

2006

Social Audit

and Report on "equal opportunities
between male and female employees"



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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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I ■ EMPLOYMENT

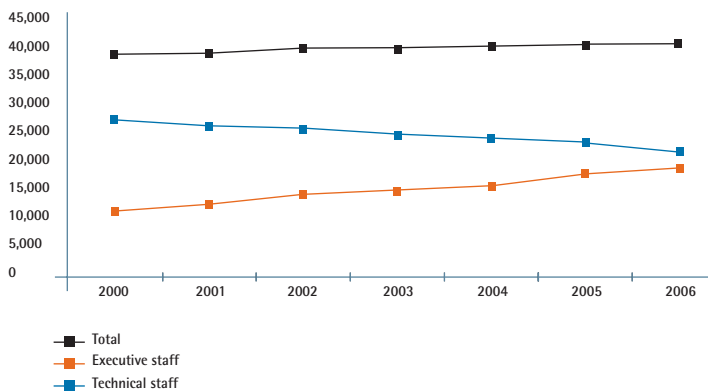
11 ■ HEADCOUNT

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

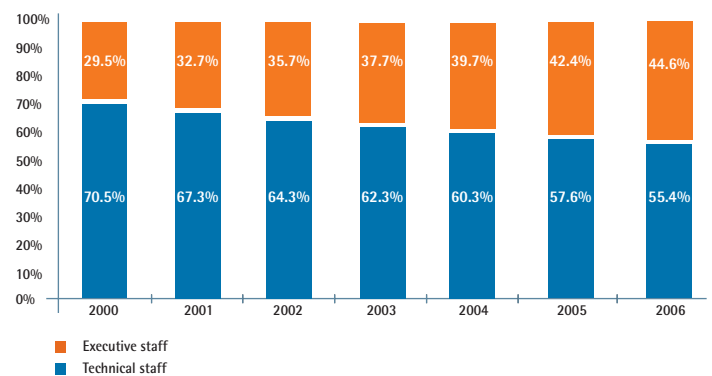
2004			2005			2006		
Male	Female	Total	Male	Female	Total	Male	Female	Total
8,253	15,949	24,202	7,739	15,569	23,308	7,299	15,113	22,412
34.1%	65.9%	100.0%	33.2%	66.8%	100.0%	32.6%	67.4%	100.0%
9,944	6,021	15,965	10,485	6,644	17,129	10,798	7,281	18,079
62.3%	37.7%	100.0%	61.2%	38.8%	100.0%	59.7%	40.3%	100.0%
18,197	21,970	40,167	18,224	22,213	40,437	18,097	22,394	40,491
45.3%	54.7%	100.0%	45.1%	54.9%	100.0%	44.7%	55.3%	100.0%

2004			2005			2006		
Male	Female	Total	Male	Female	Total	Male	Female	Total
45.4%	72.6%	60.3%	42.5%	70.1%	57.6%	40.3%	67.5%	55.4%
54.6%	27.4%	39.7%	57.5%	29.9%	42.4%	59.7%	32.5%	44.6%
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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)*

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,152	14,853	23,005	7,655	14,536	22,191	Technical staff	7,218	14,135	21,353
9,930	5,875	15,805	10,470	6,481	16,951	Executive staff	10,780	7,106	17,886
18,082	20,728	38,810	18,125	21,017	39,142	TOTAL	17,998	21,241	39,239

* 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

2004		2005			2006	
	106		236	In metropolitan France		515
	853		875	In external networks		938

112 ■ PERMANENT STAFF

2004		2005			2006	
	18,379		17,882	Technical staff		17,296
	14,145		14,990	Executive staff		15,744
	32,524		32,872	TOTAL		33,040

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)

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
92	251	343	55	149	204	Technical staff	32	112	144
21	12	33	24	25	49	Executive staff	15	26	41
113	263	376	79	174	253	TOTAL	47	138	185

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)

2004		2005			2006	
	24,322		23,714	Technical staff		22,741
	15,514		16,598	Executive staff		17,649
	39,836		40,312	TOTAL		40,390

