

2009

Social Audit



BNP PARIBAS | The bank for a changing world

Contents

I ■ EMPLOYMENT

11 - Headcount	p 3
12 - Non-BNP Paribas employees	p 8
13 - Recruitment during the year	p 9
13 - Recruitment by hierarchical level and by gender	p 9
14 - Employees leaving the company	p 10
14 - Departures by hierarchical level and by gender	p 10
15 - Career development	p 11
17 - Disabled people	p 13
18 - Absenteeism	p 13
19-A - Leaves	p 14

II ■ EMPLOYEE COMPENSATION AND RELATED EXPENSES

21 - Employee compensation, social security contributions and payroll taxes	p 15
22 - Analysis of compensation	p 17
26 - Company profit sharing scheme and matching contributions	p 18

III ■ HEALTH AND SAFETY

31 - Work-related and commuting accidents	p 19
32 - Breakdown of accidents by material aspect	p 20
34 - Health and safety at work committee	p 21
35 - Expenditure on safety	p 21

IV ■ OTHER WORKING CONDITIONS

41 - Hours worked and flexible working hours	p 22
42 - Organization of working hours per category of personnel	p 26
45 - Expenditure to improve working conditions	p 26

V ■ TRAINING

51 - In-service professional training	p 27
52 - Training leave	p 29
53 - Work-study contracts	p 29

VI ■ PROFESSIONAL RELATIONS

61 - Employee representatives	p 30
62 - Employee communications	p 32
63 - Disputes	p 32

VII ■ OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

71 - Social and Cultural Activities	p 33
72 - Other welfare contributions	p 34

SOME DEFINITIONS

p 35



- 11 – Headcount
- 12 – Non-BNP Paribas employees
- 13 – Recruitment during the year
- 14 – Employees leaving the company
- 15 – Career development
- 17 – Disabled people
- 18 – Absenteeism
- 19-A – Leaves

I ■ EMPLOYMENT

11 ■ HEADCOUNT

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

2007			2008			2009			
Male	Female	Total	Male	Female	Total		Male	Female	Total
18,183	22,664	40,847	17,859	22,462	40,321	111-A – Paid headcount	17,570	22,398	39,968
463	1,287	1,750	451	1,262	1,713	Unpaid absentees	407	1,261	1,668
513	777	1,290	499	747	1,246	Work-study contracts	502	732	1,234
19,159	24,728	43,887	18,809	24,471	43,280	111-B – Total headcount*	18,479	24,391	42,870
314	259	573	330	277	607	On secondment in France	349	286	635
789	196	985	829	157	986	On secondment outside France	791	143	934
						111-C – Total headcount including employees on secondment			
20,262	25,183	45,445	19,968	24,905	44,873		19,619	24,820	44,439

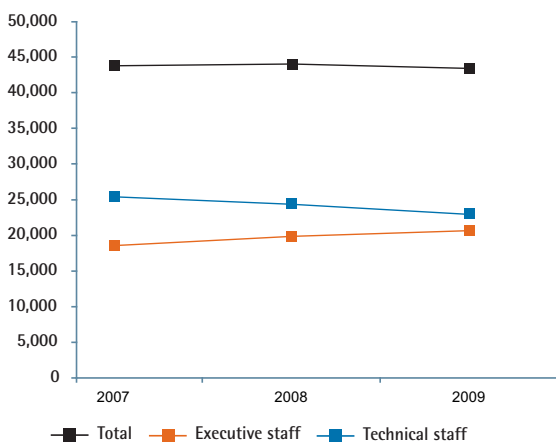
*As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

111-B ■ TOTAL HEADCOUNT AT DECEMBER 31^{ST(1)} (one for one)

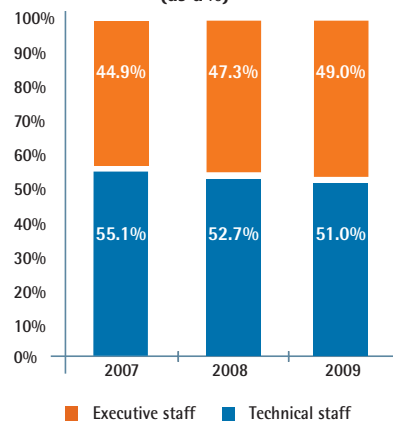
2007			2008			2009			
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,854	14,647	21,501	7,144	15,643	22,787	Technical staff	6,725	15,146	21,871
31.9%	68.1%	100.0%	31.4%	68.6%	100.0%	% Technical staff	30.7%	69.3%	100.0%
11,329	8,017	19,346	11,665	8,828	20,493	Executive staff	11,754	9,245	20,999
58.6%	41.4%	100.0%	56.9%	43.1%	100.0%	% Executive staff	56.0%	44.0%	100.0%
18,183	22,664	40,847	18,809	24,471	43,280	TOTAL	18,479	24,391	42,870
44.5%	55.5%	100.0%	43.5%	56.5%	100.0%	% Total	43.1%	56.9%	100.0%

2007			2008			2009			
Male	Female	Total	Male	Female	Total		Male	Female	Total
37.7%	64.6%	52.6%	38.0%	63.9%	52.7%	Technical staff % by gender	36.4%	62.1%	51.0%
62.3%	35.4%	47.4%	62.0%	36.1%	47.3%	Executive staff % by gender	63.6%	37.9%	49.0%
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	TOTAL % by gender	100.0%	100.0%	100.0%

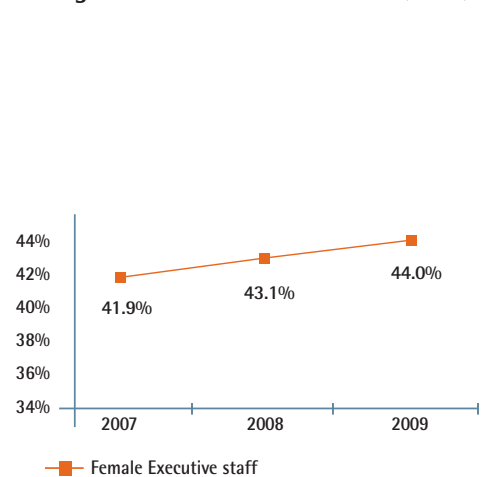
Change in total headcount excluding employees on secondment



Change in total headcount excluding employees on secondment (as a%)



Change in female executive staff (as a%)



(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

11 ■ HEADCOUNT

111 b ■ TOTAL HEADCOUNT AT DECEMBER 31ST PER CATEGORY⁽¹⁾ (FTE*)

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,781	13,727	20,508	7,050	14,658	21,708	Technical staff	6,638	14,228	20,866
11,309	7,835	19,144	11,643	8,607	20,250	Executive staff	11,733	9,014	20,747
18,090	21,562	39,652	18,692	23,265	41,958	TOTAL	18,371	23,242	41,613

* 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).

112 ■ PERMANENT STAFF⁽¹⁾

2007			2008				2009		
		16,590			16,706	Technical staff			14,436
		16,785			18,096	Executive staff			18,408
		33,375			34,802	TOTAL			32,844

Holders of an unlimited term, full-time work contract, registered as permanent staff for the whole year in question.

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

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
35	87	122	34	88	122	Paid headcount			
25	33	58	13	28	41	Technical staff	57	185	242
60	120	180	47	116	163	Executive staff	24	43	67
						Total	81	228	309
0	0	0	0	1	1	Unpaid absentees			
0	0	0	0	0	0	Technical staff	0	0	0
0	0	0	0	1	1	Executive staff	0	0	0
						Total	0	0	0
512	775	1,287	498	746	1,244	Work-study contracts			
0	0	0	0	0	0	Technical staff	502	732	1,234
512	775	1,287	498	746	1,244	Executive staff	0	0	0
						Total	502	732	1,234
547	862	1,409	532	835	1,367	TOTAL			
25	33	58	13	28	41	Technical staff	559	917	1,476
572	895	1,467	545	863	1,408	Executive staff	24	43	67
						Total	583	960	1,543

114 ■ AVERAGE MONTHLY HEADCOUNT⁽¹⁾ (one for one)

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

2007			2008				2009		
		21,822			23,434	Technical staff			22,159
		18,854			20,251	Executive staff			20,757
		40,676			43,685	TOTAL			42,915

