

SOCIAL REPORT 2015

BNP PARIBAS SA

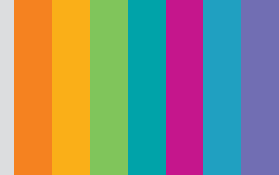


GROUP HUMAN RESOURCES



BNP PARIBAS

The bank
for a changing
world



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- 11 - HEADCOUNT
- 12 - NON-BNP PARIBAS EMPLOYEES
- 13 - RECRUITMENT
- 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 (indicator 111-B).

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

2013			2014			2015			
Male	Female	Total	Male	Female	Total		Male	Female	Total
17,264	22,910	40,174	17,003	22,622	39,625	111-A - Paid headcount*	16,793	22,363	39,156
430	1,264	1,694	448	1,275	1,723	Unpaid absentees	426	1,231	1,657
674	936	1,610	778	993	1,771	Work-study contracts	810	1,009	1,819
18,368	25,110	43,478	18,229	24,890	43,119	111-B - Total headcount	18,029	24,603	42,632
487	413	900	516	424	940	On secondment in France	513	414	927
637	168	805	594	168	762	On secondment outside France	542	144	686
19,492	25,691	45,183	19,339	25,482	44,821	111-C - Total headcount including employees on secondment	19,084	25,161	44,245

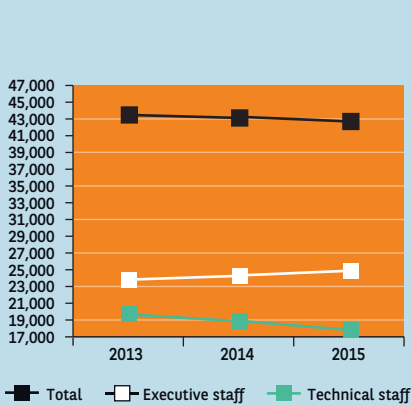
*New indicator adopted in 2014 - number of employees received on secondment: 25 employees received in 2014; 35 in 2015.

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

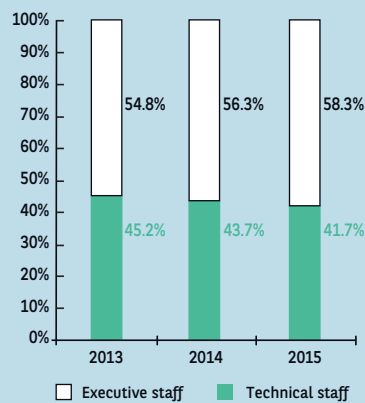
2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,655	14,003	19,658	5,482	13,365	18,847	Technical staff	5,167	12,630	17,797
28.8%	71.2%	100.0%	29.1	70.9%	100.0%	% per gender	29.0%	71.0%	100.0%
12,713	11,107	23,820	12,747	11,525	24,272	Executive staff	12,862	11,973	24,835
53.4%	46.6%	100.0%	52.5%	47.5%	100.0%	% per gender	51.8%	48.2%	100.0%
18,368	25,110	43,478	18,229	24,890	43,119	TOTAL	18,029	24,603	42,632
42.2%	57.8%	100.0%	42.3%	57.7%	100.0%	% per gender	42.3%	57.7%	100.0%

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
30.8%	55.8%	45.2%	30.1%	53.7%	43.7%	% Technical staff	28.7%	51.3%	41.7%
69.2%	44.2%	54.8%	69.9%	46.3%	56.3%	% Executive staff	71.3%	48.7%	58.3%
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	% TOTAL	100.0%	100.0%	100.0%

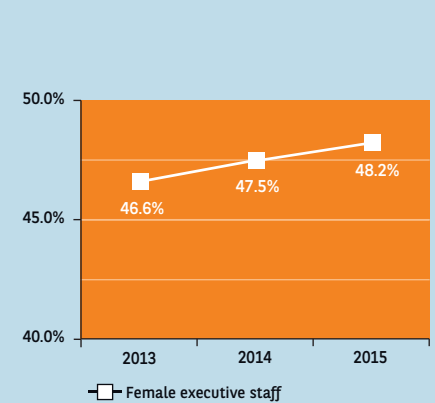
Change in headcount



Change in headcount (as a %)



Change in female executive staff (as a %)



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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,570	13,162	18,732	5,399	12,564	17,963	Technical staff	5,087	11,898	16,985
12,670	10,794	23,464	12,696	11,192	23,888	Executive staff	12,807	11,637	24,444
18,240	23,956	42,196	18,095	23,756	41,851	TOTAL	17,894	23,535	41,429

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

1 EMPLOYMENT

1.12 | PERMANENT STAFF

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4,492	9,284	13,776	4,096	8,655	12,751	Technical staff	3,779	8,094	11,873
12,078	9,271	21,349	11,795	9,368	21,163	Executive staff	11,809	9,596	21,405
16,570	18,555	35,125	15,891	18,023	33,914	TOTAL	15,588	17,690	33,278

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

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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
Paid headcount									
38	68	106	35	73	108	Technical staff	52	128	180
38	35	73	40	52	92	Executive staff	55	58	113
76	103	179	75	125	200	TOTAL	107	186	293
Unpaid absentees									
0	1	1	0	0	0	Technical staff	0	0	0
0	0	0	1	0	1	Executive staff	0	0	0
0	1	1	1	0	1	TOTAL	0	0	0
Apprenticeship									
404	524	928	472	560	1,032	Technical staff	482	524	1,006
0	2	2	0	0	0	Executive staff	0	0	0
404	526	930	472	560	1,032	TOTAL	482	524	1,006
Other work-study contracts									
270	410	680	306	433	739	Technical staff	328	485	813
0	0	0	0	0	0	Executive staff	0	0	0
270	410	680	306	433	739	TOTAL	328	485	813
TOTAL									
712	1,003	1,715	813	1,066	1,879	Technical staff	862	1,137	1,999
38	37	75	41	52	93	Executive staff	55	58	113
750	1,040	1,790	854	1,118	1,972	TOTAL	917	1,195	2,112

1.14 | AVERAGE MONTHLY HEADCOUNT (one for one)

2013	2014		2015
19,957	19,095	Technical staff	18,168
23,734	23,870	Executive staff	24,433
43,691	42,965	TOTAL	42,600

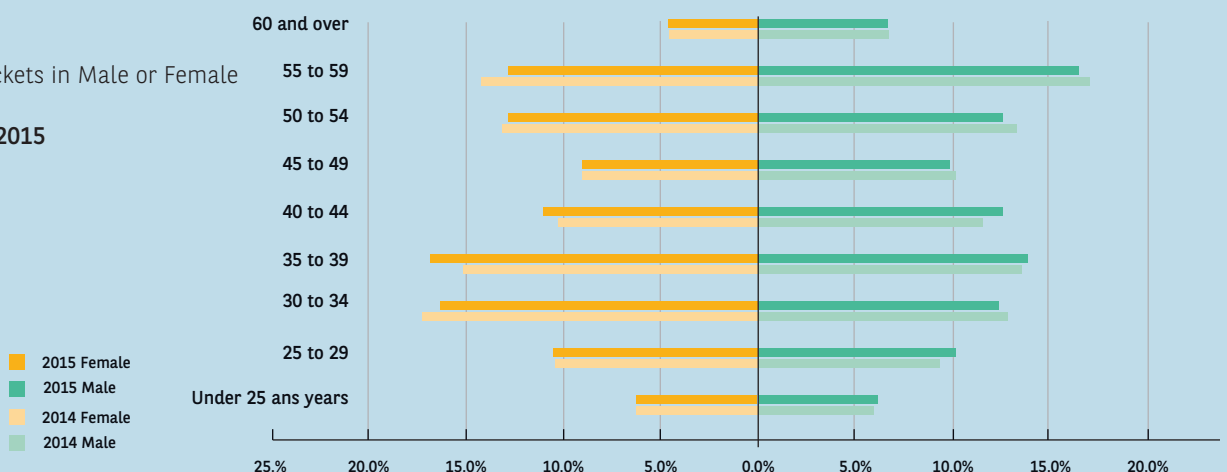
Monthly headcount obtained by adding together the number of employees at the end of each month and dividing the total by 12.

