

SOCIAL REPORT 2014

BNP PARIBAS SA

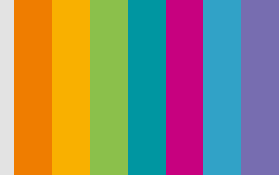


GROUP HUMAN RESOURCES



BNP PARIBAS

The bank
for a changing
world



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

1

EMPLOYMENT

11 | HEADCOUNT

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

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

2012			2013			2014			
Male	Female	Total	Male	Female	Total		Male	Female	Total
17,982	23,435	41,417	17,264	22,910	40,174	111-A - Paid headcount*	17,003	22,622	39,625
445	1,346	1,791	430	1,264	1,694	Unpaid absentees	448	1,275	1,723
579	885	1,464	674	936	1,610	Work-study contracts	778	993	1,771
19,006	25,666	44,672	18,368	25,110	43,478	111-B - Total headcount	18,229	24,890	43,119
472	389	861	487	413	900	On secondment in France	516	424	940
736	179	915	637	168	805	On secondment outside France	594	168	762
20,214	26,234	46,448	19,492	25,691	45,183	111-C - Total headcount including employees on secondment	19,339	25,482	44,821

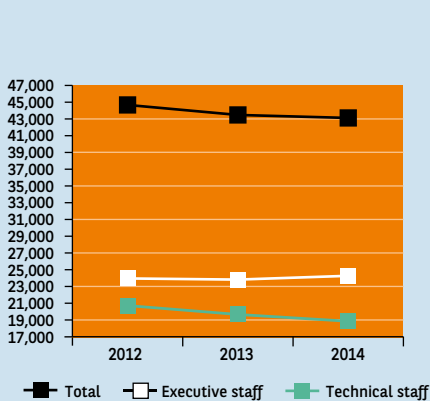
*New indicator 2014: including 25 employees on secondment in BNP Paribas S.A. in 2014.

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

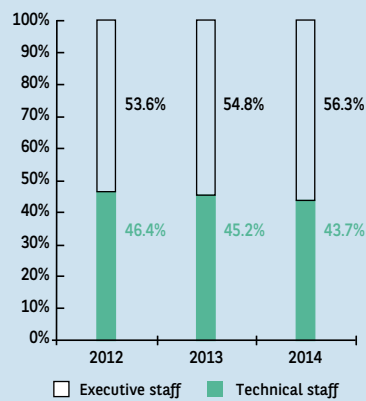
2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,025	14,691	20,716	5,655	14,003	19,658	Technical staff	5,482	13,365	18,847
29.1%	70.9%	100.0%	28.8%	71.2%	100.0%	% per gender	29.1	70.9%	100.0%
12,981	10,975	23,956	12,713	11,107	23,820	Executive staff	12,747	11,525	24,272
54.2%	45.8%	100.0%	53.4%	46.6%	100.0%	% per gender	52.5%	47.5%	100.0%
19,006	25,666	44,672	18,368	25,110	43,478	TOTAL	18,229	24,890	43,119
42.5%	57.5%	100.0%	42.2%	57.8%	100.0%	% per gender	42.3%	57.7%	100.0%

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
31.7%	57.2%	46.4%	30.8%	55.8%	45.2%	% Technical staff	30.1%	53.7%	43.7%
68.3%	42.8%	53.6%	69.2%	44.2%	54.8%	% Executive staff	69.9%	46.3%	56.3%
100%	100%	100.0%	100%	100%	100.0%	% TOTAL	100.0%	100.0%	100.0%

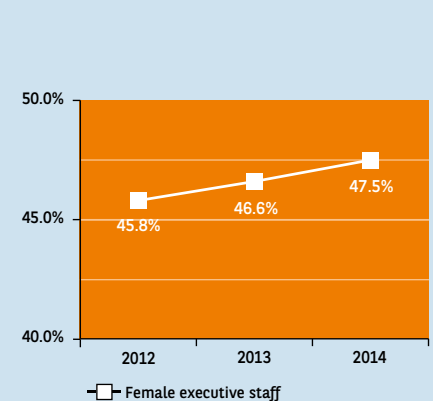
Change in headcount



Change in headcount (as a %)



Change in female executive staff (as a %)


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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,939	13,823	19,762	5,570	13,162	18,732	Technical staff	5,399	12,564	17,963
12,951	10,685	23,636	12,670	10,794	23,464	Executive staff	12,696	11,192	23,888
18,890	24,508	43,398	18,240	23,956	42,196	TOTAL	18,095	23,756	41,851

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

112 | PERMANENT STAFF

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4,981	9,930	14,911	4,492	9,284	13,776	Technical staff	4,096	8,655	12,751
12,387	9,233	21,620	12,078	9,271	21,349	Executive staff	11,795	9,368	21,163
17,368	19,163	36,531	16,570	18,555	35,125	TOTAL	15,891	18,023	33,914

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

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
Paid headcount									
13	33	46	38	68	106	Technical staff	35	73	108
28	31	59	38	35	73	Executive staff	40	52	92
41	64	105	76	103	179	Total	75	125	200
Unpaid absentees									
0	0	0	0	1	1	Technical staff	0	0	0
0	0	0	0	0	0	Executive staff	1	0	1
0	0	0	0	1	1	Total	1	0	1
Apprenticeship									
343	491	834	404	524	928	Technical staff	472	560	1,032
0	0	0	0	2	2	Executive staff	0	0	0
343	491	834	404	526	930	Total	472	560	1,032
Other work-study contracts									
236	394	630	270	410	680	Technical staff	306	433	739
0	0	0	0	0	0	Executive staff	0	0	0
236	394	630	270	410	680	Total	306	433	739
TOTAL									
592	918	1,510	712	1,003	1,715	Technical staff	813	1,066	1,879
28	31	59	38	37	75	Executive staff	41	52	93
620	949	1,569	750	1,040	1,790	TOTAL	854	1,118	1,972

114 | AVERAGE MONTHLY HEADCOUNT (one for one)

2012	2013		2014
20,980	19,957		Technical staff
23,805	23,734	Executive staff	23,870
44,785	43,691	TOTAL	42,965

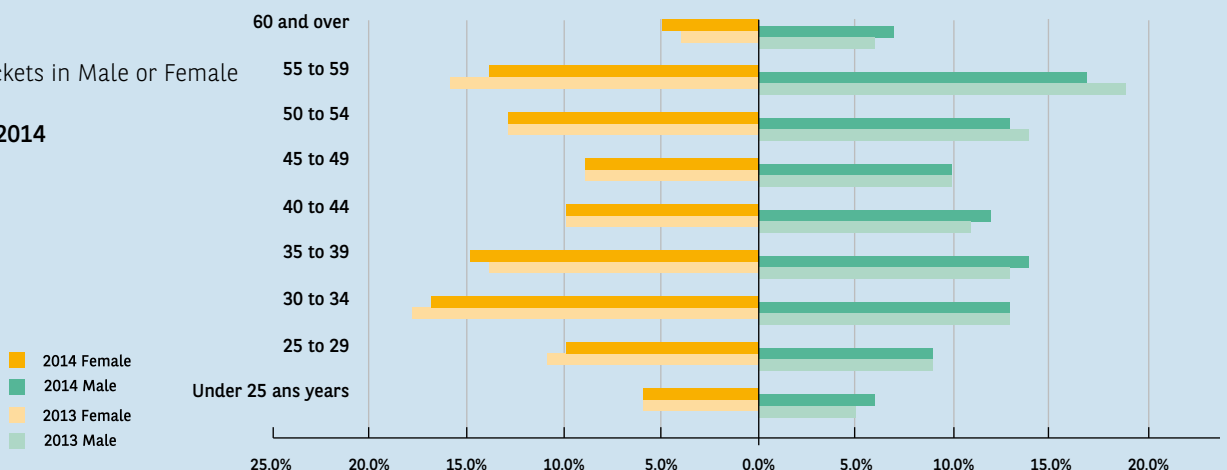
Monthly headcount obtained by adding together the number of employees at the end of each month and dividing the total by 12.