(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

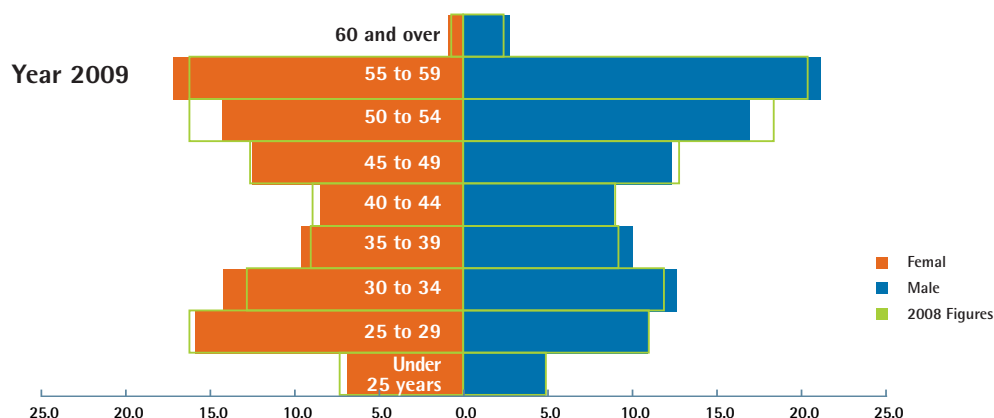
11 ■ HEADCOUNT

115/116 ■ BREAKDOWN OF TOTAL HEADCOUNT BY GENDER AND BY AGE AT DECEMBER 31ST(1) (one for one)

2007					2008					2009								
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	
UNDER 25																		
323	4.7	1,017	6.9	1,340	6.2	766	10.7	1,543	9.9	2,309	10.1	781	11.6	1,491	9.8	2,272	10.4	
182	1.6	294	3.7	476	2.5	154	1.3	235	2.7	389	1.9	106	0.9	195	2.1	301	1.4	
505	2.8	1,311	5.8	1,816	4.4	920	4.9	1,778	7.3	2,698	6.2	887	4.8	1,686	6.9	2,573	6.0	
25 TO 29																		
826	12.1	2,413	16.5	3,239	15.1	808	11.3	2,472	15.8	3,280	14.4	815	12.1	2,419	16.0	3,234	14.8	
1,276	11.3	1,518	18.9	2,794	14.4	1,257	10.8	1,502	17.0	2,759	13.5	1,198	10.2	1,449	15.7	2,647	12.6	
2,102	11.6	3,931	17.3	6,033	14.8	2,065	11.0	3,974	16.2	6,039	14.0	2,013	10.9	3,868	15.9	5,881	13.7	
30 TO 34																		
448	6.5	1,085	7.4	1,533	7.1	498	7.0	1,370	8.8	1,868	8.2	558	8.3	1,617	10.7	2,175	9.9	
1,700	15.0	1,582	19.7	3,282	17.0	1,740	14.9	1,766	20.0	3,506	17.1	1,765	15.0	1,846	20.0	3,611	17.2	
2,148	11.8	2,667	11.8	4,815	11.8	2,238	11.9	3,136	12.8	5,374	12.4	2,323	12.6	3,463	14.2	5,786	13.5	
35 TO 39																		
283	4.1	905	6.2	1,188	5.5	249	3.5	908	5.8	1,157	5.1	231	3.4	887	5.9	1,118	5.1	
1,316	11.6	1,003	12.5	2,319	12.0	1,474	12.6	1,295	14.7	2,769	13.5	1,611	13.7	1,459	15.8	3,070	14.6	
1,599	8.8	1,908	8.4	3,507	8.6	1,723	9.2	2,203	9.0	3,926	9.1	1,842	10.0	2,346	9.6	4,188	9.8	
40 TO 44																		
456	6.7	1,401	9.6	1,857	8.6	387	5.4	1,170	7.5	1,557	6.8	343	5.1	1,041	6.9	1,384	6.3	
1,245	11.0	959	12.0	2,204	11.4	1,299	11.1	1,014	11.5	2,313	11.3	1,302	11.1	1,033	11.2	2,335	11.1	
1,701	9.4	2,360	10.4	4,061	9.9	1,686	9.0	2,184	8.9	3,870	8.9	1,645	8.9	2,074	8.5	3,719	8.7	
45 TO 49																		
1,099	16.0	2,073	14.2	3,172	14.8	936	13.1	2,136	13.7	3,072	13.5	724	10.8	1,965	13.0	2,689	12.3	
1,447	12.8	774	9.7	2,221	11.5	1,480	12.7	946	10.7	2,426	11.8	1,546	13.2	1,072	11.6	2,618	12.5	
2,546	14.0	2,847	12.6	5,393	13.2	2,416	12.8	3,082	12.6	5,498	12.7	2,270	12.3	3,037	12.5	5,307	12.4	
50 TO 54																		
1,787	26.1	3,239	22.1	5,026	23.4	1,631	22.8	2,983	19.1	4,614	20.2	1,405	20.9	2,547	16.8	3,952	18.1	
1,904	16.8	966	12.0	2,870	14.8	1,837	15.7	990	11.2	2,827	13.8	1,710	14.5	948	10.3	2,658	12.7	
3,691	20.3	4,205	18.6	7,896	19.3	3,468	18.4	3,973	16.2	7,441	17.2	3,115	16.9	3,495	14.3	6,610	15.4	
55 TO 59																		
1,585	23.1	2,450	16.7	4,035	18.8	1,768	24.7	2,967	19.0	4,735	20.8	1,746	26.0	3,066	20.2	4,812	22.0	
1,978	17.5	851	10.6	2,829	14.6	2,076	17.8	997	11.3	3,073	15.0	2,145	18.2	1,128	12.2	3,273	15.6	
3,563	19.6	3,301	14.6	6,864	16.8	3,844	20.4	3,964	16.2	7,808	18.0	3,891	21.1	4,194	17.2	8,085	18.9	
60 AND OVER																		
47	0.7	64	0.4	111	0.5	101	1.4	94	0.6	195	0.9	122	1.8	113	0.7	235	1.1	
281	2.5	70	0.9	351	1.8	348	3.0	83	0.9	431	2.1	371	3.2	115	1.2	486	2.3	
328	1.8	134	0.6	462	1.1	449	2.4	177	0.7	626	1.4	493	2.7	228	0.9	721	1.7	
18,183	100	22,664	100	40,847	100	18,809	100	24,471	100	43,280	100	GLOBAL	18,479	100	24,391	100	42,870	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)



(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

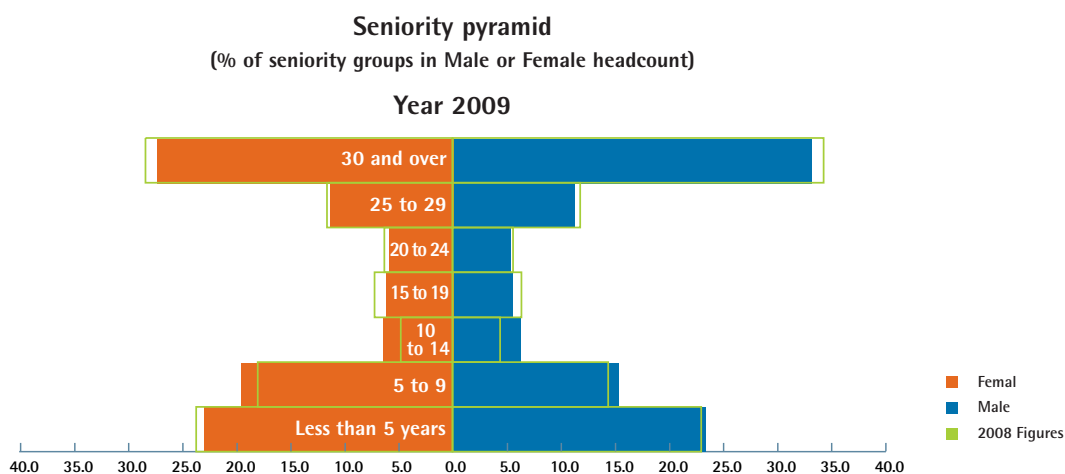
11 ■ HEADCOUNT

115/117 ■ BREAKDOWN OF HEADCOUNT BY GENDER AND BY LENGTH OF SERVICE

AT DECEMBER 31ST(1) (one for one)

