

2008

# Social Audit



**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
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- 17 – Disabled people
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## I ■ EMPLOYMENT

### 11 ■ HEADCOUNT

#### 111 ■ TOTAL HEADCOUNT AT DECEMBER 31<sup>ST</sup> (one for one)

2006			2007			2008		
Male	Female	Total	Male	Female	Total	Male	Female	Total
18,097	22,394	40,491	18,183	22,664	40,847	17,859	22,462	40,321
461	1,325	1,786	463	1,287	1,750	451	1,262	1,713
496	864	1,360	513	777	1,290	499	747	1,246
19,054	24,583	43,637	19,159	24,728	43,887	18,809	24,471	43,280
286	229	515	314	259	573	330	277	607
744	194	938	789	196	985	829	157	986
						<b>111-A – Paid headcount</b>		
						Unpaid absentees		
						Work-study contracts		
						<b>111-B – Total headcount*</b>		
						On secondment in France		
						On secondment outside France		
						<b>111-C – Total headcount including employees on secondment</b>		
20,084	25,006	45,090	20,262	25,183	45,445	19,968	24,905	44,873

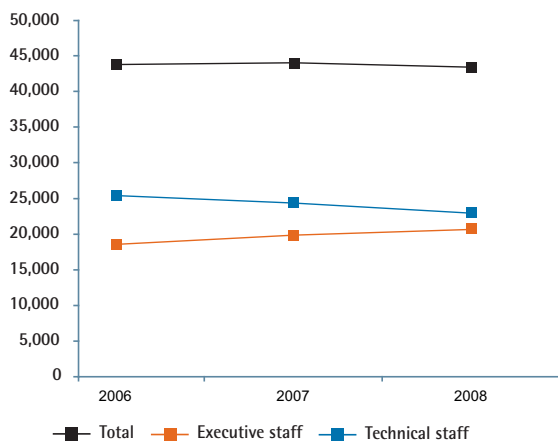
\* As of 2008, the indicators broken down by age, seniority, etc. are based on total headcount, excluding employees on secondment (indicator 111-B).

#### 111-B ■ TOTAL HEADCOUNT AT DECEMBER 31<sup>ST(1)</sup> (one for one)

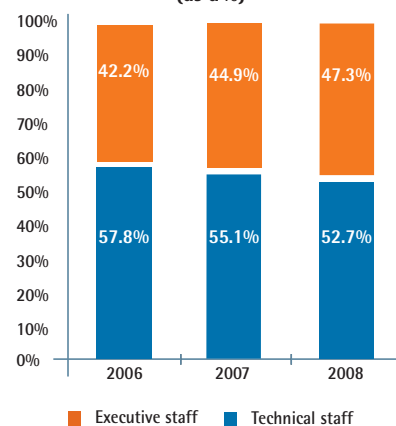
2006			2007			2008		
Male	Female	Total	Male	Female	Total	Male	Female	Total
7,299	15,113	22,412	6,854	14,647	21,501	7,144	15,643	22,787
32.6%	67.4%	100.0%	31.9%	68.1%	100.0%	31.4%	68.6%	100.0%
10,798	7,281	18,079	11,329	8,017	19,346	11,665	8,828	20,493
59.7%	40.3%	100.0%	58.6%	41.4%	100.0%	56.9%	43.1%	100.0%
18,097	22,394	40,491	18,183	22,664	40,847	18,809	24,471	43,280
44.7%	55.3%	100.0%	44.5%	55.5%	100.0%	43.5%	56.5%	100.0%
						Technical staff		
						% Technical staff		
						Executive staff		
						% Executive staff		
						<b>TOTAL</b>		
						% Total		

2006			2007			2008		
Male	Female	Total	Male	Female	Total	Male	Female	Total
40.3%	67.5%	55.4%	37.7%	64.6%	52.6%	38.0%	63.9%	52.7%
59.7%	32.5%	44.6%	62.3%	35.4%	47.4%	62.0%	36.1%	47.3%
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
						Technical staff		
						% by gender		
						Executive staff		
						% by gender		
						<b>TOTAL</b>		
						% by gender		

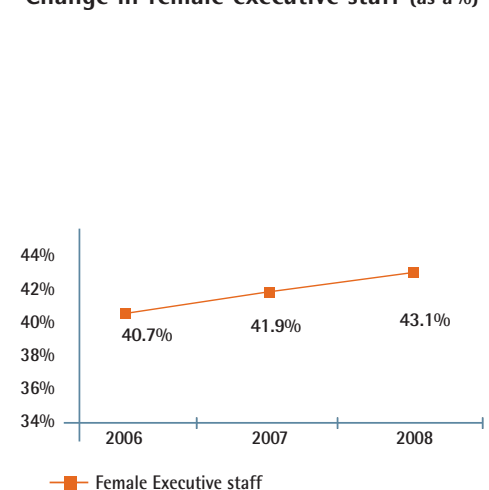
Change in total headcount excluding employees on secondment



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



Change in female executive staff (as a %)



(1) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.

## 11 ■ HEADCOUNT

### 111 b ■ TOTAL HEADCOUNT AT DECEMBER 31<sup>ST</sup> PER CATEGORY<sup>(1)</sup> (FTE\*)

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,218	14,135	21,353	6,781	13,727	20,508	Technical staff	7,050	14,658	21,708
10,780	7,106	17,886	11,309	7,835	19,144	Executive staff	11,643	8,607	20,250
<b>17,998</b>	<b>21,241</b>	<b>39,239</b>	<b>18,090</b>	<b>21,562</b>	<b>39,652</b>	<b>TOTAL</b>	<b>18,692</b>	<b>23,265</b>	<b>41,958</b>

\* 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<sup>(1)</sup>

2006			2007				2008		
		17,296			16,590	Technical staff			16,706
		15,744			16,785	Executive staff			18,096
		<b>33,040</b>			<b>33,375</b>	<b>TOTAL</b>			<b>34,802</b>

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 31<sup>ST</sup> (one for one)

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
32	112	144	35	87	122	<b>Paid headcount</b>			
15	26	41	25	33	58	Technical staff	34	88	122
47	138	185	60	120	180	Executive staff	13	28	41
						<b>Total</b>	<b>47</b>	<b>116</b>	<b>163</b>
1	1	2	0	0	0	<b>Unpaid absentees</b>			
0	0	0	0	0	0	Technical staff	0	1	1
1	1	2	0	0	0	Executive staff	0	0	0
						<b>Total</b>	<b>0</b>	<b>1</b>	<b>1</b>
496	864	1,360	512	775	1,287	<b>Work-study contracts</b>			
0	0	0	0	0	0	Technical staff	498	746	1,244
496	864	1,360	512	775	1,287	Executive staff	0	0	0
						<b>Total</b>	<b>498</b>	<b>746</b>	<b>1,244</b>
529	977	1,506	547	862	1,409	<b>TOTAL</b>			
15	26	41	25	33	58	Technical staff	532	835	1,367
544	1,003	1,547	572	895	1,467	Executive staff	13	28	41
						<b>Total</b>	<b>545</b>	<b>863</b>	<b>1,408</b>

### 114 ■ AVERAGE MONTHLY HEADCOUNT<sup>(1)</sup> (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)

2006			2007				2008		
		22,741			21,822	Technical staff			23,434
		17,649			18,854	Executive staff			20,251
		<b>40,390</b>			<b>40,676</b>	<b>TOTAL</b>			<b>43,685</b>

(1) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.

