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WE MATCH YOUR DONATION.

2019 ACTIVITY REPORT

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EDITORIAL

RESCUE & RECOVER FUND

For more than seven years now, the Rescue & Recover Fund (RRF) has been demonstrating the relevance of its role for local and international humanitarian action within BNP Paribas.

In 2019, the Fund – an innovative and pioneering initiative in the world of business – proved its value once again by harnessing the generosity of the Group's employees and French retirees, as well as Retail Banking customers in France, to provide support to its NGO partners. Much more than simply a vehicle for humanitarian aspirations, the RRF is increasingly becoming a means of uniting internal teams in a shared spirit of solidarity.

This growing involvement stems, in part, from the increase in the number of initiatives carried out to promote awareness of the RRF among employees, as well as from a desire among many BNP Paribas entities to help diversify the Fund's sources of income by organising a series of special operations. These initiatives have evidently been a success, as they accounted for nearly 11% of the Fund's resources in 2019.

All of these additional donations were allocated to actions undertaken by our NGO partners to promote access to hygiene for highly vulnerable women, a major factor in unequal access to healthcare. Today, one in three women worldwide still lacks access to a toilet or an effective health system. This is the theme that was selected as the focus for the Rescue & Recover Fund's teams during the end-of-year campaign aimed at BNP Paribas employees.

However, this does not mean we are ignoring the disasters that continue to affect almost every region of the world, which are largely attributable to increasing climate change and are having particularly dire consequences since they mostly occur in regions or countries that are already economically, politically or environmentally fragile. In such situations, the Rescue & Recover Fund has stepped in to support affected communities that have often lost everything, especially after Cyclones Idai and Kenneth, which hit Mozambique a month apart in the spring of 2019. The short space of time between the two cyclones was unprecedented in southern Africa.

Aware of the importance of our support when disasters strike, impacting humans and the environment, the RRF is resolutely committed to supporting the local work of complementary NGOs, increasingly in step with the challenges of tomorrow, many of which we now know are linked to or amplified by climate change.

Baudouin Prot
Chairman

Rescue & Recover Fund



Presentation

Created in 2012, the Rescue & Recover Fund is the BNP Paribas endowment fund that brings together Group employees and French retirees, as well as customers in France, in a shared spirit of generosity. It is a pioneering tool, for collecting donations wherever BNP Paribas operates around the world

and for deploying the generosity that unites its members.

Aware of the importance of encouraging solidarity, BNP Paribas doubles the amount of all donations to the Fund by matching them 100%.

Taking action in emergency situations

The first goal of the Rescue & Recover Fund is to support rapid and efficient emergency assistance on the ground, anywhere in the world, within 48 hours of a disaster occurring.

When a humanitarian crisis occurs (earthquake, hurricane, tsunami, etc.), the Fund activates a procedure to decide whether to launch an emergency call for donations to help its NGO partners working on the ground.

Showing solidarity for development

The second goal of the Rescue & Recover Fund is to provide long-term aid to the most vulnerable populations via the projects of our three NGO partners. The aim is to help them face long-term challenges relating to development: migration, access to safe drinking water, mother-and-child healthcare, helping vulnerable communities adapt to climate change, etc.

All donations collected by the Rescue & Recover Fund are matched by BNP Paribas. The combined total is donated to its three NGO partners, which carry out complementary actions in the event of a humanitarian crisis.



CARE

Founded in 1945, CARE tackles the underlying causes of poverty through complementary initiatives in areas such as food security, education, health, access to water, the development of income-generating activities, etc. CARE works in 93 countries and aims to promote human rights, social, economic and environmental justice, as well as good governance.



FRENCH RED CROSS

The French Red Cross is part of the International Red Cross and Red Crescent Movement. Represented at international level in 192 countries, it has responded to catastrophes by taking swift and efficient action, while also providing more long-term aid via many development initiatives in the areas of disaster risk prevention, access to healthcare, water and sanitation, the fight against AIDS, food security, etc.



DOCTORS WITHOUT BORDERS

Doctors Without Borders (MSF) is an international humanitarian medical organisation founded in 1971. MSF teams provide medical assistance to communities facing threats to life or health, primarily in cases of armed conflict, epidemics, natural disasters and lack of access to healthcare. Independent from all political, military and religious authorities, MSF acts with complete impartiality after evaluating the medical needs of populations.

FUND LIFE





**1,237
new donors**

**€412,461
raised**

**1 emergency
campaign**

**1 development
campaign**

General Meeting

In April 2018, the Board of Directors of the Rescue & Recover Fund reviewed the financial statements certified by the statutory auditor for the financial year ended in 2018 and adopted them along

with the draft activity report for 2018. It also approved the theme of the end-of-year development campaign which, for 2019, focused on access to hygiene and health for highly vulnerable women.

