



# SOCIAL REPORT 2012

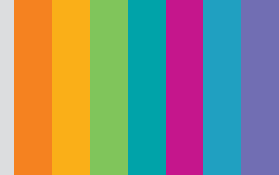
BNP PARIBAS S.A.



**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 - EMPLOYEES LEAVING THE COMPANY
- 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 sandwich courses (indicator 111-B).

#### 111 | TOTAL HEADCOUNT AT DECEMBER 31<sup>ST</sup> (one for one)

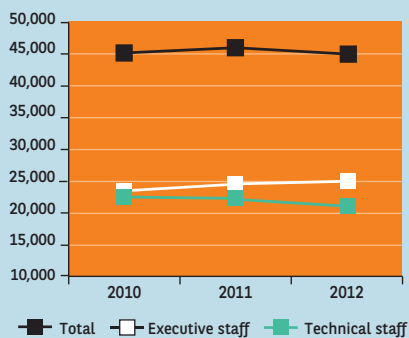
2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
18,139	23,262	41,401	18,391	23,706	42,097	<b>111-A - Paid headcount</b>	17,982	23,435	41,417
397	1,288	1,685	416	1,298	1,714	Unpaid absentees	445	1,346	1,791
521	838	1,359	562	902	1,464	Work-study contracts	579	885	1,464
<b>19,057</b>	<b>25,388</b>	<b>44,445</b>	<b>19,369</b>	<b>25,906</b>	<b>45,275</b>	<b>111-B - Total headcount</b>	<b>19,006</b>	<b>25,666</b>	<b>44,672</b>
385	318	703	430	361	791	On secondment in France	472	389	861
831	176	1,007	834	200	1,034	On secondment outside France	736	179	915
<b>20,273</b>	<b>25,882</b>	<b>46,155</b>	<b>20,633</b>	<b>26,467</b>	<b>47,100</b>	<b>111-C - Total headcount including employees on secondment</b>	<b>20,214</b>	<b>26,234</b>	<b>46,448</b>

**111-B | TOTAL HEADCOUNT AT DECEMBER 31<sup>ST</sup> (one for one)**

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,482	15,251	<b>21,733</b>	6,354	15,164	<b>21,518</b>	Technical staff	6,025	14,691	<b>20,716</b>
29.8%	70.2%	100.0%	29.5%	70.5%	100.0%	% per genre	29.1%	70.9%	100.0%
12,575	10,137	<b>22,712</b>	13,015	10,742	<b>23,757</b>	Executive staff	12,981	10,975	<b>23,956</b>
55.4%	44.6%	100.0%	54.8%	45.2%	100.0%	% per genre	54.2%	45.8%	100.0%
<b>19,057</b>	<b>25,388</b>	<b>44,445</b>	<b>19,369</b>	<b>25,906</b>	<b>45,275</b>	<b>TOTAL</b>	<b>19,006</b>	<b>25,666</b>	<b>44,672</b>
42.9%	57.1%	100.0%	42.8%	57.2%	100.0%	% per genre	42.5%	57.5%	100.0%

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
34.0%	60.1%	<b>48.9%</b>	32.8%	58.5%	<b>47.5%</b>	% Technical staff	31.7	57.2	<b>46.4</b>
66.0%	39.9%	<b>51.1%</b>	67.2%	41.5%	<b>52.5%</b>	% Executive staff	68.3	42.8	<b>53.6</b>
<b>100%</b>	<b>100%</b>	<b>100.0%</b>	<b>100%</b>	<b>100%</b>	<b>100.0%</b>	<b>% TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

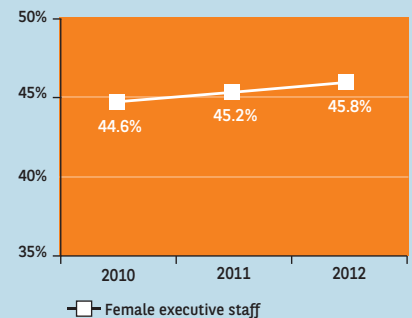
Change in headcount



Change in headcount (as a%)



Change in female executive staff (as a%)


**111-BIS | TOTAL HEADCOUNT AT DECEMBER 31<sup>ST</sup> PER CATEGORY (FTE)**

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,399	14,361	<b>20,760</b>	6,270	14,281	<b>20,552</b>	Technical staff	5,939	13,823	<b>19,762</b>
12,552	9,886	<b>22,439</b>	12,989	10,466	<b>23,455</b>	Executive staff	12,951	10,685	<b>23,636</b>
<b>18,952</b>	<b>24,247</b>	<b>43,199</b>	<b>19,259</b>	<b>24,747</b>	<b>44,006</b>	<b>TOTAL</b>	<b>18,890</b>	<b>24,508</b>	<b>43,398</b>

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

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,253	9,904	15,157	5,133	10,048	15,181	Technical staff	4,981	9,930	14,911
11,235	8,032	19,267	11,970	8,786	20,756	Executive staff	12,387	9,233	21,620
<b>16,488</b>	<b>17,936</b>	<b>34,424</b>	<b>17,103</b>	<b>18,834</b>	<b>35,937</b>	<b>TOTAL</b>	<b>17,368</b>	<b>19,163</b>	<b>36,531</b>

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

## 1.13 | NUMBER OF EMPLOYEES WITH A FIXED-TERM CONTRACT AT DECEMBER 31<sup>ST</sup> (one for one)

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
<b>Paid headcount</b>									
60	108	168	48	93	141	Technical staff	13	33	46
22	37	59	27	33	60	Executive staff	28	31	59
82	145	227	75	126	201	<b>Total</b>	<b>41</b>	<b>64</b>	<b>105</b>
<b>Unpaid absentees</b>									
0	0	0	0	0	0	Technical staff	0	0	0
0	0	0	0	0	0	Executive staff	0	0	0
0	0	0	0	0	0	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Apprenticeship</b>									
238	364	602	312	450	762	Technical staff	343	491	834
0	0	0	0	0	0	Executive staff	0	0	0
238	364	602	312	450	762	<b>Total</b>	<b>343</b>	<b>491</b>	<b>834</b>
<b>Other work-study contracts</b>									
283	474	757	250	452	702	Technical staff	236	394	630
0	0	0	0	0	0	Executive staff	0	0	0
283	474	757	250	452	702	<b>Total</b>	<b>236</b>	<b>394</b>	<b>630</b>
<b>TOTAL</b>									
581	946	1,527	610	995	1,605	Technical staff	592	918	1,510
22	37	59	27	33	60	Executive staff	28	31	59
<b>603</b>	<b>983</b>	<b>1,586</b>	<b>637</b>	<b>1,028</b>	<b>1,665</b>	<b>TOTAL</b>	<b>620</b>	<b>949</b>	<b>1,569</b>

## 1.14 | AVERAGE MONTHLY HEADCOUNT (one for one)

2010	2011		2012
21,811	21,392	Technical staff	20,980
21,997	23,260	Executive staff	23,805
<b>43,808</b>	<b>44,653</b>	<b>TOTAL</b>	<b>44,785</b>

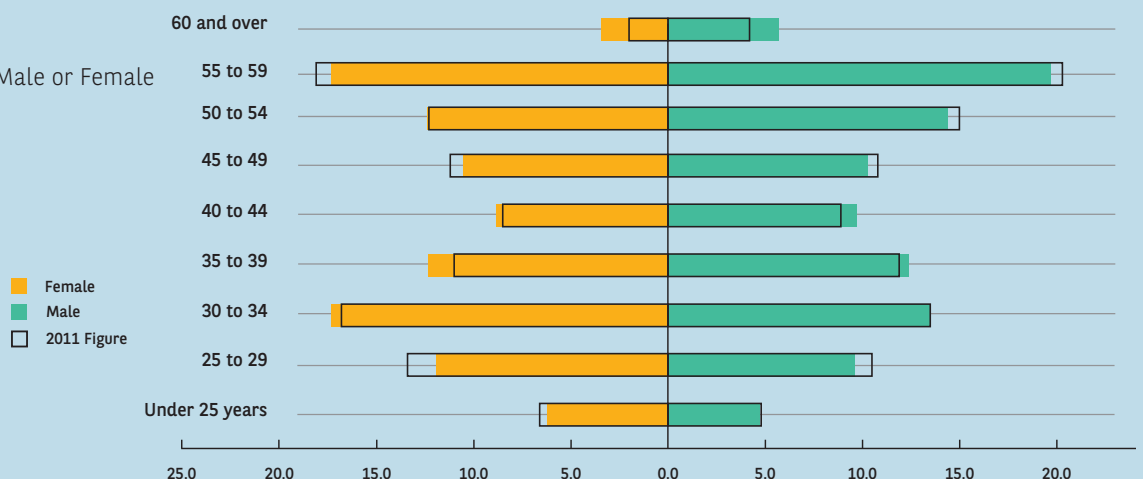
Monthly headcount obtained by adding together the number of employees at the end of each month and dividing the total by 12.