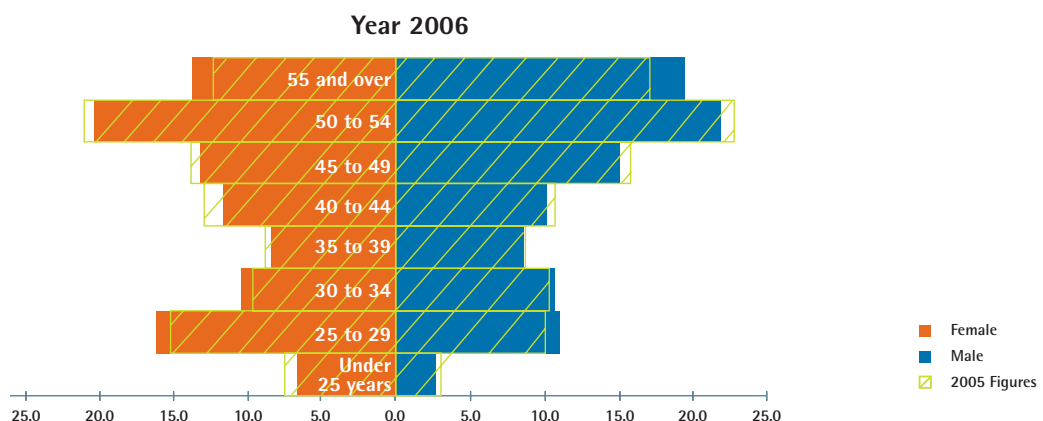
11 ■ HEADCOUNT

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

2004					2005					2006								
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	
UNDER 25																		
436	5.3	1,542	9.7	1,978	8.2	415	5.4	1,456	9.4	1,871	8.0	323	4.4	1,225	8.1	1,548	6.9	
144	1.4	192	3.2	336	2.1	179	1.7	207	3.1	386	2.3	179	1.7	239	3.3	418	2.3	
580	3.2	1,734	7.9	2,314	5.8	594	3.3	1,663	7.5	2,257	5.6	502	2.8	1,464	6.5	1,966	4.9	
25 TO 29																		
655	7.9	1,627	10.2	2,282	9.4	751	9.7	1,963	12.6	2,714	11.6	832	11.4	2,249	14.9	3,081	13.7	
1,142	11.5	1,298	21.6	2,440	15.3	1,150	11.0	1,419	21.4	2,569	15.0	1,243	11.5	1,462	20.1	2,705	15.0	
1,797	9.9	2,925	13.3	4,722	11.8	1,901	10.4	3,382	15.2	5,283	13.1	2,075	11.5	3,711	16.6	5,786	14.3	
30 TO 34																		
379	4.6	940	5.9	1,319	5.4	373	4.8	924	5.9	1,297	5.6	393	5.4	940	6.2	1,333	5.9	
1,388	14.0	1,079	17.9	2,467	15.5	1,565	14.9	1,228	18.5	2,793	16.3	1,605	14.9	1,403	19.3	3,008	16.6	
1,767	9.7	2,019	9.2	3,786	9.4	1,938	10.6	2,152	9.7	4,090	10.1	1,998	11.0	2,343	10.5	4,341	10.7	
35 TO 39																		
507	6.1	1,169	7.3	1,676	6.9	418	5.4	1,080	6.9	1,498	6.4	339	4.6	988	6.5	1,327	5.9	
1,065	10.7	753	12.5	1,818	11.4	1,083	10.3	785	11.8	1,868	10.9	1,138	10.5	841	11.6	1,979	10.9	
1,572	8.6	1,922	8.7	3,494	8.7	1,501	8.2	1,865	8.4	3,366	8.3	1,477	8.2	1,829	8.2	3,306	8.2	
40 TO 44																		
1,001	12.1	2,228	14.0	3,229	13.3	756	9.8	2,018	13.0	2,774	11.9	592	8.1	1,695	11.2	2,287	10.2	
1,244	12.5	714	11.9	1,958	12.3	1,260	12.0	792	11.9	2,052	12.0	1,240	11.5	868	11.9	2,108	11.7	
2,245	12.3	2,942	13.4	5,187	12.9	2,016	11.1	2,810	12.7	4,826	11.9	1,832	10.1	2,563	11.4	4,395	10.9	
45 TO 49																		
1,744	21.1	2,785	17.5	4,529	18.7	1,518	19.6	2,371	15.2	3,889	16.7	1,326	18.2	2,169	14.4	3,495	15.6	
1,389	14.0	620	10.3	2,009	12.6	1,414	13.5	652	9.8	2,066	12.1	1,381	12.8	721	9.9	2,102	11.6	
3,133	17.2	3,405	15.5	6,538	16.3	2,932	16.1	3,023	13.6	5,955	14.7	2,707	15.0	2,890	12.9	5,597	13.8	
50 TO 54																		
2,359	28.6	3,801	23.8	6,160	25.5	2,219	28.7	3,794	24.4	6,013	25.8	2,004	27.5	3,605	23.9	5,609	25.0	
2,018	20.3	842	14.0	2,860	17.9	1,983	18.9	899	13.5	2,882	16.8	1,952	18.1	951	13.1	2,903	16.1	
4,377	24.1	4,643	21.1	9,020	22.5	4,202	23.1	4,693	21.1	8,895	22.0	3,956	21.9	4,556	20.3	8,512	21.0	
55 AND OVER																		
1,172	14.2	1,857	11.6	3,029	12.5	1,289	16.7	1,963	12.6	3,252	14.0	1,490	20.4	2,242	14.8	3,732	16.7	
1,554	15.6	523	8.7	2,077	13.0	1,851	17.7	662	10.0	2,513	14.7	2,060	19.1	796	10.9	2,856	15.8	
2,726	15.0	2,380	10.8	5,106	12.7	3,140	17.2	2,625	11.8	5,765	14.3	3,550	19.6	3,038	13.6	6,588	16.3	
18,197	100	21,970	100	40,167	100	18,224	100	22,213	100	40,437	100	GLOBAL	18,097	100	22,394	100	40,491	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)



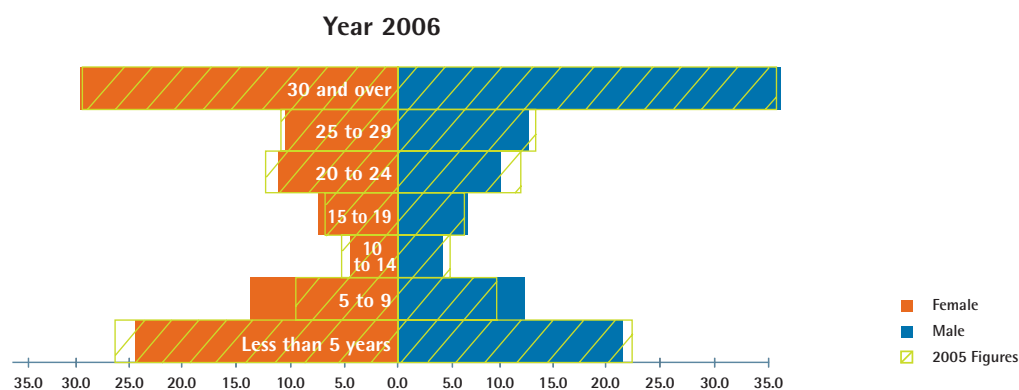
11 ■ HEADCOUNT

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

2004				2005				2006										
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	
LESS THAN 5 YEARS																		
1,187	14.4	3,260	20.4	4,447	18.4	1,256	16.2	3,410	21.9	4,666	20.0	1,150	15.8	3,182	21.1	4,332	19.3	
2,540	25.5	2,217	36.8	4,757	29.8	2,684	25.6	2,411	36.3	5,095	29.7	2,641	24.5	2,364	32.5	5,005	27.7	
3,727	20.5	5,477	24.9	9,204	22.9	3,940	21.6	5,821	26.2	9,761	24.1	TOTAL	3,791	20.9	5,546	24.8	9,337	23.1
5 TO 9 YEARS																		
298	3.6	773	4.8	1,071	4.4	355	4.6	1,032	6.6	1,387	6.0	505	6.9	1,457	9.6	1,962	8.8	
1,048	10.5	875	14.5	1,923	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	
1,346	7.4	1,648	7.5	2,994	7.5	1,668	9.2	2,135	9.6	3,803	9.4	TOTAL	2,196	12.1	2,998	13.4	5,194	12.8
10 TO 14 YEARS																		
430	5.2	1,000	6.3	1,430	5.9	299	3.9	720	4.6	1,019	4.4	189	2.6	452	3.0	641	2.9	
665	6.7	466	7.7	1,131	7.1	548	5.2	408	6.1	956	5.6	461	4.3	387	5.3	848	4.7	
1,095	6.0	1,466	6.7	2,561	6.4	847	4.6	1,128	5.1	1,975	4.9	TOTAL	650	3.6	839	3.7	1,489	3.7
15 TO 19 YEARS																		
344	4.2	919	5.8	1,263	5.2	338	4.4	971	6.2	1,309	5.6	358	4.9	1,068	7.1	1,426	6.4	
669	6.7	459	7.6	1,128	7.1	761	7.3	539	8.1	1,300	7.6	792	7.3	589	8.1	1,381	7.6	
1,013	5.6	1,378	6.3	2,391	6.0	1,099	6.0	1,510	6.8	2,609	6.5	TOTAL	1,150	6.4	1,657	7.4	2,807	6.9
20 TO 24 YEARS																		
1,278	15.5	2,370	14.9	3,648	15.1	1,075	13.9	2,187	14.0	3,262	14.0	842	11.5	1,854	12.3	2,696	12.0	
944	9.5	481	8.0	1,425	8.9	968	9.2	529	8.0	1,497	8.7	929	8.6	580	8.0	1,509	8.3	
2,222	12.2	2,851	13.0	5,073	12.6	2,043	11.2	2,716	12.2	4,759	11.8	TOTAL	1,771	9.8	2,434	10.9	4,205	10.4
25 TO 29 YEARS																		
1,499	18.2	2,417	15.2	3,916	16.2	1,267	16.4	2,026	13.0	3,293	14.1	1,158	15.9	1,894	12.5	3,052	13.6	
1,126	11.3	402	6.7	1,528	9.6	1,018	9.7	365	5.5	1,383	8.1	78	9.1	407	5.6	1,385	7.7	
2,625	14.4	2,819	12.8	5,444	13.6	2,285	12.5	2,391	10.8	4,676	11.6	TOTAL	2,136	11.8	2,301	10.3	4,437	11.0
30 YEARS AND OVER																		
3,217	39.0	5,210	32.7	8,427	34.8	3,149	40.7	5,223	33.5	8,372	35.9	3,097	42.4	5,206	34.4	8,303	37.0	
2,952	29.7	1,121	18.6	4,073	25.5	3,193	30.5	1,289	19.4	4,482	26.2	3,306	30.6	1,413	19.4	4,719	26.1	
6,169	33.9	6,331	28.8	12,500	31.1	6,342	34.8	6,512	29.3	12,854	31.8	TOTAL	6,403	35.4	6,619	29.6	13,022	32.2
18,197	100	21,970	100	40,167	100	18,224	100	22,213	100	40,437	100	GLOBAL	18,097	100	22,394	100	40,491	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)