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

2012						2013						2014					
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%
UNDER 25																	
760	12.6	1,427	9.7	2,187	10.6	820	14.5	1,420	10.1	2,240	11.4	922	16.8	1,370	10.3	2,292	12.2
125	1.0	152	1.4	277	1.2	122	1.0	129	1.2	251	1.1	145	1.1	177	1.5	322	1.3
885	4.7	1,579	6.2	2,464	5.5	942	5.1	1,549	6.2	2,491	5.7	1,067	5.9	1,547	6.2	2,614	6.1
25 TO 29																	
788	13.1	1,799	12.2	2,587	12.5	785	13.9	1,651	11.8	2,436	12.4	795	14.5	1,562	11.7	2,357	12.5
1,034	8.0	1,268	11.6	2,302	9.6	914	7.2	1,068	9.6	1,982	8.3	896	7.0	1,023	8.9	1,919	7.9
1,822	9.6	3,067	11.9	4,889	10.9	1,699	9.2	2,719	10.8	4,418	10.2	1,691	9.3	2,585	10.4	4,276	9.9
30 TO 34																	
692	11.5	2,386	16.2	3,078	14.9	697	12.3	2,416	17.3	3,113	15.8	686	12.5	2,337	17.5	3,023	16.0
1,877	14.5	2,049	18.7	3,926	16.4	1,760	13.8	2,012	18.1	3,772	15.8	1,654	13.0	1,950	16.9	3,604	14.8
2,569	13.5	4,435	17.3	7,004	15.7	2,457	13.4	4,428	17.6	6,885	15.8	2,340	12.8	4,287	17.2	6,627	15.4
35 TO 39																	
327	5.4	1,180	8.0	1,507	7.3	343	6.1	1,349	9.6	1,692	8.6	423	7.7	1,540	11.5	1,963	10.4
2,039	15.7	1,965	17.9	4,004	16.7	2,030	16.0	2,085	18.8	4,115	17.3	2,030	15.9	2,219	19.3	4,249	17.5
2,366	12.4	3,145	12.3	5,511	12.3	2,373	12.9	3,434	13.7	5,807	13.4	2,453	13.5	3,759	15.1	6,212	14.4
40 TO 44																	
223	3.7	907	6.2	1,130	5.5	207	3.7	821	5.9	1,028	5.2	186	3.4	800	6.0	986	5.2
1,620	12.5	1,352	12.3	2,972	12.4	1,769	13.9	1,555	14.0	3,324	14.0	1,912	15.0	1,745	15.1	3,657	15.1
1,843	9.7	2,259	8.8	4,102	9.2	1,976	10.8	2,376	9.5	4,352	10.0	2,098	11.5	2,545	10.2	4,643	10.8
45 TO 49																	
381	6.3	1,337	9.1	1,718	8.3	308	5.4	1,069	7.6	1,377	7.0	285	5.2	960	7.2	1,245	6.6
1,577	12.1	1,348	12.3	2,925	12.2	1,546	12.2	1,262	11.4	2,808	11.8	1,562	12.3	1,280	11.1	2,842	11.7
1,958	10.3	2,685	10.5	4,643	10.4	1,854	10.1	2,331	9.3	4,185	9.6	1,847	10.1	2,240	9.0	4,087	9.5
50 TO 54																	
939	15.6	2,036	13.9	2,975	14.4	784	13.9	2,001	14.3	2,785	14.2	604	11.0	1,826	13.7	2,430	12.9
1,799	13.9	1,151	10.5	2,950	12.3	1,771	13.9	1,318	11.9	3,089	13.0	1,814	14.2	1,436	12.5	3,250	13.4
2,738	14.4	3,187	12.4	5,925	13.3	2,555	13.9	3,319	13.2	5,874	13.5	2,418	13.3	3,262	13.1	5,680	13.2
55 TO 59																	
1,575	26.1	3,080	21.0	4,655	22.5	1,362	24.1	2,674	19.1	4,036	20.5	1,218	22.2	2,298	17.2	3,516	18.7
2,161	16.6	1,357	12.4	3,518	14.7	2,035	16.0	1,298	11.7	3,333	14.0	1,877	14.7	1,234	10.7	3,111	12.8
3,736	19.7	4,437	17.3	8,173	18.3	3,397	18.5	3,972	15.8	7,369	16.9	3,095	17.0	3,532	14.2	6,627	15.4
60 AND OVER																	
340	5.6	539	3.7	879	4.2	349	6.2	602	4.3	951	4.8	363	6.6	672	5.0	1,035	5.5
749	5.8	333	3.0	1,082	4.5	766	6.0	380	3.4	1,146	4.8	857	6.7	461	4.0	1,318	5.4
1,089	5.7	872	3.4	1,961	4.4	1,115	6.1	982	3.9	2,097	4.8	1,220	6.7	1,133	4.6	2,353	5.5
19,006	100	25,666	100	44,672	100	18,368	100	25,110	100	43,478	100	18,229	100	24,890	100	43,119	100

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

Age pyramid
(% of age brackets in Male or Female headcount)
Years 2013 - 2014



1 EMPLOYMENT

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

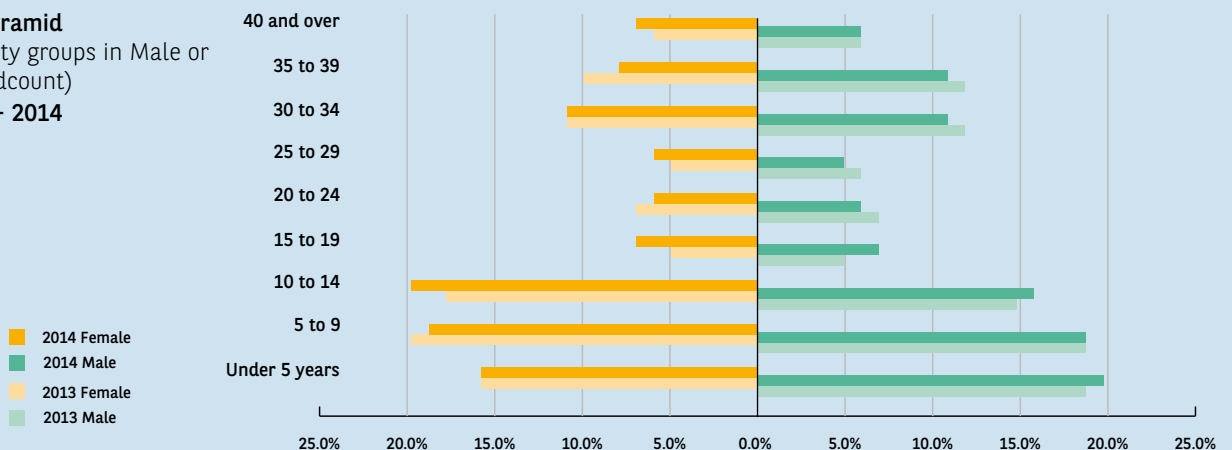
2012						2013						2014					
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%
LESS THAN 5 YEARS																	
1,508	25.0	2,790	19.0	4,298	20.7	1,520	26.9	2,621	18.7	4,141	21.1	1,643	30.0	2,582	19.3	4,225	22.4
2,561	19.7	1,997	18.2	4,558	19.0	2,012	15.8	1,478	13.3	3,490	14.7	1,995	15.7	1,505	13.1	3,500	14.4
4,069	21.4	4,787	18.7	8,856	19.8	3,532	19.2	4,099	16.3	7,631	17.6	3,638	20.0	4,087	16.4	7,725	17.9
5 TO 9 YEARS																	
795	13.2	2,525	17.2	3,320	16.0	792	14.0	2,385	17.0	3,177	16.2	799	14.6	2,150	16.1	2,949	15.6
2,392	18.4	2,484	22.6	4,876	20.4	2,685	21.1	2,736	24.6	5,421	22.8	2,692	21.1	2,646	23.0	5,338	22.0
3,187	16.8	5,009	19.5	8,196	18.3	3,477	18.9	5,121	20.4	8,598	19.8	3,491	19.2	4,796	19.3	8,287	19.2
10 TO 14 YEARS																	
403	6.7	1,856	12.6	2,259	10.9	479	8.5	2,184	15.6	2,663	13.5	528	9.6	2,395	17.9	2,923	15.5
2,166	16.7	2,208	20.1	4,374	18.3	2,255	17.7	2,406	21.7	4,661	19.6	2,301	18.1	2,640	22.9	4,941	20.4
2,569	13.5	4,064	15.8	6,633	14.8	2,734	14.9	4,590	18.3	7,324	16.8	2,829	15.5	5,035	20.2	7,864	18.2
15 TO 19 YEARS																	
95	1.6	351	2.4	446	2.2	80	1.4	375	2.7	455	2.3	120	2.2	561	4.2	681	3.6
585	4.5	599	5.5	1,184	4.9	785	6.2	790	7.1	1,575	6.6	1,080	8.5	1,065	9.2	2,145	8.8
680	3.6	950	3.7	1,630	3.6	865	4.7	1,165	4.6	2,030	4.7	1,200	6.6	1,626	6.5	2,826	6.6
20 TO 24 YEARS																	
275	4.6	972	6.6	1,247	6.0	258	4.6	851	6.1	1,109	5.6	214	3.9	697	5.2	911	4.8
973	7.5	851	7.8	1,824	7.6	944	7.4	866	7.8	1,810	7.6	804	6.3	773	6.7	1,577	6.5
1,248	6.6	1,823	7.1	3,071	6.9	1,202	6.5	1,717	6.8	2,919	6.7	1,018	5.6	1,470	5.9	2,488	5.8
25 TO 29 YEARS																	
399	6.6	1,134	7.7	1,533	7.4	258	4.6	712	5.1	970	4.9	187	3.4	643	4.8	830	4.4
883	6.8	699	6.4	1,582	6.6	780	6.1	632	5.7	1,412	5.9	813	6.4	741	6.4	1,554	6.4
1,282	6.7	1,833	7.1	3,115	7.0	1,038	5.7	1,344	5.4	2,382	5.5	1,000	5.5	1,384	5.6	2,384	5.5
30 TO 34 YEARS																	
983	16.3	1,995	13.6	2,978	14.4	859	15.2	1,888	13.5	2,747	14.0	734	13.4	1,727	12.9	2,461	13.1
1,343	10.3	862	7.9	2,205	9.2	1,290	10.1	957	8.6	2,247	9.4	1,249	9.8	993	8.6	2,242	9.2
2,326	12.2	2,857	11.1	5,183	11.6	2,149	11.7	2,845	11.3	4,994	11.5	1,983	10.9	2,720	10.9	4,703	10.9
35 TO 39 YEARS																	
1,114	18.5	2,288	15.6	3,402	16.4	943	16.7	1,875	13.4	2,818	14.3	819	14.9	1,451	10.9	2,270	12.0
1,501	11.6	923	8.4	2,424	10.1	1,285	10.1	741	6.7	2,026	8.5	1,127	8.8	646	5.6	1,773	7.3
2,615	13.8	3,211	12.5	5,826	13.0	2,228	12.1	2,616	10.4	4,844	11.1	1,946	10.7	2,097	8.4	4,043	9.4
40 YEARS AND OVER																	
453	7.5	780	5.3	1,233	6.0	466	8.2	1,112	7.9	1,578	8.0	438	8.0	1,159	8.7	1,597	8.5
577	4.4	352	3.2	929	3.9	677	5.3	501	4.5	1,178	4.9	686	5.4	516	4.5	1,202	5.0
1,030	5.4	1,132	4.4	2,162	4.8	1,143	6.2	1,613	6.4	2,756	6.3	1,124	6.2	1,675	6.7	2,799	6.5
19,006	100	25,666	100	44,672	100	18,368	100	25,110	100	43,478	100	18,229	100	24,890	100	43,119	100