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

2010						2011						2012					
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%
<b>UNDER 25</b>																	
805	12.4	1,564	10.3	<b>2,369</b>	<b>10.9</b>	818	12.9	1,552	10.2	<b>2,370</b>	<b>11.0</b>	760	12.6	1,427	9.7	<b>2,187</b>	<b>10.6</b>
131	1.0	207	2.0	<b>338</b>	<b>1.5</b>	121	0.9	170	1.6	<b>291</b>	<b>1.2</b>	125	1.0	152	1.4	<b>277</b>	<b>1.2</b>
<b>936</b>	<b>4.9</b>	<b>1,771</b>	<b>7.0</b>	<b>2,707</b>	<b>6.1</b>	<b>939</b>	<b>4.8</b>	<b>1,722</b>	<b>6.6</b>	<b>2,661</b>	<b>5.9</b>	<b>885</b>	<b>4.7</b>	<b>1,579</b>	<b>6.2</b>	<b>2,464</b>	<b>5.5</b>
<b>25 TO 29</b>																	
799	12.3	2,231	14.6	<b>3,030</b>	<b>13.9</b>	803	12.6	2,034	13.4	<b>2,837</b>	<b>13.2</b>	788	13.1	1,799	12.2	<b>2,587</b>	<b>12.5</b>
1,282	10.2	1,470	14.5	<b>2,752</b>	<b>12.1</b>	1,229	9.4	1,441	13.4	<b>2,670</b>	<b>11.2</b>	1,034	8.0	1,268	11.6	<b>2,302</b>	<b>9.6</b>
<b>2,081</b>	<b>10.9</b>	<b>3,701</b>	<b>14.6</b>	<b>5,782</b>	<b>13.0</b>	<b>2,032</b>	<b>10.5</b>	<b>3,475</b>	<b>13.4</b>	<b>5,507</b>	<b>12.2</b>	<b>1,822</b>	<b>9.6</b>	<b>3,067</b>	<b>11.9</b>	<b>4,889</b>	<b>10.9</b>
<b>30 TO 34</b>																	
629	9.7	1,957	12.8	<b>2,586</b>	<b>11.9</b>	687	10.8	2,259	14.9	<b>2,946</b>	<b>13.7</b>	692	11.5	2,386	16.2	<b>3,078</b>	<b>14.9</b>
1,848	14.7	2,003	19.8	<b>3,851</b>	<b>17.0</b>	1,921	14.8	2,097	19.5	<b>4,018</b>	<b>16.9</b>	1,877	14.5	2,049	18.7	<b>3,926</b>	<b>16.4</b>
<b>2,477</b>	<b>13.0</b>	<b>3,960</b>	<b>15.6</b>	<b>6,437</b>	<b>14.5</b>	<b>2,608</b>	<b>13.5</b>	<b>4,356</b>	<b>16.8</b>	<b>6,964</b>	<b>15.4</b>	<b>2,569</b>	<b>13.5</b>	<b>4,435</b>	<b>17.3</b>	<b>7,004</b>	<b>15.7</b>
<b>35 TO 39</b>																	
251	3.9	922	6.0	<b>1,173</b>	<b>5.4</b>	267	4.2	1,017	6.7	<b>1,284</b>	<b>6.0</b>	327	5.4	1,180	8.0	<b>1,507</b>	<b>7.3</b>
1,907	15.2	1,697	16.7	<b>3,604</b>	<b>15.9</b>	2,047	15.7	1,834	17.1	<b>3,881</b>	<b>16.3</b>	2,039	15.7	1,965	17.9	<b>4,004</b>	<b>16.7</b>
<b>2,158</b>	<b>11.3</b>	<b>2,619</b>	<b>10.3</b>	<b>4,777</b>	<b>10.7</b>	<b>2,314</b>	<b>11.9</b>	<b>2,851</b>	<b>11.0</b>	<b>5,165</b>	<b>11.4</b>	<b>2,366</b>	<b>12.4</b>	<b>3,145</b>	<b>12.3</b>	<b>5,511</b>	<b>12.3</b>
<b>40 TO 44</b>																	
303	4.7	1,007	6.6	<b>1,310</b>	<b>6.0</b>	261	4.1	960	6.3	<b>1,221</b>	<b>5.7</b>	223	3.7	907	6.2	<b>1,130</b>	<b>5.5</b>
1,392	11.1	1,141	11.3	<b>2,533</b>	<b>11.2</b>	1,469	11.3	1,235	11.5	<b>2,704</b>	<b>11.4</b>	1,620	12.5	1,352	12.3	<b>2,972</b>	<b>12.4</b>
<b>1,695</b>	<b>8.9</b>	<b>2,148</b>	<b>8.5</b>	<b>3,843</b>	<b>8.6</b>	<b>1,730</b>	<b>8.9</b>	<b>2,195</b>	<b>8.5</b>	<b>3,925</b>	<b>8.7</b>	<b>1,843</b>	<b>9.7</b>	<b>2,259</b>	<b>8.8</b>	<b>4,102</b>	<b>9.2</b>
<b>45 TO 49</b>																	
591	9.1	1,893	12.4	<b>2,484</b>	<b>11.4</b>	490	7.7	1,605	10.6	<b>2,095</b>	<b>9.7</b>	381	6.3	1,337	9.1	<b>1,718</b>	<b>8.3</b>
1,631	13.0	1,223	12.1	<b>2,854</b>	<b>12.6</b>	1,609	12.4	1,298	12.1	<b>2,907</b>	<b>12.2</b>	1,577	12.1	1,348	12.3	<b>2,925</b>	<b>12.2</b>
<b>2,222</b>	<b>11.7</b>	<b>3,116</b>	<b>12.3</b>	<b>5,338</b>	<b>12.0</b>	<b>2,099</b>	<b>10.8</b>	<b>2,903</b>	<b>11.2</b>	<b>5,002</b>	<b>11.0</b>	<b>1,958</b>	<b>10.3</b>	<b>2,685</b>	<b>10.5</b>	<b>4,643</b>	<b>10.4</b>
<b>50 TO 54</b>																	
1,240	19.1	2,264	14.8	<b>3,504</b>	<b>16.1</b>	1,108	17.4	2,132	14.1	<b>3,240</b>	<b>15.1</b>	939	15.6	2,036	13.9	<b>2,975</b>	<b>14.4</b>
1,794	14.3	975	9.6	<b>2,769</b>	<b>12.2</b>	1,790	13.8	1,058	9.8	<b>2,848</b>	<b>12.0</b>	1,799	13.9	1,151	10.5	<b>2,950</b>	<b>12.3</b>
<b>3,034</b>	<b>15.9</b>	<b>3,239</b>	<b>12.8</b>	<b>6,273</b>	<b>14.1</b>	<b>2,898</b>	<b>15.0</b>	<b>3,190</b>	<b>12.3</b>	<b>6,088</b>	<b>13.4</b>	<b>2,738</b>	<b>14.4</b>	<b>3,187</b>	<b>12.4</b>	<b>5,925</b>	<b>13.3</b>
<b>55 TO 59</b>																	
1,712	26.4	3,292	21.6	<b>5,004</b>	<b>23.0</b>	1,690	26.6	3,319	21.9	<b>5,009</b>	<b>23.3</b>	1,575	26.1	3,080	21.0	<b>4,655</b>	<b>22.5</b>
2,192	17.4	1,295	12.8	<b>3,487</b>	<b>15.4</b>	2,244	17.2	1,381	12.9	<b>3,625</b>	<b>15.3</b>	2,161	16.6	1,357	12.4	<b>3,518</b>	<b>14.7</b>
<b>3,904</b>	<b>20.5</b>	<b>4,587</b>	<b>18.1</b>	<b>8,491</b>	<b>19.1</b>	<b>3,934</b>	<b>20.3</b>	<b>4,700</b>	<b>18.1</b>	<b>8,634</b>	<b>19.1</b>	<b>3,736</b>	<b>19.7</b>	<b>4,437</b>	<b>17.3</b>	<b>8,173</b>	<b>18.3</b>
<b>60 AND OVER</b>																	
152	2.3	121	0.8	<b>273</b>	<b>1.3</b>	230	3.6	286	1.9	<b>516</b>	<b>2.4</b>	340	5.6	539	3.7	<b>879</b>	<b>4.2</b>
398	3.2	126	1.2	<b>524</b>	<b>2.3</b>	585	4.5	228	2.1	<b>813</b>	<b>3.4</b>	749	5.8	333	3.0	<b>1,082</b>	<b>4.5</b>
<b>550</b>	<b>2.9</b>	<b>247</b>	<b>1.0</b>	<b>797</b>	<b>1.8</b>	<b>815</b>	<b>4.2</b>	<b>514</b>	<b>2.0</b>	<b>1,329</b>	<b>2.9</b>	<b>1,089</b>	<b>5.7</b>	<b>872</b>	<b>3.4</b>	<b>1,961</b>	<b>4.4</b>
<b>19,057</b>	<b>100</b>	<b>25,388</b>	<b>100</b>	<b>44,445</b>	<b>100</b>	<b>19,369</b>	<b>100</b>	<b>25,906</b>	<b>100</b>	<b>45,275</b>	<b>100</b>	<b>19,006</b>	<b>100</b>	<b>25,666</b>	<b>100</b>	<b>44,672</b>	<b>100</b>