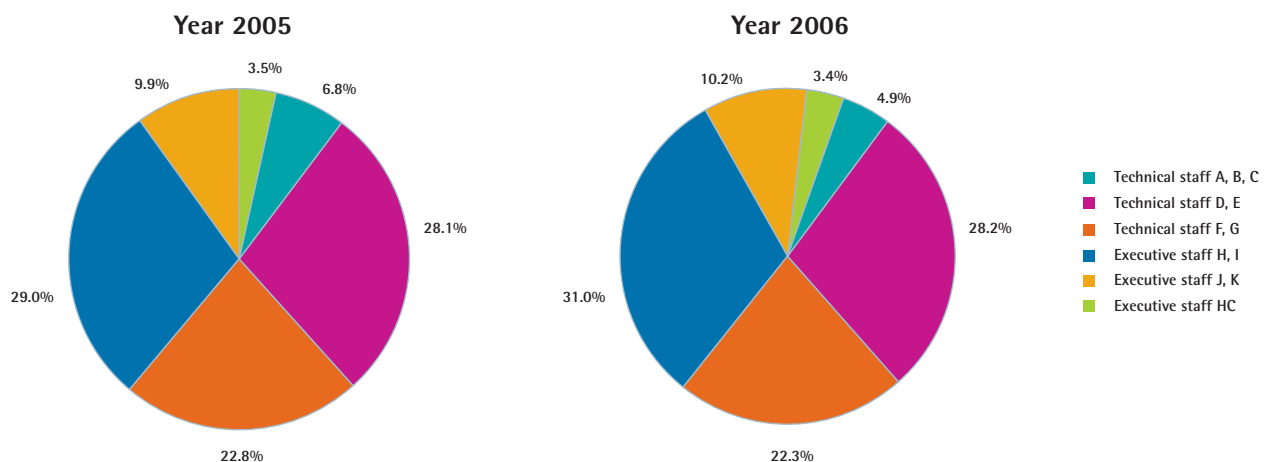
2004				2005				2006			
French		Foreign		French		Foreign		French		Foreign	
M	F	M	F	M	F	M	F	M	F	M	F
8,218	15,856	35	93	7,708	15,469	31	100	7,255	15,012	44	101
9,732	5,875	212	146	10,251	6,474	234	170	10,549	7,061	249	220
17,950	21,731	247	239	17,959	21,943	265	270	17,804	22,073	293	321
39,681		486		39,902		535		39,877		614	
								TOTAL			

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

2004					2005					2006					
M	%*	F	%*	Total	M	%*	F	%*	Total	M	%*	F	%*	Total	
8,253	34.1	15,949	65.9	24,202	7,739	33.2	15,569	66.8	23,308	7,299	32.6	15,113	67.4	22,412	
-	-	-	-	0	-	-	-	-	0	-	-	-	-	0	
141	45.2	171	54.8	312	78	44.8	96	55.2	174	48	48.0	52	52.0	100	
929	27.4	2,465	72.6	3,394	719	27.9	1,860	72.1	2,579	557	29.5	1,330	70.5	1,887	
1,730	26.0	4,930	74.0	6,660	1,730	25.6	5,038	74.4	6,768	1,690	25.4	4,975	74.6	6,665	
1,417	30.8	3,182	69.2	4,599	1,381	30.2	3,198	69.8	4,579	1,376	29.0	3,368	71.0	4,744	
1,427	36.4	2,494	63.6	3,921	1,340	34.0	2,603	66.0	3,943	1,324	33.5	2,630	66.5	3,954	
2,609	49.1	2,707	50.9	5,316	2,491	47.3	2,774	52.7	5,265	2,304	45.5	2,758	54.5	5,062	
				60.3					57.6	% of technical staff in the total headcount		55.4			
9,944	62.3	6,021	37.7	15,965	10,485	61.2	6,644	38.8	17,129	10,798	59.7	7,281	40.3	18,079	
3,705	54.8	3,054	45.2	6,759	3,948	53.5	3,431	46.5	7,379	H	4,165	52.4	3,780	47.6	7,945
2,604	63.8	1,478	36.2	4,082	2,744	62.9	1,616	37.1	4,360	I	2,830	61.2	1,797	38.8	4,627
1,697	66.3	864	33.7	2,561	1,725	65.9	892	34.1	2,617	J	1,753	65.0	944	35.0	2,697
886	71.6	352	28.4	1,238	974	70.8	401	29.2	1,375	K	984	69.2	437	30.8	1,421
1,052	79.4	273	20.6	1,325	1,094	78.3	304	21.7	1,398	HC	1,066	76.7	323	23.3	1,389
				39.7					42.4	% of executive staff in the total headcount		44.6			
18,197	45.3	21,970	54.7	40,167	18,224	45.1	22,213	54.9	40,437	TOTAL	18,097	44.7	22,394	55.3	40,491

* 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)

2004	2005	2006
2,762.5	2,696.6	2,817.8

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

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

2004	2005	2006
1,224	1,909	2,403

Internships longer than 1 week.

123 ■ AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2004	2005	2006
145	177	193

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

2004	2005	2006
21	24	24

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

2004	2005	2006
6.51	7.64	8.93

13 ■ RECRUITMENT DURING THE YEAR (one for one)

2004			2005			2006		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
2,334	1,163	3,497	2,051	1,403	3,454	1,718	1,624	3,342
1,075	1,074	2,149	1,130	1,298	2,428	1,090	1,517	2,607
971	69	1,040	616	84	700	468	67	535
288	20	308	305	21	326	160	40	200
1,431	311	1,742	1,137	346	1,483	942	348	1,290
						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		

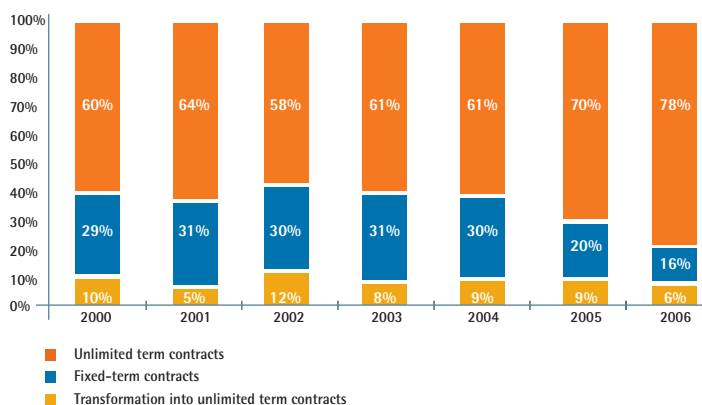
13 ■ RECRUITMENT BY HIERARCHICAL LEVEL AND BY GENDER (one for one)

2004						2005						2006					
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
628	1,706	642	521	1,270	2,227	640	1,411	746	657	1,386	2,068	525	1,193	874	750	1,399	1,943
279	796	593	481	872	1,277	373	757	695	603	1,068	1,360	353	737	829	688	1,182	1,425
284	687	38	31	322	718	187	429	40	44	227	473	127	341	25	42	152	383
65	223	11	9	76	232	80	225	11	10	91	235	45	115	20	20	65	135
367	1,064	146	165	513	1,229	318	819	157	189	475	1,008	258	684	149	199	407	883
												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					

