



EUROPEAN  
SOCIAL REPORT 2012



**BNP PARIBAS** | The bank for a changing world





## 2012 EUROPEAN SOCIAL REPORT

The third edition of BNP Paribas' European Social Report is here already!

The fruit of the enhanced social dialogue within the European area, this new report provides us with a better understanding of the similarities and differences between the populations and social relations in the 20 countries represented on our European Group Committee. This report presents a body of social data per entity, country and gender as at December 31, 2012; it also makes a comparison with the corresponding figures from the end of 2011.

Like last year, the report has been enriched with new information: the data completeness rate has improved overall; the rate of absenteeism in 12 countries is now available (up from eight countries last year); a number of European benchmarks have been refined (more recent for the age of retirement, focusing on the banking sector for theoretical working time) and they consequently give a better idea of BNP Paribas' real situation in 2012; and a new section devoted to people with disabilities has been created.

For readers pressed for time, what are the most important details contained in this report?

The overall number of people employed in our 20 countries has fallen slightly (-1.7%), the percentage of female employees continues to grow (52.4%), the average age and average seniority have both declined (by -0.6 year and -1 year respectively), but there still exist considerable differences between our home countries and other countries. The number of new recruits has fallen but still remains at a high level with nearly 6,000 people joining the Group in Europe in 2012.

For more details, we warmly invite you to browse through the following pages. We hope you enjoy a pleasant and profitable read!

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**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). 2011 figures have been recalculated on a pro-forma basis to account for the Group's organization in 2012 (excluding Klépierre). For the record, the breakdown of Klépierre's (physical) headcount per country is as follows:

Countries	Headcount
Denmark	149
Spain	121
France	571
Greece	3
Hongary	98
Italy	124
Norvway	156
Poland	60
Portugal	50
Czech Republic	41
Slovakia	2
Sweden	91
<b>Total</b>	<b>1,466</b>

**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.

**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%**

His rate may be used for individual countries; it is then known as the "significance Rate."

**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 activi-

ties pursued within the Group independently of, firstly, hierarchical positions and, secondly, legal and organizational structures.

**SENIOR MANAGEMENT POSITIONS:** 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.

**GROUP FUNCTIONS:** Group tax department, Group legal department, Group compliance, Group development & Finance, Group Risk Management, internal audit department, information technology & Processes, Brand communications & Quality, Group Human Resources.

**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*.



# 1

## STAFF

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

2011					99.8%	2012					100%
Male		Female		Total	CORE BUSINESSES / RBOE / GROUP FUNCTIONS	Male		Female		Total	
FTEs	%	FTEs	%			FTEs	%	FTEs	%		
13,322	41.5%	18,793	58.5%	32,114	FRB	13,111	41.2%	18,731	58.8%	31,841	
8,394	59.2%	5,789	40.8%	14,183	BNL	8,090	58.3%	5,791	41.7%	13,880	
8,407	51.5%	7,921	48.5%	16,328	RB Belgium	8,116	50.7%	7,891	49.3%	16,007	
1,046	54.7%	866	45.3%	1,913	RB Luxembourg	1,123	54.3%	944	45.7%	2,067	
1,196	38.5%	1,914	61.5%	3,110	IRB	1,132	38.3%	1,825	61.7%	2,957	
5,686	39.6%	8,684	60.4%	14,370	Personal Finance	5,581	39.5%	8,552	60.5%	14,133	
2,028	48.9 %	2,119	51.1 %	4,146	Arval	1,998	49.6%	2,032	50.4%	4,030	
1,348	48.7 %	1,418	51.3 %	2,766	Leasing Solutions	1,306	48.7%	1,374	51.3%	2,680	
767	60.2 %	508	39.8 %	1,275	Personal Investors	770	59.6%	522	40.4%	1,292	
110	55.0 %	90	45.0 %	200	RB Transversal Missions	89	53.5%	77	46.5%	166	
6,659	61.6 %	4,150	38.4 %	10,810	CIB	6,188	61.9%	3,815	38.1%	10,003	
8,891	49.8 %	8,954	50.2 %	17,845	Investment Solutions	8,697	50.0%	8,702	50.0%	17,400	
3,397	56.5 %	2,612	43.5 %	6,009	Group Functions	3,513	57.0%	2,654	43.0%	6,167	
183	51.6 %	172	48.4 %	355	Others Activity	286	51.6%	268	48.4%	553	
<b>61,435</b>	<b>49.0 %</b>	<b>63,988</b>	<b>51.0 %</b>	<b>125,423</b>	<b>TOTAL</b>	<b>59,999</b>	<b>48.7%</b>	<b>63,177</b>	<b>51.3%</b>	<b>123,176</b>	

Total including data not provided for gender:

## HEADCOUNT PER CORE BUSINESSES / RBOE / GROUP FUNCTIONS

2011					100%	2012					100%
Male		Female		Total	CORE BUSINESSES / RBOE / GROUP FUNCTIONS	Male		Female		Total	
Headcount	%	Headcount	%			Headcount	%	Headcount	%		
13,390	40.5%	19,656	59.5%	<b>33,046</b>	FRB	13,177	40.2%	19,586	59.8%	<b>32,763</b>	
8,420	58.1%	6,060	41.9%	<b>14,480</b>	BNL	8,114	57.3%	6,052	42.7%	<b>14,166</b>	
8,559	49.6%	8,701	50.4%	<b>17,260</b>	RB Belgium	8,275	48.9%	8,664	51.1%	<b>16,939</b>	
1,060	51.3%	1,006	48.7%	<b>2,066</b>	RB Luxembourg	1,140	51.1%	1,093	48.9%	<b>2,233</b>	
1,067	38.4%	1,714	61.6%	<b>2,781</b>	IRB	1,143	38.3%	1,839	61.7%	<b>2,982</b>	
6,003	38.5%	9,587	61.5%	<b>15,590</b>	Personal Finance	5,718	38.5%	9,131	61.5%	<b>14,849</b>	
2,032	47.9%	2,212	52.1%	<b>4,244</b>	Arval	2,007	48.2%	2,153	51.8%	<b>4,160</b>	
1,355	47.3%	1,509	52.7%	<b>2,864</b>	Leasing Solutions	1,312	47.2%	1,465	52.8%	<b>2,777</b>	
772	58.5%	548	41.5%	<b>1,320</b>	Personal Investors	771	59.1%	534	40.9%	<b>1,305</b>	
110	54.5%	92	45.5%	<b>202</b>	RB Transversal Missions	89	53.0%	79	47.0%	<b>168</b>	
6,689	61.0%	4,281	39.0%	<b>10,970</b>	CIB	6,210	61.2%	3,936	38.8%	<b>10,146</b>	
8,888	48.8%	9,316	51.2%	<b>18,204</b>	Investment Solutions	8,786	49.0%	9,142	51.0%	<b>17,928</b>	
3,409	55.8%	2,701	44.2%	<b>6,110</b>	Group Functions	3,532	56.2%	2,749	43.8%	<b>6,281</b>	
185	50.5%	181	49.5%	<b>366</b>	Others Activity	287	50.6%	280	49.4%	<b>567</b>	
<b>61,939</b>	<b>47.8%</b>	<b>67,564</b>	<b>52.2%</b>	<b>129,503</b>	<b>TOTAL</b>	<b>60,561</b>	<b>47.6%</b>	<b>66,703</b>	<b>52.4%</b>	<b>127,264</b>	