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

2013						2014						2015						
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%	
UNDER 25																		
820	14.5	1,420	10.1	2,240	11.4	922	16.8	1,370	10.3	2,292	12.2	938	18.2	1,326	10.5	2,264	12.7	
122	1.0	129	1.2	251	1.1	145	1.1	177	1.5	322	1.3	168	1.3	195	1.6	363	1.5	
942	5.1	1,549	6.2	2,491	5.7	1,067	5.9	1,547	6.2	2,614	6.1	1,106	6.1	1,521	6.2	2,627	6.2	
25 TO 29																		
785	13.9	1,651	11.8	2,436	12.4	795	14.5	1,562	11.7	2,357	12.5	821	15.9	1,545	12.2	2,366	13.3	
914	7.2	1,068	9.6	1,982	8.3	896	7.0	1,023	8.9	1,919	7.9	995	7.7	1,030	8.6	2,025	8.2	
1,699	9.2	2,719	10.8	4,418	10.2	1,691	9.3	2,585	10.4	4,276	9.9	1,816	10.0	2,575	10.5	4,391	10.3	
30 TO 34																		
697	12.3	2,416	17.3	3,113	15.8	686	12.5	2,337	17.5	3,023	16.0	625	12.1	2,098	16.6	2,723	15.3	
1,760	13.8	2,012	18.1	3,772	15.8	1,654	13.0	1,950	16.9	3,604	14.8	1,591	12.4	1,904	15.9	3,495	14.1	
2,457	13.4	4,428	17.6	6,885	15.8	2,340	12.8	4,287	17.2	6,627	15.4	2,216	12.3	4,002	16.3	6,218	14.6	
35 TO 39																		
343	6.1	1,349	9.6	1,692	8.6	423	7.7	1,540	11.5	1,963	10.4	465	9.0	1,761	13.9	2,226	12.5	
2,030	16.0	2,085	18.8	4,115	17.3	2,030	15.9	2,219	19.3	4,249	17.5	2,024	15.7	2,371	19.8	4,395	17.7	
2,373	12.9	3,434	13.7	5,807	13.4	2,453	13.5	3,759	15.1	6,212	14.4	2,489	13.8	4,132	16.8	6,621	15.5	
40 TO 44																		
207	3.7	821	5.9	1,028	5.2	186	3.4	800	6.0	986	5.2	187	3.6	800	6.3	987	5.5	
1,769	13.9	1,555	14.0	3,324	14.0	1,912	15.0	1,745	15.1	3,657	15.1	2,060	16.0	1,916	16.0	3,976	16.0	
1,976	10.8	2,376	9.5	4,352	10.0	2,098	11.5	2,545	10.2	4,643	10.8	2,247	12.5	2,716	11.0	4,963	11.6	
45 TO 49																		
308	5.4	1,069	7.6	1,377	7.0	285	5.2	960	7.2	1,245	6.6	238	4.6	845	6.7	1,083	6.1	
1,546	12.2	1,262	11.4	2,808	11.8	1,562	12.3	1,280	11.1	2,842	11.7	1,535	11.9	1,362	11.4	2,897	11.7	
1,854	10.1	2,331	9.3	4,185	9.6	1,847	10.1	2,240	9.0	4,087	9.5	1,773	9.8	2,207	9.0	3,980	9.3	
50 TO 54																		
784	13.9	2,001	14.3	2,785	14.2	604	11.0	1,826	13.7	2,430	12.9	472	9.1	1,638	13.0	2,110	11.9	
1,771	13.9	1,318	11.9	3,089	13.0	1,814	14.2	1,436	12.5	3,250	13.4	1,774	13.8	1,510	12.6	3,284	13.2	
2,555	13.9	3,319	13.2	5,874	13.5	2,418	13.3	3,262	13.1	5,680	13.2	2,246	12.5	3,148	12.8	5,394	12.7	
55 TO 59																		
1,362	24.1	2,674	19.1	4,036	20.5	1,218	22.2	2,298	17.2	3,516	18.7	1,055	20.4	1,954	15.5	3,009	16.9	
2,035	16.0	1,298	11.7	3,333	14.0	1,877	14.7	1,234	10.7	3,111	12.8	1,897	14.7	1,204	10.1	3,101	12.5	
3,397	18.5	3,972	15.8	7,369	16.9	3,095	17.0	3,532	14.2	6,627	15.4	2,952	16.4	3,158	12.8	6,110	14.3	
60 AND OVER																		
349	6.2	602	4.3	951	4.8	363	6.6	672	5.0	1,035	5.5	366	7.1	663	5.2	1,029	5.8	
766	6.0	380	3.4	1,146	4.8	857	6.7	461	4.0	1,318	5.4	818	6.4	481	4.0	1,299	5.2	
1,115	6.1	982	3.9	2,097	4.8	1,220	6.7	1,133	4.6	2,353	5.5	1,184	6.6	1,144	4.6	2,328	5.5	
18,368	100	25,110	100	43,478	100	18,229	100	24,890	100	43,119	100	GLOBAL	18,029	100	24,603	100	42,632	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 2014 - 2015



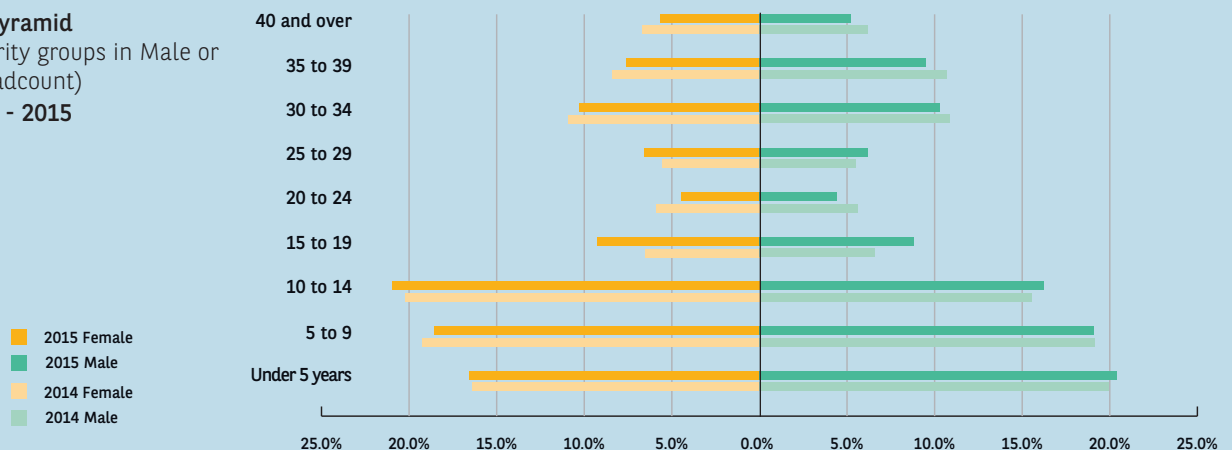
1 EMPLOYMENT

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

2013						2014						2015						
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%	
LESS THAN 5 YEARS																		
1,520	26.9	2,621	18.7	4,141	21.1	1,643	30.0	2,582	19.3	4,225	22.4	Technical staff	1,702	32.9	2,476	19.6	4,178	23.5
2,012	15.8	1,478	13.3	3,490	14.7	1,995	15.7	1,505	13.1	3,500	14.4	Executive staff	1,983	15.4	1,600	13.4	3,583	14.4
3,532	19.2	4,099	16.3	7,631	17.6	3,638	20.0	4,087	16.4	7,725	17.9	TOTAL	3,685	20.4	4,076	16.6	7,761	18.2
5 TO 9 YEARS																		
792	14.0	2,385	17.0	3,177	16.2	799	14.6	2,150	16.1	2,949	15.6	Technical staff	743	14.4	2,057	16.3	2,800	15.7
2,685	21.1	2,736	24.6	5,421	22.8	2,692	21.1	2,646	23.0	5,338	22.0	Executive staff	2,696	21.0	2,511	21.0	5,207	21.0
3,477	18.9	5,121	20.4	8,598	19.8	3,491	19.2	4,796	19.3	8,287	19.2	TOTAL	3,439	19.0	4,568	18.5	8,007	18.8
10 TO 14 YEARS																		
479	8.5	2,184	15.6	2,663	13.5	528	9.6	2,395	17.9	2,923	15.5	Technical staff	537	10.4	2,413	19.1	2,950	16.6
2,255	17.7	2,406	21.7	4,661	19.6	2,301	18.1	2,640	22.9	4,941	20.4	Executive staff	2,380	18.5	2,752	23.0	5,132	20.7
2,734	14.9	4,590	18.3	7,324	16.8	2,829	15.5	5,035	20.2	7,864	18.2	TOTAL	2,917	16.2	5,165	21.0	8,082	19.0
15 TO 19 YEARS																		
80	1.4	375	2.7	455	2.3	120	2.2	561	4.2	681	3.6	Technical staff	144	2.8	766	6.1	910	5.1
785	6.2	790	7.1	1,575	6.6	1,080	8.5	1,065	9.2	2,145	8.8	Executive staff	1,439	11.2	1,522	12.7	2,961	11.9
865	4.7	1,165	4.6	2,030	4.7	1,200	6.6	1,626	6.5	2,826	6.6	TOTAL	1,583	8.8	2,288	9.3	3,871	9.1
20 TO 24 YEARS																		
258	4.6	851	6.1	1,109	5.6	214	3.9	697	5.2	911	4.8	Technical staff	151	2.9	471	3.7	622	3.5
944	7.4	866	7.8	1,810	7.6	804	6.3	773	6.7	1,577	6.5	Executive staff	638	5.0	626	5.2	1,264	5.1
1,202	6.5	1,717	6.8	2,919	6.7	1,018	5.6	1,470	5.9	2,488	5.8	TOTAL	789	4.4	1,097	4.4	1,886	4.4
25 TO 29 YEARS																		
258	4.6	712	5.1	970	4.9	187	3.4	643	4.8	830	4.4	Technical staff	202	3.9	731	5.8	933	5.2
780	6.1	632	5.7	1,412	5.9	813	6.4	741	6.4	1,554	6.4	Executive staff	914	7.1	888	7.4	1,802	7.3
1,038	5.7	1,344	5.4	2,382	5.5	1,000	5.5	1,384	5.6	2,384	5.5	TOTAL	1,116	6.2	1,619	6.6	2,735	6.4
30 TO 34 YEARS																		
859	15.2	1,888	13.5	2,747	14.0	734	13.4	1,727	12.9	2,461	13.1	Technical staff	641	12.4	1,516	12.0	2,157	12.1
1,290	10.1	957	8.6	2,247	9.4	1,249	9.8	993	8.6	2,242	9.2	Executive staff	1,215	9.4	1,018	8.5	2,233	9.0
2,149	11.7	2,845	11.3	4,994	11.5	1,983	10.9	2,720	10.9	4,703	10.9	TOTAL	1,856	10.3	2,534	10.3	4,390	10.3
35 TO 39 YEARS																		
943	16.7	1,875	13.4	2,818	14.3	819	14.9	1,451	10.9	2,270	12.0	Technical staff	688	13.3	1,265	10.0	1,953	11.0
1,285	10.1	741	6.7	2,026	8.5	1,127	8.8	646	5.6	1,773	7.3	Executive staff	1,026	8.0	594	5.0	1,620	6.5
2,228	12.1	2,616	10.4	4,844	11.1	1,946	10.7	2,097	8.4	4,043	9.4	TOTAL	1,714	9.5	1,859	7.6	3,573	8.4
40 YEARS AND OVER																		
466	8.2	1,112	7.9	1,578	8.0	438	8.0	1,159	8.7	1,597	8.5	Technical staff	359	6.9	935	7.4	1,294	7.3
677	5.3	501	4.5	1,178	4.9	686	5.4	516	4.5	1,202	5.0	Executive staff	571	4.4	462	3.9	1,033	4.2
1,143	6.2	1,613	6.4	2,756	6.3	1,124	6.2	1,675	6.7	2,799	6.5	TOTAL	930	5.2	1,397	5.7	2,327	5.5
18,368	100	25,110	100	43,478	100	18,229	100	24,890	100	43,119	100	GLOBAL	18,029	100	24,603	100	42,632	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 2014 - 2015