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

Seniority pyramid

(% of seniority groups in Male or Female headcount)

Years 2013 - 2014



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

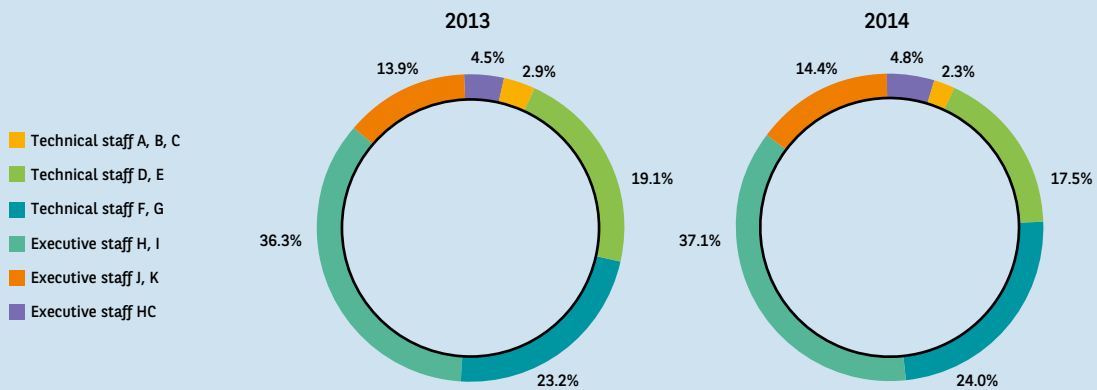
2012				2013				2014				
French		Foreigners		French		Foreigners		French		Foreigners		
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
5,949	14,533	76	158	5,583	13,846	72	157	5,397	13,171	85	194	
12,597	10,569	384	406	12,348	10,710	365	397	12,367	11,104	380	421	
18,546	25,102	460	564	17,931	24,556	437	554	17,764	24,275	465	615	
43,648		1,024		42,487		991		42,039		1,080		
								Technical staff				
								Executive staff				
								TOTAL				

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

2012					2013					2014					
M	%	F	%	Total	M	%	F	%	Total	M	%	F	%	Total	
34	25.8	98	74.2	132	30	25.4	88	74.5	118	B	28	28.9	69	71.1	97
457	36.2	804	63.8	1,261	432	37.7	712	62.2	1,144	C	347	39.4	533	60.6	880
1,025	27.8	2,657	72.2	3,682	923	28.8	2,277	71.1	3,200	D	873	31.3	1,913	68.7	2,786
1,277	23.6	4,124	76.4	5,401	1,189	23.3	3,913	76.7	5,102	E	1,103	23.2	3,650	76.8	4,753
1,396	27.7	3,640	72.3	5,036	1,361	27.0	3,666	72.9	5,027	F	1,378	26.9	3,728	73.1	5,106
1,836	35.3	3,368	64.7	5,204	1,720	33.9	3,347	66.0	5,067	G	1,753	33.5	3,472	66.5	5,225
6,025	29.1	14,691	70.9	20,716	5,655	28.7	14,003	71.2	19,658	Technical staff	5,482	29.1	13,365	70.9	18,847
4,379	45.1	5,338	54.9	9,717	4,176	44.2	5,272	55.8	9,448	H	4,113	43.3	5,385	56.7	9,498
3,583	56.6	2,745	43.4	6,328	3,504	55.1	2,846	44.8	6,350	I	3,512	54.0	2,989	46.0	6,501
2,353	60.3	1,551	39.7	3,904	2,357	59.9	1,574	40.0	3,931	J	2,346	59.0	1,629	41.0	3,975
1,349	63.6	771	36.4	2,120	1,344	63.1	784	36.8	2,128	K	1,412	63.0	829	37.0	2,241
1,317	69.8	570	30.2	1,887	1,332	67.8	631	32.1	1,963	HC	1,364	66.3	693	33.7	2,057
12,981	54.2	10,975	45.8	23,956	12,713	53.2	11,107	46.6	23,820	Executive staff	12,747	52.5	11,525	47.5	24,272
19,006	42.5	25,666	57.5	44,672	18,368	42.2	25,110	57.7	43,478	TOTAL	18,229	42.3	24,890	57.7	43,119

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

Breakdown of headcount by qualification level



12 | NON-BNP PARIBAS EMPLOYEES

121 | NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR

2012	2013	2014
4,217	4,362	5,099

Data for the month of December for the reference year.

121 BIS | NUMBER OF EMPLOYEES ON LOAN AS AT 31 DECEMBER (ONE FOR ONE)

2012	2013	2014
-	-	8

New indicator 2014.

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

2012	2013	2014
2,659	2,796	2,700

Internships longer than 1 week.