## FULL-TIME EQUIVALENT PER COUNTRY

2011					99,8 %	2012					100%
Male		Female		Total	COUNTRIES	Male		Female		Total	
FTEs	%	FTEs	%			FTEs	%	FTEs	%		
1,778	54.1%	1,506	45.9%	<b>3,284</b>	Germany	1,824	53.3%	1,599	46.7%	<b>3,423</b>	
9,686	52.4%	8,811	47.6%	<b>18,496</b>	Belgium	9,443	51.9%	8,740	48.1%	<b>18,183</b>	
305	20.7%	1,168	79.3%	<b>1,474</b>	Bulgaria	288	19.4%	1,198	80.6%	<b>1,486</b>	
32	76.1%	10	23.9%	<b>41</b>	Denmark	46	59.2%	31	40.8%	<b>77</b>	
1,604	46.0%	1,883	54.0%	<b>3,487</b>	Spain	1,529	46.0%	1,798	54.0%	<b>3,327</b>	
26,762	45.1%	32,619	54.9%	<b>59,381</b>	France	26,317	45.0%	32,227	55.0%	<b>58,544</b>	
114	49.8%	115	50.2%	<b>229</b>	Greece	78	52.0%	72	48.0%	<b>150</b>	
260	40.4%	384	59.6%	<b>644</b>	Hungary	253	41.0%	364	59.0%	<b>618</b>	
120	48.9%	125	51.1%	<b>245</b>	Ireland	114	49.1%	118	50.9%	<b>232</b>	
10,805	57.1%	8,120	42.9%	<b>18,925</b>	Italy	10,484	56.4%	8,099	43.6%	<b>18,583</b>	
2,098	55.2%	1,703	44.8%	<b>3,802</b>	Luxembourg	2,220	55.7%	1,765	44.3%	<b>3,985</b>	
73	54.2%	62	45.8%	<b>135</b>	Norway	58	49.8%	59	50.2%	<b>117</b>	
639	64.3%	355	35.7%	<b>994</b>	The Netherlands	634	64.8%	344	35.2%	<b>978</b>	
1,275	38.4%	2,047	61.6%	<b>3,322</b>	Poland	1,216	37.8%	2,004	62.2%	<b>3,220</b>	
699	42.3%	954	57.7%	<b>1,652</b>	Portugal	686	42.1%	945	57.9%	<b>1,631</b>	
273	44.7%	338	55.3%	<b>612</b>	Czech Republic	271	46.0%	317	54.0%	<b>588</b>	
238	26.4%	661	73.6%	<b>898</b>	Romania	233	25.3%	688	74.7%	<b>920</b>	
4,513	60.8%	2,906	39.2%	<b>7,419</b>	United Kingdom	4,138	61.7%	2,573	38.3%	<b>6,711</b>	
92	39.8%	139	60.2%	<b>231</b>	Slovakia	98	39.6%	150	60.4%	<b>249</b>	
69	45.4%	83	54.6%	<b>152</b>	Sweden	68	44.1%	86	55.9%	<b>154</b>	
<b>61,435</b>	<b>49.0%</b>	<b>63,988</b>	<b>51.0%</b>	<b>125,423</b>	<b>TOTAL</b>	<b>59,999</b>	<b>48,7%</b>	<b>63 177</b>	<b>51,3%</b>	<b>123,176</b>	

Total including data not provided for gender.



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

COUNTRIES	2012														100%
	CORE BUSINESSES / RBOE / GROUP FUNCTIONS														Total
	FRB	BNL	RB Belgium	RB Luxembourg	IRB	Personal Finance	Arval	Leasing Solutions	Personal Investors	RB Transversal Missions	CIB	Investment Solutions	Group Functions	Others Activity	Total
Germany	4		64			1,107	151	197	684		401	791	25		3,423
Belgium			15,780			247	195	127			815	544	456	20	18,183
Bulgaria						1,365					77	37	7		1,486
Denmark			25				8				17	27			77
Spain	18					1,751	382	59	33		342	727	15		3,327
France	31,762			24	297	5,046	1,295	1,243	553	166	4,238	8,053	5,347	519	58,544
Greece						33	17	5			50	42	3		150
Hungary						374	37	35			89	74	9		618
Ireland							10				115	104	4		232
Italy	8	13,880				2,073	808	380			388	1,041	5		18,583
Luxembourg			19	2,043			19	24	21		119	1,702	23	14	3,985
Norway						16					55	44	3		117
The Netherlands			42		60	23	173	58			134	480	7		978
Poland			20		2,599		121	94			84	296	7		3,220
Portugal	48					741	63	28			150	599	3		1,631
Czech Republic						414	86				23	66			588
Romania						779	42	36			18	45			920
United Kingdom			57			4	566	394			2,855	2,582	253		6,711
Slovakia						162	59					28			249
Sweden											34	119	1		154
<b>TOTAL</b>	<b>31,841</b>	<b>13,880</b>	<b>16,007</b>	<b>2,067</b>	<b>2,957</b>	<b>14,133</b>	<b>4,030</b>	<b>2,680</b>	<b>1,292</b>	<b>166</b>	<b>10,003</b>	<b>17,400</b>	<b>6,167</b>	<b>553</b>	<b>123,176</b>

FRB (France excluded): Factor

RB Belgium (Belgium excluded): Fortis Commercial Finance

## HEADCOUNT PER COUNTRY

2011					100%	2012					100%
Male		Female		Total	COUNTRIES	Male		Female		Total	
Headcount	%	Headcount	%			Headcount	%	Headcount	%		
1,812	52.1%	1,666	47.9%	3,478	Germany	1,949	53.5%	1,692	46.5%	3,641	
9,857	50.5%	9,646	49.5%	19,503	Belgium	9,614	50.1%	9,562	49.9%	19,176	
306	19.3%	1,276	80.7%	1,582	Bulgaria	283	18.2%	1,274	81.8%	1,557	
32	74.4%	11	25.6%	43	Denmark	46	58.2%	33	41.8%	79	
1,706	46.0%	2,001	54.0%	3,707	Spain	1,533	44.7%	1,893	55.3%	3,426	
26,880	44.2%	33,999	55.8%	60,879	France	26,449	44.1%	33,552	55.9%	60,001	
114	49.8%	115	50.2%	229	Greece	78	52.0%	72	48.0%	150	
273	39.9%	412	60.1%	685	Hungary	258	40.5%	379	59.5%	637	
120	48.0%	130	52.0%	250	Ireland	114	48.1%	123	51.9%	237	
10,853	55.8%	8,585	44.2%	19,438	Italy	10,525	55.1%	8,572	44.9%	19,097	
2,119	52.2%	1,938	47.8%	4,057	Luxembourg	2,247	52.9%	2,000	47.1%	4,247	
74	54.0%	63	46.0%	137	Norway	59	49.6%	60	50.4%	119	
647	62.1%	395	37.9%	1,042	The Netherlands	644	61.9%	397	38.1%	1,041	
1,295	38.6%	2,064	61.4%	3,359	Poland	1,237	37.9%	2,030	62.1%	3,267	
698	41.9%	969	58.1%	1,667	Portugal	693	41.7%	967	58.3%	1,660	
274	44.2%	346	55.8%	620	Czech Republic	271	45.5%	325	54.5%	596	
250	26.1%	707	73.9%	957	Romania	238	23.0%	797	77.0%	1,035	
4,465	59.7%	3,016	40.3%	7,481	United Kingdom	4,154	60.3%	2,734	39.7%	6,888	
94	40.3%	139	59.7%	233	Slovakia	100	39.8%	151	60.2%	251	
70	44.9%	86	55.1%	156	Sweden	69	43.4%	90	56.6%	159	
<b>61,939</b>	<b>47.8%</b>	<b>67,564</b>	<b>52.2%</b>	<b>129,503</b>	<b>TOTAL</b>	<b>60,561</b>	<b>47.6%</b>	<b>66,703</b>	<b>52.4%</b>	<b>127,264</b>	

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

2011						99,8%	2012						100%
FTC			PTC			CORE BUSINESSES / RBOE / GROUP FUNCTIONS	FTC			PTC			
Male	Female	Total	Male	Female	Total		Male	Female	Total	Male	Female	Total	
85	140	224	13,237	18,653	31,890	FRB	47	93	140	13,064	18,638	31,701	
84	148	232	8,310	5,641	13,951	BNL	60	98	157	8,030	5,693	13,723	
96	137	233	8,311	7,784	16,095	RB Belgium	71	83	154	8,045	7,808	15,853	
8	14	22	1,038	852	1,891	RB Luxembourg	9	20	28	1,114	924	2,038	
309	540	849	887	1,374	2,261	IRB	273	492	764	859	1,333	2,192	
269	595	863	5,417	8,089	13,506	Personal Finance	245	467	713	5,336	8,084	13,420	
227	306	533	1,800	1,813	3,613	Arval	61	69	130	1,937	1,963	3,901	
48	69	117	1,300	1,348	2,648	Leasing Solutions	60	69	129	1,247	1,304	2,551	
8	12	20	759	496	1,255	Personal Investors	7	9	16	763	513	1,275	
	1	1	110	89	199	RB Transversal Missions				89	77	166	
98	91	189	6,562	4,059	10,621	CIB	78	84	162	6,110	3,731	9,841	
329	422	751	8,562	8,532	17,094	Investment Solutions	298	363	661	8,399	8,339	16,739	
10	29	39	3,387	2,583	5,970	Group Functions	7	20	27	3,506	2,634	6,140	
3		3	180	172	352	Others Activity	1	4	5	285	264	548	
1,574	2,503	4,077	59,861	61,485	121,346	TOTAL	1,216	1,871	3,086	58,783	61,307	120,090	