Taxation

In 2018, the Rescue & Recover Fund applied to the TGE (Transnational Giving Europe) network, a European system that allows taxpayers in one of the network's partner countries to support charitable organisations in other member countries and benefit from the tax advantages provided by the legislation in their country of residence. In 2019,

TGE gave its operational agreement for the Fund to allow its donors in the United Kingdom, Switzerland, Spain, Belgium and Germany to benefit from this network. Technical adaptations were therefore made between June and October and the system was used for the first time during the end-of-year campaign.

General Data Protection Regulation

Regulation (EU) 2016/679, known as the General Data Protection Regulation (GDPR), is a European Union regulation constituting the benchmark text for personal data protection. It strengthens and unifies data protection for individuals within the European Union. Its provisions have been directly applicable in all Member States of the

European Union since May 2018, when the Fund established a data protection audit. The audit resulted in joint actions being launched in 2019 with the publisher of the donor database (EDIIS Aid) to ensure that the Rescue & Recover Fund was up to date with regard to the new legislation. Those measures will continue to be implemented in 2020.

EMERGENCY CAMPAIGN

CYCLONE IDAI IN MOZAMBIQUE

Amount donated: €315,395

Cyclone Idai swept through Mozambique, Zimbabwe and Malawi on 14 March 2019.

The torrential rains that hit the three countries during the formation of the cyclone were devastating, especially in Mozambique and Malawi. The cyclone is estimated to have affected 1.5 million people in the three countries, particularly in the port city of Beira (half a million inhabitants), Mozambique. The cyclone destroyed 90% of the buildings there and caused massive flooding.

A few weeks later, on 25 April, Hurricane Kenneth hit northern Mozambique, particularly Ibo District.

More than two million people were impacted by the two cyclones. According to the United Nations, this was the first time that two cyclones struck Mozambique in the same season.

The Rescue & Recover Fund responded by launching an international emergency campaign aimed at BNP Paribas employees on 21 March, in order to finance actions taken by all of its local partners – CARE, Doctors Without Borders and the French Red Cross.

Local situation | Doctors Without Borders



**11,000
beneficiaries**

As soon as MSF arrived, access to drinking water was quickly identified as a major issue. Specialist teams were deployed to install water purification stations, in collaboration with the Veolia Foundation. Due to the difficulty of accessing certain areas, mobile clinics were set up to provide primary health care to victims of the cyclone. Health centres were also supported and renovated.

The epidemic context quickly deteriorated and cases of cholera and malaria soared. To combat the epidemic, MSF responded rapidly to treat the sick. The work carried out by teams, in

collaboration with the Ministry of Health, led to a vaccination campaign being conducted at the beginning of April. Following the campaign, and receding water levels, the number of cases fell throughout the country.

Production and distribution of drinking water;
Repair and recommissioning of hand pumps;
Construction of showers and latrines;
Promotion of hygiene.

Local situation | CARE

CARE provided assistance in Mozambique via the COSACA consortium. This made it possible to deploy nine people in the initial days of the emergency, as well as national long-term planning teams with experience in emergency situations.

Stocks placed in nearby warehouses in advance, which were not affected by the disaster, enabled the provision of more than 16,500 shelter kits and other non-food kits. These two responses ensured rapid coverage, with the first kits being distributed within just a few days of the disaster, in affected areas where CARE/COSACA were not initially present.



144,000
beneficiaries

Distribution of hygiene and dignity kits (soap, toothbrushes, toothpaste, underwear, sanitary materials, and torches);

Awareness-raising through hygiene-promotion messages (hand-washing, water treatment, prevention of water contamination, and menstrual hygiene);

Temporary installation or repair of latrines and hand-washing stations in schools and health centres;

Repair and management of water points;

Distribution of shelter kits (kitchen kits, blankets, family tents, etc.) during the emergency phase (March-October 2019);

Community training and awareness-raising on the reconstruction of sustainable and disaster-resistant housing;

Training and monitoring of farmers during key cropping periods and distribution of seeds and tools, as well as support to fishermen to revive their fishing activities.

Local situation | French Red Cross

The French Red Cross responded immediately after the cyclone hit, particularly thanks to its trained emergency response teams (eight emergency response team members dispatched to the affected area). The actions of the French Red Cross mainly focused on the production and distribution of drinking water as well as on issues relating to hygiene.

Production and distribution of drinking water;

Repair and recommissioning of hand pumps;

Construction of showers and latrines;

Promotion of hygiene.



172,500
beneficiaries

DEVELOPMENT CAMPAIGN

ACCESS TO HYGIENE AND HEALTH FOR VULNERABLE WOMEN

Amount donated: €63,376

In 2019, one in three women worldwide still lacked access to a toilet or an effective health system. With this in mind, the Rescue & Recover Fund decided to focus its end-of-year campaign on access to hygiene and health for the most vulnerable women in three areas.

