



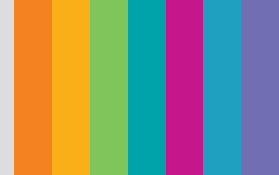
SOCIAL REPORT 2011

BNP PARIBAS S.A.



BNP PARIBAS | The bank for a changing world





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

1

EMPLOYMENT

11 | HEADCOUNT

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

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

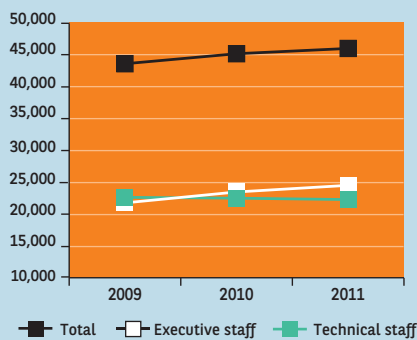
2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
15,570	22,398	39,968	18,139	23,262	41,401	111-A - Paid headcount	18,391	23,706	42,097
407	1,261	1,668	397	1,288	1,685	Unpaid absentees	416	1,298	1,714
502	732	1,234	521	838	1,359	Work-study contracts	562	902	1,464
18,479	24,391	42,870	19,057	25,388	44,445	111-B - Total headcount	19,369	25,906	45,275
349	286	635	385	318	703	On secondment in France	430	361	791
791	143	934	831	176	1,007	On secondment outside France	834	200	1,034
19,619	24,820	44,439	20,273	25,882	46,155	111-C - Total headcount including employees on secondment	20,633	26,467	47,100

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,725	15,146	21,871	6,482	15,251	21,733	Technical staff	6,354	15,164	21,518
30.7%	69.3%	100.0%	29.8%	70.2%	100.0%	% par genre	29.5%	70.5%	100.0%
11,754	9,245	20,999	12,575	10,137	22,712	Executive staff	13,015	10,742	23,757
56.0%	44.0%	100.0%	55.4%	44.6%	100.0%	% par genre	54.8%	45.2%	100.0%
18,479	24,391	42,870	19,057	25,388	44,445	TOTAL	19,369	25,906	45,275
43.1%	56.9%	100.0%	42.9%	57.1%	100.0%	% par genre	42.8%	57.2%	100.0%

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
36.4%	62.1%	51.0%	34.0%	60.1%	48.9%	% Technical staff	32.8%	58.5%	47.5%
63.6%	37.9%	49.0%	66.0%	39.9%	51.1%	% Executive staff	67.2%	41.5%	52.5%
100%	100%	100.0%	100%	100%	100.0%	% TOTAL	100%	100%	100.0%

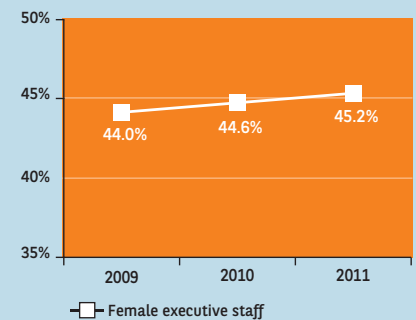
Change in headcount



Change in headcount (as a %)



Change in female executive staff (as a %)


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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,638	14,228	20,866	6,399	14,361	20,760	Technical staff	6,270	14,281	20,552
11,733	9,014	20,747	12,552	9,886	22,439	Executive staff	12,989	10,466	23,455
18,371	23,242	41,613	18,952	24,247	43,199	TOTAL	19,259	24,747	44,006

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,365	9,071	14,436	5,253	9,904	15,157	Technical staff	5,133	10,048	15,181
11,011	7,397	18,408	11,235	8,032	19,267	Executive staff	11,970	8,786	20,756
16,376	16,468	32,844	16,488	17,936	34,424	TOTAL	17,103	18,834	35,937

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

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
Paid headcount									
57	185	242	60	108	168	Technical staff	48	93	141
24	43	67	22	37	59	Executive staff	27	33	60
81	228	309	82	145	227	Total	75	126	201
Unpaid absentees									
0	0	0	0	0	0	Technical staff	0	0	0
0	0	0	0	0	0	Executive staff	0	0	0
0	0	0	0	0	0	Total	0	0	0
Apprenticeship									
201	269	470	238	364	602	Technical staff	312	450	762
0	0	0	0	0	0	Executive staff	0	0	0
201	269	470	238	364	602	Total	312	450	762
Other work-study contracts									
301	463	764	283	474	757	Technical staff	250	452	702
0	0	0	0	0	0	Executive staff	0	0	0
301	463	764	283	474	757	Total	250	452	702
TOTAL									
559	917	1,476	581	946	1,527	Technical staff	610	995	1,605
24	43	67	22	37	59	Executive staff	27	33	60
583	960	1,543	603	983	1,586	TOTAL	637	1,028	1,665

114 | AVERAGE MONTHLY HEADCOUNT (one for one)

2009	2010		2011
22,159	21,811	Technical staff	21,392
20,757	21,997	Executive staff	23,260
42,916	43,808	TOTAL	44,653

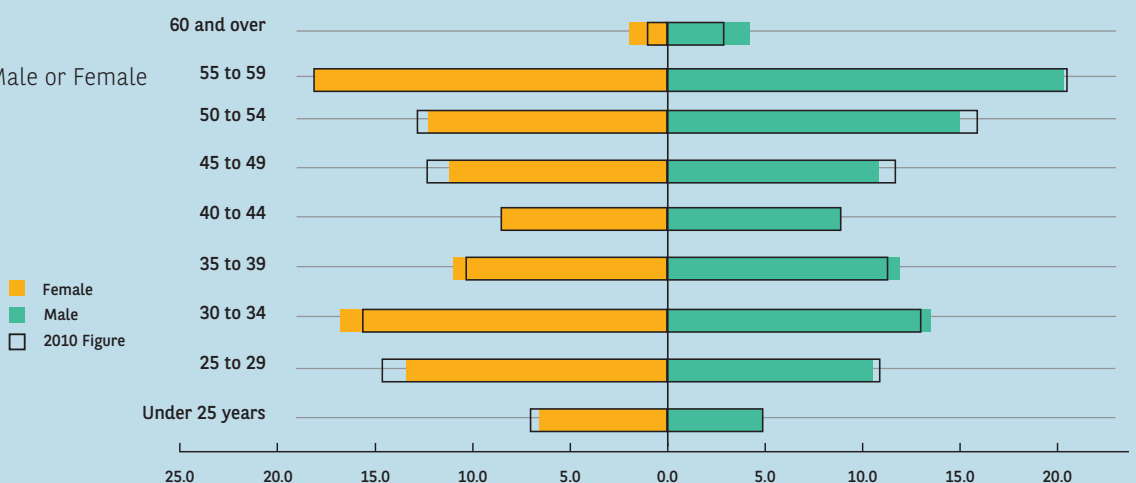
Monthly headcount obtained by adding together the number of employees at the end of each month and dividing the total by 12.