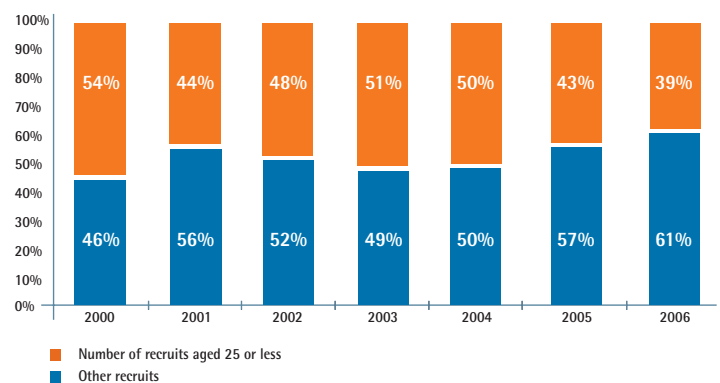
133 ■ NUMBER OF SEASONAL WORKERS

2004	2005	2006
8,422	8,464	7,651

Breakdown of hires by type of employment contract



Percentage of new recruits aged 25 or less (unlimited term contracts + fixed-term contracts + transformations into unlimited term contracts)



14 ■ EMPLOYEES LEAVING THE COMPANY (one for one)

2004			2005				2006		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,655	582	2,237	1,723	632	2,355	141 - Total departures	1,485	828	2,313
319	202	521	349	264	613	142 - Resignations	419	382	801
287	66	353	163	24	187	143 - Subsidized departures	118	18	136
128	98	226	138	104	242	144 - Redundancies, termination of contract	150	84	234
678	28	706	362	38	400	145 - End of fixed-term contracts	296	28	324
69	53	122	86	40	126	146 - Departure during probationary period	101	98	199
146	122	268	594	151	745	147 - Retirements/early retirements	373	206	579
28	13	41	31	11	42	148 - Deaths	28	12	40

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

2004						2005							2006					
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
570	1,085	391	191	961	1,276	630	1,093	414	218	1,044	1,311	141 - Total departures	526	959	557	271	1,083	1,230
102	217	125	77	227	294	136	213	174	90	310	303	142 - Resignations	156	263	253	129	409	392
75	212	43	23	118	235	39	124	14	10	53	134	143 - Subsidized departures	27	91	12	6	39	97
49	79	66	32	115	111	56	82	65	39	121	121	144 - Redundancies, termination of contract	68	82	56	28	124	110
217	461	8	20	225	481	115	247	21	17	136	264	145 - End of fixed-term contracts	79	217	12	16	91	233
24	45	33	20	57	65	32	54	20	20	52	74	146 - Departure during probationary period	39	62	52	46	91	108
88	58	105	17	193	75	232	362	110	41	342	403	147 - Retirements and early retirements	139	234	160	46	299	280
15	13	11	2	26	15	20	11	10	1	30	12	148 - Deaths	18	10	12	0	30	10

15 ■ CAREER DEVELOPMENT

151 ■ NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
		-			-	B			-
23	59	82	48	63	111	C	25	32	57
183	537	720	204	562	766	D	163	469	632
234	588	822	243	629	872	E	241	646	887
246	502	748	229	536	765	F	211	407	618
257	338	595	255	370	625	G	197	346	543
372	261	633	332	282	614	H	310	323	633
383	229	612	404	259	663	I	376	297	673
288	147	435	241	122	363	J	267	143	410
143	70	213	173	76	249	K	144	80	224
63	35	98	69	30	99	HC	65	33	98
2,192	2,766	4,958	2,198	2,929	5,127	TOTAL	1,999	2,776	4,775

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
8,702	15,962	24,664	8,253	15,949	24,202	Technical staff	7,739	15,569	23,308
8,381	5,252	13,633	8,892	5,748	14,640	Executive staff	9,391	6,340	15,731
17,083	21,214	38,297	17,145	21,697	38,842	TOTAL	17,130	21,909	39,039

% of promotions in terms of total Technical or Executive staff

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.82	8.21	12.03	4.05	8.92	12.97	Technical staff	3.59	8.15	11.74
9.16	5.44	14.60	8.33	5.25	13.58	Executive staff	7.39	5.57	12.96
5.72	7.22	12.95	5.66	7.54	13.20	TOTAL	5.12	7.11	12.23

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
10.84	12.68	12.03	11.86	13.54	12.97	Technical staff	10.82	12.20	11.74
14.90	14.13	14.60	13.71	13.38	13.58	Executive staff	12.37	13.82	12.96
12.83	13.04	12.95	12.82	13.50	13.20	TOTAL	11.67	12.67	12.23

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

15 ■ CAREER DEVELOPMENT

INDIVIDUAL SALARY INCREASE

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
18	14	32	15	5	20	B	1	0	1
183	455	638	126	357	483	C	87	248	335
290	872	1,162	365	999	1,364	D	397	1,300	1,697
256	551	807	281	602	883	E	293	693	986
251	426	677	313	604	917	F	315	599	914
665	682	1,347	686	788	1,474	G	670	795	1,465
1,010	776	1,786	1,153	996	2,149	H	1,361	1,156	2,517
751	410	1,161	818	467	1,285	I	890	508	1,398
502	267	769	560	316	876	J	622	300	922
317	111	428	307	127	434	K	368	150	518
374	101	475	448	127	575	HC	402	138	540
4,617	4,665	9,282	5,072	5,388	10,460	TOTAL	5,406	5,887	11,293

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,702	15,962	24,664	8,253	15,949	24,202	Technical staff	7,739	15,569	23,308
9,407	5,498	14,905	9,944	6,021	15,965	Executive staf	10,485	6,644	17,129
18,109	21,460	39,569	18,197	21,970	40,167	TOTAL	18,224	22,213	40,437

% in terms of total Technical or Executive staff

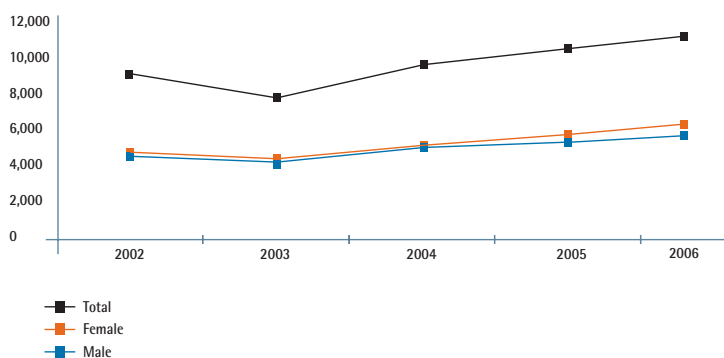
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6.74	12.16	18.91	7.38	13.86	21.24	Technical staff	7.56	15.60	23.16
19.82	11.17	30.99	20.58	12.73	33.32	Executive staf	21.27	13.15	34.42
11.67	11.79	23.46	12.63	13.41	26.04	TOTAL	13.37	14.56	27.93

