

2005

# 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
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- 18 - Absenteeism
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## I ■ EMPLOYMENT

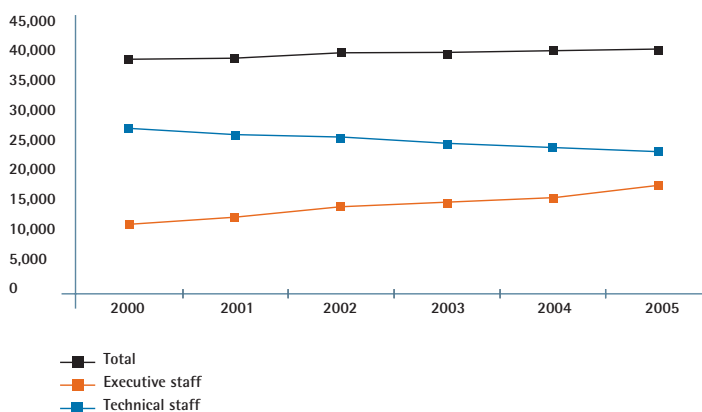
### 11 ■ HEADCOUNT

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

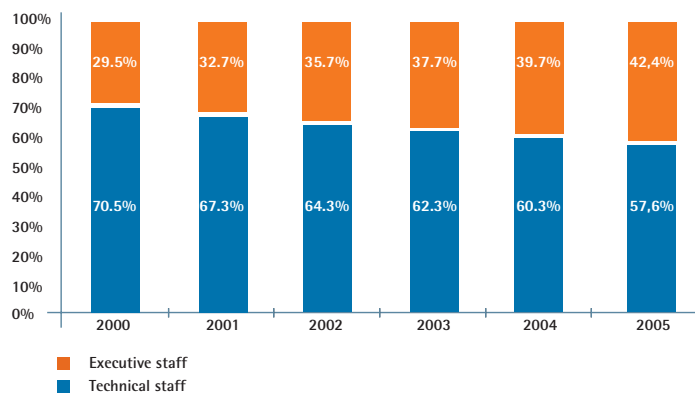
2003			2004			2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,702	15,962	24,664	8,253	15,949	24,202	Technical staff	7,739	15,569	23,308
35.3%	64.7%	100.0%	34.1%	65.9%	100.0%	% Technical staff	33.2%	66.8%	100.0%
9,407	5,498	14,905	9,944	6,021	15,965	Executive staff	10,485	6,644	17,129
63.1%	36.9%	100.0%	62.3%	37.7%	100.0%	% Executive staff	61.2%	38.8%	100.0%
<b>18,109</b>	<b>21,460</b>	<b>39,569</b>	<b>18,197</b>	<b>21,970</b>	<b>40,167</b>	<b>TOTAL</b>	<b>18,224</b>	<b>22,213</b>	<b>40,437</b>
45.8%	54.2%	100.0%	45.3%	54.7%	100.0%	% Total	45.1%	54.9%	100.0%

2003			2004			2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total
48.1%	74.4%	62.3%	45.4%	72.6%	60.3%	Technical staff	42.5%	70.1%	57.6%
51.9%	25.6%	37.7%	54.6%	27.4%	39.7%	% by gender	57.5%	29.9%	42.4%
<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>TOTAL</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
						% by gender			

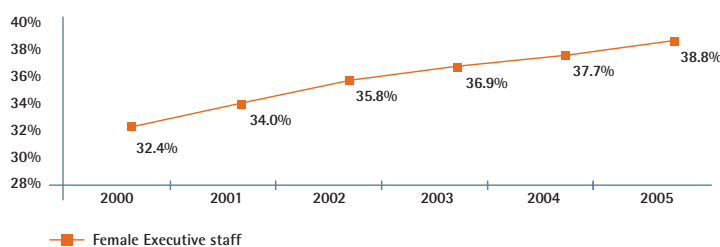
Change in headcount



Change in headcount (as a%)



Change in female executive staff (as a%)