123 | AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2012	2013	2014
503	526	499

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

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

2012	2013	2014
46	42	37

13 | RECRUITMENT DURING THE YEAR

13 | RECRUITMENT BY HIERARCHICAL LEVEL (one for one)

2012			2013				2014		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
2,093	909	3,002	2,140	940	3,080	130-A - Total recruitments	2,448	1,559	4,007
503	706	1,209	452	660	1,112	131 - Staff recruited on permanent term contracts	716	1,181	1,897
1,232	153	1,385	1,413	142	1,555	132 - Staff recruited on fixed-term contracts	1,540	175	1,715
358	50	408	275	138	413	132-A - Transformation into unlimited term contracts	192	203	395
1,335	192	1,527	1,457	256	1,713	134 - Of which number of recruits aged 25 or less	1,538	345	1,883
122	219	341	142	238	380	130-B - Of which Contract transfers	265	486	751

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

2012						2013							2014					
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
752	1,341	474	435	1,226	1,776	806	1,334	502	438	1,308	1,772	130-A - Total recruitments	1,045	1,403	819	740	1,864	2,143
167	336	380	326	547	662	142	310	358	302	500	612	131 - Staff recruited on permanent term contracts	320	396	635	546	955	942
459	773	66	87	525	860	577	836	66	76	643	912	132 - Staff recruited on fixed-term contracts*	653	887	81	94	734	981
126	232	28	22	154	254	87	188	78	60	165	248	132-A - Transformation into unlimited term contracts	72	120	103	100	175	220
489	846	92	100	581	946	580	877	133	123	713	1,000	134 - Of which number of recruits aged 25 or less	663	875	161	184	824	1,059
24	98	116	103	140	201	27	115	105	133	132	248	130-B - Of which Contract transfers	112	153	246	240	358	393

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

133 | NUMBER OF SEASONAL WORKERS

2012	2013	2014
7,202	6,384	6,245

14 DEPARTURES

14 | DEPARTURES BY HIERARCHICAL LEVEL (one for one)

2012			2013			2014			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
2,003	1,154	3,157	2,267	1,471	3,738	141 - Total departures	2,389	1,427	3,816
181	261	442	161	258	419	142 - Resignations	181	344	525
8	98	106	26	155	181	143 - Subsidized departures	0	0	0
245	135	380	206	154	360	144 - Redundancies	208	179	387
26	32	58	24	44	68	144-A - Amicable termination of employment contracts	20	32	52
861	104	965	715	98	813	145 - End of fixed-term contracts	946	105	1,051
78	35	113	36	20	56	146 - Departure during probationary period	52	20	72
536	381	917	1,014	645	1,659	147 - Retirements/early retirements	892	634	1,526
36	25	61	35	18	53	148 - Deaths	43	26	69
32	83	115	50	79	129	140-A - Transfers of outgoing contracts	47	87	134

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

2012						2013						2014						
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	
743	1,260	685	469	1,428	1,729	830	1,437	881	590	1,711	2,027	141 - Total departures	894	1,495	835	592	1,729	2,087
63	118	132	129	195	247	58	103	155	103	213	206	142 - Resignations	72	109	205	139	277	248
1	7	71	27	72	34	9	17	90	65	99	82	143 - Subsidized departures	0	0	0	0	0	0
84	161	87	48	171	209	78	128	87	67	165	195	144 - Redundancies	87	121	97	82	184	203
6	20	19	13	25	33	3	21	21	23	24	44	144-A - Amicable termination of employment contracts	2	18	21	11	23	29
314	547	37	67	351	614	264	451	38	60	302	511	145 - End of fixed-term contracts	359	587	54	51	413	638
31	47	15	20	46	67	13	23	13	7	26	30	146 - Departure during probationary period	28	24	13	7	41	31
209	327	258	123	467	450	364	650	431	214	795	864	147 - Retirements/early retirements	312	580	382	252	694	832
18	18	19	6	37	24	23	12	11	7	34	19	148 - Deaths	21	22	20	6	41	28
17	15	47	36	64	51	18	32	35	44	53	76	140-A - Transfers of outgoing contracts	13	34	43	44	56	78

OVERVIEW: RECRUITMENTS/DEPARTURES

2012		2013		2014	
	45,275		44,672	Headcount in previous year	43,478
	3,002		3,080	130-A - Total recruitments	4,007
	-3,157		-3,738	141 - Total departures	-3,816
	-40		-123	Balance of appointments with other Group entities	-155
	-408		-413	Transformation into unlimited-term contracts*	-395
	44,672		43,478	Headcount in current year	43,119

* Included in recruitment, not included in departures.

15 | CAREER DEVELOPMENT

151 | NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	0	0	0	0	0	A	0	0	0
0	0	0	0	0	0	B	0	0	0
0	1	1	0	0	0	C	0	1	1
30	49	79	21	42	63	D	17	30	47
203	579	782	192	516	708	E	201	547	748
188	552	740	183	557	740	F	243	636	879
178	389	567	159	446	605	G	198	531	729
599	1,570	2,169	555	1,561	2,116	Technical staff	659	1,745	2,404
178	287	465	188	336	524	H	180	350	530
346	320	666	379	353	732	I	397	356	753
258	198	456	309	202	511	J	308	209	517
156	94	250	165	97	262	K	204	117	321
80	65	145	82	67	149	HC	81	70	151
1,018	964	1,982	1,123	1,055	2,178	Executive staff	1,170	1,102	2,272
1,617	2,534	4,151	1,678	2,616	4,294	TOTAL	1,829	2,847	4,676

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

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,511	13,329	18,840	5,164	12,855	18,019	Technical staff	4,730	12,193	16,923
11,620	9,876	21,496	11,534	10,022	21,556	Executive staff	11,236	10,095	21,331
17,131	23,205	40,336	16,698	22,877	39,575	TOTAL	15,966	22,288	38,254

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

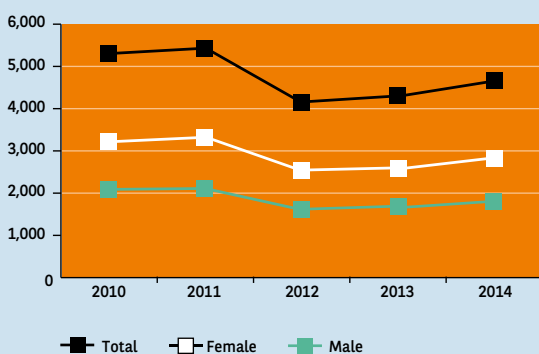
% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF (EXCLUDING HC)

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.18	8.33	11.51	3.08	8.66	11.74	Technical staff	3.89	10.31	14.21
4.74	4.48	9.22	5.21	4.89	10.10	Executive staff	5.48	5.16	10.65
4.01	6.28	10.29	4.24	6.61	10.85	TOTAL	4.78	7.44	12.22

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

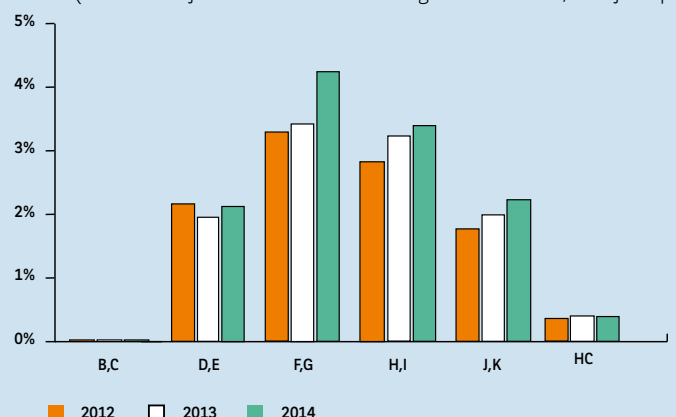
2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
10.87	11.78	11.51	10.75	12.14	11.74	Technical staff	13.93	14.31	14.21
8.76	9.76	9.22	9.74	10.53	10.10	Executive staff	10.41	10.91	10.65
9.44	10.92	10.29	10.05	11.44	10.85	TOTAL	11.45	12.77	12.22

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

2012			2013			2014		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	1	0	1
5	6	11	7	4	11	0	4	4
169	479	648	143	372	515	107	227	334
224	736	960	176	783	959	187	698	885
254	673	927	272	699	971	272	758	1,030
298	629	927	339	680	1,019	368	733	1,101
950	2,523	3,473	937	2,538	3,475	935	2,420	3,355
1,112	1,331	2,443	1,077	1,425	2,502	1,169	1,477	2,646
815	641	1,456	929	740	1,669	994	810	1,804
517	317	834	565	445	1,010	704	443	1,147
270	145	415	347	228	575	416	231	647
332	148	480	404	205	609	461	224	685
3,046	2,582	5,628	3,322	3,043	6,365	3,744	3,185	6,929
3,996	5,105	9,101	4,259	5,581	9,840	4,679	5,605	10,284