2007					2008						2009							
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	
										LESS THAN 5 YEARS								
1,099	16.0	2,870	19.6	3,969	18.5	1,486	20.8	3,226	20.6	4,712	20.7	1,507	22.4	3,048	20.1	4,555	20.8	
2,775	24.5	2,506	31.3	5,281	27.3	2,841	24.4	2,585	29.3	5,426	26.5	2,809	23.9	2,570	27.8	5,379	25.6	
3,874	21.3	5,376	23.7	9,250	22.6	4,327	23.0	5,811	23.7	10,138	23.4	TOTAL	4,316	23.4	5,618	23.0	9,934	23.2
										5 TO 9 YEARS								
644	9.4	1,945	13.3	2,589	12.0	722	10.1	2,374	15.2	3,096	13.6	783	11.6	2,666	17.6	3,449	15.8	
1,969	17.4	1,877	23.4	3,846	19.9	1,993	17.1	2,028	23.0	4,021	19.6	2,038	17.3	2,103	22.7	4,141	19.7	
2,613	14.4	3,822	16.9	6,435	15.8	2,715	14.4	4,402	18.0	7,117	16.4	TOTAL	2,821	15.3	4,769	19.6	7,590	17.7
										10 TO 14 YEARS								
111	1.6	366	2.5	477	2.2	102	1.4	455	2.9	557	2.4	153	2.3	659	4.4	812	3.7	
521	4.6	480	6.0	1,001	5.2	732	6.3	708	8.0	1,440	7.0	989	8.4	918	9.9	1,907	9.1	
632	3.5	846	3.7	1,478	3.6	834	4.4	1,163	4.8	1,997	4.6	TOTAL	1,142	6.2	1,577	6.5	2,719	6.3
										15 TO 19 YEARS								
369	5.4	1,024	7.0	1,393	6.5	356	5.0	1,079	6.9	1,435	6.3	279	4.1	885	5.8	1,164	5.3	
794	7.0	606	7.6	1,400	7.2	840	7.2	677	7.7	1,517	7.4	739	6.3	636	6.9	1,375	6.5	
1,163	6.4	1,630	7.2	2,793	6.8	1,196	6.4	1,756	7.2	2,952	6.8	TOTAL	1,018	5.5	1,521	6.2	2,539	5.9
										20 TO 24 YEARS								
461	6.7	1,224	8.4	1,685	7.8	329	4.6	979	6.3	1,308	5.7	240	3.6	2,775	24.5	1,073	4.9	
768	6.8	479	6.0	1,247	6.4	720	6.2	551	6.2	1,271	6.2	742	6.3	613	6.6	1,355	6.5	
1,229	6.8	1,703	7.5	2,932	7.2	1,049	5.6	1,530	6.3	2,579	6.0	TOTAL	982	5.3	1,446	5.9	2,428	5.7
										25 TO 29 YEARS								
1,190	17.4	2,152	14.7	3,342	15.5	1,081	15.1	2,147	13.7	3,228	14.2	923	13.7	2,016	13.3	2,939	13.4	
1,164	10.3	607	7.6	1,771	9.2	1,147	9.8	701	7.9	1,848	9.0	1,152	9.8	771	8.3	1,923	9.2	
2,354	12.9	2,759	12.2	5,113	12.5	2,228	11.8	2,848	11.6	5,076	11.7	TOTAL	2,075	11.2	2,787	11.4	4,862	11.3
										30 YEARS AND OVER								
2,980	43.5	5,066	34.6	8,046	37.4	3,068	42.9	5,383	34.4	8,451	37.1	2,840	42.2	5,039	33.3	7,879	36.0	
3,338	29.5	1,462	18.2	4,800	24.8	3,392	29.1	1,578	17.9	4,970	24.3	3,285	27.9	1,634	17.7	4,919	23.4	
6,318	34.7	6,528	28.8	12,846	31.4	6,460	34.3	6,961	28.4	13,421	31.0	TOTAL	6,125	33.1	6,673	27.4	12,798	29.9
18,183	100	22,664	100	40,847	100	18,809	100	24,471	100	43,280	100	ENSEMBLE	18,479	100	24,391	100	42,870	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.



(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

11 ■ HEADCOUNT

115/118 ■ BREAKDOWN OF HEADCOUNT BY GENDER AND BY NATIONALITY
 AT DECEMBER 31ST(1) (one for one)

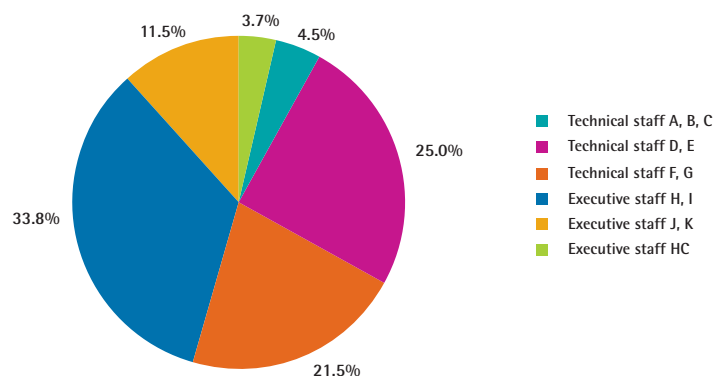
2007				2008				2009			
French		Foreign		French		Foreign		French		Foreign	
M	F	M	F	M	F	M	F	M	F	M	F
6,807	14,537	47	110	7,089	15,516	55	127	6,660	15,005	65	141
11,029	7,730	300	287	11,338	8,498	327	330	11,415	8,877	339	368
17,836	22,267	347	397	18,427	24,014	382	457	18,075	23,882	404	509
40,103		744		42,441		839		41,957		913	
								TOTAL			

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

2007					2008					2009				
M	%*	F	%*	Total	M	%*	F	%*	Total	M	%*	F	%*	Total
6,854	31.9	14,647	68.1	21,501	7,144	31.4	15,643	68.6	22,787	6,725	30.7	15,146	69.3	21,871
-	-	-	-	0	-	-	-	-	0	-	-	-	-	0
33	47.1	37	52.9	70	62	29.1	151	70.9	213	51	28.5	128	71.5	179
398	31.1	883	68.9	1,281	718	33.5	1,428	66.5	2,146	637	36.0	1,133	64.0	1,770
1,589	25.4	4,665	74.6	6,254	1,504	25.4	4,416	74.6	5,920	1,377	25.1	4,106	74.9	5,483
1,348	27.5	3,548	72.5	4,896	1,393	26.8	3,812	73.2	5,205	1,365	26.0	3,877	74.0	5,242
1,352	33.4	2,700	66.6	4,052	1,365	32.1	2,887	67.9	4,252	1,362	31.2	3,007	68.8	4,369
2,134	43.1	2,814	56.9	4,948	2,102	41.6	2,949	58.4	5,051	1,933	40.0	2,895	60.0	4,828
				52.6					52.7	% of technical staff in the total headcount				51.0
11,329	58.6	8,017	41.4	19,346	11,665	56.9	8,828	43.1	20,493	11,754	56.0	9,245	44.0	20,999
4,363	51.1	4,182	48.9	8,545	4,394	49.3	4,511	50.7	8,905	4,339	48.1	4,683	51.9	9,022
3,009	60.4	1,973	39.6	4,982	3,170	58.9	2,210	41.1	5,380	3,191	58.2	2,288	41.8	5,479
1,851	64.3	1,027	35.7	2,878	1,907	62.2	1,159	37.8	3,066	1,961	61.3	1,238	38.7	3,199
1,010	67.6	484	32.4	1,494	1,101	66.5	554	33.5	1,655	1,126	65.4	596	34.6	1,722
1,096	75.7	351	24.3	1,447	1,093	73.5	394	26.5	1,487	1,137	72.1	440	27.9	1,577
				47.4					47.3	% of executive staff in the total headcount				49.0
18,183	44.5	22,664	55.5	40,847	18,809	43.5	24,471	56.5	43,280	18,479	43.1	24,391	56.9	42,870
										TOTAL				

* The percentages are calculated by reference to the total headcount by qualification level.

Breakdown of headcount by qualification level
Year 2009



(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

12 ■ NON-BNP PARIBAS EMPLOYEES

121 ■ NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR

(in equivalent man-months)

2007*	2008	2009
3,586	3,356	3,554

* Adjusted figure.

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

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

2007	2008	2009
3,042	3,215	3,304

Internships longer than 1 week.