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

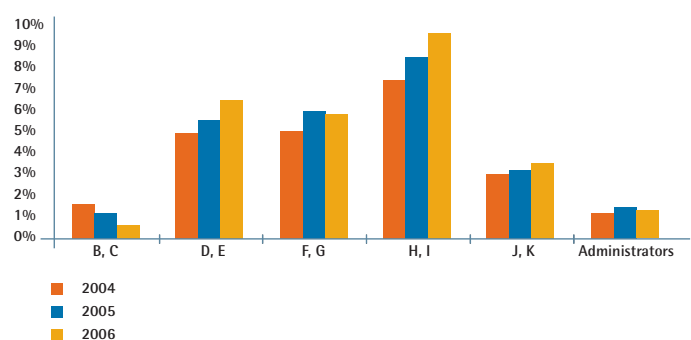
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
19.11	18.79	18.91	21.64	21.04	21.24	Technical staff	22.78	23.35	23.16
31.40	30.28	30.99	33.05	33.77	33.32	Executive staff	34.74	33.90	34.42
25.50	21.74	23.46	27.87	24.52	26.04	TOTAL	29.66	26.50	27.93

(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 ■ AVERAGE FREQUENCY OF STATUS REVIEWS

30 months 2006

17 ■ DISABLED PEOPLE

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

December 31 st 2004		December 31 st 2005		December 31 st 2006**		
	868		829	Expressed as natural persons Expressed in unity of disability	716	Total nb of units 1,012
	971		925		993	

(*) Additional units related to ESAT services.

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

172 ■ NUMBER OF DISABLED EMPLOYEES FOLLOWING WORK ACCIDENTS OCCURRING WITHIN THE COMPANY

December 31 st 2004	December 31 st 2005	December 31 st 2006
65	61	86

18 ■ ABSENTEEISM

2004			2005			2006		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
324,180	81,992	406,172	304,119	92,479	396,598			
						DAYS OF ABSENTEEISM		
						182 - Illness		
						183 - Breakdown of absences by duration		
						up to 2 days		
						3 to 6 days		
						6 days and more		
						184 - Work-related and commuting accidents		
						185 - Maternity leave		
						186 - Authorized leave		
						187 - Other reasons*		
						181-1 - TOTAL		
						181 - Rate of absenteeism of which rate of maternity leave		
11,413	3,733	15,146	12,698	4,476	17,174	296,993	95,961	392,954
26,364	7,286	33,650	28,738	9,260	37,998	13,229	4,978	18,207
286,403	70,973	357,376	262,683	78,743	341,426	28,375	9,003	37,378
22,402	3,247	25,649	19,104	3,660	22,764	255,389	81,980	337,369
87,528	78,313	165,841	94,478	84,026	178,504	19,274	3,917	23,191
23,564	12,843	36,407	22,091	13,580	35,671	109,615	92,365	201,980
4 770	637	5,407	4,249	584	4,833	20,922	14,622	35,544
462,444	177,032	639,476	444,041	194,329	638,370	5,438	864	6,302
5.19	3.12	4.39	5.13	3.21	4.34	452,242	207,729	659,971
0.98	1.38	1.14	1.09	1.39	1.21	5.45	3.22	4.48
						1.32	1.43	1.37

* 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)

2004			2005			2006		
Male	Female	Total	Male	Female	Total	Male	Female	Total
			361	1,943	2,304	426	2,162	2,588
			214	519	733	299	626	925
511	2,203	2,714	575	2,462	3,037	725	2,788	3,513

19-A ■ LEAVES

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	139	141	1	132	133	Technical staff	2	125	127
1	62	63	1	55	56	Executive staff	1	56	57
3	201	204	2	187	189	TOTAL	3	181	184

192-A ■ SABBATICAL (duration over 6 months)

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	13	15	-	15	15	Technical staff	1	12	13
3	5	8	8	6	14	Executive staff	5	7	12
5	18	23	8	21	29	TOTAL	6	19	25

193-A ■ PATERNITY LEAVE *

2004			2005				2006		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
						Days taken during the year	1,674	2,955	4,629
						Theoretical days during the year	1,844	4,822	6,666

* New indicator.

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)

2004	2005		2006
2,673.3	2,855.5	TOTAL PERSONNEL COSTS	3,005.1
1,715.2	1,794.1	"Wages and Salaries"	1,874.0
1,347.7	1,393.7	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,434.3
-32.7	-33.4	Deductions (sickness, maternity, flexitime, etc.)	-35.2
69.6	73.8	Miscellaneous allowances and overtime	74.4
305.7	319.9	Variable remuneration	365.0
1,690.3	1,754.0	<i>Subtotal "Wages and Salaries"</i>	<i>1,838.5</i>
24.9	40.1	Matching contributions and administrative expenses	35.5
662.5	705.6	"Social security contributions"	727.9
178.2	196.3	"Tax expenses"	213.1
117.4	151.5	"Incentive plans and profit-sharing" (payment with respect to the previous year)	190.1
-	8.0	"BRETON measure"	-
38,596	39,100	Average monthly headcount in Metropolitan France (Including Monte Carlo)	39,242
44,439	45,885	Wages and salaries, average per employee in € "Wages and Salaries" Average monthly headcount	47,755
47,482	49,964	Average employee remuneration (income) in € (including incentive plans, profit-sharing, BRETON measure)	52,600
21,782	23,066	Average employer's contributions per employee in €	23,980
31.5%	31.6%	Ratio of social security charges and tax expenses and total personnel costs	31.3%
38.1%	36.9%	Aggregate employer's contributions Total personnel costs Added Value	36.2%

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,251	2,099	2,151	2,260	2,107	2,158	Technical staff	2,299	2,147	2,196
-	-	-	-	-	-	A	-	-	-
1,801	1,724	1,759	1,803	1,729	1,762	B	1,816	1,787	1,801
1,975	1,835	1,873	1,987	1,849	1,887	C	2,030	1,886	1,928
2,051	1,943	1,971	2,033	1,918	1,947	D	2,064	1,940	1,971
2,189	2,126	2,145	2,183	2,121	2,140	E	2,204	2,141	2,159
2,274	2,247	2,257	2,289	2,251	2,264	F	2,334	2,286	2,302
2,528	2,482	2,504	2,540	2,487	2,512	G	2,583	2,527	2,552
4,014	3,522	3,828	4,037	3,530	3,840	Executive staff	4,070	3,572	3,869
2,911	2,877	2,896	2,910	2,869	2,891	H	2,953	2,895	2,926
3,566	3,483	3,536	3,583	3,498	3,551	I	3,645	3,565	3,614
4,303	4,201	4,268	4,329	4,240	4,298	J	4,410	4,328	4,382
5,263	5,149	5,230	5,309	5,222	5,283	K	5,447	5,315	5,406
7,704	6,770	7,505	7,845	6,890	7,632	HC	7,933	7,011	7,712
3,212	2,489	2,816	3,281	2,532	2,869	TOTAL	3,354	2,610	2,942

