



EUROPEAN SOCIAL REPORT 2013



BNP PARIBAS

| The bank for a changing world



2013 EUROPEAN SOCIAL REPORT

For the fourth consecutive year, BNP Paribas is publishing its European Social Report.

Over the years, these reports have enabled us to develop a tool providing a clearer understanding of employment and social relations in the various European countries where the Group is present, with the addition each year of new indicators allowing increasingly detailed comparisons to be made between the populations and sociologies in different countries and from one year to the next, thereby contributing to the debate within the bank's European Group Committee.

This year, in accordance with the European Social Agreement on the Management of Employment signed in July 2012, a number of indicators have been grouped together into a new chapter entitled "Career Management". This chapter includes reports on vacant and filled positions as well as the practice of appraisal interviews and career interviews in the different countries.

We hope you enjoy reading this report and will find it both informative and instructive!

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SCOPE OF THE EUROPEAN COMMITTEE: all countries belonging to the European Economic Area, excluding countries with fewer than 150 employees and no majority-owned subsidiaries. The list of countries is set for a period of three years.

STAFF COVERED BY THE REPORT: the social report covers salaried employees working under permanent-term contracts (PTC) or fixed-term contracts (FTC) present on december 31 of the year in question. It does not include sandwich courses, interns, VIE (Volunteers for International Experience), staff employed during holiday periods, temporary staff, casual workers, and outside assistants.

- **Headcount:** each employee counts for 1 unit,
- **Full-Time Equivalent:** each employee is included on the basis of his or her theoretical working hours (e.g.: 0.8 for an employee working 4 days out of 5).

RATE OF COMPLETENESS: each table of statistical data is completed with a rate of completeness; this rate shows the percentage of the scope of the European committee used as a basis for calculating the indicator.

The following symbol is used: **96%**

This rate may be used for individual countries; it is then known as the “significance rate.”

GROUP FUNCTIONS: Group Tax Department, Group Legal Department, Public Affairs, Group Communication, Group Compliance, Group Development and Strategy, General Direction, Group Finance, Collective Management, Financial Management, Group Risk Management, Real Estate Assets (IMEX), General Inspection, Social Bodies, Corporate & Social Responsibility, Group Human Resources, Information Technology & Processes.

PROFESSIONAL FIELD: the professional field refers to the Jobs Directory, the Group’s worldwide reference system, divided into 4 categories: position, job, family, and professional field. The Jobs directory provides an overview of the principal activities pursued within the Group independently of, firstly, hierarchical positions and, secondly, legal and organizational structures.

SENIOR MANAGEMENT POSITIONS: In 2011, the concept of Senior Management Positions has been created to enable the Senior Managers to do the following:

- Provide leadership by giving meaning,
- Play an active role in the reflection process in the light of major transformations,
- Implement our corporate strategy effectively and efficiently.

A senior Management Position is a position that is identified and approved as such by the Executive committee of the different Business areas, core Businesses, Business lines, Retail Banking operating Entities, and Functions of BNP Paribas as having a major impact on the Group.

This impact is related to the expected involvement of the incumbent of any given position:

- in defining and implementing the entity’s strategy, and/or
- in obtaining commercial/final results, and or
- in creating high-level expertise through the development of know-how, knowledge and skills, and/or
- in managing a support function.

EXTERNAL TRAINING EXPENSES: External training expenses are training courses provided by non-BNP Paribas Group service providers. These expenses should be distinguished from aggregate training expenses, which include – in addition to sums charged by third-party service providers – internal training costs, trainees salaries, travelling expenses, and taxes relatives to the training.

THEORETICAL WORKING HOURS, the formula is as follows:

(52 weeks x the average of weekly hours officially agreed) - [average of annual leave (expressed in hours) + holidays (expressed in hours)].

ABBREVIATIONS: **CIB** *Corporate and Investment Banking*; **FRB** *French Retail Banking*; **FTC** *Fixed-Term Contract*; **FTE** *Full-Time Equivalent*; **GRM** *Group Risk Management*; **NC** *not communicated*; **NS** *non significant*; **PTC** *Permanent-Term Contract*; **RB** *Retail Banking*; **RBOE** *Retail Banking Operational Entities*; **VIE** *Volunteers for International Experience*.



1

STAFF

FULL-TIME EQUIVALENT PER CORE BUSINESSES / RBOE / GROUP FUNCTIONS

| 2012 | | | | | 100% | 2013 | | | | | 100% |
|---------------|--------------|---------------|--------------|----------------|--|---------------|--------------|---------------|--------------|----------------|------|
| Male | | Female | | Total | CORE BUSINESSES / RBOE / GROUP FUNCTIONS | Male | | Female | | Total | |
| FTEs | % | FTEs | % | | | FTEs | % | FTEs | % | | |
| 13,111 | 41.2% | 18,731 | 58.8% | 31,841 | FRB | 12,517 | 40.6% | 18,295 | 59.4% | 30,812 | |
| 8,090 | 58.3% | 5,791 | 41.7% | 13,880 | BNL | 7,766 | 57.5% | 5,749 | 42.5% | 13,515 | |
| 8,116 | 50.7% | 7,891 | 49.3% | 16,007 | RB Belgium | 7,548 | 49.9% | 7,576 | 50.1% | 15,124 | |
| 1,123 | 54.3% | 944 | 45.7% | 2,067 | RB Luxembourg | 1,104 | 53.9% | 945 | 46.1% | 2,048 | |
| 1,132 | 38.3% | 1,825 | 61.7% | 2,957 | IRB | 1,151 | 39.7% | 1,752 | 60.3% | 2,903 | |
| 5,581 | 39.5% | 8,552 | 60.5% | 14,133 | Personal Finance | 5,589 | 40.1% | 8,350 | 59.9% | 13,939 | |
| 1,998 | 49.6% | 2,032 | 50.4% | 4,030 | Arval | 1,920 | 49.7% | 1,945 | 50.3% | 3,864 | |
| 1,306 | 48.7% | 1,374 | 51.3% | 2,680 | Leasing Solutions | 1,265 | 48.6% | 1,337 | 51.4% | 2,602 | |
| 770 | 59.6% | 522 | 40.4% | 1,292 | Personal Investors | 804 | 60.1% | 533 | 39.9% | 1,337 | |
| 89 | 53.5% | 77 | 46.5% | 166 | RB Transversal Missions | 93 | 52.3% | 85 | 47.7% | 177 | |
| 6,188 | 61.9% | 3,815 | 38.1% | 10,003 | CIB | 5,973 | 61.7% | 3,704 | 38.3% | 9,677 | |
| 8,697 | 50.0% | 8,702 | 50.0% | 17,400 | Investment Solutions | 8,765 | 50.2% | 8,705 | 49.8% | 17,471 | |
| 3,513 | 57.0% | 2,654 | 43.0% | 6,167 | Group Functions | 3,466 | 56.5% | 2,669 | 43.5% | 6,135 | |
| 286 | 51.6% | 268 | 48.4% | 553 | Other Activities | 279 | 53.8% | 239 | 46.2% | 518 | |
| 59,999 | 48.7% | 63,177 | 51.3% | 123,176 | TOTAL | 58,240 | 48.5% | 61,885 | 51.5% | 120,125 | |

HEADCOUNT PER CORE BUSINESSES / RBOE / GROUP FUNCTIONS

| 2012 | | | | | 100% | 2013 | | | | | 100% |
|---------------|--------------|---------------|--------------|----------------|--|---------------|--------------|---------------|--------------|----------------|------|
| Male | | Female | | Total | CORE BUSINESSES / RBOE / GROUP FUNCTIONS | Male | | Female | | Total | |
| Headcount | % | Headcount | % | | | Headcount | % | Headcount | % | | |
| 13,177 | 40.2% | 19,586 | 59.8% | 32,763 | FRB | 12,590 | 39.6% | 19,164 | 60.4% | 31,754 | |
| 8,114 | 57.3% | 6,052 | 42.7% | 14,166 | BNL | 7,785 | 56.5% | 5,996 | 43.5% | 13,781 | |
| 8,275 | 48.9% | 8,664 | 51.1% | 16,939 | RB Belgium | 7,695 | 47.9% | 8,367 | 52.1% | 16,062 | |
| 1,140 | 51.1% | 1,093 | 48.9% | 2,233 | RB Luxembourg | 1,118 | 50.6% | 1,093 | 49.4% | 2,211 | |
| 1,143 | 38.3% | 1,839 | 61.7% | 2,982 | IRB | 1,164 | 39.8% | 1,763 | 60.2% | 2,927 | |
| 5,718 | 38.5% | 9,131 | 61.5% | 14,849 | Personal Finance | 5,663 | 38.3% | 9,111 | 61.7% | 14,774 | |
| 2,007 | 48.2% | 2,153 | 51.8% | 4,160 | Arval | 1,930 | 48.5% | 2,050 | 51.5% | 3,980 | |
| 1,312 | 47.2% | 1,465 | 52.8% | 2,777 | Leasing Solutions | 1,275 | 47.0% | 1,437 | 53.0% | 2,712 | |
| 771 | 59.1% | 534 | 40.9% | 1,305 | Personal Investors | 811 | 57.6% | 598 | 42.4% | 1,409 | |
| 89 | 53.0% | 79 | 47.0% | 168 | RB Transversal Missions | 93 | 52.0% | 86 | 48.0% | 179 | |
| 6,210 | 61.2% | 3,936 | 38.8% | 10,146 | CIB | 6,004 | 61.1% | 3,829 | 38.9% | 9,833 | |
| 8,786 | 49.0% | 9,142 | 51.0% | 17,928 | Investment Solutions | 8,857 | 49.2% | 9,150 | 50.8% | 18,007 | |
| 3,532 | 56.2% | 2,749 | 43.8% | 6,281 | Group Functions | 3,488 | 55.8% | 2,765 | 44.2% | 6,253 | |
| 287 | 50.6% | 280 | 49.4% | 567 | Other Activities | 282 | 53.2% | 248 | 46.8% | 530 | |
| 60,561 | 47.6% | 66,703 | 52.4% | 127,264 | TOTAL | 58,755 | 47.2% | 65,657 | 52.8% | 124,412 | |

FULL-TIME EQUIVALENT PER COUNTRY

| 2012 | | | | | 100% | 2013 | | | | | 100% |
|---------------|--------------|---------------|--------------|----------------|----------------|---------------|--------------|---------------|--------------|----------------|------|
| Male | | Female | | Total | COUNTRIES | Male | | Female | | Total | |
| FTEs | % | FTEs | % | | | FTEs | % | FTEs | % | | |
| 1,824 | 53.3% | 1,599 | 46.7% | 3,423 | Germany | 2,045 | 53.6% | 1,774 | 46.4% | 3,819 | |
| 9,443 | 51.9% | 8,740 | 48.1% | 18,183 | Belgium | 8,927 | 51.3% | 8,463 | 48.7% | 17,390 | |
| 288 | 19.4% | 1,198 | 80.6% | 1,486 | Bulgaria | 291 | 19.1% | 1,229 | 80.9% | 1,520 | |
| 46 | 59.2% | 31 | 40.8% | 77 | Denmark | 28 | 55.9% | 22 | 44.1% | 50 | |
| 1,529 | 46.0% | 1,798 | 54.0% | 3,327 | Spain | 1,491 | 45.9% | 1,754 | 54.1% | 3,245 | |
| 26,317 | 45.0% | 32,227 | 55.0% | 58,544 | France | 25,502 | 44.7% | 31,507 | 55.3% | 57,009 | |
| 78 | 52.0% | 72 | 48.0% | 150 | Greece | 47 | 58.0% | 34 | 42.0% | 81 | |
| 253 | 41.0% | 364 | 59.0% | 618 | Hungary | 247 | 42.4% | 336 | 57.6% | 583 | |
| 114 | 49.1% | 118 | 50.9% | 232 | Ireland | 118 | 47.7% | 129 | 52.3% | 247 | |
| 10,484 | 56.4% | 8,099 | 43.6% | 18,583 | Italy | 10,146 | 55.8% | 8,048 | 44.2% | 18,195 | |
| 2,220 | 55.7% | 1,765 | 44.3% | 3,985 | Luxembourg | 2,181 | 55.4% | 1,758 | 44.6% | 3,939 | |
| 58 | 49.8% | 59 | 50.2% | 117 | Norway | 58 | 53.0% | 52 | 47.0% | 110 | |
| 634 | 64.8% | 344 | 35.2% | 978 | Netherlands | 643 | 66.5% | 324 | 33.5% | 968 | |
| 1,216 | 37.8% | 2,004 | 62.2% | 3,220 | Poland | 1,272 | 39.3% | 1,964 | 60.7% | 3,236 | |
| 686 | 42.1% | 945 | 57.9% | 1,631 | Portugal | 731 | 43.4% | 952 | 56.6% | 1,683 | |
| 271 | 46.0% | 317 | 54.0% | 588 | Czech Republic | 284 | 48.1% | 306 | 51.9% | 589 | |
| 233 | 25.3% | 688 | 74.7% | 920 | Romania | 234 | 26.3% | 655 | 73.7% | 889 | |
| 4,138 | 61.7% | 2,573 | 38.3% | 6,711 | United Kingdom | 3,829 | 62.0% | 2,348 | 38.0% | 6,177 | |
| 98 | 39.6% | 150 | 60.4% | 249 | Slovakia | 100 | 40.9% | 145 | 59.1% | 245 | |
| 68 | 44.1% | 86 | 55.9% | 154 | Sweden | 66 | 43.8% | 85 | 56.2% | 151 | |
| 59,999 | 48.7% | 63,177 | 51.3% | 123,176 | TOTAL | 58,240 | 48.5% | 61,885 | 51.5% | 120,125 | |

