

Social Audit

2007



BNP PARIBAS

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- 11 – Headcount
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I ■ EMPLOYMENT

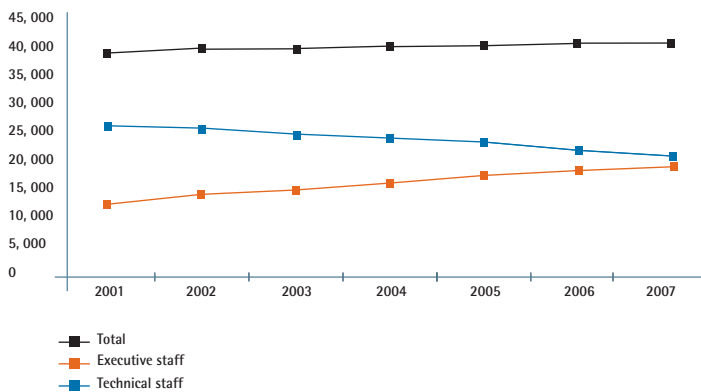
11 ■ HEADCOUNT

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

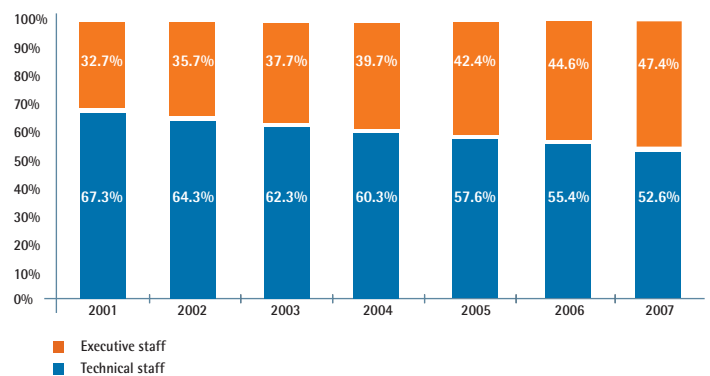
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,739	15,569	23,308	7,299	15,113	22,412	Technical staff	6,854	14,647	21,501
33.2%	66.8%	100.0%	32.6%	67.4%	100.0%	% Technical staff	31.9%	68.1%	100.0%
10,485	6,644	17,129	10,798	7,281	18,079	Executive staff	11,329	8,017	19,346
61.2%	38.8%	100.0%	59.7%	40.3%	100.0%	% Executive staff	58.6%	41.4%	100.0%
18,224	22,213	40,437	18,097	22,394	40,491	TOTAL	18,183	22,664	40,847
45.1%	54.9%	100.0%	44.7%	55.3%	100.0%	% Total	44.5%	55.5%	100.0%

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
42.5%	70.1%	57.6%	40.3%	67.5%	55.4%	Technical staff	37.7%	64.6%	52.6%
57.5%	29.9%	42.4%	59.7%	32.5%	44.6%	Executive staff	62.3%	35.4%	47.4%
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	TOTAL	100.0%	100.0%	100.0%
						% by gender			

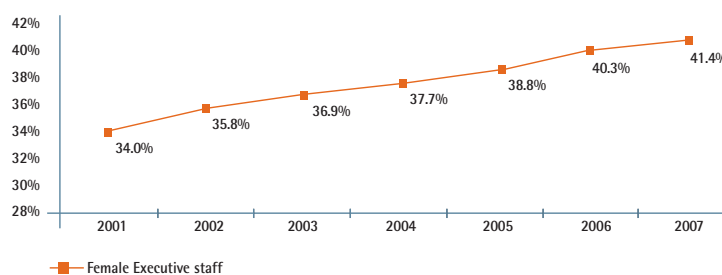
Change in headcount



Change in headcount (as a%)



Change in female executive staff (as a%)



11 ■ HEADCOUNT

111 b ■ TOTAL HEADCOUNT AT DECEMBER 31ST (proportional)*

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,655	14,536	22,191	7,218	14,135	21,353	Technical staff	6,781	13,727	20,508
10,470	6,481	16,951	10,780	7,106	17,886	Executive staff	11,309	7,835	19,144
18,125	21,017	39,142	17,998	21,241	39,239	TOTAL	18,090	21,562	39,652

* The proportional headcount: 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).

111 c ■ EMPLOYEES ON SECONDMENT

2005		2006			2007	
	236		515	In metropolitan France		573
	875		938	In external networks		985

112 ■ PERMANENT STAFF

2005			2006				2007		
		17,882			17,296	Technical staff			16,590
		14,990			15,744	Executive staff			16,785
		32,872			33,040	TOTAL			33,375

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)

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
55	149	204	32	112	144	Technical staff	35	87	122
24	25	49	15	26	41	Executive staff	25	33	58
79	174	253	47	138	185	TOTAL	60	120	180

114 ■ AVERAGE MONTHLY HEADCOUNT (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)

2005			2006				2007		
		23,714			22,741	Technical staff			21,822
		16,598			17,649	Executive staff			18,854
		40,312			40,390	TOTAL			40,676