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 2011 - 2012**



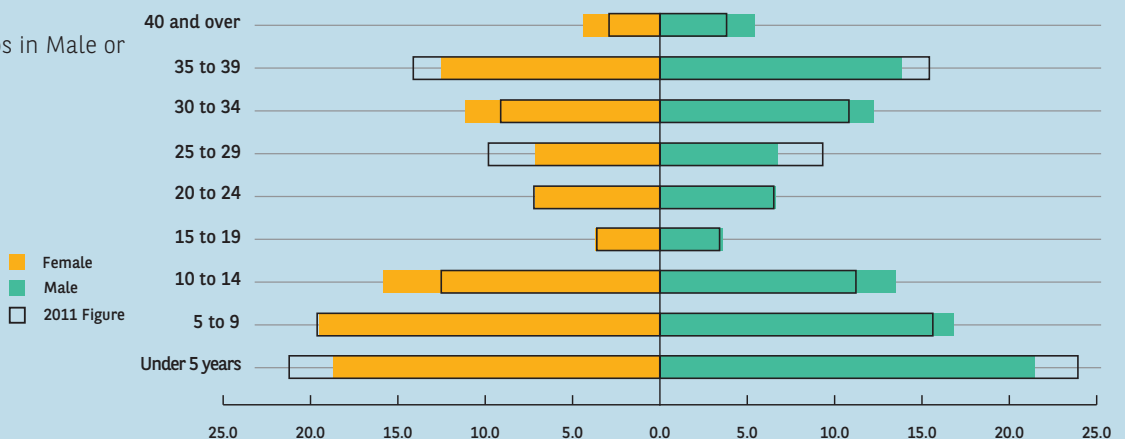
# 1 EMPLOYMENT

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

2010						2011						2012						
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%	
<b>LESS THAN 5 YEARS</b>																		
1,549	23.9	3,042	19.9	<b>4,591</b>	<b>21.1</b>	1,585	24.9	3,025	19.9	<b>4,610</b>	<b>21.4</b>	Technical staff	1,508	25.0	2,790	19.0	<b>4,298</b>	<b>20.7</b>
3,125	24.9	2,654	26.2	<b>5,779</b>	<b>25.4</b>	3,051	23.4	2,469	23.0	<b>5,520</b>	<b>23.2</b>	Executive staff	2,561	19.7	1,997	18.2	<b>4,558</b>	<b>19.0</b>
<b>4,674</b>	<b>24.5</b>	<b>5,696</b>	<b>22.4</b>	<b>10,370</b>	<b>23.3</b>	<b>4,636</b>	<b>23.9</b>	<b>5,494</b>	<b>21.2</b>	<b>10,130</b>	<b>22.4</b>	<b>TOTAL</b>	<b>4,069</b>	<b>21.4</b>	<b>4,787</b>	<b>18.7</b>	<b>8,856</b>	<b>19.8</b>
<b>5 TO 9 YEARS</b>																		
832	12.8	2,841	18.6	<b>3,673</b>	<b>16.9</b>	813	12.8	2,747	18.1	<b>3,560</b>	<b>16.5</b>	Technical staff	795	13.2	2,525	17.2	<b>3,320</b>	<b>16.0</b>
2,250	17.9	2,336	23.0	<b>4,586</b>	<b>20.2</b>	2,206	16.9	2,340	21.8	<b>4,546</b>	<b>19.1</b>	Executive staff	2,392	18.4	2,484	22.6	<b>4,876</b>	<b>20.4</b>
<b>3,082</b>	<b>16.2</b>	<b>5,177</b>	<b>20.4</b>	<b>8,259</b>	<b>18.6</b>	<b>3,019</b>	<b>15.6</b>	<b>5,087</b>	<b>19.6</b>	<b>8,106</b>	<b>17.9</b>	<b>TOTAL</b>	<b>3,187</b>	<b>16.8</b>	<b>5,009</b>	<b>19.5</b>	<b>8,196</b>	<b>18.3</b>
<b>10 TO 14 YEARS</b>																		
197	3.0	930	6.1	<b>1,127</b>	<b>5.2</b>	312	4.9	1,390	9.2	<b>1,702</b>	<b>7.9</b>	Technical staff	403	6.7	1,856	12.6	<b>2,259</b>	<b>10.9</b>
1,326	10.5	1,269	12.5	<b>2,595</b>	<b>11.4</b>	1,859	14.3	1,845	17.2	<b>3,704</b>	<b>15.6</b>	Executive staff	2,166	16.7	2,208	20.1	<b>4,374</b>	<b>18.3</b>
<b>1,523</b>	<b>8.0</b>	<b>2,199</b>	<b>8.7</b>	<b>3,722</b>	<b>8.4</b>	<b>2,171</b>	<b>11.2</b>	<b>3,235</b>	<b>12.5</b>	<b>5,406</b>	<b>11.9</b>	<b>TOTAL</b>	<b>2,569</b>	<b>13.5</b>	<b>4,064</b>	<b>15.8</b>	<b>6,633</b>	<b>14.8</b>
<b>15 TO 19 YEARS</b>																		
214	3.3	663	4.3	<b>877</b>	<b>4.0</b>	143	2.3	413	2.7	<b>556</b>	<b>2.6</b>	Technical staff	95	1.6	351	2.4	<b>446</b>	<b>2.2</b>
642	5.1	567	5.6	<b>1,209</b>	<b>5.3</b>	524	4.0	516	4.8	<b>1,040</b>	<b>4.4</b>	Executive staff	585	4.5	599	5.5	<b>1,184</b>	<b>4.9</b>
<b>856</b>	<b>4.5</b>	<b>1,230</b>	<b>4.8</b>	<b>2,086</b>	<b>4.7</b>	<b>667</b>	<b>3.4</b>	<b>929</b>	<b>3.6</b>	<b>1,596</b>	<b>3.5</b>	<b>TOTAL</b>	<b>680</b>	<b>3.6</b>	<b>950</b>	<b>3.7</b>	<b>1,630</b>	<b>3.6</b>
<b>20 TO 24 YEARS</b>																		
277	4.3	942	6.2	<b>1,219</b>	<b>5.6</b>	281	4.4	1,029	6.8	<b>1,310</b>	<b>6.1</b>	Technical staff	275	4.6	972	6.6	<b>1,247</b>	<b>6.0</b>
896	7.1	759	7.5	<b>1,655</b>	<b>7.3</b>	969	7.4	842	7.8	<b>1,811</b>	<b>7.6</b>	Executive staff	973	7.5	851	7.8	<b>1,824</b>	<b>7.6</b>
<b>1,173</b>	<b>6.2</b>	<b>1,701</b>	<b>6.7</b>	<b>2,874</b>	<b>6.5</b>	<b>1,250</b>	<b>6.5</b>	<b>1,871</b>	<b>7.2</b>	<b>3,121</b>	<b>6.9</b>	<b>TOTAL</b>	<b>1,248</b>	<b>6.6</b>	<b>1,823</b>	<b>7.1</b>	<b>3,071</b>	<b>6.9</b>
<b>25 TO 29 YEARS</b>																		
800	12.3	1,925	12.6	<b>2,725</b>	<b>12.5</b>	664	10.5	1,684	11.1	<b>2,348</b>	<b>10.9</b>	Technical staff	399	6.6	1,134	7.7	<b>1,533</b>	<b>7.4</b>
1,169	9.3	830	8.2	<b>1,999</b>	<b>8.8</b>	1,141	8.8	860	8.0	<b>2,001</b>	<b>8.4</b>	Executive staff	883	6.8	699	6.4	<b>1,582</b>	<b>6.6</b>
<b>1,969</b>	<b>10.3</b>	<b>2,755</b>	<b>10.9</b>	<b>4,724</b>	<b>10.6</b>	<b>1,805</b>	<b>9.3</b>	<b>2,544</b>	<b>9.8</b>	<b>4,349</b>	<b>9.6</b>	<b>TOTAL</b>	<b>1,282</b>	<b>6.7</b>	<b>1,833</b>	<b>7.1</b>	<b>3,115</b>	<b>7.0</b>
<b>30 TO 34 YEARS</b>																		
1,000	15.4	1,795	11.8	<b>2,795</b>	<b>12.9</b>	943	14.8	1,740	11.5	<b>2,683</b>	<b>12.5</b>	Technical staff	983	16.3	1,995	13.6	<b>2,978</b>	<b>14.4</b>
1,160	9.2	570	5.6	<b>1,730</b>	<b>7.6</b>	1,157	8.9	614	5.7	<b>1,771</b>	<b>7.5</b>	Executive staff	1,343	10.3	862	7.9	<b>2,205</b>	<b>9.2</b>
<b>2,160</b>	<b>11.3</b>	<b>2,365</b>	<b>9.3</b>	<b>4,525</b>	<b>10.2</b>	<b>2,100</b>	<b>10.8</b>	<b>2,354</b>	<b>9.1</b>	<b>4,454</b>	<b>9.8</b>	<b>TOTAL</b>	<b>2,326</b>	<b>12.2</b>	<b>2,857</b>	<b>11.1</b>	<b>5,183</b>	<b>11.6</b>
<b>35 TO 39 YEARS</b>																		
1,419	21.9	2,753	18.1	<b>4,172</b>	<b>19.2</b>	1,282	20.2	2,598	17.1	<b>3,880</b>	<b>18.0</b>	Technical staff	1,114	18.5	2,288	15.6	<b>3,402</b>	<b>16.4</b>
1,749	13.9	1,030	10.2	<b>2,779</b>	<b>12.2</b>	1,700	13.1	1,045	9.7	<b>2,745</b>	<b>11.6</b>	Executive staff	1,501	11.6	923	8.4	<b>2,424</b>	<b>10.1</b>
<b>3,168</b>	<b>16.6</b>	<b>3,783</b>	<b>14.9</b>	<b>6,951</b>	<b>15.6</b>	<b>2,982</b>	<b>15.4</b>	<b>3,643</b>	<b>14.1</b>	<b>6,625</b>	<b>14.6</b>	<b>TOTAL</b>	<b>2,615</b>	<b>13.8</b>	<b>3,211</b>	<b>12.5</b>	<b>5,826</b>	<b>13.0</b>
<b>40 YEARS AND OVER</b>																		
194	3.0	360	2.4	<b>554</b>	<b>2.5</b>	331	5.2	538	3.5	<b>869</b>	<b>4.0</b>	Technical staff	453	7.5	780	5.3	<b>1,233</b>	<b>6.0</b>
258	2.1	122	1.2	<b>380</b>	<b>1.7</b>	408	3.1	211	2.0	<b>619</b>	<b>2.6</b>	Executive staff	577	4.4	352	3.2	<b>929</b>	<b>3.9</b>
<b>452</b>	<b>2.4</b>	<b>482</b>	<b>1.9</b>	<b>934</b>	<b>2.1</b>	<b>739</b>	<b>3.8</b>	<b>749</b>	<b>2.9</b>	<b>1,488</b>	<b>3.3</b>	<b>TOTAL</b>	<b>1,030</b>	<b>5.4</b>	<b>1,132</b>	<b>4.4</b>	<b>2,162</b>	<b>4.8</b>
<b>19,057</b>	<b>100</b>	<b>25,388</b>	<b>100</b>	<b>44,445</b>	<b>100</b>	<b>19,369</b>	<b>100</b>	<b>25,906</b>	<b>100</b>	<b>45,275</b>	<b>100</b>	<b>GLOBAL</b>	<b>19,006</b>	<b>100</b>	<b>25,666</b>	<b>100</b>	<b>44,672</b>	<b>100</b>

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 2011 - 2012





**115/118 | BREAKDOWN OF HEADCOUNT BY GENDER AND BY NATIONALITY AT DECEMBER 31<sup>ST</sup> (one for one)**

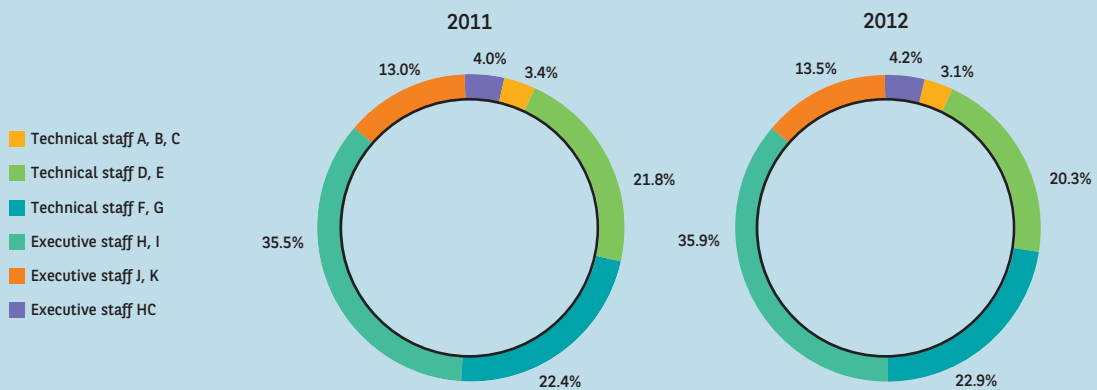
2010				2011				2012							
French		Foreigners		French		Foreigners		French		Foreigners					
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female				
6,420	15,096	62	155	6,285	15,009	69	155	5,949	14,533	76	158				
12,170	9,707	405	430	12,606	10,317	409	425	12,597	10,569	384	406				
<b>18,590</b>	<b>24,803</b>	<b>467</b>	<b>585</b>	<b>18,891</b>	<b>25,326</b>	<b>478</b>	<b>580</b>	<b>18,546</b>	<b>25,102</b>	<b>460</b>	<b>564</b>				
<b>43,393</b>				<b>1,052</b>				<b>44,217</b>				<b>1,058</b>			
								Technical staff							
								Executive staff							
								<b>TOTAL</b>							
										<b>43,648</b>		<b>1,024</b>			