## 11 ■ HEADCOUNT

### 111 b ■ TOTAL HEADCOUNT AT DECEMBER 31<sup>ST</sup> (proportional)\*

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,607	14,828	23,435	8,152	14,853	23,005	Technical staff	7,655	14,536	22,191
9,387	5,368	14,755	9,930	5,875	15,805	Executive staff	10,470	6,481	16,951
<b>17,994</b>	<b>20,196</b>	<b>38,190</b>	<b>18,082</b>	<b>20,728</b>	<b>38,810</b>	<b>TOTAL</b>	<b>18,125</b>	<b>21,017</b>	<b>39,142</b>

\* 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

2003		2004			2005	
	69		106	In metropolitan France		236
	863		853	In external networks		875

### 112 ■ PERMANENT STAFF

2003		2004			2005	
	18,784		18,379	Technical staff		17,882
	13,403		14,145	Executive staff		14,990
	<b>32,187</b>		<b>32,524</b>	<b>TOTAL</b>		<b>32,872</b>

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

### 113 ■ NUMBER OF EMPLOYEES WITH A FIXED-TERM CONTRACT AT DECEMBER 31<sup>ST</sup> (one for one)

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
127	307	434	92	251	343	Technical staff	55	149	204
12	17	29	21	12	33	Executive staff	24	25	49
<b>139</b>	<b>324</b>	<b>463</b>	<b>113</b>	<b>263</b>	<b>376</b>	<b>TOTAL</b>	<b>79</b>	<b>174</b>	<b>253</b>

### 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)

2003		2004			2005	
	24,996		24,322	Technical staff		23,714
	14,653		15,514	Executive staff		16,598
	<b>39,649</b>		<b>39,836</b>	<b>TOTAL</b>		<b>40,312</b>

