

SOCIAL AUDIT
AND REPORT ON
"EQUAL
OPPORTUNITIES
BETWEEN MALE
AND FEMALE
EMPLOYEES"

2003



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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.
On Temporary Assignment	The employee is transferred for a short period which cannot exceed six months. The employee keeps his/her contract with the home company, is paid by the latter and included in its headcount.
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.



EMPLOYMENT

11 - Headcount	4/7
12 - Non-BNP Paribas employees	7
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1 1 - Headcount

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

2001			2002				2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
9 820	16 424	26 244	9 294	16 393	25 687	TECHNICAL STAFF	8 702	15 962	24 664
37.4%	62.6%	100.0%	36.2%	63.8%	100.0%	% Technical staff	35.3%	64.7%	100.0%
8 407	4 339	12 746	9 176	5 107	14 283	EXECUTIVE STAFF	9 407	5 498	14 905
66.0%	34.0%	100.0%	64.2%	35.8%	100.0%	% Executive staff	63.1%	36.9%	100.0%
18 227	20 763	38 990	18 470	21 500	39 970	TOTAL	18 109	21 460	39 569
46.7%	53.3%	100.0%	46.2%	53.8%	100.0%	% Total	45.8%	54.2%	100.0%

Reminder: the personnel of BPSS, included at 31/12/2000, were removed at the end of the first half of 2001 (949 employees). The BPSS staff changes in the first half of 2001 are included in the relevant indicators.

111 b - TOTAL HEADCOUNT AT DECEMBER 31ST (proportional) *

2001			2002				2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
9 717	15 180	24 897	9 187	15 170	24 357	TECHNICAL STAFF	8 607	14 828	23 435
8 384	4 237	12 621	9 152	4 988	14 140	EXECUTIVE STAFF	9 387	5 368	14 755
18 101	19 417	37 518	18 339	20 158	38 497	TOTAL	17 994	20 196	38 190

* The proportional headcount: 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).

111 c - EMPLOYEES ON SECONDMENT

IN METROPOLITAN FRANCE	IN EXTERNAL NETWORKS	
475	831	2001
56	905	2002
69	863	2003

112 - PERMANENT STAFF*

Technical staff	Executive staff		Total
		2001	
		2002	
18 784	13 403	2003	32 187

* New indicator, background not reconstituted.

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

2001			2002				2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
200	449	649	80	237	317	TECHNICAL STAFF	127	307	434
11	15	26	17	12	29	EXECUTIVE STAFF	12	17	29
211	464	675	97	249	346	TOTAL	139	324	463

114 - AVERAGE MONTHLY HEADCOUNT (one for one)

(monthly headcount obtained by adding together the number of employees at the end of each month and dividing the total by 12)

Technical staff	Executive staff		Total
26 547	12 275	2001	38 822
26 084	13 873	2002	39 957
24 996	14 653	2003	39 649



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

2001				2002				2003					
M	%*	F	%*	M	%*	F	%*	M	%*	F	%*	Total	%*
350	3.6	1 004	6.1	438	4.7	1 240	7.6	457	5.3	1 421	8.9	1 878	7.6
164	2.0	301	6.9	156	1.7	292	5.7	121	1.3	205	3.7	326	2.2
514	2.8	1 305	6.3	594	3.2	1 532	7.1	578	3.2	1 626	7.6	2 204	5.6
UNDER 25													
Technical staff													
Executive staff													
TOTAL													
25 TO 29													
Technical staff													
Executive staff													
TOTAL													
30 TO 34													
Technical staff													
Executive staff													
TOTAL													
35 TO 39													
Technical staff													
Executive staff													
TOTAL													
40 TO 44													
Technical staff													
Executive staff													
TOTAL													
45 TO 49													
Technical staff													
Executive staff													
TOTAL													
50 TO 54													
Technical staff													
Executive staff													
TOTAL													
55 AND OVER													
Technical staff													
Executive staff													
TOTAL													
GLOBAL													
18 227	100	20 763	100	38 990	100	18 470	100	21 500	100	39 970	100	18 109	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.

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

2001				2002				2003											
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*								
837	8.5	1 961	11.9	2 798	10.7	1 063	11.4	2 554	15.6	3 617	14.1								
2 080	24.7	1 743	40.2	3 823	30.0	2 463	26.8	2 114	41.4	4 577	32.0								
2 917	16.0	3 704	17.8	6 621	17.0	3 526	19.1	4 668	21.7	8 194	20.5								
365	3.7	655	4.0	1 020	3.9	237	2.6	510	3.1	747	2.9								
458	5.4	383	8.8	841	6.6	590	6.4	502	9.8	1 092	7.6								
823	4.5	1 038	5.0	1 861	4.8	827	4.5	1 012	4.7	1 839	4.6								
606	6.2	1 280	7.8	1 886	7.2	607	6.5	1 287	7.9	1 894	7.4								
669	8.0	481	11.1	1 150	9.0	709	7.7	498	9.8	1 207	8.5								
1 275	7.0	1 761	8.5	3 036	7.8	1 316	7.1	1 785	8.3	3 101	7.8								
1 283	13.1	2 187	13.3	3 470	13.2	727	7.8	1 464	8.9	2 191	8.5								
682	8.1	341	7.9	1 023	8.0	653	7.1	337	6.6	990	6.9								
1 965	10.8	2 528	12.2	4 493	11.5	1 380	7.5	1 801	8.4	3 181	8.0								
1 603	16.3	2 272	13.8	3 875	14.8	1 703	18.3	2 597	15.8	4 300	16.7								
693	8.2	228	5.3	921	7.2	863	9.4	369	7.2	1 232	8.6								
2 296	12.6	2 500	12.0	4 796	12.3	2 566	13.9	2 966	13.8	5 532	13.8								
2 798	28.5	4 318	26.3	7 116	27.1	2 324	25.0	3 736	22.8	6 060	23.6								
1 806	21.5	549	12.7	2 355	18.5	1 588	17.3	529	10.4	2 117	14.8								
4 604	25.3	4 867	23.4	9 471	24.3	3 912	21.2	4 265	19.8	8 177	20.5								
2 328	23.7	3 751	22.8	6 079	23.2	2 633	28.3	4 245	25.9	6 878	26.8								
2 019	24.0	614	14.2	2 633	20.7	2 310	25.2	758	14.8	3 068	21.5								
4 347	23.8	4 365	21.0	8 712	22.3	4 943	26.8	5 003	23.3	9 946	24.9								
18 227	100	20 763	100	38 990	100	18 470	100	21 500	100	39 970	100								
GLOBAL																			
								18 109 100				21 460 100				39 569 100			

* 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.

