

Selected facts
from social report
on Bank BGŻ
activity

in **2014**



BGŻ BNP PARIBAS

Full version of the
Report in Polish
available at:
www.bgz.pl/odpowiedzialnosc_biznesu

OUR ECONOMIC RESPONSIBILITY

WE IMPROVE THE QUALITY OF OUR PRODUCTS AND SERVICES

Bank no. 1 for an Average Consumer in the category „The Bank for an Average Consumer” in the Newsweek's Friendly Bank ranking



WE SHARE KNOW-HOW

We have organized over

700

„Agro-breakfasts” – expert meetings with farmers



Since 2007, we have issued a weekly paper „Agro Tydzień” („Agro Week”), and since 2005 - a quarterly magazine „Agro Monitor”



Opinions of our agri-food sector analysts were quoted by the media

584

times



Since 2006 we have been discussing the key challenges of the agri-food sector at a yearly agro-conference



WE DEVELOP AGRICULTURE

30%

of loans in the agriculture sector are granted by our bank



WE OFFER RESPONSIBLE PRODUCTS



since 2012, some

10,000

social organizations have been using „an account with a heart”, which was awarded a title „Innovative initiative” by FORBES in its competition „Sustainable Development Leaders 2014”

WE RUN BUSINESS IN AN ETHICAL WAY



All Bank employees have participated in a training on ethics and sustainable development



Corporate standards with references to detailed internal provisions are specified in the Code of Ethics of Bank BGZ



The Ethics Committee promotes ethical solutions to complex problems



We use an intranet ethics zone as an internal library of know-how and support

200

managers have participated in workshops on ethics



We have made available e-mail addresses for reporting problems: etyka@bgz.pl and compliance@bgz.pl



YEAR - NUMBER OF ACCOUNTS

2012	1,901
2013	5,506
2014	9,903

OUR SOCIAL RESPONSIBILITY

WE OFFER STABLE TERMS OF EMPLOYMENT



80%

employees have an employment contract for an indefinite period of time



60%

managers are women



58%

employees have been employed for a period of time longer than 5 years



20%

employees are over 50 years of age



WE DEVELOP EMPLOYEE COMPETENCIES

Nearly

60,000

training participants



83

participants of a talent programme Prestiż (Prestige)