FULL-TIME EQUIVALENT PER COUNTRY AND CORE BUSINESSES / RBOE / GROUP FUNCTIONS

| COUNTRIES | 2013 | | | | | | | | | | | | | | |
|----------------|--|---------------|---------------|---------------|--------------|------------------|--------------|-------------------|--------------------|-------------------------|--------------|----------------------|-----------------|------------------|----------------|
| | CORE BUSINESSES / RBOE / GROUP FUNCTIONS | | | | | | | | | | | | | | |
| | FRB | BNL | RB Belgium | RB Luxembourg | IRB | Personal Finance | Arval | Leasing Solutions | Personal Investors | RB Transversal Missions | CIB | Investment Solutions | Group Functions | Other Activities | Total |
| Germany | 4 | | 66 | | | 1,139 | 172 | 211 | 773 | | 436 | 992 | 27 | | 3,819 |
| Belgium | | | 14,972 | | | 252 | 201 | 128 | | | 777 | 522 | 521 | 18 | 17,390 |
| Bulgaria | | | | | | 1,408 | | | | | 67 | 38 | 7 | | 1,520 |
| Denmark | | | 16 | | | | 7 | | | | 19 | 8 | | | 50 |
| Spain | 17 | | | | | 1,705 | 374 | 58 | 33 | | 351 | 693 | 14 | | 3,245 |
| France | 30,740 | | | 22 | 299 | 4,947 | 1,256 | 1,221 | 512 | 177 | 4,065 | 8,043 | 5,239 | 487 | 57,009 |
| Greece | | | | | | 34 | 14 | | | | 7 | 26 | | | 81 |
| Hungary | | | | | | 363 | 31 | 22 | | | 79 | 80 | 9 | | 583 |
| Ireland | | | | | | | 13 | | | | 120 | 109 | 5 | | 247 |
| Italy | 8 | 13,515 | | | | 2,078 | 787 | 361 | | | 370 | 1,070 | 5 | | 18,195 |
| Luxembourg | | | | 2,027 | | | 19 | 11 | 19 | | 109 | 1,718 | 24 | 13 | 3,939 |
| Norway | | | | | | 13 | | | | | 51 | 44 | 2 | | 110 |
| Netherlands | | | 14 | | 57 | 27 | 175 | 58 | | | 129 | 501 | 7 | | 968 |
| Poland | | | 19 | | 2,547 | | 105 | 102 | | | 62 | 394 | 6 | | 3,236 |
| Portugal | 43 | | | | | 648 | 58 | 27 | | | 167 | 737 | 3 | | 1,683 |
| Czech Republic | | | | | | 410 | 83 | | | | 23 | 74 | | | 589 |
| Romania | | | | | | 752 | 43 | 30 | | | 20 | 45 | | | 889 |
| United Kingdom | | | 37 | | | 4 | 474 | 375 | | | 2,792 | 2,231 | 265 | | 6,177 |
| Slovakia | | | | | | 160 | 54 | | | | | 31 | | | 245 |
| Sweden | | | | | | | | | | | 34 | 115 | 2 | | 151 |
| TOTAL | 30,812 | 13,515 | 15,124 | 2,048 | 2,903 | 13,939 | 3,864 | 2,602 | 1,337 | 177 | 9,677 | 17,471 | 6,135 | 518 | 120,125 |

FRB (France excluded): Factor

RB Belgium (Belgium excluded): Fortis Commercial Finance

HEADCOUNT PER COUNTRY

| 2012 | | | | | 100% | 2013 | | | | | 100% |
|---------------|--------------|---------------|--------------|----------------|----------------|---------------|--------------|---------------|--------------|----------------|------|
| Male | | Female | | Total | COUNTRIES | Male | | Female | | Total | |
| Headcount | % | Headcount | % | | | Headcount | % | Headcount | % | | |
| 1,949 | 53.5% | 1,692 | 46.5% | 3,641 | Germany | 2,096 | 51.0% | 2,016 | 49.0% | 4,112 | |
| 9,614 | 50.1% | 9,562 | 49.9% | 19,176 | Belgium | 9,094 | 49.4% | 9,310 | 50.6% | 18,404 | |
| 283 | 18.2% | 1,274 | 81.8% | 1,557 | Bulgaria | 296 | 17.7% | 1,378 | 82.3% | 1,674 | |
| 46 | 58.2% | 33 | 41.8% | 79 | Denmark | 28 | 54.9% | 23 | 45.1% | 51 | |
| 1,533 | 44.7% | 1,893 | 55.3% | 3,426 | Spain | 1,499 | 45.0% | 1,829 | 55.0% | 3,328 | |
| 26,449 | 44.1% | 33,552 | 55.9% | 60,001 | France | 25,641 | 43.8% | 32,841 | 56.2% | 58,482 | |
| 78 | 52.0% | 72 | 48.0% | 150 | Greece | 47 | 58.0% | 34 | 42.0% | 81 | |
| 258 | 40.5% | 379 | 59.5% | 637 | Hungary | 258 | 42.0% | 357 | 58.0% | 615 | |
| 114 | 48.1% | 123 | 51.9% | 237 | Ireland | 118 | 46.6% | 135 | 53.4% | 253 | |
| 10,525 | 55.1% | 8,572 | 44.9% | 19,097 | Italy | 10,189 | 54.5% | 8,515 | 45.5% | 18,704 | |
| 2,247 | 52.9% | 2,000 | 47.1% | 4,247 | Luxembourg | 2,205 | 52.5% | 1,998 | 47.5% | 4,203 | |
| 59 | 49.6% | 60 | 50.4% | 119 | Norway | 59 | 52.7% | 53 | 47.3% | 112 | |
| 644 | 61.9% | 397 | 38.1% | 1,041 | Netherlands | 655 | 63.2% | 382 | 36.8% | 1,037 | |
| 1,237 | 37.9% | 2,030 | 62.1% | 3,267 | Poland | 1,293 | 39.4% | 1,990 | 60.6% | 3,283 | |
| 693 | 41.7% | 967 | 58.3% | 1,660 | Portugal | 733 | 42.9% | 974 | 57.1% | 1,707 | |
| 271 | 45.5% | 325 | 54.5% | 596 | Czech Republic | 284 | 47.4% | 315 | 52.6% | 599 | |
| 238 | 23.0% | 797 | 77.0% | 1,035 | Romania | 245 | 24.1% | 770 | 75.9% | 1,015 | |
| 4,154 | 60.3% | 2,734 | 39.7% | 6,888 | United Kingdom | 3,845 | 60.6% | 2,503 | 39.4% | 6,348 | |
| 100 | 39.8% | 151 | 60.2% | 251 | Slovakia | 102 | 41.1% | 146 | 58.9% | 248 | |
| 69 | 43.4% | 90 | 56.6% | 159 | Sweden | 68 | 43.6% | 88 | 56.4% | 156 | |
| 60,561 | 47.6% | 66,703 | 52.4% | 127,264 | TOTAL | 58,755 | 47.2% | 65,657 | 52.8% | 124,412 | |

FULL-TIME EQUIVALENT PER CONTRACT, CORE BUSINESSES / RBOE / GROUP FUNCTIONS AND PER GENDER

| 2012 | | | | | | 100% | 2013 | | | | | | 100% |
|-------|--------|-------|--------|--------|---------|--|-------|--------|-------|--------|--------|---------|------|
| FTC | | | PTC | | | CORE BUSINESSES / RBOE / GROUP FUNCTIONS | FTC | | | PTC | | | |
| Male | Female | Total | Male | Female | Total | | Male | Female | Total | Male | Female | Total | |
| 47 | 93 | 140 | 13,064 | 18,638 | 31,701 | FRB | 67 | 124 | 190 | 12,451 | 18,172 | 30,622 | |
| 60 | 98 | 157 | 8,030 | 5,693 | 13,723 | BNL | 46 | 75 | 121 | 7,720 | 5,674 | 13,394 | |
| 71 | 83 | 154 | 8,045 | 7,808 | 15,853 | RB Belgium | 53 | 68 | 121 | 7,495 | 7,508 | 15,003 | |
| 9 | 20 | 28 | 1,114 | 924 | 2,038 | RB Luxembourg | 20 | 41 | 61 | 1,084 | 904 | 1,988 | |
| 273 | 492 | 764 | 859 | 1,333 | 2,192 | IRB | 264 | 432 | 695 | 888 | 1,320 | 2,208 | |
| 245 | 467 | 713 | 5,336 | 8,084 | 13,420 | Personal Finance | 268 | 578 | 846 | 5,321 | 7,773 | 13,093 | |
| 61 | 69 | 130 | 1,937 | 1,963 | 3,901 | Arval | 71 | 69 | 140 | 1,849 | 1,876 | 3,724 | |
| 60 | 69 | 129 | 1,247 | 1,304 | 2,551 | Leasing Solutions | 41 | 55 | 96 | 1,224 | 1,282 | 2,507 | |
| 7 | 9 | 16 | 763 | 513 | 1,275 | Personal Investors | 18 | 13 | 31 | 786 | 520 | 1,306 | |
| | | | 89 | 77 | 166 | RB Transversal Missions | | | 0 | 93 | 85 | 177 | |
| 78 | 84 | 162 | 6,110 | 3,731 | 9,841 | CIB | 88 | 96 | 184 | 5,885 | 3,609 | 9,494 | |
| 298 | 363 | 661 | 8,399 | 8,339 | 16,739 | Investment Solutions | 340 | 389 | 729 | 8,425 | 8,316 | 16,742 | |
| 7 | 20 | 27 | 3,506 | 2,634 | 6,140 | Group Functions | 7 | 17 | 24 | 3,459 | 2,652 | 6,111 | |
| 1 | 4 | 5 | 285 | 264 | 548 | Other Activities | | 2 | 2 | 279 | 237 | 516 | |
| 1,216 | 1,871 | 3,086 | 58,783 | 61,307 | 120,090 | TOTAL | 1,283 | 1,957 | 3,240 | 56,957 | 59,928 | 116,885 | |