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

2009						2010						2011						
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%	
UNDER 25																		
781	11.6	1,491	9.8	2,272	10.4	805	12.4	1,564	10.3	2,369	10.9	Technical staff	818	12.9	1,552	10.2	2,370	11.0
106	0.9	195	2.1	301	1.4	131	1.0	207	2.0	338	1.5	Executive staff	121	0.9	170	1.6	291	1.2
887	4.8	1,686	6.9	2,573	6.0	936	4.9	1,771	7.0	2,707	6.1	TOTAL	939	4.8	1,722	6.6	2,661	5.9
25 TO 29																		
815	12.1	2,419	16.0	3,234	14.8	799	12.3	2,231	14.6	3,030	13.9	Technical staff	803	12.6	2,034	13.4	2,837	13.2
1,198	10.2	1,449	15.7	2,647	12.6	1,282	10.2	1,470	14.5	2,752	12.1	Executive staff	1,229	9.4	1,441	13.4	2,670	11.2
2,013	10.9	3,868	15.9	5,881	13.7	2,081	10.9	3,701	14.6	5,782	13.0	TOTAL	2,032	10.5	3,475	13.4	5,507	12.2
30 TO 34																		
558	8.3	1,617	10.7	2,175	9.9	629	9.7	1,957	12.8	2,586	11.9	Technical staff	687	10.8	2,259	14.9	2,946	13.7
1,765	15.0	1,846	20.0	3,611	17.2	1,848	14.7	2,003	19.8	3,851	17.0	Executive staff	1,921	14.8	2,097	19.5	4,018	16.9
2,323	12.6	3,463	14.2	5,786	13.5	2,477	13.0	3,960	15.6	6,437	14.5	TOTAL	2,608	13.5	4,356	16.8	6,964	15.4
35 TO 39																		
231	3.4	887	5.9	1,118	5.1	251	3.9	922	6.0	1,173	5.4	Technical staff	267	4.2	1,017	6.7	1,284	6.0
1,611	13.7	1,459	15.8	3,070	14.6	1,907	15.2	1,697	16.7	3,604	15.9	Executive staff	2,047	15.7	1,834	17.1	3,881	16.3
1,842	10.0	2,346	9.6	4,188	9.8	2,158	11.3	2,619	10.3	4,777	10.7	TOTAL	2,314	11.9	2,851	11.0	5,165	11.4
40 TO 44																		
343	5.1	1,041	6.9	1,384	6.3	303	4.7	1,007	6.6	1,310	6.0	Technical staff	261	4.1	960	6.3	1,221	5.7
1,302	11.1	1,033	11.2	2,335	11.1	1,392	11.1	1,141	11.3	2,533	11.2	Executive staff	1,469	11.3	1,235	11.5	2,704	11.4
1,645	8.9	2,074	8.5	3,719	8.7	1,695	8.9	2,148	8.5	3,843	8.6	TOTAL	1,730	8.9	2,195	8.5	3,925	8.7
45 TO 49																		
724	10.8	1,965	13.0	2,689	12.3	591	9.1	1,893	12.4	2,484	11.4	Technical staff	490	7.7	1,605	10.6	2,095	9.7
1,546	13.2	1,072	11.6	2,618	12.5	1,631	13.0	1,223	12.1	2,854	12.6	Executive staff	1,609	12.4	1,298	12.1	2,907	12.2
2,270	12.3	3,037	12.5	5,307	12.4	2,222	11.7	3,116	12.3	5,338	12.0	TOTAL	2,099	10.8	2,903	11.2	5,002	11.0
50 TO 54																		
1,405	20.9	2,547	16.8	3,952	18.1	1,240	19.1	2,264	14.8	3,504	16.1	Technical staff	1,108	17.4	2,132	14.1	3,240	15.1
1,710	14.5	948	10.3	2,658	12.7	1,794	14.3	975	9.6	2,769	12.2	Executive staff	1,790	13.8	1,058	9.8	2,848	12.0
3,115	16.9	3,495	14.3	6,610	15.4	3,034	15.9	3,239	12.8	6,273	14.1	TOTAL	2,898	15.0	3,190	12.3	6,088	13.4
55 TO 59																		
1,746	26.0	3,066	20.2	4,812	22.0	1,712	26.4	3,292	21.6	5,004	23.0	Technical staff	1,690	26.6	3,319	21.9	5,009	23.3
2,145	18.2	1,128	12.2	3,273	15.6	2,192	17.4	1,295	12.8	3,487	15.4	Executive staff	2,244	17.2	1,381	12.9	3,625	15.3
3,891	21.1	4,194	17.2	8,085	18.9	3,904	20.5	4,587	18.1	8,491	19.1	TOTAL	3,934	20.3	4,700	18.1	8,634	19.1
60 AND OVER																		
122	1.8	113	0.7	235	1.1	152	2.3	121	0.8	273	1.3	Technical staff	230	3.6	286	1.9	516	2.4
371	3.2	115	1.2	486	2.3	398	3.2	126	1.2	524	2.3	Executive staff	585	4.5	228	2.1	813	3.4
493	2.7	228	0.9	721	1.7	550	2.9	247	1.0	797	1.8	TOTAL	815	4.2	514	2.0	1,329	2.9
18,479	100	24,391	100	42,870	100	19,057	100	25,388	100	44,445	100	GLOBAL	19,369	100	25,906	100	45,275	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 2010 - 2011