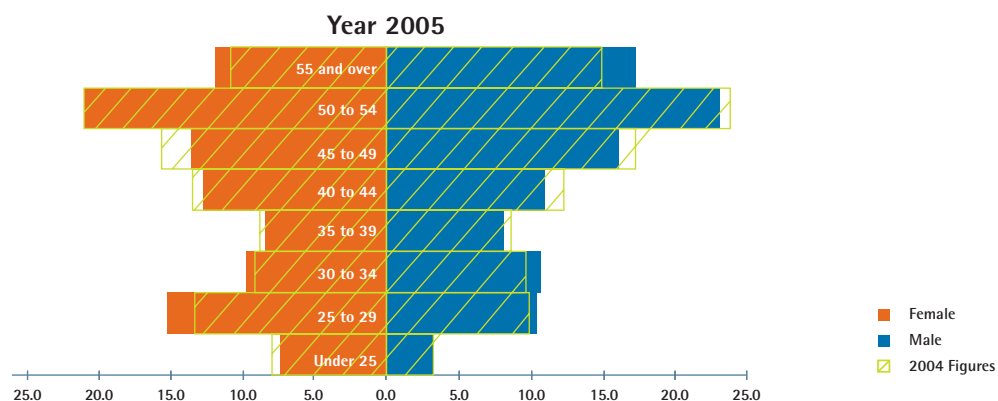
11 ■ HEADCOUNT

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

2003					2004						2005							
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	
<b>UNDER 25</b>																		
457	5.3	1,421	8.9	<b>1,878</b>	<b>7.6</b>	436	5.3	1,542	9.7	<b>1,978</b>	<b>8.2</b>	415	5.4	1,456	9.4	<b>1,871</b>	<b>8.0</b>	
121	1.3	205	3.7	<b>326</b>	<b>2.2</b>	144	1.4	192	3.2	<b>336</b>	<b>2.1</b>	179	1.7	207	3.1	<b>386</b>	<b>2.3</b>	
<b>578</b>	<b>3.2</b>	<b>1,626</b>	<b>7.6</b>	<b>2,204</b>	<b>5.6</b>	<b>580</b>	<b>3.2</b>	<b>1,734</b>	<b>7.9</b>	<b>2,314</b>	<b>5.8</b>	<b>594</b>	<b>3.3</b>	<b>1,663</b>	<b>7.5</b>	<b>2,257</b>	<b>5.6</b>	
<b>25 TO 29</b>																		
612	7.0	1,373	8.6	<b>1,985</b>	<b>8.0</b>	655	7.9	1,627	10.2	<b>2,282</b>	<b>9.4</b>	751	9.7	1,963	12.6	<b>2,714</b>	<b>11.6</b>	
1,138	12.1	1,216	22.1	<b>2,354</b>	<b>15.8</b>	1,142	11.5	1,298	21.6	<b>2,440</b>	<b>15.3</b>	1,150	11.0	1,419	21.4	<b>2,569</b>	<b>15.0</b>	
<b>1,750</b>	<b>9.7</b>	<b>2,589</b>	<b>12.1</b>	<b>4,339</b>	<b>11.0</b>	<b>1,797</b>	<b>9.9</b>	<b>2,925</b>	<b>13.3</b>	<b>4,722</b>	<b>11.8</b>	<b>1,901</b>	<b>10.4</b>	<b>3,382</b>	<b>15.2</b>	<b>5,283</b>	<b>13.1</b>	
<b>30 TO 34</b>																		
412	4.7	999	6.3	<b>1,411</b>	<b>5.7</b>	379	4.6	940	5.9	<b>1,319</b>	<b>5.4</b>	373	4.8	924	5.9	<b>1,297</b>	<b>5.6</b>	
1,228	13.1	962	17.5	<b>2,190</b>	<b>14.7</b>	1,388	14.0	1,079	17.9	<b>2,467</b>	<b>15.5</b>	1,565	14.9	1,228	18.5	<b>2,793</b>	<b>16.3</b>	
<b>1,640</b>	<b>9.1</b>	<b>1,961</b>	<b>9.1</b>	<b>3,601</b>	<b>9.1</b>	<b>1,767</b>	<b>9.7</b>	<b>2,019</b>	<b>9.2</b>	<b>3,786</b>	<b>9.4</b>	<b>1,938</b>	<b>10.6</b>	<b>2,152</b>	<b>9.7</b>	<b>4,090</b>	<b>10.1</b>	
<b>35 TO 39</b>																		
573	6.6	1,327	8.3	<b>1,900</b>	<b>7.7</b>	507	6.1	1,169	7.3	<b>1,676</b>	<b>6.9</b>	418	5.4	1,080	6.9	<b>1,498</b>	<b>6.4</b>	
1,065	11.3	722	13.1	<b>1,787</b>	<b>12.0</b>	1,065	10.7	753	12.5	<b>1,818</b>	<b>11.4</b>	1,083	10.3	785	11.8	<b>1,868</b>	<b>10.9</b>	
<b>1,638</b>	<b>9.0</b>	<b>2,049</b>	<b>9.5</b>	<b>3,687</b>	<b>9.3</b>	<b>1,572</b>	<b>8.6</b>	<b>1,922</b>	<b>8.7</b>	<b>3,494</b>	<b>8.7</b>	<b>1,501</b>	<b>8.2</b>	<b>1,865</b>	<b>8.4</b>	<b>3,366</b>	<b>8.3</b>	
<b>40 TO 44</b>																		