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

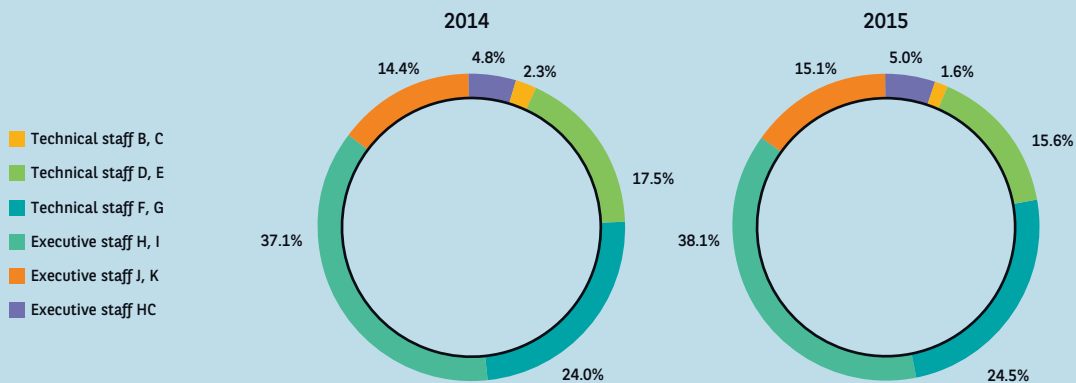
2013				2014				2015			
French		Foreigners		French		Foreigners		French		Foreigners	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
5,583	13,846	72	157	5,397	13,171	85	194	5,080	12,433	87	197
12,348	10,710	365	397	12,367	11,104	380	421	12,437	11,489	425	484
17,931	24,556	437	554	17,764	24,275	465	615	17,517	23,922	512	681
42,487		991		42,039		1,080		41,439		1,193	
								Technical staff			
								Executive staff			
								TOTAL			

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

2013					2014					2015					
M	%	F	%	Total	M	%	F	%	Total	M	%	F	%	Total	
30	25.4	88	74.5	118	28	28.9	69	71.1	97	B	25	28.7	62	71.3	87
432	37.7	712	62.2	1,144	347	39.4	533	60.6	880	C	247	41.8	344	58.2	591
923	28.8	2,277	71.1	3,200	873	31.3	1,913	68.7	2,786	D	816	33.5	1,621	66.5	2,437
1,189	23.3	3,913	76.7	5,102	1,103	23.2	3,650	76.8	4,753	E	1,003	23.8	3,218	76.2	4,221
1,361	27.0	3,666	72.9	5,027	1,378	26.9	3,728	73.1	5,106	F	1,352	25.9	3,865	74.1	5,217
1,720	33.9	3,347	66.0	5,067	1,753	33.5	3,472	66.5	5,225	G	1,724	32.9	3,520	67.1	5,244
5,655	28.7	14,003	71.2	19,658	5,482	29.1	13,365	70.9	18,847	Technical staff	5,167	29.0	12,630	71.0	17,797
4,176	44.2	5,272	55.8	9,448	4,113	43.3	5,385	56.7	9,498	H	4,167	43.1	5,510	56.9	9,677
3,504	55.1	2,846	44.8	6,350	3,512	54.0	2,989	46.0	6,501	I	3,482	53.0	3,086	47.0	6,568
2,357	59.9	1,574	40.0	3,931	2,346	59.0	1,629	41.0	3,975	J	2,356	57.5	1,741	42.5	4,097
1,344	63.1	784	36.8	2,128	1,412	63.0	829	37.0	2,241	K	1,464	62.4	884	37.6	2,348
1,332	67.8	631	32.1	1,963	1,364	66.3	693	33.7	2,057	HC	1,393	64.9	752	35.1	2,145
12,713	53.2	11,107	46.6	23,820	12,747	52.5	11,525	47.5	24,272	Executive staff	12,862	51.8	11,973	48.2	24,835
18,368	42.2	25,110	57.7	43,478	18,229	42.3	24,890	57.7	43,119	TOTAL	18,029	42.3	24,603	57.7	42,632

(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

2013	2014	2015
4,362	5,099	5,131

Data for the month of December for the reference year.

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

2013	2014	2015
-	8	28

New indicator 2014.

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

2013	2014	2015
2,796	2,700	2,577

Internships longer than 1 week.

123 | AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2013	2014	2015
526	499	798

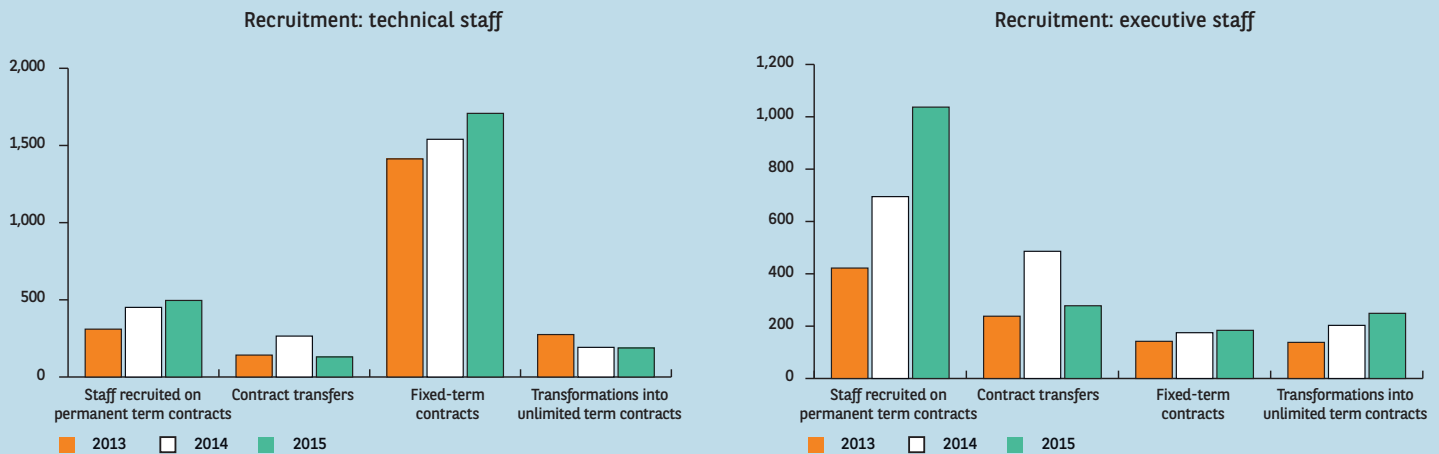
Data for the month of December of the year in question.

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

2013	2014	2015
42	37	56

13 | RECRUITMENT

13 | RECRUITMENT BY HIERARCHICAL LEVEL AND TYPE OF RECRUITMENT (one for one)



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

2013						2014							2015					
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
806	1,334	502	438	1,308	1,772	1,045	1,403	819	740	1,864	2,143	130-A - Total recruitments	1,046	1,476	911	837	1,957	2,313
115	195	253	169	368	364	208	243	389	306	597	549	131 - Staff recruited on permanent term contracts*	243	253	565	472	808	725
27	115	105	133	132	248	112	153	246	240	358	393	130-B - Contract transfers	33	97	127	151	160	248
577	836	66	76	643	912	653	887	81	94	734	981	132 - Staff recruited on fixed-term contracts**	708	1,000	94	90	802	1,090
87	188	78	60	165	248	72	120	103	100	175	220	132-A - Transformation into unlimited term contracts	62	126	125	124	187	250
580	877	133	123	713	1,000	663	875	161	184	824	1,059	134 - Of which number of recruits aged 25 or less	702	947	187	195	889	1,142

* As of 2015, indicator 131 no longer includes indicator 130-B. The figures for 2013 and 2014 have been restated accordingly.