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

Technical staff				Executive staff				Total									
French		Foreign		French		Foreign		French			Foreign						
M	F	M	F	M	F	M	F	M	F	M&F	M	F	M&F				
9 784	16 351	36	73	8 238	4 212	169	127	2001									
9 254	16 301	40	92	8 975	4 971	201	136	2002									
8 658	15 866	44	96	9 208	5 366	199	132	2003									
18 022			20 563			38 585			205			200			405		
18 229			21 272			39 501			241			228			469		
17 866			21 232			39 098			243			228			471		

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

2001			2002			2003		
Male	Female	Total	Male	Female	Total	Male	Female	Total
9 820	16 424	26 244	9 294	16 393	25 687	8 702	15 962	24 664
3	3	6	-	2	2	-	-	0
261	435	696	225	337	562	171	250	421
1 349	3 534	4 883	1 237	3 221	4 458	1 157	3 028	4 185
1 771	4 625	6 396	1 743	4 663	6 406	1 681	4 591	6 272
1 651	3 137	4 788	1 548	3 229	4 777	1 441	3 126	4 567
1 564	2 081	3 645	1 511	2 219	3 730	1 471	2 309	3 780
3 221	2 609	5 830	3 030	2 722	5 752	2 781	2 658	5 439
67.3			64.3			62.3		
						Percentage of technical staff in the total headcount		
						62.3		
8 407	4 339	12 746	9 176	5 107	14 283	9 407	5 498	14 905
2 870	2 016	4 886	3 273	2 475	5 748	3 444	2 732	6 176
2 463	1 291	3 754	2 529	1 363	3 892	2 532	1 397	3 929
1 382	588	1 970	1 521	733	2 254	1 583	794	2 377
734	266	1 000	824	316	1 140	822	329	1 151
958	178	1 136	1 029	220	1 249	1 026	246	1 272
32.7			35.7			37.7		
						Percentage of executive staff in the total headcount		
						37.7		
18 227	20 763	38 990	18 470	21 500	39 970	18 109	21 460	39 569
						TOTAL		

12 - Non-BNP Paribas employees

121 - NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR *(in equivalent man-months)**

2001	2002	2003
		2 611.7

* New indicator, background not reconstituted. The figures are those of the CECP.

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

2001	2002	2003
22	43	30

122 - NUMBER OF INTERNS *(schools, universities...)*

2001	2002	2003
1 198	2 129	1 882

124 b - TOTAL PAYMENTS TO TEMPORARY EMPLOYMENT AGENCIES *(in millions of euros)*

2001	2002	2003
15.86	10.99	5.32

123 - AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2001	2002	2003
480	391	160

13 - Recruitment during the year *(one for one)*

2001			2002			2003		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
2 282	1 763	4 045	2 995	1 340	4 335	2 091	841	2 932
900	1 677	2 577	1 255	1 272	2 527	999	779	1 778
1 205	51	1 256	1 250	45	1 295	878	45	923
177	35	212	490	23	513	214	17	231
1 326	439	1 765	1 730	349	2 079	1 282	205	1 487
130-A - TOTAL RECRUITMENTS								
131 - STAFF RECRUITED ON UNLIMITED TERM CONTRACTS								
132 - STAFF RECRUITED ON FIXED-TERM CONTRACTS								
132-A - TRANSFORMATION INTO UNLIMITED TERM CONTRACTS								
134 - of which number of recruits aged 25 or less								

13 - Recruitment by hierarchical level and by gender *(one for one)*

2002						2003					
Technical staff		Executive staff		Total		Technical staff		Executive staff		Total	
M	F	M	F	M	F	M	F	M	F	M	F
912	2 083	717	623	1 629	2 706	556	1 535	470	371	1 026	1 906
413	842	684	588	1 097	1 430	270	729	445	334	715	1 063
356	894	24	21	380	915	226	652	19	26	245	678
143	347	9	14	152	361	60	154	6	11	66	165
504	1 226	149	200	653	1 426	317	965	87	118	404	1 083
130-A - TOTAL RECRUITMENTS											
131 - STAFF RECRUITED ON UNLIMITED TERM CONTRACTS											
132 - STAFF RECRUITED ON FIXED-TERM CONTRACTS											
132-A - TRANSFORMATION INTO UNLIMITED TERM CONTRACTS											
134 - of which number of recruits aged 25 or less											

133 - NUMBER OF SEASONAL WORKERS

2001	2002	2003
9 274	10 222	8 722

14 - Employees leaving the Company *(one for one)*

2001			2002			2003		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
1 863	900	2 763	2 257	774	3 031	2 053	741	2 794
396	336	732	350	169	519	328	143	471
418	88	506	285	54	339	413	59	472
89	65	154	163	63	226	95	73	168
389	27	416	897	22	919	485	21	506
114	54	168	91	91	182	77	23	100
398	311	709	438	358	796	619	410	1 029
59	19	78	33	17	50	36	12	48
141 - TOTAL DEPARTURES								
142 - RESIGNATIONS								
143 - "EMPLOYEE AID PROGRAMME" (PAE) SUBSIDIZED DEPARTURES								
144 - REDUNDANCIES, TERMINATION OF CONTRACT								
145 - END OF FIXED-TERM CONTRACTS								
146 - DEPARTURE DURING PROBATIONARY PERIOD								
147 - RETIREMENTS/ EARLY RETIREMENTS								
148 - DEATHS								