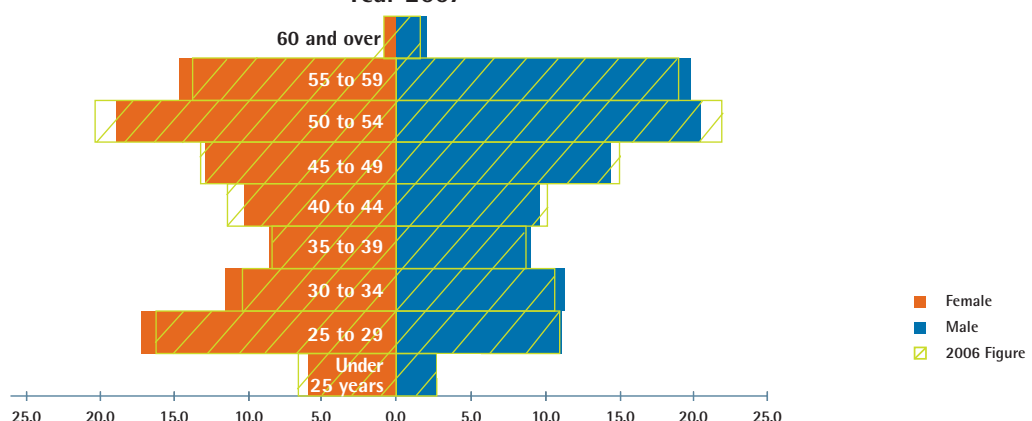
11 ■ HEADCOUNT

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

2005					2006					2007							
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*
UNDER 25																	
415	5.4	1,456	9.4	1,871	8.0	323	4.4	1,225	8.1	1,548	6.9	323	4.7	1,017	6.9	1,340	6.2
179	1.7	207	3.1	386	2.3	179	1.7	239	3.3	418	2.3	182	1.6	294	3.7	476	2.5
594	3.3	1,663	7.5	2,257	5.6	502	2.8	1,464	6.5	1,966	4.9	505	2.8	1,311	5.8	1,816	4.4
25 TO 29																	
751	9.7	1,963	12.6	2,714	11.6	832	11.4	2,249	14.9	3,081	13.7	826	12.1	2,413	16.5	3,239	15.1
1,150	11.0	1,419	21.4	2,569	15.0	1,243	11.5	1,462	20.1	2,705	15.0	1,276	11.3	1,518	18.9	2,794	14.4
1,901	10.4	3,382	15.2	5,283	13.1	2,075	11.5	3,711	16.6	5,786	14.3	2,102	11.6	3,931	17.3	6,033	14.8
30 TO 34																	
373	4.8	924	5.9	1,297	5.6	393	5.4	940	6.2	1,333	5.9	448	6.5	1,085	7.4	1,533	7.1
1,565	14.9	1,228	18.5	2,793	16.3	1,605	14.9	1,403	19.3	3,008	16.6	1,700	15.0	1,582	19.7	3,282	17.0
1,938	10.6	2,152	9.7	4,090	10.1	1,998	11.0	2,343	10.5	4,341	10.7	2,148	11.8	2,667	11.8	4,815	11.8
35 TO 39																	
418	5.4	1,080	6.9	1,498	6.4	339	4.6	988	6.5	1,327	5.9	283	4.1	905	6.2	1,188	5.5
1,083	10.3	785	11.8	1,868	10.9	1,138	10.5	841	11.6	1,979	10.9	1,316	11.6	1,003	12.5	2,319	12.0
1,501	8.2	1,865	8.4	3,366	8.3	1,477	8.2	1,829	8.2	3,306	8.2	1,599	8.8	1,908	8.4	3,507	8.6
40 TO 44																	
756	9.8	2,018	13.0	2,774	11.9	592	8.1	1,695	11.2	2,287	10.2	456	6.7	1,401	9.6	1,857	8.6
1,260	12.0	792	11.9	2,052	12.0	1,240	11.5	868	11.9	2,108	11.7	1,245	11.0	959	12.0	2,204	11.4
2,016	11.1	2,810	12.7	4,826	11.9	1,832	10.1	2,563	11.4	4,395	10.9	1,701	9.4	2,360	10.4	4,061	9.9
45 TO 49																	
1,518	19.6	2,371	15.2	3,889	16.7	1,326	18.2	2,169	14.4	3,495	15.6	1,099	16.0	2,073	14.2	3,172	14.8
1,414	13.5	652	9.8	2,066	12.1	1,381	12.8	721	9.9	2,102	11.6	1,447	12.8	774	9.7	2,221	11.5
2,932	16.1	3,023	13.6	5,955	14.7	2,707	15.0	2,890	12.9	5,597	13.8	2,546	14.0	2,847	12.6	5,393	13.2
50 TO 54																	
2,219	28.7	3,794	24.4	6,013	25.8	2,004	27.5	3,605	23.9	5,609	25.0	1,787	26.1	3,239	22.1	5,026	23.4
1,983	18.9	899	13.5	2,882	16.8	1,952	18.1	951	13.1	2,903	16.1	1,904	16.8	966	12.0	2,870	14.8
4,202	23.1	4,693	21.1	8,895	22.0	3,956	21.9	4,556	20.3	8,512	21.0	3,691	20.3	4,205	18.6	7,896	19.3
55 TO 59																	
1,256	16.2	1,918	12.3	3,174	13.6	1,444	19.8	2,180	14.4	3,624	16.2	1,585	23.1	2,450	16.7	4,035	18.8
1,730	16.5	637	9.6	2,367	13.8	1,864	17.3	749	10.3	2,613	14.5	1,978	17.5	851	10.6	2,829	14.6
2,986	16.4	2,555	11.5	5,541	13.7	3,308	18.3	2,929	13.1	6,237	15.4	3,563	19.6	3,301	14.6	6,864	16.8
60 AND OVER																	
33	0.4	45	0.3	78	0.3	46	0.6	62	0.4	108	0.5	47	0.7	64	0.4	111	0.5
121	1.2	25	0.4	146	0.9	196	1.8	47	0.6	243	1.3	281	2.5	70	0.9	351	1.8
154	0.8	70	0.3	224	0.6	242	1.3	109	0.5	351	0.9	328	1.8	134	0.6	462	1.1
18,224	100	22,213	100	40,437	100	18,097	100	22,394	100	40,491	100	18,183	100	22,664	100	40,847	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.

Change in the age pyramid (% of age brackets in Male or Female headcount)
Year 2007



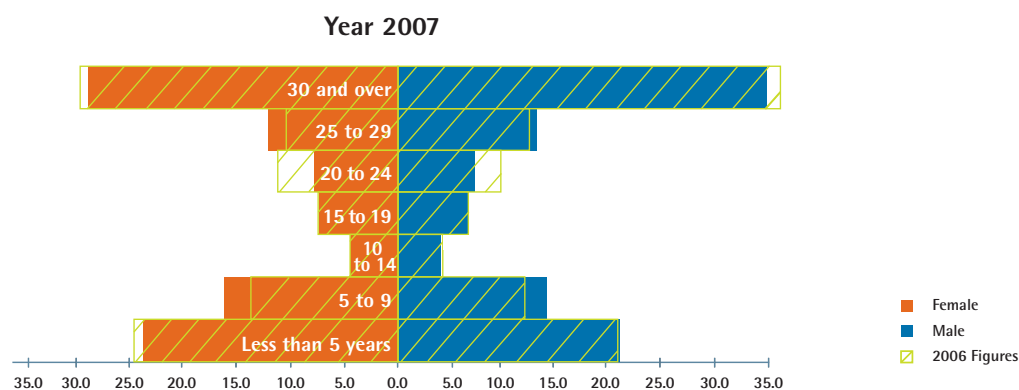
11 ■ HEADCOUNT

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

2005						2006						2007						
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	
LESS THAN 5 YEARS																		
1,256	16.2	3,410	21.9	4,666	20.0	1,150	15.8	3,182	21.1	4,332	19.3	1,099	16.0	2,870	19.6	3,969	18.5	
2,684	25.6	2,411	36.3	5,095	29.7	2,641	24.5	2,364	32.5	5,005	27.7	2,775	24.5	2,506	31.3	5,281	27.3	
3,940	21.6	5,821	26.2	9,761	24.1	3,791	20.9	5,546	24.8	9,337	23.1	3,874	21.3	5,376	23.7	9,250	22.6	
5 TO 9 YEARS																		
355	4.6	1,032	6.6	1,387	6.0	505	6.9	1,457	9.6	1,962	8.8	644	9.4	1,945	13.3	2,589	12.0	
1,313	12.5	1,103	16.6	2,416	14.1	1,691	15.7	1,541	21.2	3,232	17.9	1,969	17.4	1,877	23.4	3,846	19.9	
1,668	9.2	2,135	9.6	3,803	9.4	2,196	12.1	2,998	13.4	5,194	12.8	2,613	14.4	3,822	16.9	6,435	15.8	
10 TO 14 YEARS																		
299	3.9	720	4.6	1,019	4.4	189	2.6	452	3.0	641	2.9	111	1.6	366	2.5	477	2.2	
548	5.2	408	6.1	956	5.6	461	4.3	387	5.3	848	4.7	521	4.6	480	6.0	1,001	5.2	
847	4.6	1,128	5.1	1,975	4.9	650	3.6	839	3.7	1,489	3.7	632	3.5	846	3.7	1,478	3.6	
15 TO 19 YEARS																		
338	4.4	971	6.2	1,309	5.6	358	4.9	1,068	7.1	1,426	6.4	369	5.4	1,024	7.0	1,393	6.5	
761	7.3	539	8.1	1,300	7.6	792	7.3	589	8.1	1,381	7.6	794	7.0	606	7.6	1,400	7.2	
1,099	6.0	1,510	6.8	2,609	6.5	1,150	6.4	1,657	7.4	2,807	6.9	1,163	6.4	1,630	7.2	2,793	6.8	
20 TO 24 YEARS																		
1,075	13.9	2,187	14.0	3,262	14.0	842	11.5	1,854	12.3	2,696	12.0	461	6.7	1,224	8.4	1,685	7.8	
968	9.2	529	8.0	1,497	8.7	929	8.6	580	8.0	1,509	8.3	768	6.8	479	6.0	1,247	6.4	
2,043	11.2	2,716	12.2	4,759	11.8	1,771	9.8	2,434	10.9	4,205	10.4	1,229	6.8	1,703	7.5	2,932	7.2	
25 TO 29 YEARS																		
1,267	16.4	2,026	13.0	3,293	14.1	1,158	15.9	1,894	12.5	3,052	13.6	1,190	17.4	2,152	14.7	3,342	15.5	
1,018	9.7	365	5.5	1,383	8.1	978	9.1	407	5.6	1,385	7.7	1,164	10.3	607	7.6	1,771	9.2	
2,285	12.5	2,391	10.8	4,676	11.6	2,136	11.8	2,301	10.3	4,437	11.0	2,354	12.9	2,759	12.2	5,113	12.5	
30 YEARS AND OVER																		
3,149	40.7	5,223	33.5	8,372	35.9	3,097	42.4	5,206	34.4	8,303	37.0	2,980	43.5	5,066	34.6	8,046	37.4	
3,193	30.5	1,289	19.4	4,482	26.2	3,306	30.6	1,413	19.4	4,719	26.1	3,338	29.5	1,462	18.2	4,800	24.8	
6,342	34.8	6,512	29.3	12,854	31.8	6,403	35.4	6,619	29.6	13,022	32.2	6,318	34.7	6,528	28.8	12,846	31.4	
18,224	100	22,213	100	40,437	100	18,097	100	22,394	100	40,491	100	GLOBAL	18,183	100	22,664	100	40,847	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.