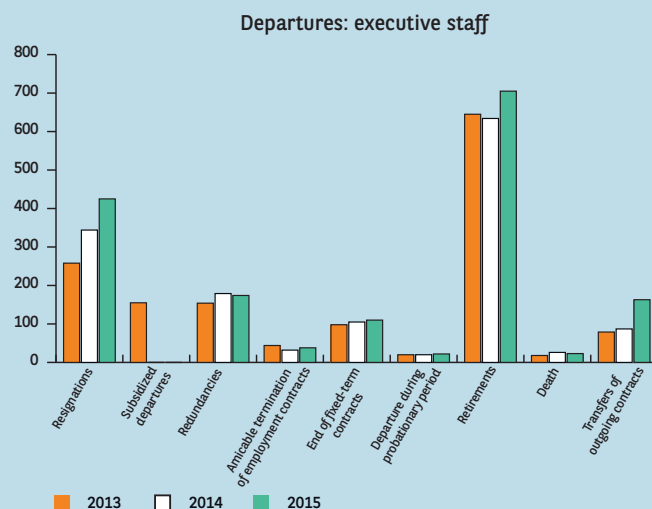
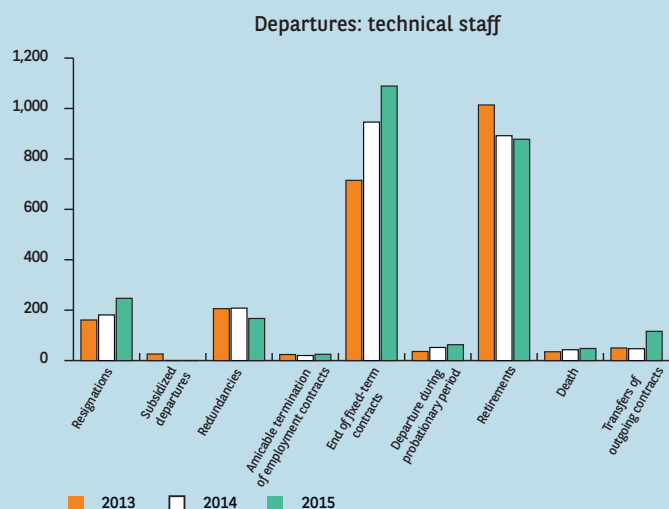
** Of which 286 fixed-term substitution contracts (233 technical staff and 53 executive staff in 2015).

133 | NUMBER OF SEASONAL WORKERS

2013	2014	2015
6,384	6,245	6,432

14 DEPARTURES

14 | DEPARTURES BY HIERARCHICAL LEVEL AND TYPE OF DEPARTURE (one for one)



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

2013						2014						2015					
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
830	1,437	881	590	1,711	2,027	894	1,495	835	592	1,729	2,087	1,003	1,630	944	716	1,947	2,346
58	103	155	103	213	206	72	109	205	139	277	248	92	155	236	189	328	344
9	17	90	65	99	82	0	0	0	0	0	0	0	0	0	0	0	0
78	128	87	67	165	195	87	121	97	82	184	203	69	98	91	83	160	181
3	21	21	23	24	44	2	18	21	11	23	29	6	19	25	13	31	32
264	451	38	60	302	511	359	587	54	51	413	638	456	633	52	58	508	691
13	23	13	7	26	30	28	24	13	7	41	31	35	28	12	10	47	38
364	650	431	214	795	864	312	580	382	252	694	832	282	596	431	274	713	870
23	12	11	7	34	19	21	22	20	6	41	28	19	29	6	17	25	46
18	32	35	44	53	76	13	34	43	44	56	78	44	72	91	72	135	144
141 - Total departures												1,003	1,630	944	716	1,947	2,346
142 - Resignations												92	155	236	189	328	344
143 - Subsidized departures												0	0	0	0	0	0
144 - Redundancies												69	98	91	83	160	181
144-A - Amicable termination of employment contracts												6	19	25	13	31	32
145 - End of fixed-term contracts												456	633	52	58	508	691
146 - Departure during probationary period												35	28	12	10	47	38
147 - Retirements												282	596	431	274	713	870
148 - Deaths												19	29	6	17	25	46
140-A - Transfers of outgoing contracts*												44	72	91	72	135	144

* Includes "other" departures including 154 transfers of outgoing contracts in 2015.

OVERVIEW: RECRUITMENTS/DEPARTURES

2013	2014		2015
44,672	43,478	Headcount in previous year	43,119
3,080	4,007	130-A - Total recruitments	4,270
-3,738	-3,816	141 - Total departures	-4,293
-123	-155	Balance of appointments with other Group entities	-27
-413	-395	Transformation into unlimited-term contracts*	-437
43,478	43,119	Headcount in current year	42,632

* Included in recruitment, not included in departures.

15 | CAREER DEVELOPMENT

15.1 | NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	0	0	0	0	0	B	0	0	0
0	0	0	0	1	1	C	0	0	0
21	42	63	17	30	47	D	11	12	23
192	516	708	201	547	748	E	139	401	540
183	557	740	243	636	879	F	197	679	876
159	446	605	198	531	729	G	200	490	690
555	1,561	2,116	659	1,745	2,404	Technical staff	547	1,582	2,129
188	336	524	180	350	530	H	197	350	547
379	353	732	397	356	753	I	357	387	744
309	202	511	308	209	517	J	329	283	612
165	97	262	204	117	321	K	187	128	315
82	67	149	81	70	151	HC	81	67	148
1,123	1,055	2,178	1,170	1,102	2,272	Executive staff	1,151	1,215	2,366
1,678	2,616	4,294	1,829	2,847	4,676	TOTAL	1,698	2,797	4,495

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

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,164	12,855	18,019	4,730	12,193	16,923	Technical staff	4,471	11,526	15,997
11,534	10,022	21,556	11,236	10,095	21,331	Executive staff	11,197	10,419	21,616
16,698	22,877	39,575	15,966	22,288	38,254	TOTAL	15,668	21,945	37,613

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

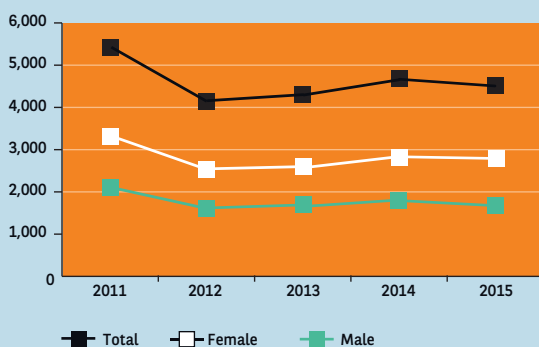
% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MALE AND FEMALE

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.08	8.66	11.74	3.89	10.31	14.21	Technical staff	3.42	9.89	13.31
5.21	4.89	10.10	5.48	5.16	10.65	Executive staff	5.32	5.62	10.95
4.24	6.61	10.85	4.78	7.44	12.22	TOTAL	4.51	7.44	11.95

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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
10.75	12.14	11.74	13.93	14.31	14.21	Technical staff	12.23	13.73	13.31
9.74	10.53	10.10	10.41	10.91	10.65	Executive staff	10.28	11.66	10.95
10.05	11.44	10.85	11.45	12.77	12.22	TOTAL	10.84	12.75	11.95

Change in number of employees promoted



Change in promotions

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



1 EMPLOYMENT

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

2013			2014			2015		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	1	0	1	B	0	0
7	4	11	0	4	4	C	0	2
143	372	515	107	227	334	D	84	220
176	783	959	187	698	885	E	160	535
272	699	971	272	758	1,030	F	262	707
339	680	1,019	368	733	1,101	G	270	639
937	2,538	3,475	935	2,420	3,355	Technical staff	776	2,103
1,077	1,425	2,502	1,169	1,477	2,646	H	1,112	1,420
929	740	1,669	994	810	1,804	I	969	792
565	445	1,010	704	443	1,147	J	660	451
347	228	575	416	231	647	K	417	242
404	205	609	461	224	685	HC	424	254
3,322	3,043	6,365	3,744	3,185	6,929	Executive staff	3,582	3,159
4,259	5,581	9,840	4,679	5,605	10,284	TOTAL	4,358	5,262

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

2012			2013			2014		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,164	12,855	18,019	4,730	12,193	16,923	4,471	11,526	15,997
12,818	10,580	23,398	12,534	10,717	23,251	12,532	11,096	23,628
17,982	23,435	41,417	17,264	22,910	40,174	17,003	22,622	39,625

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

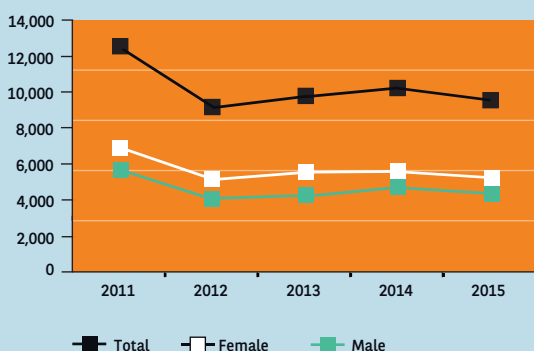
% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF