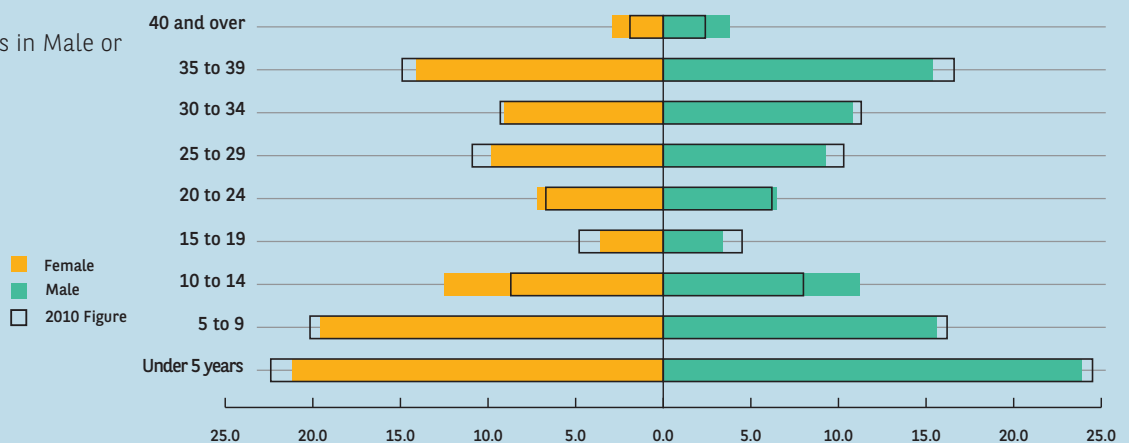
1 EMPLOYMENT

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

2009						2010						2011						
M	%	F	%	Total	%	M	%	F	%	Total	%	M	%	F	%	Total	%	
LESS THAN 5 YEARS																		
1,507	22.4	3,048	20.1	4,555	20.8	1,549	23.9	3,042	19.9	4,591	21.1	Technical staff	1,585	24.9	3,025	19.9	4,610	21.4
2,809	23.9	2,570	27.8	5,379	25.6	3,125	24.9	2,654	26.2	5,779	25.4	Executive staff	3,051	23.4	2,469	23.0	5,520	23.2
4,316	23.4	5,618	23.0	9,934	23.2	4,674	24.5	5,696	22.4	10,370	23.3	TOTAL	4,636	23.9	5,494	21.2	10,130	22.4
5 TO 9 YEARS																		
783	11.6	2,666	17.6	3,449	15.8	832	12.8	2,841	18.6	3,673	16.9	Technical staff	813	12.8	2,747	18.1	3,560	16.5
2,038	17.3	2,103	22.7	4,141	19.7	2,250	17.9	2,336	23.0	4,586	20.2	Executive staff	2,206	16.9	2,340	21.8	4,546	19.1
2,821	15.3	4,769	19.6	7,590	17.7	3,082	16.2	5,177	20.4	8,259	18.6	TOTAL	3,019	15.6	5,087	19.6	8,106	17.9
10 TO 14 YEARS																		
153	2.3	659	4.4	812	3.7	197	3.0	930	6.1	1,127	5.2	Technical staff	312	4.9	1,390	9.2	1,702	7.9
989	8.4	918	9.9	1,907	9.1	1,326	10.5	1,269	12.5	2,595	11.4	Executive staff	1,859	14.3	1,845	17.2	3,704	15.6
1,142	6.2	1,577	6.5	2,719	6.3	1,523	8.0	2,199	8.7	3,722	8.4	TOTAL	2,171	11.2	3,235	12.5	5,406	11.9
15 TO 19 YEARS																		
279	4.1	885	5.8	1,164	5.3	214	3.3	663	4.3	877	4.0	Technical staff	143	2.3	413	2.7	556	2.6
739	6.3	636	6.9	1,375	6.5	642	5.1	567	5.6	1,209	5.3	Executive staff	524	4.0	516	4.8	1,040	4.4
1,018	5.5	1,521	6.2	2,539	5.9	856	4.5	1,230	4.8	2,086	4.7	TOTAL	667	3.4	929	3.6	1,596	3.5
20 TO 24 YEARS																		
240	3.6	833	5.5	1,073	4.9	277	4.3	942	6.2	1,219	5.6	Technical staff	281	4.4	1,029	6.8	1,310	6.1
742	6.3	613	6.6	1,355	6.5	896	7.1	759	7.5	1,655	7.3	Executive staff	969	7.4	842	7.8	1,811	7.6
982	5.3	1,446	5.9	2,428	5.7	1,173	6.2	1,701	6.7	2,874	6.5	TOTAL	1,250	6.5	1,871	7.2	3,121	6.9
25 TO 29 YEARS																		
923	13.7	2,016	13.3	2,939	13.4	800	12.3	1,925	12.6	2,725	12.5	Technical staff	664	10.5	1,684	11.1	2,348	10.9
1,152	9.8	771	8.3	1,923	9.2	1,169	9.3	830	8.2	1,999	8.8	Executive staff	1,141	8.8	860	8.0	2,001	8.4
2,075	11.2	2,787	11.4	4,862	11.3	1,969	10.3	2,755	10.9	4,724	10.6	TOTAL	1,805	9.3	2,544	9.8	4,349	9.6
30 TO 34 YEARS																		
1,137	16.9	2,054	13.6	3,191	14.6	1,000	15.4	1,795	11.8	2,795	12.9	Technical staff	943	14.8	1,740	11.5	2,683	12.5
1,279	10.9	597	6.5	1,876	8.9	1,160	9.2	570	5.6	1,730	7.6	Executive staff	1,157	8.9	614	5.7	1,771	7.5
2,416	13.1	2,651	10.9	5,067	11.8	2,160	11.3	2,365	9.3	4,525	10.2	TOTAL	2,100	10.8	2,354	9.1	4,454	9.8
35 TO 39 YEARS																		
1,533	22.8	2,679	17.7	4,212	19.3	1,419	21.9	2,753	18.1	4,172	19.2	Technical staff	1,282	20.2	2,598	17.1	3,880	18.0
1,796	15.3	915	9.9	2,711	12.9	1,749	13.9	1,030	10.2	2,779	12.2	Executive staff	1,700	13.1	1,045	9.7	2,745	11.6
3,329	18.0	3,594	14.7	6,923	16.1	3,168	16.6	3,783	14.9	6,951	15.6	TOTAL	2,982	15.4	3,643	14.1	6,625	14.6
40 YEARS AND OVER																		
170	2.5	306	2.0	476	2.2	194	3.0	360	2.4	554	2.5	Technical staff	331	5.2	538	3.5	869	4.0
210	1.8	122	1.3	332	1.6	258	2.1	122	1.2	380	1.7	Executive staff	408	3.1	211	2.0	619	2.6
380	2.1	428	1.8	808	1.9	452	2.4	482	1.9	934	2.1	TOTAL	739	3.8	749	2.9	1,488	3.3
18,479	100	24,391	100	42,870	100	19,057	100	25,388	100	44,445	100	GLOBAL	19,369	100	25,906	100	45,275	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 2010 - 2011



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

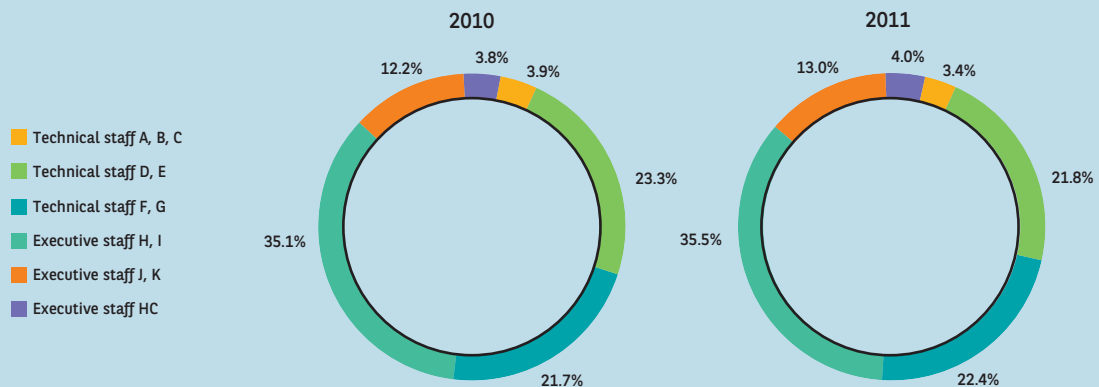
2009				2010				2011							
French		Foreigners		French		Foreigners		French		Foreigners					
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female				
6,660	15,005	65	141	6,420	15,096	62	155	6,285	15,009	69	155				
11,415	8,877	339	368	12,170	9,707	405	430	12,606	10,317	409	425				
18,075	23,882	404	509	18,590	24,803	467	585	18,891	25,326	478	580				
41,957				913				43,393				1,052			
								Technical staff							
								Executive staff							
								TOTAL							
										44,217		1,058			

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

2009					2010					2011					
M	%	F	%	Total	M	%	F	%	Total	M	%	F	%	Total	
-		-		0	-		-		0	A	-	-		0	
51	28.5	128	71.5	179	45	27.3	120	72.7	165	B	39	26.5	108	73.5	147
637	36.0	1,133	64.0	1,770	563	35.8	1,008	64.2	1,571	C	492	35.4	898	64.6	1,390
1,377	25.1	4,106	74.9	5,483	1,275	26.0	3,631	74.0	4,906	D	1,191	27.6	3,131	72.4	4,322
1,365	26.0	3,877	74.0	5,242	1,379	25.3	4,081	74.7	5,460	E	1,335	24.1	4,200	75.9	5,535
1,362	31.2	3,007	68.8	4,369	1,343	29.3	3,248	70.7	4,591	F	1,390	28.4	3,510	71.6	4,900
1,933	40.0	2,895	60.0	4,828	1,877	37.2	3,163	62.8	5,040	G	1,907	36.5	3,317	63.5	5,224
6,725	30.7	15,146	69.3	21,871	6,482	29.8	15,251	70.2	21,733	Technical staff	6,354	29.5	15,164	70.5	21,518
4,339	48.1	4,683	51.9	9,022	4,550	47.2	5,080	52.8	9,630	H	4,534	46.0	5,316	54.0	9,850
3,191	58.2	2,288	41.8	5,479	3,420	57.3	2,545	42.7	5,965	I	3,583	57.4	2,654	42.6	6,237
1,961	61.3	1,238	38.7	3,199	2,131	60.7	1,377	39.3	3,508	J	2,316	60.8	1,494	39.2	3,810
1,126	65.4	596	34.6	1,722	1,250	65.2	667	34.8	1,917	K	1,302	63.1	762	36.9	2,064
1,137	72.1	440	27.9	1,577	1,224	72.3	468	27.7	1,692	HC	1,280	71.3	516	28.7	1,796
11,754	56.0	9,245	44.0	20,999	12,575	55.4	10,137	44.6	22,712	Executive staff	13,015	54.8	10,742	45.2	23,757
18,479	43.1	24,391	56.9	42,870	19,057	42.9	25,388	57.1	44,445	TOTAL	19,369	42.8	25,906	57.2	45,275

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

2009	2010	2011
3,554	4,093	4,246

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

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

2009	2010	2011
3,304	3,450	2,766

Internships longer than 1 week.