Change in seniority pyramid
(% of seniority groups in Male or Female headcount)



11 ■ HEADCOUNT

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

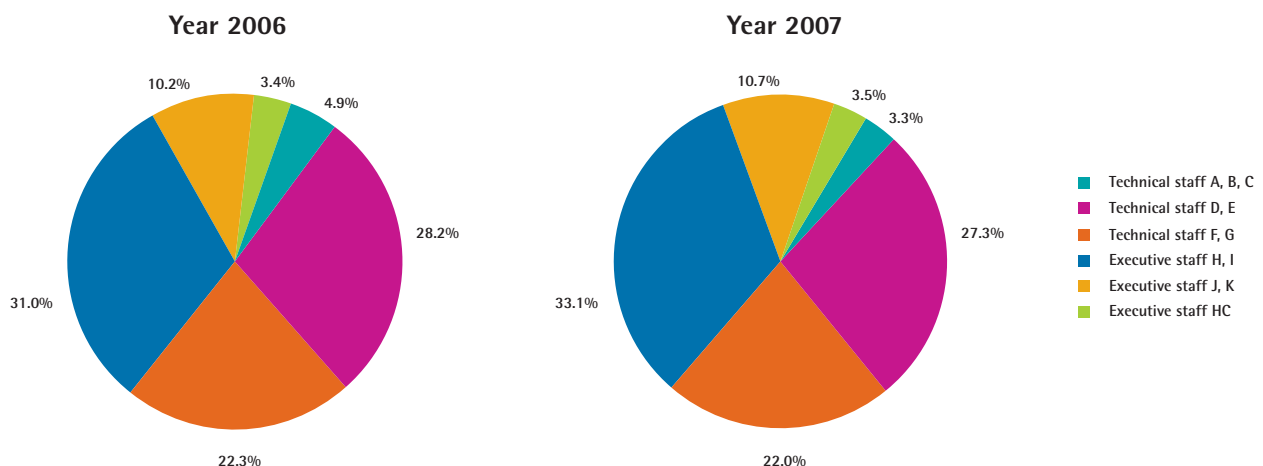
2005				2006				2007			
French		Foreign		French		Foreign		French		Foreign	
M	F	M	F	M	F	M	F	M	F	M	F
7,708	15,469	31	100	7,255	15,012	44	101	6,807	14,537	47	110
10,251	6,474	234	170	10,549	7,061	249	220	11,029	7,730	300	287
17,959	21,943	265	270	17,804	22,073	293	321	17,836	22,267	347	397
39,902		535		39,877		614		40,103		744	
								TOTAL			

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

2005					2006					2007					
M	%*	F	%*	Total	M	%*	F	%*	Total	M	%*	F	%*	Total	
7,739	33.2	15,569	66.8	23,308	7,299	32.6	15,113	67.4	22,412	6,854	31.9	14,647	68.1	21,501	
-	-	-	-	0	-	-	-	-	0	-	-	-	-	0	
78	44.8	96	55.2	174	48	48.0	52	52.0	100	33	47.1	37	52.9	70	
719	27.9	1,860	72.1	2,579	557	29.5	1,330	70.5	1,887	398	31.1	883	68.9	1,281	
1,730	25.6	5,038	74.4	6,768	1,690	25.4	4,975	74.6	6,665	1,589	25.4	4,665	74.6	6,254	
1,381	30.2	3,198	69.8	4,579	1,376	29.0	3,368	71.0	4,744	1,348	27.5	3,548	72.5	4,896	
1,340	34.0	2,603	66.0	3,943	1,324	33.5	2,630	66.5	3,954	1,352	33.4	2,700	66.6	4,052	
2,491	47.3	2,774	52.7	5,265	2,304	45.5	2,758	54.5	5,062	2,134	43.1	2,814	56.9	4,948	
				57.6					55.4	% of technical staff in the total headcount				52.6	
10,485	61.2	6,644	38.8	17,129	10,798	59.7	7,281	40.3	18,079	11,329	58.6	8,017	41.4	19,346	
3,948	53.5	3,431	46.5	7,379	4,165	52.4	3,780	47.6	7,945	H	4,363	51.1	4,182	48.9	
2,744	62.9	1,616	37.1	4,360	2,830	61.2	1,797	38.8	4,627	I	3,009	60.4	1,973	39.6	
1,725	65.9	892	34.1	2,617	1,753	65.0	944	35.0	2,697	J	1,851	64.3	1,027	35.7	
974	70.8	401	29.2	1,375	984	69.2	437	30.8	1,421	K	1,010	67.6	484	32.4	
1,094	78.3	304	21.7	1,398	1,066	76.7	323	23.3	1,389	HC	1,096	75.7	351	24.3	
				42.4					44.6	% of executive staff in the total headcount				47.4	
18,224	45.1	22,213	54.9	40,437	18,097	44.7	22,394	55.3	40,491	TOTAL	18,183	44.5	22,664	55.5	40,847

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

Breakdown of headcount by qualification level



12 ■ NON-BNP PARIBAS EMPLOYEES

121 ■ NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR

(in equivalent man-months)

2005	2006	2007
2,696.6	2,817.8	2,981.5

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

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

2005	2006	2007
1,909	2,403	3,042

Internships longer than 1 week.