2013			2014			2015		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5.20	14.09	19.29	5.53	14.30	19.83	4.85	13.15	18.00
14.20	13.01	27.20	16.10	13.69	29.80	15.16	13.37	28.53
10.28	13.48	23.76	11.64	13.95	25.59	11.00	13.28	24.28

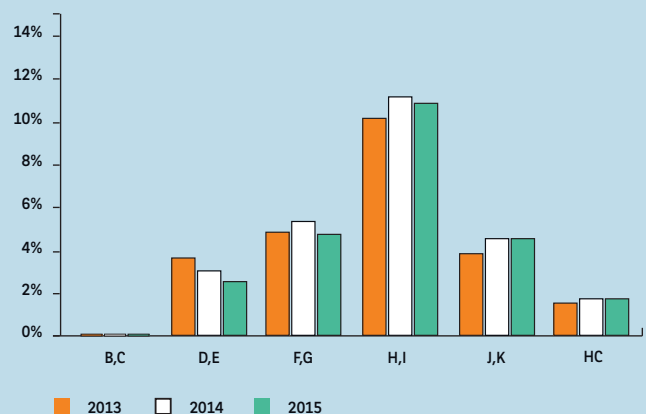
% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MALE OR FEMALE

2013			2014			2015		
Male	Female	Total	Male	Female	Total	Male	Female	Total
18.14	19.74	19.29	19.77	19.85	19.83	17.36	18.25	18.00
25.92	28.76	27.20	29.87	29.71	29.80	28.58	28.47	28.53
23.68	23.81	23.76	27.10	24.46	25.59	25.63	23.26	24.28

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

2013	2014		2015
14,134	14,960	Total number of status reviews	14,115
35	32	Average frequency of status reviews (in months)	34

16 | UNEMPLOYMENT

2013	2014		2015
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**

2013	2014		2015
1,170	1,203	Expressed as natural persons	1,203
1,362	1,406	Expressed in unities of disability	1,385
44	40	Additional units related to ESAT* services	46
1,406	1,446	TOTAL NB OF UNITS	1,431

*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

2013	2014		2015
57	51	Expressed as natural persons	48

18 ABSENTEEISM

2013			2014			2015			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
DAYS OF ABSENTEEISM									
464,166	214,977	679,143	477,761	229,431	707,192	182 - illness	478,824	257,778	736,602
12,456	7,926	20,382	11,102	7,036	18,138	up to 2 days	12,932	8,593	21,525
27,703	17,642	45,345	24,617	15,038	39,655	3 to 5 days	29,445	20,254	49,699
424,008	189,409	613,417	442,043	207,356	649,399	6 days and more	436,447	228,931	665,378
15,983	9,468	25,451	16,921	10,066	26,987	184 - Work-related and commuting accidents	16,399	10,536	26,935
172,703	171,741	344,444	151,600	178,327	329,927	185 - Maternity and paternity leave	147,890	158,754	306,644
97,889	87,846	185,735	93,856	92,288	186,144	186 - Authorized leave*	99,374	95,102	194,476
134,529	66,607	201,136	118,663	72,924	191,587	187 - Other reasons**	108,027	76,766	184,793
885,270	550,639	1,435,909	858,801	583,036	1,441,837	181-1 - TOTAL	850,514	598,936	1,449,450
RATE OF ABSENTEEISM									
6.50	4.28	5.27	6.90	4.53	5.57	Rate of paid staff absenteeism	7.33	4.52	5.70
2.37	1.98	2.16	2.18	2.05	2.10	Rate of maternity and paternity leave	2.23	1.78	1.97
9.78	4.37	6.84	10.15	4.65	7.09	Rate without maternity and paternity leave	10.60	4.94	7.35
12.15	6.36	9.00	12.32	6.69	9.19	TOTAL	12.83	6.72	9.32

*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 FLEXTIME (variable work schedule)

2013			2014			2015			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
327	2,063	2,390	315	1,989	2,304	Technical staff	269	1,817	2,086
380	1,107	1,487	446	1,196	1,642	Executive staff	481	1,305	1,786
707	3,170	3,877	761	3,185	3,946	TOTAL	750	3,122	3,872

19 | LEAVES

191-A | PARENTAL CHILDCARE LEAVE

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	93	93	1	259	260	Technical staff	2	267	269
0	68	68	8	188	196	Executive staff	9	179	188
0	161	161	9	447	456	TOTAL	11	446	457

Leave for a period in excess of 6 months, still in progress on December 31 for 2013. Leave taken and not taken, for a period in excess of 3 months since 2014.

192-A | SABBATICAL LEAVE

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1	4	5	5	38	43	Technical staff	8	42	50
1	8	9	45	65	110	Executive staff	35	58	93
2	12	14	50	103	153	TOTAL	43	100	143

Leave for a period in excess of 6 months, still in progress on December 31 for 2013. Leave taken and not taken, for a period in excess of 3 months since 2014.

193-A | PATERNITY LEAVE

2013			2014				2015		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,689	6,184	7,873	1,610	6,351	7,961	Days taken during the year	1,722	5,662	7,384
1,686	6,479	8,165	1,902	6,948	8,850	Theoretical days during the year	1,734	6,101	7,835

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

- Maternity leave:** application of the provisions of article 51 of the Collective Agreement of the banking industry regarding legal maternity leave and additional leave of absence (45 days on full pay or 90 days on half pay): preservation of the salary (less the daily allowance paid by the Social Security for the period of legal maternity leave). Application of the provision for additional visits (antenatal and postnatal check-ups, interim visits), listed in the July 2, 2010 amendment to the company-wide agreement dated July 30, 2007 on the professional equality between men and women: continued payment of salary and assimilation to a period of actual work. Inclusion of all paid maternity-related leave for the calculation of seniority and Individual Training Entitlement in the company.
- Adoption leave:** application of the provisions of article 52 of the Collective Agreement of the banking industry regarding legal adoption leave and additional leave of absence and listed in the agreement on Diversity dated June 2013 (45 days on full pay or 90 days on half pay): preservation of the salary (less the daily allowance paid by the Social Security for the period of legal adoption leave). Inclusion of all leave of absence related to adoption for the calculation of seniority and Individual training Entitlement in the company.
- Parental childcare leave:** application of the provisions of article 53 of the Collective Agreement of the banking industry regarding parental childcare leave taken in the event of a birth: preservation of the salary during the first 45 days of the parental childcare leave (the breast-feeding condition provided for in article 53 is removed by virtue of the social guarantees provided by BNP Paribas S.A.). Furthermore, pursuant to the agreement on diversity dated June 2013, couples employed by BNP Paribas S.A. are entitled to this paid leave: this leave of absence, which immediately follows the additional period of leave provided for under section 51-1 of the bank's Collective Agreement, may consequently be taken either by the father or by the mother (provision also available in the case of adoption).
- Paternity leave and settling-in period after birth:** application of the provision listed in the July 2, 2010 amendment to the company-wide agreement dated July 30, 2007 on the professional equality between men and women: preservation of the salary and listed in the agreement on Diversity dated June 2013 (less the daily allowance paid by the Social Security for the period of paternity leave). The following are entitled to this leave of absence: the child's biological father, the spouse of the mother of the child, or the person living in a common-law relationship with her or joined with her in a civil union (PACS).
- Leaves of absence of the spouse:** application of the legal provision authorizing the spouse of the child's mother (spouse by marriage, civil or common-law partner) to attend a maximum of 3 medical examinations of the mandatory 8 (7 prenatal and 1 postnatal). This leave of absence is paid.



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)

2013	2014		2015
3,602.9	3,528.9	TOTAL PERSONNEL COSTS	3,563.7
2,161.6	2,139.5	"Wages and Salaries"	2,157.4
1,759.7	1,751.9	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,773.2
-47.8	-48.9	Deductions (sickness, maternity, flexitime, etc.)	-47.4
82.5	82.3	Miscellaneous allowances and overtime	83.3
326.6	308.8	Variable remuneration*	296.5
2,120.9	2,094.1	Subtotal "Wages and Salaries"	2,105.6
40.7	45.4	Employer contributions to employee saving schemes and administrative expenses (excluding charges and relevant taxes)**	51.8
940.4	933.7	"Social security contributions"	934.2
275.6	273.5	"Tax expenses"	289.2
225.2	182.2	"incentive plans and profit-sharing" (payment with respect to the previous year)	182.9
39,477.0	38,587.0	Average monthly headcount in metropolitan France (Including Monte Carlo)	38,175.0
54,756.0	55,447.0	Wages and salaries, average per employee in € ("Wages and Salaries" / Average monthly headcount)	56,513.0
60,461.0	60,169.0	Average employee remuneration (income) in € (including incentive plans, profit-sharing)	61,306.0
30,804.0	31,284.0	Average employer's contributions per employee in €	32,046.0
33.8	34.2	Ratio of social security charges and tax expenses and total personnel costs	34.3
32.7	34.1	Aggregate employer's contributions (Total personnel costs / Added Value)	26.9

* Figures the 2013 and 2014 have been corrected to account for the supplemental plan and specialty bonus (posted to fixed remuneration).

