



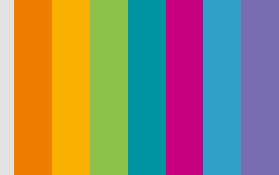
SOCIAL REPORT 2013

BNP PARIBAS S.A.



BNP PARIBAS | The bank for a changing world





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- 11 - HEADCOUNT
- 12 - NON-BNP PARIBAS EMPLOYEES
- 13 - RECRUITMENT DURING THE YEAR
- 14 - DEPARTURES
- 15 - CAREER DEVELOPMENT
- 16 - UNEMPLOYMENT
- 17 - DISABLED PEOPLE
- 18 - ABSENTEEISM
- 19 - LEAVES

1

EMPLOYMENT

11 | HEADCOUNT

All the indicators, with the exception of data concerning promotions, pay rises and remuneration, are based on total headcount excluding employees on secondment and employees who are unpaid and students on work-study contracts (indicator 111-B).

111 | TOTAL HEADCOUNT AS AT DECEMBER 31ST (one for one)

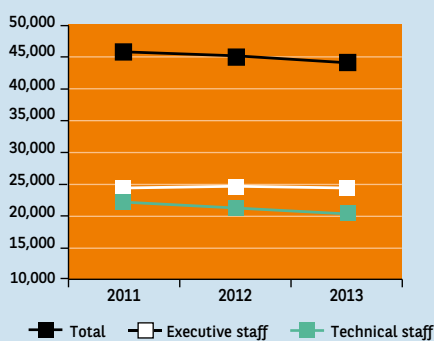
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
18,391	23,706	42,097	17,982	23,435	41,417	111-A - Paid headcount	17,264	22,910	40,174
416	1,298	1,714	445	1,346	1,791	Unpaid absentees	430	1,264	1,694
562	902	1,464	579	885	1,464	Work-study contracts	674	936	1,610
19,369	25,906	45,275	19,006	25,666	44,672	111-B - Total headcount	18,368	25,110	43,478
430	361	791	472	389	861	On secondment in France	487	413	900
834	200	1,034	736	179	915	On secondment outside France	637	168	805
20,633	26,467	47,100	20,214	26,234	46,448	111-C - Total headcount including employees on secondment	19,492	25,691	45,183

111-B | TOTAL HEADCOUNT AS AT DECEMBER 31ST (one for one)

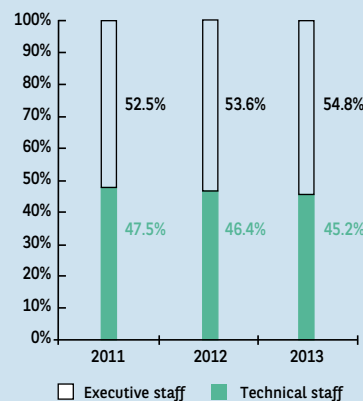
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,354	15,164	21,518	6,025	14,691	20,716	Technical staff	5,655	14,003	19,658
29.5%	70.5%	100.0%	29.1%	70.9%	100.0%	% per gender	28.8%	71.2%	100.0%
13,015	10,742	23,757	12,981	10,975	23,956	Executive staff	12,713	11,107	23,820
54.8%	45.2%	100.0%	54.2%	45.8%	100.0%	% per gender	53.4%	46.6%	100.0%
19,369	25,906	45,275	19,006	25,666	44,672	TOTAL	18,368	25,110	43,478
42.8%	57.2%	100.0%	42.5%	57.5%	100.0%	% per gender	42.2%	57.8%	100.0%

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
32.8%	58.5%	47.5%	31.7%	57.2%	46.4%	% Technical staff	30.8%	55.8%	45.2%
67.2%	41.5%	52.5%	68.3%	42.8%	53.6%	% Executive staff	69.2%	44.2%	54.8%
100%	100%	100.0%	100%	100%	100.0%	% TOTAL	100%	100%	100.0%

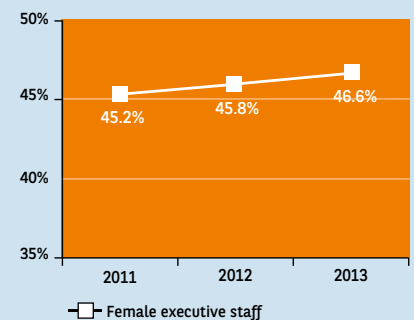
Change in headcount



Change in headcount (as a %)



Change in female executive staff (as a %)


111-BIS | TOTAL HEADCOUNT AS AT DECEMBER 31ST PER CATEGORY (FTE)

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,270	14,281	20,552	5,939	13,823	19,762	Technical staff	5,570	13,162	18,732
12,989	10,466	23,455	12,951	10,685	23,636	Executive staff	12,670	10,794	23,464
19,259	24,747	44,006	18,890	24,508	43,398	TOTAL	18,240	23,956	42,196

FTE standard: each full-time employee is counted for 1 and each part-time employee in proportion to their working hours. (e.g.: 0.8 for 4/5 of a full-time position. 0.6 for 3/5 full-time).

1 EMPLOYMENT

1.12 | PERMANENT STAFF

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,133	10,048	15,181	4,981	9,930	14,911	Technical staff	4,492	9,284	13,776
11,970	8,786	20,756	12,387	9,233	21,620	Executive staff	12,078	9,271	21,349
17,103	18,834	35,937	17,368	19,163	36,531	TOTAL	16,570	18,555	35,125

Holders of an unlimited term, full-time work contract, registered as permanent staff from January 1 to December 31 for the reference year.

1.13 | NUMBER OF EMPLOYEES WITH A FIXED-TERM CONTRACT AS AT DECEMBER 31ST (one for one)

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
Paid headcount									
48	93	141	13	33	46	Technical staff	38	68	106
27	33	60	28	31	59	Executive staff	38	35	73
75	126	201	41	64	105	Total	76	103	179
Unpaid absentees									
0	0	0	0	0	0	Technical staff	0	1	1
0	0	0	0	0	0	Executive staff	0	0	0
0	0	0	0	0	0	Total	0	1	1
Apprenticeship									
312	450	762	343	491	834	Technical staff	404	524	928
0	0	0	0	0	0	Executive staff	0	2	2
312	450	762	343	491	834	Total	404	526	930
Other work-study contracts									
250	452	702	236	394	630	Technical staff	270	410	680
0	0	0	0	0	0	Executive staff	0	0	0
250	452	702	236	394	630	Total	270	410	680
TOTAL									
610	995	1,605	592	918	1,510	Technical staff	712	1,003	1,715
27	33	60	28	31	59	Executive staff	38	37	75
637	1,028	1,665	620	949	1,569	TOTAL	750	1,040	1,790

1.14 | AVERAGE MONTHLY HEADCOUNT (one for one)

2011	2012		2013
21,392	20,980	Technical staff	19,957
23,260	23,805	Executive staff	23,734
44,653	44,785	TOTAL	43,691

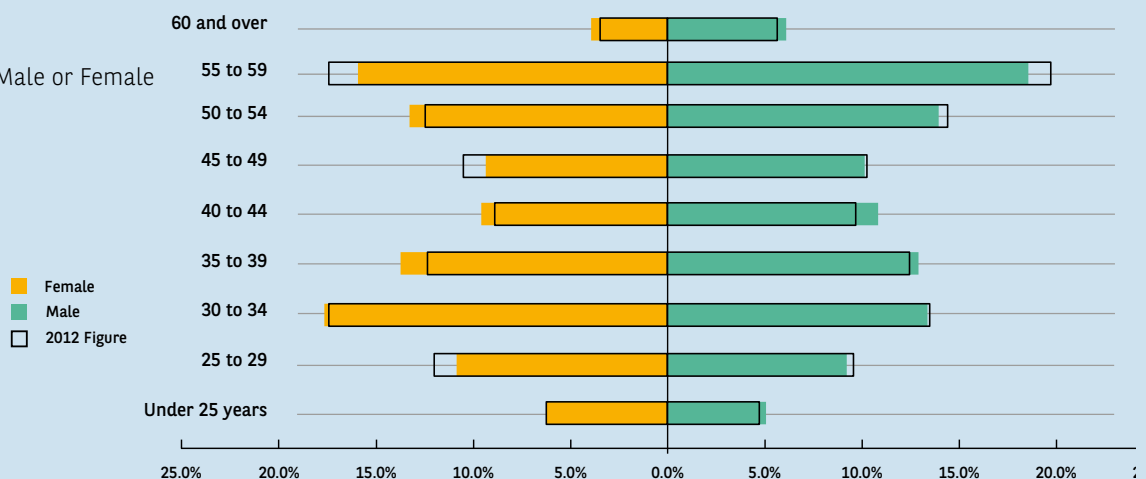
Monthly headcount obtained by adding together the number of employees at the end of each month and dividing the total by 12.

115/116 | BREAKDOWN OF TOTAL HEADCOUNT BY GENDER AND BY AGE AS AT DECEMBER 31ST (one for one)