123 ■ AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2005	2006	2007
177	193	201

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

2005	2006	2007
24	24	25

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

2005	2006	2007
7.64	8.93	9.31

13 ■ RECRUITMENT DURING THE YEAR (one for one)

2005			2006			2007		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
2,051	1,403	3,454	1,718	1,624	3,342	1,688	1,924	3,612
1,130	1,298	2,428	1,090	1,517	2,607	1,235	1,775	3,010
616	84	700	468	67	535	342	110	452
305	21	326	160	40	200	111	39	150
1,137	346	1,483	942	348	1,290	730	318	1,048
						130-A - Total recruitments		
						131 - Staff recruited on unlimited term contracts		
						132 - Staff recruited on fixed-term contracts		
						132-A - Transformation into unlimited term contracts		
						134 - of which number of recruits aged 25 or less		

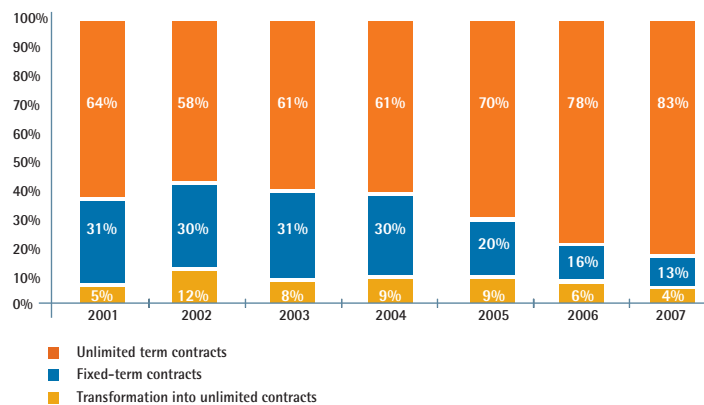
13 ■ RECRUITMENT BY HIERARCHICAL LEVEL AND BY GENDER (one for one)

2005						2006						2007					
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
640	1,411	746	657	1,386	2,068	525	1,193	874	750	1,399	1,943	544	1,144	1,039	885	1,583	2,029
373	757	695	603	1,068	1,360	353	737	829	688	1,182	1,425	435	800	988	787	1,423	1,587
187	429	40	44	227	473	127	341	25	42	152	383	85	257	41	69	126	326
80	225	11	10	91	235	45	115	20	20	65	135	24	87	10	29	34	116
318	819	157	189	475	1,008	258	684	149	199	407	883	214	516	115	203	329	719
												130-A - Total recruitments					
												131 - Staff recruited on unlimited term contracts					
												132 - Staff recruited on fixed-term contracts					
												132-A - Transformation into unlimited term contracts					
												134 - of which number of recruits aged 25 or less					

133 ■ NUMBER OF SEASONAL WORKERS

2005	2006	2007
8,464	7,651	6,845

Breakdown of hires by type of employment contract



14 ■ EMPLOYEES LEAVING THE COMPANY (one for one)

2005			2006				2007		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,723	632	2,355	1,485	828	2,313	141 - Total departures	1,489	1,073	2,562
349	264	613	419	382	801	142 - Resignations	431	449	880
163	24	187	118	18	136	143 - Subsidized departures	212	27	239
138	104	242	150	84	234	144 - Redundancies	129	106	235
362	38	400	296	28	324	145 - End of fixed-term contracts	210	46	256
86	40	126	101	98	199	146 - Departure during probationary period	88	86	174
594	151	745	373	206	579	147 - Retirements/early retirements	378	351	729
31	11	42	28	12	40	148 - Deaths	41	8	49

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

2005						2006							2007					
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
630	1,093	414	218	1,044	1,311	526	959	557	271	1,083	1,230	141 - Total departures	518	971	672	401	1,190	1,372
136	213	174	90	310	303	156	263	253	129	409	392	142 - Resignations	148	283	279	170	427	453
39	124	14	10	53	134	27	91	12	6	39	97	143 - Subsidized departures	61	151	11	16	72	167
56	82	65	39	121	121	68	82	56	28	124	110	144 - Redundancies	49	80	67	39	116	119
115	247	21	17	136	264	79	217	12	16	91	233	145 - End of fixed-term contracts	55	155	19	27	74	182
32	54	20	20	52	74	39	62	52	46	91	108	146 - Departure during probationary period	35	53	43	43	78	96
232	362	110	41	342	403	139	234	160	46	299	280	147 - Retirements and early retirements	145	233	247	104	392	337
20	11	10	1	30	12	18	10	12	0	30	10	148 - Deaths	25	16	6	2	31	18

15 ■ CAREER DEVELOPMENT

151 ■ NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
		-			-	B			-
48	63	111	25	32	57	C	8	17	25
204	562	766	163	469	632	D	126	392	518
243	629	872	241	646	887	E	291	781	1,072
229	536	765	211	407	618	F	272	512	784
255	370	625	197	346	543	G	233	438	671
979	2,160	3,139	837	1,900	2,737	Technical staff	930	2,140	3,070
332	282	614	310	323	633	H	344	347	691
404	259	663	376	297	673	I	457	331	788
241	122	363	267	143	410	J	302	177	479
173	76	249	144	80	224	K	152	84	236
69	30	99	65	33	98	HC	65	35	100
1,219	769	1,988	1,162	876	2,038	Executive staff	1,320	974	2,294
2,198	2,929	5,127	1,999	2,776	4,775	TOTAL	2,250	3,114	5,364

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,253	15,949	24,202	7,739	15,569	23,308	Technical staff	7,299	15,113	22,412
8,892	5,748	14,640	9,391	6,340	15,731	Executive staff	9,732	6,958	16,690
17,145	21,697	38,842	17,130	21,909	39,039	TOTAL	17,031	22,071	39,102

% of promotions in terms of total Technical or Executive staff

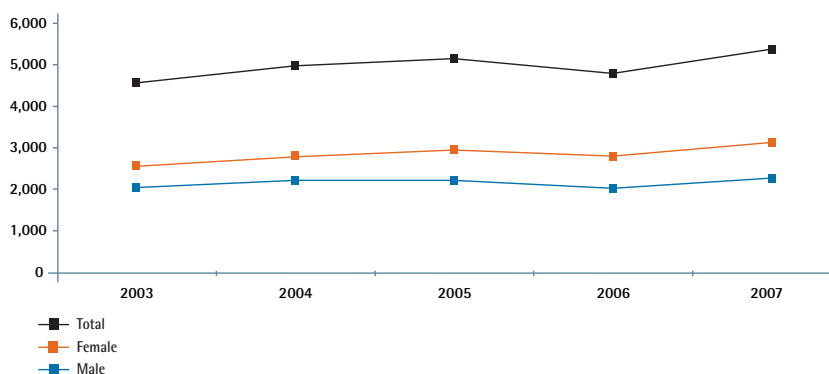
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4.05	8.92	12.97	3.59	8.15	11.74	Technical staff	4.15	9.55	13.70
8.33	5.25	13.58	7.39	5.57	12.96	Executive staff	7.91	5.84	13.74
5.66	7.54	13.20	5.12	7.11	12.23	TOTAL	5.75	7.96	13.72

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

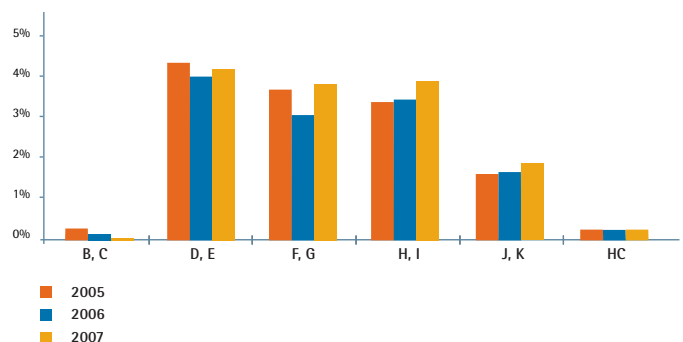
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
11.86	13.54	12.97	10.82	12.20	11.74	Technical staff	12.74	14.16	13.70
13.71	13.38	13.58	12.37	13.82	12.96	Executive staff	13.56	14.00	13.74
12.82	13.50	13.20	11.67	12.67	12.23	TOTAL	13.21	14.11	13.72

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

Change in number of employees promoted



Change in promotions (% in terms of total headcount of the previous year)