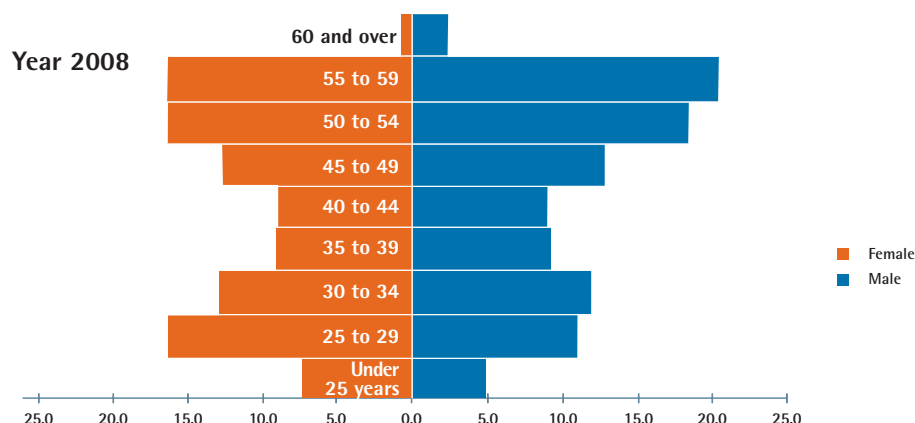
11 ■ HEADCOUNT

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

2006					2007					2008							
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*
<b>UNDER 25</b>																	
323	4.4	1,225	8.1	1,548	6.9	323	4.7	1,017	6.9	1,340	6.2	766	10.7	1,543	9.9	2,309	10.1
179	1.7	239	3.3	418	2.3	182	1.6	294	3.7	476	2.5	154	1.3	235	2.7	389	1.9
<b>502</b>	<b>2.8</b>	<b>1,464</b>	<b>6.5</b>	<b>1,966</b>	<b>4.9</b>	<b>505</b>	<b>2.8</b>	<b>1,311</b>	<b>5.8</b>	<b>1,816</b>	<b>4.4</b>	<b>920</b>	<b>4.9</b>	<b>1,778</b>	<b>7.3</b>	<b>2,698</b>	<b>6.2</b>
<b>25 TO 29</b>																	
832	11.4	2,249	14.9	3,081	13.7	826	12.1	2,413	16.5	3,239	15.1	808	11.3	2,472	15.8	3,280	14.4
1,243	11.5	1,462	20.1	2,705	15.0	1,276	11.3	1,518	18.9	2,794	14.4	1,257	10.8	1,502	17.0	2,759	13.5
<b>2,075</b>	<b>11.5</b>	<b>3,711</b>	<b>16.6</b>	<b>5,786</b>	<b>14.3</b>	<b>2,102</b>	<b>11.6</b>	<b>3,931</b>	<b>17.3</b>	<b>6,033</b>	<b>14.8</b>	<b>2,065</b>	<b>11.0</b>	<b>3,974</b>	<b>16.2</b>	<b>6,039</b>	<b>14.0</b>
<b>30 TO 34</b>																	
393	5.4	940	6.2	1,333	5.9	448	6.5	1,085	7.4	1,533	7.1	498	7.0	1,370	8.8	1,868	8.2
1,605	14.9	1,403	19.3	3,008	16.6	1,700	15.0	1,582	19.7	3,282	17.0	1,740	14.9	1,766	20.0	3,506	17.1
<b>1,998</b>	<b>11.0</b>	<b>2,343</b>	<b>10.5</b>	<b>4,341</b>	<b>10.7</b>	<b>2,148</b>	<b>11.8</b>	<b>2,667</b>	<b>11.8</b>	<b>4,815</b>	<b>11.8</b>	<b>2,238</b>	<b>11.9</b>	<b>3,136</b>	<b>12.8</b>	<b>5,374</b>	<b>12.4</b>
<b>35 TO 39</b>																	
339	4.6	988	6.5	1,327	5.9	283	4.1	905	6.2	1,188	5.5	249	3.5	908	5.8	1,157	5.1
1,138	10.5	841	11.6	1,979	10.9	1,316	11.6	1,003	12.5	2,319	12.0	1,474	12.6	1,295	14.7	2,769	13.5
<b>1,477</b>	<b>8.2</b>	<b>1,829</b>	<b>8.2</b>	<b>3,306</b>	<b>8.2</b>	<b>1,599</b>	<b>8.8</b>	<b>1,908</b>	<b>8.4</b>	<b>3,507</b>	<b>8.6</b>	<b>1,723</b>	<b>9.2</b>	<b>2,203</b>	<b>9.0</b>	<b>3,926</b>	<b>9.1</b>
<b>40 TO 44</b>																	
592	8.1	1,695	11.2	2,287	10.2	456	6.7	1,401	9.6	1,857	8.6	387	5.4	1,170	7.5	1,557	6.8
1,240	11.5	868	11.9	2,108	11.7	1,245	11.0	959	12.0	2,204	11.4	1,299	11.1	1,014	11.5	2,313	11.3
<b>1,832</b>	<b>10.1</b>	<b>2,563</b>	<b>11.4</b>	<b>4,395</b>	<b>10.9</b>	<b>1,701</b>	<b>9.4</b>	<b>2,360</b>	<b>10.4</b>	<b>4,061</b>	<b>9.9</b>	<b>1,686</b>	<b>9.0</b>	<b>2,184</b>	<b>8.9</b>	<b>3,870</b>	<b>8.9</b>
<b>45 TO 49</b>																	
1,326	18.2	2,169	14.4	3,495	15.6	1,099	16.0	2,073	14.2	3,172	14.8	936	13.1	2,136	13.7	3,072	13.5
1,381	12.8	721	9.9	2,102	11.6	1,447	12.8	774	9.7	2,221	11.5	1,480	12.7	946	10.7	2,426	11.8
<b>2,707</b>	<b>15.0</b>	<b>2,890</b>	<b>12.9</b>	<b>5,597</b>	<b>13.8</b>	<b>2,546</b>	<b>14.0</b>	<b>2,847</b>	<b>12.6</b>	<b>5,393</b>	<b>13.2</b>	<b>2,416</b>	<b>12.8</b>	<b>3,082</b>	<b>12.6</b>	<b>5,498</b>	<b>12.7</b>
<b>50 TO 54</b>																	
2,004	27.5	3,605	23.9	5,609	25.0	1,787	26.1	3,239	22.1	5,026	23.4	1,631	22.8	2,983	19.1	4,614	20.2
1,952	18.1	951	13.1	2,903	16.1	1,904	16.8	966	12.0	2,870	14.8	1,837	15.7	990	11.2	2,827	13.8
<b>3,956</b>	<b>21.9</b>	<b>4,556</b>	<b>20.3</b>	<b>8,512</b>	<b>21.0</b>	<b>3,691</b>	<b>20.3</b>	<b>4,205</b>	<b>18.6</b>	<b>7,896</b>	<b>19.3</b>	<b>3,468</b>	<b>18.4</b>	<b>3,973</b>	<b>16.2</b>	<b>7,441</b>	<b>17.2</b>
<b>55 TO 59</b>																	
1,444	19.8	2,180	14.4	3,624	16.2	1,585	23.1	2,450	16.7	4,035	18.8	1,768	24.7	2,967	19.0	4,735	20.8
1,864	17.3	749	10.3	2,613	14.5	1,978	17.5	851	10.6	2,829	14.6	2,076	17.8	997	11.3	3,073	15.0
<b>3,308</b>	<b>18.3</b>	<b>2,929</b>	<b>13.1</b>	<b>6,237</b>	<b>15.4</b>	<b>3,563</b>	<b>19.6</b>	<b>3,301</b>	<b>14.6</b>	<b>6,864</b>	<b>16.8</b>	<b>3,844</b>	<b>20.4</b>	<b>3,964</b>	<b>16.2</b>	<b>7,808</b>	<b>18.0</b>
<b>60 AND OVER</b>																	
46	0.6	62	0.4	108	0.5	47	0.7	64	0.4	111	0.5	101	1.4	94	0.6	195	0.9
196	1.8	47	0.6	243	1.3	281	2.5	70	0.9	351	1.8	348	3.0	83	0.9	431	2.1
<b>242</b>	<b>1.3</b>	<b>109</b>	<b>0.5</b>	<b>351</b>	<b>0.9</b>	<b>328</b>	<b>1.8</b>	<b>134</b>	<b>0.6</b>	<b>462</b>	<b>1.1</b>	<b>449</b>	<b>2.4</b>	<b>177</b>	<b>0.7</b>	<b>626</b>	<b>1.4</b>
<b>18,097</b>	<b>100</b>	<b>22,394</b>	<b>100</b>	<b>40,491</b>	<b>100</b>	<b>18,183</b>	<b>100</b>	<b>22,664</b>	<b>100</b>	<b>40,847</b>	<b>100</b>	<b>18,809</b>	<b>100</b>	<b>24,471</b>	<b>100</b>	<b>43,280</b>	<b>100</b>

\* 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) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.

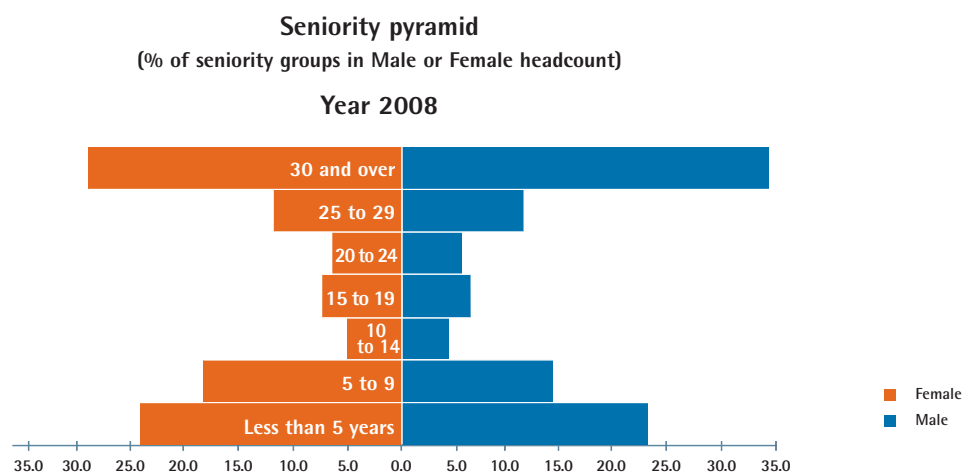
# 11 ■ HEADCOUNT

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

AT DECEMBER 31<sup>ST</sup>(1) (one for one)