FULL-TIME EQUIVALENT PER CONTRACT, COUNTRY AND GENDER

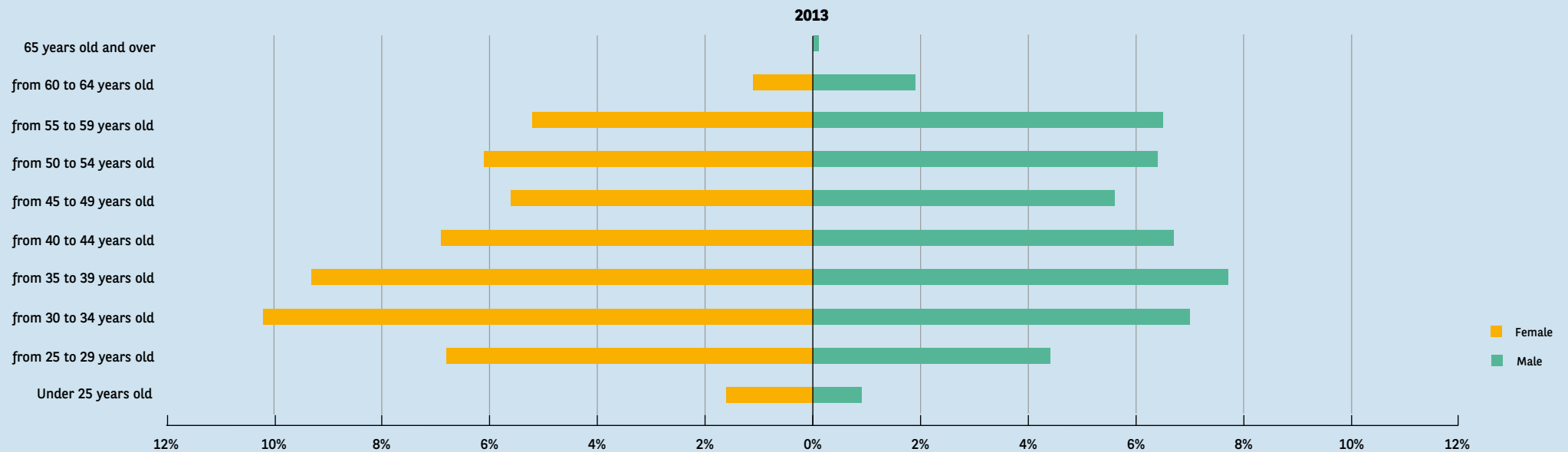
| 2012 | | | | | | 100% | 2013 | | | | | | 100% |
|--------------|--------------|--------------|---------------|---------------|----------------|----------------|--------------|--------------|--------------|---------------|---------------|----------------|------|
| FTC | | | PTC | | | COUNTRIES | FTC | | | PTC | | | |
| Male | Female | Total | Male | Female | Total | | Male | Female | Total | Male | Female | Total | |
| 38 | 66 | 104 | 1,786 | 1,533 | 3,319 | Germany | 58 | 82 | 139 | 1,988 | 1,692 | 3,679 | |
| 100 | 102 | 202 | 9,343 | 8,639 | 17,982 | Belgium | 77 | 81 | 158 | 8,850 | 8,382 | 17,232 | |
| 1 | 4 | 5 | 287 | 1,194 | 1,481 | Bulgaria | 2 | 5 | 7 | 289 | 1,224 | 1,513 | |
| | 3 | 3 | 46 | 29 | 74 | Denmark | 1 | 1 | 2 | 27 | 21 | 48 | |
| 84 | 86 | 170 | 1,446 | 1,711 | 3,157 | Spain | 92 | 99 | 191 | 1,398 | 1,655 | 3,053 | |
| 228 | 424 | 652 | 26,089 | 31,803 | 57,892 | France | 284 | 542 | 826 | 25,218 | 30,965 | 56,183 | |
| | 1 | 1 | 78 | 71 | 149 | Greece | 1 | 1 | 2 | 46 | 33 | 79 | |
| 8 | 3 | 11 | 246 | 361 | 607 | Hungary | 8 | 5 | 12 | 240 | 332 | 571 | |
| 2 | 6 | 8 | 112 | 112 | 224 | Ireland | 5 | 17 | 22 | 113 | 112 | 225 | |
| 195 | 286 | 482 | 10,289 | 7,812 | 18,102 | Italy | 177 | 263 | 440 | 9,970 | 7,785 | 17,755 | |
| 84 | 73 | 157 | 2,136 | 1,691 | 3,827 | Luxembourg | 93 | 102 | 195 | 2,088 | 1,657 | 3,745 | |
| 4 | 4 | 8 | 54 | 55 | 109 | Norway | 4 | 3 | 7 | 54 | 49 | 103 | |
| 57 | 44 | 101 | 577 | 300 | 877 | Netherlands | 64 | 50 | 114 | 579 | 275 | 853 | |
| 286 | 532 | 818 | 930 | 1,472 | 2,402 | Poland | 298 | 480 | 779 | 973 | 1,483 | 2,457 | |
| 20 | 54 | 74 | 666 | 891 | 1,557 | Portugal | 16 | 40 | 56 | 715 | 912 | 1,627 | |
| 36 | 50 | 86 | 235 | 267 | 502 | Czech Republic | 33 | 53 | 86 | 251 | 253 | 503 | |
| 15 | 68 | 83 | 218 | 620 | 838 | Romania | 18 | 83 | 101 | 216 | 572 | 788 | |
| 51 | 41 | 92 | 4,087 | 2,532 | 6,619 | United Kingdom | 34 | 31 | 65 | 3,796 | 2,317 | 6,113 | |
| 2 | 14 | 16 | 96 | 136 | 233 | Slovakia | 13 | 14 | 27 | 87 | 131 | 218 | |
| 5 | 9 | 14 | 63 | 77 | 140 | Sweden | 5 | 6 | 11 | 61 | 79 | 140 | |
| 1,216 | 1,871 | 3,086 | 58,783 | 61,307 | 120,090 | TOTAL | 1,283 | 1,957 | 3,240 | 56,957 | 59,928 | 116,885 | |



AGE PYRAMID - HEADCOUNT

| 2012 96% | | | AGE BRACKETS | 2013 97% | | |
|---|--------|--------|-------------------------|---|--------|--------|
| DISTRIBUTION | | | | DISTRIBUTION | | |
| Male | Female | Global | | Male | Female | Global |
| 35.1% | 64.9% | 2.8% | Under 25 years old | 36.5% | 63.5% | 2.5% |
| 39.4% | 60.6% | 12.3% | From 25 to 29 years old | 39.6% | 60.4% | 11.2% |
| 41.2% | 58.8% | 17.3% | From 30 to 34 years old | 40.7% | 59.3% | 17.2% |
| 46.1% | 53.9% | 16.5% | From 35 to 39 years old | 45.2% | 54.8% | 17.0% |
| 50.3% | 49.7% | 12.4% | From 40 to 44 years old | 49.3% | 50.7% | 13.6% |
| 49.4% | 50.6% | 11.4% | From 45 to 49 years old | 50.0% | 50.0% | 11.2% |
| 52.7% | 47.3% | 12.3% | From 50 to 54 years old | 51.2% | 48.8% | 12.5% |
| 55.7% | 44.3% | 12.2% | From 55 to 59 years old | 55.3% | 44.7% | 11.7% |
| 63.7% | 36.3% | 2.7% | From 60 to 64 years old | 64.0% | 36.0% | 3.0% |
| 72.9% | 27.1% | 0.1% | 65 years old and over | 67.1% | 32.9% | 0.1% |

Percentages per gender are calculated on the basis of the total of each line. Percentages of the "global" column are calculated on the basis of the total headcount.



DISTRIBUTION OF HEADCOUNT PER AGE AND COUNTRY

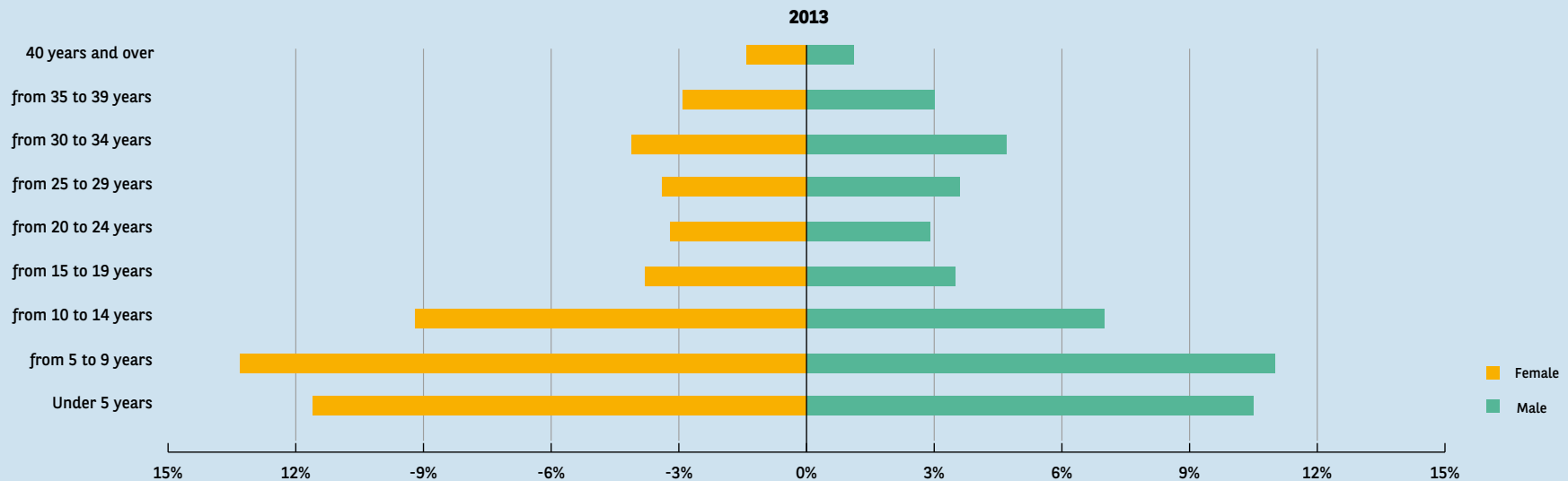
| COUNTRIES | 2013 | | | | | | | | | | 97% | |
|--------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------|----------------|-----------------|
| | AGE BRACKETS | | | | | | | | | | Total | Total Headcount |
| | Under 25 years old | Under 30 years old | Under 35 years old | Under 40 years old | Under 45 years old | Under 50 years old | Under 55 years old | Under 60 years old | Under 65 years old | | | |
| Germany | 5.1% | 19.8% | 40.1% | 59.3% | 75.4% | 87.7% | 94.6% | 98.3% | 100.0% | 100.0% | 3,841 | |
| Belgium | 1.7% | 11.8% | 24.7% | 41.8% | 55.8% | 67.2% | 83.7% | 96.9% | 100.0% | 100.0% | 18,337 | |
| Bulgaria | 12.3% | 51.8% | 74.1% | 85.5% | 91.4% | 95.8% | 98.2% | 99.4% | 99.9% | 100.0% | 1,674 | |
| Denmark | 3.9% | 11.8% | 25.5% | 41.2% | 58.8% | 78.4% | 92.2% | 96.1% | 98.0% | 100.0% | 51 | |
| Spain | 1.3% | 11.3% | 33.7% | 61.5% | 77.9% | 90.5% | 96.8% | 99.4% | 99.9% | 100.0% | 3,203 | |
| France | 2.6% | 13.3% | 31.2% | 46.9% | 58.7% | 69.2% | 81.9% | 95.9% | 99.8% | 100.0% | 56,229 | |
| Greece | 0.0% | 13.8% | 47.5% | 75.0% | 90.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 80 | |
| Hungary | 2.6% | 22.8% | 46.0% | 72.1% | 88.2% | 95.2% | 97.8% | 99.7% | 99.8% | 100.0% | 587 | |
| Ireland | 6.6% | 21.9% | 48.7% | 70.6% | 85.1% | 89.5% | 96.5% | 99.6% | 100.0% | 100.0% | 228 | |
| Italy | 0.3% | 5.5% | 17.4% | 33.0% | 49.5% | 63.4% | 80.7% | 96.5% | 100.0% | 100.0% | 18,207 | |
| Luxembourg | 1.3% | 10.2% | 25.6% | 45.1% | 65.3% | 82.9% | 94.4% | 99.5% | 100.0% | 100.0% | 4,105 | |
| Norway | 0.9% | 5.4% | 23.2% | 44.6% | 70.5% | 79.5% | 88.4% | 97.3% | 100.0% | 100.0% | 112 | |
| Netherlands | 2.1% | 11.8% | 29.9% | 48.1% | 65.3% | 80.4% | 89.6% | 96.6% | 99.8% | 100.0% | 925 | |
| Poland | 3.6% | 27.8% | 54.6% | 77.2% | 89.9% | 95.7% | 98.2% | 99.5% | 99.9% | 100.0% | 3,226 | |
| Portugal | 3.5% | 22.9% | 56.5% | 80.4% | 90.7% | 96.0% | 98.5% | 99.4% | 99.9% | 100.0% | 1,700 | |
| Czech Republic | 10.4% | 37.3% | 62.1% | 82.6% | 91.5% | 95.4% | 96.8% | 99.3% | 100.0% | 100.0% | 585 | |
| Romania | 11.9% | 48.2% | 78.0% | 92.1% | 97.1% | 99.1% | 99.4% | 99.9% | 100.0% | 100.0% | 996 | |
| United Kingdom | 3.6% | 16.6% | 36.9% | 55.6% | 72.6% | 85.4% | 93.5% | 98.0% | 99.7% | 100.0% | 6,312 | |
| Slovakia | 2.8% | 34.3% | 65.7% | 83.5% | 91.5% | 96.8% | 98.4% | 100.0% | 100.0% | 100.0% | 248 | |
| Sweden | 0.6% | 9.0% | 30.1% | 48.7% | 63.5% | 76.3% | 86.5% | 96.2% | 98.7% | 100.0% | 156 | |
| TOTAL (significance rate 97%) | 2.5% | 13.7% | 30.9% | 47.8% | 61.4% | 72.7% | 85.2% | 96.8% | 99.9% | 100.0% | 120,802 | |

Cumulative percentages are calculated on the basis of the total of each country.