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

2011			2012			2013		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,511	13,329	18,840	5,164	12,855	18,019	4,730	12,193	16,923
12,880	10,377	23,257	12,818	10,580	23,398	12,534	10,717	23,251
18,391	23,706	42,097	17,982	23,435	41,417	17,264	22,910	40,174

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

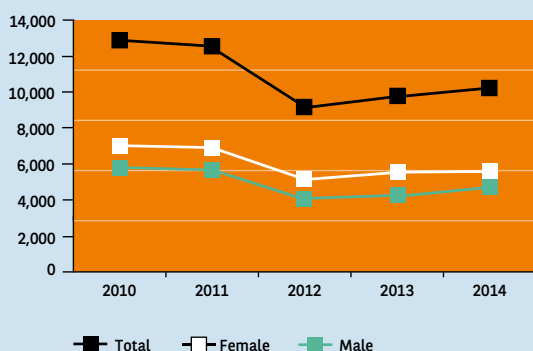
% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF

2012			2013			2014		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5.04	13.39	18.43	5.20	14.09	19.29	5.53	14.30	19.83
13.10	11.10	24.20	14.20	13.01	27.20	16.10	13.69	29.80
9.49	12.13	21.62	10.28	13.48	23.76	11.64	13.95	25.59

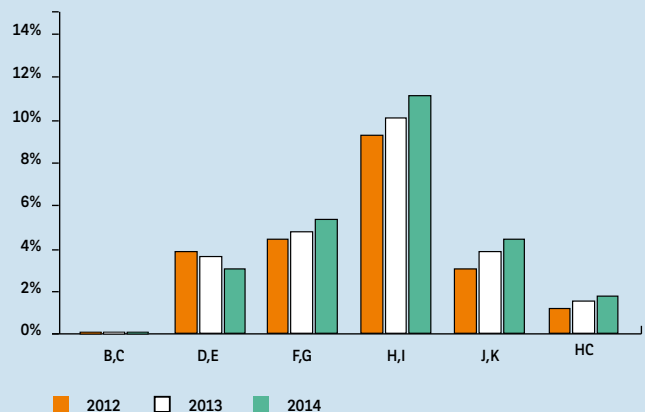
% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MALE OR FEMALE

2012			2013			2014		
Male	Female	Total	Male	Female	Total	Male	Female	Total
17.24	18.93	18.43	18.14	19.74	19.29	19.77	19.85	19.83
23.65	24.88	24.20	25.92	28.76	27.20	29.87	29.71	29.80
21.73	21.53	21.62	23.68	23.81	23.76	27.10	24.46	25.59

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

2012	2013		2014
13,252	14,134	Total number of status reviews	14,960
38	35	Average frequency of status reviews (in months)	32

16 | UNEMPLOYMENT

2012	2013		2014
0	0	161 - Number of employees laid off part-time during the year in question	0
0	0	162 - Total number of hours of part-time unemployment during the year in question	0

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

2012	2013		2014
1,088	1,170	Expressed as natural persons	1,203
1,259	1,362	Expressed in unities of disability	1,406
26	44	Additional units related to ESAT* services	40
1,285	1,406	TOTAL NB OF UNITS	1,446

*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

2012	2013		2014
68	57	Expressed as natural persons	51

18 ABSENTEEISM

2012			2013			2014			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
DAYS OF ABSENTEEISM									
503,095	211,725	714,820	464,166	214,977	679,143	182 - illness	477,761	229,431	707,192
13,654	7,830	21,484	12,456	7,926	20,382	up to 2 days	11,102	7,036	18,138
26,926	14,896	41,822	27,703	17,642	45,345	3 to 5 days	24,617	15,038	39,655
462,515	188,999	651,514	424,008	189,409	613,417	6 days and more	442,043	207,356	649,399
16,684	8,543	25,227	15,983	9,468	25,451	184 - Work-related and commuting accidents	16,921	10,066	26,987
179,452	175,874	355,326	172,703	171,741	344,444	185 - Maternity and paternity leave	151,600	178,327	329,927
110,456	102,484	212,940	97,889	87,846	185,735	186 - Authorized leave*	93,856	92,288	186,144
144,228	50,340	194,568	134,529	66,607	201,136	187 - Other reasons**	118,663	72,924	191,587
953,915	548,965	1,502,881	885,270	550,639	1,435,909	181-1 - TOTAL	858,801	583,036	1,441,837
RATE OF ABSENTEEISM									
6.92	4.29	5.50	6.50	4.28	5.27	Rate of paid staff absenteeism	6.90	4.53	5.57
2.34	2.02	2.17	2.37	1.98	2.16	Rate of maternity and paternity leave	2.18	2.05	2.10
10.11	4.29	7.02	9.78	4.37	6.84	Rate without maternity and paternity leave	10.15	4.65	7.09
12.46	6.32	9.19	12.15	6.36	9.00	TOTAL	12.32	6.69	9.19

*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 people wishing to set up a company, sabbatical leave, unpaid disability leave, etc.

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

2012			2013			2014			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
382	2,187	2,569	327	2,063	2,390	Technical staff	315	1,989	2,304
469	1,090	1,559	380	1,107	1,487	Executive staff	446	1,196	1,642
851	3,277	4,128	707	3,170	3,877	TOTAL	761	3,185	3,946



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)

2012	2013		2014
3,565	3,610.5	TOTAL PERSONNEL COSTS	3,537.3
2,164.2	2,169.3	"Wages and Salaries"	2,147.9
1,773.2	1,752.1	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,739.6
-47.6	-47.8	Deductions (sickness, maternity, flexitime, etc.)	-48.9
87.0	82.5	Miscellaneous allowances and overtime	82.3
305.8	334.2	Variable remuneration	321.2
2,118.4	2,121.0	Subtotal "Wages and Salaries"	2,094.1
45.9	48.3	Employer contributions to employee saving schemes and administrative expenses	53.8
910.0	940.4	"Social security contributions"	933.7
256.2	275.6	"Tax expenses"	273.5
234.6	225.2	"incentive plans and profit-sharing" (payment with respect to the previous year)	182.2
40,627	39,477.0	Average monthly headcount in metropolitan France (Including Monte Carlo)	38,587.0
53,270	54,950.0	Wages and salaries, average per employee in € ("Wages and Salaries" / Average monthly headcount)	55,665.0
59,044	60,656.0	Average employee remuneration (income) in € (including incentive plans, profit-sharing)	60,386.0
28,706	30,804.0	Average employer's contributions per employee in €	31,285.0
32.7	33.7	Ratio of social security charges and tax expenses and total personnel costs	34.1
36.7	32.8	Aggregate employer's contributions (Total personnel costs / Added Value)	34.2

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	0	0	0	0	0	A	0	0	0
2,186	2,098	2,142	2,205	2,117	2,161	B	2,563	0	2,563
2,035	1,963	1,992	2,009	1,959	1,981	C	2,047	1,885	1,963
2,139	2,126	2,130	2,143	2,131	2,135	D	2,116	2,120	2,119
2,419	2,352	2,368	2,399	2,361	2,370	E	2,370	2,349	2,354
2,557	2,540	2,545	2,562	2,547	2,551	F	2,548	2,540	2,542
2,829	2,826	2,827	2,842	2,842	2,842	G	2,841	2,840	2,840
2,530	2,474	2,490	2,535	2,495	2,506	Technical staff	2,531	2,506	2,513
3,276	3,234	3,253	3,277	3,253	3,264	H	3,272	3,256	3,263
4,073	3,998	4,041	4,089	4,017	4,057	I	4,096	4,025	4,064
4,967	4,868	4,928	4,984	4,907	4,953	J	5,001	4,923	4,970
6,341	6,121	6,262	6,308	6,066	6,220	K	6,365	6,091	6,264
8,736	8,006	8,511	8,820	8,081	8,576	HC	8,906	8,065	8,619
4,654	4,108	4,407	4,697	4,159	4,449	Executive staff	4,744	4,185	4,481
4,042	3,211	3,572	4,103	3,273	3,629	TOTAL	4,161	3,329	3,685