2006					2007						2008							
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	
1,150	15.8	3,182	21.1	<b>4,332</b>	<b>19.3</b>	1,099	16.0	2,870	19.6	<b>3,969</b>	<b>18.5</b>	<b>LESS THAN 5 YEARS</b>						
2,641	24.5	2,364	32.5	<b>5,005</b>	<b>27.7</b>	2,775	24.5	2,506	31.3	<b>5,281</b>	<b>27.3</b>	1,486	20.8	3,226	20.6	<b>4,712</b>	<b>20.7</b>	
3,791	20.9	5,546	24.8	<b>9,337</b>	<b>23.1</b>	3,874	21.3	5,376	23.7	<b>9,250</b>	<b>22.6</b>	Technical staff	2,841	24.4	2,585	29.3	<b>5,426</b>	<b>26.5</b>
												<b>TOTAL</b>						
												4,327	23.0	5,811	23.7	10,138	23.4	
505	6.9	1,457	9.6	<b>1,962</b>	<b>8.8</b>	644	9.4	1,945	13.3	<b>2,589</b>	<b>12.0</b>	<b>5 TO 9 YEARS</b>						
1,691	15.7	1,541	21.2	<b>3,232</b>	<b>17.9</b>	1,969	17.4	1,877	23.4	<b>3,846</b>	<b>19.9</b>	722	10.1	2,374	15.2	<b>3,096</b>	<b>13.6</b>	
2,196	12.1	2,998	13.4	<b>5,194</b>	<b>12.8</b>	2,613	14.4	3,822	16.9	<b>6,435</b>	<b>15.8</b>	Technical staff	1,993	17.1	2,028	23.0	<b>4,021</b>	<b>19.6</b>
												<b>TOTAL</b>						
												2,715	14.4	4,402	18.0	7,117	16.4	
189	2.6	452	3.0	<b>641</b>	<b>2.9</b>	111	1.6	366	2.5	<b>477</b>	<b>2.2</b>	<b>10 TO 14 YEARS</b>						
461	4.3	387	5.3	<b>848</b>	<b>4.7</b>	521	4.6	480	6.0	<b>1,001</b>	<b>5.2</b>	102	1.4	455	2.9	<b>557</b>	<b>2.4</b>	
650	3.6	839	3.7	<b>1,489</b>	<b>3.7</b>	632	3.5	846	3.7	<b>1,478</b>	<b>3.6</b>	Technical staff	732	6.3	708	8.0	<b>1,440</b>	<b>7.0</b>
												<b>TOTAL</b>						
												834	4.4	1,163	4.8	1,997	4.6	
358	4.9	1,068	7.1	<b>1,426</b>	<b>6.4</b>	369	5.4	1,024	7.0	<b>1,393</b>	<b>6.5</b>	<b>15 TO 19 YEARS</b>						
792	7.3	589	8.1	<b>1,381</b>	<b>7.6</b>	794	7.0	606	7.6	<b>1,400</b>	<b>7.2</b>	356	5.0	1,079	6.9	<b>1,435</b>	<b>6.3</b>	
1,150	6.4	1,657	7.4	<b>2,807</b>	<b>6.9</b>	1,163	6.4	1,630	7.2	<b>2,793</b>	<b>6.8</b>	Technical staff	840	7.2	677	7.7	<b>1,517</b>	<b>7.4</b>
												<b>TOTAL</b>						
												1,196	6.4	1,756	7.2	2,952	6.8	
842	11.5	1,854	12.3	<b>2,696</b>	<b>12.0</b>	461	6.7	1,224	8.4	<b>1,685</b>	<b>7.8</b>	<b>20 TO 24 YEARS</b>						
929	8.6	580	8.0	<b>1,509</b>	<b>8.3</b>	768	6.8	479	6.0	<b>1,247</b>	<b>6.4</b>	329	4.6	979	6.3	<b>1,308</b>	<b>5.7</b>	
1,771	9.8	2,434	10.9	<b>4,205</b>	<b>10.4</b>	1,229	6.8	1,703	7.5	<b>2,932</b>	<b>7.2</b>	Technical staff	720	6.2	551	6.2	<b>1,271</b>	<b>6.2</b>
												<b>TOTAL</b>						
												1,049	5.6	1,530	6.3	2,579	6.0	
1,158	15.9	1,894	12.5	<b>3,052</b>	<b>13.6</b>	1,190	17.4	2,152	14.7	<b>3,342</b>	<b>15.5</b>	<b>25 TO 29 YEARS</b>						
978	9.1	407	5.6	<b>1,385</b>	<b>7.7</b>	1,164	10.3	607	7.6	<b>1,771</b>	<b>9.2</b>	1,081	15.1	2,147	13.7	<b>3,228</b>	<b>14.2</b>	
2,136	11.8	2,301	10.3	<b>4,437</b>	<b>11.0</b>	2,354	12.9	2,759	12.2	<b>5,113</b>	<b>12.5</b>	Executive staff	1,147	9.8	701	7.9	<b>1,848</b>	<b>9.0</b>
												<b>TOTAL</b>						
												2,228	11.8	2,848	11.6	5,076	11.7	
3,097	42.4	5,206	34.4	<b>8,303</b>	<b>37.0</b>	2,980	43.5	5,066	34.6	<b>8,046</b>	<b>37.4</b>	<b>30 YEARS AND OVER</b>						
3,306	30.6	1,413	19.4	<b>4,719</b>	<b>26.1</b>	3,338	29.5	1,462	18.2	<b>4,800</b>	<b>24.8</b>	3,068	42.9	5,383	34.4	<b>8,451</b>	<b>37.1</b>	
6,403	35.4	6,619	29.6	<b>13,022</b>	<b>32.2</b>	6,318	34.7	6,528	28.8	<b>12,846</b>	<b>31.4</b>	Executive staff	3,392	29.1	1,578	17.9	<b>4,970</b>	<b>24.3</b>
												<b>TOTAL</b>						
												6,460	34.3	6,961	28.4	13,421	31.0	
18,097	100	22,394	100	<b>40,491</b>	<b>100</b>	18,183	100	22,664	100	<b>40,847</b>	<b>100</b>	<b>ENSEMBLE</b>						
												18,809	100	24,471	100	43,280	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) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.

## 11 ■ HEADCOUNT

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

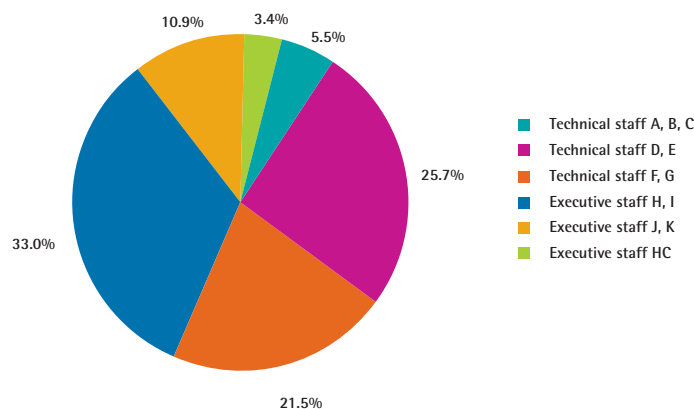
2006				2007				2008			
French		Foreign		French		Foreign		French		Foreign	
M	F	M	F	M	F	M	F	M	F	M	F
7,255	15,012	44	101	6,807	14,537	47	110	7,089	15,516	55	127
10,549	7,061	249	220	11,029	7,730	300	287	11,338	8,498	327	330
<b>17,804</b>	<b>22,073</b>	<b>293</b>	<b>321</b>	<b>17,836</b>	<b>22,267</b>	<b>347</b>	<b>397</b>	<b>18,427</b>	<b>24,014</b>	<b>382</b>	<b>457</b>
<b>39,877</b>		<b>614</b>		<b>40,103</b>		<b>744</b>		<b>42,441</b>		<b>839</b>	
								Technical staff Executive staff <b>TOTAL</b>			

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

2006					2007					2008					
M	%*	F	%*	Total	M	%*	F	%*	Total	M	%*	F	%*	Total	
<b>7,299</b>	<b>32.6</b>	<b>15,113</b>	<b>67.4</b>	<b>22,412</b>	<b>6,854</b>	<b>31.9</b>	<b>14,647</b>	<b>68.1</b>	<b>21,501</b>	<b>7,144</b>	<b>31.4</b>	<b>15,643</b>	<b>68.6</b>	<b>22,787</b>	
-	-	-	-	<b>0</b>	-	-	-	-	<b>0</b>	-	-	-	-	<b>0</b>	
48	48.0	52	52.0	<b>100</b>	33	47.1	37	52.9	<b>70</b>	62	29.1	151	70.9	<b>213</b>	
557	29.5	1,330	70.5	<b>1,887</b>	398	31.1	883	68.9	<b>1,281</b>	718	33.5	1,428	66.5	<b>2,146</b>	
1,690	25.4	4,975	74.6	<b>6,665</b>	1,589	25.4	4,665	74.6	<b>6,254</b>	1,504	25.4	4,416	74.6	<b>5,920</b>	
1,376	29.0	3,368	71.0	<b>4,744</b>	1,348	27.5	3,548	72.5	<b>4,896</b>	1,393	26.8	3,812	73.2	<b>5,205</b>	
1,324	33.5	2,630	66.5	<b>3,954</b>	1,352	33.4	2,700	66.6	<b>4,052</b>	1,365	32.1	2,887	67.9	<b>4,252</b>	
2,304	45.5	2,758	54.5	<b>5,062</b>	2,134	43.1	2,814	56.9	<b>4,948</b>	2,102	41.6	2,949	58.4	<b>5,051</b>	
				<b>55.4</b>					<b>52.6</b>	% of technical staff in the total headcount				<b>52.7</b>	
<b>10,798</b>	<b>59.7</b>	<b>7,281</b>	<b>40.3</b>	<b>18,079</b>	<b>11,329</b>	<b>58.6</b>	<b>8,017</b>	<b>41.4</b>	<b>19,346</b>	<b>11,665</b>	<b>56.9</b>	<b>8,828</b>	<b>43.1</b>	<b>20,493</b>	
4,165	52.4	3,780	47.6	<b>7,945</b>	4,363	51.1	4,182	48.9	<b>8,545</b>	M	4,394	49.3	4,511	50.7	<b>8,905</b>
2,830	61.2	1,797	38.8	<b>4,627</b>	3,009	60.4	1,973	39.6	<b>4,982</b>	I	3,170	58.9	2,210	41.1	<b>5,380</b>
1,753	65.0	944	35.0	<b>2,697</b>	1,851	64.3	1,027	35.7	<b>2,878</b>	J	1,907	62.2	1,159	37.8	<b>3,066</b>
984	69.2	437	30.8	<b>1,421</b>	1,010	67.6	484	32.4	<b>1,494</b>	K	1,101	66.5	554	33.5	<b>1,655</b>
1,066	76.7	323	23.3	<b>1,389</b>	1,096	75.7	351	24.3	<b>1,447</b>	HC	1,093	73.5	394	26.5	<b>1,487</b>
				<b>44.6</b>					<b>47.4</b>	% of executive staff in the total headcount				<b>47.3</b>	
<b>18,097</b>	<b>44.7</b>	<b>22,394</b>	<b>55.3</b>	<b>40,491</b>	<b>18,183</b>	<b>44.5</b>	<b>22,664</b>	<b>55.5</b>	<b>40,847</b>	<b>TOTAL</b>	<b>18,809</b>	<b>43.5</b>	<b>24,471</b>	<b>56.5</b>	<b>43,280</b>

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

Breakdown of headcount by qualification level  
Year 2008



(1) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.