2011						2012						2013					
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%
UNDER 25																	
818	12.9	1,552	10.2	2,370	11.0	760	12.6	1,427	9.7	2,187	10.6	820	14.5	1,420	10.1	2,240	11.4
121	0.9	170	1.6	291	1.2	125	1.0	152	1.4	277	1.2	122	1.0	129	1.2	251	1.1
939	4.8	1,722	6.6	2,661	5.9	885	4.7	1,579	6.2	2,464	5.5	942	5.1	1,549	6.2	2,491	5.7
25 TO 29																	
803	12.6	2,034	13.4	2,837	13.2	788	13.1	1,799	12.2	2,587	12.5	785	13.9	1,651	11.8	2,436	12.4
1,229	9.4	1,441	13.4	2,670	11.2	1,034	8.0	1,268	11.6	2,302	9.6	914	7.2	1,068	9.6	1,982	8.3
2,032	10.5	3,475	13.4	5,507	12.2	1,822	9.6	3,067	11.9	4,889	10.9	1,699	9.2	2,719	10.8	4,418	10.2
30 TO 34																	
687	10.8	2,259	14.9	2,946	13.7	692	11.5	2,386	16.2	3,078	14.9	697	12.3	2,416	17.3	3,113	15.8
1,921	14.8	2,097	19.5	4,018	16.9	1,877	14.5	2,049	18.7	3,926	16.4	1,760	13.8	2,012	18.1	3,772	15.8
2,608	13.5	4,356	16.8	6,964	15.4	2,569	13.5	4,435	17.3	7,004	15.7	2,457	13.4	4,428	17.6	6,885	15.8
35 TO 39																	
267	4.2	1,017	6.7	1,284	6.0	327	5.4	1,180	8.0	1,507	7.3	343	6.1	1,349	9.6	1,692	8.6
2,047	15.7	1,834	17.1	3,881	16.3	2,039	15.7	1,965	17.9	4,004	16.7	2,030	16.0	2,085	18.8	4,115	17.3
2,314	11.9	2,851	11.0	5,165	11.4	2,366	12.4	3,145	12.3	5,511	12.3	2,373	12.9	3,434	13.7	5,807	13.4
40 TO 44																	
261	4.1	960	6.3	1,221	5.7	223	3.7	907	6.2	1,130	5.5	207	3.7	821	5.9	1,028	5.2
1,469	11.3	1,235	11.5	2,704	11.4	1,620	12.5	1,352	12.3	2,972	12.4	1,769	13.9	1,555	14.0	3,324	14.0
1,730	8.9	2,195	8.5	3,925	8.7	1,843	9.7	2,259	8.8	4,102	9.2	1,976	10.8	2,376	9.5	4,352	10.0
45 TO 49																	
490	7.7	1,605	10.6	2,095	9.7	381	6.3	1,337	9.1	1,718	8.3	308	5.4	1,069	7.6	1,377	7.0
1,609	12.4	1,298	12.1	2,907	12.2	1,577	12.1	1,348	12.3	2,925	12.2	1,546	12.2	1,262	11.4	2,808	11.8
2,099	10.8	2,903	11.2	5,002	11.0	1,958	10.3	2,685	10.5	4,643	10.4	1,854	10.1	2,331	9.3	4,185	9.6
50 TO 54																	
1,108	17.4	2,132	14.1	3,240	15.1	939	15.6	2,036	13.9	2,975	14.4	784	13.9	2,001	14.3	2,785	14.2
1,790	13.8	1,058	9.8	2,848	12.0	1,799	13.9	1,151	10.5	2,950	12.3	1,771	13.9	1,318	11.9	3,089	13.0
2,898	15.0	3,190	12.3	6,088	13.4	2,738	14.4	3,187	12.4	5,925	13.3	2,555	13.9	3,319	13.2	5,874	13.5
55 TO 59																	
1,690	26.6	3,319	21.9	5,009	23.3	1,575	26.1	3,080	21.0	4,655	22.5	1,362	24.1	2,674	19.1	4,036	20.5
2,244	17.2	1,381	12.9	3,625	15.3	2,161	16.6	1,357	12.4	3,518	14.7	2,035	16.0	1,298	11.7	3,333	14.0
3,934	20.3	4,700	18.1	8,634	19.1	3,736	19.7	4,437	17.3	8,173	18.3	3,397	18.5	3,972	15.8	7,369	16.9
60 AND OVER																	
230	3.6	286	1.9	516	2.4	340	5.6	539	3.7	879	4.2	349	6.2	602	4.3	951	4.8
585	4.5	228	2.1	813	3.4	749	5.8	333	3.0	1,082	4.5	766	6.0	380	3.4	1,146	4.8
815	4.2	514	2.0	1,329	2.9	1,089	5.7	872	3.4	1,961	4.4	1,115	6.1	982	3.9	2,097	4.8
19,057	100	25,388	100	44,445	100	19,006	100	25,666	100	44,672	100	18,368	100	25,110	100	43,478	100

The percentages are based on the Male or Female headcount in each category, and the percentages of the "Total" lines are calculated on the basis of the number of Male or Female employees as a whole.

Age pyramid
 (% of age brackets in Male or Female headcount)
 Years 2012 - 2013



1 EMPLOYMENT

115/117 | BREAKDOWN OF HEADCOUNT BY GENDER AND BY LENGTH OF SERVICE AS AT DECEMBER 31ST (one for one)

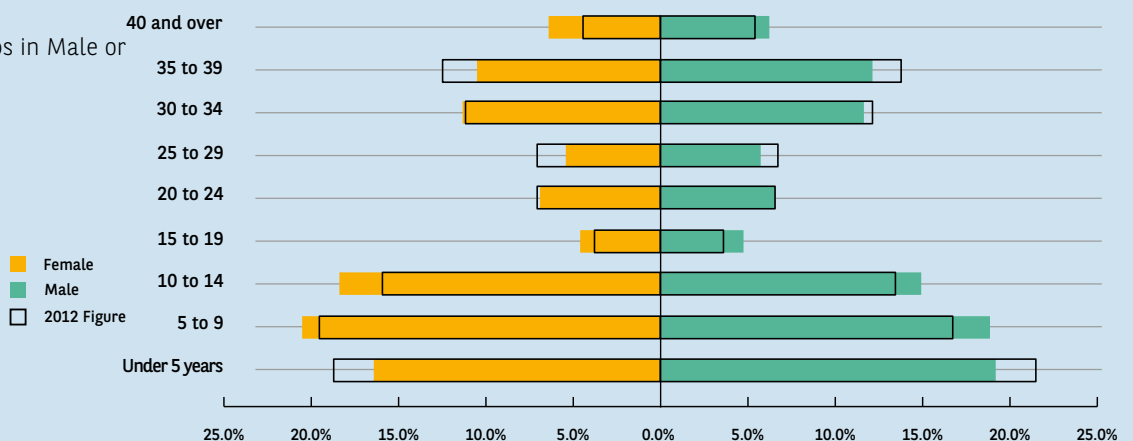
2011						2012						2013						
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%	
LESS THAN 5 YEARS																		
1,585	24.9	3,025	19.9	4,610	21.4	1,508	25.0	2,790	19.0	4,298	20.7	Technical staff	1,520	26.9	2,621	18.7	4,141	21.1
3,051	23.4	2,469	23.0	5,520	23.2	2,561	19.7	1,997	18.2	4,558	19.0	Executive staff	2,012	15.8	1,478	13.3	3,490	14.7
4,636	23.9	5,494	21.2	10,130	22.4	4,069	21.4	4,787	18.7	8,856	19.8	TOTAL	3,532	19.2	4,099	16.3	7,631	17.6
5 TO 9 YEARS																		
813	12.8	2,747	18.1	3,560	16.5	795	13.2	2,525	17.2	3,320	16.0	Technical staff	792	14.0	2,385	17.0	3,177	16.2
2,206	16.9	2,340	21.8	4,546	19.1	2,392	18.4	2,484	22.6	4,876	20.4	Executive staff	2,685	21.1	2,736	24.6	5,421	22.8
3,019	15.6	5,087	19.6	8,106	17.9	3,187	16.8	5,009	19.5	8,196	18.3	TOTAL	3,477	18.9	5,121	20.4	8,598	19.8
10 TO 14 YEARS																		
312	4.9	1,390	9.2	1,702	7.9	403	6.7	1,856	12.6	2,259	10.9	Technical staff	479	8.5	2,184	15.6	2,663	13.5
1,859	14.3	1,845	17.2	3,704	15.6	2,166	16.7	2,208	20.1	4,374	18.3	Executive staff	2,255	17.7	2,406	21.7	4,661	19.6
2,171	11.2	3,235	12.5	5,406	11.9	2,569	13.5	4,064	15.8	6,633	14.8	TOTAL	2,734	14.9	4,590	18.3	7,324	16.8
15 TO 19 YEARS																		
143	2.3	413	2.7	556	2.6	95	1.6	351	2.4	446	2.2	Technical staff	80	1.4	375	2.7	455	2.3
524	4.0	516	4.8	1,040	4.4	585	4.5	599	5.5	1,184	4.9	Executive staff	785	6.2	790	7.1	1,575	6.6
667	3.4	929	3.6	1,596	3.5	680	3.6	950	3.7	1,630	3.6	TOTAL	865	4.7	1,165	4.6	2,030	4.7
20 TO 24 YEARS																		
281	4.4	1,029	6.8	1,310	6.1	275	4.6	972	6.6	1,247	6.0	Technical staff	258	4.6	851	6.1	1,109	5.6
969	7.4	842	7.8	1,811	7.6	973	7.5	851	7.8	1,824	7.6	Executive staff	944	7.4	866	7.8	1,810	7.6
1,250	6.5	1,871	7.2	3,121	6.9	1,248	6.6	1,823	7.1	3,071	6.9	TOTAL	1,202	6.5	1,717	6.8	2,919	6.7
25 TO 29 YEARS																		
664	10.5	1,684	11.1	2,348	10.9	399	6.6	1,134	7.7	1,533	7.4	Technical staff	258	4.6	712	5.1	970	4.9
1,141	8.8	860	8.0	2,001	8.4	883	6.8	699	6.4	1,582	6.6	Executive staff	780	6.1	632	5.7	1,412	5.9
1,805	9.3	2,544	9.8	4,349	9.6	1,282	6.7	1,833	7.1	3,115	7.0	TOTAL	1,038	5.7	1,344	5.4	2,382	5.5
30 TO 34 YEARS																		
943	14.8	1,740	11.5	2,683	12.5	983	16.3	1,995	13.6	2,978	14.4	Technical staff	859	15.2	1,888	13.5	2,747	14.0
1,157	8.9	614	5.7	1,771	7.5	1,343	10.3	862	7.9	2,205	9.2	Executive staff	1,290	10.1	957	8.6	2,247	9.4
2,100	10.8	2,354	9.1	4,454	9.8	2,326	12.2	2,857	11.1	5,183	11.6	TOTAL	2,149	11.7	2,845	11.3	4,994	11.5
35 TO 39 YEARS																		
1,282	20.2	2,598	17.1	3,880	18.0	1,114	18.5	2,288	15.6	3,402	16.4	Technical staff	943	16.7	1,875	13.4	2,818	14.3
1,700	13.1	1,045	9.7	2,745	11.6	1,501	11.6	923	8.4	2,424	10.1	Executive staff	1,285	10.1	741	6.7	2,026	8.5
2,982	15.4	3,643	14.1	6,625	14.6	2,615	13.8	3,211	12.5	5,826	13.0	TOTAL	2,228	12.1	2,616	10.4	4,844	11.1
40 YEARS AND OVER																		
331	5.2	538	3.5	869	4.0	453	7.5	780	5.3	1,233	6.0	Technical staff	466	8.2	1,112	7.9	1,578	8.0
408	3.1	211	2.0	619	2.6	577	4.4	352	3.2	929	3.9	Executive staff	677	5.3	501	4.5	1,178	4.9
739	3.8	749	2.9	1,488	3.3	1,030	5.4	1,132	4.4	2,162	4.8	TOTAL	1,143	6.2	1,613	6.4	2,756	6.3
19,369	100	25,906	100	45,275	100	19,006	100	25,666	100	44,672	100	GLOBAL	18,368	100	25,110	100	43,478	100

The percentages are based on the Male or Female headcount in each category, and the percentages of the "Total" lines are calculated on the basis of the number of Male or Female employees as a whole.