**115/119 | BREAKDOWN OF HEADCOUNT BY GENDER AND BY QUALIFICATION LEVEL AT DECEMBER 31<sup>ST</sup> (one for one)**

2010					2011					2012				
M	%	F	%	Total	M	%	F	%	Total	M	%	F	%	Total
-		-		<b>0</b>	-		-		<b>0</b>	A				<b>0</b>
45	27.3	120	72.7	<b>165</b>	39	26.5	108	73.5	<b>147</b>	B	34	25.8	98	74.2
563	35.8	1,008	64.2	<b>1,571</b>	492	35.4	898	64.6	<b>1,390</b>	C	457	36.2	804	63.8
1,275	26.0	3,631	74.0	<b>4,906</b>	1,191	27.6	3,131	72.4	<b>4,322</b>	D	1,025	27.8	2,657	72.2
1,379	25.3	4,081	74.7	<b>5,460</b>	1,335	24.1	4,200	75.9	<b>5,535</b>	E	1,277	23.6	4,124	76.4
1,343	29.3	3,248	70.7	<b>4,591</b>	1,390	28.4	3,510	71.6	<b>4,900</b>	F	1,396	27.7	3,640	72.3
1,877	37.2	3,163	62.8	<b>5,040</b>	1,907	36.5	3,317	63.5	<b>5,224</b>	G	1,836	35.3	3,368	64.7
<b>6,482</b>	<b>29.8</b>	<b>15,251</b>	<b>70.2</b>	<b>21,733</b>	<b>6,354</b>	<b>29.5</b>	<b>15,164</b>	<b>70.5</b>	<b>21,518</b>	<b>Technical staff</b>	<b>6,025</b>	<b>29.1</b>	<b>14,691</b>	<b>70.9</b>
4,550	47.2	5,080	52.8	<b>9,630</b>	4,534	46.0	5,316	54.0	<b>9,850</b>	H	4,379	45.1	5,338	54.9
3,420	57.3	2,545	42.7	<b>5,965</b>	3,583	57.4	2,654	42.6	<b>6,237</b>	I	3,583	56.6	2,745	43.4
2,131	60.7	1,377	39.3	<b>3,508</b>	2,316	60.8	1,494	39.2	<b>3,810</b>	J	2,353	60.3	1,551	39.7
1,250	65.2	667	34.8	<b>1,917</b>	1,302	63.1	762	36.9	<b>2,064</b>	K	1,349	63.6	771	36.4
1,224	72.3	468	27.7	<b>1,692</b>	1,280	71.3	516	28.7	<b>1,796</b>	HC	1,317	69.8	570	30.2
<b>12,575</b>	<b>55.4</b>	<b>10,137</b>	<b>44.6</b>	<b>22,712</b>	<b>13,015</b>	<b>54.8</b>	<b>10,742</b>	<b>45.2</b>	<b>23,757</b>	<b>Executive staff</b>	<b>12,981</b>	<b>54.2</b>	<b>10,975</b>	<b>45.8</b>
<b>19,057</b>	<b>42.9</b>	<b>25,388</b>	<b>57.1</b>	<b>44,445</b>	<b>19,369</b>	<b>42.8</b>	<b>25,906</b>	<b>57.2</b>	<b>45,275</b>	<b>TOTAL</b>	<b>19,006</b>	<b>42.5</b>	<b>25,666</b>	<b>57.5</b>

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

2010	2011	2012
4,093	4,246	4,217

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

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

2010	2011	2012
3,450	2,766	2,659

Internships longer than 1 week.

### 123 | AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2010	2011	2012
510	631	503

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

2010	2011	2012
32	37	46

# 13 | RECRUITMENT DURING THE YEAR

## 13 | RECRUITMENT BY HIERARCHICAL LEVEL (one for one)

2010			2011				2012		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
3,186	2,562	<b>5,748</b>	2,803	1,786	<b>4,589</b>	<b>130-A - Total recruitments</b>	<b>2,093</b>	<b>909</b>	<b>3,002</b>
1,280	2,332	<b>3,612</b>	1,071	1,610	<b>2,681</b>	131 - Staff recruited on permanent term contracts	503	706	<b>1,209</b>
1,467	153	<b>1,620</b>	1,356	123	<b>1,479</b>	132 - Staff recruited on fixed-term contracts	1,232	153	<b>1,385</b>
439	77	<b>516</b>	376	53	<b>429</b>	132-A - Transformation into unlimited term contracts	358	50	<b>408</b>
1,619	212	<b>1,831</b>	1,520	163	<b>1,683</b>	134 - Of which number of recruits aged 25 or less	1,335	192	<b>1,527</b>
688	1,130	<b>1,818</b>	552	481	<b>1,033</b>	130-B - Of which Contract transfers	122	219	<b>341</b>

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

2010						2011							2012					
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	
1,042	2,144	1,452	1,110	<b>2,494</b>	<b>3,254</b>	991	1,812	1,035	751	<b>2,026</b>	<b>2,563</b>	<b>130-A - Total recruitments</b>	<b>752</b>	<b>1,341</b>	<b>474</b>	<b>435</b>	<b>1,226</b>	<b>1,776</b>
380	900	1,360	972	<b>1,740</b>	<b>1,872</b>	366	705	957	653	<b>1,323</b>	<b>1,358</b>	131 - Staff recruited on permanent term contracts	167	336	380	326	<b>547</b>	<b>662</b>
512	955	64	89	<b>576</b>	<b>1,044</b>	501	855	54	69	<b>555</b>	<b>924</b>	132 - Staff recruited on fixed-term contracts	459	773	66	87	<b>525</b>	<b>860</b>
150	289	28	49	<b>178</b>	<b>338</b>	124	252	24	29	<b>148</b>	<b>281</b>	132-A - Transformation into unlimited term contracts	126	232	28	22	<b>154</b>	<b>254</b>
548	1,071	80	132	<b>628</b>	<b>1,203</b>	562	958	65	98	<b>627</b>	<b>1,056</b>	134 - Of which number of recruits aged 25 or less	489	846	92	100	<b>581</b>	<b>946</b>
170	518	619	511	<b>789</b>	<b>1,029</b>	166	386	283	198	<b>449</b>	<b>584</b>	130-B - Of which Contract transfers	24	98	116	103	<b>140</b>	<b>201</b>

## 133 | NUMBER OF SEASONAL WORKERS

2010	2011	2012
8,221	7,696	7,202

# 14 DEPARTURES

## 14 | DEPARTURES BY HIERARCHICAL LEVEL (one for one)

2010			2011			2012			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
2,189	1,177	3,366	1,982	1,161	3,143	<b>141 - Total departures</b>	<b>2,003</b>	<b>1,154</b>	<b>3,157</b>
228	263	491	264	380	644	142 - Resignations	181	261	442
7	29	36	0	2	2	143 - Subsidized departures	8	98	106
161	144	305	198	181	379	144 - Redundancies	245	135	380
65	37	102	44	48	92	144-A - Amicable termination of employment contracts	26	32	58
876	81	957	799	70	869	145 - End of fixed-term contracts	861	104	965
104	59	163	98	56	154	146 - Departure during probationary period	78	35	113
706	547	1,253	505	312	817	147 - Retirements/early retirements	536	381	917
42	17	59	37	22	59	148 - Deaths	36	25	61
-	-	-	37	90	127	140-A - Transfers of outgoing contracts*	32	83	115

\* New indicator included in 2011: this indicator shows the number of employees who left BNP Paribas SA to join a different Group company under a new contract.

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

2010						2011						2012						
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	
824	1,365	763	414	1,587	1,779	742	1,240	717	444	1,459	1,684	<b>141 - Total departures</b>	<b>743</b>	<b>1,260</b>	<b>685</b>	<b>469</b>	<b>1,428</b>	<b>1,729</b>
85	143	160	103	245	246	94	170	229	151	323	321	142 - Resignations	63	118	132	129	195	247
2	5	18	11	20	16	0	0	2	0	2	0	143 - Subsidized departures	1	7	71	27	72	34
75	86	102	42	177	128	66	132	117	64	183	196	144 - Redundancies	84	161	87	48	171	209
29	36	23	14	52	50	15	29	30	18	45	47	144-A - Amicable termination of employment contracts*	6	20	19	13	25	33
293	583	36	45	329	628	302	497	28	42	330	539	145 - End of fixed-term contracts	314	547	37	67	351	614
39	65	34	25	73	90	46	52	35	21	81	73	146 - Departure during probationary period	31	47	15	20	46	67
271	435	376	171	647	606	185	320	208	104	393	424	147 - Retirements/early retirements	209	327	258	123	467	450
30	12	14	3	44	15	19	18	16	6	35	24	148 - Deaths	18	18	19	6	37	24
-	-	-	-	-	-	15	22	52	38	67	60	140-A - Transfers of outgoing contracts*	17	15	47	36	64	51

\* New indicator included in 2011: this indicator shows the number of employees who left BNP Paribas SA to join a different Group company under a new contract.

## OVERVIEW: RECRUITMENTS/DEPARTURES

2010		2011		2012	
42,870		44,445		Headcount in previous year	45,275
5,748		4,589		130-A - Total recruitments	3,002
-3,366		-3,143		141 - Total departures	-3,157
-90		-		Transfers of outgoing contracts*	-
-201		-187		Balance of appointments with other Group entities	-40
-516		-429		Transformation into unlimited-term contracts**	-408
44,445		45,275		Headcount in current year	44,672

\* Transfers of outgoing contracts are included in Total departures as of 2011.

\*\* Included in recruitment, not included in departures.

# 15 | CAREER DEVELOPMENT

## 151 | NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
-	-	-	-	-	-	B	-	-
4	6	10	4	1	5	C	0	1
62	127	189	52	119	171	D	30	49
263	856	1,119	269	828	1,097	E	203	579
243	651	894	293	680	973	F	188	552
245	514	759	238	491	729	G	178	389
<b>817</b>	<b>2,154</b>	<b>2,971</b>	<b>856</b>	<b>2,119</b>	<b>2,975</b>	<b>Technical staff</b>	<b>599</b>	<b>1,570</b>
260	317	577	205	353	558	H	178	287
433	375	808	422	362	784	I	346	320
326	204	530	363	273	636	J	258	198
174	115	289	169	154	323	K	156	94
79	51	130	95	62	157	HC	80	65
<b>1,272</b>	<b>1,062</b>	<b>2,334</b>	<b>1,254</b>	<b>1,204</b>	<b>2,458</b>	<b>Executive staff</b>	<b>1,018</b>	<b>964</b>
<b>2,089</b>	<b>3,216</b>	<b>5,305</b>	<b>2,110</b>	<b>3,323</b>	<b>5,433</b>	<b>TOTAL</b>	<b>1,617</b>	<b>2,534</b>

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

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,921	13,429	19,350	5,677	13,477	19,154	5,511	13,329	18,840
10,523	8,537	19,060	11,250	9,327	20,577	11,620	9,876	21,496
<b>16,444</b>	<b>21,966</b>	<b>38,410</b>	<b>16,927</b>	<b>22,804</b>	<b>39,731</b>	<b>17,131</b>	<b>23,205</b>	<b>40,336</b>

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

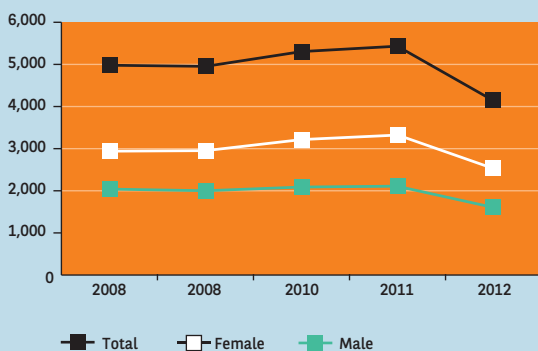
### % OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF (EXCLUDING HC)