GROUP SENIORITY PYRAMID - HEADCOUNT

| 2012 | | | SENIORITY BRACKETS | 2013 | | |
|--------------|--------|--------|---------------------|--------------|--------|--------|
| 96% | | | | 97% | | |
| DISTRIBUTION | | | | DISTRIBUTION | | |
| Male | Female | Global | | Male | Female | Global |
| 47.0% | 53.0% | 26.5% | Under 5 years | 47.4% | 52.6% | 22.1% |
| 45.1% | 54.9% | 22.1% | From 5 to 9 years | 45.3% | 54.7% | 24.3% |
| 44.0% | 56.0% | 15.5% | From 10 to 14 years | 43.1% | 56.9% | 16.2% |
| 47.8% | 52.2% | 5.6% | From 15 to 19 years | 47.8% | 52.2% | 7.3% |
| 47.9% | 52.1% | 6.1% | From 20 to 24 years | 47.4% | 52.6% | 6.0% |
| 52.3% | 47.7% | 7.1% | From 25 to 29 years | 51.5% | 48.5% | 6.9% |
| 55.2% | 44.8% | 8.9% | From 30 to 34 years | 53.5% | 46.5% | 8.8% |
| 50.0% | 50.0% | 6.3% | From 35 to 39 years | 51.1% | 48.9% | 5.9% |
| 47.5% | 52.5% | 2.1% | 40 years and over | 44.6% | 55.4% | 2.5% |

Percentages per gender are calculated on the basis of the total of each line. Percentages of the "global" column are calculated on the basis of the global headcount. When third-party companies are acquired by BNP Paribas, the seniority used for the purpose of the audit is that of the employee's arrival in the original company.



DISTRIBUTION OF HEADCOUNT PER GROUP SENIORITY AND COUNTRY

| COUNTRIES | 2013 | | | | | | | | | 97% |
|----------------|--------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|-----------------|
| | SENIORITY BRACKETS | | | | | | | | | Total Headcount |
| | Under 5 years | Under 10 years | Under 15 years | Under 20 years | Under 25 years | Under 30 years | Under 35 years | Under 40 years | Total | |
| Germany | 45.6% | 69.6% | 87.7% | 94.4% | 97.3% | 98.6% | 99.5% | 99.8% | 100.0% | 3,841 |
| Belgium | 19.9% | 35.7% | 50.6% | 63.0% | 68.3% | 82.0% | 92.1% | 98.7% | 100.0% | 18,337 |
| Bulgaria | 59.9% | 95.9% | 98.5% | 99.7% | 99.9% | 100.0% | 100.0% | 100.0% | 100.0% | 1,674 |
| Denmark | 47.1% | 70.6% | 82.4% | 86.3% | 92.2% | 98.0% | 100.0% | 100.0% | 100.0% | 51 |
| Spain | 21.6% | 62.6% | 80.6% | 86.8% | 95.3% | 97.8% | 98.8% | 99.6% | 100.0% | 3,203 |
| France | 16.8% | 40.8% | 58.5% | 64.3% | 71.3% | 76.9% | 86.4% | 95.2% | 100.0% | 56,229 |
| Greece | 32.5% | 82.5% | 93.8% | 97.5% | 98.8% | 100.0% | 100.0% | 100.0% | 100.0% | 80 |
| Hungary | 41.7% | 74.4% | 92.3% | 96.8% | 99.7% | 99.8% | 99.8% | 100.0% | 100.0% | 587 |
| Ireland | 40.8% | 74.6% | 86.8% | 91.2% | 93.9% | 98.7% | 99.1% | 100.0% | 100.0% | 228 |
| Italy | 15.3% | 36.3% | 52.6% | 60.3% | 67.2% | 78.2% | 95.1% | 99.9% | 100.0% | 18,207 |
| Luxembourg | 15.1% | 43.7% | 63.3% | 74.1% | 83.6% | 92.5% | 97.7% | 99.8% | 100.0% | 4,105 |
| Norway | 43.8% | 75.0% | 88.4% | 92.9% | 96.4% | 98.2% | 99.1% | 100.0% | 100.0% | 112 |
| Netherlands | 35.1% | 62.2% | 77.1% | 87.5% | 91.9% | 95.8% | 98.4% | 99.8% | 100.0% | 925 |
| Poland | 52.7% | 83.3% | 92.7% | 98.9% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 3,226 |
| Portugal | 48.9% | 76.5% | 88.4% | 94.8% | 99.1% | 100.0% | 100.0% | 100.0% | 100.0% | 1,700 |
| Czech Republic | 52.8% | 83.6% | 96.2% | 99.8% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 585 |
| Romania | 50.5% | 91.1% | 99.7% | 99.7% | 99.8% | 99.9% | 100.0% | 100.0% | 100.0% | 996 |
| United Kingdom | 38.4% | 74.6% | 87.5% | 95.2% | 97.7% | 99.4% | 99.8% | 100.0% | 100.0% | 6,312 |
| Slovakia | 54.0% | 86.3% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 248 |
| Sweden | 51.3% | 80.8% | 92.3% | 96.2% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 156 |
| TOTAL | 22.1% | 46.4% | 62.6% | 69.8% | 75.9% | 82.8% | 91.6% | 97.5% | 100.0% | 120,802 |

Cumulative percentages are calculated on the basis of the total of each country.

When third-party companies are acquired by BNP Paribas, the seniority used for the purpose of the audit is that of the employee's arrival in the original company.

AVERAGE AGE PER COUNTRY AND GENDER

| 2012 | | | 96% | 2013 | | | 97% |
|-------------|-------------|-------------|-----|--------------------|-------------|-------------|-------------|
| Male | Female | Global | | COUNTRIES | Male | Female | Global |
| 38.9 | 37.5 | 38.2 | | Germany | 39.9 | 37.5 | 38.7 |
| 44.2 | 41.5 | 42.9 | | Belgium | 44.6 | 42.1 | 43.3 |
| 32.6 | 30.6 | 31.0 | | Bulgaria | 32.5 | 31.0 | 31.2 |
| 41.9 | 39.7 | 41.2 | | Denmark | 42.6 | 40.8 | 41.8 |
| 38.0 | 37.5 | 37.7 | | Spain | 39.6 | 37.9 | 38.7 |
| 43.5 | 41.6 | 42.5 | | France | 43.6 | 41.7 | 42.5 |
| 38.9 | 38.3 | 38.6 | | Greece | 36.6 | 35.4 | 36.1 |
| 35.7 | 34.9 | 35.2 | | Hungary | 36.6 | 36.1 | 36.3 |
| 37.4 | 36.4 | 36.9 | | Ireland | 37.1 | 36.2 | 36.6 |
| 46.9 | 42.0 | 44.7 | | Italy | 47.3 | 42.5 | 45.1 |
| 41.3 | 40.5 | 40.9 | | Luxembourg | 41.7 | 40.8 | 41.3 |
| 40.8 | 41.2 | 41.0 | | Norway | 42.2 | 41.7 | 42.0 |
| 41.2 | 39.4 | 40.5 | | Netherlands | 42.1 | 39.9 | 41.3 |
| 34.7 | 34.8 | 34.8 | | Poland | 35.1 | 35.2 | 35.2 |
| 35.9 | 34.2 | 34.9 | | Portugal | 35.9 | 34.6 | 35.1 |
| 32.3 | 31.4 | 31.8 | | Czech Republic | 33.6 | 33.0 | 33.3 |
| 30.8 | 30.2 | 30.4 | | Romania | 31.4 | 30.6 | 30.8 |
| 39.1 | 38.2 | 38.8 | | United Kingdom | 39.6 | 38.9 | 39.4 |
| 35.2 | 31.9 | 33.2 | | Slovakia | 35.7 | 32.2 | 33.7 |
| 40.7 | 42.0 | 41.4 | | Sweden | 40.9 | 43.2 | 42.2 |
| 43.1 | 40.5 | 41.7 | | AVERAGE AGE | 43.3 | 40.7 | 41.9 |

AVERAGE GROUP SENIORITY PER COUNTRY AND GENDER

| 2012 | | | 96% | 2013 | | | 97% |
|-------------|-------------|-------------|-----|--------------------------------|-------------|-------------|-------------|
| Male | Female | Global | | COUNTRIES | Male | Female | Global |
| 6.5 | 6.6 | 6.6 | | Germany | 7.3 | 7.4 | 7.3 |
| 16.8 | 15.3 | 16.1 | | Belgium | 17.6 | 16.3 | 17.0 |
| 4.3 | 3.5 | 3.6 | | Bulgaria | 4.7 | 3.7 | 3.9 |
| 6.6 | 4.6 | 6.0 | | Denmark | 7.0 | 10.1 | 8.4 |
| 9.0 | 7.7 | 8.3 | | Spain | 10.5 | 9.5 | 10.0 |
| 16.5 | 16.2 | 16.3 | | France | 16.9 | 16.8 | 16.9 |
| 8.9 | 9.6 | 9.3 | | Greece | 6.8 | 8.3 | 7.5 |
| 5.7 | 6.5 | 6.2 | | Hungary | 6.6 | 7.2 | 7.0 |
| 7.3 | 8.1 | 7.7 | | Ireland | 7.7 | 8.1 | 7.9 |
| 18.3 | 14.6 | 16.7 | | Italy | 18.7 | 15.2 | 17.1 |
| 13.1 | 14.2 | 13.6 | | Luxembourg | 13.5 | 14.4 | 13.9 |
| 6.8 | 7.3 | 7.1 | | Norway | 7.7 | 8.0 | 7.8 |
| 9.5 | 8.9 | 9.2 | | Netherlands | 10.3 | 9.5 | 10.0 |
| 5.4 | 5.5 | 5.5 | | Poland | 5.6 | 5.8 | 5.7 |
| 6.9 | 6.1 | 6.5 | | Portugal | 7.0 | 6.5 | 6.7 |
| 5.3 | 4.6 | 5.0 | | Czech Republic | 5.5 | 5.2 | 5.4 |
| 4.8 | 4.7 | 4.7 | | Romania | 4.9 | 4.8 | 4.8 |
| 6.8 | 6.7 | 6.8 | | United Kingdom | 7.6 | 7.5 | 7.6 |
| 5.3 | 4.0 | 4.5 | | Slovakia | 5.8 | 4.6 | 5.1 |
| 6.8 | 5.2 | 5.9 | | Sweden | 6.8 | 5.4 | 6.0 |
| 15.0 | 13.9 | 14.4 | | AVERAGE GROUP SENIORITY | 15.4 | 14.5 | 14.9 |

When third-party companies are acquired by BNP Paribas, the seniority used for the purpose of the audit is that of the employee's arrival in the original company.

FULL-TIME EQUIVALENT PER PROFESSIONAL FIELD AND COUNTRY

| 2012 | | | | | 94% | 2013 | | | | | 95% |
|-----------------|-----------------------|--------------------------------------|---------|-------------------|----------------|--------------|-----------------------|--------------------------------------|---------|-------------------|-----|
| DISTRIBUTION | | | | | COUNTRIES | DISTRIBUTION | | | | | |
| Sales | Operations Processing | Support Functions and Top Management | Total | Significance rate | | Sales | Operations Processing | Support Functions and Top Management | Total | Significance rate | |
| 33.4% | 36.2% | 30.4% | 2,218 | 65% | Germany | 33.4% | 36.0% | 30.6% | 2,231 | 58% | |
| 54.1% | 8.4% | 37.5% | 17,253 | 95% | Belgium | 54.3% | 8.4% | 37.3% | 17,250 | 99% | |
| 76.7% | 12.1% | 11.2% | 1,402 | 94% | Bulgaria | 74.2% | 12.7% | 13.1% | 1,520 | 100% | |
| non significant | | | 22 | 27% | Denmark | 45.3% | 21.6% | 33.1% | 50 | 100% | |
| 26.9% | 40.8% | 32.3% | 3,250 | 98% | Spain | 26.7% | 42.9% | 30.4% | 3,079 | 95% | |
| 53.3% | 13.0% | 33.6% | 55,885 | 95% | France | 53.2% | 12.6% | 34.2% | 54,701 | 96% | |
| 8.8% | 48.9% | 42.3% | 137 | 91% | Greece | 13.2% | 57.9% | 28.9% | 76 | 94% | |
| 19.6% | 41.4% | 39.0% | 588 | 95% | Hungary | 49.6% | 11.6% | 38.8% | 551 | 94% | |
| 12.0% | 47.0% | 41.0% | 208 | 90% | Ireland | 13.6% | 45.3% | 41.1% | 222 | 90% | |
| 57.3% | 18.0% | 24.7% | 18,290 | 98% | Italy | 58.9% | 17.4% | 23.7% | 17,796 | 98% | |
| 31.2% | 27.9% | 40.9% | 3,690 | 93% | Luxembourg | 31.3% | 28.0% | 40.7% | 3,832 | 97% | |
| 22.9% | 29.9% | 47.2% | 96 | 82% | Norway | 42.8% | 16.2% | 41.0% | 110 | 100% | |
| 50.6% | 17.1% | 32.3% | 520 | 53% | Netherlands | 53.3% | 14.6% | 32.1% | 824 | 85% | |
| 62.8% | 13.6% | 23.6% | 3,010 | 93% | Poland | 56.7% | 17.3% | 26.0% | 3,179 | 98% | |
| 13.0% | 63.1% | 23.9% | 1,439 | 88% | Portugal | 24.3% | 56.2% | 19.5% | 1,654 | 98% | |
| 29.1% | 39.9% | 31.0% | 544 | 93% | Czech Republic | 30.4% | 37.5% | 32.1% | 560 | 95% | |
| 62.1% | 20.4% | 17.4% | 879 | 96% | Romania | 63.3% | 18.4% | 18.2% | 859 | 97% | |
| 40.2% | 22.7% | 37.1% | 5,182 | 80% | United Kingdom | 38.2% | 20.5% | 41.3% | 5,488 | 89% | |
| 29.6% | 39.1% | 31.3% | 248 | 100% | Slovakia | 29.7% | 37.3% | 33.0% | 245 | 100% | |
| 42.4% | 14.2% | 43.4% | 101 | 65% | Sweden | 43.7% | 10.1% | 46.1% | 150 | 99% | |
| 51.2% | 16.4% | 32.3% | 114,961 | 94% | TOTAL | 51.4% | 16.0% | 32.6% | 114,376 | 95% | |

Percentages are calculated on the basis of employees in the "total" column for each country.