1,301	15.0	2,395	15.0	<b>3,696</b>	<b>15.0</b>	1,001	12.1	2,228	14.0	<b>3,229</b>	<b>13.3</b>	756	9.8	2,018	13.0	<b>2,774</b>	<b>11.9</b>	
1,141	12.1	595	10.8	<b>1,736</b>	<b>11.6</b>	1,244	12.5	714	11.9	<b>1,958</b>	<b>12.3</b>	1,260	12.0	792	11.9	<b>2,052</b>	<b>12.0</b>	
<b>2,442</b>	<b>13.5</b>	<b>2,990</b>	<b>13.9</b>	<b>5,432</b>	<b>13.7</b>	<b>2,245</b>	<b>12.3</b>	<b>2,942</b>	<b>13.4</b>	<b>5,187</b>	<b>12.9</b>	<b>2,016</b>	<b>11.1</b>	<b>2,810</b>	<b>12.7</b>	<b>4,826</b>	<b>11.9</b>	
<b>45 TO 49</b>																		
1,995	22.9	3,258	20.4	<b>5,253</b>	<b>21.3</b>	1,744	21.1	2,785	17.5	<b>4,529</b>	<b>18.7</b>	1,518	19.6	2,371	15.2	<b>3,889</b>	<b>16.7</b>	
1,474	15.7	653	11.9	<b>2,127</b>	<b>14.3</b>	1,389	14.0	620	10.3	<b>2,009</b>	<b>12.6</b>	1,414	13.5	652	9.8	<b>2,066</b>	<b>12.1</b>	
<b>3,469</b>	<b>19.2</b>	<b>3,911</b>	<b>18.2</b>	<b>7,380</b>	<b>18.7</b>	<b>3,133</b>	<b>17.2</b>	<b>3,405</b>	<b>15.5</b>	<b>6,538</b>	<b>16.3</b>	<b>2,932</b>	<b>16.1</b>	<b>3,023</b>	<b>13.6</b>	<b>5,955</b>	<b>14.7</b>	
<b>50 TO 54</b>																		
2,461	28.3	3,755	23.5	<b>6,216</b>	<b>25.2</b>	2,359	28.6	3,801	23.8	<b>6,160</b>	<b>25.5</b>	2,219	28.7	3,794	24.4	<b>6,013</b>	<b>25.8</b>	
1,979	21.0	760	13.8	<b>2,739</b>	<b>18.4</b>	2,018	20.3	842	14.0	<b>2,860</b>	<b>17.9</b>	1,983	18.9	899	13.5	<b>2,882</b>	<b>16.8</b>	
<b>4,440</b>	<b>24.5</b>	<b>4,515</b>	<b>21.0</b>	<b>8,955</b>	<b>22.6</b>	<b>4,377</b>	<b>24.1</b>	<b>4,643</b>	<b>21.1</b>	<b>9,020</b>	<b>22.5</b>	<b>4,202</b>	<b>23.1</b>	<b>4,693</b>	<b>21.1</b>	<b>8,895</b>	<b>22.0</b>	
<b>55 AND OVER</b>																		
891	10.2	1,434	9.0	<b>2,325</b>	<b>9.4</b>	1,172	14.2	1,857	11.6	<b>3,029</b>	<b>12.5</b>	1,289	16.7	1,963	12.6	<b>3,252</b>	<b>14.0</b>	
1,261	13.4	385	7.0	<b>1,646</b>	<b>11.0</b>	1,554	15.6	523	8.7	<b>2,077</b>	<b>13.0</b>	1,851	17.7	662	10.0	<b>2,513</b>	<b>14.7</b>	
<b>2,152</b>	<b>11.9</b>	<b>1,819</b>	<b>8.5</b>	<b>3,971</b>	<b>10.0</b>	<b>2,726</b>	<b>15.0</b>	<b>2,380</b>	<b>10.8</b>	<b>5,106</b>	<b>12.7</b>	<b>3,140</b>	<b>17.2</b>	<b>2,625</b>	<b>11.8</b>	<b>5,765</b>	<b>14.3</b>	
<b>18,109</b>	<b>100</b>	<b>21,460</b>	<b>100</b>	<b>39,569</b>	<b>100</b>	<b>18,197</b>	<b>100</b>	<b>21,970</b>	<b>100</b>	<b>40,167</b>	<b>100</b>	<b>GLOBAL</b>	<b>18,224</b>	<b>100</b>	<b>22,213</b>	<b>100</b>	<b>40,437</b>	<b>100</b>