Seniority pyramid

(% of seniority groups in Male or Female headcount)

Years 2012 - 2013



115/118 | BREAKDOWN OF HEADCOUNT BY GENDER AND BY NATIONALITY AS AT DECEMBER 31ST (one for one)

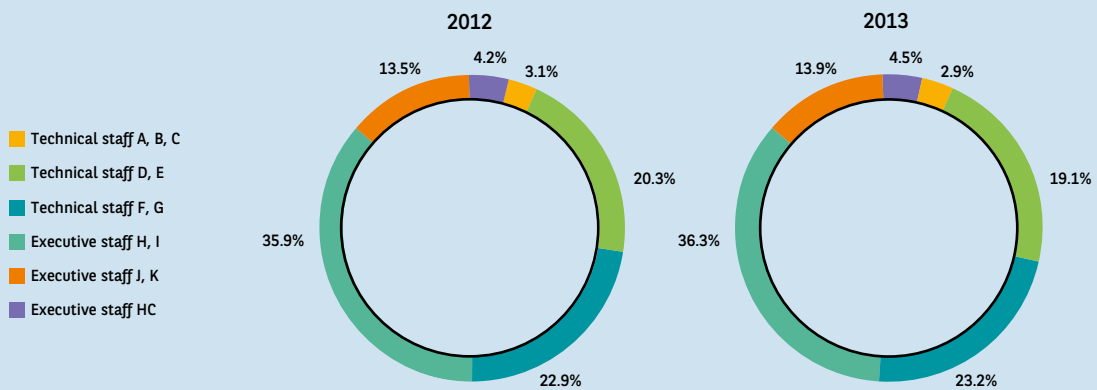
2011				2012				2013							
French		Foreigners		French		Foreigners		French		Foreigners					
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female				
6,285	15,009	69	155	5,949	14,533	76	158	5 583	13 846	72	157				
12,606	10,317	409	425	12,597	10,569	384	406	12 348	10 710	365	397				
18,891	25,326	478	580	18,546	25,102	460	564	17 931	24 556	437	554				
44,217				1,058				43,648				1,024			
								Technical staff							
								Executive staff							
								TOTAL							
										42 487		991			

115/119 | BREAKDOWN OF HEADCOUNT BY GENDER AND BY QUALIFICATION LEVEL AS AT DECEMBER 31ST (1)
(one for one)

2011					2012					2013					
M	%	F	%	Total	M	%	F	%	Total	M	%	F	%	Total	
-		-		0					0	A	0	0.0	0	0.0	0
39	26.5	108	73.5	147	34	25.8	98	74.2	132	B	30	25.4	88	74.5	118
492	35.4	898	64.6	1,390	457	36.2	804	63.8	1,261	C	432	37.7	712	62.2	1,144
1,191	27.6	3,131	72.4	4,322	1,025	27.8	2,657	72.2	3,682	D	923	28.8	2,277	71.1	3,200
1,335	24.1	4,200	75.9	5,535	1,277	23.6	4,124	76.4	5,401	E	1,189	23.3	3,913	76.7	5,102
1,390	28.4	3,510	71.6	4,900	1,396	27.7	3,640	72.3	5,036	F	1,361	27.0	3,666	72.9	5,027
1,907	36.5	3,317	63.5	5,224	1,836	35.3	3,368	64.7	5,204	G	1,720	33.9	3,347	66.0	5,067
6,354	29.5	15,164	70.5	21,518	6,025	29.1	14,691	70.9	20,716	Technical staff	5,655	28.7	14,003	71.2	19,658
4,534	46.0	5,316	54.0	9,850	4,379	45.1	5,338	54.9	9,717	H	4,176	44.2	5,272	55.8	9,448
3,583	57.4	2,654	42.6	6,237	3,583	56.6	2,745	43.4	6,328	I	3,504	55.1	2,846	44.8	6,350
2,316	60.8	1,494	39.2	3,810	2,353	60.3	1,551	39.7	3,904	J	2,357	59.9	1,574	40.0	3,931
1,302	63.1	762	36.9	2,064	1,349	63.6	771	36.4	2,120	K	1,344	63.1	784	36.8	2,128
1,280	71.3	516	28.7	1,796	1,317	69.8	570	30.2	1,887	HC	1,332	67.8	631	32.1	1,963
13,015	54.8	10,742	45.2	23,757	12,981	54.2	10,975	45.8	23,956	Executive staff	12,713	53.3	11,107	46.6	23,820
19,369	42.8	25,906	57.2	45,275	19,006	42.5	25,666	57.5	44,672	TOTAL	18,368	42.2	25,110	57.7	43,478

(1) The percentages are calculated by reference to the total headcount by qualification level.

Breakdown of headcount by qualification level



12 | NON-BNP PARIBAS EMPLOYEES

121 | NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR

2011	2012	2013
4,246	4,217	4,362

Data for the month of December for the reference year.

122 | NUMBER OF INTERNS (schools, universities...)

2011	2012	2013
2,766	2,659	2,796

Internships longer than 1 week.

123 | AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2011	2012	2013
631	503	526

Data for the month of December of the year in question.

124 | AVERAGE DURATION OF TEMPORARY WORK CONTRACTS (in number of days)

2011	2012	2013
37	46	42

13 | RECRUITMENT DURING THE YEAR

13 | RECRUITMENT BY HIERARCHICAL LEVEL (one for one)

2011			2012				2013		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
2,803	1,786	4,589	2,093	909	3,002	130-A - Total recruitments	2,140	940	3,080
1,071	1,610	2,681	503	706	1,209	131 - Staff recruited on permanent term contracts	452	660	1,112
1,356	123	1,479	1,232	153	1,385	132 - Staff recruited on fixed-term contracts	1,413	142	1,555
376	53	429	358	50	408	132-A - Transformation into unlimited term contracts	275	138	413
1,520	163	1,683	1,335	192	1,527	134 - Of which number of recruits aged 25 or less	1,457	256	1,713
552	481	1,033	122	219	341	130-B - Of which Contract transfers	142	238	380

13 | RECRUITMENT BY HIERARCHICAL LEVEL AND BY GENDER (one for one)

2011						2012							2013					
Technical staff		Executive staff		Total		Technical staff		Executive staff		Total			Technical staff		Executive staff		Total	
M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
991	1,812	1,035	751	2,026	2,563	752	1,341	474	435	1,226	1,776	130-A - Total recruitments	806	1,334	502	438	1,308	1,772
366	705	957	653	1,323	1,358	167	336	380	326	547	662	131 - Staff recruited on permanent term contracts	142	310	358	302	500	612
501	855	54	69	555	924	459	773	66	87	525	860	132 - Staff recruited on fixed-term contracts*	577	836	66	76	643	912
124	252	24	29	148	281	126	232	28	22	154	254	132-A - Transformation into unlimited term contracts	87	188	78	60	165	248
562	958	65	98	627	1,056	489	846	92	100	581	946	134 - Of which number of recruits aged 25 or less	580	877	133	123	713	1,000
166	386	283	198	449	584	24	98	116	103	140	201	130-B - Of which Contract transfers	27	115	105	133	132	248

*Including 234 fixed term contracts (substitution contracts) (172 technical staffs and 62 executive staffs).

133 | NUMBER OF SEASONAL WORKERS

2011	2012	2013
7,696	7,202	6,384

14 DEPARTURES

14 | DEPARTURES BY HIERARCHICAL LEVEL (one for one)

2011			2012			2013			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
1,982	1,161	3,143	2,003	1,154	3,157	141 - Total departures	2,267	1,471	3,738
264	380	644	181	261	442	142 - Resignations	161	258	419
0	2	2	8	98	106	143 - Subsidized departures	26	155	181
198	181	379	245	135	380	144 - Redundancies	206	154	360
44	48	92	26	32	58	144-A - Amicable termination of employment contracts	24	44	68
799	70	869	861	104	965	145 - End of fixed-term contracts	715	98	813
98	56	154	78	35	113	146 - Departure during probationary period	36	20	56
505	312	817	536	381	917	147 - Retirements/early retirements	1,014	645	1,659
37	22	59	36	25	61	148 - Deaths	35	18	53
37	90	127	32	83	115	140-A - Transfers of outgoing contracts	50	79	129

14 | DEPARTURES BY HIERARCHICAL LEVEL AND BY GENDER (one for one)

2011						2012						2013						
Technical staff		Executive staff		Total		Technical staff		Executive staff		Total		Technical staff		Executive staff		Total		
M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
742	1,240	717	444	1,459	1,684	743	1,260	685	469	1,428	1,729	141 - Total departures	830	1,437	881	590	1,711	2,027
94	170	229	151	323	321	63	118	132	129	195	247	142 - Resignations	58	103	155	103	213	206
0	0	2	0	2	0	1	7	71	27	72	34	143 - Subsidized departures	9	17	90	65	99	82
66	132	117	64	183	196	84	161	87	48	171	209	144 - Redundancies	78	128	87	67	165	195
15	29	30	18	45	47	6	20	19	13	25	33	144-A - Amicable termination of employment contracts	3	21	21	23	24	44
302	497	28	42	330	539	314	547	37	67	351	614	145 - End of fixed-term contracts	264	451	38	60	302	511
46	52	35	21	81	73	31	47	15	20	46	67	146 - Departure during probationary period	13	23	13	7	26	30
185	320	208	104	393	424	209	327	258	123	467	450	147 - Retirements/early retirements	364	650	431	214	795	864
19	18	16	6	35	24	18	18	19	6	37	24	148 - Deaths	23	12	11	7	34	19
15	22	52	38	67	60	17	15	47	36	64	51	140-A - Transfers of outgoing contracts	18	32	35	44	53	76

OVERVIEW: RECRUITMENTS/DEPARTURES

2011		2012		2013	
44,445		45,275		Headcount in previous year	44,672
4,589		3,002		130-A - Total recruitments	3,080
-3,143		-3,157		141 - Total departures	-3,738
-187		-40		Balance of appointments with other Group entities	-123
-429		-408		Transformation into unlimited-term contracts*	-413
45,275		44,672		Headcount in current year	43,478

* Included in recruitment, not included in departures.