123 | AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2009	2010	2011
339	510	631

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

2009	2010	2011
34	32	37

13 | RECRUITMENT DURING THE YEAR

13 | RECRUITMENT BY HIERARCHICAL LEVEL (one for one)

2009			2010				2011		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
2,274	1,028	3,302	3,186	2,562	5,748	130-A - Total recruitments	2,026	2,563	4,589
727	878	1,605	1,280	2,332	3,612	131 - Staff recruited on unlimited term contracts	1,071	1,610	2,681
1,217	120	1,337	1,467	153	1,620	132 - Staff recruited on fixed-term contracts	1,356	123	1,479
330	30	360	439	77	516	132-A - Transformation into unlimited term contracts	376	53	429
1,412	170	1,582	1,619	212	1,831	134 - Of which number of recruits aged 25 or less	1,520	163	1,683
143	165	308	688	1,130	1,818	130-B - Of which Contract transfers	552	481	1,033

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

2009						2010							2011					
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	
787	1,487	561	467	1,348	1,954	1,042	2,144	1,452	1,110	2,494	3,254	130-A - Total recruitments	991	1,812	1,035	751	2,026	2,563
252	475	500	378	752	853	380	900	1,360	972	1,740	1,872	131 - Staff recruited on unlimited term contracts	366	705	957	653	1,323	1,358
429	788	48	72	477	860	512	955	64	89	576	1,044	132 - Staff recruited on fixed-term contracts	501	855	54	69	555	924
106	224	13	17	119	241	150	289	28	49	178	338	132-A - Transformation into unlimited term contracts	124	252	24	29	148	281
486	926	68	102	554	1,028	548	1,071	80	132	628	1,203	134 - Of which number of recruits aged 25 or less	562	958	65	98	627	1,056
31	112	81	84	112	196	170	518	619	511	789	1,029	130-B - Of which Contract transfers	166	386	283	198	449	584

133 | NUMBER OF SEASONAL WORKERS

2009	2010	2011
6,347	8,221	7,696

14 DEPARTURES

14 | DEPARTURES BY HIERARCHICAL LEVEL (one for one)

2009			2010			2011		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
2,143	1,104	3,247	2,189	1,177	3,366	1,982	1,161	3,143
212	241	453	228	263	491	264	380	644
132	109	241	7	29	36	0	2	2
184	101	285	161	144	305	198	181	379
16	13	29	65	37	102	44	48	92
664	61	725	876	81	957	799	70	869
119	48	167	104	59	163	98	56	154
779	515	1,294	706	547	1,253	505	312	817
53	29	82	42	17	59	37	22	59
-	-	-	-	-	-	37	90	127

* In 2009, amicable terminations of employment contracts are included in redundancies.

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

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

2009						2010						2011					
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
802	1,341	715	389	1,517	1,730	824	1,365	763	414	1,587	1,779	742	1,240	717	444	1,459	1,684
69	143	142	99	211	242	85	143	160	103	245	246	94	170	229	151	323	321
46	86	69	40	115	126	2	5	18	11	20	16	0	0	2	0	2	0
81	103	62	39	143	142	75	86	102	42	177	128	66	132	117	64	183	196
4	12	7	6	11	18	29	36	23	14	52	50	15	29	30	18	45	47
242	422	24	37	266	459	293	583	36	45	329	628	302	497	28	42	330	539
40	79	28	20	68	99	39	65	34	25	73	90	46	52	35	21	81	73
294	485	365	150	659	635	271	435	376	171	647	606	185	320	208	104	393	424
30	23	25	4	55	27	30	12	14	3	44	15	19	18	16	6	35	24
-	-	-	-	-	-	-	-	-	-	-	-	15	22	52	38	67	60

* In 2009, amicable terminations of employment contracts are included in redundancies.

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

OVERVIEW: RECRUITMENTS/DEPARTURES

2009	2010	2011
43,280	42,870	44,445
3,302	5,748	4,589
-3,247	-3,366	-3,143
-100	-90	
-5	-201	-187
-360	-516	-429
42,870	44,445	45,275

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

** Included in recruitment, not included in departures.

15 | CAREER DEVELOPMENT

151 | NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
-	-	-	-	-	-	B	-	-
5	3	8	4	6	10	C	4	1
75	222	297	62	127	189	D	52	119
271	756	1,027	263	856	1,119	E	269	828
251	575	826	243	651	894	F	293	680
200	386	586	245	514	759	G	238	491
802	1,942	2,744	817	2,154	2,971	Technical staff	856	2,119
267	348	615	260	317	577	H	205	353
408	319	727	433	375	808	I	422	362
292	206	498	326	204	530	J	363	273
155	88	243	174	115	289	K	169	154
77	50	127	79	51	130	HC	95	62
1,199	1,011	2,210	1,272	1,062	2,334	Executive staff	1,254	1,204
2,001	2,953	4,954	2,089	3,216	5,305	TOTAL	2,110	3,323

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

2008			2009			2010		
Male	Female	Total	Male	Female	Total	Male	Female	Total
6,314	13,899	20,213	5,921	13,429	19,350	5,677	13,477	19,154
10,466	8,181	18,647	10,523	8,537	19,060	11,250	9,327	20,577
16,780	22,080	38,860	16,444	21,966	38,410	16,927	22,804	39,731

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

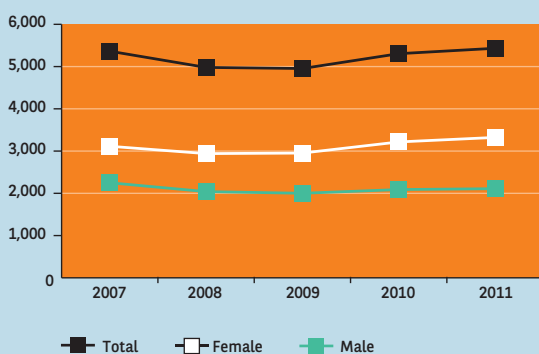
% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF (EXCLUDING HC)

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
3.97	9.61	13.58	4.22	11.13	15.35	4.47	11.06	15.53
6.43	5.42	11.85	6.67	5.57	12.25	6.09	5.85	11.95
5.15	7.60	12.75	5.44	8.37	13.81	5.31	8.36	13.67

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

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
12.70	13.97	13.58	13.80	16.04	15.35	15.08	15.72	15.53
11.46	12.36	11.85	12.09	12.44	12.25	11.15	12.91	11.95
11.92	13.37	12.75	12.70	14.64	13.81	12.47	14.57	13.67

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	1	3	0	0	0	B	0	0	0
36	76	112	25	45	70	C	12	20	32
328	1,033	1,361	290	887	1,177	D	247	680	927
265	873	1,138	263	845	1,108	E	310	900	1,210
317	784	1,101	306	803	1,109	F	337	825	1,162
494	849	1,343	481	949	1,430	G	487	872	1,359
1,442	3,616	5,058	1,365	3,529	4,894	Technical staff	1,393	3,297	4,690
1,399	1,602	3,001	1,544	1,761	3,305	H	1,475	1,744	3,219
910	696	1,606	1,148	855	2,003	I	1,106	841	1,947
555	391	946	736	460	1,196	J	744	512	1,256
301	169	470	471	253	724	K	442	248	690
343	130	473	519	237	756	HC	548	238	786
3,508	2,988	6,496	4,418	3,566	7,984	Executive staff	4,315	3,583	7,898
4,950	6,604	11,554	5,783	7,095	12,878	TOTAL	5,708	6,880	12,588

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,314	13,899	20,213	5,921	13,429	19,350	Technical staff	5,677	13,477	19,154
11,545	8,563	20,108	11,649	8,969	20,618	Executive staff	12,462	9,785	22,247
17,859	22,462	40,321	17,570	22,398	39,968	TOTAL	18,139	23,262	41,401