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
4.22	11.13	15.35	4.47	11.06	15.53	3.18	8.33	11.51
6.67	5.57	12.25	6.09	5.85	11.95	4.74	4.48	9.22
<b>5.44</b>	<b>8.37</b>	<b>13.81</b>	<b>5.31</b>	<b>8.36</b>	<b>13.67</b>	<b>4.01</b>	<b>6.28</b>	<b>10.29</b>

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

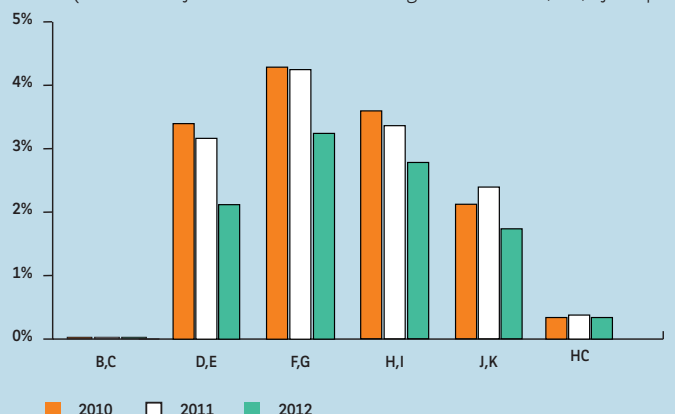
2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
13.80	16.04	15.35	15.08	15.72	15.53	10.87	11.78	11.51
12.09	12.44	12.25	11.15	12.91	11.95	8.76	9.76	9.22
<b>12.70</b>	<b>14.64</b>	<b>13.81</b>	<b>12.47</b>	<b>14.57</b>	<b>13.67</b>	<b>9.44</b>	<b>10.92</b>	<b>10.29</b>

Change in number of employees promoted



Change in 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

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	0	0	0	0	0	B	0	0	0
25	45	70	12	20	32	C	5	6	11
290	887	1,177	247	680	927	D	169	479	648
263	845	1,108	310	900	1,210	E	224	736	960
306	803	1,109	337	825	1,162	F	254	673	927
481	949	1,430	487	872	1,359	G	298	629	927
<b>1,365</b>	<b>3,529</b>	<b>4,894</b>	<b>1,393</b>	<b>3,297</b>	<b>4,690</b>	<b>Technical staff</b>	<b>950</b>	<b>2,523</b>	<b>3,473</b>
1,544	1,761	3,305	1,475	1,744	3,219	H	1,112	1,331	2,443
1,148	855	2,003	1,106	841	1,947	I	815	641	1,456
736	460	1,196	744	512	1,256	J	517	317	834
471	253	724	442	248	690	K	270	145	415
519	237	756	548	238	786	HC	332	148	480
<b>4,418</b>	<b>3,566</b>	<b>7,984</b>	<b>4,315</b>	<b>3,583</b>	<b>7,898</b>	<b>Executive staff</b>	<b>3,046</b>	<b>2,582</b>	<b>5,628</b>
<b>5,783</b>	<b>7,095</b>	<b>12,878</b>	<b>5,708</b>	<b>6,880</b>	<b>12,588</b>	<b>TOTAL</b>	<b>3,996</b>	<b>5,105</b>	<b>9,101</b>

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,921	13,429	19,350	5,677	13,477	19,154	Technical staff	5,511	13,329	18,840
11,649	8,969	20,618	12,462	9,785	22,247	Executive staff	12,880	10,377	23,257
<b>17,570</b>	<b>22,398</b>	<b>39,968</b>	<b>18,139</b>	<b>23,262</b>	<b>41,401</b>	<b>TOTAL</b>	<b>18,391</b>	<b>23,706</b>	<b>42,097</b>

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

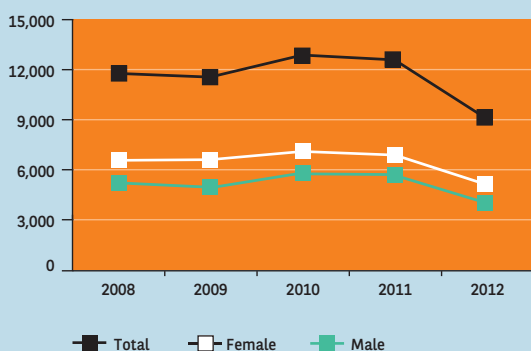
### % IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7.05	18.24	25.29	7.27	17.21	24.49	Technical staff	5.04	13.39	18.43
21.43	17.30	38.72	19.40	16.11	35.50	Executive staff	13.10	11.10	24.20
<b>14.47</b>	<b>17.75</b>	<b>32.22</b>	<b>13.79</b>	<b>16.62</b>	<b>30.41</b>	<b>TOTAL</b>	<b>9.49</b>	<b>12.13</b>	<b>21.62</b>

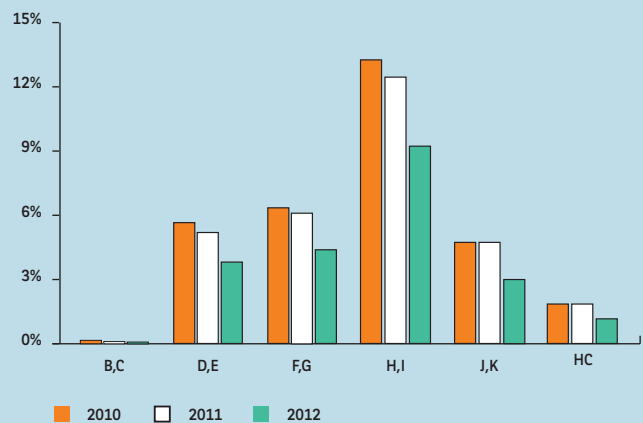
### % IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MALE OR FEMALE

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
23.05	26.28	25.29	24.54	24.46	24.49	Technical staff	17.24	18.93	18.43
37.93	39.76	38.72	34.63	36.62	35.50	Executive staff	23.65	24.88	24.20
<b>32.91</b>	<b>31.68</b>	<b>32.22</b>	<b>31.47</b>	<b>29.58</b>	<b>30.41</b>	<b>TOTAL</b>	<b>21.73</b>	<b>21.53</b>	<b>21.62</b>

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**

2010	2011		2012
18,183	18,021	Total number of status reviews	13,252
26	27	Average frequency of status reviews (in months)	38

**16 | UNEMPLOYMENT**

2010	2011		2012
-	0	161 - Number of employees laid off part-time during the year in question	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**

2010	2011		2012
893	983	Expressed as natural persons	1,088
1,044	1,148	Expressed in unity of disability	1,259
22	18	Additional units related to ESAT* services	26
<b>1,066</b>	<b>1,166</b>	<b>TOTAL NB OF UNITS</b>	<b>1,285</b>

\*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**

2010	2011		2012
70	67	Expressed as natural persons	68

## 18 ABSENTEEISM

2010			2011			2012			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
<b>DAYS OF ABSENTEEISM</b>									
509,917	180,765	<b>690,682</b>	517,914	196,944	<b>714,858</b>	182 - illness	503,095	211,725	<b>714,820</b>
14,045	7,190	<b>21,236</b>	13,916	7,512	<b>21,429</b>	up to 2 days	13,654	7,830	<b>21,484</b>
25,914	12,232	<b>38,146</b>	26,952	13,918	<b>40,870</b>	3 to 5 days	26,926	14,896	<b>41,822</b>
469,958	161,343	<b>631,300</b>	477,046	175,513	<b>652,559</b>	6 days and more	462,515	188,999	<b>651,514</b>
17,746	8,588	<b>26,334</b>	21,991	10,314	<b>32,304</b>	184 - Work-related and commuting accidents	16,684	8,543	<b>25,227</b>
165,799	172,206	<b>338,006</b>	178,414	164,723	<b>343,138</b>	185 - Maternity and paternity leave	179,452	175,874	<b>355,326</b>
117,822	92,734	<b>210,556</b>	110,600	104,266	<b>214,866</b>	186 - Authorized leave*	110,456	102,484	<b>212,940</b>
170,918	45,818	<b>216,735</b>	151,882	52,679	<b>204,562</b>	187 - Other reasons**	144,228	50,340	<b>194,568</b>
982,202	500,112	<b>1,482,314</b>	980,801	528,925	<b>1,509,727</b>	<b>181-1 - TOTAL</b>	<b>953,915</b>	<b>548,965</b>	<b>1,502,881</b>
<b>RATE OF ABSENTEEISM</b>									
6.93	4.34	<b>5.60</b>	7.28	4.17	<b>5.64</b>	Rate of paid staff absenteeism	6.92	4.29	<b>5.50</b>
2.08	2.14	<b>2.11</b>	2.28	1.94	<b>2.11</b>	Rate of maternity and paternity leave	2.34	2.02	<b>2.17</b>
10.26	4.08	<b>7.16</b>	10.28	4.29	<b>7.16</b>	Rate without maternity and paternity leave	10.11	4.29	<b>7.02</b>
12.34	6.23	<b>9.27</b>	12.56	6.23	<b>9.26</b>	<b>TOTAL</b>	<b>12.46</b>	<b>6.32</b>	<b>9.19</b>

\*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)

2010			2011			2012			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
366	2,131	<b>2,497</b>	386	2,186	<b>2,572</b>	Technical staff	382	2,187	<b>2,569</b>
358	891	<b>1,249</b>	449	1,077	<b>1,526</b>	Executive staff	469	1,090	<b>1,559</b>
<b>724</b>	<b>3,022</b>	<b>3,746</b>	<b>835</b>	<b>3,263</b>	<b>4,098</b>	<b>TOTAL</b>	<b>851</b>	<b>3,277</b>	<b>4,128</b>





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)

2010	2011		2012
3,391.8	3,617.0	TOTAL PERSONNEL COSTS	3,565
2,100.7	2,220.0	"Wages and Salaries"	2,164.2
1,695.0	1,742.3	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,773.2
-46.7	-48.2	Deductions (sickness, maternity, flexitime, etc.)	-47.6
77.1	106.9	Miscellaneous allowances and overtime	87.0
324.6	370.1	Variable remuneration	305.8
2,050.1	2,171.0	Subtotal "Wages and Salaries"	2,118.4
50.6	49.0	Employer contributions to employee saving schemes and administrative expenses	45.9
865.0	915.1	"Social security contributions"	910.0
244.7	246.1	"Tax expenses"	256.2
181.3	235.8	"incentive plans and profit-sharing" (payment with respect to the previous year)	234.6
39,906	40,586	Average monthly headcount in Metropolitan France (Including Monte Carlo)	40,627
52,641	54,699	Wages and salaries, average per employee in € ("Wages and Salaries" / Average monthly headcount)	53,270
57,186	60,509	Average employee remuneration (income) in € (including incentive plans, profit-sharing)	59,044
27,809	28,610	Average employer's contributions per employee in €	28,706
32.7	32.1	Ratio of social security charges and tax expenses and total personnel costs	32.7
35.5	34.0	Aggregate employer's contributions (Total personnel costs / Added Value)	36.7