To mark Giving Tuesday, BNP Paribas made an exceptional gesture by tripling donations made to the Rescue & Recover Fund on 2 and 3 December, having a real impact on the amount of donations raised during the campaign.



95,200
beneficiaries

France, September-October 2019

Accessing hygiene facilities is difficult for homeless women. In the approximately 40 mixed public bathing facilities to which they have access in Paris, they routinely face a lack of privacy as well as sometimes violent attacks. The French Red Cross mobile teams therefore distributed hygiene kits to homeless women in France, with support from the Rescue & Recover Fund. Each kit contained shower gel, shampoo, a toothbrush, toothpaste, deodorant, wet wipes, condoms and sanitary towels. These basic necessities are not easy to access for the more than 50,000 homeless women in France (*Insee - 2012*).

Distribution of hygiene kits in order to improve access to hygiene and care, help recipients become more independent and develop their self-esteem, and combat prejudice surrounding the hygiene of people sleeping rough;

Creation of hygiene points for the target groups in the facilities of the Health division of the French Red Cross.



Eastern Madagascar, 2019-2020

Lack of access to intimate care stigmatises a large proportion of women in this poor region of Madagascar. Many of them are even forced to put their livelihoods on hold during menstruation, isolating themselves for fear of being discriminated against. Resorting to improper remedies also leads to infections and gynaecological complications. It is also one of the main factors causing girls to drop out of school. The aim of this project is to help and support local women in communities to make reusable and locally sourced menstrual hygiene products, so that women and adolescent girls can easily obtain them, but also to promote local private-sector businesses that can improve the earnings of seamstresses.

55,000
beneficiaries

Workshops for behavioural change in menstrual hygiene management led by local community workers;

Training of 30 women for a week to give them the skills required to sew washable and reusable sanitary towels and teach them to manage a micro-enterprise.



2,518
beneficiaries

Philippines (Manila), Throughout the year 2019

Over 300,000 people live in the crowded slums of Tondo, next to the port of Manila, the capital of the Philippines. There is one doctor for every 36,000 inhabitants, a pitifully small figure. Doctors Without Borders decided to conduct a major operation in these underprivileged neighbourhoods by vaccinating 25,000 young women against human papillomavirus, the main cause of cervical cancer, killing 12 women in the Philippines every day.

Papillomavirus vaccination of girls aged nine to 13 years old;

Management of patients infected with human papillomavirus who have received cryotherapy treatment.

SPECIAL OPERATIONS

BNP PARIBAS CORPORATE & INSTITUTIONAL BANKING (CIB) DIVISION END-OF-YEAR GIFTS

Since 2015, certain CIB entities have been able to donate part of the budget traditionally allocated to end-of-year customer gifts to the Rescue & Recover Fund. The Norwegian branch of CIB, for example, donated €5,000 at the beginning of 2019 to support the work carried out on the ground by the Fund's NGO partners.

BNP PARIBAS PERSONAL FINANCE

A vast operation combining recycling and generosity was organised by BNP Paribas Personal Finance in 2019. Office accessories were cut out of advertising banners from Cetelem's latest consumer advertising campaign. This led to the sale, by BNP Paribas Personal Finance, of recycled, "made in France" pencil cases, laptop bags and even card holders at three events organised at the Levallois-Perret, Marseille and Mérignac sites. For each sale, the purchasers made a donation to the Rescue & Recover Fund for the value of the product. These sales raised a total of €17,542 for the end-of-year campaign.

ALM TREASURY

A sports challenge was organised in September by ALM Treasury with a total target of 185,000 km to be run by the participants. In addition to encouraging physical activity, this challenge was accompanied by an in-house donation campaign open to all Group employees. It ran from 2 September until 12 October, and more than €6,000 were raised and donated to the Fund's NGO partners.



BNP PARIBAS SECURITIES SERVICES

As part of the development of the premises at the Grands Moulins in Pantin, which will enable BNP Paribas Securities Services employees to work in a flex office, a furniture sale was organised in October to benefit the Rescue & Recover Fund. For each item of furniture sold, the purchasers made a donation for the value of the product. The sales raised a total of almost €10,500 for the Fund's NGO partners as part of the year-end campaign.

BNP PARIBAS WEALTH MANAGEMENT

When he left BNP Paribas Wealth Management, rather than receiving gifts, a generous Group employee invited his colleagues to donate to a kitty set up on the Fund's donation platform. Being a big supporter of the Rescue & Recover Fund, he wanted to allow any colleagues wishing to contribute to his leaving party to donate instead to the end-of-year project in support of highly vulnerable women. Thanks to the matching donation, this initiative raised more than €2,600.