15 | CAREER DEVELOPMENT

151 | NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	0	0	0	0	0	A	0	0	0
0	-0	0	0	0	0	B	0	0	0
4	1	5	0	1	1	C	0	0	0
52	119	171	30	49	79	D	21	42	63
269	828	1,097	203	579	782	E	192	516	708
293	680	973	188	552	740	F	183	557	740
238	491	729	178	389	567	G	159	446	605
856	2,119	2,975	599	1,570	2,169	Technical staff	555	1,561	2,116
205	353	558	178	287	465	H	188	336	524
422	362	784	346	320	666	I	379	353	732
363	273	636	258	198	456	J	309	202	511
169	154	323	156	94	250	K	165	97	262
95	62	157	80	65	145	HC	82	67	149
1,254	1,204	2,458	1,018	964	1,982	Executive staff	1,123	1,055	2,178
2,110	3,323	5,433	1,617	2,534	4,151	TOTAL	1,678	2,616	4,294

REMINDER, NUMBER OF PAID EMPLOYEES (EXCLUDING ADMINISTRATORS) AS AT DEC. 31 OF THE PREVIOUS YEAR

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,677	13,477	19,154	5,511	13,329	18,840	Technical staff	5,164	12,855	18,019
11,250	9,327	20,577	11,620	9,876	21,496	Executive staff	11,534	10,022	21,556
16,927	22,804	39,731	17,131	23,205	40,336	TOTAL	16,698	22,877	39,575

i.e. the number of employees liable to be promoted during the following year.

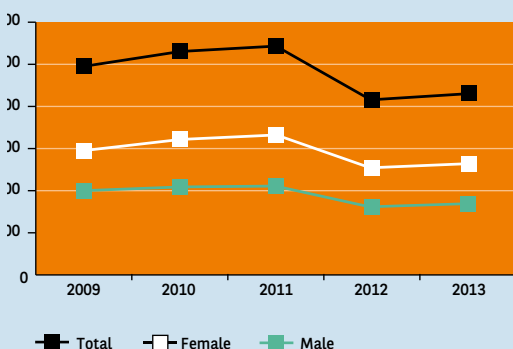
% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF (EXCLUDING HC)

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4.47	11.06	15.53	3.18	8.33	11.51	Technical staff	3.08	8.66	11.74
6.09	5.85	11.95	4.74	4.48	9.22	Executive staff	5.21	4.89	10.10
5.31	8.36	13.67	4.01	6.28	10.29	TOTAL	4.24	6.61	10.85

% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MALE OR FEMALE

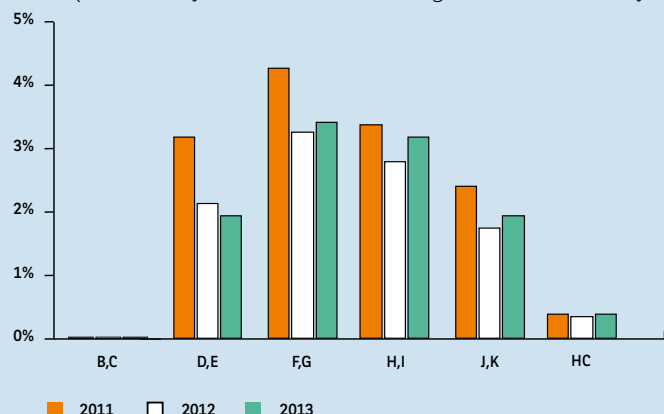
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
15.08	15.72	15.53	10.87	11.78	11.51	Technical staff	10.75	12.14	11.74
11.15	12.91	11.95	8.76	9.76	9.22	Executive staff	9.74	10.53	10.10
12.47	14.57	13.67	9.44	10.92	10.29	TOTAL	10.05	11.44	10.85

Change in number of employees promoted



Évolution des promotions

(% in terms of total headcount excluding administrators, HC of the previous year)



1 EMPLOYMENT

152-A | NUMBER OF EMPLOYEES BENEFITING FROM AN INDIVIDUAL SALARY INCREASE

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	0	0	0	A	0	0
0	0	0	0	0	0	B	0	0
12	20	32	5	6	11	C	7	4
247	680	927	169	479	648	D	143	372
310	900	1,210	224	736	960	E	176	783
337	825	1,162	254	673	927	F	272	699
487	872	1,359	298	629	927	G	339	680
1,393	3,297	4,690	950	2,523	3,473	Technical staff	937	2,538
1,475	1,744	3,219	1,112	1,331	2,443	H	1,077	1,425
1,106	841	1,947	815	641	1,456	I	929	740
744	512	1,256	517	317	834	J	565	445
442	248	690	270	145	415	K	347	228
548	238	786	332	148	480	HC	404	205
4,315	3,583	7,898	3,046	2,582	5,628	Executive staff	3,322	3,043
5,708	6,880	12,588	3,996	5,105	9,101	TOTAL	4,259	5,581

REMINDER, NUMBER OF EMPLOYEES AS AT DEC. 31 OF THE PREVIOUS YEAR

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,677	13,477	19,154	5,511	13,329	18,840	5,164	12,855	18,019
12,462	9,785	22,247	12,880	10,377	23,257	12,818	10,580	23,398
18,139	23,262	41,401	18,391	23,706	42,097	17,982	23,435	41,417

i.e. the number of employees liable to receive an increase during the following year.

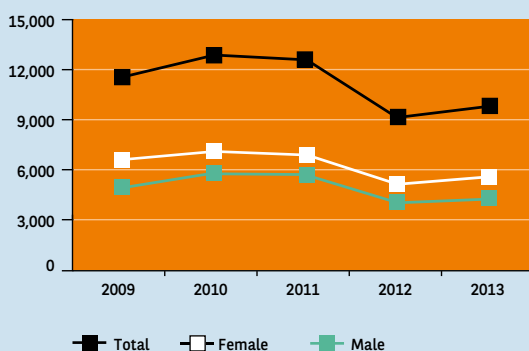
% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
7.27	17.21	24.49	5.04	13.39	18.43	5.20	14.09	19.29
19.40	16.11	35.50	13.10	11.10	24.20	14.20	13.01	27.20
13.79	16.62	30.41	9.49	12.13	21.62	10.28	13.48	23.76

% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MALE OR FEMALE

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
24.54	24.46	24.49	17.24	18.93	18.43	18.14	19.74	19.29
34.63	36.62	35.50	23.65	24.88	24.20	25.92	28.76	27.20
31.47	29.58	30.41	21.73	21.53	21.62	23.68	23.81	23.76

Change in salary increases
(number of employees raised)



Change in salary increases
(% in terms of total headcount of the previous year)



153-A | TOTAL STATUS REVIEWS

2011	2012		2013
18,021	13,252	Total number of status reviews	14,134
27	38	Average frequency of status reviews (in months)	35

16 | UNEMPLOYMENT

2011	2012		2013
0	0	161 - Number of employees laid off part-time during the year in question	0
0	0	162 - Total number of hours of part-time unemployment during the year in question	0

New item in 2011.

17 | DISABLED PEOPLE**171 | NUMBER OF DISABLED EMPLOYEES**

2011	2012		2013
983	1,088	Expressed as natural persons	1,170
1,148	1,259	Expressed in unities of disability	1,362
18	26	Additional units related to ESAT* services	44
1,166	1,285	TOTAL NB OF UNITS	1,406

*ESAT: Sheltered work centers for the disabled (Etablissements ou Services d'Aide par le Travail, formerly known as "CAT").

172 | NUMBER OF DISABLED EMPLOYEES FOLLOWING WORK ACCIDENTS OCCURRING WITHIN THE COMPANY

2011	2012		2013
67	68	Expressed as natural persons	57

18 ABSENTEEISM

2011			2012			2013			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
DAYS OF ABSENTEEISM									
517,914	196,944	714,858	503,095	211,725	714,820	182 - illness	464,166	214,977	679,143
13,916	7,512	21,429	13,654	7,830	21,484	up to 2 days	12,456	7,926	20,382
26,952	13,918	40,870	26,926	14,896	41,822	3 to 5 days	27,703	17,642	45,345
477,046	175,513	652,559	462,515	188,999	651,514	6 days and more	424,008	189,409	613,417
21,991	10,314	32,305	16,684	8,543	25,227	184 - Work-related and commuting accidents	15,983	9,468	25,451
178,415	164,723	343,138	179,452	175,874	355,326	185 - Maternity and paternity leave	172,703	171,741	344,444
110,600	104,266	214,866	110,456	102,484	212,940	186 - Authorized leave*	97,889	87,846	185,735
151,882	52,679	204,562	144,228	50,340	194,568	187 - Other reasons**	134,529	66,607	201,136
980,801	528,925	1,509,727	953,915	548,965	1,502,881	181-1 - TOTAL	885,270	550,639	1,435,909

RATE OF ABSENTEEISM									
7.28	4.17	5.64	6.92	4.29	5.50	Rate of paid staff absenteeism	6.50	4.28	5.27
2.28	1.94	2.11	2.34	2.02	2.17	Rate of maternity and paternity leave	2.37	1.98	2.16
10.28	4.29	7.16	10.11	4.29	7.02	Rate without maternity and paternity leave	9.78	4.37	6.84
12.56	6.23	9.26	12.46	6.32	9.19	TOTAL	12.15	6.36	9.00

*Family emergencies, sick children, parental care leave, etc.

**Coordination of and participation in union-organized training, leave of absence for personal reasons, unpaid leave for persons wishing to set up a company, sabbatical leave, unpaid disability leave, etc.