14 - Departures by hierarchical level and by gender (one for one)

2002						2003					
Technical staff		Executive staff		Total		Technical staff		Executive staff		Total	
M	F	M	F	M	F	M	F	M	F	M	F
797	1 460	569	205	1 366	1 665	646	1 407	525	216	1 171	1 623
131	219	105	64	236	283	124	204	85	58	209	262
76	209	41	13	117	222	101	312	37	22	138	334
58	105	52	11	110	116	35	60	50	23	85	83
280	617	11	11	291	628	106	379	10	11	116	390
28	63	53	38	81	101	25	52	12	11	37	63
199	239	295	63	494	302	238	381	320	90	558	471
25	8	12	5	37	13	17	19	11	1	28	20
141 - TOTAL DEPARTURES											
142 - RESIGNATIONS											
143 - "EMPLOYEE AID PROGRAMME" (PAE) SUBSIDIZED DEPARTURES											
144 - REDUNDANCIES, TERMINATION OF CONTRACT											
145 - END OF FIXED-TERM CONTRACTS											
146 - DEPARTURE DURING PROBATIONARY PERIOD											
147 - RETIREMENTS/EARLY RETIREMENTS											
148 - DEATHS											

15 - Career development

151 - NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2001			2002			2003		
Male	Female	Total	Male	Female	Total	Male	Female	Total
—	—	—	—	—	—	—	—	—
29	120	149	53	107	160	35	71	106
201	608	809	216	700	916	160	415	575
294	588	882	242	625	867	216	563	779
290	390	680	297	491	788	258	485	743
347	312	659	339	377	716	260	333	593
507	310	817	469	305	774	356	269	625
406	198	604	377	210	587	320	184	504
294	161	455	324	182	506	246	126	372
159	64	223	158	56	214	108	49	157
65	17	82	77	30	107	58	37	95
2 592	2 768	5 360	2 552	3 083	5 635	2 017	2 532	4 549
						B		
						C		
						D		
						E		
						F		
						G		
						H		
						I		
						J		
						K		
						HC		
						TOTAL		

17 - Disabled people

171 - NUMBER OF DISABLED EMPLOYEES IN THE YEAR IN QUESTION

Expressed in unity of disability

1 012	December 31 st 2001
1 025	December 31 st 2002
1 022	December 31st 2003

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

Expressed as natural persons

	December 31 st 2001
	December 31 st 2002
66	December 31st 2003

*New indicator, background not reconstituted.

18 - Absenteeism *(in number of days)*

2001*			2002**			2003		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
384 212	63 718	447 930	367 971	66 075	434 046	355 502	80 299	435 801
13 932	3 219	17 151	10 920	3 434	14 354	12 020	3 844	15 864
39 772	7 088	46 860	27 918	6 637	34 555	30 340	7 819	38 159
330 508	53 411	383 919	329 133	56 004	385 137	313 142	68 636	381 778
18 627	2 368	20 995	19 494	2 561	22 055	24 000	3 449	27 449
65 282	47 058	112 340	63 982	52 013	115 995	73 441	69 913	143 354
19 258	7 684	26 942	21 450	10 296	31 746	24 361	12 930	37 291
3 712	539	4 251	3 951	367	4 318	4 560	478	5 038
491 091	121 367	612 458	476 848	131 312	608 160	481 864	167 069	648 933
5.16	2.85	4.45	5.01	2.59	4.17	5.28	3.12	4.48
0.69	1.10	0.82	0.67	1.03	0.80	0.80	1.31	0.99
						182 - ILLNESS		
						183 - BREAKDOWN OF ABSENCES BY DURATION		
						up to 2 days		
						3 to 6 days		
						6 days and more		
						184 - WORK-RELATED AND COMMUTING ACCIDENTS		
						185 - MATERNITY LEAVE		
						186 - AUTHORIZED LEAVE		
						187 - OTHER REASONS		
						181-1 - TOTAL		
						181 - Rate		
						<i>of which rate of maternity leave</i>		

* For the calculation of the 2001 rate, number of weekdays (Paribas) or calendar days (BNP) depending on the Pay system.

** For 2002, a single tool, a single rule : 365 calendar days.

19-A - Leaves

191-A - PARENTAL CHILDCARE *(duration over 6 months)*

2001			2002			2003		
Male	Female	Total	Male	Female	Total	Male	Female	Total
–	178	178	1	134	135	–	111	111
1	50	51	–	50	50	–	47	47
1	228	229	1	184	185	–	158	158
						Technical staff		
						Executive staff		
						TOTAL		

192-A - SABBATICAL *(duration over 6 months)*

2001			2002			2003		
Male	Female	Total	Male	Female	Total	Male	Female	Total
1	3	4	1	9	10	–	6	6
2	4	6	2	4	6	1	4	5
3	7	10	3	13	16	1	10	11
						Technical staff		
						Executive staff		
						TOTAL		



EMPLOYEE COMPENSATION AND RELATED EXPENSES

21 - Employee compensation, social security contributions and payroll taxes	<u>12/13</u>
22 - Analysis of compensation	<u>14</u>
26 - Employee profit sharing	<u>14</u>



21 - Employee compensation, social security contributions and payroll taxes *(in millions of euros)*