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

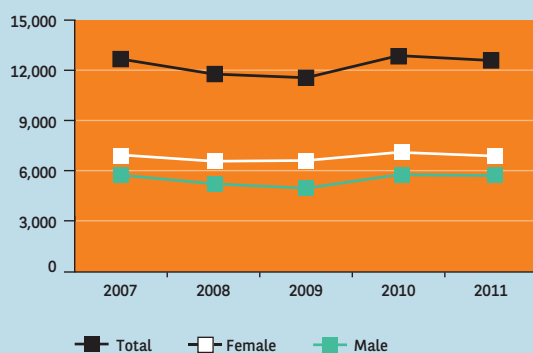
% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7.13	17.89	25.02	7.05	18.24	25.29	Technical staff	7.27	17.21	24.49
17.45	14.86	32.31	21.43	17.30	38.72	Executive staff	19.40	16.11	35.50
12.28	16.38	28.66	14.47	17.75	32.22	TOTAL	13.79	16.62	30.41

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
22.84	26.02	25.02	23.05	26.28	25.29	Technical staff	24.54	24.46	24.49
30.39	24.89	32.31	37.93	39.76	38.72	Executive staff	34.63	36.62	35.50
27.72	29.40	28.66	32.91	31.68	32.22	TOTAL	31.47	29.58	30.41

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

2009	2010		2011
16,508	18,183	Total number of status reviews	18,021
29	26	Average frequency of status reviews (in months)	27

16 | UNEMPLOYMENT

2009	2010		2011
-	-	161 - Number of employees laid off part-time during the year in question	0
-	-	162 - Total number of hours of part-time unemployment during the year in question	0

New item in 2011.

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

2009	2010		2011
850	893	Expressed as natural persons	983
1,006	1,044	Expressed in unity of disability	1,148
15	22	Additional units related to ESAT* services	18
1,021	1,066	TOTAL NB OF UNITS	1,166

*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

2009	2010		2011
78	70	Expressed as natural persons	67

18 | ABSENTEEISM

2009			2010			2011			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
DAYS OF ABSENTEEISM									
513,819	173,996	687,815	509,917	180,765	690,682	182 - illness	517,914	196,944	714,858
13,056	6,456	19,513	14,045	7,190	21,236	up to 2 days	13,916	7,512	21,429
27,590	12,972	40,563	25,914	12,232	38,146	3 to 5 days	26,952	13,918	40,870
473,172	154,567	627,739	469,958	161,343	631,300	6 days and more	477,046	175,513	652,559
19,572	8,618	28,190	17,746	8,588	26,334	184 - Work-related and commuting accidents	21,991	10,314	32,304
156,682	149,468	306,151	165,799	172,206	338,006	185 - Maternity and paternity leave	178,414	164,723	343,138
115,036	81,993	197,028	117,822	92,734	210,556	186 - Authorized leave*	110,600	104,266	214,866
192,964	46,496	239,460	170,918	45,818	216,735	187 - Other reasons**	151,882	52,679	204,562
998,073	460,571	1,458,644	982,202	500,112	1,482,314	181-1 - TOTAL	980,801	528,925	1,509,727

RATE OF ABSENTEEISM									
6.79	4.22	5.52	6.93	4.34	5.60	Rate of paid staff absenteeism	7.28	4.17	5.64
1.94	1.97	1.95	2.08	2.14	2.11	Rate of maternity and paternity leave	2.28	1.94	2.11
10.40	4.11	7.36	10.26	4.08	7.16	Rate without maternity and paternity leave	10.28	4.29	7.16
12.34	6.08	9.31	12.34	6.23	9.27	TOTAL	12.56	6.23	9.26

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

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

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

2009			2010			2011			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
381	2,112	2,493	366	2,131	2,497	Technical staff	386	2,186	2,572
324	838	1,162	358	891	1,249	Executive staff	449	1,077	1,526
705	2,950	3,655	724	3,022	3,746	TOTAL	835	3,263	4,098

19 | LEAVES

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	120	122	0	110	110	Technical staff	0	106	106
0	62	62	2	65	67	Executive staff	3	77	80
2	182	184	2	175	177	TOTAL	3	183	186

192-A | SABBATICAL (duration over 6 months)

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1	11	12	3	9	12	Technical staff	2	13	15
9	11	20	8	9	17	Executive staff	8	10	18
10	22	32	11	18	29	TOTAL	10	23	33

192-A | PATERNITY LEAVE

2009			2010				2011		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,742	5,698	7,440	1,741	5,337	7,078	Days taken during the year	2,098	6,603	8,701
1,726	6,490	8,216	1,971	6,131	8,102	Theoretical days during the year	2,059	7,097	9,156

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

- Maternity leave: application of the provisions of article 51 of the collective agreement of the banking industry regarding legal maternity leave and additional leave of absence (45 days on full pay or 90 days on half pay); preservation of the salary (less the daily allowance paid by the Social Security for the period of legal maternity leave). Inclusion of all paid leave of absence related to maternity for the calculation of the employee's length of service in the company.
- Adoption leave: application of the provisions of article 52 of the collective agreement of the banking industry regarding legal adoption leave and additional leave of absence (45 days on full pay or 90 days on half pay); preservation of the salary (less the daily allowance paid by the Social Security for the period of legal adoption leave). Inclusion of all leave of absence related to adoption for the calculation of the employee's length of service in the company.
- Parental childcare leave: application of the provisions of article 53 of the collective agreement of the banking industry regarding parental childcare leave taken in the event of a birth: preservation of the salary during the first 45 days of the parental childcare leave (the breast-feeding condition provided for in article 53 is removed by virtue of the social guarantees provided by BNP Paribas SA).
- Paternity leave: application of the new rule implemented by BNP Paribas SA since January 1, 2009 included in the July 2, 2010 amendment to the company-wide agreement dated July 30, 2007 on equal opportunities for male and female employees: continued payment of salary during paternity leave (less the daily allowances paid by the Social Security).



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)

2009	2010		2011
2,980.6	3,391.8	TOTAL PERSONNEL COSTS	3,617.0
1,900.8	2,100.7	"Wages and Salaries"	2,220.0
1,551.5	1,695.0	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,742.3
-42.9	-46.7	Deductions (sickness, maternity, flexitime, etc.)	-48.2
75.5	77.1	Miscellaneous allowances and overtime	106.9
288.7	324.6	Variable remuneration	370.1
1,872.9	2,050.1	Subtotal "Wages and Salaries"	2,171.0
27.9	50.6	Employer contributions to employee saving schemes and administrative expenses	49.0
783.6	865.0	"Social security contributions"	915.1
211.3	244.7	"Tax expenses"	246.1
84.9	181.3	"incentive plans and profit-sharing" (payment with respect to the previous year)	235.8
39,007	39,906	Average monthly headcount in Metropolitan France (Including Monte Carlo)	40,586
48,730	52,641	Wages and salaries, average per employee in € ("Wages and Salaries" / Average monthly headcount)	54,699
50,906	57,186	Average employee remuneration (income) in € (including incentive plans, profit-sharing)	60,509
25,506	27,809	Average employer's contributions per employee in €	28,610
33.4	32.7	Ratio of social security charges and tax expenses and total personnel costs	32.1
33.9	35.5	Aggregate employer's contributions (Total personnel costs / Added Value)	34.0

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1,951	1,868	1,903	2,136	1,943	2,032	B	2,168	1,865	1,966
2,043	1,981	2,003	2,031	1,991	2,006	C	2,044	1,964	1,998
2,126	2,047	2,067	2,125	2,083	2,094	D	2,131	2,110	2,116
2,311	2,235	2,255	2,357	2,281	2,301	E	2,413	2,337	2,355
2,436	2,413	2,421	2,482	2,471	2,474	F	2,541	2,527	2,531
2,712	2,668	2,685	2,756	2,733	2,742	G	2,820	2,802	2,809
2,409	2,300	2,333	2,449	2,369	2,392	Technical staff	2,509	2,440	2,460
3,121	3,065	3,092	3,186	3,133	3,159	H	3,262	3,212	3,235
3,871	3,798	3,841	3,983	3,903	3,950	I	4,065	3,982	4,030
4,674	4,603	4,647	4,831	4,758	4,803	J	4,938	4,857	4,907
5,991	5,734	5,903	6,215	5,923	6,115	K	6,349	6,081	6,251
8,345	7,497	8,103	8,547	7,766	8,328	HC	8,664	7,954	8,458
4,346	3,834	4,123	4,489	3,944	4,249	Executive staff	4,605	4,061	4,362
3,691	2,914	3,255	3,849	3,031	3,389	TOTAL	3,975	3,149	3,510