123 ■ AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2007	2008	2009
201	253	339

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

2007	2008	2009
25	25	34

124 b ■ TOTAL PAYMENTS TO TEMPORARY EMPLOYMENT AGENCIES (in millions of Euros)

2007	2008	2009
9.31	11.96	15.70

13 ■ RECRUITMENT DURING THE YEAR⁽¹⁾ (one for one)

2007			2008				2009		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,688	1,924	3,612	2,175	1,578	3,753	130-A - Total recruitments	2,274	1,028	3,302
1,235	1,775	3,010	807	1,414	2,221	131 - Staff recruited on unlimited term contracts	727	828	1,605
342	110	452	1,108	101	1,209	132 - Staff recruited on fixed-term contracts	1,217	120	1,337
111	39	150	260	63	323	132-A - Transformation into unlimited term contracts	330	30	360
784	325	1,109	1,334	224	1,558	134 - Of which number of recruits aged 25 or less	1,412	170	1,582
193	291	484	205	248	453	130-B - Of which Contract transfers	143	165	308

13 ■ RECRUITMENT BY HIERARCHICAL LEVEL AND BY GENDER⁽¹⁾ (one for one)

2007						2008							2009					
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
544	1,144	1,039	885	1,583	2,029	767	1,408	842	736	1,609	2,144	130-A - Total recruitments	787	1,487	561	467	1,348	1,954
435	800	988	787	1,423	1,587	255	552	772	642	1,027	1,194	131 - Staff recruited on unlimited term contracts	252	475	500	378	752	853
85	257	41	69	126	326	414	694	39	62	453	756	132 - Staff recruited on fixed-term contracts	429	788	48	72	477	860
24	87	10	29	34	116	98	162	31	32	129	194	132-A - Transformation into unlimited term contracts	106	224	13	17	119	241
228	556	118	207	346	763	473	861	97	127	570	988	134 - Of which number of recruits aged 25 or less	486	926	68	102	554	1,028
74	119	189	102	263	221	61	144	121	127	182	271	130-B - Of which Contract transfers	31	112	81	84	112	196

133 ■ NUMBER OF SEASONAL WORKERS

2007	2008	2009
6,845	6,509	6,347

(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

14 ■ EMPLOYEES LEAVING THE COMPANY⁽¹⁾ (one for one)

2007			2008			2009**			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
1,489	1,073	2,562	2,563	1,226	3,789	141 - Total departures	2,143	1,104	3,247
431	449	880	441	431	872	142 - Resignations	212	241	453
212	27	239	301	45	346	143 - Subsidized departures	132	109	241
129	106	235	264	131	395	144 - Redundancies	184	101	285
-	-	-	-	-	-	<i>Of which amicable termination of employment contracts*</i>	16	13	29
210	46	256	750	49	799	145 - End of fixed-term contracts	664	61	725
88	86	174	84	74	158	146 - Departure during probationary period	119	48	167
378	351	729	673	483	1,156	147 - Retirements/early retirements	779	515	1,294
41	8	49	50	13	63	148 - Deaths	53	29	82

* New item in 2009.

** New breakdown method for Redundancies and Departures during the probationary period.

14 ■ DEPARTURES BY HIERARCHICAL LEVEL AND BY GENDER⁽¹⁾ (one for one)

2007						2008						2009**						
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	
518	971	672	401	1,190	1,372	917	1,646	765	461	1,682	2,107	141 - Total departures	802	1,341	715	389	1,517	1,730
148	283	279	170	427	453	139	302	242	189	381	491	142 - Resignations	69	143	142	99	211	242
61	151	11	16	72	167	85	216	27	18	112	234	143 - Subsidized departures	46	86	69	40	115	126
49	80	67	39	116	119	105	159	75	56	180	215	144 - Redundancies	81	103	62	39	143	142
-	-	-	-	-	-	-	-	-	-	-	-	<i>Of which amicable termination of employment contracts*</i>	4	12	7	6	11	18
55	155	19	27	74	182	276	474	19	30	295	504	145 - End of fixed-term contracts	242	422	24	37	266	459
35	53	43	43	78	96	33	51	41	33	74	84	146 - Departure during probationary period	40	79	28	20	68	99
145	233	247	104	392	337	253	420	350	133	603	553	147 - Retirements and early retirements	294	485	365	150	659	635
25	16	6	2	31	18	26	24	11	2	37	26	148 - Deaths	30	23	25	4	55	27

* New item in 2009.

** New breakdown method for Redundancies and Departures during the probationary period.

■ OVERVIEW: RECRUITMENTS/DEPARTURES

	2008	2009
Headcount in previous year	43,887	43,280
130-A - Total recruitments	3,753	3,302
141 - Total departures	-3,789	-3,247
Transfers of outgoing contracts	-103	-100
Balance of appointments with other Group entities	-145	-5
Transformation into unlimited-term contracts*	-323	-360
Headcount in current year	43,280	42,870

* Included in recruitment, not included in departures.

(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

15 ■ CAREER DEVELOPMENT

151 ■ NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
		-			-	B			-
8	17	25	12	10	22	C	5	3	8
126	392	518	95	229	324	D	75	222	297
291	781	1,072	276	762	1,038	E	271	756	1,027
272	512	784	225	528	753	F	251	575	826
233	438	671	236	389	625	G	200	386	586
930	2,140	3,070	844	1,918	2,762	Technical staff	802	1,942	2,744
344	347	691	289	375	664	H	267	348	615
457	331	788	416	324	740	I	408	319	727
302	177	479	264	191	455	J	292	206	498
152	84	236	157	90	247	K	155	88	243
65	35	100	70	42	112	HC	77	50	127
1,320	974	2,294	1,196	1,022	2,218	Executive staff	1,199	1,011	2,210
2,250	3,114	5,364	2,040	2,940	4,980	TOTAL	2,001	2,953	4,954

Reminder, number of paid employees (excluding administrators) at Dec. 31 of the previous year
i.e. the number of employees liable to be promoted during the following year.

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,299	15,113	22,412	6,854	14,647	21,501	Technical staff	6,314	13,899	20,213
9,732	6,958	16,690	10,233	7,666	17,899	Executive staff	10,466	8,181	18,647
17,031	22,071	39,102	17,087	22,313	39,400	TOTAL	16,780	22,080	38,860

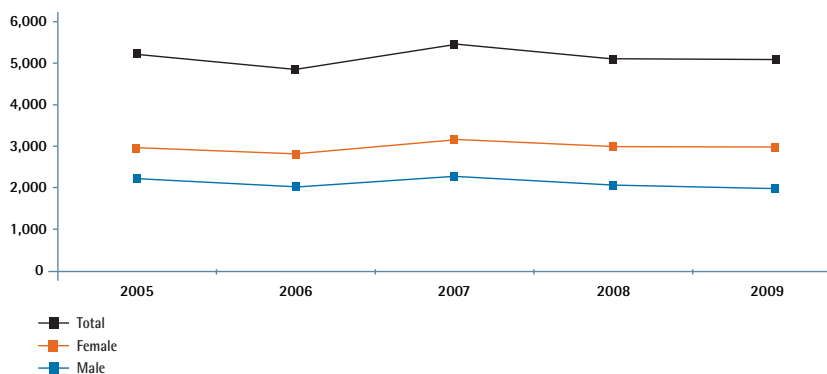
% of promotions in terms of total Technical or Executive staff

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4.15	9.55	13.70	3.93	8.92	12.85	Technical staff	3.97	9.61	13.58
7.91	5.84	13.74	6.68	5.71	12.39	Executive staff	6.43	5.42	11.85
5.75	7.96	13.72	5.18	7.46	12.64	TOTAL	5.15	7.60	12.75

% of promotions in terms of total Technical or Executive Staff, Male or Female

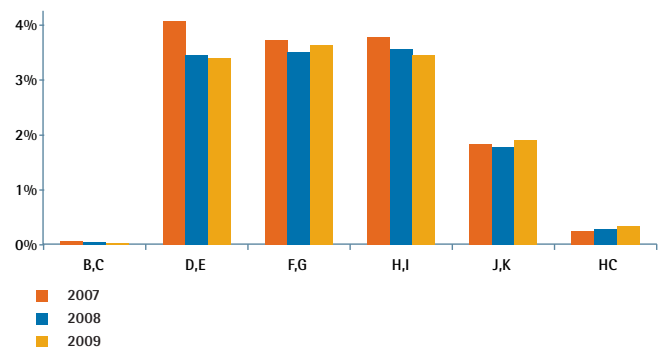
2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
12.74	14.16	13.70	12.31	13.09	12.85	Technical staff	12.70	13.97	13.58
13.56	14.00	13.74	11.69	13.33	12.39	Executive staff	11.46	12.36	11.85
13.21	14.11	13.72	11.94	13.18	12.64	TOTAL	11.92	13.37	12.75

Change in number of employees promoted



Change in promotions

(% in terms of paid headcount excluding administrators, HC, of the previous year)



15 ■ CAREER DEVELOPMENT

INDIVIDUAL SALARY INCREASE

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

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5	1	6	0	3	3	B	2	1	3
76	181	257	46	111	157	C	36	76	112
424	1,410	1,834	363	1,188	1,551	D	328	1,033	1,361
302	883	1,185	292	814	1,106	E	265	873	1,138
323	739	1,062	320	702	1,022	F	317	784	1,101
643	857	1,500	506	775	1,281	G	494	849	1,343
1,773	4,071	5,844	1,527	3,593	5,120	Technical staff	1,442	3,616	5,058
1,538	1,519	3,057	1,461	1,585	3,046	H	1,399	1,602	3,001
993	663	1,656	901	680	1,581	I	910	696	1,606
620	359	979	593	376	969	J	555	391	946
358	158	516	355	170	525	K	301	169	470
450	169	619	376	158	534	HC	343	130	473
3,959	2,868	6,827	3,686	2,969	6,655	Executive staff	3,508	2,988	6,496
5,732	6,939	12,671	5,213	6,562	11,775	TOTAL	4,950	6,604	11,554

Reminder, number of employees at Dec. 31 of the previous year
i.e. the number of employees liable to receive an increase during the following year.