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

2012	2013		2014
22,337	22,675	99% of employees earned at least	22,900
26,006	26,363	95% of employees earned at least	26,756
28,311	28,762	90% of employees earned at least	29,096
29,935	30,475	85% of employees earned at least	30,744
31,364	31,912	80% of employees earned at least	32,263
32,785	33,431	75% of employees earned at least	33,809
34,435	35,092	70% of employees earned at least	35,556
36,232	36,980	65% of employees earned at least	37,497
38,123	38,994	60% of employees earned at least	39,566
40,207	41,088	55% of employees earned at least	41,783
42,338	43,210	50% of employees earned at least	43,980
44,540	45,594	45% of employees earned at least	46,447
47,083	48,128	40% of employees earned at least	49,031
49,786	50,899	35% of employees earned at least	51,829
52,817	54,050	30% of employees earned at least	55,066
56,612	57,828	25% of employees earned at least	59,091
61,641	63,030	20% of employees earned at least	64,498
68,666	70,223	15% of employees earned at least	71,809
79,940	82,005	10% of employees earned at least	83,688
105,241	108,569	5% of employees earned at least	111,945
208,862	221,224	1% of employees earned at least	220,808
4.05	4.12	Ratio of the 5% and 95%	4.18
8.03	8.39	Ratio of the 1% et 95%	8.25

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

2014								
Male				Level	Female			
Average age	1 st decile	Median	9 th decile		Average age	1 st decile	Median	9 th decile
40.3	21,557	25,744	35,228	C	41.8	20,882	22,060	26,468
35.7	23,051	26,759	30,760	D	33.5	23,459	26,603	30,442
42.6	26,104	29,933	34,172	E	41.1	25,586	29,660	33,476
45.2	28,918	32,422	36,937	F	44.5	28,154	32,067	36,143
48.5	31,798	36,012	41,449	G	47.0	31,282	35,790	40,977
44.5	26,354	32,323	38,772	Technical staff	43.0	25,948	31,742	37,844
42.1	38,099	43,907	51,591	H	40.8	35,598	42,366	50,342
44.1	47,301	54,585	65,657	I	42.3	43,902	52,340	61,784
46.4	58,213	67,825	83,138	J	44.7	54,964	65,224	79,253
48.0	71,826	86,676	135,758	K	46.6	68,987	82,967	110,875
51.9	96,683	137,145	282,602	HC	50.1	89,514	120,030	209,140
45.2	41,592	57,420	112,645	Executive staff	42.8	37,991	49,883	86,277

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

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

22 | ANALYSIS OF COMPENSATION

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

2012	2013	2014
5.3	5.4	5.3

222 | TOTAL OF THE TEN HIGHEST PAY PACKAGES

2012	2013	2014
14.506.622	17.619.909	17.459.621

24 | RELATED EXPENSES

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

2012	2013	2014
24.89	28.91	25.23

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)

2012	2013	2014
91.15	67.03	21.30

261 | INCENTIVE SCHEMES

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

2012	2013	2014
91.76	95.50	94.80

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

2012		2013			2014	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
1,763	1,763	1,329	1,329	Minimum share	429	429
3,497	4,862	2,978	3,654	Maximum share	824	1,180
1,774	2,500	1,332	1,875	Average amount	430	605

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)

2012		2013			2014	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
1,825	1,825	1,969	1,969	Minimum share	1,985	1,985
2,640	4,832	2,830	5,075	Maximum share	3,596	5,116
1,832	2,501	1,970	2,659	Average amount	1,987	2,682

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 %)

2012	2013	2014
3.01	2.60	2.48

Including voluntary payments.

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

2012	2013	2014
45.85	48.34	58.15

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 PER GENDER

2012		2013		2014		
Male/Female	Male/Female			Male	Female	Total
225	215		Technical staff	18	111	129
104	120		Executive staff	35	43	78
329	335		TOTAL	53	154	207

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

2012		2013		2014		
Male/Female	Male/Female			Male	Female	Total
6,474	6,293		Technical staff	746	4,695	5,441
2,357	2,596		Executive staff	1,085	1,648	2,733
8,831	8,889		TOTAL	1,831	6,343	8,174

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

2012		2013		2014		
Male/Female	Male/Female			Male	Female	Total
14				2	8	10
			27			

314 | NUMBER OF FATAL ACCIDENTS PER GENDER

2012		2013		2014		
Male/Female	Male/Female			Male	Female	Total
0	0		Commuting	0	0	0
0	0		Work-related	0	0	0
0	0		TOTAL	0	0	0

315 | NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE PER GENDER

2012		2013		2014		
Male/Female	Male/Female			Male	Female	Total
337				72	243	315
			296			

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

2012		2013		2014		
Male	Female	Male	Female	Male	Female	Total
1		4		0	4	4

32 | BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

321 | NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2012		2013		2014		
Male	Female	Male	Female	Male	Female	Total
1		0		0	0	0

322 | NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2012		2013		2014		
Male	Female	Male	Female	Male	Female	Total
57		61		12	36	48

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

Codes 09 to 30:

2012		2013		2014		
Male	Female	Male	Female	Male	Female	Total
0		1		0	1	1

324 | NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

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

2012		2013		2014		
Male	Female	Male	Female	Male	Female	Total
106		90		8	36	44

325 | NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05:

2012		2013		2014		
Male	Female	Male	Female	Male	Female	Total
16		10		3	4	7

326 | OTHER CASES OF ACCIDENTS

2012		2013		2014		
Male	Female	Male	Female	Male	Female	Total
149		173		30	77	107
36		9		0	6	6
				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

2012		2013		2014		
Male	Female	Male	Female	Male	Female	Total
22,180		22,422		7,784	12,659	20,443

352 | EXPENDITURE ON SAFETY (in millions of Euros)

2012	2013	2014
33.73	37.02	36.58



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

4 OTHERS WORKING CONDITIONS

41 | HOURS WORKED AND FLEXIBLE WORKING HOURS

411 | NUMBER OF HOURS IN A WORKING WEEK

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

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

2012	2013	2014
12	2	3

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

414 | NUMBER OF EMPLOYEES WORKING PART-TIME

90%									
2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8	94	102	8	84	92	Technical staff	9	137	146
6	52	58	8	59	67	Executive staff	7	97	104
14	146	160	16	143	159	TOTAL	16	234	250

80%									
2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
70	2,167	2,237	98	2,162	2,260	Technical staff	97	2,109	2,206
40	1,043	1,083	83	1,134	1,217	Executive staff	87	1,150	1,237
110	3,210	3,320	181	3,296	3,477	TOTAL	184	3,259	3,443

60%									
2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
17	290	307	16	263	279	Technical staff	17	235	252
13	83	96	9	80	89	Executive staff	10	89	99
30	373	403	25	343	368	TOTAL	27	324	351

50%									
2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
117	521	638	102	497	599	Technical staff	99	445	544
25	73	98	36	83	119	Executive staff	45	101	146
142	594	736	138	580	718	TOTAL	144	546	690

MISCELLANEOUS									
2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
11	82	93	13	78	91	Technical staff	11	82	93
7	11	18	7	11	18	Executive staff	12	14	26
18	93	111	20	89	109	TOTAL	23	96	119

TOTAL PART-TIME									
2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
223	3,154	3,377	237	3,084	3,321	Technical staff	233	3,008	3,241
91	1,262	1,353	143	1,367	1,510	Executive staff	161	1,451	1,612
314	4,416	4,730	380	4,451	4,831	TOTAL	394	4,459	4,853

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.7%	21.5%	16.3%	4.2%	22.0%	16.9%	Technical staff	4.3 %	22.5 %	17.2 %
0.7%	11.5%	5.6%	1.1%	12.3%	6.3%	Executive staff	1.3 %	12.6 %	6.6 %
1.7%	17.2%	10.6%	2.1%	17.7%	11.1%	TOTAL	2.2 %	17.9 %	11.3 %

414-A | NUMBER OF EMPLOYEES WORKING FULL-TIME

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,802	11,537	17,339	5,418	10,919	16,337	Technical staff	5,249	10,357	15,606
12,890	9,713	22,603	12,570	9,740	22,310	Executive staff	12,586	10,074	22,660
18,692	21,250	39,942	17,988	20,659	38,647	TOTAL	17,835	20,431	38,266

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
50	412	462	68	455	523	Technical staff	70	430	500
31	173	204	80	264	344	Executive staff	66	226	292
81	585	666	148	719	867	TOTAL	136	656	792

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
18	323	341	29	285	314	Technical staff	25	275	300
9	125	134	17	143	160	Executive staff	30	137	167
27	448	475	46	428	474	TOTAL	55	412	467

415-C | EXISTENCE OF DIFFERENT WAYS OF ORGANIZING WORK

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

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

LOCAL SERVICES:

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

416 | NUMBER OF DAYS OF ANNUAL HOLIDAYS

27 26 days of annual holidays +1 additional day.