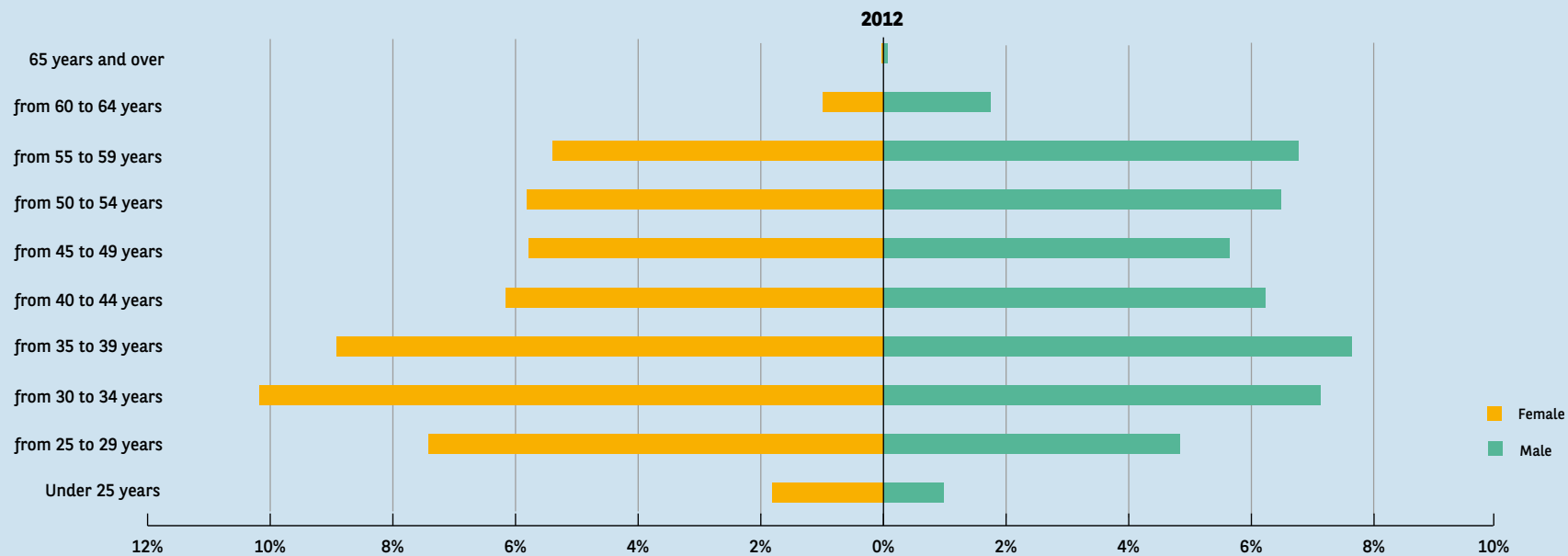
## FULL-TIME EQUIVALENT PER CONTRACT, COUNTRY AND GENDER

2011						99,8%	2012						100%
FTC			PTC			COUNTRIES	FTC			PTC			
Male	Female	Total	Male	Female	Total		Male	Female	Total	Male	Female	Total	
53	73	126	1,725	1,433	3,158	Germany	38	66	104	1,786	1,533	3,319	
128	160	288	9,558	8,651	18,209	Belgium	100	102	202	9,343	8,639	17,982	
10	17	27	295	1,152	1,447	Bulgaria	1	4	5	287	1,194	1,481	
	1	1	32	9	40	Denmark		3	3	46	29	74	
72	84	156	1,532	1,799	3,331	Spain	84	86	170	1,446	1,711	3,157	
294	549	843	26,467	32,070	58,537	France	228	424	652	26,089	31,803	57,892	
3	2	5	111	113	224	Greece		1	1	78	71	149	
4	4	8	257	380	637	Hungary	8	3	11	246	361	607	
6	8	14	114	117	231	Ireland	2	6	8	112	112	224	
358	543	901	10,448	7,577	18,024	Italy	195	286	482	10,289	7,812	18,102	
68	89	157	2,030	1,615	3,645	Luxembourg	84	73	157	2,136	1,691	3,827	
4	4	8	69	58	127	Norway	4	4	8	54	55	109	
61	56	117	578	299	877	The Netherlands	57	44	101	577	300	877	
330	568	898	945	1,479	2,424	Poland	286	532	818	930	1,472	2,402	
43	96	139	656	858	1,513	Portugal	20	54	74	666	891	1,557	
33	62	95	240	276	517	Czech Republic	36	50	86	235	267	502	
16	92	108	222	568	790	Romania	15	68	83	218	620	838	
81	69	151	4,432	2,836	7,268	United Kingdom	51	41	92	4,087	2,532	6,619	
8	24	32	84	115	199	Slovakia	2	14	16	96	136	233	
2	2	4	67	81	148	Sweden	5	9	14	63	77	140	
1,574	2,503	4,077	59,861	61,485	121,346	<b>TOTAL</b>	<b>1,216</b>	<b>1,871</b>	<b>3,086</b>	<b>58,783</b>	<b>61,307</b>	<b>120,090</b>	

**AGE PYRAMID - HEADCOUNT**

2011			100%	2012			96%
DISTRIBUTION			AGE BRACKETS	DISTRIBUTION			
Male	Female	Total		Male	Female	Total	
33.7%	66.3%	3.5%	Under 25 years	35.1%	64.9%	2.8%	
40.3%	59.7%	13.5%	From 25 to 29 years	39.4%	60.6%	12.3%	
42.1%	57.9%	17.6%	From 30 to 34 years	41.2%	58.8%	17.3%	
47.5%	52.5%	16.0%	From 35 to 39 years	46.1%	53.9%	16.5%	
50.0%	50.0%	11.6%	From 40 to 44 years	50.3%	49.7%	12.4%	
49.8%	50.2%	11.7%	From 45 to 49 years	49.4%	50.6%	11.4%	
53.8%	46.2%	12.1%	From 50 to 54 years	52.7%	47.3%	12.3%	
55.7%	44.3%	11.8%	From 55 to 59 years	55.7%	44.3%	12.2%	
68.1%	31.9%	2.1%	From 60 to 64 years	63.7%	36.3%	2.7%	
66.0%	34.0%	0.07%	65 years and over	72.9%	27.1%	0.10%	

Percentages per Male and Female are calculated on the basis of the total of each line. Percentages of the "total" column are calculated on the basis of the total headcount.



## DISTRIBUTION OF HEADCOUNT PER AGE AND COUNTRY

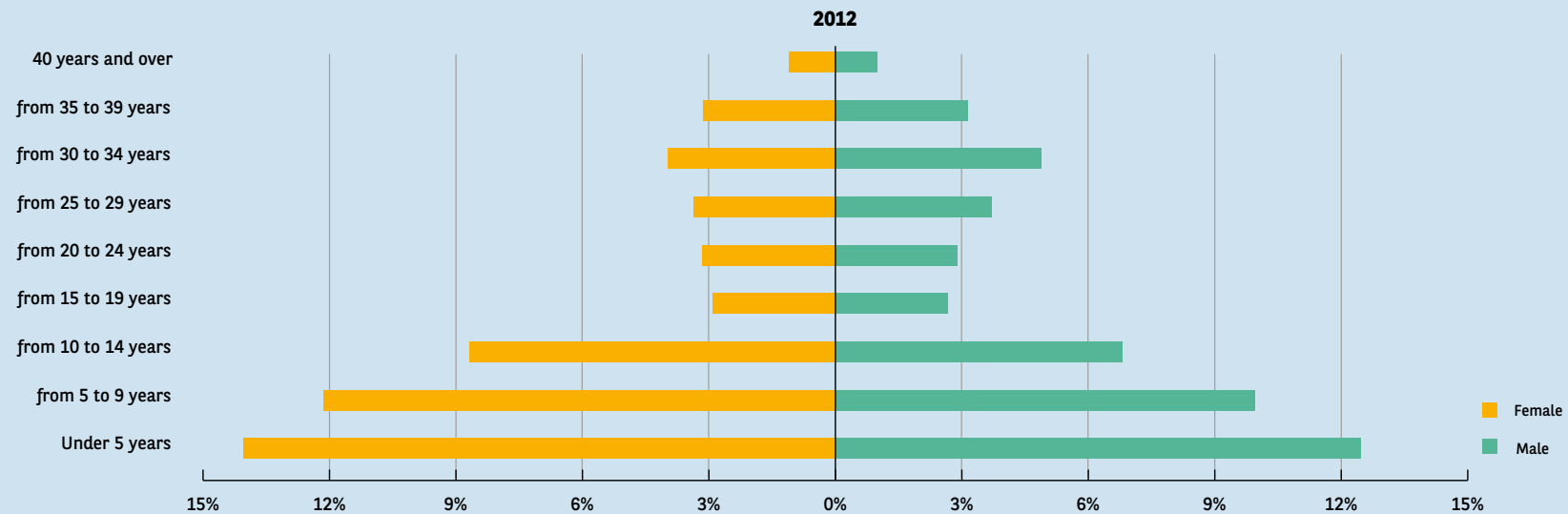
COUNTRIES	2012									100%
	AGE BRACKETS								Total	Total Headcount
	Under 25 years	Under 29 years	Under 34 years	Under 39 years	Under 44 years	Under 49 years	Under 54 years	Under 59 years		
Germany	6.0%	22.6%	43.7%	61.6%	76.2%	88.6%	94.7%	98.2%	100.0%	2,856
Belgium	2.5%	13.4%	26.8%	43.8%	56.0%	68.2%	84.4%	97.4%	100.0%	18,705
Bulgaria	21.3%	60.1%	75.9%	85.7%	92.4%	96.3%	98.5%	99.4%	100.0%	1,557
Denmark	0.0%	10.9%	26.1%	56.5%	63.0%	87.0%	95.7%	97.8%	100.0%	46
Spain	1.4%	13.2%	38.2%	64.9%	79.8%	90.8%	97.0%	99.5%	100.0%	3,287
France	2.7%	14.6%	32.4%	47.3%	58.0%	69.1%	81.1%	96.1%	100.0%	57,761
Greece	0.0%	16.0%	38.0%	58.7%	79.3%	93.3%	99.3%	99.3%	100.0%	150
Hungary	4.9%	27.6%	51.5%	76.1%	88.8%	94.9%	97.0%	99.1%	100.0%	569
Ireland	1.9%	21.9%	49.3%	71.2%	82.8%	89.8%	95.8%	99.5%	100.0%	215
Italy	0.4%	6.2%	18.6%	35.0%	50.3%	63.9%	82.3%	97.6%	100.0%	18,854
Luxembourg	1.7%	12.2%	28.1%	47.3%	66.9%	82.6%	93.6%	99.4%	100.0%	4,196
Norway	0.0%	12.6%	31.1%	50.4%	73.1%	81.5%	89.9%	96.6%	100.0%	119
The Netherlands	2.3%	14.5%	34.5%	51.2%	68.1%	81.9%	90.5%	97.6%	100.0%	913
Poland	4.1%	30.0%	57.2%	79.9%	91.0%	95.9%	98.2%	99.6%	100.0%	3,205
Portugal	2.4%	24.4%	57.1%	79.5%	90.3%	95.9%	98.0%	99.1%	100.0%	1,561
Czech Republic	16.5%	44.1%	73.4%	87.7%	93.0%	95.7%	97.4%	99.3%	100.0%	583
Romania	9.8%	48.3%	79.3%	92.9%	97.3%	99.1%	99.4%	99.9%	100.0%	1,013
United Kingdom	4.2%	18.9%	39.7%	58.7%	74.6%	86.7%	94.0%	98.2%	100.0%	6,493
Slovakia	4.8%	38.2%	69.7%	84.1%	92.0%	95.6%	98.8%	100.0%	100.0%	251
Sweden	0.6%	7.6%	31.0%	50.6%	64.6%	81.0%	91.1%	97.5%	100.0%	158
<b>TOTAL</b>	<b>2.8%</b>	<b>15.1%</b>	<b>32.4%</b>	<b>48.9%</b>	<b>61.3%</b>	<b>72.7%</b>	<b>85.0%</b>	<b>97.2%</b>	<b>100.0%</b>	<b>122,492</b>