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,299	15,113	22,412	6,854	14,647	21,501	Technical staff	6,314	13,899	20,213
10,798	7,281	18,079	11,329	8,017	19,346	Executive staff	11,545	8,563	20,108
18,097	22,394	40,491	18,183	22,664	40,847	TOTAL	17,859	22,462	40,321

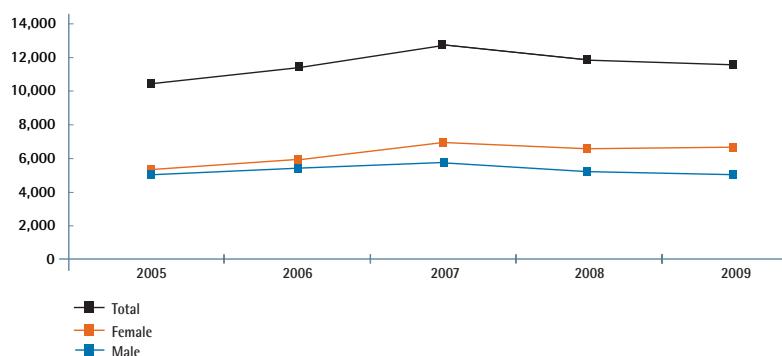
% in terms of total Technical or Executive staff

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7.91	18.16	26.08	7.10	16.71	23.81	Technical staff	7.13	17.89	25.02
21.90	15.86	37.76	19.05	15.35	34.40	Executive staff	17.45	14.86	32.31
14.16	17.14	31.29	12.76	16.05	28.83	TOTAL	12.28	16.38	28.66

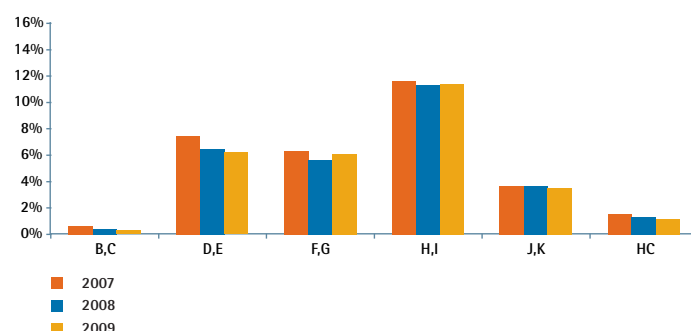
% in terms of total Technical or Executive Staff, Male or Female

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
24.29	26.94	26.08	22.28	24.53	23.81	Technical staff	22.84	26.02	25.02
36.66	39.39	37.76	32.54	37.03	34.40	Executive staff	30.39	34.89	32.31
31.67	30.99	31.29	28.67	28.95	28.83	TOTAL	27.72	29.40	28.66

Change in salary increases
(number of employees raised)



Change in salary increases
(% in terms of paid headcount of the previous year)



15 ■ CAREER DEVELOPMENT

153-A ■ TOTAL STATUS REVIEWS

2007		2008		2009	
18,035		16,755		Total number of status reviews	16,508
27		29		Average frequency of status reviews (in months)	29

17 ■ DISABLED PEOPLE

171 ■ NUMBER OF DISABLED EMPLOYEES IN THE YEAR IN QUESTION

December 31 st 2007		December 31 st 2008		December 31 st 2009	
730		754		Expressed as natural persons	850
1,015		1,007		Expressed in unity of disability	1,006
22		18		Additional units related to ESAT* services	15
1,037		1,025		TOTAL nb of units	1,021

* 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

December 31 st 2007		December 31 st 2008		December 31 st 2009	
83		77		Expressed as natural persons	78

18 ■ ABSENTEEISM

2007			2008			2009			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
509,129	138,577	647,705	517,194	157,380	674,574	DAYS OF ABSENTEEISM			
						513,819	173,996	687,815	
						182 - Illness			
						183 - Breakdown of absences by duration			
13,464	5,399	18,863	13,064	6,008	19,072	up to 2 days	13,056	6,456	19,513
28,464	10,791	39,255	25,304	10,364	35,668	3 to 6 days	27,590	12,972	40,563
467,201	122,387	589,587	478,826	141,008	619,834	6 days and more	473,172	154,567	627,739
						184 - Work-related and commuting accidents			
19,189	5,073	24,262	19,416	6,425	25,840		19,572	8,618	28,190
143,724	119,287	263,010	139,939	135,706	275,646	185 - Maternity leave			
118,647	66,303	184,950	114,105	69,182	183,287		156,682	149,468	306,151
257,001	45,434	302,435	227,413	52,117	279,530	186 - Authorized leave*			
1,047,689	374,672	1,422,361	1,018,067	420,810	1,438,877		115,036	81,993	197,028
11.67	5.35	8.90	11.90	5.69	9.02	187 - Other reasons**			
1.60	1.70	1.65	1.64	1.84	1.73		192,964	46,496	239,460
10.07	3.65	7.25	10.27	3.86	7.30	181-1 - TOTAL			
						998,073	460,571	1,458,644	
						181 - Rate of absenteeism			
						12.34	6.08	9.31	
						<i>Rate of maternity leave</i>			
						1.94	1.97	1.95	
						<i>Rate without maternity leave</i>			
						10.40	4.11	7.36	

* 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 FLEXTIME (variable work schedule)

2007			2008			2009			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
446	2,271	2,717	406	2,190	2,596	Technical staff	381	2,112	2,493
353	724	1,077	353	750	1,103	Executive staff	324	838	1,162
799	2,995	3,794	759	2,940	3,699	TOTAL	705	2,950	3,655

19-A ■ LEAVES

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

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3	135	138	2	89	91	Technical staff	2	120	122
1	49	50	1	47	48	Executive staff	0	62	62
4	184	188	3	136	139	TOTAL	2	182	184

192-A ■ SABBATICAL (duration over 6 months)

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3	13	16	2	6	8	Technical staff	1	11	12
4	10	14	9	16	25	Executive staff	9	11	20
7	23	30	11	22	33	TOTAL	10	22	32

193-A ■ PATERNITY LEAVE

2007			2008				2009		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,644	3,338	4,982	1,927	3,982	5,909	Days taken during the year	1,742	5,698	7,440
2,043	5,139	7,182	2,159	6,108	8,267		Theoretical days during the year	1,726	6,490

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).



