



UK ENVIRONMENTAL POLICY

COMMERCIAL FINANCE

BNP Paribas' mission is to contribute to responsible and sustainable growth by financing the economy and advising clients to the highest ethical standards. At BNP Paribas Commercial Finance UK our Environmental Policy aligns with the United Nations Sustainable Development Goals, the Paris Agreement, and the BNP Paribas Group's wider sustainability strategy. This policy provides a framework for understanding and managing our environmental impacts and commitments.

This policy applies to all BNP Paribas Commercial Finance UK operations, employees, contractors, and consultants, and is supported by an ISO 14001:2015 certified Environmental Management System (EMS).

We are committed to a process of continual improvement of environmental performance.
Commercial Finance UK key commitments are:

Energy Transition & Climate Action

- Support the BNP Paribas UK-wide target to reduce absolute GHG emissions¹ across operations by 60% by 2030.
- Support the BNP Paribas Group-wide 2026 GHG emissions target².
- Continue to operate on 100% renewable electricity for all UK operations.
- Continue to purchase Voluntary Carbon Credits corresponding to residual operational emissions³.

Biodiversity

- Protect the environment through the management of our business operations to prevent pollution.

Circular Economy & Resource Efficiency

- Continue to eliminate single-use plastics across UK operations.
- Minimise waste generation and maximise re-use and recycling.
- Support the BNP Paribas Group-wide targets to reduce paper use and continue to source at least 90% sustainable paper.

¹ Scope 1 & 2, vs. 2018 baseline.

² Scope 1, 2 & 3 business travel, 1.75tCO₂ per full-time employee

³ Scope 1, 2 & Scope 3 business travel

To meet our commitments, we will:

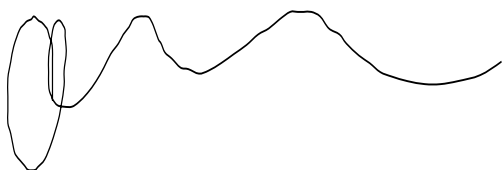
Sustainable Operations

- Continue to improve building performance through the installation and optimal use of energy efficient and water saving technologies, where practicable.
- Prioritise the procurement of renewable energy through green lease requirements, where feasible.
- Continue to embed agile and digital solutions to drive reductions in business travel and paper consumption.
- Integrate zero waste principles into our operations, prioritising reduction and incorporating re-use and recycling.
- Apply sustainable procurement principles across our supply chain, with ESG due diligence for key suppliers.
- Monitor environmental performance and activities on an ongoing basis and use this information to regularly review and update our policies, strategy and the allocation of resources.
- Ensure compliance with environmental legislation relevant to all areas in which we operate, and applicable requirements related to our stakeholders' needs.

Stakeholder Engagement & Culture

- Regularly engage employees through sustainability communications, training, and internal initiatives
- As part of the 1MillionHours Group Programme, partner with reputable environmental charities in the UK to provide volunteering opportunities for employees to engage in hands-on conservation, restoration or environmental education activities
- Actively engage with employees, clients, community partners, schools and other key stakeholders on building a sustainable future and supporting the United Nation's Sustainable Development Goals

Our UK Executive Committee is responsible for overseeing adherence to this policy and its integration into business management processes. The policy is reviewed and updated on an annual basis, or earlier to comply with legislative or business changes and communicated to both internal and external stakeholders.



DAVID MORRIS, UK Managing Director

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BNP PARIBAS

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