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

2009	2010		2011
21,569	21,741	99% of employees earned at least	21,305
24,612	25,718	95% of employees earned at least	25,826
26,603	28,002	90% of employees earned at least	28,304
28,052	29,564	85% of employees earned at least	30,045
29,334	30,893	80% of employees earned at least	31,457
30,578	32,272	75% of employees earned at least	32,860
32,053	33,746	70% of employees earned at least	34,385
33,650	35,388	65% of employees earned at least	36,081
35,325	37,174	60% of employees earned at least	37,944
37,194	39,169	55% of employees earned at least	39,908
39,122	41,236	50% of employees earned at least	42,006
41,164	43,386	45% of employees earned at least	44,278
43,512	45,671	40% of employees earned at least	46,635
45,997	48,307	35% of employees earned at least	49,227
48,918	51,162	30% of employees earned at least	52,266
52,249	51,846	25% of employees earned at least	56,082
56,792	59,771	20% of employees earned at least	61,238
63,205	66,805	15% of employees earned at least	68,261
73,994	78,419	10% of employees earned at least	80,142
99,750	108,510	5% of employees earned at least	109,262
214,850	237,694	1% of employees earned at least	251,675
4.05	4.22	Ratio of the 5% and 95%	4.23
8.73	9.24	Ratio of the 1% et 95%	9.75

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

2011								
Male					Female			
Average age	1 st decile	Median	9 th decile	Level	Average age	1 st decile	Median	9 th decile
nc	nc	nc	nc	B	nc	nc	nc	nc
47.5	22,143	26,964	31,041	C	43.2	21,129	24,925	28,609
39.2	23,029	27,069	32,062	D	36.1	22,337	26,763	31,051
45.4	26,532	30,552	35,359	E	42.5	25,468	30,003	33,716
47.1	29,120	32,711	37,696	F	45.5	27,946	32,481	36,856
48.9	32,033	36,448	42,203	G	47.2	31,059	35,958	41,306
46.0	26,243	32,513	39,336	Technical staff	43.3	24,861	31,376	37,815
42.0	37,841	44,025	51,709	H	39.9	35,374	42,342	49,586
43.4	47,224	54,509	66,765	I	41.6	44,203	51,869	62,049
46.5	58,047	67,817	84,497	J	44.1	54,789	64,519	79,994
47.9	72,978	87,595	160,512	K	45.9	68,469	84,944	127,161
51.3	96,241	139,638	361,172	HC	49.5	91,054	123,825	252,827
44.7	41,180	56,054	115,239	Executive staff	41.8	37,865	48,463	84,398

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

2009	2010	2011
5.5	5.9	6.0

222 | TOTAL OF THE TEN HIGHEST PAY PACKAGES

2009	2010	2011
12,210,039	17,896,702	18,900,227

24 | RELATED EXPENSES

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

2009	2010	2011
15,70	23,49	30,17

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)

2009	2010	2011
63.31	108.21	83.19

261 | INCENTIVE SCHEMES

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

2009	2010	2011
118.04	127.62	119.36

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

2009		2010			2011	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
1,302	1,302	2,088	2,088	Minimum share	1,591	1,591
2,884	3,580	4,921	5,743	Maximum share	3,428	4,376
1,307	1,857	2,100	3,066	Average amount	1,598	2,294

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)

2009		2010			2011	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff
2,480	2,480	2,539	2,539	Minimum share	2,347	2,347
5,218	6,548	3,663	6,704	Maximum share	3,367	6,195
2,486	3,418	2,546	3,594	Average amount	2,351	3,267

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 %)

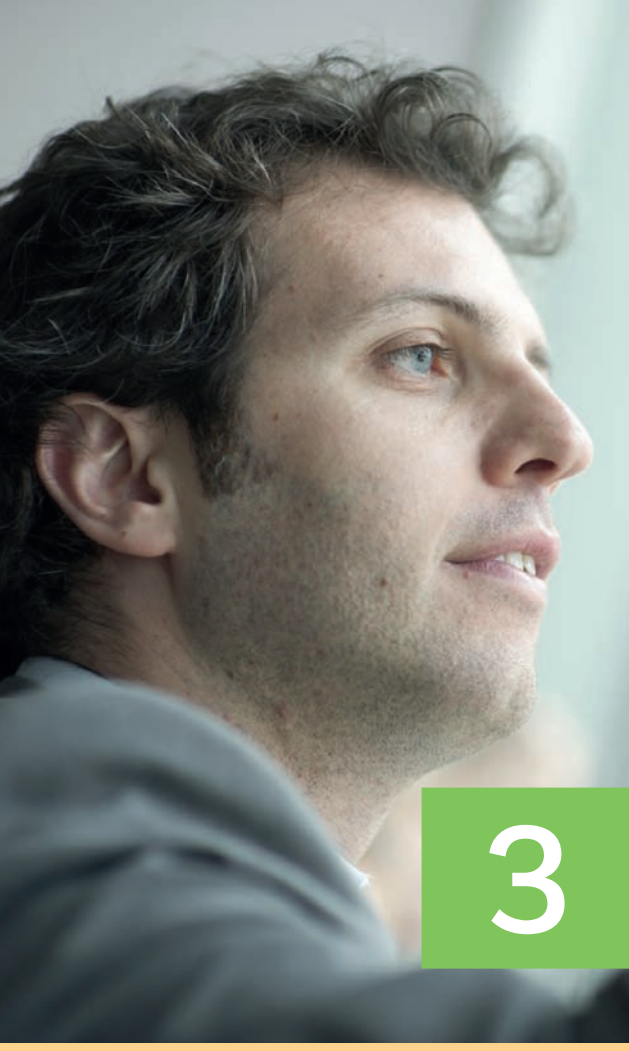
2009	2010	2011
3.75	3.83	4.08

Including voluntary payments.

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

2009	2010	2011
27.92	50.65	48.96

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

2009			2010			2011		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
188	70	258	334	89	423	344	136	480

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

2009			2010			2011		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
7,391	1,940	9,331	7,206	3,316	10,522	7,307	3,346	10,653

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

2009	2010	2011
17	20	27

314 | NUMBER OF FATAL ACCIDENTS

2009	2010	2011
0	0	2
1	0	1
		Commuting
		Work-related

315 | NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE

2009	2010	2011
359	403	374

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

2009	2010	2011
2	3	7

32 | BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

321 | NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2009	2010	2011
1	0	2

322 | NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2009	2010	2011
64	66	84

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

Codes 09 to 30:

2009	2010	2011
3	1	3

324 | NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

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

2009	2010	2011
91	106	139

325 | NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05:

2009	2010	2011
10	9	10

326 | OTHER CASES OF ACCIDENTS

2009	2010	2011
89	241	242
79	45	30
		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

2009	2010	2011
23,139	24,503	24,296

352 | EXPENDITURE ON SAFETY (in millions of Euros)

2009	2010	2011
30.58	27.36	31.18



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

4

OTHERS WORKING CONDITIONS

41 | HOURS WORKED AND FLEXIBLE WORKING HOURS

411 | NUMBER OF HOURS IN A WORKING WEEK

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

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

2009	2010	2011
316	27	22

Change in labour laws (August 20, 2008): only hours worked above the annual quota entitle employees to take time off in lieu of overtime (compensatory time). The decline in the number of beneficiaries will only begin in 2010 because employees have 2 years to use the compensatory time acquired by working overtime.