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

2004		2005			2006	
	19,763		19,876	99 % of employees earned at least		20,053
	22,151		22,198	95 % of employees earned at least		22,305
	24,097		24,134	90 % of employees earned at least		24,197
	25,400		25,592	85 % of employees earned at least		25,600
	26,504		26,805	80 % of employees earned at least		26,866
	27,571		27,890	75 % of employees earned at least		28,003
	28,636		29,042	70 % of employees earned at least		29,190
	29,720		30,229	65 % of employees earned at least		30,448
	30,918		31,573	60 % of employees earned at least		31,782
	32,288		33,024	55 % of employees earned at least		33,357
	33,879		34,678	50 % of employees earned at least		35,009
	35,678		36,603	45 % of employees earned at least		36,932
	37,672		38,689	40 % of employees earned at least		39,058
	39,897		40,833	35 % of employees earned at least		41,364
	42,361		43,363	30 % of employees earned at least		43,843
	45,196		46,335	25 % of employees earned at least		46,939
	49,194		50,416	20 % of employees earned at least		50,811
	54,987		56,519	15 % of employees earned at least		56,799
	64,709		66,632	10 % of employees earned at least		67,019
	85,236		89,018	5 % of employees earned at least		89,458
	199,598		216,765	1 % of employees earned at least		220,507
	$\frac{85,236}{22,151} = 3.85$		$\frac{89,018}{22,198} = 4.01$	Ratio of the 5% and 95%		$\frac{89,458}{22,305} = 4.01$
	$\frac{199,598}{22,151} = 9.01$		$\frac{216,765}{22,198} = 9.77$	Ratio of the 1% and 95%		$\frac{220,507}{22,305} = 9.89$

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2006									
Male					Female				
Average age	1 st decile	Median	9 th decile	Level	Average age	1 st decile	Median	9 th decile	
52.98	20,254	23,179	24,723	B	52.89	19,999	22,776	27,137	
48.14	20,826	24,118	30,528	C	42.62	20,280	23,277	27,131	
42.51	21,761	25,456	31,198	D	37.81	20,807	24,552	28,658	
45.94	24,374	27,743	32,692	E	44.89	23,427	27,362	31,554	
47.70	26,695	29,782	34,981	F	46.61	25,613	29,462	33,909	
48.60	29,017	33,550	39,413	G	47.76	28,306	32,649	37,767	
46.57	23,455	29,333	37,202	Technical staff	43.52	21,983	27,610	34,107	
41.55	34,145	39,975	47,633	H	38.43	31,882	38,450	45,000	
43.93	42,745	49,166	60,238	I	40.31	39,387	46,680	55,730	
47.36	52,190	61,770	78,343	J	44.60	48,844	58,406	72,542	
49.20	66,714	78,500	125,458	K	45.96	63,919	75,398	101,130	
44.16	36,573	47,952	75,332	Executive staff	40.21	33,561	42,640	64,621	

* 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

2004	2005	2006
6.7	6.6	6.7

222 ■ TOTAL OF THE TEN HIGHEST PAY PACKAGES *

2004	2005	2006
38,074,984	22,899,973	25,806,765

* In 2004, changes in this total are chiefly related to payments to BNP Paribas Capital employees of sums due to them by virtue of the contractual profit-sharing scheme related to capital gains realized by the Private Equity Portfolio management team. Provisions had been booked to cover these payments in years prior to 2003 when the corresponding capital gains were realized. From 2005, these employees were no longer included within the scope of the BNP Paribas SA reporting entity.

26 ■ COMPANY PROFIT SHARING SCHEME AND MATCHING CONTRIBUTIONS

261 ■ SPECIAL PROFIT SHARING RESERVE

Total amount (in millions of Euros)

2004	2005	2006
94.5	122.1	147.0

261 ■ INCENTIVE SCHEMES

Total amount (in millions of Euros)

2004	2005	2006
54.2	63.9	80.6

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

2004	2005		2006
1,860	2,515	Minimum share	3,010
6,764	6,917	Maximum share	8,280
2,145	2,729	Average amount	3,252

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

2004	2005		2006
1,085	1,257	Minimum share	1,686
3,256	3,772	Maximum share	4,452
1,228	1,429	Average amount	1,782

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

2004	2005	2006
3.70	3.94	3.63

* Including voluntary payments.

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

2004	2005	2006
24.90	40.10	35.48

** 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

2004			2005			2006		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
219	27	246	195	51	246	224	52	276

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

2004			2005			2006		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
10,219	337	10,556	5,031	1,113	6,144	7,438	1,070	8,508

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

2004	2005	2006
65	121	12

* The figures for 2004 and 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

2004	2005	2006
-	-	-
-	-	-
		Commuting
		Work-related

315 ■ NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE

2004	2005	2006
183	307	303

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

2004	2005	2006
0	0	2

32 ■ BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

321 ■ NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2004	2005	2006
-	3	-

322 ■ NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2004	2005	2006
43	64	65

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

Codes 09 to 30:

2004	2005	2006
1	1	1

324 ■ NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

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

2004	2005	2006
73	76	88

325 ■ NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05:

2004	2005	2006
-	3	4

326 ■ OTHER CASES OF ACCIDENTS

2004	2005	2006
129	99	118
including declarations following bank robberies: 115	70	64

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

2004	2005	2006
568	564	549

35 ■ EXPENDITURE ON SAFETY

351 ■ STAFF TRAINING ON SAFETY

2004	2005	2006
26,475	25,127	27,940

352 ■ EXPENDITURE ON SAFETY (in millions of Euros)

2004	2005	2006
33.74	34.86	36.76



- 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

2004		2005		2006	
				222	
158		182			

413 ■ NUMBER OF EMPLOYEES BENEFITING FROM FLEXTIME

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3,776	8,290	12,066	3,619	8,116	11,735	Technical staff	3,446	7,708	11,154
704	769	1,473	703	882	1,585	Executive staff	746	1,007	1,753
4,480	9,059	13,539	4,322	8,998	13,320	TOTAL	4,192	8,715	12,907

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414 ■ NUMBER OF EMPLOYEES WORKING PART-TIME

90%									
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
11	102	113	12	99	111	Technical staff	6	92	98
7	46	53	7	47	54	Executive staff	5	44	49
18	148	166	19	146	165	Sub-TOTAL	11	136	147

80%									
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
122	2,715	2,837	107	2,576	2,683	Technical staff	108	2,488	2,596
18	518	536	21	579	600	Executive staff	23	633	656
140	3,233	3,373	128	3,155	3,283	Sub-TOTAL	131	3,121	3,252

60%									
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
26	441	467	21	421	442	Technical staff	24	387	411
8	46	54	7	56	63	Executive staff	9	53	62
34	487	521	28	477	505	Sub-TOTAL	33	440	473

50%									
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
81	598	679	72	554	626	Technical staff	72	520	592
9	37	46	9	38	47	Executive staff	14	42	56
90	635	725	81	592	673	Sub-TOTAL	86	562	648

Miscellaneous*									
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
35	97	132	24	92	116	Technical staff	19	84	103
3	3	6	4	2	6	Executive staff	4	3	7
38	100	138	28	94	122	Sub-TOTAL	23	87	110

* Including the 40% part-time formula.

Total									
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
275	3,953	4,228	236	3,742	3,978	Technical staff	229	3,571	3,800
45	650	695	48	722	770	Executive staff	55	775	830
320	4,603	4,923	284	4,464	4,748	TOTAL	284	4,346	4,630

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414-A ■ NUMBER OF EMPLOYEES WORKING FULL-TIME

100%

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,978	11,996	19,974	7,503	11,827	19,330	Technical staff	7,070	11,542	18,612
9,899	5,371	15,270	10,437	5,922	16,359	Executive staff	10,743	6,506	17,249
17,877	17,367	35,244	17,940	17,749	35,689	TOTAL	17,813	18,048	35,861

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
						Technical staff	47	300	347
						Executive staff	16	115	131
						TOTAL	63	415	478

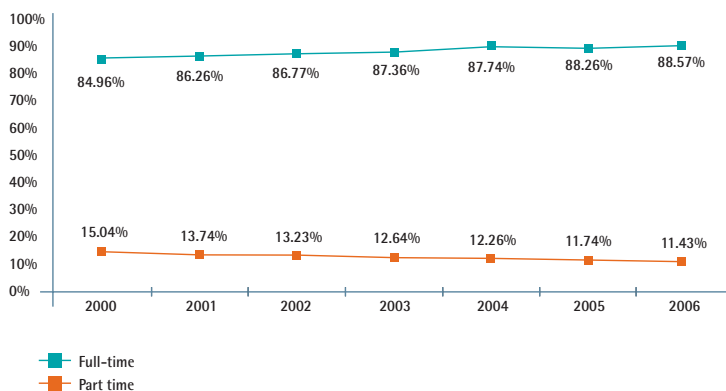
* New indicator.