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

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,136	1,943	<b>2,032</b>	2,168	1,865	<b>1,966</b>	B	2,186	2,098	<b>2,142</b>
2,031	1,991	<b>2,006</b>	2,044	1,964	<b>1,998</b>	C	2,035	1,963	<b>1,992</b>
2,125	2,083	<b>2,094</b>	2,131	2,110	<b>2,116</b>	D	2,139	2,126	<b>2,130</b>
2,357	2,281	<b>2,301</b>	2,413	2,337	<b>2,355</b>	E	2,419	2,352	<b>2,368</b>
2,482	2,471	<b>2,474</b>	2,541	2,527	<b>2,531</b>	F	2,557	2,540	<b>2,545</b>
2,756	2,733	<b>2,742</b>	2,820	2,802	<b>2,809</b>	G	2,829	2,826	<b>2,827</b>
<b>2,449</b>	<b>2,369</b>	<b>2,392</b>	<b>2,509</b>	<b>2,440</b>	<b>2,460</b>	<b>Technical staff</b>	<b>2,530</b>	<b>2,474</b>	<b>2,490</b>
3,186	3,133	<b>3,159</b>	3,262	3,212	<b>3,235</b>	H	3,276	3,234	<b>3,253</b>
3,983	3,903	<b>3,950</b>	4,065	3,982	<b>4,030</b>	I	4,073	3,998	<b>4,041</b>
4,831	4,758	<b>4,803</b>	4,938	4,857	<b>4,907</b>	J	4,967	4,868	<b>4,928</b>
6,215	5,923	<b>6,115</b>	6,349	6,081	<b>6,251</b>	K	6,341	6,121	<b>6,262</b>
8,547	7,766	<b>8,328</b>	8,664	7,954	<b>8,458</b>	HC	8,736	8,006	<b>8,511</b>
<b>4,489</b>	<b>3,944</b>	<b>4,249</b>	<b>4,605</b>	<b>4,061</b>	<b>4,362</b>	<b>Executive staff</b>	<b>4,654</b>	<b>4,108</b>	<b>4,407</b>
<b>3,849</b>	<b>3,031</b>	<b>3,389</b>	<b>3,975</b>	<b>3,149</b>	<b>3,510</b>	<b>TOTAL</b>	<b>4,042</b>	<b>3,211</b>	<b>3,572</b>

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

2010	2011		2012
21,741	21,305	99% of employees earned at least	22,337
25,718	25,826	95% of employees earned at least	26,006
28,002	28,304	90% of employees earned at least	28,311
29,564	30,045	85% of employees earned at least	29,935
30,893	31,457	80% of employees earned at least	31,364
32,272	32,860	75% of employees earned at least	32,785
33,746	34,385	70% of employees earned at least	34,435
35,388	36,081	65% of employees earned at least	36,232
37,174	37,944	60% of employees earned at least	38,123
39,169	39,908	55% of employees earned at least	40,207
41,236	42,006	50% of employees earned at least	42,338
43,386	44,278	45% of employees earned at least	44,540
45,671	46,635	40% of employees earned at least	47,083
48,307	49,227	35% of employees earned at least	49,786
51,162	52,266	30% of employees earned at least	52,817
51,846	56,082	25% of employees earned at least	56,612
59,771	61,238	20% of employees earned at least	61,641
66,805	68,261	15% of employees earned at least	68,666
78,419	80,142	10% of employees earned at least	79,940
108,510	109,262	5% of employees earned at least	105,241
237,694	251,675	1% of employees earned at least	208,862
<b>4.22</b>	<b>4.23</b>	<b>Ratio of the 5% and 95%</b>	<b>4.05</b>
<b>9.24</b>	<b>9.75</b>	<b>Ratio of the 1% et 95%</b>	<b>8.03</b>

## 2 EMPLOYEE COMPENSATION AND RELATED EXPENSES

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

2012								
Male					Female			
Average age	1 <sup>st</sup> decile	Median	9 <sup>th</sup> decile	Level	Average age	1 <sup>st</sup> decile	Median	9 <sup>th</sup> decile
nc	nc	nc	nc	B	nc	nc	nc	nc
47.8	21,939	25,750	31,264	C	42.8	20,990	23,907	28,154
38.5	22,599	26,711	31,787	D	35.9	22,689	26,496	30,413
44.8	26,198	30,111	34,861	E	42.5	25,257	29,517	33,398
47.3	28,631	32,173	36,939	F	45.3	27,907	31,860	36,298
48.7	31,761	35,827	41,494	G	47.5	30,877	35,481	40,880
45.8	26,039	32,129	38,873	Technical staff	43.6	25,238	31,114	37,441
42.1	37,733	43,710	51,795	H	40.3	35,215	42,064	49,223
43.4	46,889	54,203	65,104	I	41.8	43,988	51,800	61,136
46.7	57,794	67,743	82,847	J	44.5	54,539	64,730	78,320
48.0	72,497	87,393	130,667	K	46.3	69,486	83,445	111,043
51.5	96,407	136,793	285,316	HC	49.4	90,340	120,830	209,131
44.9	40,858	55,996	108,392	Executive staff	42.2	37,611	48,483	82,859

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

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

2010	2011	2012
5.9	6.0	5.3

### 222 | TOTAL OF THE TEN HIGHEST PAY PACKAGES

2010	2011	2012
17.896.702	18.900.227	14.506.622

## 24 | RELATED EXPENSES

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

2010	2011	2012
23.49	30.17	24.89

## 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)

2010	2011	2012
108.21	83.19	91.15

### 261 | INCENTIVE SCHEMES

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

2010	2011	2012
127.62	119.36	91.76

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

2010		2011			2012	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
2,088	2,088	1,591	1,591	Minimum share	1,763	1,763
4,921	5,743	3,428	4,376	Maximum share	3,497	4,862
2,100	3,066	1,598	2,294	Average amount	1,774	2,500

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)

2010		2011			2012	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
2,539	2,539	2,347	2,347	Minimum share	1,825	1,825
3,663	6,704	3,367	6,195	Maximum share	2,640	4,832
2,546	3,594	2,351	3,267	Average amount	1,832	2,501

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 %)

2010	2011	2012
2.85	3.02	3.01

Including voluntary payments.

### 264-A | EMPLOYER CONTRIBUTIONS PAID WITHIN THE FRAMEWORK OF THE EMPLOYEE SAVINGS SCHEME (in millions of Euros)

2010	2011	2012
50.65	48.96	45.85

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

2010			2011			2012		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
334	89	423	344	136	480	225	104	329

### 312 | NUMBER OF DAYS LOST OWING TO WORK-RELATED ACCIDENTS

2010			2011			2012		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
7,206	3,316	10,522	7,307	3,346	10,653	6,474	2,357	8,831

### 313 | NUMBER OF CASES OF PERMANENT DISABILITY (PARTIAL OR TOTAL) NOTIFIED TO THE COMPANY DURING THE YEAR IN QUESTION

2010	2011	2012
20	27	14

### 314 | NUMBER OF FATAL ACCIDENTS

2010	2011	2012
0	2	0
0	1	0
		Commuting
		Work-related

### 315 | NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE

2010	2011	2012
403	374	337

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

2010	2011	2012
3	7	1

## 32 | BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

**321 | NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS**

Codes 32 to 40:

2010	2011	2012
0	2	1

**322 | NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS**

Code 02:

2010	2011	2012
66	84	57

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

Codes 09 to 30:

2010	2011	2012
1	3	0

**324 | NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE**

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

2010	2011	2012
106	139	106

**325 | NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS**

Code 05:

2010	2011	2012
9	10	16

**326 | OTHER CASES OF ACCIDENTS**

2010	2011	2012
241	242	149
45	30	36
		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**

2010	2011	2012
24,503	24,296	22,180

**352 | EXPENDITURE ON SAFETY (in millions of Euros)**

2010	2011	2012
27.36	31.18	33.73





- 41 - HOURS WORKED AND FLEXIBLE WORKING HOURS
- 42 - ORGANIZATION OF WORKING HOURS PER CATEGORY OF PERSONNEL
- 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

2010	2011	2012
27	22	12

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).  
The decline in the number of beneficiaries will only begin in 2010 because employees have 2 years to use the compensatory time acquired by working overtime.

#### 412-A | NUMBER OF EXECUTIVE STAFF SUBJECT TO AN ANNUAL WORKING DAYS AGREEMENT

Under the terms of the company-wide agreement dated July 20, 2000 on the reorganization and reduction of working time, the annual working days system concerns the following category of employees: "executive staff whose working hours cannot be pre-determined owing to the nature of their activities, the responsibilities entrusted to them and the degree of autonomy they have in organizing their time. They occupy a position whose main goal is to lead and guide a team, or whose objective requires great skill in project management.

The company-wide agreement dated July 20, 2000, as amended, provides for two annual working day systems:

- The mandatory system whose details are laid out in the agreement dated July 20, 2000
- The optional system whose principles are defined in the company-wide agreement dated December 1, 2006 which amends the previous agreement dated July 20, 2000. This annual working day system may be chosen freely by the individual employee.

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
9,648	6,907	16,555	10,086	7,519	17,605	10,191	7,748	17,939

#### 412-B | MONITORING THE WORKLOAD OF EXECUTIVE STAFF EMPLOYED ON AN ANNUAL WORKING DAYS BASIS

The organization of the work of an executive is monitored by his or her manager. As such, the company-wide agreement dated July 20, 2000 on the reorganization and reduction of working time provides for the following: "All executives employed on an annual working days basis are informed of the way the organization of their work, the length of their working days and their consequent workload are monitored. A review of their work is carried out at their first professional assessment following the signature of the agreement." This process is subsequently repeated every year. The BNP Paribas SA company-wide agreement dated December 1, 2006 which amends the previous agreement dated July 20, 2000 also provides that "the status of executive employed on an annual working days basis must not lead to an increase in the workload of the executive concerned under conditions inappropriate to the organization of his or her working time."