%: significance rate of 30% to 50%.

%: non-significant data.



2 MOVEMENTS

RECRUITMENTS OF PERMANENT-TERM CONTRACTS PER GENDER - HEADCOUNT

| 2012 | | | 100% | 2013 | | | 100% |
|--------------|--------------|--------------|-----------------------------|--------------|--------------|--------------|------|
| HEADCOUNT | | | | HEADCOUNT | | | |
| Male | Female | Total | | Male | Female | Total | |
| 2,249 | 2,558 | 4,807 | PTC | 2,003 | 2,083 | 4,086 | |
| 401 | 555 | 956 | Conversions from FTC to PTC | 414 | 643 | 1,057 | |
| 2,650 | 3,113 | 5,763 | TOTAL | 2,417 | 2,726 | 5,143 | |

| 2012 | | | | 2013 | | | |
|--------------|--------------|---------------|-----------------------------|--------------|--------------|---------------|--|
| DISTRIBUTION | | | | DISTRIBUTION | | | |
| Male | Female | Global | | Male | Female | Global | |
| 46.8% | 53.2% | 83.4% | PTC | 49.0% | 51.0% | 79.4% | |
| 41.9% | 58.1% | 16.6% | Conversions from FTC to PTC | 39.2% | 60.8% | 20.6% | |
| 46.0% | 54.0% | 100.0% | TOTAL | 47.0% | 53.0% | 100.0% | |

Percentages per gender are calculated on the basis of the total of each line. Percentages of the "global" column are calculated on the basis of the total headcount.

BALANCE OF RECRUITMENTS / LEAVERS OF FIXED-TERM CONTRACTS - HEADCOUNT

| 2012 | 100% | 2013 | 100% |
|---|------|------|------|
| -991 | | 154 | |
| Balance of recruitments / leavers of Fixed-Term Contracts | | | |

RECRUITMENTS OF PERMANENT-TERM CONTRACTS PER COUNTRY AND GENDER - HEADCOUNT

| 2012 | | | 100% | 2013 | | | 100% |
|--------------|--------------|--------------|----------------|--------------|--------------|--------------|------|
| PTC | | Recruitments | COUNTRIES | PTC | | Recruitments | |
| Male | Female | | | Male | Female | | |
| 51.1% | 48.9% | 403 | Germany | 52.4% | 47.6% | 597 | |
| 51.1% | 48.9% | 898 | Belgium | 56.9% | 43.1% | 411 | |
| 15.7% | 84.3% | 356 | Bulgaria | 21.5% | 78.5% | 525 | |
| 37.5% | 62.5% | 8 | Denmark | 50.0% | 50.0% | 4 | |
| 50.0% | 50.0% | 106 | Spain | 50.4% | 49.6% | 119 | |
| 44.6% | 55.4% | 1,927 | France | 45.9% | 54.1% | 1,585 | |
| 100.0% | 0.0% | 1 | Greece | 100.0% | 0.0% | 2 | |
| 41.9% | 58.1% | 62 | Hungary | 49.3% | 50.7% | 67 | |
| 70.0% | 30.0% | 10 | Ireland | 45.8% | 54.2% | 24 | |
| 46.9% | 53.1% | 623 | Italy | 49.5% | 50.5% | 422 | |
| 58.0% | 42.0% | 176 | Luxembourg | 56.0% | 44.0% | 75 | |
| 50.0% | 50.0% | 8 | Norway | 33.3% | 66.7% | 3 | |
| 54.9% | 45.1% | 71 | Netherlands | 70.8% | 29.2% | 24 | |
| 41.7% | 58.3% | 350 | Poland | 36.4% | 63.6% | 269 | |
| 44.7% | 55.3% | 132 | Portugal | 49.3% | 50.7% | 207 | |
| 57.7% | 42.3% | 71 | Czech Republic | 54.2% | 45.8% | 48 | |
| 29.8% | 70.2% | 57 | Romania | 35.3% | 64.7% | 68 | |
| 56.8% | 43.2% | 451 | United Kingdom | 58.9% | 41.1% | 660 | |
| 45.9% | 54.1% | 37 | Slovakia | 38.9% | 61.1% | 18 | |
| 43.8% | 56.3% | 16 | Sweden | 40.0% | 60.0% | 15 | |
| 46.0% | 54.0% | 5,763 | TOTAL | 47.0% | 53.0% | 5,143 | |

Including conversions from FTC to PTC.

Percentages per gender are calculated on the basis of the total of each line.

PERMANENT-TERM CONTRACTS LEAVERS PER REASON AND GENDER - HEADCOUNT

| 2012 | | | 100% | 2013 | | | 100% |
|--------------|--------------|--------------|-----------------------------------|--------------|--------------|--------------|------|
| HEADCOUNT | | | DEPARTURES PER REASON | HEADCOUNT | | | |
| Male | Female | Total | | Male | Female | Total | |
| 1,160 | 690 | 1,850 | Retirements and Early Retirements | 1,560 | 1,343 | 2,903 | |
| 1,442 | 1,500 | 2,942 | Resignations | 1,408 | 1,393 | 2,801 | |
| 642 | 751 | 1,393 | Redundancies | 572 | 681 | 1,253 | |
| 129 | 117 | 246 | Amicable termination | 178 | 258 | 436 | |
| 981 | 747 | 1,728 | Others* | 809 | 741 | 1,550 | |
| 4,354 | 3,805 | 8,159 | TOTAL | 4,527 | 4,416 | 8,943 | |

| 2012 | | | DEPARTURES PER REASON | 2013 | | |
|--------------|--------------|---------------|-----------------------------------|--------------|--------------|---------------|
| DISTRIBUTION | | | | DISTRIBUTION | | |
| Male | Female | Global | Male | Female | Global | |
| 62.7% | 37.3% | 22.7% | Retirements and Early retirements | 53.7% | 46.3% | 32.5% |
| 49.0% | 51.0% | 36.1% | Resignations | 50.3% | 49.7% | 31.3% |
| 46.1% | 53.9% | 17.1% | Redundancies | 45.7% | 54.3% | 14.0% |
| 52.4% | 47.6% | 3.0% | Amicable termination | 40.8% | 59.2% | 4.9% |
| 56.8% | 43.2% | 21.2% | Others* | 52.2% | 47.8% | 17.3% |
| 53.4% | 46.6% | 100.0% | TOTAL | 50.6% | 49.4% | 100.0% |

Percentages per gender are calculated on the basis of the total of each line. Percentages of the "global" column are calculated on the basis of the total headcount.

*Others: subsidized departures, deaths, departures during probationary period, departures without given reasons.

PERIMETER CHANGES - FULL-TIME EQUIVALENT

| 2011 / 2012 | | 100% | 2012 / 2013 | | 100% |
|-------------|------|-------------------|-------------|------|------|
| FTEs | Rate | Perimeter changes | FTEs | Rate | |
| 464* | 0.4% | | | 26 | 0.0% |

*Including 142 employees of CARDIF Luxembourg International.

TURN-OVER RATE PER REASON AND COUNTRY - HEADCOUNT

| COUNTRIES | 2013 | | | | | | 100% |
|----------------|-----------------------------------|--------------|--------------|----------------------|-------------|-------------|--------------|
| | DEPARTURES PER REASON | | | | | | Departures |
| | Retirements and Early Retirements | Resignations | Redundancies | Amicable Termination | Others* | Total | |
| Germany | 0.2% | 4.0% | 2.3% | 0.1% | 1.0% | 7.5% | 265 |
| Belgium | 2.7% | 2.0% | 1.1% | 0.1% | 0.3% | 6.2% | 1,170 |
| Bulgaria | 0.0% | 21.4% | 4.6% | 0.5% | 0.2% | 26.6% | 405 |
| Denmark | 1.3% | 3.9% | 1.3% | 0.0% | 36.8% | 43.4% | 33 |
| Spain | 0.1% | 2.9% | 3.9% | 0.0% | 0.2% | 7.0% | 228 |
| France | 3.0% | 1.1% | 0.8% | 0.2% | 1.1% | 6.3% | 3,731 |
| Greece | 0.0% | 0.0% | 1.3% | 0.0% | 45.0% | 46.3% | 69 |
| Hungary | 0.0% | 5.3% | 4.0% | 6.2% | 1.3% | 16.8% | 105 |
| Ireland | 0.9% | 8.7% | 0.0% | 2.2% | 0.0% | 11.8% | 27 |
| Italy | 2.7% | 0.5% | 0.1% | 0.2% | 0.8% | 4.3% | 801 |
| Luxembourg | 1.0% | 1.2% | 0.3% | 0.1% | 0.5% | 3.1% | 128 |
| Norway | 1.8% | 5.5% | 0.0% | 0.0% | 1.8% | 9.1% | 10 |
| Netherlands | 0.1% | 1.4% | 1.0% | 0.7% | 2.4% | 5.6% | 52 |
| Poland | 0.0% | 3.0% | 5.4% | 4.5% | 0.4% | 13.5% | 329 |
| Portugal | 0.1% | 0.8% | 0.7% | 0.0% | 4.9% | 6.5% | 104 |
| Czech Republic | 0.0% | 14.8% | 1.6% | 0.9% | 1.7% | 19.0% | 109 |
| Romania | 0.0% | 11.8% | 0.8% | 0.6% | 0.3% | 13.5% | 136 |
| United Kingdom | 0.1% | 9.8% | 1.1% | 1.0% | 5.5% | 17.5% | 1,189 |
| Slovakia | 0.0% | 4.1% | 1.6% | 0.0% | 8.1% | 13.8% | 34 |
| Sweden | 0.0% | 7.0% | 0.0% | 0.0% | 5.6% | 12.6% | 18 |
| TOTAL | 2.3% | 2.2% | 1.0% | 0.4% | 1.2% | 7.2% | 8,943 |

Percentages are calculated on the basis of the active workforce employed on Permanent-Term Contracts during the previous year.

*Others: subsidized departures, deaths, departures during probationary period, departures without given reasons.



3

ABSENTEEISM, LEAVES AND WORK RELATED ACCIDENTS

ABSENTEEISM, LEAVES AND WORK RELATED ACCIDENTS

| 2012 | | | | 89% | 2013 | | | | 86% |
|--------------------------------|-------------------------------|-------------------------|------------------|-------------------|--------------------------------|-------------------------------|-------------------------|------------------|-----|
| Rate of absenteeism and leaves | | | | | Rate of absenteeism and leaves | | | | |
| Illness | due to work related accidents | Maternity and paternity | Other authorised | | Illness | due to work related accidents | Maternity and paternity | Other authorised | |
| non significant | | | | Germany | 2.5% | 0.0% | 0.5% | 0.1% | |
| 2.4% | 0.0% | 0.5% | 0.2% | Belgium | 2.6% | 0.1% | 0.5% | 0.2% | |
| 0.9% | 0.0% | 1.2% | 0.9% | Spain | 1.9% | 0.1% | 1.2% | 0.8% | |
| 2.7% | 0.1% | 2.2% | 0.7% | France | 2.4% | 0.1% | 2.2% | 0.7% | |
| 2.0% | 0.2% | 1.6% | 0.2% | Hungary | not communicated | | | | |
| 1.8% | 0.1% | 1.5% | 0.5% | Italy | 2.4% | 0.0% | 1.9% | 0.5% | |
| 2.3% | not communicated | 1.2% | 0.3% | Luxembourg | 2.9% | not communicated | 0.7% | 0.7% | |
| 2.4% | 0.0% | 0.3% | 0.2% | Netherlands | not communicated | | | | |
| 5.2% | 0.1% | 2.6% | 1.2% | Poland | 5.3% | 0.1% | 3.5% | 1.2% | |
| 0.5% | 0.0% | 0.9% | 0.4% | Portugal | 0.5% | 0.0% | 0.0% | 0.7% | |
| 1.0% | 0.0% | 0.7% | 0.1% | Romania | 0.8% | not communicated | 1.4% | 0.2% | |
| 1.0% | non significant | 1.7% | 0.2% | United Kingdom | 1.2% | non significant | 1.4% | 0.2% | |
| 1.1% | 0.0% | 0.0% | 0.1% | Slovakia | 1.8% | 0.0% | 0.1% | 0.0% | |
| 2.4% | 0.1% | 1.7% | 0.5% | TOTAL | 2.0% | 0.0% | 1.7% | 0.6% | |
| 92% | 83% | 91% | 90% | Significance rate | 88% | 81% | 88% | 88% | |

%: significance rate of 30% to 50%.