** For 2013 and 2014, the figures are corrected to account for the corporate social contribution (forfait social).

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

2013			2014			2015			
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,205	2,117	2,161	2,563	0	2,563	B	0	0	0
2,009	1,959	1,981	2,047	1,885	1,963	C	2,086	1,922	2,005
2,143	2,131	2,135	2,116	2,120	2,119	D	2,110	2,121	2,118
2,399	2,361	2,370	2,370	2,349	2,354	E	2,371	2,359	2,362
2,562	2,547	2,551	2,548	2,540	2,542	F	2,554	2,549	2,550
2,842	2,842	2,842	2,841	2,840	2,840	G	2,853	2,855	2,854
2,535	2,495	2,506	2,531	2,506	2,513	Technical staff	2,542	2,534	2,536
3,277	3,253	3,264	3,272	3,256	3,263	H	3,287	3,271	3,278
4,089	4,017	4,057	4,096	4,025	4,064	I	4,132	4,051	4,094
4,984	4,907	4,953	5,001	4,923	4,970	J	5,046	4,936	5,000
6,308	6,066	6,220	6,365	6,091	6,264	K	6,373	6,060	6,256
8,820	8,081	8,576	8,906	8,065	8,619	HC	9,118	8,294	8,826
4,697	4,159	4,449	4,744	4,185	4,481	Executive staff	4,805	4,235	4,533
4,103	3,273	3,629	4,161	3,329	3,685	TOTAL	4,248	3,413	3,770

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

2013	2014		2015
22,675	22,900	99% of employees earned at least	23,385
26,363	26,756	95% of employees earned at least	27,322
28,762	29,096	90% of employees earned at least	29,581
30,475	30,744	85% of employees earned at least	31,351
31,912	32,263	80% of employees earned at least	32,948
33,431	33,809	75% of employees earned at least	34,600
35,092	35,556	70% of employees earned at least	36,377
36,980	37,497	65% of employees earned at least	38,459
38,994	39,566	60% of employees earned at least	40,628
41,088	41,783	55% of employees earned at least	42,830
43,210	43,980	50% of employees earned at least	45,174
45,594	46,447	45% of employees earned at least	47,677
48,128	49,031	40% of employees earned at least	50,264
50,899	51,829	35% of employees earned at least	53,187
54,050	55,066	30% of employees earned at least	56,450
57,828	59,091	25% of employees earned at least	60,421
63,030	64,498	20% of employees earned at least	66,080
70,223	71,809	15% of employees earned at least	73,671
82,005	83,688	10% of employees earned at least	85,580
108,569	111,945	5% of employees earned at least	113,903
221,224	220,808	1% of employees earned at least	223,530
4.12	4.18	Ratio of the 5% and 95%	4.17
8.39	8.25	Ratio of the 1% et 95%	8.18

2 EMPLOYEE COMPENSATION AND RELATED EXPENSES

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

2015									
Male						Female			
Average age	1 st decile	Median	9 th decile	Level		Average age	1 st decile	Median	9 th decile
46.1	22,071	26,484	34,222	C		45.5	21,652	24,167	27,883
33.9	23,789	26,882	30,527	D		32.8	23,711	26,958	30,727
41.9	26,300	30,245	34,607	E		40.4	25,675	29,671	33,703
44.2	29,207	32,696	37,226	F		43.4	27,886	32,072	36,216
47.8	32,188	36,470	41,817	G		46.5	31,310	35,817	41,185
43.7	26,889	32,826	39,284	Technical staff		42.6	26,252	32,042	38,275
41.5	38,034	44,307	52,214	H		40.7	35,524	42,658	50,553
44.2	47,616	54,968	65,426	I		42.6	44,468	52,559	61,781
46.4	58,238	68,007	82,717	J		44.9	54,989	65,023	78,503
48.2	72,890	86,705	131,324	K		46.7	69,839	82,565	109,440
52.1	97,733	137,822	271,835	HC		50.3	89,334	119,100	214,465
45.1	41,955	57,944	113,336	Executive staff		43.0	38,297	50,445	87,407

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

2013	2014	2015
5.4	5.3	5.3

222 | TOTAL OF THE TEN HIGHEST PAY PACKAGES

2013	2014	2015
17,619,909	17,459,621	16,982,510

24 | RELATED EXPENSES

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

2013	2014	2015
28.91	25.23	37.17

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)

2013	2014	2015
67.03	21.30	90.7

261 | INCENTIVE SCHEMES

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

2013	2014	2015
95.50	94.80	113.5

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

2013		2014			2015	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
1,329	1,329	1,335	1,335	Minimum share	1,836	1,836
2,978	3,654	2,587	3,670	Maximum share	3,156	5,048
1,332	1,875	1,338	1,897	Average amount	1,842	2,614

Gross amounts, for an employee working full-time and present throughout the year, including the additional employee participation in 2014.

262 | INDIVIDUAL AMOUNT AND AVERAGE AMOUNT IN INCENTIVE SCHEMES PER PARTICIPATING EMPLOYEE (in Euros)

2013		2014			2015	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
1,969	1,969	1,985	1,985	Minimum share	2,387	2,387
2,830	5,075	3,596	5,116	Maximum share	3,700	6,178
1,970	2,659	1,987	2,682	Average amount	2,390	3,255

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 %)

2013	2014	2015
2.60	2.48	2.30

Including voluntary payments.

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

2013	2014	2015
48.34	58.15	67.18

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

2013		2014			2015		
Male/Female	Male	Female	Total		Male	Female	Total
215	18	111	129	Technical staff	27	118	145
120	35	43	78	Executive staff	30	78	108
335	53	154	207	TOTAL	57	196	253

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

2013		2014			2015		
Male/Female	Male	Female	Total		Male	Female	Total
6,293	746	4,695	5,441	Technical staff	859	5,373	6,232
2,596	1,085	1,648	2,733	Executive staff	750	2,552	3,302
8,889	1,831	6,343	8,174	TOTAL	1,609	7,925	9,534

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

2013		2014			2015		
Male/Female	Male	Female	Total	Male	Female	Total	
27	2	8	10	5	11	16	

314 | NUMBER OF FATAL ACCIDENTS PER GENDER

2013		2014			2015		
Male/Female	Male	Female	Total		Male	Female	Total
0	0	0	0	Commuting	0	1	1
0	0	0	0	Work-related	0	2	2

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

2013		2014			2015		
Male/Female	Male	Female	Total	Male	Female	Total	
296	72	243	315	96	254	350	

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

2013	2014			2015		
Male/Female	Male	Femmes	Total	Male	Femmes	Total
4	0	4	4	4	7	11

32 | BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

321 | NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2013	2014			2015		
Male/Female	Male	Female	Total	Male	Female	Total
0	0	0	0	0	0	0

322 | NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02

2013	2014			2015		
Male/Female	Male	Female	Total	Male	Female	Total
61	12	36	48	8	36	44

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

Codes 09 to 30

2013	2014			2015		
Male/Female	Male	Female	Total	Male	Female	Total
1	0	1	1	0	1	1

324 | NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

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

2013	2014			2015		
Male/Female	Male	Female	Total	Male	Female	Total
90	8	36	44	9	49	58

325 | NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05

2013	2014			2015		
Male/Female	Male	Female	Total	Male	Female	Total
10	3	4	7	8	14	22

326 | OTHER CASES OF ACCIDENTS

2013		2014		2015		
Male/Female	Male	Female	Total	Male	Female	Total
173	30	77	107	TOTAL		
9	0	6	6	32	96	128
				including declarations following bank robberies		
				0	1	1

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

2013	2014			2015		
Male/Female	Male	Female	Total	Male	Female	Total
22,422	7,784	12,659	20,443	7,179	11,488	18,667

352 | EXPENDITURE ON SAFETY (in millions of Euros)

2013	2014	2015
37.02	36.58	41.04



- 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

2013	2014	2015
2	3	8

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).

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

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

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

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

2013			2014			2015		
Male	Female	Total	Male	Female	Total	Male	Female	Total
10,074	7,897	17,971	10,175	8,284	18,459	10,360	8,697	19,057

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

The organization of the work of an executive is monitored by his or her manager. As such, the company-wide agreement dated July 20, 2000 on the reorganization and reduction of working time provides for the following: *“All executives employed on an annual working days basis are informed of the way the organization of their work, the length of their working days and their consequent workload are monitored. A review of their work is carried out at their first professional assessment following the signature of the agreement.”*

This process is subsequently repeated every year. The BNP Paribas S.A. company-wide agreement dated December 1, 2006 which amends the previous agreement dated July 20, 2000 also provides that *“the status of executive employed on an annual working days basis must not lead to an increase in the workload of the executive concerned under conditions inappropriate to the organization of his or her working time.”*

413 | NUMBER OF EMPLOYEES BENEFITING FROM FLEXTIME

2013			2014			2015		
Male	Female	Total	Male	Female	Total	Male	Female	Total
2,145	5,690	7,835	1,957	5,390	7,347	1,942	5,148	7,090
386	711	1,097	328	667	995	389	767	1,156
2,531	6,401	8,932	2,285	6,057	8,342	2,331	5,915	8,246
Technical staff								
Executive staff								
TOTAL								

414 | NUMBER OF EMPLOYEES WORKING PART-TIME

90%									
2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8	84	92	9	137	146	Technical staff	9	194	203
8	59	67	7	97	104	Executive staff	5	152	157
16	143	159	16	234	250	TOTAL	14	346	360