413 | NUMBER OF EMPLOYEES BENEFITING FROM FLEXTIME

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,609	6,224	8,833	2,546	6,269	8,815	Technical staff	2,439	6,163	8,602
417	651	1,068	433	647	1,080	Executive staff	404	665	1,069
3,026	6,875	9,901	2,979	6,916	9,895	TOTAL	2,843	6,828	9,671

414 | NUMBER OF EMPLOYEES WORKING PART-TIME

90%									
2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4	83	87	9	103	112	Technical staff	8	98	106
8	45	53	9	48	57	Executive staff	9	47	56
12	128	140	18	151	169	TOTAL	17	145	162

80%									
2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
82	2,249	2,331	79	2,212	2,291	Technical staff	73	2,187	2,260
28	854	882	29	919	948	Executive staff	37	1,011	1,048
110	3,103	3,213	108	3,131	3,239	TOTAL	110	3,198	3,308

60%									
2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
24	312	336	22	311	333	Technical staff	20	299	319
10	62	72	7	65	72	Executive staff	10	76	86
34	374	408	29	376	405	TOTAL	30	375	405

50%									
2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
106	570	676	103	531	634	Technical staff	111	527	638
17	57	74	22	63	85	Executive staff	21	66	87
123	627	750	125	594	719	TOTAL	132	593	725

MISCELLANEOUS									
2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
13	80	93	10	80	90	Technical staff	8	104	112
3	5	8	3	8	11	Executive staff	5	11	16
16	85	101	13	88	101	TOTAL	13	115	128

TOTAL PART-TIME									
2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
229	3,294	3,523	223	3,237	3,460	Technical staff	220	3,215	3,435
66	1,023	1,089	70	1,103	1,173	Executive staff	82	1,211	1,293
295	4,317	4,612	293	4,340	4,633	TOTAL	302	4,426	4,728

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.4%	21.7%	16.1%	3.4%	21.2%	15.9%	Technical staff	3.5%	21.2%	16.0%
0.6%	11.1%	5.2%	0.6%	10.9%	5.2%	Executive staff	0.6%	11.3%	5.4%
1.6%	17.7%	10.8%	1.5%	17.1%	10.4%	TOTAL	1.6%	17.1%	10.4%

414-A | NUMBER OF EMPLOYEES WORKING FULL-TIME

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,496	11,852	18,348	6,259	12,014	18,273	Technical staff	6,134	11,949	18,083
11,688	8,222	19,910	12,505	9,034	21,539	Executive staff	12,933	9,531	22,464
18,184	20,074	38,258	18,764	21,048	39,812	TOTAL	19,067	21,480	40,547

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
20	309	329	32	355	387	Technical staff	31	341	372
22	156	178	9	145	154	Executive staff	34	209	243
42	465	507	41	500	541	TOTAL	65	550	615

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
16	319	335	20	297	317	Technical staff	21	269	290
8	113	121	7	116	123	Executive staff	17	107	124
24	432	456	27	413	440	TOTAL	38	376	414

415-C | EXISTENCE OF DIFFERENT WAYS OF ORGANIZING WORK

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

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

LOCAL SERVICES:

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

416 | NUMBER OF DAYS OF ANNUAL HOLIDAYS

27 26 days of annual holidays +1 additional day.

417 | PAID PUBLIC HOLIDAYS

2009	2010		2011
7	7	Mondays	5
8	7	Saturdays	7

42 ORGANIZATION OF WORKING HOURS PER CATEGORY OF PERSONNEL

421 | NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
227	390	617	220	364	584	Technical staff	414	645	1,059
89	63	152	72	81	153	Executive staff	100	125	225
316	453	769	292	445	737	TOTAL	514	770	1,284

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

421-A | NUMBER OF EMPLOYEES WORKING NIGHTS

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
211	434	645	222	403	625	Technical staff	112	95	207
8	7	15	7	6	13	Executive staff	4	4	8
219	441	660	229	409	638	TOTAL	116	99	215

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

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

45 EXPENDITURE TO IMPROVE WORKING CONDITIONS

451 | TOTAL EXPENDITURE (in millions of Euros)

2009	2010		2011
125,60	108,10		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

2009	2010		2011
3.74%	3.80%	As % of payroll	3.77%

Figure estimated for the reference year.

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

2009	2010		2011
71,26	80,37	Expenditure on training	83,64

Figure estimated for the reference year.

513 | NUMBER OF STAFF TRAINED

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5,596	12,804	18,400	5,515	12,931	18,446	5,255	12,555	17,810
9,715	7,728	17,443	10,380	8,381	18,761	10,505	8,884	19,389
15,311	20,532	35,843	15,895	21,312	37,207	15,760	21,439	37,199

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

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

2008			2009			2010		
Male	Female	Total	Male	Female	Total	Male	Female	Total
6,314	13,899	20,213	5,921	13,429	19,350	5,677	13,477	19,154
11,545	8,563	20,108	11,649	8,969	20,618	12,462	9,785	22,247
17,859	22,462	40,321	17,570	22,398	39,968	18,139	23,262	41,401

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

% IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
27.69	63.35	91.03	28.50	66.83	95.33	27.44	65.55	92.98
48.31	38.43	86.75	50.34	40.65	90.99	47.22	39.93	87.15
37.97	50.92	88.89	39.77	53.32	93.09	38.07	51.78	89.85

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

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
88.63	92.12	91.03	93.14	96.29	95.33	92.57	93.16	92.98
84.15	90.25	86.75	89.11	93.44	90.99	84.30	90.79	87.15
85.73	91.41	88.89	90.47	95.15	93.09	86.88	92.16	89.85

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

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
1,573	3,824	5,397	1,124	2,691	3,815	1,216	2,969	4,185
2,817	2,428	5,245	2,736	2,491	5,227	2,855	2,894	5,749
4,390	6,252	10,642	3,860	5,182	9,042	4,071	5,863	9,934

514 | NUMBER OF HOURS OF TRAINING BY LEVEL

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
232,999	476,720	709,719	216,391	449,958	666,349	198,330	426,532	624,862
345,806	317,868	663,674	383,354	343,620	726,975	381,028	361,765	742,793
578,805	794,588	1,373,393	599,745	793,578	1,393,323	579,358	788,297	1,367,655

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

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
37,561	86,753	124,314	29,237	68,535	97,772	30,964	74,597	105,561
56,670	51,206	107,876	60,019	55,022	115,041	60,602	64,308	124,910
94,231	137,959	232,190	89,256	123,557	212,813	91,566	138,905	230,471

515-1 | NUMBER OF HOURS OF TRAINING PER COMPETENCE

2009		2010		2011		
Number of hours	Number of training sessions	Number of hours	Number of training sessions	Number of hours	Number of training sessions	
BUSINESS LINE TRAINING COURSES						
38,009	6,430	83,013	18,656	Insurance	61,449	6,370
11,330	1,226	11,025	850	Internal Audit and Control	12,143	1,256
2,376	343	2,899	385	Communications and advertising	3,343	396
12,291	980	18,950	1,221	Bookkeeping - Management Control	20,605	1,725
75,541	2,777	89,825	3,434	Consultancy Services - Wealth Management	95,958	4,442
2,986	126	4,074	200	Corporate Finance	3,417	118
31,623	3,158	28,660	2,557	Loans and Financing	45,964	5,827
1,652	183	1,746	137	Asset Management	1,701	183
6,133	471	12,412	860	Real Estate	16,336	2,189
30,716	2,519	35,391	3,523	Information Systems	33,324	5,081
8,578	1,319	9,996	1,596	Legal and Tax Affairs	9,666	1,338
1,203	196	4,007	2,212	Logistics	1,246	675
12,147	879	12,995	856	Financial Markets	16,712	966
412,432	35,840	351,410	29,790	Marketing and Selling Techniques	301,744	33,670
247,447	25,919	259,105	29,433	Banking Products and Services	215,780	22,061
27,294	18,327	17,750	2,012	Human Resources	26,360	3,486
28,543	4,450	26,594	6,720	Risk Management	32,325	7,366
41	19	4	1	Stocks and shares - Securities services	144	10
950,339	105,162	969,855	104,443	Total	898,217	97,159
CROSS-FUNCTIONAL TRAINING COURSES						
14,511	1,360	17,076	1,813	Office Automation - NICT	16,338	1,818
75,169	8,020	75,742	9,153	Professional Development	89,185	12,335
47,652	22,209	55,982	23,179	Ethics - Deontology	56,026	23,264
14,391	1,580	11,889	2,086	Management - Organization	12,537	1,197
37,445	2,162	7,848	464	Induction - Support	2,783	284
52,098	3,574	56,338	3,955	Languages	68,451	4,438
33,709	1,779	50,472	2,535	Operational Management	66,959	7,015
4,110	504	4,668	1,003	Quality	3,430	690
7,392	1,147	8,729	1,111	First aid	8,790	1,102
31,337	25,598	31,982	27,578	Safety of Individuals and Property	30,976	26,342
317,813	67,933	320,725	72,877	Total	355,475	78,485
CORPORATE TRAINING COURSES						
29,724	1,632	37,428	2,487	Integration	40,429	2,503
2,422	110	1,802	71	Corporate Management	1,500	43
108,144	3,947	100,562	3,582	Training leading to a banking qualification	108,539	4,695
140,290	5,689	139,791	6,140	Total	150,468	7,241
1,408,442	178,784	1,430,371	183,460	TOTAL	1,404,157	182,885
2009		2010		2011		
35,049		37,048		Of which total of non-chargeable hours in accordance with the tax declaration	36,502	