15 ■ CAREER DEVELOPMENT

INDIVIDUAL SALARY INCREASE

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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
15	5	20	1	0	1	B	5	1	6
126	357	483	87	248	335	C	76	181	257
365	999	1,364	397	1,300	1,697	D	424	1,410	1,834
281	602	883	293	693	986	E	302	883	1,185
313	604	917	315	599	914	F	323	739	1,062
686	788	1,474	670	795	1,465	G	643	857	1,500
1,786	3,355	5,141	1,763	3,635	5,398	Technical staff	1,773	4,071	5,844
1,153	996	2,149	1,361	1,156	2,517	H	1,538	1,519	3,057
818	467	1,285	890	508	1,398	I	993	663	1,656
560	316	876	622	300	922	J	620	359	979
307	127	434	368	150	518	K	358	158	516
448	127	575	402	138	540	HC	450	169	619
3,286	2,033	5,319	3,643	2,252	5,895	Executive staff	3,959	2,868	6,827
5,072	5,388	10,460	5,406	5,887	11,293	TOTAL	5,732	6,939	12,671

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,253	15,949	24,202	7,739	15,569	23,308	Technical staff	7,299	15,113	22,412
9,944	6,021	15,965	10,485	6,644	17,129	Executive staf	10,798	7,281	18,079
18,197	21,970	40,167	18,224	22,213	40,437	TOTAL	18,097	22,394	40,491

% in terms of total Technical or Executive staff

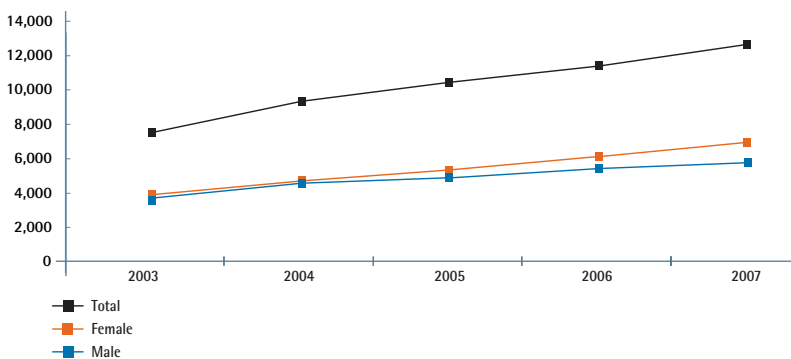
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7.38	13.86	21.24	7.56	15.60	23.16	Technical staff	7.91	18.16	26.08
20.58	12.73	33.32	21.27	13.15	34.42	Executive staff	21.90	15.86	37.76
12.63	13.41	26.04	13.37	14.56	27.93	TOTAL	14.16	17.14	31.29

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

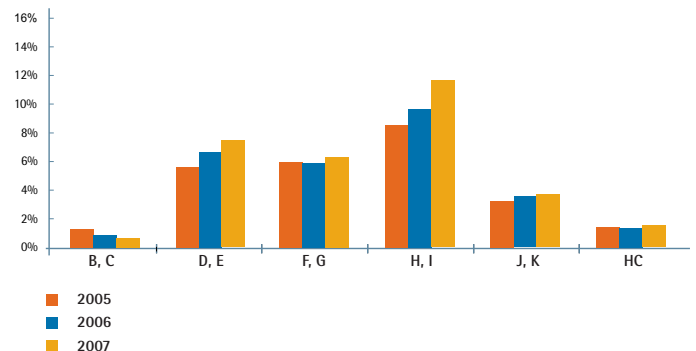
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
21.64	21.04	21.24	22.78	23.35	23.16	Technical staff	24.29	26.94	26.08
33.05	33.77	33.32	34.74	33.90	34.42	Executive staff	36.66	39.39	37.76
27.87	24.52	26.04	29.66	26.50	27.93	TOTAL	31.67	30.99	31.29

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

Change in salary increases
(number of employees raised)



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



15 ■ CAREER DEVELOPMENT

153-A ■ TOTAL STATUS REVIEWS

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

17 ■ DISABLED PEOPLE

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

December 31 st 2005	December 31 st 2006*		December 31 st 2007
829	716	Expressed as natural persons	730
925	1,012	Expressed in unity of disability	1,015
-	19	Additional units related to ESAT** services	22
925	1 012	TOTAL nb of units	1,037

* Change in method following the law dated February 11, 2005.

** 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 2005	December 31 st 2006		December 31 st 2007
61	86	Expressed as natural persons	83

18 ■ ABSENTEEISM

2005			2006				2007		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
304,119	92,479	396,598	296,993	95,961	392,954	DAYS OF ABSENTEEISM	297,263	101,424	398,687
						182 - Illness			
						183 - Breakdown of absences by duration			
12,698	4,476	17,174	13,229	4,978	18,207	up to 2 days	13,464	5,399	18,863
28,738	9,260	37,998	28,375	9,003	37,378	3 to 6 days	28,464	10,791	39,254
262,683	78,743	341,426	255,389	81,980	337,369	6 days and more	255,335	85,234	340,569
						184 - Work-related and commuting accidents			
19,104	3,660	22,764	19,274	3,917	23,191	185 - Maternity leave	17,433	4,358	21,792
94,478	84,026	178,504	109,615	92,365	201,980	186 - Authorized leave*	119,634	106,093	225,727
22,091	13,580	35,671	20,922	14,622	35,544	187 - Other reasons**	21,669	16,104	37,773
4,249	584	4,833	5,438	864	6,302	181-1 - TOTAL	4,968	847	5,815
444,041	194,329	638,370	452,242	207,729	659,971	181 - Rate of absenteeism	460,967	228,827	689,794
5.13	3.21	4.34	5.45	3.22	4.48	Rate of maternity leave	5.79	3.33	4.65
1.09	1.39	1.21	1.32	1.43	1.37	Rate without maternity leave	1.50	1.54	1.52
4.04	1.82	3.13	4.13	1.79	3.11		4.29	1.79	3.13

* Domestic issues, sick children, etc.

** Trade union meetings, conducting and participating in union-organized training, time-off rights for staff representatives, elected members of the works council, union delegates, etc.

189-A ■ NUMBER OF EMPLOYEES ON FLEXTIME (variable work schedule)

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
361	1,943	2,304	426	2,162	2,588	Technical staff	446	2,271	2,717
214	519	733	299	626	925	Executive staff	353	724	1,077
575	2,462	3,037	725	2,788	3,513	TOTAL	799	2,995	3,794

19-A ■ LEAVES

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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1	132	133	2	125	127	Technical staff	3	135	138
1	55	56	1	56	57	Executive staff	1	49	50
2	187	189	3	181	184	TOTAL	4	184	188

192-A ■ SABBATICAL (duration over 6 months)

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
-	15	15	1	12	13	Technical staff	3	13	16
8	6	14	5	7	12	Executive staff	4	10	14
8	21	29	6	19	25	TOTAL	7	23	30

193-A ■ PATERNITY LEAVE*

2005			2006				2007		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
			1,674	2,955	4,629	Days taken during the year	1,644	3,338	4,982
			1,844	4,822	6,666	Theoretical days during the year	2,043	5,139	7,182

* New indicator in 2006.