	2001	2002	2003
TOTAL PAYROLL EXPENSES	2 650.7	2 798.6	2 832.5
"Salaries and Wages"	1 598.5	1 735.4	1 730.4
Fixed compensation	1 191.2	1 313.5	1 323.9
Miscellaneous allowances and overtime	75.3	92.3	93.9
Variable compensation	269.8	297.2	277.9
Sub-total "Salaries and Wages"	1 536.3	1 703.0	1 695.7
Special child benefit	10.5	9.8	9.3
Miscellaneous (complementary contribution to employee savings scheme, reserve for holiday leave, etc.)	51.7	22.6	25.4
"Social Security Contributions"	734.5	809.2	816.3
Including Medical Expenses, Company Welfare Facilities	81.0	84.7	89.3
"Payroll Taxes"	163.5	170.0	165.5
"Incentive Schemes and Profit Sharing"	154.2	84.0	120.3
Average monthly headcount on a proportional basis in Metropolitan France	37 277	38 669	38 360
Average compensation paid to an employee (fulfillment of the contract of employment)			
sub-total "Salaries and Wages"	41 213	44 040	44 205
Average monthly headcount			
Average compensation paid to an employee (income) (including Special child benefit, Incentive Schemes and Profit Sharing)	45 630	46 467	47 582
Average payroll expenses per employee	71 109	72 372	73 839
Social Security Contributions and Payroll Taxes as a percentage of payroll expenses	33.9 %	35.0 %	34.7 %
Overall payroll costs			
Total payroll expenses	46.5 %	42.7 %	40.8 %
Value Added			

211 b - AVERAGE MONTHLY COMPENSATION *(in euros)*

2001			2002			2003			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
2 216	2 060	2 118	2 235	2 083	2 138	2 224	2 074	2 127	
ns	ns	1 572		ns	ns				
1 759	1 689	1 715	1 761	1 706	1 728				
1 927	1 826	1 854	1 952	1 835	1 867				
2 051	1 955	1 981	2 067	1 966	1 993				
2 122	2 090	2 101	2 160	2 114	2 129				
2 235	2 216	2 224	2 251	2 228	2 237				
2 505	2 466	2 487	2 514	2 473	2 495				
3 988	3 385	3 808	4 018	3 509	3 835				
2 897	2 832	2 870	2 916	2 872	2 897				
3 514	3 407	3 477	3 534	3 446	3 503				
4 219	4 137	4 194	4 244	4 130	4 207				
5 040	5 027	5 037	5 119	5 126	5 121				
7 800	6 646	7 609	7 699	6 728	7 523				
3 027	2 353	2 667	3 118	2 422	2 743				
						Technical staff			
						A			
						B	1 773	1 701	1 730
						C	1 924	1 804	1 837
						D	2 060	1 951	1 980
						E	2 163	2 111	2 128
						F	2 243	2 218	2 227
						G	2 497	2 460	2 479
						Executive staff	3 990	3 498	3 807
						H	2 907	2 864	2 888
						I	3 525	3 452	3 499
						J	4 252	4 140	4 215
						K	5 147	5 086	5 130
						HC	7 659	6 659	7 459
						TOTAL	3 138	2 438	2 758



213 - BREAKDOWN OF ANNUAL COMPENSATION (in euros)

2001	2002		2003
19 957	20 263	99 % of employees earned at least	19 905
22 217	22 715	95 % of employees earned at least	22 070
23 700	24 413	90 % of employees earned at least	23 920
24 781	25 610	85 % of employees earned at least	25 181
25 715	26 612	80 % of employees earned at least	26 245
26 608	27 555	75 % of employees earned at least	27 213
27 504	28 483	70 % of employees earned at least	28 208
28 400	29 527	65 % of employees earned at least	29 310
29 373	30 612	60 % of employees earned at least	30 472
30 469	31 883	55 % of employees earned at least	31 784
31 717	33 294	50 % of employees earned at least	33 279
33 095	34 929	45 % of employees earned at least	35 010
34 630	36 747	40 % of employees earned at least	36 849
36 638	38 798	35 % of employees earned at least	38 864
38 881	41 131	30 % of employees earned at least	41 177
41 725	44 068	25 % of employees earned at least	43 974
45 628	47 994	20 % of employees earned at least	47 845
50 909	53 582	15 % of employees earned at least	53 331
58 838	62 474	10 % of employees earned at least	62 220
74 555	81 118	5 % of employees earned at least	80 468
152 046	170 677	1 % of employees earned at least	160 872
$\frac{74 555}{22 217} = 3.36$	$\frac{81 118}{22 715} = 3.57$	Ratio of the 5 % and 95 %	$\frac{80 468}{22 070} = 3.65$
$\frac{152 046}{22 217} = 6.84$	$\frac{170 677}{22 715} = 7.51$	Ratio of the 1 % and 95 %	$\frac{160 872}{22 070} = 7.29$

213-A - BREAKDOWN OF ANNUAL COMPENSATION BY HIERARCHICAL LEVEL AND BY GENDER (as %)