523

employees have worked as volunteers



for

3,138

hours, which is an equivalent of a full-time job for 1.5 year



WE CARE FOR OUR EMPLOYEES AND PROMOTE HEALTHCARE



40%

employees use a Multisport card



80%

employees use private medical care



5,566

benefits granted from the company social benefit fund



721

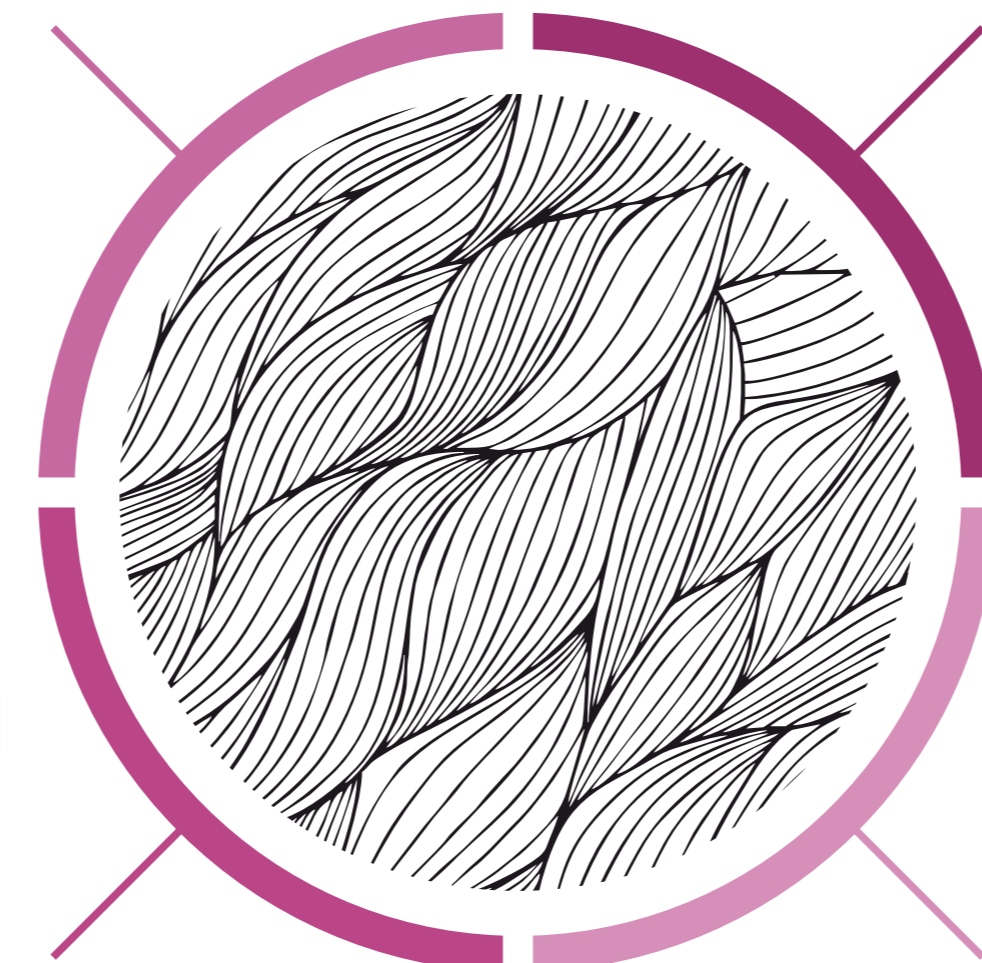
employees took an additional day of special leave in 2014

WE SEARCH FOR YOUNG TALENTS



380

young people were interns or trainees at bank branches



OUR CIVIC RESPONSIBILITY

WE GIVE DUE WEIGHT TO EDUCATION OF YOUTH

In 2014 the community of a unique scholarship programme „Klasa BGŻ” („BGŻ Class”) totals

566 members, including:
160 pupils,
237 students and
169 graduates (M.A. holders) - members of the Class Graduates Association



135 agrotalents, that is winners of a contest of knowledge and skills in agriculture received scholarships of the total value of **PLN 510 thousand**

WE FOCUS ON SOCIAL INVESTMENTS

Under a local grants programme, we have financed over

100 local activities for which our employees requested funding. In addition, our employees worked for over **800** hours, actively supporting these activities

Since 2011 we have made over **520** donations to support local activities

In 2014 we donated **PLN 3.2 million** = **PLN 2.5 million** to BGŻ Foundation and **PLN 0.7 million** as bank initiatives in total to social projects, including

VOLUNTARY WORK INITIATIVE „YOU CAN COUNT ON ME”