- 21 - Employee compensation, social security contributions and payroll taxes
- 22 - Analysis of compensation
- 26 - Company profit sharing scheme and matching contributions

II ■ 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)

2007	2008		2009
3,196.1	3,264.4	TOTAL PERSONNEL COSTS	2,980.6
1,961.4	2,002.7	"Wages and Salaries"	1,900.8
1,485.4	1,524.3	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,551.5
-37.6	-40.0	Miscellaneous allowances and overtime	-42.9
90.4	90.3	Deductions (sickness, maternity, flexitime, etc.)	75.5
381.4	388.2	Variable remuneration	288.7
1,919.6	1,962.8	<i>Subtotal "Wages and Salaries"</i>	<i>1,872.9</i>
41.8	40.0	Employer contributions to employee saving schemes and administrative expenses	27.9
770.7	797.7	"Social security contributions"	783.6
217.0	231.3	"Tax expenses"	211.3
247.0	232.5	"Incentive plans and profit-sharing" (payment with respect to the previous year)	84.9
39,574	39,613	Average monthly headcount in Metropolitan France (Including Monte Carlo)	39,007
49,563	50,558	Wages and salaries, average per employee in € "Wages and Salaries" Average monthly headcount	48,730
55,803	56,428	Average employee remuneration (income) in € (including incentive plans, profit-sharing)	50,906
24,959	25,979	Average employer's contributions per employee in €	25,506
30.9%	31.5%	Ratio of social security charges and tax expenses and total personnel costs	33.4%
41.5%	38.7%	Aggregate employer's contributions Total personnel costs Added Value	33.9%

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

211 b ■ AVERAGE MONTHLY COMPENSATION (in Euros) FIXED SALARIES

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,327	2,187	2,232	2,351	2,226	2,265	Technical staff	2,409	2,300	2,333
-	-	-	-	-	-	A	-	-	-
1,842	1,748	1,792	1,918	1,809	1,857	B	1,951	1,868	1,903
2,050	1,925	1,964	2,022	1,952	1,974	C	2,043	1,981	2,003
2,089	1,968	1,999	2,101	1,993	2,021	D	2,126	2,047	2,067
2,218	2,157	2,174	2,238	2,173	2,190	E	2,311	2,235	2,255
2,354	2,312	2,326	2,381	2,339	2,352	F	2,436	2,413	2,421
2,617	2,558	2,584	2,639	2,592	2,612	G	2,712	2,668	2,685
4,134	3,631	3,925	4,211	3,707	3,996	Executive staff	4,346	3,834	4,123
2,996	2,934	2,966	3,039	2,978	3,008	H	3,121	3,065	3,092
3,710	3,632	3,679	3,758	3,685	3,728	I	3,871	3,798	3,841
4,498	4,399	4,462	4,561	4,483	4,532	J	4,674	4,603	4,647
5,562	5,481	5,536	5,810	5,605	5,743	K	5,991	5,734	5,903
8,091	7,163	7,859	8,221	7,365	7,990	HC	8,345	7,497	8,103
3,451	2,698	3,032	3,551	2,790	3,127	TOTAL	3,691	2,914	3,255

213 ■ BREAKDOWN OF ANNUAL COMPENSATION (in Euros) GROSS SALARY (FOR TAX PURPOSES)

2007		2008			2009	
	20,469		21,107	99 % of employees earned at least		21,569
	23,160		23,844	95 % of employees earned at least		24,612
	25,170		25,900	90 % of employees earned at least		26,603
	26,614		27,272	85 % of employees earned at least		28,052
	27,899		28,575	80 % of employees earned at least		29,334
	29,095		29,817	75 % of employees earned at least		30,578
	30,352		31,183	70 % of employees earned at least		32,053
	31,718		32,639	65 % of employees earned at least		33,650
	33,195		34,265	60 % of employees earned at least		35,325
	34,874		36,003	55 % of employees earned at least		37,194
	36,756		37,922	50 % of employees earned at least		39,122
	38,808		39,919	45 % of employees earned at least		41,164
	40,953		42,166	40 % of employees earned at least		43,512
	43,339		44,621	35 % of employees earned at least		45,997
	46,082		47,437	30 % of employees earned at least		48,918
	49,428		50,798	25 % of employees earned at least		52,249
	53,509		55,174	20 % of employees earned at least		56,792
	59,459		61,579	15 % of employees earned at least		63,205
	70,395		72,903	10 % of employees earned at least		73,994
	94,683		100,089	5 % of employees earned at least		99,750
	241,346		260,485	1 % of employees earned at least		214,850
	$\frac{94,683}{23,160} = 4.09$		$\frac{100,089}{23,844} = 4.20$	Ratio of the 5% and 95%		$\frac{99,750}{24,612} = 4.05$
	$\frac{241,346}{23,160} = 10.42$		$\frac{260,485}{23,844} = 10.92$	Ratio of the 1% and 95%		$\frac{214,850}{24,612} = 8.73$

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2009									
Male				Level	Female				
Average age	1 st decile	Median	9 th decile		Average age	1 st decile	Median	9 th decile	
52	22,497	23,710	25,489	B	59	25,326	25,326	25,326	
49	21,992	24,599	29,264	C	46	21,444	24,309	27,782	
42	23,027	26,745	31,568	D	37	22,578	26,071	29,648	
45	25,448	29,084	34,101	E	43	24,604	28,645	32,351	
47	27,646	31,278	36,293	F	45	26,864	30,927	35,497	
49	30,425	34,820	40,451	G	47	29,627	34,414	39,516	
46	25,121	30,913	37,990	Technical staffs	43	24,104	29,476	35,996	
42	36,158	42,069	50,117	H	39	34,125	40,558	47,394	
43	45,259	52,491	63,670	I	41	42,241	49,803	59,246	
47	55,157	64,990	81,615	J	44	51,982	61,757	77,064	
48	70,140	84,315	133,339	K	46	65,693	80,770	108,045	
51	96,566	140,512	324,325	HC	49	88,029	117,644	221,354	
45	39,161	53,163	108,292	Executive staff	41	35,965	46,030	78,456	

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

2007	2008	2009
6.7	6.8	5.5

222 ■ TOTAL OF THE TEN HIGHEST PAY PACKAGES

2007	2008	2009
28,697,332	27,728,325	12,210,039

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)

2007	2008	2009
143.69	23.14	63.31

261 ■ INCENTIVE SCHEMES

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

2007	2008	2009
88.90	61.74	118.04

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

2007	2008		2009
2,896	466	Minimum share	1,302
7,964	1,282	Maximum share	3,580
3,140	506	Average amount	1,416

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

2007	2008		2009
1,832	1,272	Minimum share	2,480
4,836	3,359	Maximum share	6,548
1,942	1,349	Average amount	2,641

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

2007	2008	2009
3.93	4.28	3.75

* Including voluntary payments.

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

2007	2008	2009
41.80	39.97	27.92

** 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
- 34 - Health and safety at work committee (CHSCT)
- 35 - Expenditure on safety

III ■ HEALTH AND SAFETY

31 ■ WORK-RELATED AND COMMUTING ACCIDENTS

311 ■ NUMBER OF WORK-RELATED ACCIDENTS RESULTING IN SICK LEAVE*

2007			2008			2009		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
209	62	271	214	111	325	188	70	258

* Change in method in 2008: the calculation of the indicator is based on the breakdown of accidents by material aspect (section 32).

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

2007			2008			2009		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
6,658	2,010	8,668	6,315	1,736	8,051	7,391	1,940	9,331

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

2007	2008	2009
14	20	17

314 ■ NUMBER OF FATAL ACCIDENTS

2007	2008	2009
0	0	0
0	2	1
		Commuting
		Work-related

315 ■ NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE

2007	2008	2009
350	321	359

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

2007	2008	2009
2	2	2

32 ■ BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

321 ■ NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2007	2008	2009
7	0	1

322 ■ NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2007	2008	2009
85	86	64

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

Codes 09 to 30:

2007	2008	2009
5	1	3

324 ■ NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

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

2007	2008	2009
116	124	91

325 ■ NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05:

2007	2008	2009
17	10	10

326 ■ OTHER CASES OF ACCIDENTS

2007	2008	2009
125	104	89
including declarations following bank robberies: 47	77	79

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

34 ■ HEALTH AND SAFETY AT WORK COMMITTEE (CHSCT)

341 ■ NUMBER OF CHSCT MEETINGS

2007	2008	2009
506	570	601

35 ■ EXPENDITURE ON SAFETY

351 ■ STAFF TRAINING ON SAFETY*

2007	2008	2009
28,571	23,894	23,139

* The 2007 figures correspond to the number of training sessions; the figure for 2008 and 2009 refer to the number of people trained.