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)

2005	2006		2007
2,855.5	3,005.1	TOTAL PERSONNEL COSTS	3,196.1
1,794.1	1,874.0	"Wages and Salaries"	1,961.4
1,393.7	1,434.3	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,485.4
-33.4	-35.2	Deductions (sickness, maternity, flexitime, etc.)	-37.6
73.8	74.4	Miscellaneous allowances and overtime	90.4
319.9	365.0	Variable remuneration	381.4
1,754.0	1,838.5	<i>Subtotal "Wages and Salaries"</i>	1,919.6
40.1	35.5	Matching contributions and administrative expenses	41.8
705.6	727.9	"Social security contributions"	770.7
196.3	213.1	"Tax expenses"	217.0
151.5	190.1	"Incentive plans and profit-sharing" (payment with respect to the previous year)	247.0
8.0	-	"BRETON measure"	-
39,100	39,242	Average monthly headcount in Metropolitan France (Including Monte Carlo)	39,574
45,885	47,755	Wages and salaries, average per employee in € "Wages and Salaries" Average monthly headcount	49,563
49,964	52,600	Average employee remuneration (income) in € (including incentive plans, profit-sharing, BRETON measure)	55,803
23,066	23,980	Average employer's contributions per employee in €	24,959
31.6%	31.3%	Ratio of social security charges and tax expenses and total personnel costs	30.9%
36.9%	36.2%	Aggregate employer's contributions Total personnel costs Added Value	41.5%

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,260	2,107	2,158	2,299	2,147	2,196	Technical staff	2,327	2,187	2,232
-	-	-	-	-	-	A	-	-	-
1,803	1,729	1,762	1,816	1,787	1,801	B	1,842	1,748	1,792
1,987	1,849	1,887	2,030	1,886	1,928	C	2,050	1,925	1,964
2,033	1,918	1,947	2,064	1,940	1,971	D	2,089	1,968	1,999
2,183	2,121	2,140	2,204	2,141	2,159	E	2,218	2,157	2,174
2,289	2,251	2,264	2,334	2,286	2,302	F	2,354	2,312	2,326
2,540	2,487	2,512	2,583	2,527	2,552	G	2,617	2,558	2,584
4,037	3,530	3,840	4,070	3,572	3,869	Executive staff	4,134	3,631	3,925
2,910	2,869	2,891	2,953	2,895	2,926	H	2,996	2,934	2,966
3,583	3,498	3,551	3,645	3,565	3,614	I	3,710	3,632	3,679
4,329	4,240	4,298	4,410	4,328	4,382	J	4,498	4,399	4,462
5,309	5,222	5,283	5,447	5,315	5,406	K	5,562	5,481	5,536
7,845	6,890	7,632	7,933	7,011	7,712	HC	8,091	7,163	7,859
3,281	2,532	2,869	3,354	2,610	2,942	TOTAL	3,451	2,698	3,032

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

2005		2006			2007	
	19,876		20,053	99 % of employees earned at least		20,469
	22,198		22,305	95 % of employees earned at least		23,160
	24,134		24,197	90 % of employees earned at least		25,170
	25,592		25,600	85 % of employees earned at least		26,614
	26,805		26,866	80 % of employees earned at least		27,899
	27,890		28,003	75 % of employees earned at least		29,095
	29,042		29,190	70 % of employees earned at least		30,352
	30,229		30,448	65 % of employees earned at least		31,718
	31,573		31,782	60 % of employees earned at least		33,195
	33,024		33,357	55 % of employees earned at least		34,874
	34,678		35,009	50 % of employees earned at least		36,756
	36,603		36,932	45 % of employees earned at least		38,808
	38,689		39,058	40 % of employees earned at least		40,953
	40,833		41,364	35 % of employees earned at least		43,339
	43,363		43,843	30 % of employees earned at least		46,082
	46,335		46,939	25 % of employees earned at least		49,428
	50,416		50,811	20 % of employees earned at least		53,509
	56,519		56,799	15 % of employees earned at least		59,459
	66,632		67,019	10 % of employees earned at least		70,395
	89,018		89,458	5 % of employees earned at least		94,683
	216,765		220,507	1 % of employees earned at least		241,346
	$\frac{89,018}{22,198} = 4.01$		$\frac{89,458}{22,305} = 4.01$	Ratio of the 5% and 95%		$\frac{94,683}{23,160} = 4.09$
	$\frac{216,765}{22,198} = 9.77$		$\frac{220,507}{22,305} = 9.89$	Ratio of the 1% and 95%		$\frac{241,346}{23,160} = 10.42$

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2007									
Male					Female				
Average age	1 st decile	Median	9 th decile	Level	Average age	1 st decile	Median	9 th decile	
55.20	21,360	23,306	26,397	B	51.74	19,968	22,733	24,389	
49.45	20,940	24,816	30,223	C	44.73	20,670	23,926	28,179	
43.10	22,266	26,242	32,376	D	37.99	21,451	25,188	29,286	
45.87	25,068	28,487	33,543	E	43.74	23,880	28,125	32,238	
47.60	27,129	30,505	35,945	F	46.55	26,169	30,144	34,720	
48.97	29,723	34,221	40,619	G	47.73	29,067	33,539	38,860	
46.85	24,265	30,116	37,761	Technical staff	43.51	22,702	28,486	35,111	
41.76	35,301	41,230	49,151	H	38.62	32,808	39,488	46,433	
43.92	44,032	51,072	62,098	I	40.36	40,840	48,626	58,030	
47.27	53,694	63,826	81,472	J	44.36	50,653	60,846	75,787	
49.24	69,324	82,048	136,706	K	45.70	64,377	78,700	112,017	
44.22	37,868	49,738	77,526	Executive staff	40.29	34,631	44,105	66,752	

* 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

2005	2006	2007
6.6	6.7	6.7

222 ■ TOTAL OF THE TEN HIGHEST PAY PACKAGES

2005	2006	2007
22,899,973	25,806,765	28,697,332

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)

2005	2006	2007
122.1	147.0	143.7

261 ■ INCENTIVE SCHEMES

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

2005	2006	2007
63.9	80.6	88.9

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

2005	2006		2007
2,515	3,010	Minimum share	2,896
6,917	8,280	Maximum share	7,964
2,729	3,252	Average amount	3,140

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

2005	2006		2007
1,257	1,686	Minimum share	1,832
3,772	4,452	Maximum share	4,836
1,429	1,782	Average amount	1,942

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

2005	2006	2007
3.94	3.63	3.93

* Including voluntary payments.

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

2005	2006	2007
40.10	35.48	41.80

** 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

2005			2006			2007		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
195	51	246	224	52	276	209	62	271

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

2005			2006			2007		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
5,031	1,113	6,144	7,438	1,070	8,508	6,658	2,010	8,668

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

2005	2006	2007
121	12	14

* The figures for 2005 include disabilities traced to causes other than work-related accidents and accidents on the journey to or from work.

314 ■ NUMBER OF FATAL ACCIDENTS

2005	2006	2007
0	0	0
0	0	0
		Commuting
		Work-related

315 ■ NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE

2005	2006	2007
307	303	350

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

2005	2006	2007
0	2	2

32 ■ BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

321 ■ NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2005	2006	2007
3	0	7

322 ■ NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2005	2006	2007
64	65	85

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

Codes 09 to 30:

2005	2006	2007
1	1	5

324 ■ NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

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

2005	2006	2007
76	88	116

325 ■ NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05:

2005	2006	2007
3	4	17

326 ■ OTHER CASES OF ACCIDENTS

2005	2006	2007
99	118	125
including declarations following bank robberies: 70	64	47

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

2005	2006	2007
564	549	506

35 ■ EXPENDITURE ON SAFETY

351 ■ STAFF TRAINING ON SAFETY

2005	2006	2007
25,127	27,940	28,571

352 ■ EXPENDITURE ON SAFETY (in millions of Euros)

2005	2006	2007
34.86	36.76	33.90



- 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

2005		2006		2007	
182		222		229	

413 ■ NUMBER OF EMPLOYEES BENEFITING FROM FLEXTIME

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3,619	8,116	11,735	3,446	7,708	11,154	Technical staff	3,019	6,835	9,854
703	882	1,585	746	1,007	1,753	Executive staff	648	701	1,349
4,322	8,998	13,320	4,192	8,715	12,907	TOTAL	3,667	7,536	11,203

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414 ■ NUMBER OF EMPLOYEES WORKING PART-TIME

90%									
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
12	99	111	6	92	98	Technical staff	6	86	92
7	47	54	5	44	49	Executive staff	5	40	45
19	146	165	11	136	147	Sub-TOTAL	11	126	137