Employees obtain **1** day leave for employee voluntary work



In 2014, **523** employees participated in social projects as volunteers

Since 2011, in six blood donation sessions „Krwinka” („Blood cell”), a total of

240 employees donated **108** litres of blood

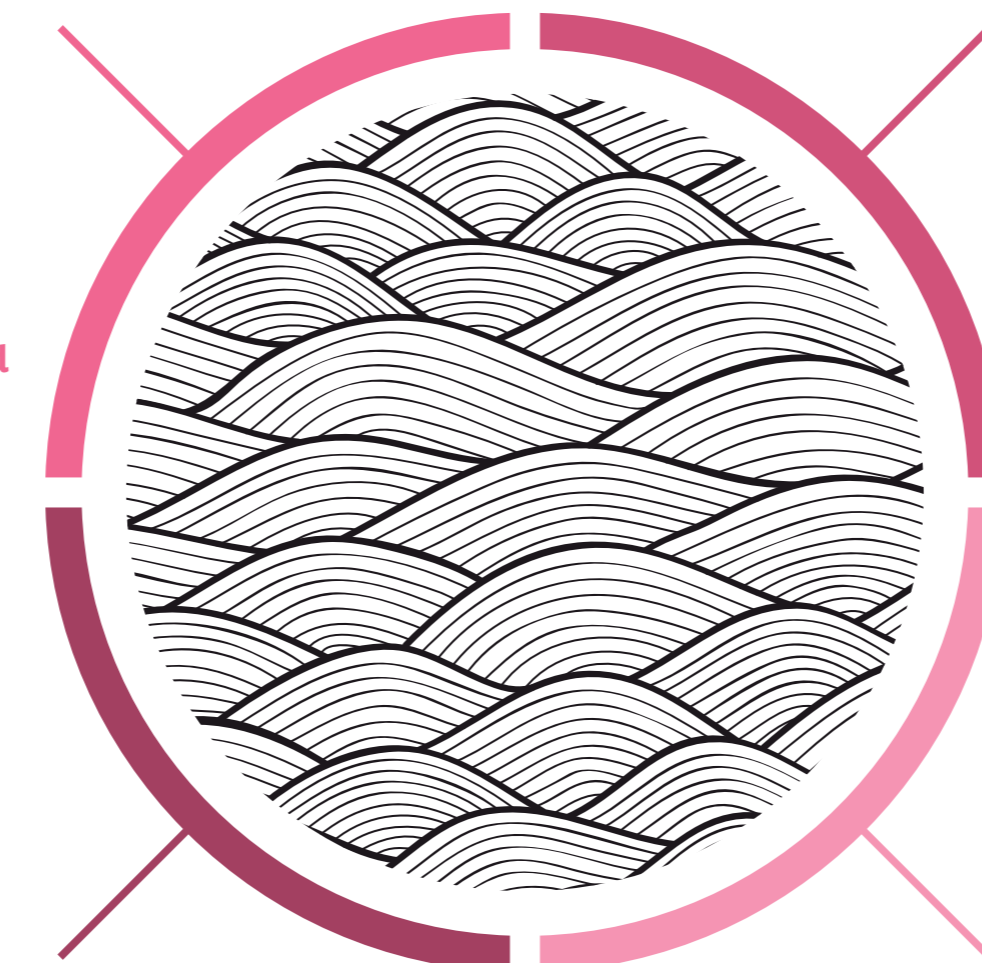


In 2014, our employees worked as volunteers for **3,138** hours, which is an equivalent of a full-time job for 1.5 year

WE CO-OPERATE WITH OUR CLIENTS TO SUPPORT LOCAL DEVELOPMENT



Since 2013, **80** students have polished their English in the „English Club”, an initiative of the Bank's customer - JMP Flowers, in co-operation with BGŻ Foundation, Stężyca Friends Association and Lingue Mundi Foundation.

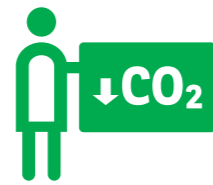


OUR ENVIRONMENTAL RESPONSIBILITY

WE LIMIT CARBON DIOXIDE EMISSION

Since 2009 we have reduced CO₂ emission from

7.76 tonnes
to **5.9 tonnes**



In four years we have reduced the carbon dioxide emission per employee by almost

2 tonnes

A BICYCLE INSTEAD OF A CAR

For six years we have made available infrastructure for employees coming to work by bike (a parking lot and showers). Almost

600

employees took part in breakfasts for cyclists organized yearly. Thanks to this we reduced CO₂ emission by

1.3 tonnes



Since 2008, our employees met at a Bicycle Picnic every year



So far, we have cycled

17,100 km,

which is an equivalent of a distance from Nordkapp in Norway to Cape Town in the Republic of South Africa



WE SAVE ENERGY AND COLLECT ELECTRONIC WASTE

Since 2011 we have collected over

10 tonnes
of electronic waste



We have reduced energy consumption

by **9.1%**

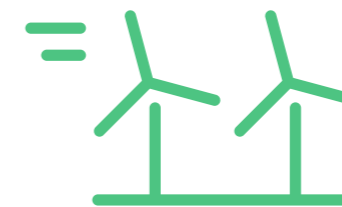
in three years, thanks to, among others, data centre modernization and application of cutting edge disc virtualization technologies

WE FINANCE GREEN INVESTMENTS

We are in the first position among institutions financing owners of biogas plants for farms, and

60%

of biogas plant owners are our customers



We are one of the leaders in financing small and medium wind farm projects