#### 413 | NUMBER OF EMPLOYEES BENEFITING FROM FLEXITIME

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
2,546	6,269	8,815	2,439	6,163	8,602	2,320	5,881	8,201
433	647	1,080	404	665	1,069	372	719	1,091
<b>2,979</b>	<b>6,916</b>	<b>9,895</b>	<b>2,843</b>	<b>6,828</b>	<b>9,671</b>	<b>2,692</b>	<b>6,600</b>	<b>9,292</b>

## 414 | NUMBER OF EMPLOYEES WORKING PART-TIME

90%									
2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
9	103	112	8	98	106	Technical staff	8	94	102
9	48	57	9	47	56	Executive staff	6	52	58
<b>18</b>	<b>151</b>	<b>169</b>	<b>17</b>	<b>145</b>	<b>162</b>	<b>TOTAL</b>	<b>14</b>	<b>146</b>	<b>160</b>

80%									
2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
79	2,212	2,291	73	2,187	2,260	Technical staff	70	2,167	2,237
29	919	948	37	1,011	1,048	Executive staff	40	1,043	1,083
<b>108</b>	<b>3,131</b>	<b>3,239</b>	<b>110</b>	<b>3,198</b>	<b>3,308</b>	<b>TOTAL</b>	<b>110</b>	<b>3,210</b>	<b>3,320</b>

60%									
2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
22	311	333	20	299	319	Technical staff	17	290	307
7	65	72	10	76	86	Executive staff	13	83	96
<b>29</b>	<b>376</b>	<b>405</b>	<b>30</b>	<b>375</b>	<b>405</b>	<b>TOTAL</b>	<b>30</b>	<b>373</b>	<b>403</b>

50%									
2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
103	531	634	111	527	638	Technical staff	117	521	638
22	63	85	21	66	87	Executive staff	25	73	98
<b>125</b>	<b>594</b>	<b>719</b>	<b>132</b>	<b>593</b>	<b>725</b>	<b>TOTAL</b>	<b>142</b>	<b>594</b>	<b>736</b>

MISCELLANEOUS									
2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
10	80	90	8	104	112	Technical staff	11	82	93
3	8	11	5	11	16	Executive staff	7	11	18
<b>13</b>	<b>88</b>	<b>101</b>	<b>13</b>	<b>115</b>	<b>128</b>	<b>TOTAL</b>	<b>18</b>	<b>93</b>	<b>111</b>

TOTAL PART-TIME									
2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
223	3,237	3,460	220	3,215	3,435	Technical staff	223	3,154	3,377
70	1,103	1,173	82	1,211	1,293	Executive staff	91	1,262	1,353
<b>293</b>	<b>4,340</b>	<b>4,633</b>	<b>302</b>	<b>4,426</b>	<b>4,728</b>	<b>TOTAL</b>	<b>314</b>	<b>4,416</b>	<b>4,730</b>

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

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.4%	21.2%	15.9%	3.5%	21.2%	16.0%	Technical staff	3.7%	21.5%	16.3%
0.6%	10.9%	5.2%	0.6%	11.3%	5.4%	Executive staff	0.7%	11.5%	5.6%
1.5%	17.1%	10.4%	1.6%	17.1%	10.4%	<b>TOTAL</b>	1.7%	17.2%	10.6%

**414-A | NUMBER OF EMPLOYEES WORKING FULL-TIME**

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,259	12,014	18,273	6,134	11,949	18,083	Technical staff	5,802	11,537	17,339
12,505	9,034	21,539	12,933	9,531	22,464	Executive staff	12,890	9,713	22,603
18,764	21,048	39,812	19,067	21,480	40,547	<b>TOTAL</b>	18,692	21,250	39,942

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

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
32	355	387	31	341	372	Technical staff	50	412	462
9	145	154	34	209	243	Executive staff	31	173	204
41	500	541	65	550	615	<b>TOTAL</b>	81	585	666

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

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
20	297	317	21	269	290	Technical staff	18	323	341
7	116	123	17	107	124	Executive staff	9	125	134
27	413	440	38	376	414	<b>TOTAL</b>	27	448	475

**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 euros.
- **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**

2010	2011		2012
7	5	Mondays	7
7	7	Saturdays	8



## 42 ORGANIZATION OF WORKING HOURS PER CATEGORY OF PERSONNEL

### 421 | NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
220	364	584	414	645	1,059	Technical staff	282	576	858
72	81	153	100	125	225	Executive staff	84	134	218
<b>292</b>	<b>445</b>	<b>737</b>	<b>514</b>	<b>770</b>	<b>1,284</b>	<b>TOTAL</b>	<b>366</b>	<b>710</b>	<b>1,076</b>

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

### 421-A | NUMBER OF EMPLOYEES WORKING NIGHTS

2010			2011				2012		
Male	Female	Total	Male	Female	Total		Male	Female	Total
222	403	625	112	95	207	Technical staff	105	107	212
7	6	13	4	4	8	Executive staff	8	15	23
<b>229</b>	<b>409</b>	<b>638</b>	<b>116</b>	<b>99</b>	<b>215</b>	<b>TOTAL</b>	<b>113</b>	<b>122</b>	<b>235</b>

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 Night work: 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)

2010	2011		2012
108.10	109.55		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

2010	2011		2012
3.80%	3.77%	As % of payroll	3.96%

Figure estimated for the reference year.

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

2010	2011		2012
80.37	83.64	Expenditure on training	86.41

Figure estimated for the reference year.

## 513 | NUMBER OF STAFF TRAINED

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,515	12,931	18,446	5,255	12,555	17,810	5,091	12,498	17,589
10,380	8,381	18,761	10,505	8,884	19,389	10,673	9,094	19,767
<b>15,895</b>	<b>21,312</b>	<b>37,207</b>	<b>15,760</b>	<b>21,439</b>	<b>37,199</b>	<b>15,764</b>	<b>21,592</b>	<b>37,356</b>

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

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

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,921	13,429	19,350	5,677	13,477	19,154	5,511	13,329	18,840
11,649	8,969	20,618	12,462	9,785	22,247	12,880	10,377	23,257
<b>17,570</b>	<b>22,398</b>	<b>39,968</b>	<b>18,139</b>	<b>23,262</b>	<b>41,401</b>	<b>18,391</b>	<b>23,706</b>	<b>42,097</b>

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

## % IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
28.50	66.83	95.33	27.44	65.55	92.98	27.02	66.34	93.36
50.34	40.65	90.99	47.22	39.93	87.15	45.89	39.10	84.99
<b>39.77</b>	<b>53.32</b>	<b>93.09</b>	<b>38.07</b>	<b>51.78</b>	<b>89.85</b>	<b>37.44</b>	<b>51.29</b>	<b>88.73</b>

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

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
93.14	96.29	95.33	92.57	93.16	92.98	92.38	93.77	93.36
89.11	93.44	90.99	84.30	90.79	87.15	82.86	87.64	84.99
<b>90.47</b>	<b>95.15</b>	<b>93.09</b>	<b>86.88</b>	<b>92.16</b>	<b>89.85</b>	<b>85.71</b>	<b>91.08</b>	<b>88.73</b>

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

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
1,124	2,691	3,815	1,216	2,969	4,185	1,071	2,654	3,725
2,736	2,491	5,227	2,855	2,894	5,749	3,160	3,273	6,433
<b>3,860</b>	<b>5,182</b>	<b>9,042</b>	<b>4,071</b>	<b>5,863</b>	<b>9,934</b>	<b>4,231</b>	<b>5,927</b>	<b>10,158</b>

## 514 | NUMBER OF HOURS OF TRAINING BY LEVEL

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
216,391	449,958	666,349	198,330	426,532	624,862	179,988	381,180	561,168
383,354	343,620	726,975	381,028	361,765	742,793	316,821	302,143	618,964
<b>599,745</b>	<b>793,578</b>	<b>1,393,323</b>	<b>579,358</b>	<b>788,297</b>	<b>1,367,655</b>	<b>496,809</b>	<b>683,323</b>	<b>1,180,132</b>

## 514-A | NUMBER OF HOURS OF TRAINING BY LEVEL DIF

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
29,237	68,535	97,772	30,964	74,597	105,561	37,723	67,511	100,234
60,019	55,022	115,041	60,602	64,308	124,910	60,208	63,827	124,035
<b>89,256</b>	<b>123,557</b>	<b>212,813</b>	<b>91,566</b>	<b>138,905</b>	<b>230,471</b>	<b>92,931</b>	<b>131,338</b>	<b>224,269</b>

**515-1 | NUMBER OF HOURS OF TRAINING PER COMPETENCE**

2010			2011	
Number of hours	Number of training sessions		Number of hours	Number of training sessions
<b>BUSINESS LINE TRAINING COURSES</b>				
83,013	18,656	Insurance	61,449	6,370
11,025	850	Internal Audit and Control	12,143	1,256
2,899	385	Communications and advertising	3,343	396
18,950	1,221	Bookkeeping - Management Control	20,605	1,725
89,825	3,434	Consultancy Services - Wealth Management	95,958	4,442
4,074	200	Corporate Finance	3,417	118
28,660	2,557	Loans and Financing	45,964	5,827
1,746	137	Asset Management	1,701	183
12,412	860	Real Estate	16,336	2,189
35,391	3,523	Information Systems	33,324	5,081
9,996	1,596	Legal and Tax Affairs	9,666	1,338
4,007	2,212	Logistics	1,246	675
12,995	856	Capital Markets	16,712	966
351,410	29,790	Financial Markets	301,744	33,670
259,105	29,433	Banking Products and Services	215,780	22,061
17,750	2,012	Human Resources	26,360	3,486
26,594	6,720	Risk Management	32,325	7,366
4	1	Stocks and shares - Securities services	144	10
<b>969,855</b>	<b>104,443</b>	<b>Total</b>	<b>898,217</b>	<b>97,159</b>
<b>CROSS-FUNCTIONAL TRAINING COURSES</b>				
17,076	1,813	Office Automation - NICT	16,338	1,818
75,742	9,153	Professional Development	89,185	12,335
55,982	23,179	Ethics - Deontology	56,026	23,264
11,889	2,086	Management - Organization	12,537	1,197
7,848	464	Induction - Support	2,783	284
56,338	3,955	Languages	68,451	4,438
50,472	2,535	Management - Organization	66,959	7,015
4,668	1,003	Quality	3,430	690
8,729	1,111	First aid	8,790	1,102
31,982	27,578	Safety of Individuals and Property	30,976	26,342
<b>320,725</b>	<b>72,877</b>	<b>Total</b>	<b>355,475</b>	<b>78,485</b>
<b>CORPORATE TRAINING COURSES</b>				
37,428	2,487	Integration	40,429	2,503
1,802	71	Corporate Management	1,500	43
100,562	3,582	Training leading to a banking qualification	108,539	4,695
<b>139,791</b>	<b>6,140</b>	<b>Total</b>	<b>150,468</b>	<b>7,241</b>
<b>1,430,371</b>	<b>183,460</b>	<b>TOTAL</b>	<b>1,404,157</b>	<b>182,885</b>
2010			2011	
37,048		Of which total of non-chargeable hours in accordance with the tax declaration	36,502	