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

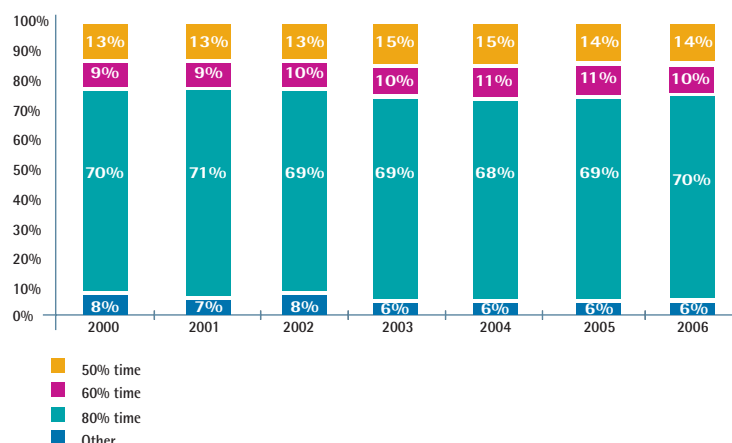
2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
						Techniciens	36	288	324
						Cadres	3	61	64
						TOTAL	39	349	388

* New indicator.

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 4.12 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

5 Mondays

Including May 1st.

42 ■ ORGANIZATION OF WORKING HOURS PER CATEGORY OF PERSONNEL

421 ■ NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
395	359	754	346	495	841	Technical staff	283	374	657
62	20	82	61	37	98	Executive staff	45	16	61
457	379	836	407	532	939	TOTAL	328	390	718

This indicator chiefly refers to employees working days.

421-A ■ NUMBER OF EMPLOYEES WORKING NIGHTS

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
144	478	622	144	472	616	Technical staff	125	458	583
13	6	19	6	11	17	Executive staff	5	6	11
157	484	641	150	483	633	TOTAL	130	464	594

- 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)

2004	2005	2006
101.25	119.80	124.22

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)

2004		2005		2006*	
	4.20		3.84	As % of payroll	3.87
	73.06		69.60	Expenditure on training	73.57

* Estimated figures.

513 ■ NUMBER OF STAFF TRAINED

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,621	14,300	21,921	7,216	14,132	21,348	Technical staff	7,125	14,370	21,495
7,755	4,954	12,709	8,228	5,487	13,715	Executive staff	8,663	6,188	14,851
15,376	19,254	34,630	15,444	19,619	35,063	TOTAL	15,788	20,558	36,346

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
8,702	15,962	24,664	8,253	15,949	24,202	Technical staff	7,739	15,569	23,308
9,407	5,498	14,905	9,944	6,021	15,965	Executive staff	10,485	6,644	17,129
18,109	21,460	39,569	18,197	21,970	40,167	TOTAL	18,224	22,213	40,437

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

% in terms of total Technical or Executive staff

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
30.90	57.98	88.88	29.82	58.39	88.21	Technical staff	30.57	61.65	92.22
52.03	33.24	85.27	51.54	34.37	85.91	Executive staff	50.58	36.13	86.70
38.86	48.66	87.52	38.45	48.84	87.29	TOTAL	39.04	50.84	89.88

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

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
87.58	89.59	88.88	87.43	88.61	88.21	Technical staff	92.07	92.30	92.22
82.44	90.11	85.27	82.74	91.13	85.91	Executive staff	82.62	93.14	86.70
84.91	89.72	87.52	84.87	89.30	87.29	TOTAL	86.63	92.55	89.88

51 ■ IN-SERVICE PROFESSIONAL TRAINING

514 ■ NUMBER OF HOURS OF TRAINING BY LEVEL

2004			2005				2006		
Male	Female	Total	Male	Female	Total		Male	Female	Total
305,966	544,680	850,646	259,697	481,163	740,860	Technical staff	247,544	510,322	757,866
371,689	273,987	645,676	334,443	278,603	613,046	Executive staff	369,784	349,716	719,500
677,655	818,667	1,496,322	594,140	759,766	1,353,906	TOTAL	617,328	860,038	1,477,366

515-1 ■ NUMBER OF HOURS OF TRAINING PER COMPETENCE

2004		2005			2006	
Number of hours	Number of training sessions	Number of hours	Number of training sessions		Number of hours	Number of training sessions
76,550	8,612	62,127	7,446	Business line training courses		
15,383	870	10,952	720	Insurance	27,686	2,306
				Internal Audit and Control	14,179	866
14,754	1,819	9,542	1,352	Communications and advertising	1,157	107
118,155	7,774	77,870	4,432	Bookkeeping - Management Control	11,814	1,035
6,031	164	7,084	103	Consultancy Services - Wealth Management	72,831	3,053
71,387	7,725	61,497	7,405	Corporate Finance	4,648	90
10,162	1,431	19,113	3,094	Loans and Financing	37,754	3,462
12,914	1,358	8,562	829	Asset Management	2,481	246
170,519	15,929	51,039	5,046	Real Estate	3,833	493
12,109	1,837	7,144	1,269	Information Systems	55,541	5,027
3,040	559	2,527	318	Legal and Tax Affairs	9,164	1,768
11,922	676	10,925	605	Logistics	2,375	398
134,084	12,178	173,866	21,248	Financial Markets	14,233	814
244,940	26,234	282,361	21,202	Marketing and Selling Techniques	308,718	32,328
11,976	1,098	17,482	2,020	Banking Products and Services	460,189	32,004
46,747	4,946	34,473	8,043	Human Resources	15,118	1,546
				Risk Management	32,228	8,947
				Stocks and shares - Securities services	10	5
				Cross-functional training courses		
19,184	2,939	16,899	2,447	Office Automation - NICT	15,705	2,277
57,312	3,003	63,370	3,973	Professional Development	36,170	2,897
37,227	18,899	36,843	20,060	Ethics - Deontology	44,923	24,093
42,254	2,841	25,791	2,532	Management - Organization	16,213	2,256
				Induction - Support	2,484	101
28,873	2,013	32,184	1,905	Languages	39,706	1,718
36,903	2,119	41,160	2,501	Operational Management	40,362	2,101
2,811	649	5,629	2,462	Quality	4,617	1,196
				First aid	5,816	875
				Corporate training courses		
160,789	1,656	143,234	1,560	Integration	37,318	1,458
350	30	2,688	106	Corporate Management	3,133	136
149,450	3,114	149,547	5,599	Training leading to a banking qualification	156,965	5,797
1,496,322	130,473	1,353,906	128,277	TOTAL	1,477,366	139,400

515-2 ■ NUMBER OF HOURS BY TYPE OF TRAINING

2004		2005			2006	
969,384		983,649		In-class training	1,370,547	
53,574		43,341		Residential in-class training	31,305	
462,142		316,153		On-site training	68,521	
11,223		10,763		Multimedia - E-learning	6,993	
1,496,322		1,353,906		TOTAL	1,477,366	

52 ■ TRAINING LEAVE

521 ■ NUMBER OF EMPLOYEES BENEFITING FROM PAID, OR PARTLY PAID, TRAINING LEAVE

2004			2005			2006		
Male	Female	Total	Male	Female	Total	Male	Female	Total
8	14	22*	3	19	22**	7	17	24***

* 16 partly paid.