## 12 ■ NON-BNP PARIBAS EMPLOYEES

### 121 ■ NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR

(in equivalent man-months)

2006	2007*	2008
2,818	3,586	3,356

\* Adjusted figure.

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

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

2006	2007	2008
2,403	3,042	3,215

Internships longer than 1 week.

### 123 ■ AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2006	2007	2008
193	201	253

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

2006	2007	2008
24	25	25

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

2006	2007	2008
8.93	9.31	11.96



13 ■ RECRUITMENT DURING THE YEAR<sup>(1)</sup> (one for one)

2006			2007				2008		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,718	1,624	3,342	1,688	1,924	3,612	<b>130-A - Total recruitments</b>	<b>2,175</b>	<b>1,578</b>	<b>3,753</b>
1,090	1,517	2,607	1,235	1,775	3,010	131 - Staff recruited on unlimited term contracts	807	1,414	2,221
468	67	535	342	110	452	132 - Staff recruited on fixed-term contracts	1,108	101	1,209
160	40	200	111	39	150	132-A - Transformation into unlimited term contracts	260	63	323
942	348	1,290	784	325	1,109	134 - Of which number of recruits aged 25 or less	1,334	224	1,558
88	139	227	193	291	484	130-B - Of which Contract transfers	205	248	453

13 ■ RECRUITMENT BY HIERARCHICAL LEVEL AND BY GENDER<sup>(1)</sup> (one for one)

2006						2007							2008					
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
525	1,193	874	750	1,399	1,943	544	1,144	1,039	885	1,583	2,029	<b>130-A - Total recruitments</b>	<b>767</b>	<b>1,408</b>	<b>842</b>	<b>736</b>	<b>1,609</b>	<b>2,144</b>
353	737	829	688	1,182	1,425	435	800	988	787	1,423	1,587	131 - Staff recruited on unlimited term contracts	255	552	772	642	1,027	1,194
127	341	25	42	152	383	85	257	41	69	126	326	132 - Staff recruited on fixed-term contracts	414	694	39	62	453	756
45	115	20	20	65	135	24	87	10	29	34	116	132-A - Transformation into unlimited term contracts	98	162	31	32	129	194
258	684	149	199	407	883	228	556	118	207	346	763	134 - Of which number of recruits aged 25 or less	473	861	97	127	570	988
25	63	79	60	104	123	74	119	189	102	263	221	130-B - Of which Contract transfers	61	144	121	127	182	271

## 133 ■ NUMBER OF SEASONAL WORKERS

2006	2007	2008
7,651	6,845	6,509

(1) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.

## 14 ■ EMPLOYEES LEAVING THE COMPANY<sup>(1)</sup> (one for one)

2006			2007			2008			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
1,485	828	2,313	1,489	1,073	2,562	141 - Total departures	2,563	1,226	3,789
419	382	801	431	449	880	142 - Resignations	441	431	872
118	18	136	212	27	239	143 - Subsidized departures	301	45	346
150	84	234	129	106	235	144 - Redundancies	264	131	395
296	28	324	210	46	256	145 - End of fixed-term contracts	750	49	799
101	98	199	88	86	174	146 - Departure during probationary period	84	74	158
373	206	579	378	351	729	147 - Retirements/early retirements	673	483	1,156
28	12	40	41	8	49	148 - Deaths	50	13	63

## 14 ■ DEPARTURES BY HIERARCHICAL LEVEL AND BY GENDER<sup>(1)</sup> (one for one)

2006						2007						2008						
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	
526	959	557	271	1,083	1,230	518	971	672	401	1,190	1,372	141 - Total departures	917	1,646	765	461	1,682	2,107
156	263	253	129	409	392	148	283	279	170	427	453	142 - Resignations	139	302	242	189	381	491
27	91	12	6	39	97	61	151	11	16	72	167	143 - Subsidized departures	85	216	27	18	112	234
68	82	56	28	124	110	49	80	67	39	116	119	144 - Redundancies	105	159	75	56	180	215
79	217	12	16	91	233	55	155	19	27	74	182	145 - End of fixed-term contracts	276	474	19	30	295	504
39	62	52	46	91	108	35	53	43	43	78	96	146 - Departure during probationary period	33	51	41	33	74	84
139	234	160	46	299	280	145	233	247	104	392	337	147 - Retirements and early retirements	253	420	350	133	603	553
18	10	12	0	30	10	25	16	6	2	31	18	148 - Deaths	26	24	11	2	37	26

## ■ OVERVIEW: RECRUITMENTS/DEPARTURES

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

\* Included in recruitment, not included in departures.

(1) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.

15 ■ CAREER DEVELOPMENT

151 ■ NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
		-			-	B			-
25	32	57	8	17	25	C	12	10	22
163	469	632	126	392	518	D	95	229	324
241	646	887	291	781	1,072	E	276	762	1,038
211	407	618	272	512	784	F	225	528	753
197	346	543	233	438	671	G	236	389	625
<b>837</b>	<b>1,900</b>	<b>2,737</b>	<b>930</b>	<b>2,140</b>	<b>3,070</b>	Technical staff	<b>844</b>	<b>1,918</b>	<b>2,762</b>
310	323	633	344	347	691	H	289	375	664
376	297	673	457	331	788	I	416	324	740
267	143	410	302	177	479	J	264	191	455
144	80	224	152	84	236	K	157	90	247
65	33	98	65	35	100	HC	70	42	112
<b>1,162</b>	<b>876</b>	<b>2,038</b>	<b>1,320</b>	<b>974</b>	<b>2,294</b>	Executive staff	<b>1,196</b>	<b>1,022</b>	<b>2,218</b>
<b>1,999</b>	<b>2,776</b>	<b>4,775</b>	<b>2,250</b>	<b>3,114</b>	<b>5,364</b>	TOTAL	<b>2,040</b>	<b>2,940</b>	<b>4,980</b>

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.

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,739	15,569	23,308	7,299	15,113	22,412	Technical staff	6,854	14,647	21,501
9,391	6,340	15,731	9,732	6,958	16,690	Executive staff	10,233	7,666	17,899
<b>17,130</b>	<b>21,909</b>	<b>39,039</b>	<b>17,031</b>	<b>22,071</b>	<b>39,102</b>	TOTAL	<b>17,087</b>	<b>22,313</b>	<b>39,400</b>

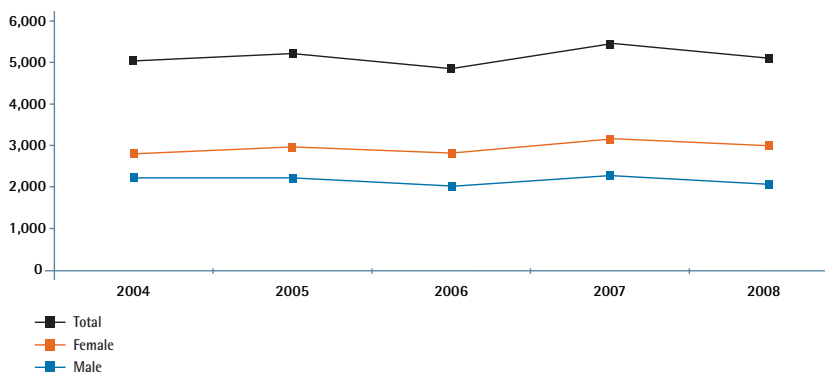
% of promotions in terms of total Technical or Executive staff

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.59	8.15	11.74	4.15	9.55	13.70	Technical staff	3.93	8.92	12.85
7.39	5.57	12.96	7.91	5.84	13.74	Executive staff	6.68	5.71	12.39
<b>5.12</b>	<b>7.11</b>	<b>12.23</b>	<b>5.75</b>	<b>7.96</b>	<b>13.72</b>	TOTAL	<b>5.18</b>	<b>7.46</b>	<b>12.64</b>

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

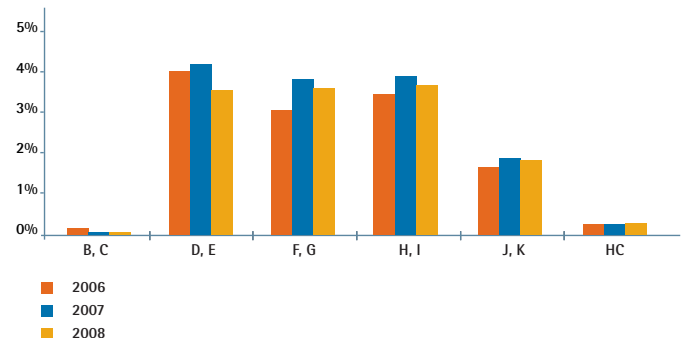
2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
10.82	12.20	11.74	12.74	14.16	13.70	Technical staff	12.31	13.09	12.85
12.37	13.82	12.96	13.56	14.00	13.74	Executive staff	11.69	13.33	12.39
<b>11.67</b>	<b>12.67</b>	<b>12.23</b>	<b>13.21</b>	<b>14.11</b>	<b>13.72</b>	TOTAL	<b>11.94</b>	<b>13.18</b>	<b>12.64</b>

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

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1	0	1	5	1	6	B	0	3	3
87	248	335	76	181	257	C	46	111	157
397	1,300	1,697	424	1,410	1,834	D	363	1,188	1,551
293	693	986	302	883	1,185	E	292	814	1,106
315	599	914	323	739	1,062	F	320	702	1,022
670	795	1,465	643	857	1,500	G	506	775	1,281
<b>1,763</b>	<b>3,635</b>	<b>5,398</b>	<b>1,773</b>	<b>4,071</b>	<b>5,844</b>	<b>Technical staff</b>	<b>1,527</b>	<b>3,593</b>	<b>5,120</b>
1,361	1,156	2,517	1,538	1,519	3,057	H	1,461	1,585	3,046
890	508	1,398	993	663	1,656	I	901	680	1,581
622	300	922	620	359	979	J	593	376	969
368	150	518	358	158	516	K	355	170	525
402	138	540	450	169	619	HC	376	158	534
<b>3,643</b>	<b>2,252</b>	<b>5,895</b>	<b>3,959</b>	<b>2,868</b>	<b>6,827</b>	<b>Executive staff</b>	<b>3,686</b>	<b>2,969</b>	<b>6,655</b>
<b>5,406</b>	<b>5,887</b>	<b>11,293</b>	<b>5,732</b>	<b>6,939</b>	<b>12,671</b>	<b>TOTAL</b>	<b>5,213</b>	<b>6,562</b>	<b>11,775</b>

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.