2002						2003						
Technical staff	% M*	% F*	Executive staff	% M*	% F*	Technical staff	% M*	% F*	Executive staff	% M*	% F*	
19 763	45.1	54.9	30 719	68.0	32.0	99 % of employees earned at least	19 521	44.0	56.0	29 129	66.6	33.4
21 710	45.6	54.4	34 237	69.0	31.0	95 % of employees earned at least	21 131	44.6	55.4	33 935	67.5	32.5
23 157	46.1	53.9	36 274	70.0	30.0	90 % of employees earned at least	22 425	45.2	54.8	35 880	68.3	31.7
24 157	46.7	53.3	37 698	70.9	29.1	85 % of employees earned at least	23 523	45.7	54.3	37 246	69.3	30.7
24 965	47.1	52.9	38 926	71.6	28.4	80 % of employees earned at least	24 389	46.1	53.9	38 404	70.3	29.7
25 650	47.5	52.5	40 184	72.3	27.7	75 % of employees earned at least	25 086	46.5	53.5	39 528	71.1	28.9
26 269	48.2	51.8	41 337	73.3	26.7	70 % of employees earned at least	25 760	47.2	52.8	40 673	71.8	28.2
26 832	48.9	51.1	42 584	74.0	26.0	65 % of employees earned at least	26 330	48.0	52.0	41 828	72.7	27.3
27 396	49.9	50.1	44 090	74.6	25.4	60 % of employees earned at least	26 872	48.8	51.2	43 091	73.5	26.5
27 981	50.9	49.1	45 674	75.2	24.8	55 % of employees earned at least	27 477	49.7	50.3	44 618	74.3	25.7
28 542	52.0	48.0	47 570	76.0	24.0	50 % of employees earned at least	28 035	50.8	49.2	46 309	75.2	24.8
29 173	52.8	47.2	49 764	76.9	23.1	45 % of employees earned at least	28 682	51.7	48.3	48 332	76.0	24.0
29 836	54.1	45.9	52 124	77.6	22.4	40 % of employees earned at least	29 317	52.8	47.2	50 733	76.9	23.1
30 503	55.7	44.3	55 012	78.3	21.7	35 % of employees earned at least	30 008	53.8	46.2	53 372	77.4	22.6
31 271	56.6	43.4	58 455	79.2	20.8	30 % of employees earned at least	30 724	55.4	44.6	56 740	78.3	21.7
32 156	58.3	41.7	62 584	79.9	20.1	25 % of employees earned at least	31 520	57.0	43.0	60 780	79.2	20.8
33 127	60.8	39.2	68 125	80.4	19.6	20 % of employees earned at least	32 412	59.0	41.0	66 041	80.3	19.7
34 313	64.2	35.8	75 557	81.6	18.4	15 % of employees earned at least	33 548	60.5	39.5	73 285	80.4	19.6
35 939	68.4	31.6	88 895	82.8	17.2	10 % of employees earned at least	35 032	65.8	34.2	86 136	82.4	17.6
38 732	76.2	23.8	124 392	86.0	14.0	5 % of employees earned at least	37 437	76.7	23.3	119 890	85.7	14.3
47 845	95.7	4.3	286 387	88.6	11.4	1 % of employees earned at least	46 677	96.7	3.3	272 829	89.5	10.5

* The percentages are calculated in terms of the number of employees in each compensation level (99%, 95%, etc.) broken down per category.



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

2001	2002	2003
5.2	5.7	5.5

222 - TOTAL OF THE TEN HIGHEST PAY PACKAGES

2001	2002	2003
17 572 650	18 265 901	14 595 751

26 - Employee profit sharing

261 - SPECIAL PROFIT-SHARING RESERVE

Total amount (in millions of euros)

69.5	2001
40.5	2002
67.3	2003

261 - INCENTIVE SCHEMES

Total amount (in millions of euros)

65.9	2001
40.3	2002
49.5	2003

INDIVIDUAL AMOUNT (in euros) AND

262 - AVERAGE AMOUNT IN PROFIT-SHARING PER PARTICIPATING EMPLOYEE (in euros)

2001	2002		2003
1 382	780	Minimum share	1 332
5 025	2 836	Maximum share	4 846
1 613	899	Average amount	1 526

INDIVIDUAL AMOUNT (in euros) AND

262 - AVERAGE AMOUNT IN INCENTIVE SCHEMES PER PARTICIPATING EMPLOYEE (in euros)

2001	2002		2003
1 335	788	Minimum share	995
4 004	2 366	Maximum share	2 985
1 529	893	Average amount	1 121

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

3.24	2001
3.54	2002
3.83	2003

264-A - EMPLOYER CONTRIBUTIONS PAID INTO MUTUAL FUNDS

(in millions of euros)

31.25	2001
31.09	2002
30.10	2003



HEALTH AND SAFETY

31 - Work-related and commuting accidents	16
32 - Breakdown of accidents by material aspect	16
34 - Health & safety at work committee	16
35 - Expenditure on safety	16



31 - Work-related and commuting accidents

311 - NUMBER OF WORK-RELATED ACCIDENTS

RESULTING IN SICK LEAVE

Technical staff	Executive staff		Total
266	24	2001	290
284	22	2002	306
270	33	2003	303

312 - NUMBER OF DAYS LOST

OWING TO WORK-RELATED ACCIDENTS

Technical staff	Executive staff		Total
6 346	888	2001	7 234
8 634	1 277	2002	9 911
10 604	1 324	2003	11 928

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

2001	2002	2003
		54
TOTAL		54

* New indicator, background not reconstituted.

314 - NUMBER OF FATAL ACCIDENTS

2001	2002		2003
2	1	Commuting	-
-	1	Work-related	1

315 - NUMBER OF COMMUTING ACCIDENTS

RESULTING IN SICK LEAVE

2001	2002	2003
213	208	245
TOTAL		245

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

2001	2002	2003
		0
TOTAL		0

* New indicator, background not reconstituted.

32 - Breakdown of accidents by material aspect

	2001	2002	2003
321 - NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS ————— codes 32 to 40:	1	-	-
322 - NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS ————— code 02:	49	46	47
323 - NUMBER OF ACCIDENTS CAUSED BY MACHINES, EXCLUDING THOSE INVOLVING THE ABOVE CODES ————— codes 09 to 30:	1	-	-
324 - NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE ————— codes 01, 03, 04, 06, 07, 08:	78	94	85
325 - NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS ————— code 05:	2	1	-
326 - OTHER CASES ————— :	159	165	171
————— including declarations following bank robberies:	147	145	162

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

34 - Health & safety at work committee (CHSCT)

	2001	2002	2003
341 - NUMBER OF CHSCT MEETINGS —————	612	617	544

35 - Expenditure on safety

	2001	2002	2003
351 - STAFF TRAINING ON SAFETY —————	18 478	17 728	20 371
352 - EXPENDITURE ON SAFETY (in millions of euros) —————	28.94	29.29	36.58



OTHER WORKING CONDITIONS

41 - Hours worked and flexible working hours	<u>18/20</u>
42 - Organization of working hours per category of personnel	<u>20</u>
45 - Expenditure to improve working conditions	<u>20</u>