80%									
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
107	2,576	2,683	108	2,488	2,596	Technical staff	101	2,363	2,464
21	579	600	23	633	656	Executive staff	25	673	698
128	3,155	3,283	131	3,121	3,252	Sub-TOTAL	126	3,036	3,162

60%									
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
21	421	442	24	387	411	Technical staff	21	339	360
7	56	63	9	53	62	Executive staff	8	55	63
28	477	505	33	440	473	Sub-TOTAL	29	394	423

50%									
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
72	554	626	72	520	592	Technical staff	70	497	567
9	38	47	14	42	56	Executive staff	17	39	56
81	592	673	86	562	648	Sub-TOTAL	87	536	623

Miscellaneous									
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
24	92	116	19	84	103	Technical staff	14	83	97
4	2	6	4	3	7	Executive staff	4	4	8
28	94	122	23	87	110	Sub-TOTAL	18	87	105

Total									
2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
236	3,742	3,978	229	3,571	3,800	Technical staff	212	3,368	3,580
48	722	770	55	775	830	Executive staff	59	811	870
284	4,464	4,748	284	4,346	4,630	TOTAL	271	4,179	4,450

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414-A ■ NUMBER OF EMPLOYEES WORKING FULL-TIME

100%

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,503	11,827	19,330	7,070	11,542	18,612	Technical staff	6,642	11,279	17,921
10,437	5,922	16,359	10,743	6,506	17,249	Executive staff	11,270	7,206	18,476
17,940	17,749	35,689	17,813	18,048	35,861	TOTAL	17,912	18,485	36,397

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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
			47	300	347	Technical staff	41	302	343
			16	115	131	Executive staff	14	123	137
			63	415	478	TOTAL	55	425	480

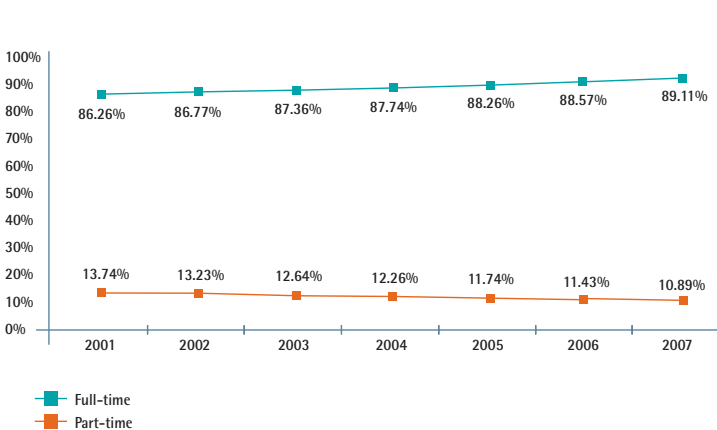
* New indicator in 2006.

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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
			36	288	324	Technical staff	29	324	353
			3	61	64	Executive staff	10	80	90
			39	349	388	TOTAL	39	404	443

* New indicator in 2006.

Change in full-time and part-time employment



Change in the breakdown of part-time employment



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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
346	495	841	283	374	657	Technical staff	349	672	1,021
61	37	98	45	16	61	Executive staff	87	60	147
407	532	939	328	390	718	TOTAL	436	732	1,168

This indicator chiefly refers to employees working days.

421-A ■ NUMBER OF EMPLOYEES WORKING NIGHTS

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
144	472	616	125	458	583	Technical staff	132	445	577
6	11	17	5	6	11	Executive staff	4	3	7
150	483	633	130	464	594	TOTAL	136	448	584

- 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)

2005	2006	2007
119.80	124.22	141.07

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 - Apprenticeship, occupational skills training and sandwich courses

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)

2005		2006			2007*	
	3.84		3.81	As % of payroll		3.56
	69.60		72.31	Expenditure on training		72.11

* Estimated figures.

513 ■ NUMBER OF STAFF TRAINED

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,216	14,132	21,348	7,125	14,370	21,495	Technical staff	6,452	13,684	20,136
8,228	5,487	13,715	8,663	6,188	14,851	Executive staff	9,153	6,844	15,997
15,444	19,619	35,063	15,788	20,558	36,346	TOTAL	15,605	20,528	36,133

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):

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,253	15,949	24,202	7,739	15,569	23,308	Technical staff	7,299	15,113	22,412
9,944	6,021	15,965	10,485	6,644	17,129	Executive staff	10,798	7,281	18,079
18,197	21,970	40,167	18,224	22,213	40,437	TOTAL	18,097	22,394	40,491

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

% in terms of total Technical or Executive staff

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
29.82	58.39	88.21	30.57	61.65	92.22	Technical staff	28.79	61.06	89.84
51.54	34.37	85.91	50.58	36.13	86.70	Executive staff	50.63	37.86	88.48
38.45	48.84	87.29	39.04	50.84	89.88	TOTAL	38.54	50.70	89.24

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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
87.43	88.61	88.21	92.07	92.30	92.22	Technical staff	88.40	90.54	89.84
82.74	91.13	85.91	82.62	93.14	86.70	Executive staff	84.77	94.00	88.48
84.87	89.30	87.29	86.63	92.55	89.88	TOTAL	86.23	91.67	89.24

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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
						Technical staff	1,491	3,451	4,942
						Executive staff	2,525	2,039	4,564
						TOTAL	4,016	5,490	9,506

* New indicator in 2007.

51 ■ IN-SERVICE PROFESSIONAL TRAINING

514 ■ NUMBER OF HOURS OF TRAINING BY LEVEL

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
259,697	481,163	740,860	247,544	510,322	757,866	Technical staff	236,667	506,907	743,574
334,443	278,603	613,046	369,784	349,716	719,500	Executive staff	357,938	346,099	704,037
594,140	759,766	1,353,906	617,328	860,038	1,477,366	TOTAL	594,605	853,006	1,447,611

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

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
						Technical staff	51,876	112,706	164,582
						Executive staff	49,625	42,227	91,851
						TOTAL	101,501	154,933	256,433

* New indicator in 2007.

515-1 ■ NUMBER OF HOURS OF TRAINING PER COMPETENCE

2005		2006			2007	
Number of hours	Number of training sessions	Number of hours	Number of training sessions		Number of hours	Number of training sessions
62,127	7,446	27,686	2,306	Business line training courses		
10,952	720	14,179	866	Insurance	33,525	4,950
		1,157	107	Internal Audit and Control	11,377	783
9,542	1,352	11,814	1,035	Communications and advertising	1,583	270
77,870	4,432	72,831	3,053	Bookkeeping - Management Control	10,282	1,264
7,084	103	4,648	90	Consultancy Services - Wealth Management	84,615	2,896
61,497	7,405	37,754	3,462	Corporate Finance	11,060	194
19,113	3,094	2,481	246	Loans and Financing	43,880	3,763
8,562	829	3,833	493	Asset Management	3,873	376
51,039	5,046	55,541	5,027	Real Estate	3,712	447
7,144	1,269	9,164	1,768	Information Systems	29,347	2,151
2,527	318	2,375	398	Legal and Tax Affairs	12,583	2,139
10,925	605	14,233	814	Logistics	1,896	145
173,866	21,248	308,718	32,328	Financial Markets	17,321	950
282,361	21,202	460,189	32,004	Marketing and Selling Techniques	385,580	34,951
17,482	2,020	15,118	1,546	Banking Products and Services	330,211	26,150
34,473	8,043	32,228	8,947	Human Resources	13,723	1,440
		10	5	Risk Management	33,248	8,309
				Stocks and shares - Securities services	17	5
				Cross-functional training courses		
16,899	2,447	15,705	2,277	Office Automation - NICT	21,413	2,545
63,370	3,973	36,170	2,897	Professional Development	37,547	2,750
36,843	20,060	44,923	24,093	Ethics - Deontology	63,122	32,295
25,791	2,532	16,213	2,256	Management - Organization	22,453	2,023
		2,484	101	Induction - Support	3,386	138
32,184	1,905	39,706	1,718	Languages	37,246	1,967
41,160	2,501	40,362	2,101	Operational Management	25,061	1,331
5,629	2,462	4,617	1,196	Quality	6,310	1,492
		5,816	875	First aid	6,342	1,017
				Corporate training courses		
143,234	1,560	37,318	1,458	Integration	43,167	1,730
2,688	106	3,133	136	Corporate Management	3,206	139
149,547	5,599	156,965	5,797	Training leading to a banking qualification	150,529	5,542
1,353,906	128,277	1,477,366	139,400	TOTAL	1,447,611	144,072