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,739	15,569	23,308	7,299	15,113	22,412	Technical staff	6,854	14,647	21,501
10,485	6,644	17,129	10,798	7,281	18,079	Executive staff	11,329	8,017	19,346
<b>18,224</b>	<b>22,213</b>	<b>40,437</b>	<b>18,097</b>	<b>22,394</b>	<b>40,491</b>	<b>TOTAL</b>	<b>18,183</b>	<b>22,664</b>	<b>40,847</b>

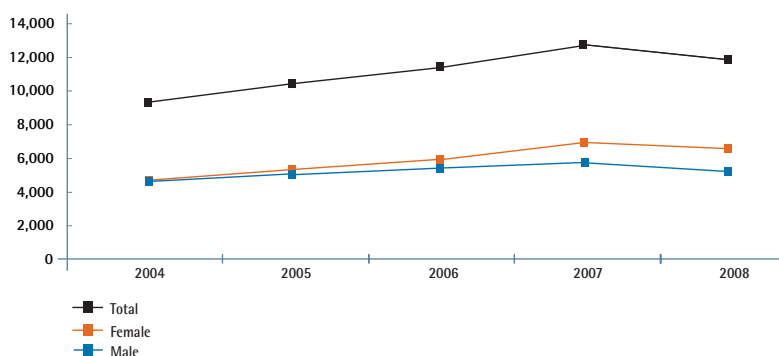
% in terms of total Technical or Executive staff

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7.56	15.60	23.16	7.91	18.16	26.08	Technical staff	7.10	16.71	23.81
21.27	13.15	34.42	21.90	15.86	37.76	Executive staff	19.05	15.35	34.40
<b>13.37</b>	<b>14.56</b>	<b>27.93</b>	<b>14.16</b>	<b>17.14</b>	<b>31.29</b>	<b>TOTAL</b>	<b>12.76</b>	<b>16.05</b>	<b>28.83</b>

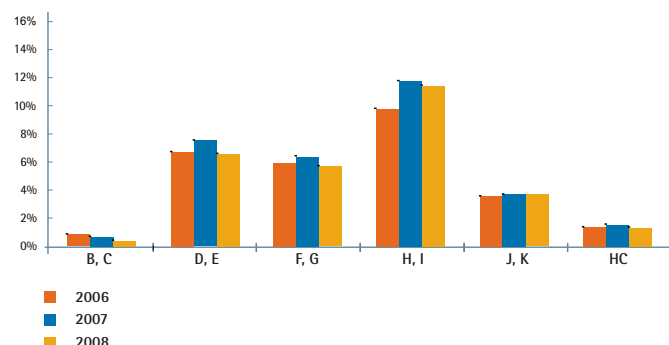
% in terms of total Technical or Executive Staff, Male or Female

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
22.78	23.35	23.16	24.29	26.94	26.08	Technical staff	22.28	24.53	23.81
34.74	33.90	34.42	36.66	39.39	37.76	Executive staff	32.54	37.03	34.40
<b>29.66</b>	<b>26.50</b>	<b>27.93</b>	<b>31.67</b>	<b>30.99</b>	<b>31.29</b>	<b>TOTAL</b>	<b>28.67</b>	<b>28.95</b>	<b>28.83</b>

**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

2006		2007		2008	
16,068		18,035		Total number of status reviews	16,755
30		27		Average frequency of status reviews (in months)	29

## 17 ■ DISABLED PEOPLE

## 171 ■ NUMBER OF DISABLED EMPLOYEES IN THE YEAR IN QUESTION

December 31 <sup>st</sup> 2006		December 31 <sup>st</sup> 2007		December 31 <sup>st</sup> 2008	
716		730		Expressed as natural persons	754
993		1,015		Expressed in unity of disability	1,007
19		22		Additional units related to ESAT* services	18
<b>1,012</b>		<b>1,037</b>		<b>TOTAL nb of units</b>	<b>1,025</b>

\* 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 <sup>st</sup> 2006		December 31 <sup>st</sup> 2007		December 31 <sup>st</sup> 2008	
86		83		Expressed as natural persons	77

18 ■ ABSENTEEISM <sup>(1)</sup>

2006			2007			2008			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
296,993	95,961	<b>392,954</b>	509,129	138,577	<b>647,705</b>	<b>DAYS OF ABSENTEEISM</b>			
						517,194	157,380	<b>674,574</b>	
						<b>182 - Illness</b>			
						<b>183 - Breakdown of absences by duration</b>			
13,229	4,978	<b>18,207</b>	13,464	5,399	<b>18,863</b>	up to 2 days	13,064	6,008	<b>19,072</b>
28,375	9,003	<b>37,378</b>	28,464	10,791	<b>39,255</b>	3 to 6 days	25,304	10,364	<b>35,668</b>
255,389	81,980	<b>337,369</b>	467,201	122,387	<b>589,587</b>	6 days and more	478,826	141,008	<b>619,834</b>
						<b>184 - Work-related and commuting accidents</b>			
19,274	3,917	<b>23,191</b>	19,189	5,073	<b>24,262</b>		19,416	6,425	<b>25,840</b>
109,615	92,365	<b>201,980</b>	143,724	119,287	<b>263,010</b>	<b>185 - Maternity leave</b>			
20,922	14,622	<b>35,544</b>	118,647	66,303	<b>184,950</b>		139,939	135,706	<b>275,646</b>
5,438	864	<b>6,302</b>	257,001	45,434	<b>302,435</b>	<b>186 - Authorized leave*</b>			
<b>452,242</b>	<b>207,729</b>	<b>659,971</b>	<b>1,047,689</b>	<b>374,672</b>	<b>1,422,361</b>		114,105	69,182	<b>183,287</b>
5.45	3.22	<b>4.48</b>	11.67	5.35	<b>8.90</b>	<b>187 - Other reasons**</b>			
1.32	1.43	<b>1.37</b>	1.60	1.70	<b>1.65</b>		227,413	52,117	<b>279,530</b>
4.13	1.79	<b>3.11</b>	10.07	3.65	<b>7.25</b>	<b>181-1 - TOTAL</b>			
						<b>1,018,067</b>	<b>420,810</b>	<b>1,438,877</b>	
						<b>181 - Rate of absenteeism</b>			
						11.90	5.69	<b>9.02</b>	
						<i>Rate of maternity leave</i>			
						1.64	1.84	<b>1.73</b>	
						<i>Rate without maternity leave</i>			
						10.27	3.86	<b>7.30</b>	

\* 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)

2006			2007			2008			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
426	2,162	<b>2,588</b>	446	2,271	<b>2,717</b>	Technical staff	406	2,190	<b>2,596</b>
299	626	<b>925</b>	353	724	<b>1,077</b>	Executive staff	353	750	<b>1,103</b>
<b>725</b>	<b>2,788</b>	<b>3,513</b>	<b>799</b>	<b>2,995</b>	<b>3,794</b>	<b>TOTAL</b>	<b>759</b>	<b>2,940</b>	<b>3,699</b>

(1) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.  
2007 figures updated to the new 2008 standards.

## 19-A ■ LEAVES

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

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	125	127	3	135	138	Technical staff	2	89	91
1	56	57	1	49	50	Executive staff	1	47	48
<b>3</b>	<b>181</b>	<b>184</b>	<b>4</b>	<b>184</b>	<b>188</b>	<b>TOTAL</b>	<b>3</b>	<b>136</b>	<b>139</b>

### 192-A ■ SABBATICAL (duration over 6 months)

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1	12	13	3	13	16	Technical staff	2	6	8
5	7	12	4	10	14	Executive staff	9	16	25
<b>6</b>	<b>19</b>	<b>25</b>	<b>7</b>	<b>23</b>	<b>30</b>	<b>TOTAL</b>	<b>11</b>	<b>22</b>	<b>33</b>

### 193-A ■ PATERNITY LEAVE

2006			2007				2008		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,674	2,955	4,629	1,644	3,338	4,982	Days taken during the year	1,927	3,982	5,909
1,844	4,822	6,666	2,043	5,139	7,182	Theoretical days during the year	2,159	6,108	8,267

#### 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)

2006	2007		2008
<b>3,005.1</b>	<b>3,196.1</b>	<b>TOTAL PERSONNEL COSTS</b>	<b>3,264.4</b>
<b>1,874.0</b>	<b>1,961.4</b>	<b>"Wages and Salaries"</b>	<b>2,002.7</b>
1,434.3	1,485.4	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,524.3
-35.2	-37.6	Miscellaneous allowances and overtime	-40.0
74.4	90.4	Deductions (sickness, maternity, flexitime, etc.)	90.3
365.0	381.4	Variable remuneration	388.2
<b>1,838.5</b>	<b>1,919.6</b>	<b>Subtotal "Wages and Salaries"</b>	<b>1,962.8</b>
35.5	41.8	Matching contributions and administrative expenses	40.0
<b>727.9</b>	<b>770.7</b>	<b>"Social security contributions"</b>	<b>797.7</b>
<b>213.1</b>	<b>217.0</b>	<b>"Tax expenses"</b>	<b>231.3</b>
<b>190.1</b>	<b>247.0</b>	<b>"Incentive plans and profit-sharing"</b> (payment with respect to the previous year)	<b>232.5</b>
39,242	39,574	<b>Average monthly headcount in Metropolitan France</b> (Including Monte Carlo)	<b>39,613</b>
47,755	49,563	<b>Wages and salaries, average per employee in €</b> "Wages and Salaries" Average monthly headcount	50,558
<b>52,600</b>	<b>55,803</b>	<b>Average employee remuneration (income) in €</b> (including incentive plans, profit-sharing)	<b>56,428</b>
<b>23,980</b>	<b>24,959</b>	<b>Average employer's contributions per employee in €</b>	<b>25,979</b>
31.3%	30.9%	Ratio of social security charges and tax expenses and total personnel costs	31.5%
36.2%	41.5%	<b>Aggregate employer's contributions</b> Total personnel costs Added Value	38.7%