352 ■ EXPENDITURE ON SAFETY (in millions of Euros)

2007	2008	2009
33.90	33.39	30.58



- 41 - Hours worked and flexible working hours
- 42 - Organization of working hours per category of personnel
- 45 - Expenditure to improve working conditions

IV ■ OTHER 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

2007		2008		2009	
229		358		316	

413 ■ NUMBER OF EMPLOYEES BENEFITING FROM FLEXITIME

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3,161	7,127	10,288	2,831	6,775	9,606	Technical staff	2,609	6,224	8,833
652	701	1,353	441	672	1,113	Executive staff	417	651	1,068
3,813	7,828	11,641	3,272	7,447	10,719	TOTAL	3,026	6,875	9,901

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414 ■ NUMBER OF EMPLOYEES WORKING PART-TIME ⁽¹⁾

90%									
2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6	86	92	5	85	90	Technical staff	4	83	87
5	40	45	6	42	48	Executive staff	4	45	53
11	126	137	11	127	138	Sub-TOTAL	12	128	140

80%									
2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
101	2,363	2,464	94	2,388	2,482	Technical staff	82	2,249	2,331
25	673	698	28	795	823	Executive staff	28	854	882
126	3,036	3,162	122	3,183	3,305	Sub-TOTAL	110	3,103	3,213

60%									
2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
21	339	360	27	338	365	Technical staff	24	312	336
8	55	63	11	68	79	Executive staff	10	62	72
29	394	423	38	406	444	Sub-TOTAL	34	374	408

50%									
2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
70	497	567	112	611	723	Technical staff	106	570	676
17	39	56	18	57	75	Executive staff	17	57	74
87	536	623	130	668	798	Sub-TOTAL	123	627	750

Miscellaneous									
2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
14	83	97	13	92	105	Technical staff	13	80	93
4	4	8	4	4	8	Executive staff	3	5	8
18	87	105	17	96	113	Sub-TOTAL	16	85	101

Total									
2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
212	3,368	3,580	251	3,514	3,765	Technical staff	229	3,294	3,523
59	811	870	67	966	1,033	Executive staff	66	1,023	1,089
271	4,179	4,450	318	4,480	4,798	TOTAL	295	4,317	4,612

(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414-A ■ NUMBER OF EMPLOYEES WORKING FULL-TIME⁽¹⁾

100%

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,642	11,279	17,921	6,893	12,129	19,022	Technical staff	6,496	11,852	18,348
11,270	7,206	18,476	11,598	7,862	19,460	Executive staff	11,688	8,222	19,910
17,912	18,485	36,397	18,491	19,991	38,482	TOTAL	18,184	20,074	38,258

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

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
41	302	343	35	329	364	Technical staff	20	309	329
14	123	137	27	144	171	Executive staff	22	156	178
55	425	480	62	473	535	TOTAL	42	465	507

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

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
29	324	353	25	341	366	Technical staff	16	319	335
10	80	90	15	73	88	Executive staff	8	113	121
39	404	443	40	414	454	TOTAL	24	432	456

(1) As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment but including unpaid absentees and employees on work-study contracts (indicator 111-B).

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

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.
- **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 4.50 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 (including bank holidays)

8 Saturdays

7 Mondays

Including May 1st.

42 ■ ORGANIZATION OF WORKING HOURS PER CATEGORY OF PERSONNEL

421 ■ NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2007			2008*				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
349	672	1,021	238	398	636	Technical staff	227	390	617
87	60	147	85	69	154	Executive staff	89	63	152
436	732	1,168	323	467	790	TOTAL	316	453	769

* Adjusted 2008 figures.

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

421-A ■ NUMBER OF EMPLOYEES WORKING NIGHTS

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
132	445	577	137	449	586	Technical staff	211	434	645
4	3	7	11	8	19	Executive staff	8	7	15
136	448	584	148	457	605	TOTAL	219	441	660

* Adjusted 2008 figures.

- Working night between 9 pm and 6 am: Act of May 9, 2001, company agreement dated February 18, 2002.
- The organization of work in cycles makes it impossible to distinguish between Flexible working hours and Night work: whenever there is night work, the employees are included in the 421-A indicator.

45 ■ EXPENDITURE TO IMPROVE WORKING CONDITIONS

451 ■ TOTAL EXPENDITURE (in millions of Euros)

2007	2008	2009
141.07	157.91	125.60

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

V ■ TRAINING

51 ■ IN-SERVICE PROFESSIONAL TRAINING

511 ■ PERCENTAGE OF TOTAL PAYROLL DEVOTED TO IN-SERVICE PROFESSIONAL TRAINING AND
512 ■ AMOUNT DEVOTED TO IN-SERVICE PROFESSIONAL TRAINING (in millions of Euros)

2007		2008		2009*	
	3.56		3.60	As % of payroll	3.74
	72.13		71.80	Expenditure on training	71.24

* Estimated figures.

513 ■ NUMBER OF STAFF TRAINED

2007			2008			2009			
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,452	13,684	20,136	5,816	13,035	18,851	Technical staff	5,596	12,804	18,400
9,153	6,844	15,997	9,246	7,318	16,564	Executive staff	9,715	7,728	17,443
15,605	20,528	36,133	15,062	20,353	35,415	TOTAL	15,311	20,532	35,843

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

Reminder, number of employees at Dec. 31 of the previous year (1):

2006			2007			2008			
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,299	15,113	22,412	6,854	14,647	21,501	Technical staff	6,314	13,899	20,213
10,798	7,281	18,079	11,329	8,017	19,346	Executive staff	11,545	8,563	20,108
18,097	22,394	40,491	18,183	22,664	40,847	TOTAL	17,859	22,462	40,321

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

% in terms of total Technical or Executive staff

2007			2008			2009			
Male	Female	Total	Male	Female	Total		Male	Female	Total
28.79	61.06	89.84	27.05	60.63	87.67	Technical staff	27.69	63.35	91.03
50.63	37.86	88.48	47.79	37.83	85.62	Executive staff	48.31	38.43	86.75
38.54	50.70	89.24	36.87	49.83	86.70	TOTAL	37.97	50.92	88.89

% in terms of total headcount Technical or Executive staff, Male or Female

2007			2008			2009			
Male	Female	Total	Male	Female	Total		Male	Female	Total
88.40	90.54	89.84	84.86	88.99	87.67	Technical staff	88.63	92.12	91.03
84.77	94.00	88.48	81.61	91.28	85.62	Executive staff	84.15	90.25	86.75
86.23	91.67	89.24	82.84	89.80	86.70	TOTAL	85.73	91.41	88.89

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

2007			2008			2009			
Male	Female	Total	Male	Female	Total		Male	Female	Total
1,491	3,451	4,942	1,387	3,362	4,749	Technical staff	1,573	3,824	5,397
2,525	2,039	4,564	2,683	2,322	5,005	Executive staff	2,817	2,428	5,245
4,016	5,490	9,506	4,070	5,684	9,754	TOTAL	4,390	6,252	10,642

* New indicator in 2007.

51 ■ IN-SERVICE PROFESSIONAL TRAINING

514 ■ NUMBER OF HOURS OF TRAINING BY LEVEL

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
236,667	506,907	743,574	224,806	478,320	703,126	Technical staff	232,999	476,720	709,719
357,938	346,099	704,037	350,235	336,175	686,411	Executive staff	345,806	317,868	663,674
594,605	853,006	1,447,611	575,042	814,495	1,389,537	TOTAL	578,805	794,588	1,373,393

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

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
51,876	112,706	164,582	46,316	102,784	149,100	Technical staff	37,561	86,753	124,314
49,625	42,227	91,851	54,392	50,461	104,853	Executive staff	56,670	51,206	107,876
101,501	154,933	256,433	100,708	153,245	253,953	TOTAL	94,231	137,959	232,190

515-1 ■ NUMBER OF HOURS OF TRAINING PER COMPETENCE

2007		2008			2009	
Number of hours	Number of training sessions	Number of hours	Number of training sessions		Number of hours	Number of training sessions
33,525	4,950	51,474	12,552	Business line training courses		
11,377	783	12,340	932	Insurance	38,009	6,430
1,583	270	2,513	388	Internal Audit and Control	11,330	1,226
10,282	1,264	9,393	696	Communications and advertising	2,376	343
84,615	2,896	89,467	3,582	Bookkeeping - Management Control	12,291	980
11,060	194	1,638	79	Consultancy Services - Wealth Management	75,541	2,777
43,880	3,763	34,624	3,380	Corporate Finance	2,986	126
3,873	376	2,314	316	Loans and Financing	31,623	3,158
3,712	447	7,575	530	Asset Management	1,652	183
29,347	2,151	27,316	2,101	Real Estate	6,133	471
12,583	2,139	15,327	2,206	Information Systems	30,716	2,519
1,896	145	1,584	170	Legal and Tax Affairs	8,578	1,319
17,321	950	15,813	958	Logistics	1,203	196
385,580	34,951	407,232	33,999	Financial Markets	12,147	879
330,211	26,150	287,251	34,826	Marketing and Selling Techniques	412,432	35,840
13,723	1,440	13,773	1,840	Banking Products and Services	247,447	25,919
33,248	8,309	20,482	3,588	Human Resources	27,294	18,327
17	5	48	20	Risk Management	28,543	4,450
				Stocks and shares - Securities services	41	19
				Cross-functional training courses		
21,413	2,545	14,483	1,535	Office Automation - NICT	14,511	1,360
37,547	2,750	44,676	4,373	Professional Development	75,169	8,020
63,122	32,295	51,216	23,661	Ethics - Deontology	47,652	22,209
22,453	2,023	19,633	1,925	Management - Organization	14,391	1,580
3,386	138	13,229	792	Induction - Support	37,445	2,162
37,246	1,967	49,619	2,793	Languages	52,098	3,574
25,061	1,331	25,107	1,284	Operational Management	33,709	1,779
6,310	1,492	5,315	883	Quality	4,110	504
6,342	1,017	8,693	1,205	First aid	7,392	1,147
30,877	28,571	38,253	39,916	Safety of Individuals and Property	31,337	25,598
				Corporate training courses		
43,167	1,730	31,777	1,624	Integration	29,724	1,632
3,206	139	6,175	552	Corporate Management	2,422	110
150,529	5,542	124,911	4,368	Training leading to a banking qualification	108,144	3,947
1,478,488	172,643	1,433,246	187,074	TOTAL	1,408,442	178,784