414 - NUMBER OF EMPLOYEES WORKING PART-TIME

2001			2002			90 %	2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7	66	73	11	88	99	Technical staff	10	96	106
6	34	40	6	42	48	Executive staff	6	43	49
13	100	113	17	130	147	Sub-total	16	139	155
2001			2002			80 %	2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
184	3 196	3 380	151	3 063	3 214	Technical staff	127	2 849	2 976
73	349	422	59	402	461	Executive staff	35	448	483
257	3 545	3 802	210	3 465	3 675	Sub-total	162	3 297	3 459
2001			2002			60 %	2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
19	446	465	22	447	469	Technical staff	23	444	467
8	34	42	6	43	49	Executive staff	8	44	52
27	480	507	28	490	518	Sub-total	31	488	519
2001			2002			50 %	2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
64	600	664	67	565	632	Technical staff	71	607	678
8	25	33	8	27	35	Executive staff	8	35	43
72	625	697	75	592	667	Sub-total	79	642	721
2001			2002			40 %	2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
11	139	150	13	159	172	Technical staff	11	44	55
–	4	4	1	3	4	Executive staff	1	2	3
11	143	154	14	162	176	Sub-total	12	46	58
2001			2002			Miscellaneous	2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
28	54	82	36	61	97	Technical staff	22	62	84
3	–	3	6	2	8	Executive staff	5	–	5
31	54	85	42	63	105	Sub-total	27	62	89
2001			2002			Total	2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
313	4 501	4 814	300	4 383	4 683	Technical staff	264	4 102	4 366
98	446	544	86	519	605	Executive staff	63	572	635
411	4 947	5 358	386	4 902	5 288	Sub-total	327	4 674	5 001

414-A - NUMBER OF EMPLOYEES WORKING FULL-TIME

2001			2002			100 %	2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
9 507	11 923	21 430	8 994	12 010	21 004	Technical staff	8 438	11 860	20 298
8 309	3 893	12 202	9 090	4 588	13 678	Executive staff	9 344	4 926	14 270
17 816	15 816	33 632	18 084	16 598	34 682	Total	17 782	16 786	34 568

416 - NUMBER OF DAYS OF ANNUAL HOLIDAYS

27

26 days of annual holidays + 1 additional day.

417 - PAID PUBLIC HOLIDAYS (including bank holidays)

Saturdays

10

Mondays

8

Including First of May.

42 - Organization of working hours per category of personnel

421 - NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2001			2002				2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
245	90	335	212	53	265	Technical staff	278	134	412
26	12	38	46	30	76	Executive staff	26	12	38
271	102	373	258	83	341	Total	304	146	450

This indicator chiefly refers to employees working days.

421-A - NUMBER OF EMPLOYEES WORKING NIGHTS

2001			2002				2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
83	69	152	118	225	343	Technical staff	121	377	498
10	6	16	10	5	15	Executive staff	4	1	5
93	75	168	128	230	358	Total	125	378	503

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 night work, the employees are included in the 421-A indicator.

45 - Expenditure to improve working conditions

451 - TOTAL EXPENDITURE (in millions of euros)

2001	2002	2003
102.49	102.78	102.84

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



TRAINING

51 - In-service professional training	<u>22/23</u>
52 - Training leave	<u>24</u>
53 - Apprenticeship and occupational skills	<u>24</u>



51 - In-service professional training

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

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

2001	2002		2003*
4.18	3.93	As % of payroll	3.78
62.67	65.45	Expenditure on training	60.86

* Provisional figures.

513- NUMBER OF STAFF TRAINED

2001			2002			2003		
Male	Female	Total	Male	Female	Total	Male	Female	Total
8 801	14 461	23 262	8 760	15 737	24 497	8 295	15 238	23 533
6 481	3 486	9 967	7 159	4 193	11 352	7 549	4 560	12 109
15 282	17 947	33 229	15 919	19 930	35 849	15 844	19 798	35 642
39.2	46.0	85.2	39.8	49.9	89.7	40.0	50.0	90.0
						Technical staff		
						Executive staff		
						TOTAL		
						as % of total headcount		

514 - NUMBER OF HOURS OF TRAINING BY LEVEL

2001			2002			2003		
Male	Female	Total	Male	Female	Total	Male	Female	Total
291 009	468 872	759 881	272 618	487 695	760 313	249 572	461 769	711 341
313 513	243 851	557 364	353 822	291 851	645 673	299 833	233 527	533 360
604 522	712 723	1 317 245	626 440	779 546	1 405 986	549 405	695 296	1 244 701
						Technical staff		
						Executive staff		
						TOTAL		



515-1 - NUMBER OF HOURS OF TRAINING PER COMPETENCE

2001		2002			2003	
NUMBER OF HOURS	NUMBER OF TRAINING SESSIONS	NUMBER OF HOURS	NUMBER OF TRAINING SESSIONS		NUMBER OF HOURS	NUMBER OF TRAINING SESSIONS
43 635	9 188	15 788	1 873	Private customers: Risks	12 182	995
192 652	10 320	298 982	17 761	Private customers: Sales	243 203	15 663
39 186	1 596	43 156	2 008	Professionals: Risks	34 161	1 651
45 005	2 143	49 747	3 076	Professionals: Sales	46 503	3 512
151 414	6 094	154 094	6 480	High net worth customers	139 147	5 825
27 170	871	25 279	960	Corporate customers: Risks	23 703	1 009
45 396	1 792	40 090	1 599	Corporate customers: Sales	28 068	1 634
130 133	6 068	140 176	6 149	Management, Organization, Administration	147 246	12 222
73 109	6 879	71 656	6 651	Information Systems	87 597	9 855
3 685	173	4 987	150	Financial Activities	2 930	221
3 759	303	3 602	324	Legal, Fiscal Activities	4 495	493
45 175	1 554	47 853	2 073	International Activities	39 371	1 772
74 701	3 953	80 585	3 419	Human Resource Management	81 245	3 219
143 895	1 484	136 834	1 653	Training leading to a banking qualification	143 265	1 839
2 905	54	2 324	35	Retraining	2 822	29
255 907	14 524	248 497	4 534	General professional knowledge	136 827	2 644
28 524	776	28 544	1 619	Corporate & Investment Banking: Finance and Investment	26 326	1 181
10 994	8 989	13 792	10 823	Security of operations	45 610	20 349
1 317 245	76 761	1 405 986	71 187	TOTAL	1 244 701	84 113