## 515-1 | NEW LEARNING AREAS AND CATEGORIES

2010		2011		2012	
Number of hours	Number of training sessions	Number of hours	Number of training sessions	Number of hours	Number of training sessions
<b>CULTURE AND KNOWLEDGE OF THE GROUP AND ITS ENTITIES</b>					
-	-	-	-	Quality	3,394   186
-	-	-	-	Group knowledge and Induction	24,074   1,344
-	-	-	-	Strategy and Ethics General Orientation	26,280   6,261
-	-	-	-	Security	34,496   24,082
-	-	-	-	<b>Total</b>	<b>88,243   31,873</b>
<b>BUSINESS LINES TECHNICAL TRAINING</b>					
-	-	-	-	Marketing and Sales Techniques	228,810   13,219
-	-	-	-	Banking diplomas	82,720   1,073
-	-	-	-	Financial Products and Services	204,555   11,522
-	-	-	-	Securities Services	281   53
-	-	-	-	Insurance	63,658   4,839
-	-	-	-	Corporate Finance	770   78
-	-	-	-	Credit and Finance	43,839   2,663
-	-	-	-	Advisory Service - Wealth Management	100,332   3,016
-	-	-	-	Asset Management	1,189   99
-	-	-	-	Real Estate	10,504   792
-	-	-	-	Capital Markets	7,075   541
-	-	-	-	<b>Total</b>	<b>743,735   37,895</b>
<b>BUSINESS SUPPORT FUNCTIONS TECHNICAL TRAINING</b>					
-	-	-	-	Legal and Tax Affairs	9,710   1,034
-	-	-	-	Human Resources	19,426   2,461
-	-	-	-	IT	29,792   3,823
-	-	-	-	Back Offices	3,194   543
-	-	-	-	Accounting, Finance and Management Control	17,497   1,146
-	-	-	-	Procurement and Logistics	642   72
-	-	-	-	Internal Audit and Control	5,970   527
-	-	-	-	Communication	1,328   138
-	-	-	-	<b>Total</b>	<b>87,560   9,744</b>
<b>RISKS</b>					
-	-	-	-	Risk Essentials	6,584   1,901
-	-	-	-	Insurance Risk	270   33
-	-	-	-	Market Risk and Liquidity Risk	885   108
-	-	-	-	Credit Risk and Counterpart Risk	15,087   1,484
-	-	-	-	Compliance Risk / Reputation Risk	50,436   19,518
-	-	-	-	Operational Risk	6,518   2,291
-	-	-	-	<b>Total</b>	<b>79,780   25,335</b>

## 515-1 | NEW LEARNING AREAS AND CATEGORIES

2010		2011		2012	
Number of hours	Number of training sessions	Number of hours	Number of training sessions	Number of hours	Number of training sessions
<b>INDIVIDUAL COMPETENCIES</b>					
-	-	-	-	Personal Development	62,863 5,929
-	-	-	-	Project Management and Organization	18,832 1,466
-	-	-	-	Languages	57,801 3,076
-	-	-	-	Career Support	3,156 162
-	-	-	-	IT Tools and NTIC	9,457 1,363
-	-	-	-	First Aid	7,033 789
-	-	-	-	<b>Total</b>	<b>159,142 12,785</b>
<b>MANAGEMENT</b>					
-	-	-	-	Leadership	1,080 109
-	-	-	-	Performance Management	5,881 432
-	-	-	-	Team Management	36,486 2,354
-	-	-	-	Management Values and Principles	7,574 301
-	-	-	-	<b>Total</b>	<b>51,020 3,196</b>
-	-	-	-	<b>UNKNOWN VALUE</b>	<b>4,466 1,828</b>
<b>1,430,371</b>	<b>183,460</b>	<b>1,404,157</b>	<b>182,885</b>	<b>TOTAL</b>	<b>1,213,947 122,656</b>
2010		2011		2012	
37,048		36,502		Of which total of non-chargeable hours in accordance with the tax declaration	<b>33,814</b>

## 515-2 | (HISTORICAL DATA) NUMBER OF HOURS BY TYPE OF TRAINING

2010	2011
1,236,742	In-class training 1,207,888
21,299	Residential in-class training 20,976
123,957	On-site training 114,400
632	Multimedia 1,267
10,693	E-learning 23,125
<b>1,393,323</b>	<b>TOTAL 1,367,655</b>

## 515-2 | (CURRENT DATA) NUMBER OF HOURS BY TYPE OF TRAINING

2010	2011	2012
-	-	Classroom training sessions <b>1,053,419</b>
-	-	On-the-job training <b>89,859</b>
-	-	Open distance learning <b>36,855</b>
-	-	<b>TOTAL 1,180,133</b>

## 52 | TRAINING LEAVE

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

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
7	16	23	4	15	19	1	8	9
8	12	20	9	11	20	6	9	15
15	28	43	13	26	39	7	17	24
						Remunerated		
						Partly remunerated		
						<b>TOTAL</b>		

### 522 | NUMBER OF EMPLOYEES BENEFITING NOT REMUNERATED TRAINING LEAVE

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
8	7	15	2	7	9	5	8	13

### 523 | NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	1	0	1	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

2010			2011			2012		
Male	Female	Total	Male	Female	Total	Male	Female	Total
238	364	602	312	450	762	343	491	834
283	474	757	250	452	702	236	394	630
521	838	1,359	562	902	1,464	579	885	1,464
						Apprenticeship		
						Other work-study contracts		
						<b>TOTAL</b>		





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

# 6 PROFESSIONAL RELATIONS

## 61 | EMPLOYEE REPRESENTATIVES

### 611 | PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2010		2011		BODY OF ELECTORS	2012	
Number registered	As % of voters	Number registered	As % of voters		Number registered	As % of voters
-	-	-	-	Technical staff	-	-
-	-	-	-	Executive staff	-	-

No elections in 2010, 2011 and 2012.

### 611 | PARTICIPATION IN WORK COUNCIL ELECTIONS

2010		2011		BODY OF ELECTORS	2012	
Number registered	As % of voters	Number registered	As % of voters		Number registered	As % of voters
-	-	-	-	Technical staff	-	-
-	-	-	-	Executive staff	-	-

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 535,322 hours in 2012, excluding meetings with Management or committee meetings.

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

2010	2011		2012
1,255	1,247	Staff Representatives	1,240
683	689	CHSCT	625
141	132	Works Councils	125
84	97	Specialized Committees	79
54	72	Union Delegates	61

## 614 | DATES AND SUBJECT OF AGREEMENTS SIGNED IN THE COMPANY DURING THE YEAR

### SALARIES – PROFESSIONAL EQUALITY BETWEEN MEN AND WOMEN / ADDITIONAL PROFIT-SHARING PAYMENTS

- November 8, 2012 : 2013 wage agreement.
- November 16, 2012 : Agreement on conditions governing the distribution of additional profit-sharing paid with respect to 2011.

### EMPLOYEE REPRESENTATIVE BODIES – SOCIAL DIALOGUE

- April 23, 2012 : Agreement on conditions governing negotiations at Group level in France.
- October 2, 2012 : Agreement on the extension of mandates of staff representatives from the different entities and members of the Central Works Council of BNP Paribas SA.
- October 4, 2012 : Agreement on additional communications resources allocated to the trade union organizations of BNP Paribas SA.
- November 23, 2012 : Company-wide agreement concerning the entities of BNP Paribas SA for the election in 2013 of shop stewards and staff representatives as members of the different Works Councils.

### DIVERSITY

- July 9, 2012: 2013-2015 three-year agreement signed by BNP Paribas SA in favor of the employment of older workers.

### WORKING TIME

- April 23, 2012: Agreement on specific constraints related to working for BNP Paribas SA.

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

2010	2011	2012
568	649	666

## 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,
- Flash Groupe, the Group's in-house newsletter,
- Echo'Net, the Group's intranet,
- Point Com Un, the information environment of the French Retail Banking division,
- Finance, the journal of the CIB division,
- Magazine itp: the magazine devoted to Information Technology & Processes
- 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 exist 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

Internal communications have focused on information sharing, interaction between employees, and potential synergies generated between core business lines.

Through the various internal communications media made available to all employees – *Ambition* (a quarterly magazine), *Starlight* (a monthly WebTV channel), *Echo'Net*, Key News of the Week (*Essentiels de la semaine*) – employees have been made more fully aware of changes in the Group (whose workforce has leapt from 80,000 to 190,000 employees in the space of ten years), the new regulations governing international finance, the major projects launched and the strategy pursued by the Group. One of the objectives adopted by the Internal Communications Department was also to restore employees' confidence and to strengthen their pride in working for a socially responsible Group at the service of the real economy.

2012 was also marked by the organization of discussions between employees and the members of the senior management team: employees had the opportunity to put their questions to members of the Executive Committee (COMEX TDP breakfasts).

The Group managerial communications initiative: measures taken to encourage managers to share information with their teams (communication kit devoted to the Group's results).

Information about the economic crisis: designed to reassure employees about the strength of BNP Paribas and the company's fundamentals (economic news section – *Espace Actualités économiques* – accessible to employees on the intranet).

Considerable communications effort devoted to the merger of TEB and Fortis in Turkey (*Starlight* and *Ambition* are also available in Turkish).

## 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

2010	2011		2012
<b>631 - Number of appeals to extrajudicial arbitration systems</b>			
1	0	to the Bank's "appeal formation" Joint Commission	<b>6</b>
3	3	to the Joint Commission for Disciplinary Action	<b>10</b>
46	34	<b>632 - Number of legal proceedings</b>	<b>36</b>
1	1	<b>633 - Number of formal notices and reports received from the Labour inspectorate</b>	<b>1</b>



71 - SOCIAL AND CULTURAL ACTIVITIES

72 - OTHER WELFARE CONTRIBUTIONS

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## OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

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

#### 711 | EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE

2010	2011		2012
9.85	12.30	Restaurants	12.27
9.52	10.30	Transports	10.64
2.29	2.09	Medical expenses (Paris and the Provinces)	1.05
7.93	7.47	Family benefits	7.41
1.23	1.19	Miscellaneous benefits	1.19
<b>30.83</b>	<b>33.35</b>	<b>TOTAL</b>	<b>32.56</b>



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

2010	2011		2012
24.72	24.93	Contribution to midday meal expenses	27.99
<b>Family welfare</b>			
2.64	3.15	Contribution to childminding fees	3.85
0.06	0.05	Miscellaneous aid	0.05
2.71	3.20	<b>TOTAL</b>	3.90
<b>Leisure activities</b>			
16.79	16.79	Summer camp and contribution to employees' holidays	17.47
2.30	2.36	A.S.C.	2.40
0.34	0.34	Miscellaneous	0.34
19.42	19.48	<b>TOTAL</b>	20.20
12.75	13.33	Locally based activities	13.76
<b>Miscellaneous</b>			
1.38	1.51	Administrative costs	1.37
0.64	0.69	Investments	0.59
2.02	2.20	<b>TOTAL</b>	1.96
61.61	63.15	<b>GRAND TOTAL</b>	67.81

Estimate of spending for the reference year.

## TOTAL WELFARE BUDGET (in millions of Euros)

2010	2011		2012
30.83	33.35	Budget allocated by Senior Management	32.56
61.61	63.15	Budget allocated to the Central Works Council*	67.81
92.44	96.50	<b>TOTAL</b>	100.37

\* Estimate of spending for the reference year.

## 72 | OTHER WELFARE CONTRIBUTIONS

### ■ BNP PARIBAS FRIENDLY SOCIETY

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 2012, the employer's contribution amounted to €16.22m.**

### ■ 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 2012 financial year, the employer's contribution amounted to €18.42m.**

### ■ 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 2012, payments made by the company amounted to €14.67m.**



## **SOME DEFINITIONS:**

<b>PTC</b>	Permanent employees with unlimited term contracts.
<b>FTC</b>	BNP Paribas employees with fixed-term contracts.
<b>Local</b>	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.
<b>On Loan</b>	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.
<b>Seconded</b>	The employee is seconded for at least three years. During this period the contract with the home company is suspended.
<b>Expatriate</b>	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.
<b>Trainee-Apprentice</b>	A training/apprenticeship agreement must have been signed between BNP Paribas and the student's school or university.



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