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

**GROUP SENIORITY PYRAMID - HEADCOUNT**

2011			99%	2012			100%
DISTRIBUTION			SENIORITY BRACKETS	DISTRIBUTION			
Male	Female	Total		Male	Female	Total	
47.0%	53.0%	32.5%	Under 5 years	47.0%	53.0%	26.5%	
44.6%	55.4%	18.8%	From 5 to 9 years	45.1%	54.9%	22.1%	
44.9%	55.1%	13.6%	From 10 to 14 years	44.0%	56.0%	15.5%	
48.5%	51.5%	4.8%	From 15 to 19 years	47.8%	52.2%	5.6%	
48.7%	51.3%	6.6%	From 20 to 24 years	47.9%	52.1%	6.1%	
51.4%	48.6%	7.3%	From 25 to 29 years	52.3%	47.7%	7.1%	
58.4%	41.6%	8.0%	From 30 to 34 years	55.2%	44.8%	8.9%	
49.1%	50.9%	6.8%	From 35 to 39 years	50.0%	50.0%	6.3%	
48.4%	51.6%	1.5%	40 years and over	47.5%	52.5%	2.1%	

Percentages per Male and Female are calculated on the basis of the total of each line. Percentages of the "total" column are calculated on the basis of the total 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	2012								96%	
	SENIORITY BRACKETS								Total	Total Headcount
	Under 5 years	Under 9 years	Under 14 years	Under 19 years	Under 24 years	Under 29 years	Under 34 years			
Germany	51.7%	75.5%	88.9%	93.9%	97.2%	98.5%	99.5%	100.0%	2,856	
Belgium	22.2%	38.2%	54.4%	63.8%	70.8%	83.5%	93.3%	100.0%	18,705	
Bulgaria	78.0%	97.2%	98.7%	99.7%	99.9%	99.9%	100.0%	100.0%	1,557	
Denmark	50.0%	82.6%	93.5%	95.7%	97.8%	100.0%	100.0%	100.0%	46	
Spain	33.0%	67.2%	83.8%	88.3%	96.5%	97.6%	98.8%	100.0%	3,287	
France	21.9%	43.9%	59.9%	64.2%	70.8%	76.8%	86.1%	100.0%	57,761	
Greece	30.0%	62.0%	81.3%	89.3%	96.7%	98.7%	100.0%	100.0%	150	
Hungary	47.6%	77.3%	93.3%	97.2%	99.6%	99.6%	99.8%	100.0%	569	
Ireland	42.3%	74.9%	87.4%	90.7%	95.8%	98.6%	99.1%	100.0%	215	
Italy	18.7%	38.4%	53.5%	60.2%	66.3%	78.5%	96.1%	100.0%	18,854	
Luxembourg	18.3%	43.4%	65.4%	73.4%	84.1%	91.7%	96.8%	100.0%	4,196	
Norway	50.4%	74.8%	90.8%	93.3%	96.6%	98.3%	99.2%	100.0%	119	
The Netherlands	38.8%	65.1%	81.1%	87.7%	92.6%	96.2%	98.7%	100.0%	913	
Poland	55.0%	82.6%	94.3%	99.1%	100.0%	100.0%	100.0%	100.0%	3,205	
Portugal	53.9%	77.7%	89.9%	95.0%	99.2%	99.9%	99.9%	100.0%	1,561	
Czech Republic	58.7%	87.5%	97.3%	99.7%	100.0%	100.0%	100.0%	100.0%	583	
Romania	48.4%	91.1%	99.7%	99.8%	99.8%	99.9%	100.0%	100.0%	1,013	
United Kingdom	46.8%	77.4%	90.6%	96.0%	97.9%	99.4%	99.8%	100.0%	6,493	
Slovakia	60.2%	91.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	251	
Sweden	52.5%	79.7%	93.0%	96.2%	100.0%	100.0%	100.0%	100.0%	158	
<b>TOTAL</b>	<b>26,5%</b>	<b>48,6%</b>	<b>64,1%</b>	<b>69,6%</b>	<b>75,7%</b>	<b>82,8%</b>	<b>91,6%</b>	<b>100,0%</b>	<b>122,492</b>	

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

2011			99,5%	2012			96%
Male	Female	Total		COUNTRIES	Male	Female	Total
39,6	38,4	39,0		Germany	38,9	37,5	38,2
44,3	41,1	42,7		Belgium	44,2	41,5	42,9
32,1	30,1	30,6		Bulgaria	32,6	30,6	31,0
42,0	37,7	40,6		Denmark	41,9	39,7	41,2
38,8	37,2	38,0		Spain	38,0	37,5	37,7
42,8	41,1	41,9		France	43,5	41,6	42,5
37,4	37,5	37,4		Greece	38,9	38,3	38,6
35,1	35,1	35,1		Hungary	35,7	34,9	35,2
35,8	35,1	35,4		Ireland	37,4	36,4	36,9
47,6	42,1	45,2		Italy	46,9	42,0	44,7
41,0	39,9	40,5		Luxembourg	41,3	40,5	40,9
40,0	39,7	39,8		Norway	40,8	41,2	41,0
40,1	38,6	39,5		The Netherlands	41,2	39,4	40,5
34,1	34,0	34,0		Poland	34,7	34,8	34,8
34,5	33,0	33,6		Portugal	35,9	34,2	34,9
32,5	31,2	31,8		Czech Republic	32,3	31,4	31,8
30,0	29,0	29,3		Romania	30,8	30,2	30,4
38,2	37,8	38,1		United Kingdom	39,1	38,2	38,8
32,9	30,2	31,3		Slovakia	35,2	31,9	33,2
40,8	41,2	41,0		Sweden	40,7	42,0	41,4
<b>43,8</b>	<b>40,9</b>	<b>42,3</b>		<b>AVERAGE AGE</b>	<b>43,1</b>	<b>40,5</b>	<b>41,7</b>