%: non-significant data.

4

WORKING TIME

PART-TIME WORKERS PER COUNTRY AND GENDER - HEADCOUNT

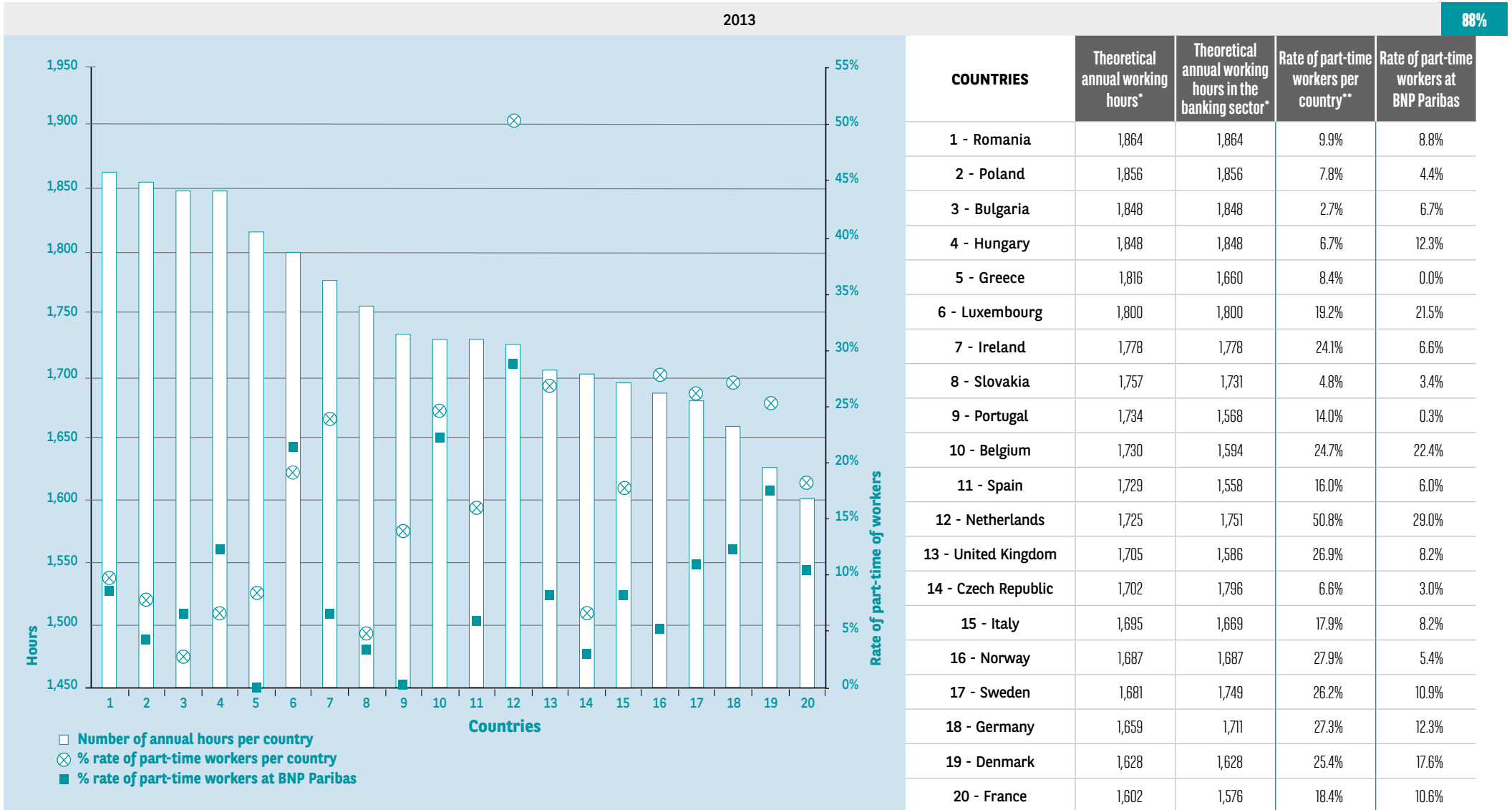
| 2012 | | | | | | | 88% | 2013 | | | | | | | 88% |
|-----------------|-------|-----------|-------|-----------|-------|-------------------|----------------|-----------------|-------|-----------|-------|-----------|-------|-------------------|-----|
| Male | | Female | | Total | | Significance rate | COUNTRIES | Male | | Female | | Total | | Significance rate | |
| Headcount | % | Headcount | % | Headcount | % | | | Headcount | % | Headcount | % | Headcount | % | | |
| 8 | 1.3% | 129 | 24.3% | 137 | 11.7% | 32% | Germany | 15 | 2.4% | 125 | 23.8% | 140 | 12.3% | 28% | |
| 727 | 7.8% | 3,268 | 35.0% | 3,995 | 21.4% | 98% | Belgium | 710 | 7.8% | 3,392 | 36.5% | 4,102 | 22.4% | 100% | |
| non significant | | | | | | | 9% | non significant | | | | | | | 8% |
| 1 | 3.2% | 7 | 46.7% | 8 | 17.4% | 58% | Bulgaria | | | | | | | 100% | |
| 5 | 0.6% | 79 | 10.7% | 84 | 5.5% | 44% | Denmark | 1 | 3.6% | 8 | 34.8% | 9 | 17.6% | 100% | |
| 360 | 1.4% | 5,399 | 16.7% | 5,759 | 10.0% | 96% | Spain | 6 | 0.8% | 84 | 11.4% | 90 | 6.0% | 45% | |
| | 0.0% | | 0.0% | 0 | 0.0% | 78% | France | 445 | 1.8% | 5,502 | 17.4% | 5,947 | 10.6% | 96% | |
| 2 | 2.4% | 12 | 8.3% | 14 | 6.2% | 36% | Greece | - | 0.0% | - | 0.0% | 0 | 0.0% | 57% | |
| | 0.0% | 12 | 10.3% | 12 | 5.6% | 91% | Hungary | 22 | 9.0% | 50 | 14.6% | 72 | 12.3% | 95% | |
| 97 | 1.0% | 1,281 | 17.5% | 1,378 | 8.3% | 87% | Ireland | - | 0.0% | 15 | 11.7% | 15 | 6.6% | 90% | |
| 87 | 3.9% | 789 | 40.0% | 876 | 20.9% | 99% | Italy | 84 | 0.9% | 1,240 | 17.3% | 1,324 | 8.2% | 86% | |
| 1 | 1.7% | 5 | 8.3% | 6 | 5.0% | 100% | Luxembourg | 86 | 4.0% | 796 | 40.8% | 882 | 21.5% | 98% | |
| 58 | 10.2% | 203 | 59.0% | 261 | 28.6% | 88% | Norway | 1 | 1.7% | 5 | 9.4% | 6 | 5.4% | 100% | |
| 52 | 4.3% | 93 | 4.7% | 145 | 4.5% | 98% | Netherlands | 62 | 10.7% | 206 | 60.1% | 268 | 29.0% | 89% | |
| 1 | 0.2% | 2 | 0.4% | 3 | 0.3% | 53% | Poland | 56 | 4.4% | 87 | 4.5% | 143 | 4.4% | 98% | |
| 2 | 2.4% | 2 | 2.6% | 4 | 2.5% | 27% | Portugal | - | 0.0% | 3 | 0.5% | 3 | 0.3% | 61% | |
| non significant | | | | | | | 12% | non significant | | | | | | | 12% |
| 37 | 1.0% | 424 | 18.4% | 461 | 7.7% | 87% | Czech Republic | 2 | 2.3% | 3 | 3.8% | 5 | 3.0% | 28% | |
| 1 | 2.4% | 1 | 2.2% | 2 | 2.3% | 35% | Romania | | | | | | | 91% | |
| 1 | 1.5% | 13 | 14.4% | 14 | 8.9% | 99% | United Kingdom | 41 | 1.2% | 435 | 19.1% | 476 | 8.2% | 91% | |
| 1,447 | 2.7% | 11,730 | 20.2% | 13,177 | 11.7% | 88% | Slovakia | 1 | 2.4% | 2 | 4.4% | 3 | 3.4% | 35% | |
| | | | | | | | Sweden | 3 | 4.4% | 14 | 15.9% | 17 | 10.9% | 100% | |
| | | | | | | | TOTAL | 1,544 | 2.9% | 11,978 | 20.9% | 13,522 | 12.3% | 88% | |

Percentages per gender are calculated on the basis of the total headcount by gender of each country (full-time and part-time). Percentages of the total column are based on the total headcount of each country (full-time and part-time).

%: significance rate of 30% to 50%.

%: non-significant data.

PART-TIME WORKERS PER COUNTRY - DATA COMPARISON BETWEEN COUNTRIES AND BNP PARIBAS - HEADCOUNT



* European Industrial Relations Observatory (EIRO) 2012.

** Source: Eurostat / Data 2013.

DISTRIBUTION OF PART-TIME WORKERS BY LENGTH OF WORKING TIME (< OR ≥ 80%) PER COUNTRY - HEADCOUNT

| 2012 | | | | 88% | 2013 | | | | 88% |
|-------------------|--------------|---------------|-------------------|----------------|-------------------|--------------|---------------|-------------------|-----|
| WORKING PART-TIME | | | | COUNTRIES | WORKING PART-TIME | | | | |
| < 80 % | ≥ 80 % | Headcount | Significance rate | | < 80 % | ≥ 80 % | Headcount | Significance rate | |
| 71.5% | 28.5% | 137 | 32% | Germany | 75.0% | 25.0% | 140 | 28% | |
| 21.1% | 78.9% | 3,995 | 98% | Belgium | 20.6% | 79.4% | 4,102 | 100% | |
| non significant | | | 9% | Bulgaria | non significant | | | 8% | |
| 37.5% | 62.5% | 8 | 58% | Denmark | 0.0% | 100.0% | 9 | 100% | |
| 39.3% | 60.7% | 84 | 44% | Spain | 34.4% | 65.6% | 90 | 45% | |
| 20.4% | 79.6% | 5,759 | 96% | France | 19.6% | 80.4% | 5,947 | 96% | |
| non significant | | | 78% | Greece | non significant | | | 57% | |
| 100.0% | 0.0% | 14 | 36% | Hungary | 73.6% | 26.4% | 72 | 95% | |
| 75.0% | 25.0% | 12 | 91% | Ireland | 80.0% | 20.0% | 15 | 90% | |
| 52.1% | 47.9% | 1,378 | 87% | Italy | 49.2% | 50.8% | 1,324 | 86% | |
| 45.2% | 54.8% | 876 | 99% | Luxembourg | 44.0% | 56.0% | 882 | 98% | |
| 66.7% | 33.3% | 6 | 100% | Norway | 50.0% | 50.0% | 6 | 100% | |
| 37.2% | 62.8% | 261 | 88% | Netherlands | 42.5% | 57.5% | 268 | 89% | |
| 61.4% | 38.6% | 145 | 98% | Poland | 58.0% | 42.0% | 143 | 98% | |
| 0.0% | 100.0% | 3 | 53% | Portugal | 0.0% | 100.0% | 3 | 61% | |
| 75.0% | 25.0% | 4 | 27% | Czech Republic | 80.0% | 20.0% | 5 | 28% | |
| non significant | | | 12% | Romania | non significant | | | 12% | |
| 62.5% | 37.5% | 461 | 87% | United Kingdom | 59.5% | 40.5% | 476 | 91% | |
| 100.0% | 0.0% | 2 | 35% | Slovakia | 100.0% | 0.0% | 3 | 35% | |
| 21.4% | 78.6% | 14 | 99% | Sweden | 29.4% | 70.6% | 17 | 100% | |
| 28.8% | 71.2% | 13,177 | 88% | TOTAL | 27.8% | 72.2% | 13,522 | 88% | |

Percentages are based on the total part-time headcount of each country.

%: significance rate of 30% to 50%.

%: non-significant data.