51 ■ IN-SERVICE PROFESSIONAL TRAINING

515-2 ■ NUMBER OF HOURS BY TYPE OF TRAINING

2005		2006			2007	
983,649		1,370,547		In-class training		1,334,359
43,341		31,305		Residential in-class training		23,625
316,153		68,521		On-site training		85,218
10,763		6,993		Multimedia - E-learning		4,410
1,353,906		1,477,366		TOTAL		1,447,611

52 ■ TRAINING LEAVE

521 ■ NUMBER OF EMPLOYEES BENEFITING TRAINING LEAVE

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	12	14	4	13	17	521 - Remunerated	5	16	21
1	7	8	3	4	7	521 - Partly remunerated	6	4	10
3	19	22	7	17	24	s/s TOTAL	11	20	31
3	8	11	1	4	5	522 - Not remunerated	2	4	6

523 ■ NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2005			2006			2007		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	0	0	0	0	0	0

53 ■ APPRENTICESHIP, OCCUPATIONAL SKILLS TRAINING AND SANDWICH COURSES

531 ■ NUMBER OF APPRENTICESHIP, OCCUPATIONAL SKILLS TRAINING AND SANDWICH COURSE CONTRACTS

2005			2006				2007		
Male	Female	Total	Male	Female	Total		Male	Female	Total
91	120	211	133	202	335	Apprenticeship	179	218	397
183	405	588	363	662	1,025	Sandwich courses	334	559	893
99	255	354	-	-	-	Occupational skills	-	-	-
373	780	1,153	496	864	1,360	TOTAL	513	777	1,290



61 – Employee representatives
62 – Employee Communications
63 – Disputes

VI ■ PROFESSIONAL RELATIONS

61 ■ EMPLOYEE REPRESENTATIVES

611 ■ PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2005		2006*			2007*	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
25,473	78.29	-	-	Technical staff body of electors	-	-
16,599	62.94	-	-	Executive staff body of electors	-	-

611 ■ PARTICIPATION IN WORKS COUNCIL ELECTIONS

2005		2006*			2007*	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
25,609	79.12	-	-	Technical staff body of electors	-	-
16,739	65.62	-	-	Executive staff body of electors	-	-

* No elections in 2006 and 2007.

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 711,535 hours in 2007, 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

2005		2006			2007	
	1,708		1,710	Staff Representatives		1,732
	1,256		1,236	Works Councils		1,222
	195		212	Specialized Committees		218
	35		30	Union Delegates		40

61 ■ EMPLOYEE REPRESENTATIVES

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

EMPLOYEE SAVINGS PLANS - INCENTIVE SCHEMES AND PROFIT SHARING

- February 14, 2007: Amendment to the rules governing the BNP Paribas SA Employee Savings Scheme dated December 20, 2002.
- February 19, 2007: Agreement regarding the conditions governing the distribution of additional BNP Paribas SA profit sharing paid with respect to 2006.
- April 24, 2007: Amendment dated April 24, 2007 to the rules governing the BNP Paribas SA Employee Savings Scheme.
- November 14, 2007: Amendment No.1 to the framework agreement dated February 1, 2005 defining the operating conditions of the Collective Employee Savings Scheme (PERCO) of BNP Paribas.
- December 20, 2007: Amendment to the rules governing the BNP Paribas SA Employee Savings Scheme.

SALARIES

- October 11, 2007: 2008 wages agreement.

SOCIAL SECURITY SCHEMES

- September 18, 2007: Company-wide agreement concerning the representation of participants with respect to the BNP Paribas Company Retirement Savings Scheme (PERE) at the Annual General Meeting of Médéric Prévoyance.

PROFESSIONAL EQUALITY BETWEEN MEN AND WOMEN

- July 30, 2007: Agreement concerning the professional equality between men and women.

OTHERS

- July 5, 2007: Agreement concerning the reinstatement in the company of employees considered unfit for work by the occupational health authorities, recognized disabled by the Social Security.

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

2005	2006	2007
616	1,041	983

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,
 - Young graduates,
 - Professional appraisals,
 - Professional mobility,
 - Training opportunities,
 - Remuneration,
 - Profit-sharing and incentive schemes,
 - Employee savings schemes,
 - Working hours and holidays,
 - Welfare and complementary health insurance,
 - Practical information (the social activities of the Works Council, the advantages related to banking operations, the A.S.C...),
 - The presentation of the Group's intranet site - Echo'Net.
 3. Gives the employee explanations about:
 - The INCA tool: management of paid holidays,
 - The SITADIN tool: updating of personal details, certificate requests, acquisition of flexible working hours, using the Group's B2E intranet.
 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 newflash,
- 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

2005	2006		2007
0	1	631 - Number of appeals to extrajudicial arbitration systems:	
10	8	- to the Bank's "appeal formation" Joint Commission	4
45	39	- to the Joint Commission for Disciplinary Action	7
2	0	632 - Number of legal proceedings	40
		633 - Number of formal notices and reports received from the Labour Inspectorate	1



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 *

2005	2006		2007
8.35	8.70	Restaurants	8.83
9.10	9.43	Transports	9.69
2.33	2.90	Medical expenses (Paris and the Provinces)	2.14
8.86	8.43	Family benefits	8.09
1.86	1.68	Miscellaneous benefits	1.40
30.50	31.14	TOTAL	30.14

* Excluding the sum paid into the company welfare fund.

712 ■ PAYMENTS MADE TO THE CENTRAL WORKS COUNCIL

2005	2006		2007*
23.59	23.77	Contribution to midday meal expenses	24.63
1.65	1.70	Family welfare	
0.18	0.24	Contribution to childminding fees	2.09
1.83	1.94	Miscellaneous aid	0.18
		TOTAL	2.27
15.87	16.10	Leisure activities	
2.10	2.13	Summer camp and contribution to employees' holidays	15.45
0.34	0.30	A.S.C.	2.20
18.31	18.53	Miscellaneous	0.34
		TOTAL	17.98
11.46	11.56	Locally based activities	12.03
2.90	2.88	Miscellaneous	
0.46	0.46	Administrative costs	2.78
3.36	3.34	Investments	1.16
		TOTAL	3.94
58.55	59.14	GRAND TOTAL	60.86

* Estimated costs.

71 ■ COMPANY WELFARE FACILITIES (continued)

TOTAL WELFARE BUDGET

2005	2006		2007
30.50	31.14	Budget allocated by Senior Management	30.14
58.55	59.14	Budget allocated to the Central Works Council	60.86*
89.05	90.28	TOTAL	91.00

* 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.

The employer's contribution corresponding to 1.125% of the annual salary, capped at 105% of the Social Security ceiling, represented a total of €13.65m in 2007.

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 2007 financial year, the employer's contribution amounted to €18.92m.

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 2007, payments made by the company amounted to €12.31m.

SOME DEFINITIONS:

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



BNP PARIBAS