189-A | NUMBER OF EMPLOYEES ON FLEXITIME (variable work schedule)

2011			2012			2013			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
386	2,186	2,572	382	2,187	2,569	Technical staff	327	2,063	2,390
449	1,077	1,526	469	1,090	1,559	Executive staff	380	1,107	1,487
835	3,263	4,098	851	3,277	4,128	TOTAL	707	3,170	3,877

19 | LEAVES

191-A | PARENTAL CHILDCARE LEAVE (duration over 6 months)

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	106	106	0	109	109	Technical staff	0	93	93
3	77	80	1	65	66	Executive staff	0	68	68
3	183	186	1	174	175	TOTAL	0	161	161

192-A | SABBATICAL LEAVE (duration over 6 months)

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	13	15	1	7	8	Technical staff	1	4	5
8	10	18	3	10	13	Executive staff	1	8	9
10	23	33	4	17	21	TOTAL	2	12	14

193-A | PATERNITY LEAVE

2011			2012				2013		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
2,098	6,603	8,701	1,979	6,866	8,845	Days taken during the year	1,689	6,184	7,873
2,059	7,097	9,156	2,128	6,973	9,101	Theoretical days during the year	1,686	6,479	8,165

193-B | EXISTENCE OF ADDITIONAL REMUNERATION PAID BY THE EMPLOYER FOR

- Maternity leave: application of the provisions of article 51 of the Collective Agreement of the banking industry regarding legal maternity leave and additional leave of absence (45 days on full pay or 90 days on half pay): preservation of the salary (less the daily allowance paid by the Social Security for the period of legal maternity leave). Application of the provision for additional visits (antenatal and postnatal check-ups, interim visits), listed in the July 2, 2010 amendment to the company-wide agreement dated July 30, 2007 on the professional equality between men and women: continued payment of salary and assimilation to a period of actual work. Inclusion of all paid maternity-related leave for the calculation of seniority and Individual Training Entitlement in the company.
- Adoption leave: application of the provisions of article 52 of the Collective Agreement of the banking industry regarding legal adoption leave and additional leave of absence (45 days on full pay or 90 days on half pay): preservation of the salary (less the daily allowance paid by the Social Security for the period of legal adoption leave). Inclusion of all leave of absence related to adoption for the calculation of seniority and Individual training Entitlement in the company.
- Parental childcare leave: application of the provisions of article 53 of the Collective Agreement of the banking industry regarding parental childcare leave taken in the event of a birth: preservation of the salary during the first 45 days of the parental childcare leave (the breast-feeding condition provided for in article 53 is removed by virtue of the social guarantees provided by BNP Paribas SA). Furthermore, pursuant to the agreement on diversity dated June 2013, couples employed by BNP Paribas SA are entitled to this paid leave: this leave of absence, which immediately follows the additional period of leave provided for under section 51-1 of the bank's Collective Agreement, may consequently be taken either by the father or by the mother (provision also available in the case of adoption).
- Paternity leave and settling-in period after birth: application of the provision listed in the July 2, 2010 amendment to the company-wide agreement dated July 30, 2007 on the professional equality between men and women: preservation of the salary (less the daily allowance paid by the Social Security for the period of paternity leave). The following are entitled to this leave of absence: the child's biological father, the spouse of the mother of the child, or the person living in a common-law relationship with her or joined with her in a civil union (PACS).



21 - EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

22 - ANALYSIS OF COMPENSATION

24 - RELATED EXPENSES

26 - COMPANY PROFIT SHARING SCHEME AND MATCHING CONTRIBUTIONS

2

EMPLOYEE COMPENSATION AND RELATED EXPENSES

21 | EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

21 | EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

PAID DURING THE YEAR (in millions of Euros)

2011	2012		2013
3,617.0	3,565	TOTAL PERSONNEL COSTS	3,610.5
2,220.0	2,164.2	"Wages and Salaries"	2,169.3
1,742.3	1,773.2	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,752.1
-48.2	-47.6	Deductions (sickness, maternity, flexitime, etc.)	-47.8
106.9	87.0	Miscellaneous allowances and overtime	82.5
370.1	305.8	Variable remuneration	334.2
2,171.0	2,118.4	Subtotal "Wages and Salaries"	2,121.0
49.0	45.9	Employer contributions to employee saving schemes and administrative expenses	48.3
915.1	910.0	"Social security contributions"	940.4
246.1	256.2	"Tax expenses"	275.6
235.8	234.6	"incentive plans and profit-sharing" (payment with respect to the previous year)	225.2
40,586	40,627	Average monthly headcount in metropolitan France (Including Monte Carlo)	39,477.0
54,699	53,270	Wages and salaries, average per employee in € ("Wages and Salaries" / Average monthly headcount)	54,950.0
60,509	59,044	Average employee remuneration (income) in € (including incentive plans, profit-sharing)	60,656.0
28,610	28,706	Average employer's contributions per employee in €	30,804.0
32.1	32.7	Ratio of social security charges and tax expenses and total personnel costs	33.7
34.0	36.7	Aggregate employer's contributions (Total personnel costs / Added Value)	32.8

211 BIS | AVERAGE MONTHLY COMPENSATION FIXED SALARIES (In Euros)

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	0	0	0	0	0	A	0	0	0
2,168	1,865	1,966	2,186	2,098	2,142	B	2,205	2,117	2,161
2,044	1,964	1,998	2,035	1,963	1,992	C	2,009	1,959	1,981
2,131	2,110	2,116	2,139	2,126	2,130	D	2,143	2,131	2,135
2,413	2,337	2,355	2,419	2,352	2,368	E	2,399	2,361	2,370
2,541	2,527	2,531	2,557	2,540	2,545	F	2,562	2,547	2,551
2,820	2,802	2,809	2,829	2,826	2,827	G	2,842	2,842	2,842
2,509	2,440	2,460	2,530	2,474	2,490	Technical staff	2,535	2,495	2,506
3,262	3,212	3,235	3,276	3,234	3,253	H	3,277	3,253	3,264
4,065	3,982	4,030	4,073	3,998	4,041	I	4,089	4,017	4,057
4,938	4,857	4,907	4,967	4,868	4,928	J	4,984	4,907	4,953
6,349	6,081	6,251	6,341	6,121	6,262	K	6,308	6,066	6,220
8,664	7,954	8,458	8,736	8,006	8,511	HC	8,820	8,081	8,576
4,605	4,061	4,362	4,654	4,108	4,407	Executive staff	4,697	4,159	4,449
3,975	3,149	3,510	4,042	3,211	3,572	TOTAL	4,103	3,273	3,629

213 | BREAKDOWN OF ANNUAL COMPENSATION GROSS SALARY (In Euros)

2011	2012		2013
21,305	22,337	99% of employees earned at least	22,675
25,826	26,006	95% of employees earned at least	26,363
28,304	28,311	90% of employees earned at least	28,762
30,045	29,935	85% of employees earned at least	30,475
31,457	31,364	80% of employees earned at least	31,912
32,860	32,785	75% of employees earned at least	33,431
34,385	34,435	70% of employees earned at least	35,092
36,081	36,232	65% of employees earned at least	36,980
37,944	38,123	60% of employees earned at least	38,994
39,908	40,207	55% of employees earned at least	41,088
42,006	42,338	50% of employees earned at least	43,210
44,278	44,540	45% of employees earned at least	45,594
46,635	47,083	40% of employees earned at least	48,128
49,227	49,786	35% of employees earned at least	50,899
52,266	52,817	30% of employees earned at least	54,050
56,082	56,612	25% of employees earned at least	57,828
61,238	61,641	20% of employees earned at least	63,030
68,261	68,666	15% of employees earned at least	70,223
80,142	79,940	10% of employees earned at least	82,005
109,262	105,241	5% of employees earned at least	108,569
251,675	208,862	1% of employees earned at least	221,224
4.23	4.05	Ratio of the 5% and 95%	4.12
9.75	8.03	Ratio of the 1% et 95%	8.39

2 EMPLOYEE COMPENSATION AND RELATED EXPENSES

213-A | REMUNERATION SCALE PER LEVEL OF AUTHORITY AND PER GENDER

2013									
Male						Female			
Average age	1 st decile	Median	9 th decile	Level	Average age	1 st decile	Median	9 th decile	
52.3	31,365	31,365	31,365	B	59.9	27,992	27,992	27,992	
43.4	21,776	25,668	31,798	C	40.0	20,387	24,144	28,174	
37.5	23,132	27,050	31,114	D	34.8	23,441	26,854	30,821	
43.4	26,109	30,147	34,407	E	41.9	25,351	29,630	33,660	
46.2	28,786	32,561	37,084	F	44.8	27,956	32,147	36,814	
48.5	31,870	36,001	41,281	G	47.3	31,321	35,840	41,251	
45.0	26,357	32,407	38,963	Technical staff	43.2	25,525	31,560	37,928	
42.0	38,127	43,903	51,704	H	40.4	34,982	42,344	49,739	
43.8	47,081	54,549	65,511	I	42.1	43,741	52,075	61,010	
46.3	58,143	68,156	83,630	J	44.5	54,723	65,019	79,436	
47.8	72,642	88,015	135,176	K	46.4	69,269	83,236	109,389	
51.7	96,574	138,193	293,078	HC	49.9	90,261	120,611	217,097	
44.9	41,322	56,654	110,917	Executive staff	42.4	37,671	49,183	84,564	

Remuneration is presented in ascending order (per level of authority and per gender) and divided into 10% brackets:

- The 1st decile gives remuneration just above the 1st 10% bracket (90% of employees earned at least this amount),
- The median gives remuneration just above the 5th 10% bracket (50% of employees earned at least this amount),
- The 9th decile gives remuneration just above the 9th 10% bracket (10% of employees earned at least this amount).

22 | ANALYSIS OF COMPENSATION

221 | RATIO OF THE AVERAGE COMPENSATION PAID TO THE TOP 10% AND BOTTOM 10% OF EMPLOYEES EARNING THE HIGHEST AND LOWEST SALARIES RESPECTIVELY

2011	2012	2013
6.0	5.3	5.4

222 | TOTAL OF THE TEN HIGHEST PAY PACKAGES

2011	2012	2013
18.900.227	14.506.622	17.619.909

24 | RELATED EXPENSES

242 | TOTAL PAYMENTS TO TEMPORARY EMPLOYMENT AGENCIES (in millions of Euros)

2011	2012	2013
30.17	24.89	28.91

26 | COMPANY PROFIT SHARING SCHEME AND MATCHING CONTRIBUTIONS

261 | SPECIAL PROFIT SHARING RESERVE

Total amount with respect to the year in question (in millions of Euros)

2011	2012	2013
83.19	91.15	67.03

261 | INCENTIVE SCHEMES

Total amount with respect to the year in question (in millions of Euros)

2011	2012	2013
119.36	91.76	95.50

262 | INDIVIDUAL AMOUNT AND AVERAGE AMOUNT IN PROFIT SHARING PER PARTICIPATING EMPLOYEE (in Euros)

2011		2012			2013	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
1,591	1,591	1,763	1,763	Minimum share	1,329	1,329
3,428	4,376	3,497	4,862	Maximum share	2,978	3,654
1,598	2,294	1,774	2,500	Average amount	1,332	1,875

Gross amounts, for an employee working full-time and present throughout the year.

262 | INDIVIDUAL AMOUNT AND AVERAGE AMOUNT IN INCENTIVE SCHEMES PER PARTICIPATING EMPLOYEE

(in Euros)

2011		2012			2013	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
2,347	2,347	1,825	1,825	Minimum share	1,969	1,969
3,367	6,195	2,640	4,832	Maximum share	2,830	5,075
2,351	3,267	1,832	2,501	Average amount	1,970	2,659

Gross amounts, for an employee working full-time and present throughout the year.