DISTRIBUTION OF PART-TIME WORKERS PER AGE AND COUNTRY - HEADCOUNT

| COUNTRIES | 2013 | | | | | | | | | 88% |
|--------------------------------------|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-------------------|--------------------------------------|
| | AGE BRACKETS | | | | | | | | | Total headcount of part-time workers |
| | Under 25 years | From 25 to 29 years | From 30 to 34 years | From 35 to 39 years | From 40 to 44 years | From 45 to 49 years | From 50 to 54 years | From 55 to 59 years | 60 years and over | |
| Germany | 1.4% | 1.4% | 7.1% | 23.6% | 27.1% | 22.1% | 8.6% | 5.7% | 2.9% | 140 |
| Belgium | 0.1% | 2.1% | 8.2% | 18.7% | 13.8% | 12.1% | 21.2% | 20.0% | 3.7% | 4,102 |
| Bulgaria | | | 33.3% | 22.2% | | 22.2% | 11.1% | 11.1% | | 9 |
| Denmark | | 11.1% | | 11.1% | 22.2% | 11.1% | 22.2% | 11.1% | 11.1% | 9 |
| Spain | | 4.4% | 15.6% | 51.1% | 18.9% | 7.8% | 2.2% | | | 90 |
| France | 0.3% | 2.3% | 14.3% | 18.4% | 14.8% | 13.9% | 15.1% | 17.5% | 3.4% | 5,947 |
| Greece | | | | | | | | | | |
| Hungary | 4.2% | 4.2% | 11.1% | 36.1% | 40.3% | 2.8% | | 1.4% | | 72 |
| Ireland | | | 13.3% | 40.0% | | 6.7% | 26.7% | 6.7% | 6.7% | 15 |
| Italy | 0.1% | 1.2% | 5.4% | 20.0% | 20.5% | 20.2% | 22.2% | 10.1% | 0.2% | 1,324 |
| Luxembourg | 0.1% | 1.7% | 9.0% | 24.3% | 25.6% | 23.6% | 11.6% | 4.0% | 0.2% | 882 |
| Norway | 16.7% | 16.7% | | 16.7% | 33.3% | | 16.7% | | | 6 |
| Netherlands | 1.1% | 6.0% | 13.4% | 23.9% | 19.8% | 17.2% | 11.2% | 4.9% | 2.6% | 268 |
| Poland | 5.6% | 21.0% | 27.3% | 16.8% | 9.8% | 4.9% | 6.3% | 4.9% | 3.5% | 143 |
| Portugal | | | | | 66.7% | 33.3% | | | | 3 |
| Czech Republic | | | 20.0% | 40.0% | 40.0% | | | | | 5 |
| Romania | | | 18.2% | 36.4% | 45.5% | | | | | 11 |
| United Kingdom | 1.9% | 6.3% | 19.5% | 23.5% | 19.5% | 12.0% | 7.8% | 5.3% | 4.2% | 476 |
| Slovakia | 33.3% | | | 33.3% | 33.3% | | | | | 3 |
| Sweden | | 5.9% | 29.4% | 11.8% | 17.6% | 11.8% | | 11.8% | 11.8% | 17 |
| TOTAL OF PART-TIME WORKERS | 0.4% | 2.5% | 11.5% | 19.7% | 16.3% | 14.5% | 16.7% | 15.4% | 3.0% | 13,522 |
| TOTAL (significance rate 88%) | 3.6% | 13.0% | 18.6% | 16.5% | 13.0% | 10.4% | 11.3% | 10.4% | 3.2% | 110,050 |

Percentages are calculated on the basis of the part-time headcount in each country. Percentages of the total of part-time workers line are based on the total part-time headcount. Percentages of the total line are calculated on the basis of the global headcount (full time + part time).

5

DIVERSITY

PERCENTAGE OF WOMEN IN SENIOR MANAGEMENT POSITIONS PER COUNTRY

| 2012 | 100% | | 2013 | 100% |
|---|------|----------------|---|------|
| % of women in Senior Management Positions | | COUNTRIES | % of women in Senior Management Positions | |
| 16.7% | | Germany | 12.2% | |
| 15.5% | | Belgium | 17.5% | |
| not communicated | | Bulgaria | 0.0% | |
| 0.0% | | Denmark | not communicated | |
| 9.1% | | Spain | 8.7% | |
| 26.9% | | France | 27.9% | |
| not communicated | | Greece | not communicated | |
| 0.0% | | Hungary | 0.0% | |
| 40.0% | | Ireland | 25.0% | |
| 12.3% | | Italy | 13.4% | |
| 19.4% | | Luxembourg | 24.2% | |
| 50.0% | | Norway | 50.0% | |
| 0.0% | | Netherlands | 0.0% | |
| 12.5% | | Poland | 17.6% | |
| 0.0% | | Portugal | 0.0% | |
| 0.0% | | Czech Republic | 0.0% | |
| 0.0% | | Romania | 33.3% | |
| 10.6% | | United Kingdom | 8.2% | |
| 0.0% | | Slovakia | 0.0% | |
| 0.0% | | Sweden | 0.0% | |
| 22.1% | | TOTAL | 22.9% | |

In bold, statistically significant data (more than 5 Senior Management Positions).

SENIOR EMPLOYMENT MAINTENANCE - AVERAGE AGE OF DEPARTURE FOR PEOPLE 55 YEARS OLD AND OVER PER COUNTRY

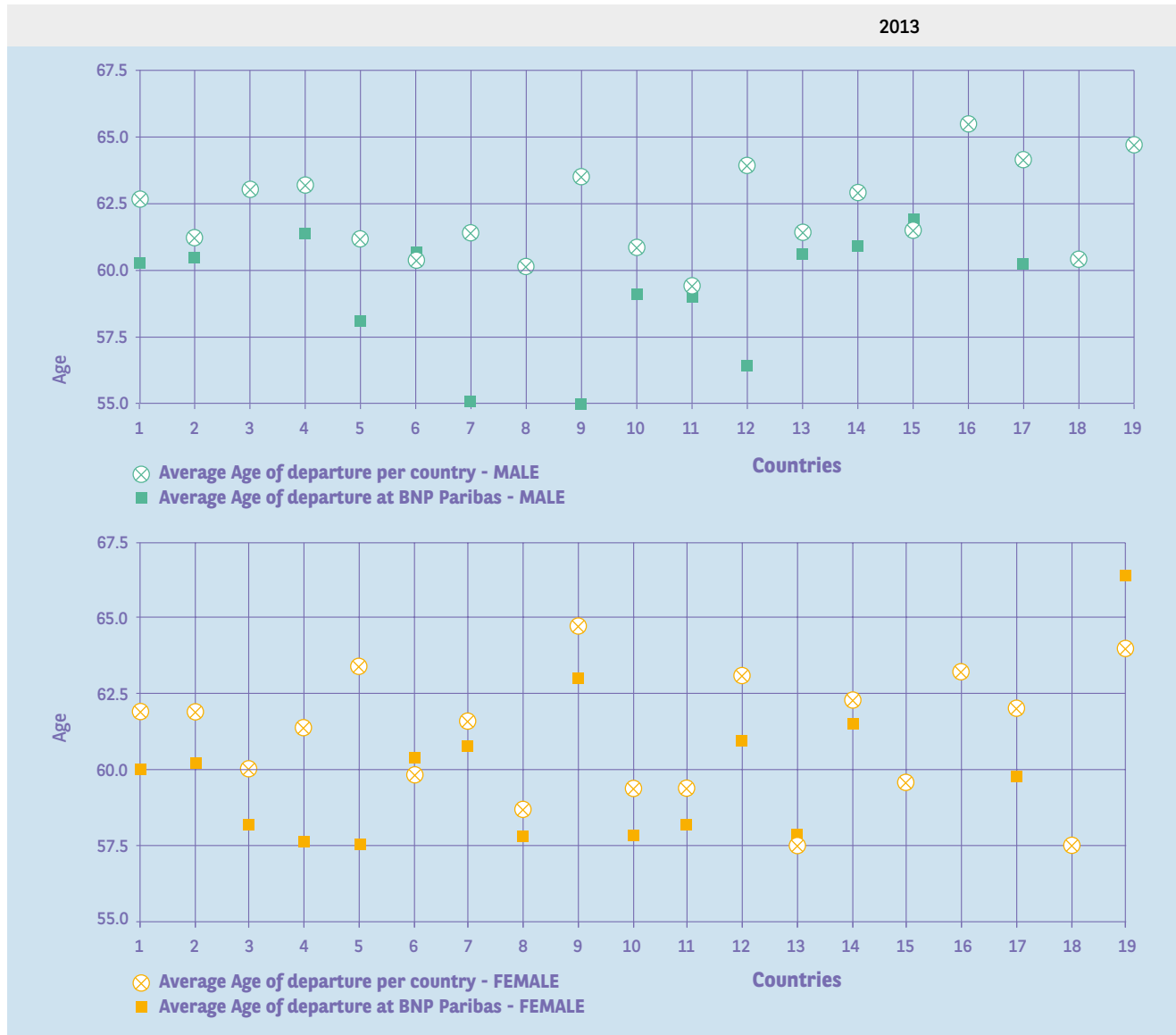
| 2012 | | | 77% | 2013 | | | 82% |
|-----------------|--------------|-------------------|----------------|-----------------|--------------|-------------------|-----|
| Average age | Departures | Significance rate | COUNTRIES | Average age | Departures | Significance rate | |
| 58.7 | 19 | 48% | Germany | 60.3 | 12 | 40% | |
| 59.7 | 506 | 98% | Belgium | 60.4 | 568 | 99% | |
| non significant | | 4% | Bulgaria | non significant | | 2% | |
| | | 29% | Denmark | 59.9 | 5 | 100% | |
| 58.1 | 25 | 58% | Spain | 57.9 | 33 | 39% | |
| 60.5 | 1,235 | 91% | France | 60.5 | 2,212 | 90% | |
| non significant | | 79% | Greece | 57.9 | 2 | 100% | |
| 58.7 | 2 | 52% | Hungary | 60.6 | 6 | 45% | |
| non significant | | 84% | Ireland | 59.0 | 2 | 90% | |
| 60.1 | 536 | 89% | Italy | 58.8 | 535 | 74% | |
| 58.7 | 63 | 95% | Luxembourg | 58.7 | 45 | 99% | |
| 58.5 | 2 | 100% | Norway | 64.5 | 2 | 100% | |
| 61.5 | 10 | 81% | Netherlands | 59.7 | 7 | 82% | |
| non significant | | 19% | Poland | 58.6 | 18 | 99% | |
| 59.8 | 6 | 63% | Portugal | 61.3 | 11 | 74% | |
| non significant | | 13% | Czech Republic | non significant | | 18% | |
| non significant | | 5% | Romania | non significant | | 9% | |
| 60.2 | 87 | 84% | United Kingdom | 60.1 | 93 | 89% | |
| non significant | | 34% | Slovakia | non significant | | 58% | |
| 61.5 | 3 | 100% | Sweden | 66.4 | 2 | 100% | |
| 60.2 | 2,495 | 77% | TOTAL | 60.2 | 3,555 | 82% | |

%: significance rate of 30% to 50%.

%: non-significant data.



SENIOR EMPLOYMENT MAINTENANCE - DATA COMPARISON BETWEEN COUNTRIES AND BNP PARIBAS



82%

| COUNTRIES | Average age of departures per country* | | Average age of departures at BNP Paribas | |
|---------------------|--|------|--|------|
| | M | F | M | F |
| 1 - Germany | 62.6 | 61.9 | 60.3 | 60.0 |
| 2 - Belgium | 61.2 | 61.9 | 60.6 | 60.2 |
| 3 - Bulgaria | 63.0 | 60.0 | | 58.2 |
| 4 - Denmark | 63.2 | 61.4 | 61.4 | 57.6 |
| 5 - Spain | 61.2 | 63.4 | 58.1 | 57.6 |
| 6 - France | 60.3 | 59.8 | 60.7 | 60.4 |
| 7 - Greece | 61.3 | 61.6 | 55.1 | 60.8 |
| 8 - Hungary | 60.1 | 58.7 | NS | 57.8 |
| 9 - Ireland | 63.5 | 64.7 | 55.0 | 63.0 |
| 10 - Italy | 60.8 | 59.4 | 59.1 | 57.9 |
| 11 - Luxembourg | 59.4 | 59.4 | 59.1 | 58.2 |
| 12 - Netherlands | 63.9 | 63.1 | 56.4 | 61.0 |
| 13 - Poland | 61.4 | 57.5 | 60.6 | 57.9 |
| 14 - Portugal | 62.9 | 62.3 | 61.0 | 61.5 |
| 15 - Czech Republic | 61.5 | 59.6 | 62.0 | |
| 16 - Romania | 65.5 | 63.2 | | |
| 17 - United Kingdom | 64.1 | 62.0 | 60.3 | 59.7 |
| 18 - Slovakia | 60.4 | 57.5 | | |
| 19 - Sweden | 64.7 | 64.0 | | 66.4 |