80%									
2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
98	2,162	2,260	97	2,109	2,206	Technical staff	89	1,901	1,990
83	1,134	1,217	87	1,150	1,237	Executive staff	96	1,126	1,222
181	3,296	3,477	184	3,259	3,443	TOTAL	185	3,027	3,212

60%									
2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
16	263	279	17	235	252	Technical staff	19	191	210
9	80	89	10	89	99	Executive staff	10	76	86
25	343	368	27	324	351	TOTAL	29	267	296

50%									
2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
102	497	599	99	445	544	Technical staff	92	408	500
36	83	119	45	101	146	Executive staff	44	112	156
138	580	718	144	546	690	TOTAL	136	520	656

Miscellaneous									
2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
13	78	91	11	82	93	Technical staff	13	88	101
7	11	18	12	14	26	Executive staff	16	18	34
20	89	109	23	96	119	TOTAL	29	106	135

TOTAL PART-TIME									
2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
237	3,084	3,321	233	3,008	3,241	Technical staff	222	2,782	3,004
143	1,367	1,510	161	1,451	1,612	Executive staff	171	1,484	1,655
380	4,451	4,831	394	4,459	4,853	TOTAL	393	4,266	4,659

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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4.2%	22.0%	16.9%	4.3%	22.5%	17.2%	Technical staff	4.3%	22.0%	16.9%
1.1%	12.3%	6.3%	1.3%	12.6%	6.6%	Executive staff	1.3%	12.4%	6.7%
2.1%	17.7%	11.1%	2.2%	17.9%	11.3%	TOTAL	2.2%	17.3%	10.9%

414-A | NUMBER OF EMPLOYEES WORKING FULL-TIME

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,418	10,919	16,337	5,249	10,357	15,606	Technical staff	4,945	9,848	14,793
12,570	9,740	22,310	12,586	10,074	22,660	Executive staff	12,691	10,489	23,180
17,988	20,659	38,647	17,835	20,431	38,266	TOTAL	17,636	20,337	37,973

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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
68	455	523	70	430	500	Technical staff	53	368	421
80	264	344	66	226	292	Executive staff	83	251	334
148	719	867	136	656	792	TOTAL	136	619	755

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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
29	285	314	25	275	300	Technical staff	29	286	315
17	143	160	30	137	167	Executive staff	42	210	252
46	428	474	55	412	467	TOTAL	71	496	567

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 5.10 €.
- **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

2013	2014		2015
7	10	Mondays Off	8
10	8	Saturdays Off	9

42 | ORGANIZATION OF WORKING HOURS

421 | NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
226	481	707	330	661	991	Technical staff	388	668	1,056
54	84	138	88	119	207	Executive staff	161	210	371
280	565	845	418	780	1,198	TOTAL	549	878	1,427

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

421-A | NUMBER OF EMPLOYEES WORKING NIGHTS

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
106	121	227	137	145	282	Technical staff	137	146	283
7	14	21	3	2	5	Executive staff	12	7	19
113	135	248	140	147	287	TOTAL	149	153	302

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)

2013	2014		2015
111.76	138.14		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

2013	2014		2015
4.00%	4.00%	As % of payroll	4.57%

Figure estimated for the reference year.

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

2013	2014		2015
87.42	88.43	Expenditure on training	101.86

Figure estimated for the reference year.

513 | NUMBER OF STAFF TRAINED

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4,514	11,610	16,124	4,355	11,178	15,533	Technical staff	4,257	10,997	15,254
10,837	9,674	20,511	11,039	9,922	20,961	Executive staff	12,500	11,312	23,812
15,351	21,284	36,635	15,394	21,100	36,494	TOTAL	16,757	22,309	39,066

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:

2012			2013				2014		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,164	12,855	18,019	4,730	12,193	16,923	Technical staff	4,471	11,526	15,997
12,818	10,580	23,398	12,534	10,717	23,251	Executive staff	12,532	11,096	23,628
17,982	23,435	41,417	17,264	22,910	40,174	TOTAL	17,003	22,622	39,625

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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
25.05	64.43	89.48	25.73	66.05	91.79	Technical staff	26.61	68.74	95.36
46.32	41.35	87.66	47.48	42.67	90.15	Executive staff	52.90	47.88	100.78
36.84	51.05	87.89	38.31	52.52	90.83	TOTAL	42.29	56.30	98.59

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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
87.41	90.32	89.48	92.07	91.68	91.79	Technical staff	95.21	95.41	95.36
84.55	91.44	87.66	88.07	92.58	90.15	Executive staff	99.74	101.95	100.78
84.86	90.22	87.89	89.16	92.09	90.83	TOTAL	98.55	98.62	98.59

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

2013			2014				2015		
Male	Female	Total	Male	Female	Total		Male	Female	Total
155,256	360,529	515,785	142,646	322,006	464,652	Technical staff	159,924	376,116	536,040
330,579	330,736	661,315	307,116	306,097	613,213	Executive staff	323,397	331,870	655,267
405,834	691,265	1,177,099	449,762	628,104	1,077,865	TOTAL	483,321	707,986	1,191,307

515-1 | NEW LEARNING AREAS AND CATEGORIES

For 2015, the new tables include the new areas and sub-areas defined by the 2014 Employment law.

	2013		2014	
	Number of hours	Number of training sessions	Number of hours	Number of training sessions
CULTURE AND KNOWLEDGE OF THE GROUP AND ITS ENTITIES				
Quality	1,741	154	1,469	129
Group Knowledge and Induction	31,594	1,118	37,011	1,412
Strategy and Ethics General Orientation	21,471	8,203	12,902	5,035
Security	46,624	27,307	30,379	22,537
Total	101,432	36,782	81,760	29,113
BUSINESS LINES TECHNICAL TRAINING				
Marketing and Sales Techniques	205,661	39,645	196,753	35,838
Banking Diplomas	92,024	4,352	63,598	3,004
Financial and Banking Products and Services	162,969	20,711	145,288	20,222
Securities Services	1,228	185	797	143
Insurance	47,517	7,300	29,995	3,802
Corporate Finance	1,578	239	1,810	600
Credit and Finance	43,728	3,020	47,087	3,925
Advisory Service - Wealth Management	105,534	7,395	84,874	5,152
Asset Management	3,125	229	1,577	192
Real Estate	8,762	1,120	7,911	896
Capital Markets	5,088	542	3,343	524
Total	677,214	84,738	583,033	74,298
BUSINESS SUPPORT FUNCTIONS TECHNICAL TRAINING				
Legal and Tax Affairs	6,302	1,773	7,263	3,466
Human Resources	12,477	1,705	11,286	1,366
IT	21,596	4,949	23,074	4,073
Back Office	8,678	9,239	1,345	1,417
Accounting, Finance and Management Control	16,883	1,845	15,856	2,051
Procurement and Logistics	1,361	294	1,996	279
Internal Audit and Control	15,898	1,575	10,623	1,044
Communications	2,518	940	2,236	720
Total	85,513	22,320	73,679	14,416
RISKS				
Risk Essentials	6,960	2,118	13,261	19,062
Insurance Risk	207	13	190	45
Market Risk and Liquidity Risk	1,024	103	522	315
Credit Risk and Counterpart Risk	9,784	1,120	10,016	1,340
Compliance Risk / Reputation Risk	60,914	37,568	95,899	65,316
Operational Risk	5,515	6,953	3,432	3,195
Total	84,405	47,875	123,319	89,273
INDIVIDUAL COMPETENCIES				
Personal Development	57,934	7,418	52,717	8,280
Project Management and Organization	18,279	1,703	12,152	1,000
Languages	52,555	4,032	46,968	4,002
Career Support	7,460	421	4,506	254
IT Tools and NTIC	12,081	2,661	10,860	3,306
First Aid	9,101	1,054	7,032	826
Total	157,410	17,289	134,234	17,668
MANAGEMENT				
Leadership	2,780	305	3,425	283
Performance Management	6,250	578	4,131	547
Team Management	49,187	4,351	64,419	7,366
Management Values and Principles	9,763	492	7,449	370
Total	67,979	5,726	79,425	8,566
UNKNOWN VALUE				
Unknown learning areas	3,147	1,727	2,415	338
Total	3,147	1,727	2,415	338
TOTAL	1,177,099	216,457	1,077,865	233,672