263 | PROPORTION OF CAPITAL HELD BY EMPLOYEES THROUGH EMPLOYEE SHARE OWNERSHIP PLANS (as %)

2011	2012	2013
3.02	3.01	2.60

Including voluntary payments.

264-A | EMPLOYER CONTRIBUTIONS PAID WITHIN THE FRAMEWORK OF THE EMPLOYEE SAVINGS SCHEME

(in millions of Euros)

2011	2012	2013
48.96	45.85	48.34

This amount includes management charges paid by the company on behalf of employees.



- 31 - WORK-RELATED AND COMMUTING ACCIDENTS
- 32 - BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT
- 35 - EXPENDITURE ON SAFETY

3 HEALTH AND SAFETY

31 | WORK-RELATED AND COMMUTING ACCIDENTS

311 | NUMBER OF WORK-RELATED ACCIDENTS RESULTING IN SICK LEAVE

2011			2012			2013		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
344	136	480	225	104	329	215	120	335

312 | NUMBER OF DAYS LOST DUE TO WORK-RELATED ACCIDENTS

2011			2012			2013		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
7,307	3,346	10,653	6,474	2,357	8,831	6,293	2,596	8,889

313 | NUMBER OF CASES OF PERMANENT DISABILITY (PARTIAL OR TOTAL) NOTIFIED TO THE COMPANY FOR THE REFERENCE YEAR

2011	2012	2013
27	14	27

314 | NUMBER OF FATAL ACCIDENTS

2011	2012	2013
2	0	0
1	0	0
		Commuting
		Work-related

315 | NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE

2011	2012	2013
374	337	296

316 | NUMBER OF ACCIDENTS SUFFERED BY TEMPORARY EMPLOYEES WORKING IN THE COMPANY

2011	2012	2013
7	1	4

32 | BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

321 | NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2011	2012	2013
2	1	0

322 | NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2011	2012	2013
84	57	61

323 | NUMBER OF ACCIDENTS CAUSED BY MACHINES, EXCLUDING THOSE INVOLVING THE ABOVE CODES

Codes 09 to 30:

2011	2012	2013
3	0	1

324 | NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

Codes 01, 03, 04, 06, 07, 08:

2011	2012	2013
139	106	90

325 | NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05:

2011	2012	2013
10	16	10

326 | OTHER CASES OF ACCIDENTS

2011	2012	2013
242	149	173
30	36	9
		TOTAL
		including declarations following bank robberies

In accordance with the classification code for the material aspect of work-related accidents (decree dated October 10, 1974).

35 | EXPENDITURE ON SAFETY

351 | STAFF TRAINING ON SAFETY

2011	2012	2013
24,296	22,180	22,422

352 | EXPENDITURE ON SAFETY (in millions of Euros)

2011	2012	2013
31.18	33.73	37.02



- 41 - HOURS WORKED AND FLEXIBLE WORKING HOURS
- 42 - ORGANIZATION OF WORKING HOURS
- 45 - EXPENDITURE TO IMPROVE WORKING CONDITIONS

4

OTHERS WORKING CONDITIONS

41 | HOURS WORKED AND FLEXIBLE WORKING HOURS

411 | NUMBER OF HOURS IN A WORKING WEEK

General rule: 35h (average number of hours worked by a full-time employee during the year). Particular working hours in accordance with flexible working hours agreed locally.

412 | NUMBER OF EMPLOYEES WORKING OVERTIME BENEFITING FROM TIME OFF IN LIEU OF OVERTIME WAGES

2011	2012	2013
22	12	2

Change in labour laws (August 20, 2008): only hours worked above the annual quota entitle employees to take time off in lieu of overtime (compensatory time).

414 | NUMBER OF EMPLOYEES WORKING PART-TIME

90%									
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8	98	106	8	94	102	Technical staff	8	84	92
9	47	56	6	52	58	Executive staff	8	59	67
17	145	162	14	146	160	TOTAL	16	143	159

80%									
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
73	2,187	2,260	70	2,167	2,237	Technical staff	98	2,162	2,260
37	1,011	1,048	40	1,043	1,083	Executive staff	83	1,134	1,217
110	3,198	3,308	110	3,210	3,320	TOTAL	181	3,296	3,477

60%									
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
20	299	319	17	290	307	Technical staff	16	263	279
10	76	86	13	83	96	Executive staff	9	80	89
30	375	405	30	373	403	TOTAL	25	343	368

50%									
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
111	527	638	117	521	638	Technical staff	102	497	599
21	66	87	25	73	98	Executive staff	36	83	119
132	593	725	142	594	736	TOTAL	138	580	718

MISCELLANEOUS									
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8	104	112	11	82	93	Technical staff	13	78	91
5	11	16	7	11	18	Executive staff	7	11	18
13	115	128	18	93	111	TOTAL	20	89	109

TOTAL PART-TIME									
2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
220	3,215	3,435	223	3,154	3,377	Technical staff	237	3,084	3,321
82	1,211	1,293	91	1,262	1,353	Executive staff	143	1,367	1,510
302	4,426	4,728	314	4,416	4,730	TOTAL	380	4,451	4,831

414 | PERCENTAGE OF PART-TIME EMPLOYEES COMPARED TO THE TOTAL HEADCOUNT

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.5%	21.2%	16.0%	3.7%	21.5%	16.3%	Technical staff	4.2%	22.0%	16.9%
0.6%	11.3%	5.4%	0.7%	11.5%	5.6%	Executive staff	1.1%	12.3%	6.3%
1.6%	17.1%	10.4%	1.7%	17.2%	10.6%	TOTAL	2.1%	17.7%	11.1%

414-A | NUMBER OF EMPLOYEES WORKING FULL-TIME

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,134	11,949	18,083	5,802	11,537	17,339	Technical staff	5,418	10,919	16,337
12,933	9,531	22,464	12,890	9,713	22,603	Executive staff	12,570	9,740	22,310
19,067	21,480	40,547	18,692	21,250	39,942	TOTAL	17,988	20,659	38,647

415-A | NUMBER OF EMPLOYEES WORKING PART-TIME DURING THE YEAR IN QUESTION

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
31	341	372	50	412	462	Technical staff	68	455	523
34	209	243	31	173	204	Executive staff	80	264	344
65	550	615	81	585	666	TOTAL	148	719	867

415-B | NUMBER OF EMPLOYEES WORKING PART-TIME WHO RESUMED FULL-TIME EMPLOYMENT DURING THE YEAR IN QUESTION

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
21	269	290	18	323	341	Technical staff	29	285	314
17	107	124	9	125	134	Executive staff	17	143	160
38	376	414	27	448	475	TOTAL	46	428	474

415-C | EXISTENCE OF DIFFERENT WAYS OF ORGANIZING WORK

EXISTENCE OF DIFFERENT WAYS OF ORGANIZING WORK TO FACILITATE THE RELATIONSHIP BETWEEN EMPLOYEES' FAMILY AND PROFESSIONAL LIVES:

- **Part time:** the principal solutions offered are 50%, 60%, 80% and 90% of full-time employment. The organization of the working hours can be on a daily, weekly or annual basis.
- **Flexible working hours:** flexible working hours enable employees to manage their time in a way that strikes a better balance between their professional duties and private lives. This is achieved by allowing employees subject to collective work schedules to choose when they begin and when they end their working day provided, however, they respect a core period when they must be present at work. Compensatory time credit may also be provided for later use during the calendar year in question.
- **Flexitime:** all employees on unlimited-term contracts may benefit from variable work schedules that allow employees to take unpaid leave.
- **The right to take leave of absence to take care of a sick child:** authorization to take paid leave in the event of illness affecting one or several children is granted to the mother or father. BNP Paribas grants 3 additional days to the 3 days per sliding 12-month period allowed by the Collective Agreement governing the banking industry, and extends the age of the child (or children) from 14 to 15 years.

LOCAL SERVICES:

- **Contribution of the company to the cost of childminding facilities for infants:** the maximum daily allowance for childminding fees that may be granted for all children up to the age of 10, is 5 €.
- **Family tax credit:** the expenses incurred by the company are well above the ceiling for tax deductions.

416 | NUMBER OF DAYS OF ANNUAL HOLIDAYS

27 26 days of annual holidays +1 additional day.

417 | PAID PUBLIC HOLIDAYS

2011	2012		2013
5	7	Mondays Off	7
7	8	Saturdays Off	10

42 | ORGANIZATION OF WORKING HOURS

421 | NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
414	645	1,059	282	576	858	Technical staff	226	481	707
100	125	225	84	134	218	Executive staff	54	84	138
514	770	1,284	366	710	1,076	TOTAL	280	565	845

This indicator refers, for the most part, to employees working days.

421-A | NUMBER OF EMPLOYEES WORKING NIGHTS

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
112	95	207	105	107	212	Technical staff	106	121	227
4	4	8	8	15	23	Executive staff	7	14	21
116	99	215	113	122	235	TOTAL	113	135	248

Working night between 9 pm and 6 am: Act of May 9, 2001, company agreement dated February 18, 2002.

The organization of work in cycles makes it impossible to distinguish between flexible working hours and nightwork: whenever there is nightwork, the employees are included in the 421-A indicator.

45 | EXPENDITURE TO IMPROVE WORKING CONDITIONS

451 | TOTAL EXPENDITURE (in millions of Euros)

2011	2012		2013
109.55	116.64		451 - Expenditure to improve working conditions

These sums represent expenditure devoted to the upgrading and reorganization of working areas and to the improvement of reception areas reserved for customers.



51 - IN-SERVICE PROFESSIONAL TRAINING

52 - TRAINING LEAVE

53 - WORK-STUDY CONTRACTS

5

TRAINING

51 | IN-SERVICE PROFESSIONAL TRAINING

511 | PERCENTAGE OF TOTAL PAYROLL DEVOTED TO IN-SERVICE PROFESSIONAL TRAINING

2011	2012		2013
3.77%	3.96%	As % of payroll	4.00%

Figure estimated for the reference year.

512 | AMOUNT DEVOTED TO IN-SERVICE PROFESSIONAL TRAINING (in millions of Euros)

2011	2012		2013
83.64	86.41	Expenditure on training	87.42

Figure estimated for the reference year.

513 | NUMBER OF STAFF TRAINED

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,255	12,555	17,810	5,091	12,498	17,589	4,514	11,610	16,124
10,505	8,884	19,389	10,673	9,094	19,767	10,837	9,674	20,511
15,760	21,439	37,199	15,764	21,592	37,356	15,351	21,284	36,635

Individuals are counted once, even if they follow more than one training course.