## 21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,299	2,147	2,196	2,327	2,187	2,232	Technical staff	2,351	2,226	2,265
-	-	-	-	-	-	A	-	-	-
1,816	1,787	1,801	1,842	1,748	1,792	B	1,918	1,809	1,857
2,030	1,886	1,928	2,050	1,925	1,964	C	2,022	1,952	1,974
2,064	1,940	1,971	2,089	1,968	1,999	D	2,101	1,993	2,021
2,204	2,141	2,159	2,218	2,157	2,174	E	2,238	2,173	2,190
2,334	2,286	2,302	2,354	2,312	2,326	F	2,381	2,339	2,352
2,583	2,527	2,552	2,617	2,558	2,584	G	2,639	2,592	2,612
<b>4,070</b>	<b>3,572</b>	<b>3,869</b>	<b>4,134</b>	<b>3,631</b>	<b>3,925</b>	Executive staff	<b>4,211</b>	<b>3,707</b>	<b>3,996</b>
2,953	2,895	2,926	2,996	2,934	2,966	H	3,039	2,978	3,008
3,645	3,565	3,614	3,710	3,632	3,679	I	3,758	3,685	3,728
4,410	4,328	4,382	4,498	4,399	4,462	J	4,561	4,483	4,532
5,447	5,315	5,406	5,562	5,481	5,536	K	5,810	5,605	5,743
7,933	7,011	7,712	8,091	7,163	7,859	HC	8,221	7,365	7,990
<b>3,354</b>	<b>2,610</b>	<b>2,942</b>	<b>3,451</b>	<b>2,698</b>	<b>3,032</b>	<b>TOTAL</b>	<b>3,551</b>	<b>2,790</b>	<b>3,127</b>

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

2006		2007			2008	
	20,053		20,469	99 % of employees earned at least		21,107
	22,305		23,160	95 % of employees earned at least		23,844
	24,197		25,170	90 % of employees earned at least		25,900
	25,600		26,614	85 % of employees earned at least		27,272
	26,866		27,899	80 % of employees earned at least		28,575
	28,003		29,095	75 % of employees earned at least		29,817
	29,190		30,352	70 % of employees earned at least		31,183
	30,448		31,718	65 % of employees earned at least		32,639
	31,782		33,195	60 % of employees earned at least		34,265
	33,357		34,874	55 % of employees earned at least		36,003
	35,009		36,756	50 % of employees earned at least		37,922
	36,932		38,808	45 % of employees earned at least		39,919
	39,058		40,953	40 % of employees earned at least		42,166
	41,364		43,339	35 % of employees earned at least		44,621
	43,843		46,082	30 % of employees earned at least		47,437
	46,939		49,428	25 % of employees earned at least		50,798
	50,811		53,509	20 % of employees earned at least		55,174
	56,799		59,459	15 % of employees earned at least		61,579
	67,019		70,395	10 % of employees earned at least		72,903
	89,458		94,683	5 % of employees earned at least		100,089
	220,507		241,346	1 % of employees earned at least		260,485
	$\frac{89,458}{22,305} = 4.01$		$\frac{94,683}{23,160} = 4.09$	Ratio of the 5% and 95%		$\frac{100,089}{23,844} = 4.20$
	$\frac{220,507}{22,305} = 9.89$		$\frac{241,346}{23,160} = 10.42$	Ratio of the 1% and 95%		$\frac{260,485}{23,844} = 10.92$

### 21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2008									
Male				Level	Female				
Average age	1 <sup>st</sup> decile	Median	9 <sup>th</sup> decile		Average age	1 <sup>st</sup> decile	Median	9 <sup>th</sup> decile	
52	21,806	24,783	26,840	B	58	20,288	23,640	25,468	
49	21,502	24,505	28,172	C	46	21,401	24,108	27,417	
43	22,441	26,411	31,929	D	38	21,957	25,560	29,375	
46	25,107	28,593	33,516	E	43	24,364	28,247	32,397	
47	27,534	31,045	36,260	F	46	26,776	30,618	34,999	
49	29,932	34,490	40,181	G	48	29,270	33,928	39,231	
<b>47</b>	<b>24,640</b>	<b>30,472</b>	<b>37,787</b>	<b>Technical staff</b>	<b>43</b>	<b>23,302</b>	<b>28,895</b>	<b>35,495</b>	
41	35,638	41,707	49,612	H	38	33,347	39,934	47,078	
44	44,783	51,912	63,036	I	41	41,455	49,261	58,659	
47	54,897	64,676	84,119	J	44	52,081	61,282	78,134	
49	69,859	83,173	151,759	K	46	67,140	80,534	124,325	
51	97,908	142,289	421,783	HC	49	89,244	121,436	249,965	
<b>45</b>	<b>38,538</b>	<b>52,461</b>	<b>111,705</b>	<b>Executive staff</b>	<b>41</b>	<b>35,295</b>	<b>45,296</b>	<b>78,539</b>	

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

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

2006	2007	2008
6.7	6.7	6.8

### 222 ■ TOTAL OF THE TEN HIGHEST PAY PACKAGES

2006	2007	2008
25,806,765	28,697,332	27,728,325

## 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)

2006	2007	2008
147.00	143.69	23.14

### 261 ■ INCENTIVE SCHEMES

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

2006	2007	2008
80.59	88.90	61.74

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

2006	2007		2008
3,010	2,896	Minimum share	466
8,280	7,964	Maximum share	1,282
3,252	3,140	Average amount	506

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

2006	2007		2008
1,686	1,832	Minimum share	1,272
4,452	4,836	Maximum share	3,359
1,782	1,942	Average amount	1,349

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

2006	2007	2008
3.63	3.93	4.28

\* Including voluntary payments.

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

2006	2007	2008
35.48	41.80	39.97

\*\* 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

2006			2007			2008*		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
224	52	276	209	62	271	214	111	325

\* Change in method: 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

2006			2007			2008		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
7,438	1,070	8,508	6,658	2,010	8,668	6,315	1,736	8,051

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

2006	2007	2008
12	14	20

#### 314 ■ NUMBER OF FATAL ACCIDENTS

2006	2007	2008
0	0	0
0	0	2
		Commuting
		Work-related

#### 315 ■ NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE

2006	2007	2008
303	350	321

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

2006	2007	2008
2	2	2

## 32 ■ BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

### 321 ■ NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2006	2007	2008
0	7	0

### 322 ■ NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2006	2007	2008
65	85	86

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

Codes 09 to 30:

2006	2007	2008
1	5	1

### 324 ■ NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

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

2006	2007	2008
88	116	124

### 325 ■ NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05:

2006	2007	2008
4	17	10

### 326 ■ OTHER CASES OF ACCIDENTS

2006	2007	2008
118	125	104
including declarations following bank robberies: 64	47	77

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

2006	2007	2008
549	506	570

## 35 ■ EXPENDITURE ON SAFETY

## 351 ■ STAFF TRAINING ON SAFETY\*

2006	2007	2008
27,940	28,571	23,894

\* The 2006 and 2007 figures correspond to the number of training sessions; the figure for 2008 refers to the number of people trained.

## 352 ■ EXPENDITURE ON SAFETY (in millions of Euros)

2006	2007	2008
36.76	33.90	33.39



- 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

2006		2007		2008	
222		229		358	

#### 413 ■ NUMBER OF EMPLOYEES BENEFITING FROM FLEXTIME\*

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3,446	7,708	11,154	3,161	7,127	10,288	Technical staff	2,831	6,775	9,606
746	1,007	1,753	652	701	1,353	Executive staff	441	672	1,113
4,192	8,715	12,907	3,813	7,828	11,641	<b>TOTAL</b>	<b>3,272</b>	<b>7,447</b>	<b>10,719</b>

\* Adjusted 2007 figures.



## 41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414 ■ NUMBER OF EMPLOYEES WORKING PART-TIME <sup>(1)</sup>

90%									
2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6	92	98	6	86	92	Technical staff	5	85	90
5	44	49	5	40	45	Executive staff	6	42	48
<b>11</b>	<b>136</b>	<b>147</b>	<b>11</b>	<b>126</b>	<b>137</b>	<b>Sub-TOTAL</b>	<b>11</b>	<b>127</b>	<b>138</b>

80%									
2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
108	2,488	2,596	101	2,363	2,464	Technical staff	94	2,388	2,482
23	633	656	25	673	698	Executive staff	28	795	823
<b>131</b>	<b>3,121</b>	<b>3,252</b>	<b>126</b>	<b>3,036</b>	<b>3,162</b>	<b>Sub-TOTAL</b>	<b>122</b>	<b>3,183</b>	<b>3,305</b>

60%									
2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
24	387	411	21	339	360	Technical staff	27	338	365
9	53	62	8	55	63	Executive staff	11	68	79
<b>33</b>	<b>440</b>	<b>473</b>	<b>29</b>	<b>394</b>	<b>423</b>	<b>Sub-TOTAL</b>	<b>38</b>	<b>406</b>	<b>444</b>

50%									
2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
72	520	592	70	497	567	Technical staff	112	611	723
14	42	56	17	39	56	Executive staff	18	57	75
<b>86</b>	<b>562</b>	<b>648</b>	<b>87</b>	<b>536</b>	<b>623</b>	<b>Sub-TOTAL</b>	<b>130</b>	<b>668</b>	<b>798</b>

Miscellaneous									
2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
19	84	103	14	83	97	Technical staff	13	92	105
4	3	7	4	4	8	Executive staff	4	4	8
<b>23</b>	<b>87</b>	<b>110</b>	<b>18</b>	<b>87</b>	<b>105</b>	<b>Sub-TOTAL</b>	<b>17</b>	<b>96</b>	<b>113</b>

Total									
2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
229	3,571	3,800	212	3,368	3,580	Technical staff	251	3,514	3,765
55	775	830	59	811	870	Executive staff	67	966	1,033
<b>284</b>	<b>4,346</b>	<b>4,630</b>	<b>271</b>	<b>4,179</b>	<b>4,450</b>	<b>TOTAL</b>	<b>318</b>	<b>4,480</b>	<b>4,798</b>

(1) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.