* Source: Fondation Robert Schuman, July 2012

NUMBER OF NATIONALITIES PER COUNTRY

| 2012 | | | 100% | 2013 | | | 100% |
|-------------------------|--|-------------------|----------------|-------------------------|--|-------------------|------|
| Number of nationalities | % of staff concerned without local nationality | Significance rate | COUNTRIES | Number of nationalities | % of staff concerned without local nationality | Significance rate | |
| 33 | 4.1% | 100% | Germany | 33 | 4.3% | 100% | |
| 57 | 4.5% | 100% | Belgium | 58 | 4.7% | 100% | |
| 4 | 0.2% | 100% | Bulgaria | 3 | 0.1% | 100% | |
| 4 | 3.6% | 100% | Denmark | 2 | 2.0% | 100% | |
| 18 | 1.7% | 100% | Spain | 23 | 2.2% | 100% | |
| 110 | 5.1% | 100% | France | 104 | 3.3% | 100% | |
| 4 | 2.7% | 100% | Greece | 3 | 2.5% | 100% | |
| 4 | 1.3% | 100% | Hungary | 5 | 1.4% | 100% | |
| 14 | 12.9% | 100% | Ireland | 13 | 10.9% | 100% | |
| 25 | 0.5% | 100% | Italy | 14 | 0.3% | 100% | |
| 32 | 70.4% | 100% | Luxembourg | 32 | 70.4% | 100% | |
| 12 | 24.6% | 100% | Norway | 13 | 26.0% | 100% | |
| 19 | 5.5% | 100% | Netherlands | 19 | 5.7% | 100% | |
| 5 | 0.4% | 100% | Poland | 9 | 0.6% | 100% | |
| 20 | 4.1% | 100% | Portugal | 22 | 5.2% | 100% | |
| 6 | 1.7% | 100% | Czech Republic | 5 | 1.5% | 100% | |
| 5 | 0.3% | 100% | Romania | 5 | 0.4% | 100% | |
| 99 | 26.3% | 96% | United Kingdom | 76 | 26.6% | 100% | |
| 2 | 0.1% | 100% | Slovakia | 3 | 0.5% | 100% | |
| 15 | 15.6% | 100% | Sweden | 13 | 15.2% | 100% | |
| 141 | 7.2% | 100% | TOTAL | 131 | 6.4% | 100% | |

Percentages are based on the total headcount of each country.

%: significance rate of 30% to 50%.

%: non-significant data.

NUMBER OF DISABLED EMPLOYEES

| 2012 | | 89% | 2013 | | 90% |
|-------------------|-------------------|-----|----------------|-------------------|-------------------|
| Number of persons | Significance rate | | COUNTRIES | Number of persons | Significance rate |
| 7 | 12% | | Germany | 47 | 77% |
| 68 | 96% | | Belgium | 66 | 97% |
| not communicated | not communicated | | Bulgaria | not communicated | not communicated |
| not communicated | not communicated | | Denmark | not communicated | not communicated |
| 16 | 69% | | Spain | 18 | 74% |
| 1,268 | 97% | | France | 1,365 | 97% |
| not communicated | not communicated | | Greece | not communicated | not communicated |
| not communicated | not communicated | | Hungary | 9 | 62% |
| not communicated | not communicated | | Ireland | not communicated | not communicated |
| 635 | 91% | | Italy | 660 | 94% |
| 36 | 100% | | Luxembourg | 59 | 100 % |
| not communicated | not communicated | | Norway | not communicated | not communicated |
| 2 | 51% | | Netherlands | 1 | 69% |
| 12 | 78% | | Poland | 18 | 82% |
| 5 | 80% | | Portugal | 9 | 81% |
| not communicated | not communicated | | Czech Republic | 1 | 70% |
| not communicated | not communicated | | Romania | 2 | 100% |
| 9 | 26% | | United Kingdom | 9 | 22% |
| 3 | 100% | | Slovakia | 5 | 100% |
| not communicated | not communicated | | Sweden | not communicated | not communicated |

The survey of disabled employees is carried out using the legal standards in force in the country; these standards are not harmonized at a pan-European level.

%: significance rate of 30% to 50%.

%: non-significant data.



6

TRAINING

PERCENTAGE OF EMPLOYEES WHO ATTENDED A TRAINING COURSE AND AVERAGE NUMBER OF HOURS OF TRAINING PER EMPLOYEE

| 2012 | | | 88% | 2013 | | | 94% |
|---|----------------------------------|-------------------|----------------|---|----------------------------------|-------------------|-----|
| % of employees who attended a training course | Average number of training hours | Significance rate | COUNTRIES | % of employees who attended a training course | Average number of training hours | Significance rate | |
| 68.1% | 13 | 77% | Germany | 50.0% | 35 | 70% | |
| 97.3% | 19 | 100% | Belgium | 100.0% | 16 | 97% | |
| 95.6% | 26 | 86% | Bulgaria | 87.0% | 30 | 93% | |
| not communicated | not communicated | not communicated | Denmark | not communicated | not communicated | not communicated | |
| 93.9% | 33 | 61% | Spain | 89.0% | 32 | 74% | |
| 90.0% | 28 | 90% | France | 93.0% | 30 | 100% | |
| not communicated | not communicated | not communicated | Greece | not communicated | not communicated | not communicated | |
| 35.0% | 6 | 65% | Hungary | not communicated | not communicated | not communicated | |
| not communicated | not communicated | not communicated | Ireland | not communicated | not communicated | not communicated | |
| 98.4% | 38 | 86% | Italy | 95.0% | 36 | 94% | |
| 97.9% | 23 | 97% | Luxembourg | 97.0% | 24 | 100% | |
| not communicated | not communicated | not communicated | Norway | not communicated | not communicated | not communicated | |
| not communicated | not communicated | not communicated | Netherlands | 9.0% | 42 | 72% | |
| 108.9% | 39 | 94% | Poland | 100.0% | 44 | 82% | |
| 95.7% | 35 | 47% | Portugal | 97.0% | 71 | 81% | |
| 47.7% | 2 | 71% | Czech Republic | 48.0% | not communicated | 70% | |
| 90.1% | 23 | 86% | Romania | 90.0% | 27 | 100% | |
| 70.9% | 1 | 85% | United Kingdom | 59.0% | 21 | 81% | |
| 66.3% | 13 | 65% | Slovakia | 91.0% | 37 | 100% | |
| not communicated | not communicated | not communicated | Sweden | not communicated | not communicated | not communicated | |

%: significance rate of 30% to 50%.

%: non-significant data.

NUMBER OF TRAINING SESSIONS ATTENDED WITHIN THE FRAMEWORK OF E-LEARNING

| COUNTRIES | 2013 | | | | | | | 100% |
|----------------|---|-----------------------------------|---|-------|-------------------------|------------|---------|------|
| | TRAINING SESSIONS | | | | | | | |
| | Culture and knowledge of the Group and its entities | Business lines technical training | Business support functions technical training | Risks | Individual competencies | Management | Total | |
| Germany | 6% | 31% | 12% | 49% | 2% | 1% | 1,073 | |
| Belgium | 10% | 13% | 3% | 65% | 2% | 8% | 54,663 | |
| Bulgaria | 7% | 25% | 2% | 60% | 6% | 1% | 213 | |
| Denmark | 5% | 1% | 0% | 93% | 0% | 2% | 169 | |
| Spain | 27% | 30% | 2% | 39% | 0% | 1% | 3,610 | |
| France | 4% | 16% | 27% | 41% | 9% | 2% | 49,141 | |
| Greece | 33% | 0% | 0% | 67% | 0% | 0% | 9 | |
| Hungary | 3% | 6% | 46% | 44% | 0% | 1% | 477 | |
| Ireland | 2% | 4% | 1% | 93% | 0% | 0% | 481 | |
| Italy | 11% | 62% | 5% | 20% | 2% | 0% | 168,205 | |
| Luxembourg | 21% | 4% | 3% | 68% | 4% | 0% | 19,786 | |
| Norway | 8% | 7% | 1% | 84% | 0% | 1% | 303 | |
| Netherlands | 19% | 6% | 1% | 73% | 1% | 0% | 995 | |
| Poland | 40% | 25% | 12% | 19% | 4% | 0% | 12,907 | |
| Portugal | 3% | 29% | 5% | 55% | 5% | 4% | 1,915 | |
| Czech Republic | 0% | 30% | 1% | 69% | 0% | 1% | 143 | |
| Romania | 2% | 1% | 1% | 94% | 1% | 0% | 268 | |
| United Kingdom | 2% | 27% | 1% | 64% | 4% | 2% | 4,513 | |
| Slovakia | 11% | 0% | 11% | 68% | 0% | 11% | 19 | |
| Sweden | 3% | 2% | 1% | 91% | 0% | 2% | 288 | |

Percentages are calculated on the basis of the total number of training sessions followed per country within the framework of e-learning.
Source: My Dev.



7

CAREER MANAGEMENT

E-JOBS REPORTING

| 2012 | | | 94%* | 2013 | | | | 94%* |
|---------------------------------------|-------------------------------|----------------------------|----------------|---------------------------|---------------------------------------|-------------------------------|----------------------------|------|
| Number of current vacancies validated | Number of validated positions | Number of filled positions | COUNTRIES | Deployment year of E-jobs | Number of current vacancies validated | Number of validated positions | Number of filled positions | |
| 106 | 109 | 12 | Germany | Before 2010 | 94 | 118 | 21 | |
| 93 | 103 | 51 | Belgium | 2011 | 92 | 102 | 46 | |
| not communicated | | | Bulgaria | 2012 | not communicated | | | |
| 0 | 0 | 0 | Denmark | 2013 | 2 | 2 | 1 | |
| 11 | 13 | 3 | Spain | Before 2010 | 27 | 28 | 10 | |
| 2,161 | 2,318 | 1,412 | France | Before 2010 | 3,109 | 3,486 | 1,859 | |
| 0 | 0 | 0 | Greece | 2010 | 1 | 1 | 0 | |
| 6 | 6 | 0 | Hungary | 2012 | 18 | 18 | 7 | |
| 2 | 2 | 0 | Ireland | - | 0 | 0 | 0 | |
| 76 | 92 | 25 | Italy | 2012 | 210 | 272 | 83 | |
| 170 | 192 | 147 | Luxembourg | 2010 | 164 | 175 | 110 | |
| 2 | 2 | 1 | Norway | 2011 | 3 | 3 | 2 | |
| 31 | 31 | 12 | Netherlands | 2012 | 34 | 34 | 20 | |
| not communicated | | | Poland | - | not communicated | | | |
| 130 | 139 | 94 | Portugal | 2011 | 172 | 215 | 138 | |
| 1 | 1 | 0 | Czech Republic | 2012 | 1 | 1 | 1 | |
| 9 | 12 | 1 | Romania | 2012 | 7 | 8 | 2 | |
| 203 | 217 | 133 | United Kingdom | 2010 | 152 | 163 | 81 | |
| not communicated | | | Slovakia | - | not communicated | | | |
| 1 | 1 | 0 | Sweden | 2013 | 2 | 2 | 0 | |

* based on the deployment of E-jobs by country.

CAREER INTERVIEWS AND APPRAISALS

| 2013 | | | 92% | 2013 | | | | | | | 86% |
|-------------------------|--------------|-------------------|----------------|--------------------------------|-----------------|------------------|------------|---------------------|------|-------------------|-----|
| FREQUENCY OF APPRAISALS | | | COUNTRIES | FREQUENCY OF CAREER INTERVIEWS | | | | | | Significance rate | |
| Every year | No appraisal | Significance rate | | Every year | Every two years | Every five years | On request | No career interview | | | |
| All | | 72% | Germany | | | | All | | 72% | | |
| All | | 92% | Belgium | SMP | All | | All | | 90% | | |
| All | | 84% | Bulgaria | | All | | All | | 84% | | |
| not communicated | | | Denmark | not communicated | | | | | | | |
| All | | 83% | Spain | | All | | | | 54% | | |
| All | | 100% | France | | | All | | | 100% | | |
| not communicated | | | Greece | not communicated | | | | | | | |
| All | | 59% | Hungary | | All | | | | 59% | | |
| All | | 55% | Ireland | All | | | | | 55% | | |
| All | | 91% | Italy | All | | | | | 72% | | |
| All | | 65% | Luxembourg | | | All | All | | 65% | | |
| not communicated | | | Norway | not communicated | | | | | | | |
| All | | 64% | Netherlands | All | | | | | 64% | | |
| All | | 81% | Poland | not communicated | | | | | | | |
| All | | 80% | Portugal | | All | | | | 42% | | |
| All | | 68% | Czech Republic | | | | | All | 68% | | |
| All | | 88% | Romania | All | | | All | | 88% | | |
| All | | 85% | United Kingdom | SMP | All | | | | 49% | | |
| All | | 99% | Slovakia | All | | | | | 99% | | |
| not communicated | | | Sweden | not communicated | | | | | | | |

All = All employees ; SMP = SMP only.



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