515-2 - NUMBER OF HOURS BY TYPE OF TRAINING ACTION

2001	2002		2003
283 202	147 546	Training on the work station	126 712
200 529	338 574	Individual training sessions	208 307
674 541	770 765	Meetings/seminars	754 026
12 948	17 298	Computer Assisted Learning/Multimedia	12 464
142 115	130 632	Training leading to a banking qualification and training in foreign languages	141 206
3 910	1 171	Training support work leading to a banking qualification	1 986
1 317 245	1 405 986	TOTAL	1 244 701



52 - Training leave

521 - NUMBER OF EMPLOYEES BENEFITING FROM PAID, OR PARTLY PAID, TRAINING LEAVE

2001			2002		
Male	Female	Total	Male	Female	Total
8	18	26*	8	23	31**

2003		
Male	Female	Total
7	18	25***

*12 partly paid. **19 partly paid. ***18 partly paid.

522 - NUMBER OF EMPLOYEES BENEFITING FROM UNPAID TRAINING LEAVE

2001			2002		
Male	Female	Total	Male	Female	Total
1	3	4	4	2	6

2003		
Male	Female	Total
8	3	11

523 - NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2001			2002		
Male	Female	Total	Male	Female	Total
0	0	0	0	0	0

2003		
Male	Female	Total
0	0	0

53 - Apprenticeship and occupational skills

531 - NUMBER OF APPRENTICESHIP AND OCCUPATIONAL SKILLS CONTRACTS

2001			2002				2003		
Male	Female	Total	Male	Female	Total		Male	Female	Total
49	73	122	45	68	113	Apprenticeship	40	62	102
235	525	760	215	610	825	Occupational skills	209	586	795
284	598	882	260	678	938	Total	249	648	897



PROFESSIONAL RELATIONS

61 - Employee representatives	26/27
62 - Employee communications	28
63 - Disputes	28

61 - Employee representatives

611 - PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2001		2002*			2003	
Nber registered	as % of voters	Nber registered	as % of voters		Nber registered	as % of voters
27 573	80.69	–	–	Technical staff body of electors	26 401	82.64
12 579	55.10	–	–	Executive staff body of electors	14 734	65.92

611 - PARTICIPATION IN WORKS COUNCIL ELECTIONS

2001		2002*			2003	
Nber registered	as % of voters	Nber registered	as % of voters		Nber registered	as % of voters
27 933	80.58	–	–	Technical staff body of electors	26 329	82.64
12 666	55.32	–	–	Executive staff body of electors	14 726	69.58

* No elections in 2002.

612 - TOTAL NUMBER OF HOURS ALLOWED FOR EMPLOYEE REPRESENTATION ACTIVITIES

All employee representation in the Bank is decentralized in each major branch and each provincial sub-office, each Parisian branch office and each entity.

In addition, the Trade Union Organizations* appoint, in accordance with the law and the Collective Agreement, union representatives among the employee representatives and

* CFDT, CFTC, CGT, FO, SNB-CFE/CGC.

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 amounts to approximately 644 631 hours per year, excluding meetings with Management or committee meetings.

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

2001	2002		2003
		Staff Representatives	1 757
		Works Councils	1 567
		Specialized Committees	203
		Union Delegates	61

** New indicator, background not reconstituted.



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

Length of the working week and flexible working hours

- July 17, 2003: Amendment to the agreement dated August 4, 2000 concerning the adjustment of working hours for personal convenience and leave granted in addition to parental childcare leave.
- November 14, 2003: Amendment to the agreement concerning flexible working hours and the shorter working week, dated July 20, 2000, regarding the provisions governing the "time savings account" (compte épargne temps).

Incentive schemes and profit sharing

- June 30, 2003: Agreement concerning the profit-sharing scheme open to BNP Paribas employees.
- June 30, 2003: Amendment to the Group's profit-sharing agreement.

Employee representation bodies

- May 19, 2003: Memorandum of agreement concerning the renewal of the mandates of the employee representatives in BNP Paribas establishments.
- June 30, 2003: Agreement concerning the representation bodies of BNP Paribas employees concluded within the framework of the organization of professional elections scheduled in 2003.

- July 7, 2003: Amendment to the agreement concerning the creation of a BNP Paribas Group European Committee.
- July 22, 2003: Agreement concerning staff representation on the Works Council of the Central Organizations in Paris concluded within the framework of the professional elections in 2003.
- November 14, 2003: Agreement concerning the procedure for consulting the Central Works Council of BNP Paribas S.A.
- November 14, 2003: Agreement concerning the BNP Paribas Group Committee.

Salaries

- February 24, 2003: Salary agreement.

Others

- March 10, 2003: Agreement concerning the adoption of the ISIN code.
- June 30, 2003: Agreement concerning the creation of an intercompany committee within the framework of the BNP Paribas Group Mutual Insurance Company.

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

2001	2002	2003
651	674	494

62 - EMPLOYEE COMMUNICATIONS

622 - INDUCTION PROCEDURE

Reception and welcome of the new employee by a member of the senior management of his or her entity followed by the manager of the department to which the new recruit is assigned.

The new recruit is given the following documents:

- The BNP Paribas welcome booklet, containing information sheets devoted to: career management, young graduates, professional appraisals, occupational mobility, training programmes, remuneration, profit sharing and incentive schemes, employee savings schemes, working hours and holidays, Welfare and Mutual Insurance cover, practical information and the intranet sites,
- Annual Report (in brief),
- Material used for the annual appraisal,
- Annual appraisal guidebook.

Information about:

- Collective labour agreement,
- Company rules and regulations,
- The agreement concerning the mandatory "fruits of growth" profit-sharing scheme,
- The agreement concerning the incentive scheme enabling the employees to share in the profits of the Bank,
- The Company Savings Scheme,
- The partial reimbursement of travelling expenses (form given to the new recruit),
- The advantages related to banking operations,
- The A.S.C.,
- The social activities of the Works Council.