515-2 | NUMBER OF HOURS BY TYPE OF TRAINING

2009		2010			2011
1,222,593		1,236,742		In-class training	1,207,888
20,090		21,299		Residential in-class training	20,976
112,178		123,957		On-site training	114,400
189		632		Multimedia	1,267
18,343		10,693		E-learning	23,125
1,373,393		1,393,323		TOTAL	1,367,655

52 | TRAINING LEAVE

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

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
9	21	30	7	16	23	Remunerated	4	15	19
5	9	14	8	12	20	Partly remunerated	9	11	20
14	30	44	15	28	43	TOTAL	13	26	39

522 | NUMBER OF EMPLOYEES BENEFITING NOT REMUNERATED TRAINING LEAVE

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
4	6	10	8	7	15	2	7	9

523 | NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2009			2010			2011		
Male	Female	Total	Male	Female	Total	Male	Female	Total
1	1	2	0	0	0	1	0	1

In 2009, the 2 sabbatical training applications were rejected for failure to respect the period of notice.

In 2011, the request did not comply with regulations.

53 | WORK-STUDY CONTRACTS

531 | NUMBER OF APPRENTICESHIP AND OTHER WORK-STUDY CONTRACTS

2009			2010				2011		
Male	Female	Total	Male	Female	Total		Male	Female	Total
201	269	470	238	364	602	Apprenticeship	312	450	762
301	463	764	283	474	757	Other work-study contracts	250	452	702
502	732	1,234	521	838	1,359	TOTAL	562	902	1,464



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

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PROFESSIONAL RELATIONS

61 | EMPLOYEE REPRESENTATIVES

611 | PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2009		2010		BODY OF ELECTORS	2011	
Number registered	As % of voters	Number registered	As % of voters		Number registered	As % of voters
22,380	76.9%	-	-	Technical staff	-	-
20,075	62.2%	-	-	Executive staff	-	-

No elections in 2010 and 2011.

611 | PARTICIPATION IN WORK COUNCIL ELECTIONS

2009		2010		BODY OF ELECTORS	2011	
Number registered	As % of voters	Number registered	As % of voters		Number registered	As % of voters
17,344	77.6%	-	-	Technical staff	-	-
12,516	62.5%	-	-	Executive staff	-	-

No elections in 2010 and 2011.

612 | TOTAL NUMBER OF HOURS ALLOWED FOR EMPLOYEE REPRESENTATION ACTIVITIES

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

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

The total number of hours allowed for employee representation in all these bodies amounted to approximately 535,322 hours in 2011, excluding meetings with Management or committee meetings.

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

2009	2010		2011
1,260	1,255	Staff Representatives	1,247
601	683	CHSCT*	689
335	141	Works Councils	132
83	84	Specialized Committees	97
43	54	Union Delegates	72

As of April 2009, the number of Works Councils was reduced from 100 to 10.

*CHSCT: Health and safety at work committee.

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

PSYCHOSOCIAL RISKS

- July 11, 2011: Agreement on harassment and violence in the place of work.

WAGES

- October 31, 2011: 2012 wage agreement on gender equality in the workplace.
- October 31, 2011: Agreement on the profit-sharing bonus in respect of the 2010 financial year.

EMPLOYEE REPRESENTATIVES AND TRADE UNION RIGHTS

- October 12, 2011: Agreement to extend the mandates of the staff representatives of the Health, Safety and Working Conditions Committee.
- December 5, 2011: Amendment No. 1 to the Agreement on the establishment of an intercompany committee devoted to the Occupational Health Service dated September 16, 2009.

EMPLOYMENT

- December 1, 2011: Agreement on method.

DIVERSITY

- December 1, 2011: 2012-2015 agreement on the employment and professional integration of disabled workers.

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

2009	2010	2011
1,728	568	649

62 | EMPLOYEE COMMUNICATIONS

622 | INDUCTION PROCEDURE

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

623 | INFORMATION PROCEDURES

- Ambition, the magazine devoted to BNP Paribas Group employees,
- Starlight, the Group's video news programme,
- Flash Groupe, the Group's in-house newsletter,
- Echo'Net, the Group's intranet,
- Point Com Un, the information environment of the French Retail Banking division,
- Finance, the journal of the CIB division,
- Magazine itp: the magazine devoted to Information Technology & Processes
- Investment Solutions network, the newsletter devoted to IS division employees,
- Inside, the Retail Banking newsletter,
- Webzines published by the different core businesses, etc.

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

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

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

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

2009	2010		2011
631 - Number of appeals to extrajudicial arbitration systems			
2	1	to the Bank's "appeal formation" Joint Commission	0
2	3	to the Joint Commission for Disciplinary Action	3
32	46	632 - Number of legal proceedings	34
0	1	633 - Number of formal notices and reports received from the Labour inspectorate	1



71 - SOCIAL AND CULTURAL ACTIVITIES

72 - OTHER WELFARE CONTRIBUTIONS

7

OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

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

711 | EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE

2009	2010		2011
10,62	9,85	Restaurants	12,30
9,59	9,52	Transports	10,30
2,23	2,29	Medical expenses (Paris and the Provinces)	2,09
7,68	7,93	Family benefits	7,47
1,28	1,23	Miscellaneous benefits	1,19
31,40	30,83	TOTAL	33,35


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

2009	2010		2011
24,80	24,72	Contribution to midday meal expenses	25,33
Family welfare			
2,58	2,64	Contribution to childminding fees	3,21
0,06	0,06	Miscellaneous aid	0,05
2,64	2,71	TOTAL	3,26
Leisure activities			
16,50	16,79	Summer camp and contribution to employees' holidays	16,79
2,28	2,30	A.S.C.	2,36
0,34	0,34	Miscellaneous	0,34
19,12	19,42	TOTAL	19,48
12,46	12,75	Locally based activities	13,33
Miscellaneous			
1,81	1,38	Administrative costs	1,38
0,80	0,64	Investments	0,69
2,61	2,02	TOTAL	2,07
61,64	61,61	GRAND TOTAL	63,46

Estimate of spending for the reference year.

TOTAL WELFARE BUDGET (in millions of Euros)

2009	2010		2011
31,40	30,83	Budget allocated by Senior Management	33,35
61,64	61,61	Budget allocated to the Central Works Council*	63,46
93,04	92,44	TOTAL	96,81

* Estimate of spending for the reference year.

72 | OTHER WELFARE CONTRIBUTIONS

■ BNP PARIBAS FRIENDLY SOCIETY

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

In 2011, the employer's contribution amounted to €15.42m.

■ 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 2011 financial year, the employer's contribution amounted to €17.93m.

■ PERE BNP PARIBAS CONTRACT

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

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

In 2011, payments made by the company amounted to €14.07m.

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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