REMINDER, NUMBER OF EMPLOYEES AS AT DEC. 31 OF THE PREVIOUS YEAR:

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,677	13,477	19,154	5,511	13,329	18,840	5,164	12,855	18,019
12,462	9,785	22,247	12,880	10,377	23,257	12,818	10,580	23,398
18,139	23,262	41,401	18,391	23,706	42,097	17,982	23,435	41,417

i.e. the number of employees liable to receive training during the following year.

% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF MALE AND FEMALE

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
27.44	65.55	92.98	27.02	66.34	93.36	25.05	64.43	89.48
47.22	39.93	87.15	45.89	39.10	84.99	46.32	41.35	87.66
38.07	51.78	89.85	37.44	51.29	88.73	36.84	51.05	87.99

% IN TERMS OF TOTAL HEADCOUNT TECHNICAL OR EXECUTIVE STAFF, MALE OR FEMALE

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
92.57	93.16	92.98	92.38	93.77	93.36	87.41	90.32	89.48
84.30	90.79	87.15	82.86	87.64	84.99	84.55	91.44	87.66
86.88	92.16	89.85	85.71	91.08	88.73	84.86	90.22	87.99

513-A | NUMBER OF BENEFICIARIES CLAIMING INDIVIDUAL TRAINING ENTITLEMENTS (DIF)

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
1,216	2,969	4,185	1,071	2,654	3,725	1,003	2,759	3,762
2,855	2,894	5,749	3,160	3,273	6,433	3,516	3,603	7,119
4,071	5,863	9,934	4,231	5,927	10,158	4,519	6,362	10,881

514 | NUMBER OF TRAINING HOURS BY LEVEL (including non chargeable hours)

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
204,692	439,133	643,825	185,310	394,181	579,491	155,256	360,529	515,785
390,566	369,766	760,332	324,660	309,796	634,456	330,579	330,736	661,315
595,258	808,899	1,404,157	509,970	703,977	1,213,947	485,834	691,265	1,177,099

514 | BREAKDOWN OF CHARGEABLE HOURS BY GENDER

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
579,358	788,297	1,367,655	496,809	683,323	1,180,132	470,243	664,226	1,134,469

514-A | NUMBER OF DIF TRAINING HOURS

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
37,902	83,275	121,177	32,779	67,732	100,511	28,257	62,898	91,156
63,065	66,538	129,603	61,140	64,650	125,790	68,199	75,740	143,940
100,967	149,813	250,780	93,919	132,382	226,301	96,456	138,639	235,095
36,502			33,814			<i>Of which total of non chargeable hours</i>		
						42,630		

515-1 | NUMBER OF HOURS OF TRAINING PER COMPETENCE

2011		2012*		2013	
Number of hours	Number of training sessions	Number of hours	Number of training sessions	Number of hours	Number of training sessions
BUSINESS LINE TRAINING COURSES					
61,449	6,370	0	0	Insurance	0 0
12,143	1,256	0	0	Internal Audit and Control	0 0
3,343	396	0	0	Communications and Advertising	0 0
20,605	1,725	0	0	Bookkeeping - Management Control	0 0
95,958	4,442	0	0	Consultancy Services - Wealth Management	0 0
3,417	118	0	0	Corporate Finance	0 0
45,964	5,827	0	0	Loans and Financing	0 0
1,701	183	0	0	Asset Management	0 0
16,336	2,189	0	0	Real Estate	0 0
33,324	5,081	0	0	Information Systems	0 0
9,666	1,338	0	0	Legal and Tax Affairs	0 0
1,246	675	0	0	Logistics	0 0
16,712	966	0	0	Capital Markets	0 0
301,744	33,670	0	0	Marketing sales technics	0 0
215,780	22,061	0	0	Banking Products and Services	0 0
26,360	3,486	0	0	Human Resources	0 0
32,325	7,366	0	0	Risk Management	0 0
144	10	0	0	Stocks and Shares - Securities Services	0 0
898,217	97,159	0	0	Total	0 0
CROSS-FUNCTIONAL TRAINING COURSES					
16,338	1,818	0	0	Office Automation - NTIC	0 0
89,185	12,335	0	0	Professional Development	0 0
56,026	23,264	0	0	Ethics - Deontology	0 0
12,537	1,197	0	0	Management - Organization	0 0
2,783	284	0	0	Induction - Support	0 0
68,451	4,438	0	0	Languages	0 0
66,959	7,015	0	0	Management - Organization	0 0
3,430	690	0	0	Quality	0 0
8,790	1,102	0	0	First Aid	0 0
30,976	26,342	0	0	Safety of Individuals and Property	0 0
355,475	78,485	0	0	Total	0 0
CORPORATE TRAINING COURSES					
40,429	2,503	0	0	Integration	0 0
1,500	43	0	0	Corporate Management	0 0
108,539	4,695	0	0	Training Leading to a Banking Qualification	0 0
150,468	7,241	0	0	Total	0 0
UNKNOWN VALUE					
0	0	4,466	2,159	Unknown learning areas	3,147 1,727
0	0	4,466	2,159	Total unknown learning areas	3,147 1,727

* The number of training courses in 2012 was incorrect when the 2012 Social Report was published.

515-1 | NEW LEARNING AREAS AND CATEGORIES

2011		2012*		2013	
Number of hours	Number of training sessions	Number of hours	Number of training sessions	Number of hours	Number of training sessions
CULTURE AND KNOWLEDGE OF THE GROUP AND ITS ENTITIES					
0	0	3,394	232	Quality	1,741 154
0	0	24,074	1,499	Group Knowledge and Induction	31,594 1,118
0	0	26,280	6,552	Strategy and Ethics General Orientation	21,471 8,203
0	0	34,496	25,800	Security	46,624 27,307
0	0	88,243	34,083	Total	101,432 36,782
BUSINESS LINES TECHNICAL TRAINING					
0	0	228,810	34,102	Marketing and Sales Techniques	205,661 39,645
0	0	82,720	2,755	Banking Diplomas	92,024 4,352
0	0	204,555	23,979	Financial Products and Services	162,969 20,711
0	0	281	148	Securities Services	1,228 185
0	0	63,658	6,862	Insurance	47,517 7,300
0	0	770	96	Corporate Finance	1,578 239
0	0	43,839	3,079	Credit and Finance	43,728 3,020
0	0	100,332	5,154	Advisory Service - Wealth Management	105,534 7,395
0	0	1,189	107	Asset Management	3,125 229
0	0	10,504	1,342	Real Estate	8,762 1,120
0	0	7,075	687	Capital Markets	5,088 542
0	0	743,735	78,311	Total	677,214 84,738
BUSINESS SUPPORT FUNCTIONS TECHNICAL TRAINING					
0	0	9,710	1,307	Legal and Tax Affairs	6,302 1,773
0	0	19,426	3,309	Human Resources	12,477 1,705
0	0	29,792	4,582	IT	21,596 4,949
0	0	3,194	569	Back Offices	8,678 9,239
0	0	17,497	1,935	Accounting, Finance and Management Control	16,683 1,845
0	0	642	80	Procurement and Logistics	1,361 294
0	0	5,970	1,051	Internal Audit and Control	15,898 1,575
0	0	1,328	193	Communications	2,518 940
0	0	87,560	13,026	Total	85,513 22,320
RISKS					
0	0	6,584	2,454	Risk Essentials	6,960 2,118
0	0	270	33	Insurance Risk	207 13
0	0	885	136	Market Risk and Liquidity Risk	1,024 103
0	0	15,087	1,861	Credit Risk and Counterpart Risk	9,784 1,120
0	0	50,436	22,107	Compliance Risk / Reputation Risk	60,914 37,568
0	0	6,518	3,176	Operational Risk	5,515 6,953
0	0	79,780	29,767	Total	84,405 47,875

* The number of training courses in 2012 was incorrect when the 2012 Social Report was published.

515-1 | NEW LEARNING AREAS AND CATEGORIES

2011		2012*		2013	
Number of hours	Number of training sessions	Number of hours	Number of training sessions	Number of hours	Number of training sessions
INDIVIDUAL COMPETENCIES					
0	0	62,863	7,509	Personal Development	57,934 7,418
0	0	18,832	2,142	Project Management and Organization	18,279 1,703
0	0	57,801	5,089	Languages	52,555 4,032
0	0	3,156	180	Career Support	7,460 421
0	0	9,457	2,002	IT Tools and NTIC	12,081 2,661
0	0	7,033	832	First Aid	9,101 1,054
0	0	159,142	17,754	Total	157,410 17,289
MANAGEMENT					
0	0	1,080	130	Leadership	2,780 305
0	0	5,881	485	Performance Management	6,250 578
0	0	36,486	3,086	Team Management	49,187 4,351
0	0	7,574	315	Management Values and Principles	9,763 492
0	0	51,020	4,016	Total	67,979 5,726
1,404,157	182,885	1,213,947	179,116	TOTAL	1,177,099 216,457

* The number of training courses in 2012 was incorrect when the 2012 Social Report was published.

515-2 | NUMBER OF HOURS BY TYPE OF TRAINING

2011	2012	2013
1,243,134	1,087,010	Classroom training sessions 1,072,167
115,115	89,989	On-the-job training 88,499
45,908	36,948	Open distance learning 16,433
1,404,157	1,213,947	TOTAL 1,177,099

The figures for 2011 and 2012 have been modified.

52 | TRAINING LEAVE

521 | NUMBER OF EMPLOYEES BENEFITING REMUNERATED OR PARTLY REMUNERATED TRAINING LEAVE

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
4	15	19	1	8	9	4	7	11
9	11	20	6	9	15	4	8	12
13	26	39	7	17	24	8	15	23
						Remunerated		
						Partly remunerated		
						TOTAL		

522 | NUMBER OF EMPLOYEES BENEFITING NOT REMUNERATED TRAINING LEAVE

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
2	7	9	5	8	13	5	10	15

523 | NUMBER OF REFUSED TRAINING LEAVE

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
1	0	1	0	0	0	0	0	0

In 2011, the request did not comply with regulations.

53 | WORK-STUDY CONTRACTS

531 | NUMBER OF APPRENTICESHIP AND OTHER WORK-STUDY CONTRACTS

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
312	450	762	343	491	834	404	526	930
250	452	702	236	394	630	270	410	680
562	902	1,464	579	885	1,464	674	936	1,610
						Apprenticeship		
						Other work-study contracts		
						TOTAL		



- 61 - EMPLOYEE REPRESENTATIVES
- 62 - EMPLOYEE COMMUNICATIONS
- 63 - DISPUTES

6 PROFESSIONAL RELATIONS

61 | EMPLOYEE REPRESENTATIVES

611 | PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2011		2012		BODY OF ELECTORS	2013	
Number registered	As % of voters	Number registered	As % of voters		Number registered	As % of voters
-	-	-	-	Technical staff	20,116	69
-	-	-	-	Executive staff	22,992	43

No elections in 2011 and 2012.