417 | PAID PUBLIC HOLIDAYS

2012	2013		2014
7	7	Mondays Off	10
8	10	Saturdays Off	8

42 | ORGANIZATION OF WORKING HOURS

421 | NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
282	576	858	226	481	707	Technical staff	330	661	991
84	134	218	54	84	138	Executive staff	88	119	207
366	710	1,076	280	565	845	TOTAL	418	780	1,198

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

421-A | NUMBER OF EMPLOYEES WORKING NIGHTS

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
105	107	212	106	121	227	Technical staff	137	145	282
8	15	23	7	14	21	Executive staff	3	2	5
113	122	235	113	135	248	TOTAL	140	147	287

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

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

45 | EXPENDITURE TO IMPROVE WORKING CONDITIONS

451 | TOTAL EXPENDITURE (in millions of Euros)

2012	2013		2014
116.64	111.76		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

2012	2013		2014
3.96%	4.00%	As % of payroll	4.00%

Figure estimated for the reference year.

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

2012	2013		2014
86.41	87.42	Expenditure on training	88.43

Figure estimated for the reference year.

513 | NUMBER OF STAFF TRAINED

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,091	12,498	17,589	4,514	11,610	16,124	Technical staff	4,355	11,178	15,533
10,673	9,094	19,767	10,837	9,674	20,511	Executive staff	11,039	9,922	20,961
15,764	21,592	37,356	15,351	21,284	36,635	TOTAL	15,394	21,100	36,494

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

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

2011			2012				2013		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,511	13,329	18,840	5,164	12,855	18,019	Technical staff	4,730	12,193	16,923
12,880	10,377	23,257	12,818	10,580	23,398	Executive staff	12,534	10,717	23,251
18,391	23,706	42,097	17,982	23,435	41,417	TOTAL	17,264	22,910	40,174

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

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
27.02	66.34	93.36	25.05	64.43	89.48	Technical staff	25.73	66.05	91.79
45.89	39.10	84.99	46.32	41.35	87.66	Executive staff	47.48	42.67	90.15
37.44	51.29	88.73	36.84	51.05	87.89	TOTAL	38.31	52.52	90.83

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
92.38	93.77	93.36	87.41	90.32	89.48	Technical staff	92.07	91.68	91.79
82.86	87.64	84.99	84.55	91.44	87.66	Executive staff	88.07	92.58	90.15
85.71	91.08	88.73	84.86	90.22	87.89	TOTAL	89.16	92.09	90.83

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1,071	2,654	3,725	1,003	2,759	3,762	Technical staff	801	2,328	3,129
3,160	3,273	6,433	3,516	3,603	7,119	Executive staff	2,744	2,884	5,628
4,231	5,927	10,158	4,519	6,362	10,881	TOTAL	3,545	5,212	8,757

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
185,310	394,181	579,491	155,256	360,529	515,785	Technical staff	142,646	322,006	464,652
324,660	309,796	634,456	330,579	330,736	661,315	Executive staff	307,116	306,097	613,213
509,970	703,977	1,213,947	405,834	691,265	1,177,099	TOTAL	449,762	628,104	1,077,865

514 | BREAKDOWN OF CHARGEABLE HOURS BY GENDER

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
496,809	683,323	1,180,132	470,243	664,226	1,134,469	TOTAL	437,402	608,123	1,045,525

514-A | NUMBER OF DIF TRAINING HOURS

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
32,779	67,732	100,511	28,257	62,898	91,156	Technical staff	21,044	52,289	73,333
61,140	64,650	125,790	68,199	75,740	143,940	Executive staff	56,185	62,805	118,990
93,919	132,382	226,301	96,456	138,639	235,095	TOTAL	77,229	115,095	192,323
33,814			42,630			<i>Of which total of non chargeable hours</i>	32,341		

2012*		2013		2014	
Number of hours	Number of training sessions	Number of hours	Number of training sessions	Number of hours	Number of training sessions
UNKNOWN VALUE					
4,466	2,159	3,147	1,727	Unknown learning areas	2,415 338
4,466	2,159	3,147	1,727	Total unknown learning areas	2,415 338
CULTURE AND KNOWLEDGE OF THE GROUP AND ITS ENTITIES					
3,394	232	1,741	154	Quality	1,469 129
24,074	1,499	31,594	1,118	Group Knowledge and Induction	37,011 1,412
26,280	6,552	21,471	8,203	Strategy and Ethics General Orientation	12,902 5,035
34,496	25,800	46,624	27,307	Security	30,379 22,537
88,243	34,083	101,432	36,782	Total	81,760 29,113
BUSINESS LINES TECHNICAL TRAINING					
228,810	34,102	205,661	39,645	Marketing and Sales Techniques	196,753 35,838
82,720	2,755	92,024	4,352	Banking Diplomas	63,598 3,004
204,555	23,979	162,969	20,711	Financial Products and Services	145,288 20,222
281	148	1,228	185	Securities Services	797 143
63,658	6,862	47,517	7,300	Insurance	29,995 3,802
770	96	1,578	239	Corporate Finance	1,810 600
43,839	3,079	43,728	3,020	Credit and Finance	47,087 3,925
100,332	5,154	105,534	7,395	Advisory Service - Wealth Management	84,874 5,152
1,189	107	3,125	229	Asset Management	1,577 192
10,504	1,342	8,762	1,120	Real Estate	7,911 896
7,075	687	5,088	542	Capital Markets	3,343 524
743,735	78,311	677,214	84,738	Total	583,033 74,298
BUSINESS SUPPORT FUNCTIONS TECHNICAL TRAINING					
9,710	1,307	6,302	1,773	Legal and Tax Affairs	7,263 3,466
19,426	3,309	12,477	1,705	Human Resources	11,286 1,366
29,792	4,582	21,596	4,949	IT	23,074 4,073
3,194	569	8,678	9,239	Back Offices	1,345 1,417
17,497	1,935	16,683	1,845	Accounting, Finance and Management Control	15,856 2,051
642	80	1,361	294	Procurement and Logistics	1,996 279
5,970	1,051	15,898	1,575	Internal Audit and Control	10,623 1,044
1,328	193	2,518	940	Communications	2,236 720
87,560	13,026	85,513	22,320	Total	73,679 14,416
RISKS					
6,584	2,454	6,960	2,118	Risk Essentials	13,261 19,062
270	33	207	13	Insurance Risk	190 45
885	136	1,024	103	Market Risk and Liquidity Risk	522 315
15,087	1,861	9,784	1,120	Credit Risk and Counterpart Risk	10,016 1,340
50,436	22,107	60,914	37,568	Compliance Risk / Reputation Risk	95,899 65,316
6,518	3,176	5,515	6,953	Operational Risk	3,432 3,195
79,780	29,767	84,405	47,875	Total	123,319 89,273

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

515-1 | NEW LEARNING AREAS AND CATEGORIES

2012*		2013		2014	
Number of hours	Number of training sessions	Number of hours	Number of training sessions	Number of hours	Number of training sessions
INDIVIDUAL COMPETENCIES					
62,863	7,509	57,934	7,418	Personal Development	52,717 8,280
18,832	2,142	18,279	1,703	Project Management and Organization	12,152 1,000
57,801	5,089	52,555	4,032	Languages	46,968 4,002
3,156	180	7,460	421	Career Support	4,506 254
9,457	2,002	12,081	2,661	IT Tools and NTIC	10,860 3,306
7,033	832	9,101	1,054	First Aid	7,032 826
159,142	17,754	157,410	17,289	Total	134,234 17,668
MANAGEMENT					
1,080	130	2,780	305	Leadership	3,425 283
5,881	485	6,250	578	Performance Management	4,131 547
36,486	3,086	49,187	4,351	Team Management	64,419 7,366
7,574	315	9,763	492	Management Values and Principles	7,449 370
51,020	4,016	67,979	5,726	Total	79,425 8,566
1,404,157	182,885	1,177,099	216,457	TOTAL	1,077,865 233,672

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

515-2 | NUMBER OF HOURS BY TYPE OF TRAINING

2012	2013	2014
1,087,010	1,072,167	Classroom training sessions 965,395
89,989	88,499	On-the-job training 73,810
36,948	16,433	Open distance learning 38,660
1,213,947	1,177,099	TOTAL 1,077,865

The figures for 2012 have been modified.