\* The percentages are based on the Male or Female headcount in each category, and the percentages of the "Total" lines are calculated on the basis of the number of Male or Female employees as a whole.

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

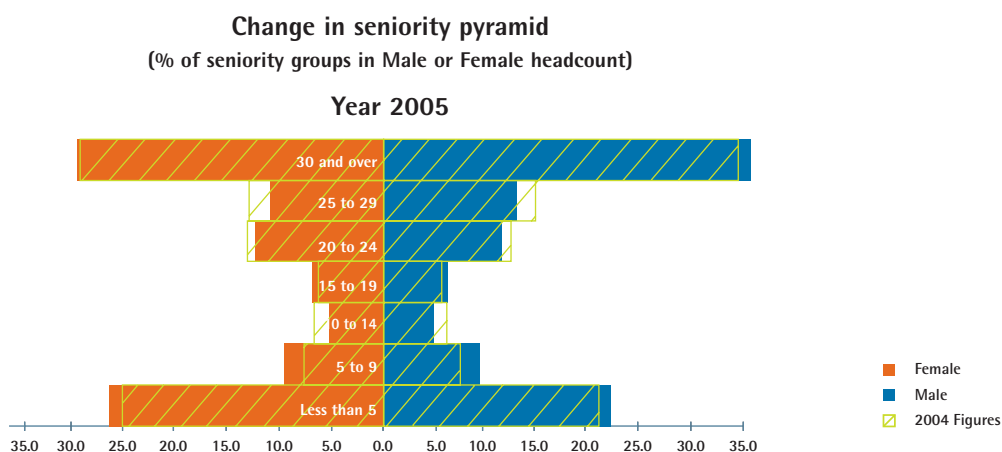


# 11 ■ HEADCOUNT

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

2003						2004						2005						
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	
<b>LESS THAN 5 YEARS</b>																		
1,150	13.2	2,932	18.4	<b>4,082</b>	<b>16.6</b>	1,187	14.4	3,260	20.4	<b>4,447</b>	<b>18.4</b>	1,256	16.2	3,410	21.9	<b>4,666</b>	<b>20.0</b>	
2,443	26.0	2,120	38.6	<b>4,563</b>	<b>30.6</b>	2,540	25.5	2,217	36.8	<b>4,757</b>	<b>29.8</b>	2,684	25.6	2,411	36.3	<b>5,095</b>	<b>29.7</b>	
<b>3,593</b>	<b>19.8</b>	<b>5,052</b>	<b>23.5</b>	<b>8,645</b>	<b>21.8</b>	<b>3,727</b>	<b>20.5</b>	<b>5,477</b>	<b>24.9</b>	<b>9,204</b>	<b>22.9</b>	<b>3,940</b>	<b>21.6</b>	<b>5,821</b>	<b>26.2</b>	<b>9,761</b>	<b>24.1</b>	
<b>5 TO 9 YEARS</b>																		
229	2.6	551	3.5	<b>780</b>	<b>3.2</b>	298	3.6	773	4.8	<b>1,071</b>	<b>4.4</b>	355	4.6	1,032	6.6	<b>1,387</b>	<b>6.0</b>	
807	8.6	665	12.1	<b>1,472</b>	<b>9.9</b>	1,048	10.5	875	14.5	<b>1,923</b>	<b>12.0</b>	1,313	12.5	1,103	16.6	<b>2,416</b>	<b>14.1</b>	
<b>1,036</b>	<b>5.7</b>	<b>1,216</b>	<b>5.7</b>	<b>2,252</b>	<b>5.7</b>	<b>1,346</b>	<b>7.4</b>	<b>1,648</b>	<b>7.5</b>	<b>2,994</b>	<b>7.5</b>	<b>1,668</b>	<b>9.2</b>	<b>2,135</b>	<b>9.6</b>	<b>3,803</b>	<b>9.4</b>	
<b>10 TO 14 YEARS</b>																		
577	6.6	1,227	7.7	<b>1,804</b>	<b>7.3</b>	430	5.2	1,000	6.3	<b>1,430</b>	<b>5.9</b>	299	3.9	720	4.6	<b>1,019</b>	<b>4.4</b>	
723	7.7	515	9.4	<b>1,238</b>	<b>8.3</b>	665	6.7	466	7.7	<b>1,131</b>	<b>7.1</b>	548	5.2	408	6.1	<b>956</b>	<b>5.6</b>	
<b>1,300</b>	<b>7.2</b>	<b>1,742</b>	<b>8.1</b>	<b>3,042</b>	<b>7.7</b>	<b>1,095</b>	<b>6.0</b>	<b>1,466</b>	<b>6.7</b>	<b>2,561</b>	<b>6.4</b>	<b>847</b>	<b>4.6</b>	<b>1,128</b>	<b>5.1</b>	<b>1,975</b>	<b>4.9</b>	