## AVERAGE GROUP SENIORITY PER COUNTRY AND GENDER

2011			99,5%	2012			96%
Male	Female	Total		COUNTRIES	Male	Female	Total
7,5	8,3	7,9		Germany	6,5	6,6	6,6
17,1	15,1	16,1		Belgium	16,8	15,3	16,1
4,0	3,0	3,2		Bulgaria	4,3	3,5	3,6
5,6	4,6	5,3		Denmark	6,6	4,6	6,0
9,5	8,4	8,9		Spain	9,0	7,7	8,3
16,1	15,8	16,0		France	16,5	16,2	16,3
7,8	9,1	8,5		Greece	8,9	9,6	9,3
4,9	6,2	5,8		Hungary	5,7	6,5	6,2
8,4	8,1	8,2		Ireland	7,3	8,1	7,7
19,3	15,0	17,5		Italy	18,3	14,6	16,7
12,9	13,8	13,3		Luxembourg	13,1	14,2	13,6
6,5	6,4	6,5		Norway	6,8	7,3	7,1
8,1	7,9	8,0		The Netherlands	9,5	8,9	9,2
4,8	5,0	4,9		Poland	5,4	5,5	5,5
5,4	4,8	5,0		Portugal	6,9	6,1	6,5
4,6	4,1	4,3		Czech Republic	5,3	4,6	5,0
3,4	3,0	3,1		Romania	4,8	4,7	4,7
5,4	4,9	5,3		United Kingdom	6,8	6,7	6,8
3,3	3,4	3,4		Slovakia	5,3	4,0	4,5
6,6	5,0	5,6		Sweden	6,8	5,2	5,9
<b>16,1</b>	<b>14,7</b>	<b>15,4</b>		<b>AVERAGE GROUP SENIORITY</b>	<b>15,0</b>	<b>13,9</b>	<b>14,4</b>

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

2011					86%	2012					94%
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	
38.6%	28.3%	33.1%	1,513	46%	Germany	33.4%	36.2%	30.4%	2,218	65%	
53.8%	14.0%	32.2%	16,757	100%	Belgium	54.1%	8.4%	37.5%	17,253	95%	
non significant			40	3%	Bulgaria	76.7%	12.1%	11.2%	1,402	94%	
non significant			4	6%	Denmark	non significant			22	27%	
44.2%	20.7%	35.1%	1,671	48%	Spain	26.9%	40.8%	32.3%	3,250	98%	
53.6%	13.6%	32.8%	56,041	94%	France	53.3%	13.0%	33.6%	55,885	95%	
17.7%	34.8%	47.6%	164	72%	Greece	8.8%	48.9%	42.3%	137	91%	
34.8%	25.7%	39.5%	224	35%	Hungary	19.6%	41.4%	39.0%	588	95%	
15.8%	50.2%	34.0%	215	88%	Ireland	12.0%	47.0%	41.0%	208	90%	
58.9%	15.2%	25.8%	17,895	100%	Italy	57.3%	18.0%	24.7%	18,290	98%	
30.2%	29.0%	40.8%	3,592	94%	Luxembourg	31.2%	27.9%	40.9%	3,690	93%	
34.3%	20.2%	45.5%	96	71%	Norway	22.9%	29.9%	47.2%	96	82%	
55.1%	15.1%	29.8%	326	33%	The Netherlands	50.6%	17.1%	32.3%	520	53%	
53.3%	16.0%	30.7%	1,853	56%	Poland	62.8%	13.6%	23.6%	3,010	93%	
9.0%	71.6%	19.4%	763	46%	Portugal	13.0%	63.1%	23.9%	1,439	88%	
non significant			122	20%	Czech Republic	29.1%	39.9%	31.0%	544	93%	
non significant			91	10%	Romania	62.1%	20.4%	17.4%	879	96%	
28.7%	29.0%	42.3%	4,254	57%	United Kingdom	40.2%	22.7%	37.1%	5,182	80%	
non significant			66	28%	Slovakia	29.6%	39.1%	31.3%	248	100%	
42.3%	13.2%	44.5%	104	68%	Sweden	42.4%	14.2%	43.4%	101	65%	
51.9%	16.0%	32.1%	105,790	86%	TOTAL	51.2%	16.4%	32.3%	114,961	94%	

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

2011			99,6%	2012			100%
HEADCOUNT				HEADCOUNT			
Male	Female	Total		Male	Female	Total	
3,995	3,940	7,935	PTC	2,249	2,558	4,807	
527	790	1,317	Conversions from FTC to PTC	401	555	956	
<b>4,522</b>	<b>4,730</b>	<b>9,252</b>	<b>TOTAL</b>	<b>2,650</b>	<b>3,113</b>	<b>5,763</b>	
Total including reasons for recruitment not provided →		9,291					

2011				2012			
DISTRIBUTION				DISTRIBUTION			
Male	Female	Total		Male	Female	Total	
50.3%	49.7%	85.8%	PTC	46.8%	53.2%	83.4%	
40.0%	60.0%	14.2%	Conversions from FTC to PTC	41.9%	58.1%	16.6%	
<b>48.9%</b>	<b>51.1%</b>	<b>100.0%</b>	<b>TOTAL</b>	<b>46.0%</b>	<b>54.0%</b>	<b>100.0%</b>	

Percentages per Male and Female are calculated on the basis of the total of each line. Percentages of the "total" column are calculated on the basis of the total headcount.

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

2011	100%	2012	100%
-581	Balance of recruitments / leavers of Fixed-Term Contracts	-991	

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

2011			99,6%	2012			100%
PTC		Recruitments	COUNTRIES	PTC		Recruitments	
Male	Female			Male	Female		
56.2%	43.8%	475	Germany	51.1%	48.9%	403	
51.0%	49.0%	1,645	Belgium	51.1%	48.9%	898	
26.5%	73.5%	710	Bulgaria	15.7%	84.3%	356	
100.0%	0.0%	4	Denmark	37.5%	62.5%	8	
41.2%	58.8%	204	Spain	50.0%	50.0%	106	
49.7%	50.3%	3,444	France	44.6%	55.4%	1,927	
41.2%	58.8%	17	Greece	100.0%	0.0%	1	
42.5%	57.5%	80	Hungary	41.9%	58.1%	62	
63.8%	36.2%	47	Ireland	70.0%	30.0%	10	
52.7%	47.3%	488	Italy	46.9%	53.1%	623	
53.3%	46.7%	184	Luxembourg	58.0%	42.0%	176	
62.5%	37.5%	16	Norway	50.0%	50.0%	8	
67.6%	32.4%	74	The Netherlands	54.9%	45.1%	71	
34.2%	65.8%	517	Poland	41.7%	58.3%	350	
45.0%	55.0%	191	Portugal	44.7%	55.3%	132	
59.7%	40.3%	77	Czech Republic	57.7%	42.3%	71	
40.0%	60.0%	95	Romania	29.8%	70.2%	57	
61.1%	38.9%	990	United Kingdom	56.8%	43.2%	451	
42.9%	57.1%	7	Slovakia	45.9%	54.1%	37	
42.3%	57.7%	26	Sweden	43.8%	56.3%	16	
<b>48.9%</b>	<b>51.1%</b>	<b>9,291</b>	<b>TOTAL</b>	<b>46.0%</b>	<b>54.0%</b>	<b>5,763</b>	

Including conversions from FTC to PTC.

## PERMANENT-TERM CONTRACTS LEAVERS PER REASON AND GENDER - HEADCOUNT

2011			100%	2012			100%
HEADCOUNT			DEPARTURES PER REASON	HEADCOUNT			
Male	Female	Total		Male	Female	Total	
1,109	898	2,007	Retirements and Early Retirements	1,160	690	1,850	
2,106	2,109	4,215	Resignations	1,442	1,500	2,942	
549	620	1,169	Redundancies	642	751	1,393	
166	262	428	Amicable termination	129	117	246	
599	465	1,064	Others*	981	747	1,728	
<b>4,529</b>	<b>4,354</b>	<b>8,883</b>	<b>TOTAL</b>	<b>4,354</b>	<b>3,805</b>	<b>8,159</b>	

2011			DEPARTURES PER REASON	2012		
DISTRIBUTION				DISTRIBUTION		
Male	Female	Total	Male	Female	Total	
55.3%	44.7%	22.6%	Retirements and Early retirements	62.7%	37.3%	22.7%
50.0%	50.0%	47.5%	Resignations	49.0%	51.0%	36.1%
47.0%	53.0%	13.2%	Redundancies	46.1%	53.9%	17.1%
38.8%	61.2%	4.8%	Amicable termination	52.4%	47.6%	3.0%
56.3%	43.7%	12.0%	Others*	56.8%	43.2%	21.2%
<b>51.0%</b>	<b>49.0%</b>	<b>100.0%</b>	<b>TOTAL</b>	<b>53.4%</b>	<b>46.6%</b>	<b>100.0%</b>

Percentages per Male and Female are calculated on the basis of the total of each line. Percentages of the "total" column are calculated on the basis of the total headcount.

\*Others: subsidized departures, deaths, breaches of contract, departures during probationary period, departures without given reasons.

## PERIMETER CHANGES - FULL-TIME EQUIVALENT

2010 / 2011		100%	2011 / 2012		100%
FTEs	Rate	Perimeter changes	FTEs	Rate	
801	0.6%			464	0.4%

Including 446 employees of Fortis Commercial Finance.