52 | TRAINING LEAVE

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1	8	9	4	7	11	Remunerated	6	11	17
6	9	15	4	8	12	Partly remunerated	0	2	2
7	17	24	8	15	23	TOTAL	6	13	19

522 | NUMBER OF EMPLOYEES BENEFITING NOT REMUNERATED TRAINING LEAVE

2012			2013			2014		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5	8	13	5	10	15	3	8	11

523 | NUMBER OF REFUSED TRAINING LEAVE

2012			2013			2014		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	0	0	0	0	0	0

53 | WORK-STUDY CONTRACTS

531 | NUMBER OF APPRENTICESHIP AND OTHER WORK-STUDY CONTRACTS

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
343	491	834	404	526	930	Apprenticeship	472	560	1,032
236	394	630	270	410	680	Other work-study contracts	306	433	739
579	885	1,464	674	936	1,610	TOTAL	778	993	1,771



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

6

PROFESSIONAL RELATIONS

61 | EMPLOYEE REPRESENTATIVES

611 | PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2012		2013		BODY OF ELECTORS	2014	
Number registered	As % of voters	Number registered	As % of voters		Number registered	As % of voters
-	-	20,116	69	Technical staff	-	-
-	-	22,992	43	Executive staff	-	-

No elections in 2012 and 2014.

611 | PARTICIPATION IN WORK COUNCIL ELECTIONS

2012		2013		BODY OF ELECTORS	2014	
Number registered	As % of voters	Number registered	As % of voters		Number registered	As % of voters
-	-	20,202	77	Technical staff	-	-
-	-	23,249	63	Executive staff	-	-

No elections in 2012 and 2014.

612 | TOTAL NUMBER OF HOURS ALLOWED FOR EMPLOYEE REPRESENTATION ACTIVITIES

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

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

The total number of hours allowed for employee representation in all these bodies amounted to approximately 632,150 hours in 2014, excluding meetings with Management or committee meetings.

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

2012	2013		2014
1,240	1,285	Staff Representatives	1,310
625	691	CHSCT	866
125	117	Works Councils	149
79	61	Specialized Committees*	97
61	43	Union Delegates	73

* Since 2014, the indicator includes Specialized Committees of the Central Works Council.

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

PROFIT-SHARING/INCENTIVE SCHEMES/EMPLOYEE SAVINGS PLANS

- June 30, 2014: Amendment to the incentive agreement giving employees an interest in the results of BNP Paribas.
- November 13, 2014: Agreement regarding the conditions governing the distribution of additional BNP Paribas S.A. profit sharing paid with respect to 2013.
- November 13, 2014: Amendment No. 3 to the agreement defining the rules governing employer contributions applicable to employees of BNP Paribas S.A. with respect to the Company Savings Plan (PEE).
- December 18, 2014: Amendment No. 1 to the profit-sharing agreement giving employees an interest in the results of BNP Paribas.

WELFARE

- July 18, 2014: Amendment No. 2 to the BNP Paribas Group welfare agreement dated July 4, 2008 regarding the flexible welfare scheme.

SALARIES AND EQUAL OPPORTUNITIES FOR MEN AND WOMEN

- November 13, 2014: 2015 wage agreement.

TELEWORKING

- December 19, 2014: Agreement on experimenting home-based teleworking within BNP Paribas S.A.

HARASSMENT/VIOLENCE IN THE WORKPLACE

- July 1, 2004: Agreement on harassment and violence in the workplace.

SOCIAL DIALOGUE AND EMPLOYEE REPRESENTATION BODIES

- March 24, 2014: Agreement on the conditions governing the implementation within BNP Paribas S.A. of the provisions of the Law of June 14, 2013 regarding job security related to the employee representative bodies.
- July 1, 2014: Agreement on the conditions and procedures for setting up an electronic voting system for the election of employee representatives to the Board of Directors of BNP Paribas S.A.

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

2012	2013	2014
666	541	703

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 - Echonet.
 - 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 - Echonet.
 - 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 -Echonet.
 - 5) Informs the employee about the organization of the professional appraisal, whose guide can be obtained from the Group's intranet site - Echonet.

623 | INFORMATION PROCEDURES

- *Echonet*, the Group's intranet, which carries daily news stories and provides content useful to employees' activities,
- *Ambition*, the quarterly magazine of the BNP Paribas Group providing background information about the day-to-day running of the company; it is currently being digitized,
- *Starlight*, the Group's monthly video journal, which broadcasts interviews and reports on the Group's activities around the world,
- The webzines of the different business lines.

Information is also circulated via targeted in-house mass-mailing processes and through the organization of meetings, the publication of memos, circulars, procedures, etc.

A large number of other news and information media within BNP Paribas S.A. also exist in the company's different divisions, business lines and functions.

The increasing popularity of internal social networks also demonstrates the use of collaborative and cross-functional means of interaction.

■ Internal communications, a vector for employee cohesion

Internal communications addresses all Group employees with a view to:

- Explaining the organization and company's strategy
- Promoting the corporate culture and values of BNP Paribas
- Strengthening employee commitment

Internal communications focuses on the sharing of information, on facilitating dialogue between employees and promoting synergies between the business lines. Through the various internal communications media at their disposal (*Echonet*, *Ambition*, *Starlight*), employees were kept updated about major news stories and events related to the Group's activities. They were also made aware of the new regulatory requirements, the major projects and the corporate strategy implemented by the Group.

The strategy pursued by internal communications seeks to facilitate dialogue between employees as well as between employees and members of the senior management team. Employees were able to put their questions to senior managers during video interviews entitled *Face to Face* that were broadcast on the intranet and published in the magazine *Ambition*. Working breakfasts attended by members of the Executive Committee and employees were also organized on a monthly basis.

Internal communications also encourages employees to become actively involved in communications themselves. For this, they were invited to comment on and rate articles or news on the intranet. They were also able to submit articles to the magazine *Ambition* for publication in the *The floor is yours* ("La parole est à vous") section. They were also able to suggest topics for the *Starlight* video journal.

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

2012	2013		2014
631 - Number of appeals to extrajudicial arbitration systems			
6	4	to the Bank's "appeal formation" Joint Commission	4
10	13	to the Joint Commission for Disciplinary Action	17
36	33	632 - Number of legal proceedings	50
1	1	633 - Number of formal notices and reports received from the Labour inspectorate	0



71 - SOCIAL AND CULTURAL ACTIVITIES

72 - OTHER WELFARE CONTRIBUTIONS

7

OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

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

711 | EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE

2012	2013		2014
12.27	12.33	Restaurants	12.07
10.64	10.71	Commuting	10.55
1.05	1.19	Medical expenses (Paris and the Provinces)	1.19
7.41	7.39	Family benefits	7.33
1.19	1.16	Miscellaneous benefits	1.25
32.56	32.78	TOTAL	32.37

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

2012	2013		2014
27.99	29.60	Contribution to midday meal expenses	30.76
Family welfare			
3.85	4.10	Contribution to childminding fees	4.13
0.05	0.06	Miscellaneous aid	0.06
3.90	4.16	TOTAL	4.19
Leisure activities			
17.47	17.66	Summer camp and contribution to employees' holidays	16.00
2.40	2.34	A.S.C.	2.36
0.34	0.33	Miscellaneous	0.33
20.21	20.33	TOTAL	18.69
13.76	13.85	Locally based activities	13.73
Miscellaneous			
1.37	1.39	Administrative costs	1.45
0.59	0.79	Investments	1.01
1.96	2.18	TOTAL	2.46
67.81	70.12	GRAND TOTAL	69.83

Estimate of spending for the reference year.

TOTAL WELFARE BUDGET (in millions of Euros)

2012	2013		2014
32.56	35.33	Budget allocated by Senior Management	32.37
67.81	70.12	Budget allocated to the Central Works Council*	69.83
100.37	105.45	TOTAL	102.20

* Estimate of spending for the reference year.

72 | OTHER WELFARE CONTRIBUTIONS

■ WELFARE AND COMPLEMENTARY HEALTH INSURANCE

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

In 2014, the employer's contribution amounted to € 15.59 millions.

■ PRÉVOYANCE FLEXIBLE

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

For the 2014 financial year, the employer's contribution amounted to € 17.82 millions.

■ PERE BNP PARIBAS CONTRACT

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

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 2014, payments made by the company amounted to € 14.44 millions.

SOME DEFINITIONS:

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

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BNP PARIBAS

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