

# IDENTIFICATION OF THE CHALLENGES FACING BNP PARIBAS REAL ESTATE

ECONOMIC IMPACTS	RISKS	OPPORTUNITIES	CHALLENGES
SDG 8 (targets 8.2-8.4)	Loss of clients due to failure to anticipate new expectations / Non-sustainability of the business model / Failure to respond to society's priorities / Economic insolvencies of clients and occupants	Anticipating changes in the real estate sector Adapting to post-pandemic expectations	<b>Anticipating changes in the real estate industry</b>
SDG 9 (targets 9.1-9.2)	Shutdown or slowdown of activities / Lack of or poor crisis management / Lack of reactivity in case of crisis / Lack of crisis communication	Resiliency plan	<b>Risk prevention and business continuity</b>
SDG 9 (target 9.c) SDG 16 (targets 16.4-16.a)	Security issues and instability of information systems / Cybercrime / Breakdown of information systems	Stable connectivity	<b>Information networks and connectivity</b>
SDG 16 (targets 16.4-16.5)	Lack of transparency / Regulatory and market non-compliance / Corruption, fraud, money laundering, anti-competitive behaviour and non-compliance / Lack of exemplary corporate governance	Corporate Social Responsibility (CSR) Ethics and Professional Conduct	<b>Ethics and transparency</b>
SDG 11 (targets 11.3-11.a-11.b)	Loss of clients by non-anticipation of new expectations / Failure to develop loyalty among business partners / Supply chain volatility	New occupier expectations Value chain stability	<b>Co-development with our clients and business partners</b>
SDG 11 (targets 11.3-11.a-11.b)	Loss of involvement and commitment / Loss of image and reputation / Erosion of relationships in the industry / Loss of trust	Co-development with sustainable city stakeholders	<b>Engaging with stakeholders</b>
SDG 8 (target 8.3) SDG 11 (targets: 11.a -11.b)	Lack of local economic involvement / Uncontrolled town planning / Regional imbalances	Sustainable economy Solidarity Support for essential services	<b>Positive local contribution</b>