Including 142 employees of CARDIF Luxembourg International.

## TURN-OVER RATE PER REASON AND COUNTRY - HEADCOUNT

COUNTRIES	2012						100%
	DEPARTURES PER REASON						Departures
	Retirements and Early Retirements	Resignations	Redundancies	Amicable Termination	Others*	Total	
Germany	0.2%	4.9%	2.3%	0.2%	1.4%	8.9%	295
Belgium	1.7%	2.5%	1.3%	0.0%	1.2%	6.8%	1,214
Bulgaria	0.0%	18.2%	2.4%	0.4%	0.2%	21.1%	313
Denmark	1.3%	1.3%	2.7%	1.3%	2.7%	9.4%	7
Spain	0.7%	2.7%	4.6%	0.0%	3.0%	11.0%	347
France	1.7%	1.3%	0.7%	0.2%	0.9%	4.8%	2,760
Greece	0.7%	2.0%	8.1%	4.0%	32.2%	47.0%	70
Hungary	0.0%	4.9%	3.1%	5.3%	4.0%	17.3%	105
Ireland	0.4%	5.3%	0.4%	1.3%	0.9%	8.5%	19
Italy	2.4%	0.8%	0.2%	0.0%	0.8%	4.2%	761
Luxembourg	1.5%	1.7%	0.5%	0.2%	1.3%	5.1%	197
Norway	0.0%	5.5%	0.0%	0.0%	21.2%	26.7%	29
The Netherlands	0.3%	2.6%	2.8%	0.6%	6.2%	12.5%	110
Poland	0.0%	6.1%	8.1%	0.9%	1.0%	16.1%	386
Portugal	0.1%	0.9%	1.5%	0.0%	3.9%	6.4%	100
Czech Republic	0.0%	15.8%	8.4%	1.4%	0.6%	26.1%	131
Romania	0.0%	15.0%	2.6%	0.2%	0.5%	18.4%	154
United Kingdom	0.2%	8.3%	1.7%	0.7%	5.9%	16.8%	1,112
Slovakia	0.4%	3.9%	3.4%	0.0%	4.7%	12.5%	29
Sweden	0.7%	9.3%	0.0%	0.7%	3.6%	14.3%	20
<b>TOTAL</b>	<b>1.5%</b>	<b>2.4%</b>	<b>1.2%</b>	<b>0.2%</b>	<b>1.4%</b>	<b>6.8%</b>	<b>8,159</b>

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

\*Others: subsidized departures, deaths, breaches of contract, departures during probationary period, departures without given reasons.



# 3

## ABSENTEEISM AND LEAVES

### ABSENTEEISM AND LEAVES

2011			2012				
Rate of absenteeism and leaves		90 %	Rate of absenteeism and leaves				89%
Illness	Maternity and paternity		Illness	due to work related accidents	Maternity and paternity	Other authorised	
5.0%	4.8%	Germany	non significant				
3.6%	0.8%	Belgium	2.4%	0.0%	0.5%	0.2%	
1.5%	1.5%	Spain	0.9%	0.0%	1.2%	0.9%	
2.8%	2.1%	France	2.7%	0.1%	2.2%	0.7%	
not communicated	not communicated	Hungary	2.0%	0.2%	1.6%	0.2%	
2.6%	2.2%	Italy	1.8%	0.1%	1.5%	0.5%	
4.0%	2.8%	Luxembourg	2.3%	NC	1.2%	0.3%	
not communicated	not communicated	The Netherlands	2.4%	0.0%	0.3%	0.2%	
5.8%	2.3%	Poland	5.2%	0.1%	2.6%	1.2%	
not communicated	not communicated	Portugal	0.5%	0.0%	0.9%	0.4%	
not communicated	not communicated	Romania	1.0%	0.0%	0.7%	0.1%	
0.9%	1.3%	United Kingdom	1.0%	non significant	1.7%	0.2%	
not communicated	not communicated	Slovakia	1.1%	0.0%	0.0%	0.1%	
		<b>TOTAL</b>	<b>2.4%</b>	<b>0.1%</b>	<b>1.7%</b>	<b>0.5%</b>	
		<b>Significance rate</b>	<b>92%</b>	<b>83%</b>	<b>91%</b>	<b>90%</b>	

%: significance rate of 30% to 50%.

%: non-significant data.



## 4

## WORKING TIME

## PART-TIME WORKERS PER COUNTRY AND GENDER - HEADCOUNT

2011							90%	2012							88%
Male		Female		Total		Significance rate	COUNTRIES	Male		Female		Total		Significance rate	
Headcount	%	Headcount	%	Headcount	%			Headcount	%	Headcount	%	Headcount	%		
26	2.4%	207	25.6%	233	12.5%	54%	Germany	8	1.3%	129	24.3%	137	11.7%	32%	
712	7.3%	3,297	34.3%	4,009	20.6%	100%	Belgium	727	7.8%	3,268	35.0%	3,995	21.4%	98%	
non significant						8%	Bulgaria	non significant						9%	
1	3.1%	5	45.5%	6	14.0%	100%	Denmark	1	3.2%	7	46.7%	8	17.4%	58%	
3	0.3%	104	11.7%	107	5.6%	49%	Spain	5	0.6%	79	10.7%	84	5.5%	44%	
385	1.4%	5,499	16.4%	5,884	9.8%	99%	France	360	1.4%	5,399	16.7%	5,759	10.0%	96%	
	0.0%		0.0%		0.0%	79%	Greece		0.0%		0.0%	14	0.0%	78%	
18	18.0%	37	22.8%	55	21.0%	38%	Hungary	2	2.4%	12	8.3%	14	6.2%	36%	
	0.0%	12	9.9%	12	5.3%	90%	Ireland		0.0%	12	10.3%	12	5.6%	91%	
93	1.0%	1,114	15.4%	1,219	7.2%	86%	Italy	97	1.0%	1,281	17.5%	1,378	8.3%	87%	
66	3.1%	741	38.7%	807	20.1%	99%	Luxembourg	87	3.9%	789	40.0%	876	20.9%	99%	
1	1.4%	4	6.3%	5	3.6%	100%	Norway	1	1.7%	5	8.3%	6	5.0%	100%	
46	10.1%	153	56.5%	199	27.4%	70%	The Netherlands	58	10.2%	203	59.0%	261	28.6%	88%	
40	3.1%	63	3.0%	103	3.1%	98%	Poland	52	4.3%	93	4.7%	145	4.5%	98%	
	0.0%	1	0.2%	1	0.1%	48%	Portugal	1	0.2%	2	0.4%	3	0.3%	53%	
1	1.3%	4	5.1%	5	3.2%	25%	Czech Republic	2	2.4%	2	2.6%	4	2.5%	27%	
non significant						12%	Romania	non significant						12%	
34	0.8%	453	16.4%	487	7.1%	92%	United Kingdom	37	1.0%	424	18.4%	461	7.7%	87%	
non significant						29%	Slovakia	1	2.4%	1	2.2%	2	2.3%	35%	
3	4.3%	11	12.8%	14	9.0%	100%	Sweden	1	1.5%	13	14.4%	14	8.9%	99%	
<b>1,433</b>	<b>2.5%</b>	<b>11,775</b>	<b>19.4%</b>	<b>13,208</b>	<b>11.2%</b>	<b>90%</b>	<b>TOTAL</b>	<b>1,447</b>	<b>2.7%</b>	<b>11,730</b>	<b>20.2%</b>	<b>13,177</b>	<b>11.7%</b>	<b>88%</b>	

Percentages of the total column are based on the total headcount (Full-time and Part-time) of each country and percentages by gender are based on the total Male or Female of each country.

%: significance rate of 30% to 50%.

%: non-significant data.

