government*, to help the most vulnerable families



# THE QUARANTINE INCREASES ISOLATION

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## HELPING TO LIMIT THE DIGITAL DIVIDE

-  *Donation of 600 computers to French young people unable to follow their online courses during the quarantine, through our partners of [L'Ascenseur](#) ([ViensVoirMonTaf](#), [Institut Télémaque](#), [Yes Akademia](#)...) and of **50 laptops from Cardif** to Nanterre Université students*
-  *Donation of 120 smartphones to a Belgian start-up 'aSmartWorld' (Genval) specialised in reconditioning and reselling of smartphones, who delivered the smartphones for free after reconditioning, with a data SIM card to **seniors in retirement homes***





# DEDICATED MEASURES FOR SOCIAL BUSINESSES IN FRANCE

## EMERGENCY CROWDFUNDING PROGRAM TO SUPPORT SOCIAL BUSINESSES

- Our regional direction network associated its social business programme [Act for Impact](#) with [Ulule](#) to *collect donations for social businesses in need of funds*, whose actions *specifically help to fight against the crisis* (example of actions : collecting unsold food for associations, helping medical workers...)
- Projects are identified in each region to tackle issues such as healthcare access, help for vulnerable people, help for medical workers....
- ***BNP Paribas doubles the donation received***

First campaigns launched in favor of:

- [Linkee](#) (Ile de France) to help them finance trucks or bikes to collect and distribute unsold food for associations
- [Les P'tits Doudous](#) (Grand Ouest) to help them finance medical supplies (tables, beds...)
- [Habitat et Humanisme](#) (Lyon) to help single-parent families during the quarantine

## IN PROGRESS

Discussions in progress with the French Haut-Commissaire  
à l'Économie Sociale et Solidaire  
on emergency measures to take in favor of  
the social business sector






# OUR EMPLOYEES' ENGAGEMENT

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# MATCHING DONATIONS OF OUR EMPLOYEES

## ACTIVATION OF OUR INTERNAL CHARITY FUNDS ("RESCUE AND RECOVER FUNDS")

- Each time an employee or a bank customer makes a donation, **BNP Paribas doubles it**. Since its creation, the *Urgence et Développement* funds gathered in France more than € 4 millions to our partners (*Care, La Croix Rouge Française...*)
- During the Covid19 crisis, campaigns were **targeted to help the homeless and refugees** :
  -  In France, the amount raised is dedicated to **Médecins Sans Frontières** et **la Croix Rouge Française**
  -  In Italy, the amount raised is dedicated to **Italian Red Cross**
  -  In Belgium, the amount raised is dedicated to **food banks**

## EMPLOYEE MATCH PROGRAM

- In the US, Bank of the West has developed a **list of recommended nonprofits serving local needs**
- **The Bank matches employee's donation up to \$1000** per employee per year through this program



# ONLINE SKILLS-BASED SPONSORSHIP

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## WE ENCOURAGE OUR EMPLOYEES TO VOLUNTEER ONLINE IN ORDER TO KEEP FIGHTING FOR EQUAL OPPORTUNITIES

With our different associations (Article 1, Energie Jeunes, Proximité...), our employees are given the possibility to help in various ways:

- *Academic tutoring*
- *Organization of work*
- *Resumé or cover letters writing*
- *Simulation of job interviews*
- *English practice ...*



# THE “COVID 19 RESPONSE BOND”

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# ISSUANCE OF A “COVID 19 RESPONSE BOND ” BY NIB

## NORDIC INVESTMENT BANK (NIB) LAUNCHED A SPECIAL GREEN BOND OF € 1BN WITH, AS JOINT-LEAD MANAGERS: BNP PARIBAS, DANSKE BANK, HSBC AND JP MORGAN

- The bonds will fund loan transactions that will be made *available to member countries and sustainable businesses*, which are *facing social and economic consequences due to the COVID-19 pandemic*
- The bonds will be used for 3 types of financing projects :
  - 1/ *Lending to public sector*, to finance social security expenditures such as unemployment, elderly care benefits, or increase capacity in healthcare services
  - 2/ *Lending to financial sector*, to provide funding for SMEs negatively affected by the pandemic
  - 3/ *Lending to real economy sector*, to finance companies in the medical equipment and healthcare sector facing an increasing demand for equipment or services related to the pandemic
- Characteristics of this green bond : 0%, fixed, annual coupon, launched in April 2020 with a 3 years maturity



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