611 | PARTICIPATION IN WORK COUNCIL ELECTIONS

2011		2012		BODY OF ELECTORS	2013	
Number registered	As % of voters	Number registered	As % of voters		Number registered	As % of voters
-	-	-	-	Technical staff	20,202	77
-	-	-	-	Executive staff	23,249	63

No elections in 2011 and 2012.

612 | TOTAL NUMBER OF HOURS ALLOWED FOR EMPLOYEE REPRESENTATION ACTIVITIES

All employee representation in the Bank is decentralized at the level of each group of branches or group of sales support centres, each business centre and each provincial Client Relations Centre platform.

In addition, the representative Trade Union Organizations appoint, in accordance with the law and the Collective Agreement, union representatives among the employee representatives and among the Works Councils, as well as union representatives in each of the different Entities of the Bank.

The total number of hours allowed for employee representation in all these bodies amounted to approximately 632,481 hours in 2013, excluding meetings with Management or committee meetings.

613 | NUMBER OF MEETINGS WITH THE EMPLOYEES' REPRESENTATIVES DURING THE YEAR IN QUESTION

2011	2012		2013
1,247	1,240	Staff Representatives	1,285
689	625	CHSCT	691
132	125	Works Councils	117
97	79	Specialized Committees	61
72	61	Union Delegates	43

614 | DATE OF SIGNATURE AND SUBJECT OF AGREEMENTS SIGNED IN THE COMPANY

EMPLOYEE REPRESENTATIVE BODIES – SOCIAL DIALOGUE

- March 15, 2013: agreement on social dialogue and the employee representative bodies of BNP Paribas SA for the 2013-2017 mandate.

INCENTIVE SCHEMES – PROFIT-SHARING – EMPLOYEE SAVINGS

- June 28, 2013: agreement on employees' sharing in the profits generated by BNP Paribas.
- July 10, 2013: agreement on the exceptional release of profit-sharing and incentive compensation.
- November 14, 2013: amendment No. 2 to the agreement defining the contribution rules applicable to employees of BNP Paribas SA with respect to the Group's employee savings scheme.
- November 14, 2013: agreement regarding the conditions governing the distribution of additional BNP Paribas SA profit-sharing paid with respect to 2012.

WELFARE – HEALTH

- December 23, 2013: amendment to the inter-company agreement of July 16, 2004 on the establishment of a compulsory health insurance plan.
- December 23, 2013: amendment to the BNP Paribas Group provident insurance agreement dated July 4, 2008 regarding the flexible provident insurance scheme.

DIVERSITY

- April 29, 2013: agreement on Diversity within BNP Paribas SA.
- July 29, 2013: agreement on the inter-generation contract within BNP Paribas.

EMPLOYMENT

- October 7, 2013: agreement on the management of jobs in the BNP Paribas Group in France.

615 | NUMBER OF EMPLOYEES BENEFITING FROM LEAVE OF ABSENCE FOR UNION-ORGANIZED TRAINING

2011	2012	2013
649	666	541

62 | EMPLOYEE COMMUNICATIONS

622 | INDUCTION PROCEDURE

- The new recruit is welcomed by a member of the Senior Management team of his or her entity and then by the immediate head of the department to which the recruit is appointed.
- The welcoming HR department:
 - 1) Presents to the new recruit the conditions governing subscription to the BNP Paribas complementary health insurance.
 - 2) Informs the new recruit of the position of the induction booklet on the B2E Group intranet covering the following-topics:
 - Professional appraisals,
 - Professional mobility,
 - Training opportunities,
 - Remuneration,
 - Profit-sharing and incentive schemes,
 - Employee savings schemes,
 - Working hours and holidays,
 - Welfare and complementary health insurance,
 - Practical information (the social activities of the Works Council, the advantages related to banking operations, the A.S.C...),
 - The presentation of the Group's intranet site - Echo'Net.
 - 3) Gives the employee explanations about:
 - The INCA tool: management of paid holidays,
 - The SITADIN tool: updating of personal details, certificate requests, acquisition of flexible working hours, using the Group's intranet site - Echo'Net.
 - 4) Informs the employee about the existence of the Annual Report, the Collective Labour Agreement and Company Rules & Regulations - including the code of ethics - accessible on the Group's intranet site -Echo'Net.
 - 5) Informs the employee about the organization of the professional appraisal, whose guide can be obtained from the Group's intranet site - Echo'Net.

623 | INFORMATION PROCEDURES

- Ambition, the magazine devoted to BNP Paribas Group employees,
- Starlight, the Group's video news programme,
- Echo'Net, the Group's intranet,
- Finance, the CIB newsletter,
- ITP Wallzine
- Investment Solutions network, the newsletter devoted to IS division employees,
- Inside, the Retail Banking newsletter,
- Webzines published by the different core businesses, etc.

Information is also circulated within the BNP Paribas Group through the organization of meetings, the publication of memos, circulars, procedures, etc.

There also exists a large number of news and communication media within BNP Paribas SA, in the divisions, core business lines, and functions.

Finally, the development of social networks within the company reflects the emergence of a new way to exchange information and to work more horizontally across divisions and departments.

■ Internal communications, a vector for staff cohesion

The Internal Communications Department focused its efforts on information sharing, interaction between employees, and synergies generated between businesses. Through the different internal communications media made available to all employees – *Ambition* (a quarterly magazine), *Starlight* (a monthly WebTV channel), *Echo'Net* (the intranet dedicated to employees) – employees have been made more fully aware of the new regulatory requirements, the major projects launched, and the strategy implemented by the Group. One of the goals of the Internal Communications Department is to strengthen our employees' pride in working for a socially responsible Group at the service of the real economy.

2013 was also marked by the organization of discussions between employees and members of the senior management team: employees had the opportunity to put their questions to Jean-Laurent Bonnafé who gave his answers in the broadcast of an in-house video. Breakfast meetings attended by members of the Executive Committee and employees have also been held on a monthly basis.

Steps to invigorate Internal Communications have also been taken to make the content of publications more attractive, to encourage greater interaction and active employee involvement and, lastly, to transform our publications into a digital format.

624 | INDIVIDUAL INTERVIEWS

All employees attend an appraisal interview at least once every two years (every year for executive staff and team managers).

These interviews follow a written appraisal procedure that is identical for all employees.

The procedure was first introduced in 2006.

63 | DISPUTES

2011	2012		2013
631 - Number of appeals to extrajudicial arbitration systems			
0	6	to the Bank's "appeal formation" Joint Commission	4
3	10	to the Joint Commission for Disciplinary Action	13
34	36	632 - Number of legal proceedings	33
1	1	633 - Number of formal notices and reports received from the Labour inspectorate	1



71 - SOCIAL AND CULTURAL ACTIVITIES

72 - OTHER WELFARE CONTRIBUTIONS

7

OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

71 | SOCIAL AND CULTURAL ACTIVITIES (in millions of Euros)

711 | EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE

2011	2012		2013
12.30	12.27	Restaurants	12.33
10.30	10.64	Commuting	10.71
2.09	1.05	Medical expenses (Paris and the Provinces)	1.19
7.47	7.41	Family benefits	7.39
1.19	1.19	Miscellaneous benefits	1.16
33.35	32.56	TOTAL	32.78

712 | PAYMENTS MADE TO THE CENTRAL WORKS COUNCIL (in millions of Euros)

2011	2012		2013
24.93	27.99	Contribution to midday meal expenses	29.60
Family welfare			
3.15	3.85	Contribution to childminding fees	4.10
0.05	0.05	Miscellaneous aid	0.06
3.20	3.90	TOTAL	4.16
Leisure activities			
16.79	17.47	Summer camp and contribution to employees' holidays	17.66
2.36	2.40	A.S.C.	2.34
0.34	0.34	Miscellaneous	0.33
19.48	20.21	TOTAL	20.33
13.33	13.76	Locally based activities	13.85
Miscellaneous			
1.51	1.37	Administrative costs	1.39
0.69	0.59	Investments	0.79
2.20	1.96	TOTAL	2.18
63.15	67.81	GRAND TOTAL	70.12

Estimate of spending for the reference year.

TOTAL WELFARE BUDGET (in millions of Euros)

2011	2012		2013
33.35	32.56	Budget allocated by Senior Management	35.33
63.15	67.81	Budget allocated to the Central Works Council*	70.12
96.50	100.37	TOTAL	105.45

* Estimate of spending for the reference year.

72 | OTHER WELFARE CONTRIBUTIONS

■ WELFARE AND COMPLEMENTARY HEALTH INSURANCE

The BNP Paribas complementary health insurance reimburses the health expenses incurred by all BNP Paribas SA employees and, on a voluntary basis, the health expenses of their spouses and children, and retired persons.

In 2013, the employer's contribution amounted to € 16.03 millions.

■ PRÉVOYANCE FLEXIBLE

Prévoyance Flexible (Flexible Welfare) is the welfare scheme covering employees against the risks of death, disability and incapacity liable to arise during both their private and professional lives. The contract is offered on an optional basis to employees on unpaid leave (risk of death and disability).

For the 2013 financial year, the employer's contribution amounted to € 18.26 millions.

■ PERE BNP PARIBAS CONTRACT

The PERE BNP PARIBAS contract is a compulsory, company-level pension scheme over and above the complementary pension fund, set up by company agreement, in favour of all employees of BNP Paribas SA.

It is funded by contributions paid by the company fixed at 1% of the annual salary capped at 110% of the upper salary limit at which social security contributions are paid. Employees may add to the employer's contributions by making voluntary additional payments.

In 2013, payments made by the company amounted to € 14.65 millions.

SOME DEFINITIONS:

PTC	Permanent employees with unlimited term contracts.
FTC	BNP Paribas employees with fixed-term contracts.
Local	An employee working in his/her home company and paid by the latter. Is considered local any employee that is not expatriate, seconded or on loan.
On Loan	The employee is lent for a short period (three years maximum). He/she keeps his/her employment contract with the home company, who pays him/her and charges the corresponding expenses to the host company.
Seconded	The employee is seconded for at least three years. During this period the contract with the home company is suspended.
Expatriate	The employee is transferred to a country different from that of the home company for a minimum of 3 years. The employment contract in the home company is suspended. An expatriate is paid by the host company and included in the latter's headcount.
Trainee-Apprentice	A training/apprenticeship agreement must have been signed between BNP Paribas and the student's school or university.



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