** 8 partly paid.

*** 7 partly paid.

522 ■ NUMBER OF EMPLOYEES BENEFITING FROM UNPAID TRAINING LEAVE

2004			2005			2006		
Male	Female	Total	Male	Female	Total	Male	Female	Total
5	5	10	3	8	11	1	4	5

523 ■ NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2004			2005			2006		
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

2004			2005			2006			
Male	Female	Total	Male	Female	Total		Male	Female	Total
67	74	141	91	120	211	Apprenticeship	133	202	335
203	551	754	99	255	354	Occupational skills	-	-	0
-	-	-	183	405	588	Sandwich courses	363	662	1,025
270	625	895	373	780	1,153	TOTAL	496	864	1,360



61 - Employee representatives
62 - Employee Communications
63 - Disputes

VI ■ PROFESSIONAL RELATIONS

61 ■ EMPLOYEE REPRESENTATIVES

611 ■ PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2004*		2005			2006*	
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

2004*		2005			2006*	
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 2004 and 2006.

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 709,415 hours in 2006, excluding meetings with Management or committee meetings.

* CFTD, CFTC, CGT, FO, SNB-CFE/CGC.

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

2004		2005			2006	
	1,736		1,708		Staff Representatives	
	1,421		1,256	Works Councils		1,236
	224		195	Specialized Committees		212
	50		35	Union Delegates		30

61 ■ EMPLOYEE REPRESENTATIVES

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

EMPLOYEE SAVINGS PLANS – INCENTIVE SCHEMES AND PROFIT SHARING

- June 29, 2006: Endorsement n°1 to the incentive scheme whereby employees will share in the profits of BNP Paribas – Group Agreement dated June 29, 2005.
- June 29, 2006: Agreement whereby employees will share in the profits of BNP Paribas – 2006 – 2007 – 2008 financial years.

EMPLOYEE REPRESENTATION BODIES AND TRADE UNION LAW

- January 18, 2006: Agreement concerning the resources allocated to the trade union representation and employee representation bodies within the three establishments in Paris (CEAP, CECP and CEPAC IF).
- January 18, 2006: Agreement on the procedure to be respected for the consultation of the central works council of BNP Paribas s.a.
- February 3, 2006: Agreement on the preservation of the mandates of an employee representative should he or she leave, as a result of a reorganizational measure adopted by the Bank, the company in which he or she was elected or appointed.
- February 10, 2006: Agreement on the length of the mandates of the employee representatives comprising the Group Committee.
- December 1, 2006: Agreement concerning the reimbursement of additional expenses incurred by the employee representatives of CEPAC IF, CEAP and CECP in the execution of their mandate.

SALARIES

- February 10, 2006: Endorsement to the company-wide agreement dated December 22, 2005.
- April 26, 2006: Endorsement n°2 to the company-wide agreement dated December 22, 2005.

SOCIAL SECURITY SCHEMES

- November 15, 2006: Endorsement to the company-wide agreement dated November 29, 2002 concerning the life and disability insurance of the personnel of Banque Nationale de Paris.

LENGTH AND ORGANIZATION OF WORKING HOURS

- December 1, 2006: Endorsement to the agreement dated July 20, 2000 concerning the organization and reduction of working hours regarding the package applied to executive staff and the system concerning the use of the "time savings account" for all employees of BNP Paribas s.a.

PROFESSIONAL EQUALITY BETWEEN MEN AND WOMEN

- July 28, 2006: Agreement concerning the conditions of application within the company of the Act of March 23, 2006 on equal wages in the event of maternity, adoption or post-natal leave.

OTHERS

- February 17, 2006: Agreement concerning the means allocated for the running and social and cultural activities of the CEAP, CECP and CEPAC IF.

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

2004	2005	2006
959	616	1,041

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,
 3. Informs the employee about the existence of the Annual Report, the Collective Labour Agreement and Company Rules & Regulations - including the code of ethics - accessible on the B2E Group intranet.
 4. Informs the employee about the organization of the professional appraisal, whose guide can be obtained from the B2E Group intranet.
- 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.

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.

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

2004	2005		2006
0	0	631 - Number of appeals to extrajudicial arbitration systems:	
9	10	- to the Bank's "appeal formation" Joint Commission	1
65	45	- to the Joint Commission for Disciplinary Action	8
4	2	632 - Number of legal proceedings	39
		633 - Number of formal notices and reports received from the Labour Inspectorate	0



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 *

2004	2005		2006
7.56	8.35	Restaurants	8.70
8.78	9.10	Transports	9.43
2.22	2.33	Medical expenses (Paris and the Provinces)	2.90
8.92	8.86	Family benefits	8.43
1.11	1.86	Miscellaneous benefits	1.68
28.59	30.50	TOTAL	31.14

* Excluding the sum paid into the company welfare fund.

712 ■ PAYMENTS MADE TO THE CENTRAL WORKS COUNCIL

2004	2005		2006*
23.01	23.59	Contribution to midday meal expenses	23.77
1.64	1.65	Family welfare	
13.50	-	Contribution to childminding fees	1.70
0.17	0.18	Complementary health insurance	-
		Miscellaneous aid	0.25
15.31	1.83	TOTAL	1.95
		Leisure activities	
15.47	15.87	Summer camp and contribution to employees' holidays	16.10
2.10	2.10	A.S.C.	2.13
0.31	0.34	Miscellaneous	0.30
17.88	18.31	TOTAL	18.53
10.87	11.46	Locally based activities	11.56
		Miscellaneous	
2.65	2.90	Administrative costs	2.89
0.46	0.46	Investments	0.46
3.11	3.36	TOTAL	3.34
70.18	58.55**	GRAND TOTAL	59.15

* Estimated costs.

** In 2005, the subsidy paid to the Complementary health insurance was eliminated, leading to a €13.5m variance.

71 ■ COMPANY WELFARE FACILITIES (continued)

TOTAL WELFARE BUDGET

2004	2005		2006
28.59	30.50	Budget allocated by Senior Management	31.14
70.18	58.88	Budget allocated to the Central Works Council	59.15*
98.77	89.38	TOTAL	90.29

* 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 €13.03m in 2006.

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 2006 financial year, the employer's contribution amounted to €18.63m.

FORMER PARIBAS SA PENSION FUND

In 2006, the former Paribas Pension Fund paid €4.12m with respect to the complement banking scheme and €1.65m with respect to the supplementary pension.

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 2006, payments made by the company amounted to €11.68m.

FORMER BNP SA WELFARE FUND

The object of the BNP Personnel's Welfare Fund is to provide employees who joined the BNP before April 6, 2000 with end-of-service bonuses when they retire from the company.

In 2006, payments made by the Welfare Fund amounted to €12.96m with respect to end-of-service bonuses.

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.
On Temporary Assignment	The employee is transferred for a short period which cannot exceed six months. The employee keeps his/her contract with the home company, is paid by the latter and included in its headcount.
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.