## 41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

### 414-A ■ NUMBER OF EMPLOYEES WORKING FULL-TIME<sup>(1)</sup>

100%

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,070	11,542	18,612	6,642	11,279	17,921	Technical staff	6,893	12,129	19,022
10,743	6,506	17,249	11,270	7,206	18,476	Executive staff	11,598	7,862	19,460
<b>17,813</b>	<b>18,048</b>	<b>35,861</b>	<b>17,912</b>	<b>18,485</b>	<b>36,397</b>	<b>TOTAL</b>	<b>18,491</b>	<b>19,991</b>	<b>38,482</b>

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

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
47	300	347	41	302	343	Technical staff	35	329	364
16	115	131	14	123	137	Executive staff	27	144	171
<b>63</b>	<b>415</b>	<b>478</b>	<b>55</b>	<b>425</b>	<b>480</b>	<b>TOTAL</b>	<b>62</b>	<b>473</b>	<b>535</b>

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

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
36	288	324	29	324	353	Technical staff	25	341	366
3	61	64	10	80	90	Executive staff	15	73	88
<b>39</b>	<b>349</b>	<b>388</b>	<b>39</b>	<b>404</b>	<b>443</b>	<b>TOTAL</b>	<b>40</b>	<b>414</b>	<b>454</b>

(1) Change in method in 2008: inclusion of unpaid absentees and work-study contracts.

## 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)

9 Saturdays

7 Mondays

Including May 1<sup>st</sup>.

## 42 ■ ORGANIZATION OF WORKING HOURS PER CATEGORY OF PERSONNEL

### 421 ■ NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
283	374	657	349	672	1,021	Technical staff	306	609	915
45	16	61	87	60	147	Executive staff	106	91	197
<b>328</b>	<b>390</b>	<b>718</b>	<b>436</b>	<b>732</b>	<b>1,168</b>	<b>TOTAL</b>	<b>412</b>	<b>700</b>	<b>1,112</b>

This indicator chiefly refers to employees working days.

### 421-A ■ NUMBER OF EMPLOYEES WORKING NIGHTS

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
125	458	583	132	445	577	Technical staff	116	351	467
5	6	11	4	3	7	Executive staff	3	4	7
<b>130</b>	<b>464</b>	<b>594</b>	<b>136</b>	<b>448</b>	<b>584</b>	<b>TOTAL</b>	<b>119</b>	<b>355</b>	<b>474</b>

- 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)

2006	2007	2008
124.22	141.07	<b>157.91</b>

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)

2006		2007		2008*	
	3.81		3.56	As % of payroll	3.60
	72.31		72.13	Expenditure on training	71.79

\* Estimated figures.

### 513 ■ NUMBER OF STAFF TRAINED

2006			2007			2008			
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,125	14,370	21,495	6,452	13,684	20,136	Technical staff	5,816	13,035	18,851
8,663	6,188	14,851	9,153	6,844	15,997	Executive staff	9,246	7,318	16,564
<b>15,788</b>	<b>20,558</b>	<b>36,346</b>	<b>15,605</b>	<b>20,528</b>	<b>36,133</b>	<b>TOTAL</b>	<b>15,062</b>	<b>20,353</b>	<b>35,415</b>

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):

2005			2006			2007			
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,739	15,569	23,308	7,299	15,113	22,412	Technical staff	6,854	14,647	21,501
10,485	6,644	17,129	10,798	7,281	18,079	Executive staff	11,329	8,017	19,346
<b>18,224</b>	<b>22,213</b>	<b>40,437</b>	<b>18,097</b>	<b>22,394</b>	<b>40,491</b>	<b>TOTAL</b>	<b>18,183</b>	<b>22,664</b>	<b>40,847</b>

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

% in terms of total Technical or Executive staff

2006			2007			2008			
Male	Female	Total	Male	Female	Total		Male	Female	Total
30.57	61.65	92.22	28.79	61.06	89.84	Technical staff	27.05	60.63	87.67
50.58	36.13	86.70	50.63	37.86	88.48	Executive staff	47.79	37.83	85.62
<b>39.04</b>	<b>50.84</b>	<b>89.88</b>	<b>38.54</b>	<b>50.70</b>	<b>89.24</b>	<b>TOTAL</b>	<b>36.87</b>	<b>49.83</b>	<b>86.70</b>

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

2006			2007			2008			
Male	Female	Total	Male	Female	Total		Male	Female	Total
92.07	92.30	92.22	88.40	90.54	89.84	Technical staff	84.86	88.99	87.67
82.62	93.14	86.70	84.77	94.00	88.48	Executive staff	81.61	91.28	85.62
<b>86.63</b>	<b>92.55</b>	<b>89.88</b>	<b>86.23</b>	<b>91.67</b>	<b>89.24</b>	<b>TOTAL</b>	<b>82.84</b>	<b>89.80</b>	<b>86.70</b>

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

2006			2007			2008			
Male	Female	Total	Male	Female	Total		Male	Female	Total
			1,491	3,451	4,942	Technical staff	1,387	3,362	4,749
			2,525	2,039	4,564	Executive staff	2,683	2,322	5,005
			<b>4,016</b>	<b>5,490</b>	<b>9,506</b>	<b>TOTAL</b>	<b>4,070</b>	<b>5,684</b>	<b>9,754</b>

\* New indicator in 2007.

## 51 ■ IN-SERVICE PROFESSIONAL TRAINING

### 514 ■ NUMBER OF HOURS OF TRAINING BY LEVEL

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
247,544	510,322	757,866	236,667	506,907	743,574	Technical staff	224,806	478,320	703,126
369,784	349,716	719,500	357,938	346,099	704,037	Executive staff	350,235	336,175	686,411
617,328	860,038	1,477,366	594,605	853,006	1,447,611	<b>TOTAL</b>	<b>575,042</b>	<b>814,495</b>	<b>1,389,537</b>

### 514-A ■ NUMBER OF HOURS OF TRAINING BY LEVEL DIF\*

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
			51,876	112,706	164,582	Technical staff	46,316	102,784	149,100
			49,625	42,227	91,851	Executive staff	54,392	50,461	104,853
			101,501	154,933	256,433	<b>TOTAL</b>	<b>100,708</b>	<b>153,245</b>	<b>253,953</b>

\* New indicator in 2007.

### 515-1 ■ NUMBER OF HOURS OF TRAINING PER COMPETENCE

2006		2007			2008	
Number of hours	Number of training sessions	Number of hours	Number of training sessions		Number of hours	Number of training sessions
27,686	2,306	33,525	4,950	<b>Business line training courses</b>		
14,179	866	11,377	783	Insurance	51,474	12,552
1,157	107	1,583	270	Internal Audit and Control	12,340	932
11,814	1,035	10,282	1,264	Communications and advertising	2,513	388
72,831	3,053	84,615	2,896	Bookkeeping - Management Control	9,393	696
4,648	90	11,060	194	Consultancy Services - Wealth Management	89,467	3,582
37,754	3,462	43,880	3,763	Corporate Finance	1,638	79
2,481	246	3,873	376	Loans and Financing	34,624	3,380
3,833	493	3,712	447	Asset Management	2,314	316
55,541	5,027	29,347	2,151	Real Estate	7,575	530
9,164	1,768	12,583	2,139	Information Systems	27,316	2,101
2,375	398	1,896	145	Legal and Tax Affairs	15,327	2,206
14,233	814	17,321	950	Logistics	1,584	170
308,718	32,328	385,580	34,951	Financial Markets	15,813	958
460,189	32,004	330,211	26,150	Marketing and Selling Techniques	407,232	33,999
15,118	1,546	13,723	1,440	Banking Products and Services	287,251	34,826
32,228	8,947	33,248	8,309	Human Resources	13,773	1,840
10	5	17	5	Risk Management	20,482	3,588
				Stocks and shares - Securities services	48	20
				<b>Cross-functional training courses</b>		
15,705	2,277	21,413	2,545	Office Automation - NICT	14,483	1,535
36,170	2,897	37,547	2,750	Professional Development	44,676	4,373
44,923	24,093	63,122	32,295	Ethics - Deontology	51,216	23,661
16,213	2,256	22,453	2,023	Management - Organization	19,633	1,925
2,484	101	3,386	138	Induction - Support	13,229	792
39,706	1,718	37,246	1,967	Languages	49,619	2,793
40,362	2,101	25,061	1,331	Operational Management	25,107	1,284
4,617	1,196	6,310	1,492	Quality	5,315	883
5,816	875	6,342	1,017	First aid	8,693	1,205
34,084	27,940	30,877	28,571	Safety of Individuals and Property	38,253	39,916
				<b>Corporate training courses</b>		
37,318	1,458	43,167	1,730	Integration	31,777	1,624
3,133	136	3,206	139	Corporate Management	6,175	552
156,965	5,797	150,529	5,542	Training leading to a banking qualification	124,911	4,368
<b>1,511,450</b>	<b>167,340</b>	<b>1,478,488</b>	<b>172,643</b>	<b>TOTAL</b>	<b>1,433,246</b>	<b>187,074</b>