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



## DISTRIBUTION OF PART-TIME WORKERS BY LENGTH OF WORKING TIME (&lt; OR ≥ 80%) PER COUNTRY

2011				90%	2012				88%
WORKING PART-TIME				COUNTRIES	WORKING PART-TIME				
< 80 %	≥ 80 %	Headcount	Significance rate		< 80 %	≥ 80 %	Headcount	Significance rate	
75.1%	24.9%	233	54%	Germany	71.5%	28.5%	137	32%	
21.0%	79.0%	4,009	100%	Belgium	21.1%	78.9%	3,995	98%	
non significant			8%	Bulgaria	non significant			9%	
33.3%	66.7%	6	100%	Denmark	37.5%	62.5%	8	58%	
50.0%	50.0%	94	49%	Spain	39.3%	60.7%	84	44%	
21.8%	78.2%	5,884	99%	France	20.4%	79.6%	5,759	96%	
non significant			79%	Greece	non significant			78%	
100.0%	0.0%	55	38%	Hungary	100.0%	0.0%	14	36%	
75.0%	25.0%	12	90%	Ireland	75.0%	25.0%	12	91%	
61.6%	38.4%	1,207	86%	Italy	52.1%	47.9%	1,378	87%	
48.8%	51.2%	807	99%	Luxembourg	45.2%	54.8%	876	99%	
60.0%	40.0%	5	100%	Norway	66.7%	33.3%	6	100%	
35.7%	64.3%	199	70%	The Netherlands	37.2%	62.8%	261	88%	
45.6%	54.4%	103	98%	Poland	61.4%	38.6%	145	98%	
0.0%	100.0%	1	48%	Portugal	0.0%	100.0%	3	53%	
100.0%	0.0%	5	25%	Czech Republic	75.0%	25.0%	4	27%	
non significant			12%	Romania	non significant			12%	
61.6%	38.4%	487	92%	United Kingdom	62.5%	37.5%	461	87%	
non significant			29%	Slovakia	100.0%	0.0%	2	35%	
35.7%	64.3%	14	100%	Sweden	21.4%	78.6%	14	99%	
<b>30.4%</b>	<b>69.6%</b>	<b>13,129</b>	<b>90%</b>	<b>TOTAL</b>	<b>28.8%</b>	<b>71.2%</b>	<b>13,177</b>	<b>88%</b>	

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

COUNTRIES	2012									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			11.7%	24.8%	29.9%	18.2%	10.2%	3.6%	1.5%	137
Belgium	0.1%	1.8%	9.4%	17.9%	12.3%	13.5%	21.8%	20.4%	2.8%	3,995
Bulgaria			62.5%		25.0%			12.5%		8
Denmark			12.5%	25.0%		25.0%	25.0%		12.5%	8
Spain	1.2%	4.8%	14.3%	50.0%	19.0%	8.3%	2.4%			84
France	0.4%	2.7%	13.8%	17.5%	14.4%	16.2%	14.8%	17.7%	2.6%	5,759
Greece										
Hungary	7.1%		7.1%	71.4%	14.3%					14
Ireland			25.0%	16.7%		25.0%	16.7%	16.7%		12
Italy	0.2%	3.7%	7.1%	19.4%	18.4%	20.2%	22.6%	8.2%	0.1%	1,378
Luxembourg	0.2%	1.0%	10.8%	22.6%	26.5%	20.5%	10.7%	7.3%	0.2%	876
Norway		16.7%	16.7%		33.3%	16.7%			16.7%	6
The Netherlands	1.9%	8.4%	15.7%	21.5%	19.5%	17.6%	8.4%	5.7%	1.1%	261
Poland	6.2%	21.4%	23.4%	21.4%	8.3%	5.5%	7.6%	3.4%	2.8%	145
Portugal			33.3%		66.7%					3
Czech Republic			25.0%	50.0%	25.0%					4
Romania		20.0%	50.0%		20.0%	10.0%				10
United Kingdom	3.5%	6.7%	19.3%	24.9%	18.9%	11.3%	6.9%	5.0%	3.5%	461
Slovakia				50.0%	50.0%					2
Sweden	7.1%	7.1%	21.4%	35.7%	14.3%	7.1%			7.1%	14
<b>TOTAL OF PART-TIME WORKERS</b>	<b>0.5%</b>	<b>2.9%</b>	<b>11.9%</b>	<b>18.9%</b>	<b>15.4%</b>	<b>15.8%</b>	<b>16.8%</b>	<b>15.6%</b>	<b>2.2%</b>	<b>13,177</b>
<b>TOTAL (significance rate 90%)</b>	<b>77.1%</b>	<b>85.7%</b>	<b>88.7%</b>	<b>89.7%</b>	<b>91.0%</b>	<b>94.2%</b>	<b>97.6%</b>	<b>98.9%</b>	<b>97.9%</b>	<b>88%</b>

Percentages are calculated on the basis of the same age in each country.

## 5

## DIVERSITY

## PERCENTAGE OF WOMEN IN SENIOR MANAGEMENT POSITIONS PER COUNTRY

2011	100%		2012	100%
% of women in Senior Management Positions		COUNTRIES	% of women in Senior Management Positions	
<b>8.0%</b>		Germany	<b>16.7%</b>	
<b>16.9%</b>		Belgium	<b>15.5%</b>	
not communicated		Bulgaria	not communicated	
not communicated		Denmark	0.0%	
<b>5.3%</b>		Spain	<b>9.1%</b>	
<b>24.0%</b>		France	<b>26.9%</b>	
0.0%		Greece	0.0%	
0.0%		Hungary	0.0%	
33.3%		Ireland	40.0%	
<b>13.9%</b>		Italy	<b>12.3%</b>	
<b>12.1%</b>		Luxembourg	<b>19.4%</b>	
0.0%		Norway	50.0%	
<b>0.0%</b>		The Netherlands	<b>0.0%</b>	
<b>7.7%</b>		Poland	<b>12.5%</b>	
20.0%		Portugal	0.0%	
0.0%		Czech Republic	0.0%	
not communicated		Romania	0.0%	
<b>12.0%</b>		United Kingdom	<b>10.6%</b>	
0.0%		Slovakia	0.0%	
not communicated		Sweden	0.0%	
<b>20.2%</b>		<b>TOTAL</b>	<b>22.1%</b>	

In bold, statistically significant data.

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

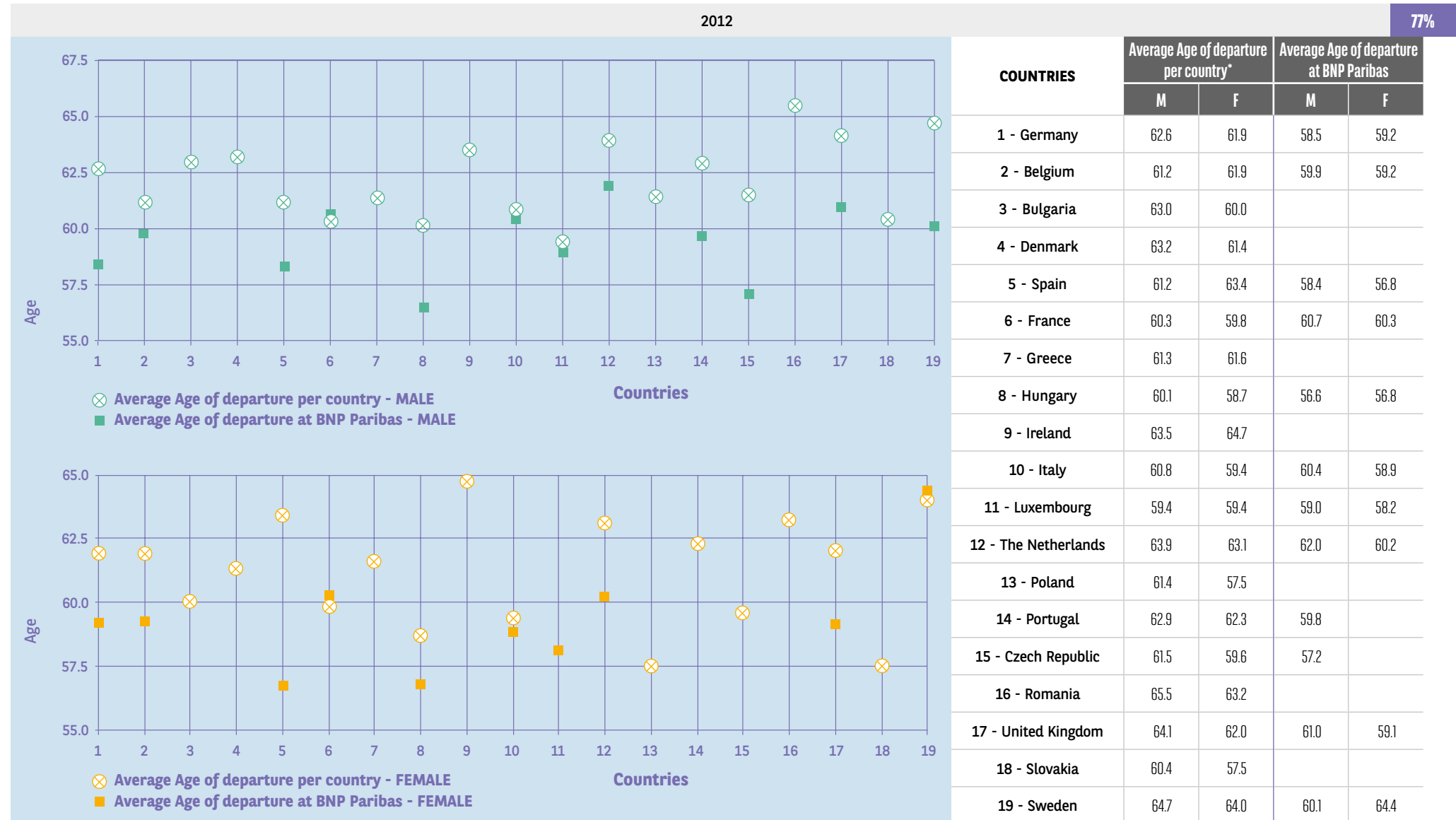
2011			74%	2012			77%
Average Age	Departures	Significance rate	COUNTRIES	Average Age	Departures	Significance rate	
60.0	14	54%	Germany	58.7	19	48%	
58.4	667	93%	Belgium	59.7	506	98%	
non significant		1%	Bulgaria	non significant		4%	
non significant		100%	Denmark	non significant		29%	
58.4	50	31%	Spain	58.1	25	58%	
60.0	1,168	94%	France	60.5	1,235	91%	
-	0	39%	Greece	non significant		79%	
57.8	2	28%	Hungary	56.7	2	52%	
60.6	2	100%	Ireland	non significant		84%	
59.5	280	69%	Italy	60.1	536	89%	
58.5	41	56%	Luxembourg	58.7	63	95%	
59.9	1	100%	Norway	58.5	2	100%	
61.6	4	71%	The Netherlands	61.5	10	81%	
59.3	8	76%	Poland	non significant		19%	
62.8	2	55%	Portugal	59.8	6	63%	
non significant		10%	Czech Republic	non significant		13%	
non significant		6%	Romania	non significant		5%	
60.2	93	90%	United Kingdom	60.2	87	84%	
non significant		7%	Slovakia	non significant		34%	
59.4	2	100%	Sweden	61.5	3	100%	
<b>59.5</b>	<b>2,344</b>	<b>74%</b>	<b>TOTAL</b>	<b>60.2</b>	<b>2,945</b>	<b>77%</b>	