RAISING AWARENESS

INSTALLATION OF DONATION BOXES IN FIVE GROUP BUILDINGS

From February to June 2019, the Rescue & Recover Fund installed five contactless donation terminals in the Group's buildings in the Greater Paris region, in Paris, Nanterre, Levallois, Pantin and Aubervilliers. The Fund team marked each terminal installation by organising information workshops for the building's employees.

The terminals were developed with the help of the start-up HeoH. They will be active year round and change colour to match the emergency during fundraising campaigns.



EXPERTISE DAY

An awareness-raising initiative was organised for 25 BNP Paribas Wealth Management employees on Expertise Day in January 2019. This day ended the Digit'learning game organised at the end of 2018 on the themes of Socially Responsible Investment (SRI) and the United Nations Sustainable Development Goals. The Rescue & Recover Fund was to be the beneficiary if the French team won. Unfortunately, France did not place in the top three, but the Fund was still invited to present its work and show its virtual-reality information film on the closing day.

BNP PARIBAS SECURITY SERVICES CHARITY VILLAGE

The Rescue & Recover Fund was invited to organise a stand in the BNP Paribas Securities Services charity village on its Pantin site in September 2019. This was an opportunity for the Fund to raise awareness among around 30 site employees and to exchange ideas with the other partner charities.

BNP PARIBAS WEALTH MANAGEMENT CSR MEETINGS

During the monthly CSR Meetings organised by BNP Paribas Wealth Management, teams from the Rescue & Recover Fund were invited to present the work carried out by the Fund at a lunch in September. This provided a further opportunity to raise employees' awareness of the Fund and consider additional partnership options within BNP Paribas.

DEDICATED SPACE OF THE BNP PARIBAS STAND AT VIVATECH

The Rescue & Recover Fund presented its actions to several hundred people at the VivaTech trade show in June 2019, particularly due to its strong presence at the three-day event. Thanks to support from its NGO partners, the Fund was able to showcase innovations established during local missions as well as those developed internally to raise awareness among more employees.

Presentations focused on the contactless donation terminals developed with the start-up HeoH and installed in several buildings in the Greater Paris region. The Fund also presented its virtual-reality awareness-raising film Quake, as well as the results of its recent projects.

VivaTech was also an opportunity to organise a round table on the role of new technologies in humanitarian action. MSF, CARE and the French Red Cross were accompanied at this round table by Antoine Sire, Head of Company Engagement at BNP Paribas.

Meanwhile, MSF unveiled a directly-operated 3D printer capable of producing prosthetic hands in just a few hours for quick and inexpensive use in conflict zones.

CARE presented its work using drones, to define emergency and risk management plans via the aerial mapping of threatened areas.

Lastly, the French Red Cross used the two professional days to promote its Trace The Face terminal for tracing lost family members. On Saturday, which was set aside for the general public, the French Red Cross teams held a workshop to teach first aid on a dummy, using virtual-reality headsets and connected gloves.



2019 CONFERENCES

DEVELOPMENT OF THE HUMANITARIAN RESPONSE TO TACKLE THE CLIMATE CRISIS

On Wednesday 5 June, to mark World Environment Day, the Rescue & Recover Fund and the BNP Paribas Foundation jointly organised a conference dedicated to climate change in the humanitarian sector, attended by experts in the field. Discussions focused on how the rise in temperatures and the increased frequency and intensity of extreme natural events impact local economies in the most vulnerable countries. An immediate consequence of this phenomenon is the need to provide humanitarian assistance to millions of people. There is also an increased risk of conflicts, especially in areas already affected by hunger and food insecurity where the social climate remains unstable.

The conference was hosted by a researcher from the "Promoting a less vulnerable Africa" (*Pour une Afrique moins vulnérable*) research project supported by the BNP Paribas Foundation, as well as by climate risk advisers from CARE and the French Red Cross, who presented their actions and work.



THE EMERGENCY AID PROVIDED BY THE FUND'S NGO PARTNERS

As part of its sale of products made from Cetelem's advertising banners, BNP Paribas Personal Finance invited teams from the Rescue & Recover Fund and its NGO partners to organise a conference in September to explain the complementary nature of the emergency-response work carried out by the NGOs. Based on the recent example of aid in Mozambique, CARE, the French Red Cross and MSF presented the various stages of their responses to such situations.

CARE'S WORK IN MADAGASCAR

At the beginning of December 2019, for the BNP Paribas Personal Finance executive seminar day, CARE was invited to present the work it had undertaken as part of the end-of-year campaign on the theme of access to hygiene and health for highly vulnerable women. This provided a further opportunity for the Fund to present its actions using examples of practical projects carried out by its NGO partners.





by  BNP PARIBAS



For further information

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