623 - INFORMATION PROCEDURES

- BNP Paribas SA Human Resources News,
- Call-in newspaper,
- Internal memos,
- The "ETINCELLE" suggestion system,
- Circulars,
- General information circulated in written or other form (notes, cassettes, meetings, etc.),
- "Mutuelle Informations" mutual benefit society news (newsletters circulated to members of the Friendly Society),
- Short annual Report,
- Social Audit of the Company and Establishment,
- Ambitions, the @-magazine of BNP Paribas,
- The newsletter "Conjoncture",
- Multi Média@, the Group's intranet and internet newsletter,
- Echo'net, the Group's intranet,
- Horizons, the bimonthly newsletter of the Private Banking, Asset Management core business,
- Pôle Positions, the quarterly newsletter of the Retail Banking in France core business,
- Finance, the review published by the Corporate and Investment Banking core business,
- Deals, the newsletter of the Corporate and Investment Banking core business,
- The Group's weekly newsflash.

624 - INDIVIDUAL INTERVIEWS

A new professional appraisal system was adopted in 2001. 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.

63 - Disputes

2001	2002
0	0
11	9
107	95
6	9

631 - NUMBER OF APPEALS TO EXTRAJUDICIAL ARBITRATION SYSTEMS

- to the Bank's "appeal formation" Joint Commission
- to the Joint Commission for Disciplinary Action

632 - NUMBER OF LEGAL PROCEEDINGS IN PROGRESS

633 - NUMBER OF FORMAL NOTICES AND REPORTS RECEIVED FROM THE LABOUR INSPECTORATE

2003

1
8
119
5



OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

71 - Company welfare facilities	<u>30/31</u>
72 - Other welfare contributions	<u>31/32</u>



71 - Company welfare facilities *(in millions of euros)*

TOTAL WELFARE BUDGET

2001	2002		2003*
69.65	74.80	Budget allocated to the Central Works Council	75.48
38.21	38.22	Budget allocated by Senior Management	38.30
107.86	113.02	TOTAL	113.78

712 - PAYMENTS MADE TO THE CENTRAL WORKS COUNCIL

2001	2002		2003*
23.10	24.03	Contribution to midday meal expenses	23.08
		Family welfare	
1.58	1.64	Contribution to childminding fees	1.65
13.89	16.84	Complementary health insurance	17.60
0.09	0.07	Miscellaneous aid	0.25
15.56	18.55	TOTAL	19.50
		Leisure activities	
16.23	16.41	Summer camp and contribution to employees' holidays	16.60
2.10	2.10	A.S.C.	2.06
0.24	0.32	Miscellaneous	0.36
18.57	18.83	TOTAL	19.02
9.60	9.71	Locally based activities	10.12
		Miscellaneous	
2.36	3.22	Administrative costs	3.30
0.46	0.46	Investments	0.46
2.82	3.68	TOTAL	3.76
69.65	74.80	GRAND TOTAL	75.48

The budget of the Central Works Council varied by + 1.5 % in 2003.

*Estimated costs.



711 - EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE

For the sake of completion, the expenses incurred directly by the Head Office should also be added to the Central Works Council's budget (*in millions of euros*)

2001	2002		2003
38.21	38.22	TOTAL	38.30
		Restaurants	8.03
		Transport	8.51
		Medical expenses (Paris and the Provinces)	2.21
		Payments to the company Welfare Fund	9.15
		Family benefits	9.30
		Miscellaneous benefits	1.10

72 - Other welfare contributions (*in millions of euros*)

FORMER BNP PARIBAS FRIENDLY SOCIETY

At December 31, 2003, the employees' Friendly Society included 105 810 protected individuals.

Net payments amounted to €40.41m, operating costs, sums retained by way of amortization and provisions stood at €4.45m, representing total expenses of €44.86m.

Receipts amounted to €45.27m.

This year, a surplus of €0.41m will be allocated to the compulsory reserve.



PREVOYANCE 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) as well as to employees who have left on full early retirement (risk of death).

The contribution rates are divided by gross salary bracket subject to national insurance contributions as follows:

	Total as a %	Employer contrib. as a %	Employee contrib. as a %
Bracket A:	1.60	1.08	0.52
Bracket B:	1.88	1.03	0.85
Bracket C:	1.81	0.96	0.85

For the 2003 financial year, the employer's contribution amounted to €17.31m.

FORMER PARIBAS SA PENSION FUND

Residual banking scheme

In 2003, the former Paribas Pension Fund paid €3.81m with respect to the "residual banking scheme" (*régime résiduel bancaire*) and €1.25m with respect to the supplementary pension.

EXNAT BNP PARIBAS CONTRACT

A memorandum of agreement on the adoption of a supplementary pension scheme proper to the BNP was signed with the CFDT and CFTC trade unions on January 27, 1997. This agreement was revised in the course of 2001 for all the employees of BNP Paribas SA.

This agreement is a compulsory contract provisioned by contributions from the company fixed at 1% of the annual salary up to a maximum of 110% of the Social Security ceiling.

In 2003, payments made by the company amounted to €10.84m.

FORMER BNP SA WELFARE FUND

The object of the BNP Personnel's Welfare Fund is to provide employees who joined the BNP before April 6, 2000 with end-of-service bonuses when they retire from the company, and bonuses paid to employees who leave on early retirement.

In 2003, payments made by the Welfare Fund amounted to €22.27m with respect to end-of-service bonuses and bonuses paid to employees who leave on early retirement.

The Welfare Fund received a contribution from the company for a total of €9.15m.

FORMER BNP SA PENSION FUND

In 2003, the former BNP Pension Fund provided payment for the banking supplementary pension for €23.55m and the ARRCO and AGIRC deductions for €11.01m and €3.46m respectively.

To fulfil its commitments, the Pension Fund received a contribution from the company for a total of €29.98m.