%: significance rate of 30% to 50%.

%: non-significant data.



SENIOR EMPLOYMENT MAINTENANCE - DATA COMPARISON BETWEEN COUNTRIES AND BNP PARIBAS



\* Source: Fondation Robert Schuman, July 2012

## NUMBER OF NATIONALITIES PER COUNTRY

2011			89%	2012			100%
Number of nationalities	% of staff concerned without local nationality	Significance rate	COUNTRIES	Number of nationalities	% of staff concerned without local nationality	Significance rate	
38	5.1%	51%	Germany	33	4.1%	100%	
60	4.7%	97%	Belgium	57	4.5%	100%	
non significant		9%	Bulgaria	4	0.2%	100%	
4	4.5%	62%	Denmark	4	3.6%	100%	
28	3.0%	51%	Spain	18	1.7%	100%	
109	3.5%	96%	France	110	5.1%	100%	
5	3.5%	79%	Greece	4	2.7%	100%	
5	1.2%	36%	Hungary	4	1.3%	100%	
14	12.6%	90%	Ireland	14	12.9%	100%	
24	0.6%	87%	Italy	25	0.5%	100%	
33	69.7%	99%	Luxembourg	32	70.4%	100%	
12	22.0%	100%	Norway	12	24.6%	100%	
18	5.0%	68%	The Netherlands	19	5.5%	100%	
7	0.6%	100%	Poland	5	0.4%	100%	
22	4.1%	49%	Portugal	20	4.1%	100%	
non significant		25%	Czech Republic	6	1.7%	100%	
non significant		13%	Romania	5	0.3%	100%	
104	25.1%	90%	United Kingdom	99	26.3%	96%	
2	0.6%	30%	Slovakia	2	0.1%	100%	
10	11.1%	100%	Sweden	15	15.6%	100%	
<b>148</b>	<b>6.4%</b>	<b>89%</b>	<b>TOTAL</b>	<b>141</b>	<b>7.2%</b>	<b>100%</b>	

Percentages are based on the total Headcount of each country.

%: significance rate of 30% to 50%.

%: non-significant data.



## NUMBER OF DISABLED EMPLOYEES

2011		89%	2012		89%
Number of persons	Significance rate		COUNTRIES	Number of persons	Significance rate
7	12%		Germany	7	12%
65	96%		Belgium	68	96%
not communicated	not communicated		Bulgaria	not communicated	not communicated
not communicated	not communicated		Denmark	not communicated	not communicated
18	69%		Spain	16	69%
1144	100%		France	1,268	97%
not communicated	not communicated		Greece	not communicated	not communicated
not communicated	not communicated		Hungary	not communicated	not communicated
not communicated	not communicated		Ireland	not communicated	not communicated
646	91%		Italy	635	91%
35	100%		Luxembourg	36	100%
not communicated	not communicated		Norway	not communicated	not communicated
2	51%		The Netherlands	2	51%
9	78%		Poland	12	78%
5	80%		Portugal	5	80%
not communicated	not communicated		Czech Republic	not communicated	not communicated
not communicated	not communicated		Romania	not communicated	not communicated
14	26%		United Kingdom	9	26%
6	100%		Slovakia	3	100%
not communicated	not communicated		Sweden	not communicated	not communicated

Percentages are based on the total Headcount of each country.

%: significance rate of 30% to 50%.

%: non-significant data.



# 6

## TRAINING

### AVERAGE TRAINING EXPENDITURE PER EMPLOYEE

2011		COUNTRIES	2012	
Average amount in €	Significance rate		Average amount in €	Significance rate
				<b>83%</b>
non significant	48%	Germany	non significant	48%
693	94%	Belgium	619	92%
non significant	6%	Bulgaria	non significant	7%
	7%	Denmark	non significant	22%
683	74%	Spain	588	78%
703	90%	France	600	91%
946	67%	Greece	1,310	65%
205	64%	Hungary	361	70%
non significant	50%	Ireland	non significant	50%
455	91%	Italy	266	91%
825	93%	Luxembourg	982	89%
	32%	Norway	not available	
	31%	The Netherlands	non significant	51%
non significant	3%	Poland	not available	
	46%	Portugal	263	82%
	4%	Czech Republic	non significant	4%
	2%	Romania	non significant	2%
1,084	91%	United Kingdom	970	91%
not available		Slovakia	not available	
non significant	35%	Sweden	non significant	29%
<b>692</b>	<b>83%</b>	<b>TOTAL</b>	<b>586</b>	<b>84%</b>

%: significance rate less than 60%.


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

2011			90%	2012			88%
% 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	
74.9%	24	61%	Germany	68.1%	13	77%	
82.0%	31	92%	Belgium	97.3%	19	100%	
not communicated	not communicated	not communicated	Bulgaria	95.6%	26	86%	
			Denmark	not communicated	not communicated	not communicated	
88.8%	41	58%	Spain	93.9%	33	61%	
85.0%	29	95%	France	90.0%	28	90%	
not communicated	not communicated	not communicated	Greece	not communicated	not communicated	not communicated	
not communicated	not communicated	not communicated	Hungary	35.0%	6	65%	
not communicated	not communicated	not communicated	Ireland	not communicated	not communicated	not communicated	
95.0%	38	89%	Italy	98.4%	38	86%	
97.5%	25	97%	Luxembourg	97.9%	23	97%	
not communicated	not communicated	not communicated	Norway	not communicated	not communicated	not communicated	
not communicated	not communicated	not communicated	The Netherlands	not communicated	not communicated	not communicated	
87.3%	16	83%	Poland	108.9%	39	94%	
98.9%	42	69%	Portugal	95.7%	35	47%	
not communicated	not communicated	not communicated	Czech Republic	47.7%	2	71%	
not communicated	not communicated	not communicated	Romania	90.1%	23	86%	
63.7%	30	66%	United Kingdom	70.9%	1	85%	
not communicated	not communicated	not communicated	Slovakia	66.3%	13	65%	
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	2012						100 %
	TRAINING SESSIONS						Total
	Culture and knowledge of the Group and its entities	Business lines technical training	Business support functions technical training	Risks	Individual competencies	Management	
Germany	1%	37%	3%	49%	9%	1%	1,777
Belgium	24%	10%	3%	59%	3%	0%	45,915
Bulgaria	9%	1%	5%	75%	9%	1%	285
Denmark	2%	20%	0%	53%	8%	18%	51
Spain	4%	13%	33%	46%	0%	3%	4,716
France	3%	23%	15%	39%	16%	3%	29,542
Greece	2%	64%	2%	33%	0%	0%	128
Hungary	0%	5%	1%	93%	0%	1%	589
Ireland	0%	15%	1%	84%	0%	0%	1,336
Italy	20%	22%	26%	29%	3%	1%	67,601
Luxembourg	29%	29%	2%	38%	1%	0%	13,040
Norway	1%	28%	1%	50%	3%	18%	185
The Netherlands	0%	2%	1%	91%	4%	1%	493
Poland	39%	30%	10%	11%	11%	0%	4,466
Portugal	2%	48%	18%	28%	0%	4%	2,681
Czech Republic	5%	0%	32%	61%	1%	1%	94
Romania	1%	0%	1%	96%	1%	1%	479
United Kingdom	0%	29%	2%	64%	2%	3%	3,463
Slovakia	0%	0%	0%	100%	0%	0%	2
Sweden	2%	16%	2%	59%	7%	14%	123

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









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