	2015	
	Number of hours	Number of training sessions
CULTURE AND KNOWLEDGE OF THE GROUP AND ITS ENTITIES		
Quality	2,677	271
Group Knowledge and Induction	58,910	2,214
Strategy and Ethics General Orientation	3,905	823
Security	36,559	24,063
Total	102,050	27,371
BUSINESS LINES TECHNICAL TRAINING		
Marketing and Sales Techniques	227,212	44,914
Banking Diplomas	52,774	2,402
Financial and Banking Products and Services	186,741	35,128
Financial Products and Services	1,582	738
Securities Services	175	101
Insurance	32,043	26,499
Corporate Finance	1,821	957
Credit and Finance	40,415	9,712
Advisory Service - Wealth Management	84,356	13,150
Asset Management	1,331	151
Real Estate	22,652	2,525
Capital Markets	3,446	301
Total	654,548	136,578
BUSINESS SUPPORT FUNCTIONS TECHNICAL TRAINING		
Legal and Tax Affairs	7,714	8,147
Human Resources	14,159	1,890
IT	19,878	4,120
Back Offices	494	831
Accounting, Finance and Management Control	13,362	2,922
Procurement and Logistics	2,134	276
Internal Audit and Control	9,540	904
Communications	2,941	771
Social and environmental responsibility	14	34
Total	70,236	19,895
RISKS		
Non-compliance risks / Reputational risk	312	377
Non-compliance risks / Anti-money-laundering measures	13,990	19,458
Non-compliance risks / Banking structure	379	31
Non-compliance risks / Corruption	193	386
Non-compliance risks / Conflict of interests	3,941	5,258
Non-compliance risks / Protection of data	46	156
Non-compliance risks / FATCA/AEOI	4,051	9,544
Non-compliance risks / General awareness-building	73,496	58,495
Non-compliance risks / Know your customer (KYC)	597	685
Non-compliance risks / Markets	2,067	3,942
Non-compliance risks / Professional ethics	8,787	17,128
Non-compliance risks / Protection of the customer's interests (PCI)	3,343	9,983

	2015	
	Number of hours	Number of training sessions
Non-compliance risks / Sanctions and embargoes	22,150	41,848
Non-compliance risks / Specific issues	804	2,314
Non-compliance risks / Cross-functional financial security	0	2
Credit risk and counterparty risk	8,940	1,002
Insurance risk	127	7
Market risk and liquidity risk	935	161
Operational risk and permanent control	3,795	2,273
Fundamental principles of risk management	6,685	8,750
Total	154,637	181,780
INDIVIDUAL COMPETENCIES		
Personal Development	52,197	9,751
Project Management and Organization	13,315	1,054
Languages	36,488	3,074
Career Support	5,820	371
IT Tools and NTIC	9,260	3,778
First Aid	6,242	706
Total	123,323	18,734
MANAGEMENT		
Leadership	4,078	442
Performance Management	21,494	4,963
Team Management	52,848	6,397
Management Values and Principles	8,092	786
Total	86,513	12,588
TOTAL	1,191,307	396,946

515-2 | NUMBER OF HOURS BY TYPE OF TRAINING

2013	2014		2015
1,072,167	965,395	Classroom training sessions	1,002,635
88,499	73,810	On-the-job training	78,849
16,433	38,660	Open distance learning	109,823
1,177,099	1,077,865	TOTAL	1,191,307

52 | TRAINING LEAVE

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

2013			2014			2015		
Male	Female	Total	Male	Female	Total	Male	Female	Total
4	7	11	6	11	17	7	11	18
4	8	12	0	2	2	0	3	3
8	15	23	6	13	19	7	14	21
						Remunerated		
						Partly remunerated		
						TOTAL		

522 | NUMBER OF EMPLOYEES BENEFITING NOT REMUNERATED TRAINING LEAVE

2013			2014			2015		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5	10	15	3	8	11	2	4	6

523 | NUMBER OF REFUSED TRAINING LEAVE

2013			2014			2015		
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 AT DECEMBER 31ST

2013			2014			2015		
Male	Female	Total	Male	Female	Total	Male	Female	Total
404	526	930	472	560	1,032	482	524	1,006
270	410	680	306	433	739	328	485	813
674	936	1,610	778	993	1,771	810	1,009	1,819
						Apprenticeship		
						Other work-study contracts		
						TOTAL		



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

6 PROFESSIONAL RELATIONS

61 | EMPLOYEE REPRESENTATIVES

611 | PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2013		2014		BODY OF ELECTORS	2015	
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 2014 and 2015.

611 | PARTICIPATION IN WORK COUNCIL ELECTIONS

2013		2014		BODY OF ELECTORS	2015	
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 2014 and 2015.

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 651,242 hours in 2015, excluding meetings with Management or committee meetings.

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

2013	2014		2015
1,285	1,310	Staff Representatives	1,231
691	866	CHSCT	760
117	149	Works Councils	156
61	97	Specialized Committees	81
43	73	Union Delegates	148

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 PLAN

- March 16, 2015: Agreement on the conditions governing the allocation of additional employee participation paid with respect to the 2014 financial year within the BNP Paribas Group.
- October 7, 2015: Agreement on the conditions governing employee participation following the merger of DAB Bank AG and BNP Paribas S.A.
- November 10, 2015: Agreement on the conditions governing the allocation of additional profit-sharing paid with respect to the 2014 financial year within BNP Paribas S.A.
- December 23, 2015: Amendment No. 1 to the rules governing the Collective Employee Savings Scheme (PERCO) of the BNP Paribas Group dated December 21, 2009.
- December 23, 2015: Amendment No. 2 to the agreement relative to employee participation in the profits of the BNP Paribas Group dated June 30, 2010.

SOCIAL DIALOGUE AND EMPLOYEE REPRESENTATION BODIES

- April 2, 2015: Agreement on the renewal of the mandates of the employee representatives, members of the CHSCT committees of BNP Paribas S.A.
- May 27, 2015: Agreement on the conditions governing negotiations at the level of BNP Paribas Group in France.
- December 18, 2015: Amendment to the extension of the company-wide agreement dated October 4, 2012 regarding the additional communication resources allocated to the employee representation bodies of BNP Paribas S.A.

STRESS AT WORK

- July 30, 2015: Company-wide agreement on the mechanism adopted to appraise and prevent stress at work within BNP Paribas S.A.

FREE ALLOCATION OF DAYS OF REST

- April 2, 2015: Agreement on the free allocation of days of rest to an employee with a seriously ill child within BNP Paribas S.A.

DIVERSITY

- December 21, 2015: 2015/2019 agreement in favour of the employment and professional integration of handicapped people within BNP Paribas S.A.

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

2013	2014	2015
541	703	487

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) Gives the employee explanations about:
 - The presentation of the Group's intranet site - Echonet,
 - 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 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,
 - The Alis tool: HR assistance portal,
 - Professional mobility.
 - 3) 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.
 - 4) Informs the employee about the organization of the individual interviews and individual appraisal interviews.

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,
- 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

Thanks to the annual individual appraisal interview, it is possible:

- For the reporting period in question, firstly, to appraise the employees' performance in terms of how well they achieved their predetermined objectives, fulfilled their responsibilities, mastered the skills required for their position and, secondly, to provide feedback on how beneficial training programs followed by the employees have been to their professional performance.
- For the forthcoming reporting period, to define future orientations, which include job targets in addition to the identification of needs for professional growth and future career prospects.

The process is digitized via the My Development platform on a yearly basis.

625 | NUMBER OF EMPLOYEES ATTENDING THE INDIVIDUAL APPRAISAL INTERVIEW

The individual appraisal interview is a compulsory interview introduced by the French law dated March 5, 2014. Its purpose is to allow employees to take stock of their professional growth (both past and future) and examine any need for further training.

The individual appraisal interview must be held at least once every 2 years as well as after certain leaves of absence defined by the law (maternity leave, child-care leave, sabbatical leave, family support leave, period of secured voluntary mobility).

	2015		
	Male	Female	Total
Technical staff	868	2,270	3,138
Executive staff	4,528	3,867	8,395
TOTAL	5,396	6,137	11,533

The campaign is not finalised.

63 | DISPUTES

2013	2014		2015
631 - Number of appeals to extrajudicial arbitration systems			
4	4	to the Bank's "appeal formation" Joint Commission	7
13	17	to the Joint Commission for Disciplinary Action	11
33	50	632 - Number of legal proceedings	41
1	0	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

2013	2014		2015
12.33	12.07	Restaurants	11.26
10.71	10.55	Commuting	10.37
1.19	1.19	Medical expenses (Paris and the Provinces)	1.23
7.39	7.33	Family benefits	7.50
1.16	1.25	Miscellaneous benefits	1.23
32.78	32.37	TOTAL	31.59

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

2013	2014		2015
29.60	30.76	Contribution to midday meal expenses	30.79
Family welfare			
4.10	4.13	Contribution to childminding fees	4.10
0.06	0.06	Miscellaneous aid	0.06
4.16	4.19	TOTAL	4.16
Leisure activities			
17.66	16.00	Summer camp and contribution to employees' holidays	17.41
2.34	2.36	A.S.C.	2.37
0.33	0.33	Miscellaneous	0.33
20.33	18.69	TOTAL	20.11
13.85	13.73	Locally based activities	13.83
Miscellaneous			
1.39	1.45	Administrative costs	1.64
0.79	1.01	Investments	0.78
2.18	2.46	TOTAL	2.42
70.12	69.83	GRAND TOTAL	71.31

Estimate of spending for the reference year.

TOTAL WELFARE BUDGET (in millions of Euros)

2013	2014		2015
35.33	32.37	Budget allocated by Senior Management	31.59
70.12	69.83	Budget allocated to the Central Works Council*	71.31
105.45	102.20	TOTAL	102.90

* 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 2015, the employer's contribution amounted to € 15.61 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 2015 financial year, the employer's contribution amounted to € 17.95 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 2015, payments made by the company amounted to € 14.37 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.

BNP PARIBAS
16, bd des Italiens - 75009 Paris
Tel. +33 (0)1 55 44 33 22 - Fax: +33 (0)1 11 22 33 44



BNP PARIBAS

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for a changing
world