2006	2007		2008
34,084	30,877	Of which total of non-chargeable hours in accordance with the tax declaration	43,709

51 ■ IN-SERVICE PROFESSIONAL TRAINING

515-2 ■ NUMBER OF HOURS BY TYPE OF TRAINING

2006		2007			2008	
1,370,547		1,334,359		In-class training		1,289,125
31,305		23,625		Residential in-class training		18,607
68,521		85,218		On-site training		79,580
6,993		4,410		Multimedia - E-learning		2,225
<b>1,477,366</b>		<b>1,447,611</b>		<b>TOTAL</b>		<b>1,389,537</b>

52 ■ TRAINING LEAVE

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

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4	13	17	5	16	21	521 - Remunerated	4	24	28
3	4	7	6	4	10	521 - Partly remunerated	4	4	8
<b>7</b>	<b>17</b>	<b>24</b>	<b>11</b>	<b>20</b>	<b>31</b>	<b>TOTAL</b>	<b>8</b>	<b>28</b>	<b>36</b>

522 ■ NUMBER OF EMPLOYEES BENEFITING NOT REMUNERATED TRAINING LEAVE

2006			2007			2008		
Male	Female	Total	Male	Female	Total	Male	Female	Total
1	4	5	2	4	6	<b>1</b>	<b>6</b>	<b>7</b>

523 ■ NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2006			2007			2008		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	0	0	0	<b>0</b>	<b>0</b>	<b>0</b>

53 ■ WORK-STUDY CONTRACTS

531 ■ NUMBER OF APPRENTICESHIP AND OTHER WORK-STUDY CONTRACTS

2006			2007				2008		
Male	Female	Total	Male	Female	Total		Male	Female	Total
133	202	335	179	218	397	Apprenticeship	201	250	451
363	662	1,025	334	559	893	Other work-study contracts	298	497	795
<b>496</b>	<b>864</b>	<b>1,360</b>	<b>513</b>	<b>777</b>	<b>1,290</b>	<b>TOTAL</b>	<b>499</b>	<b>747</b>	<b>1,246</b>



## VI ■ PROFESSIONAL RELATIONS

### 61 ■ EMPLOYEE REPRESENTATIVES

#### 611 ■ PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS\*

2006		2007			2008	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
-	-	-	-	Technical staff body of electors	-	-
-	-	-	-	Executive staff body of electors	-	-

#### 611 ■ PARTICIPATION IN WORKS COUNCIL ELECTIONS\*

2006		2007			2008	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
-	-	-	-	Technical staff body of electors	-	-
-	-	-	-	Executive staff body of electors	-	-

\* No elections in 2006, 2007 and 2008.

#### 612 ■ TOTAL NUMBER OF HOURS ALLOWED FOR EMPLOYEE REPRESENTATION ACTIVITIES

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

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

The total number of hours allowed for employee representation in all these bodies amounts to approximately 706,935 hours in 2008, excluding meetings with Management or committee meetings.

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

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

2006		2007			2008	
1,710	1,732	1,710	1,732		Staff Representatives	1,088
1,236	1,222	1,236	1,222	Works Councils	1,068	
212	218	212	218	Specialized Committees	223	
30	40	30	40	Union Delegates	72	

## 61 ■ EMPLOYEE REPRESENTATIVES

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

## SALARIES

- November 13, 2008: 2009 wages agreement.

## SOCIAL SECURITY SCHEMES

- June 2, 2008: Company-wide agreement relative to the modification of the regulations of the Paribas pension fund with a view to the transfer of its provisions, reserves and corresponding commitments – Draft V6.
- July 4, 2008: BNP PARIBAS group welfare agreement relative to the flexible employee benefit scheme.

## EMPLOYEE REPRESENTATION BODIES

- January 14, 2008: Amendment to the company-wide agreement dated February 3, 2006 relative to the preservation of the mandates of an employee representative, due to the closing of the establishment in which he or she was elected or appointed, as a result of a reorganization measure adopted by the Bank.
- November 5, 2008: Agreement on the extension of the mandates of employee representatives in BNP Paribas entities and of members of the Central Works Council.

## DIVERSITY AND EQUALITY OF OPPORTUNITY

- February 12, 2008: Agreement in favor of the recruitment and professional integration of people with disabilities within BNP Paribas S.A.

## LENGTH AND ORGANIZATION OF WORKING HOURS

- May 22, 2008: Amendment to the BNP Paribas SA agreement dated July 20, 2000 relative to the organization and reduction of working hours, concerning the provisions of the "time savings account".

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

2006	2007	2008
1,041	983	1,003

## 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:
    - Career management,
    - Professional appraisals,
    - Professional mobility,
    - Training opportunities,
    - Remuneration,
    - Profit-sharing and incentive schemes,
    - Employee savings schemes,
    - Working hours and holidays,
  3. Gives the employee explanations about:
    - 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.
  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 B2E Group intranet.
  5. Informs the employee about the organization of the professional appraisal, whose guide can be obtained from the B2E Group intranet.

### 623 ■ INFORMATION PROCEDURES

- Internal memos,
- General information circulated in written or other form (notes, cassettes, meetings, etc.),
- Echo'net, the Group's intranet,
- Web Radio,
- Ambitions, the magazine devoted to BNP Paribas Group employees,
- The Group's weekly newsflash,
- BNP Paribas SA Human Resources News,
- Multi Média@, the Group's intranet and internet newsletter,
- The newsletter "Conjoncture",
- Retail Banking in France circulars,
- "Mutuelle Informations" mutual benefit society news (newsletters circulated to members of the Friendly Society),
- Short annual Report,
- Social Audit of the Company and Establishment,
- Horizons, the bimonthly newsletter of the Asset Management Services,
- Pôle Position, the newsletter of the Retail Banking in France core business,
- Finance, the review published by the Corporate and Investment Banking core business,
- Alliance, the newsletter of the Financial Services and International Retail Banking core businesses,
- Starlight, the Group's monthly news video, accessible via the Intranet.

### 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

2006	2007		2008
1	4	<b>631 - Number of appeals to extrajudicial arbitration systems:</b>	
8	7	- to the Bank's "appeal formation" Joint Commission	0
39	40	- to the Joint Commission for Disciplinary Action	4
0	1	<b>632 - Number of legal proceedings</b>	<b>36</b>
		<b>633 - Number of formal notices and reports received from the Labour Inspectorate</b>	<b>2</b>



71 - Company welfare facilities  
72 - Other welfare contributions

## VII ■ OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

### 71 ■ COMPANY WELFARE FACILITIES (in millions of Euros)

#### 711 ■ EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE \*

2006	2007		2008
8.70	8.83	Restaurants	9.38
9.43	9.69	Transports	9.91
2.90	2.14	Medical expenses (Paris and the Provinces)	2.47
8.43	8.09	Family benefits	8.32
1.68	1.40	Miscellaneous benefits	1.33
<b>31.14</b>	<b>30.14</b>	<b>TOTAL</b>	<b>31.42</b>

\* Excluding the sum paid into the company welfare fund.

#### 712 ■ PAYMENTS MADE TO THE CENTRAL WORKS COUNCIL

2006	2007		2008*
<b>23.77</b>	<b>24.30</b>	<b>Contribution to midday meal expenses</b>	<b>25.34</b>
1.70	2.08	<b>Family welfare</b>	
0.24	0.16	Contribution to childminding fees	2.20
<b>1.94</b>	<b>2.25</b>	Miscellaneous aid	0.08
		<b>TOTAL</b>	<b>2.27</b>
16.10	15.59	<b>Leisure activities</b>	
2.13	2.20	Summer camp and contribution to employees' holidays	15.75
0.30	0.34	A.S.C.	2.25
<b>18.53</b>	<b>18.13</b>	Miscellaneous	0.34
		<b>TOTAL</b>	<b>18.34</b>
<b>11.56</b>	<b>12.08</b>	<b>Locally based activities</b>	<b>12.29</b>
2.88	2.77	<b>Miscellaneous</b>	
0.46	0.99	Administrative costs	2.48
<b>3.34</b>	<b>3.76</b>	Investments	1.10
		<b>TOTAL</b>	<b>3.58</b>
<b>59.14</b>	<b>60.52</b>	<b>GRAND TOTAL</b>	<b>61.81</b>

\* Estimated costs.

## 71 ■ COMPANY WELFARE FACILITIES (continued)

### TOTAL WELFARE BUDGET

2006	2007		2008
31.14	30.14	Budget allocated by Senior Management	31.42
59.14	60.52	Budget allocated to the Central Works Council	61.81*
<b>90.28</b>	<b>90.66</b>	<b>TOTAL</b>	<b>93.23</b>

\* 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 2008, the employer's contribution amounted to €14.03m.

### 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) as well as to employees who have left on full early retirement (risk of death). The contribution rates are divided by gross salary bracket subject to national insurance contributions as follows:

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

For the 2008 financial year, the employer's contribution amounted to €20.27m.

### 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 2008, payments made by the company amounted to €12.70m.

## **SOME DEFINITIONS:**

<b>PTC</b>	Permanent employees with unlimited term contracts
<b>FTC</b>	BNP Paribas employees with fixed-term contracts
<b>Local</b>	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.
<b>On Loan</b>	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.
<b>Seconded</b>	The employee is seconded for at least three years. During this period the contract with the home company is suspended.
<b>Expatriate</b>	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.
<b>Trainee-Apprentice</b>	A training/apprenticeship agreement must have been signed between BNP PARIBAS and the student's school or university.



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