2007	2008		2009
30,877	43,709	Of which total of non-chargeable hours in accordance with the tax declaration	35,049

51 ■ IN-SERVICE PROFESSIONAL TRAINING

515-2 ■ NUMBER OF HOURS BY TYPE OF TRAINING

2007		2008			2009	
1,334,359		1,289,125		In-class training		1,222,593
23,625		18,607		Residential in-class training		20,090
85,218		79,580		On-site training		112,178
4,410		2,225		Multimedia - E-learning		18,532
1,447,611		1,389,537		TOTAL		1,373,393

52 ■ TRAINING LEAVE

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

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5	16	21	4	24	28	Remunerated	9	21	30
6	4	10	4	4	8	Partly remunerated	5	9	14
11	20	31	8	28	36	TOTAL	14	30	44

522 ■ NUMBER OF EMPLOYEES BENEFITING NOT REMUNERATED TRAINING LEAVE

2007			2008			2009		
Male	Female	Total	Male	Female	Total	Male	Female	Total
2	4	6	1	6	7	4	6	10

523 ■ NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2007			2008			2009		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	0	0	0	1	1	2

53 ■ WORK-STUDY CONTRACTS

531 ■ NUMBER OF APPRENTICESHIP AND OTHER WORK-STUDY CONTRACTS

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
179	218	397	201	250	451	Apprenticeship	201	269	470
334	559	893	298	497	795	Other work-study contracts	301	463	764
513	777	1,290	499	747	1,246	TOTAL	502	732	1,234



61 – Employee representatives
62 – Employee Communications
63 – Disputes

VI ■ PROFESSIONAL RELATIONS

61 ■ EMPLOYEE REPRESENTATIVES

611 ■ PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS *

2007		2008			2009	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
-	-	-	-	Technical staff body of electors	22,380	76.9%
-	-	-	-	Executive staff body of electors	20,075	62.2%

611 ■ PARTICIPATION IN WORKS COUNCIL ELECTIONS *

2007		2008			2009	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
-	-	-	-	Technical staff body of electors	17,344	77.6%
-	-	-	-	Executive staff body of electors	12,516	62.5%

* No elections in 2007 and 2008.

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 586,251 hours in 2009, excluding meetings with Management or committee meetings.

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

2007		2008			2009	
1,732	1,222	1,088	1,068		Staff Representatives	1,260
218	40	223	72	Works Councils*	335	
				Specialized Committees*	83	
				Union Delegates	43	

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

61 ■ EMPLOYEE REPRESENTATIVES

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

EMPLOYEE SAVINGS PLANS

- December 21, 2009: Group agreement relative to the regulations governing the collective retirement savings plan (PERCO) of the BNP Paribas Group.
- December 21, 2009: Agreement defining the rules governing the employer contributions applicable to employees of BNP Paribas S.A. with respect to the collective retirement savings plan (PERCO) of the BNP Paribas Group.
- December 21, 2009: Group agreement relative to the regulations governing the employee savings scheme (PEE) of the BNP Paribas Group.
- December 21, 2009: Agreement defining the rules governing the employer contributions applicable to employees of BNP Paribas S.A. with respect to the employee savings scheme (PEE) of the BNP Paribas Group.
- June 30, 2009: Profit-sharing agreement whereby employees will share in the profits of BNP Paribas.
- June 30, 2009: Group incentive schemes agreement relative to employee participation in the profits of BNP Paribas.

EMPLOYEE REPRESENTATION BODIES AND TRADE UNION LAW

- September 16, 2009: Agreement regarding the creation of an Intercompany Works Council devoted to the Occupational Health Service within the BNP Paribas Group.
- January 20, 2009: Agreement on the social dialogue and representation bodies of the personnel of BNP Paribas S.A. for the term of office that will run from the professional elections held in 2009.
- January 15, 2009: Company-wide agreement relative to the forthcoming Works Council/Employee Representative elections organized in 2009 within BNP Paribas S.A.

LENGTH AND ORGANIZATION OF WORKING HOURS

- December 7, 2009: Agreement regarding the Time Savings Account of BNP Paribas S.A.

SALARIES

- March 9, 2009: Wages agreement.

SOCIAL SECURITY SCHEMES

- December 21: Amendment to the intercompany agreement dated July 16, 2004 regarding the creation of a health expenses scheme with compulsory membership.
- November 16: Company-wide agreement relative to the winding-up of the Paribas pension fund.

EMPLOYMENT

- March 9, 2009: Method agreement.

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

2007	2008	2009
983	1,003	1,728

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,
 3. Gives the employee explanations about:
 - 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.
 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

- Ambitions, the magazine devoted to BNP Paribas Group employees,
- Starlight, the Group's news video,
- Flash Group, the Group's newsletter,
- Web Radio, reports and the latest news in the life the Group,
- Echo'net, the Group's intranet,
- Pôle Position, the newsletter of the Retail Banking in France division,
- Finance, the review published by the Corporate and Investment Banking division,
- Investment Solutions network, the website for the employees of the IS division,
- Investment Solutions review, the newsletter for the managerial staff in the IS division,
- The Retail Banking newsletter, a publication aimed at managers in the RB business area,

Information is also circulated within the BNP Paribas Group 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.

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.

A new support document was adopted in 2006 that is both easier to use and shorter than the previous one.

63 ■ DISPUTES

2007	2008		2009
4	0	631 - Number of appeals to extrajudicial arbitration systems:	
7	4	- to the Bank's "appeal formation" Joint Commission	2
40	36	- to the Joint Commission for Disciplinary Action	2
1	2	632 - Number of legal proceedings	32
		633 - Number of formal notices and reports received from the Labour Inspectorate	0



71 – Social and Cultural Activities
72 – Other welfare contributions

VII ■ OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

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

711 ■ EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE

2007	2008		2009
8.83	9.38	Restaurants	10.62
9.69	9.91	Transports	9.59
2.14	2.47	Medical expenses (Paris and the Provinces)	2.23
8.09	8.32	Family benefits	7.68
1.40	1.33	Miscellaneous benefits	1.28
30.14	31.42	TOTAL	31.40

712 ■ PAYMENTS MADE TO THE CENTRAL WORKS COUNCIL

2007	2008		2009*
24.30	25.21	Contribution to midday meal expenses	26.01
2.08	2.32	Family welfare	
0.16	0.07	Contribution to childminding fees	2.58
		Miscellaneous aid	0.07
2.25	2.39	TOTAL	2.65
		Leisure activities	
15.59	15.99	Summer camp and contribution to employees' holidays	16.19
2.20	2.25	A.S.C.	2.27
0.34	0.34	Miscellaneous	0.34
18.13	18.57	TOTAL	18.80
12.08	12.36	Locally based activities	12.46
		Miscellaneous	
2.77	1.74	Administrative costs	2.48
0.99	1.13	Investments	0.80
3.76	2.87	TOTAL	3.28
60.52	61.40	GRAND TOTAL	63.19

* Estimated costs.

71 ■ SOCIAL AND CULTURAL ACTIVITIES (continued)

TOTAL WELFARE BUDGET

2007	2008		2009
30.14	31.42	Budget allocated by Senior Management	31.40
60.52	61.40	Budget allocated to the Central Works Council*	63.19
90.66	92.82	TOTAL	94.59

* Estimated costs.

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.

In 2009, the employer's contribution amounted to €14.43m.

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

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

For the 2009 financial year, the employer's contribution amounted to €20.29m.

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 2009, payments made by the company amounted to €13.12m.

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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