<b>15 TO 19 YEARS</b>																		
478	5.5	1,094	6.9	<b>1,572</b>	<b>6.4</b>	344	4.2	919	5.8	<b>1,263</b>	<b>5.2</b>	338	4.4	971	6.2	<b>1,309</b>	<b>5.6</b>	
630	6.7	396	7.2	<b>1,026</b>	<b>6.9</b>	669	6.7	459	7.6	<b>1,128</b>	<b>7.1</b>	761	7.3	539	8.1	<b>1,300</b>	<b>7.6</b>	
<b>1,108</b>	<b>6.1</b>	<b>1,490</b>	<b>6.9</b>	<b>2,598</b>	<b>6.6</b>	<b>1,013</b>	<b>5.6</b>	<b>1,378</b>	<b>6.3</b>	<b>2,391</b>	<b>6.0</b>	<b>1,099</b>	<b>6.0</b>	<b>1,510</b>	<b>6.8</b>	<b>2,609</b>	<b>6.5</b>	
<b>20 TO 24 YEARS</b>																		
1,484	17.1	2,492	15.6	<b>3,976</b>	<b>16.1</b>	1,278	15.5	2,370	14.9	<b>3,648</b>	<b>15.1</b>	1,075	13.9	2,187	14.0	<b>3,262</b>	<b>14.0</b>	
899	9.6	434	7.9	<b>1,333</b>	<b>8.9</b>	944	9.5	481	8.0	<b>1,425</b>	<b>8.9</b>	968	9.2	529	8.0	<b>1,497</b>	<b>8.7</b>	
<b>2,383</b>	<b>13.2</b>	<b>2,926</b>	<b>13.6</b>	<b>5,309</b>	<b>13.4</b>	<b>2,222</b>	<b>12.2</b>	<b>2,851</b>	<b>13.0</b>	<b>5,073</b>	<b>12.6</b>	<b>2,043</b>	<b>11.2</b>	<b>2,716</b>	<b>12.2</b>	<b>4,759</b>	<b>11.8</b>	
<b>25 TO 29 YEARS</b>																		
1,874	21.5	3,024	18.9	<b>4,898</b>	<b>19.9</b>	1,499	18.2	2,417	15.2	<b>3,916</b>	<b>16.2</b>	1,267	16.4	2,026	13.0	<b>3,293</b>	<b>14.1</b>	
1,343	14.3	458	8.3	<b>1,801</b>	<b>12.1</b>	1,126	11.3	402	6.7	<b>1,528</b>	<b>9.6</b>	1,018	9.7	365	5.5	<b>1,383</b>	<b>8.1</b>	
<b>3,217</b>	<b>17.8</b>	<b>3,482</b>	<b>16.2</b>	<b>6,699</b>	<b>16.9</b>	<b>2,625</b>	<b>14.4</b>	<b>2,819</b>	<b>12.8</b>	<b>5,444</b>	<b>13.6</b>	<b>2,285</b>	<b>12.5</b>	<b>2,391</b>	<b>10.8</b>	<b>4,676</b>	<b>11.6</b>	
<b>30 YEARS AND OVER</b>																		
2,910	33.4	4,642	29.1	<b>7,552</b>	<b>30.6</b>	3,217	39.0	5,210	32.7	<b>8,427</b>	<b>34.8</b>	3,149	40.7	5,223	33.5	<b>8,372</b>	<b>35.9</b>	
2,562	27.2	910	16.6	<b>3,472</b>	<b>23.3</b>	2,952	29.7	1,121	18.6	<b>4,073</b>	<b>25.5</b>	3,193	30.5	1,289	19.4	<b>4,482</b>	<b>26.2</b>	
<b>5,472</b>	<b>30.2</b>	<b>5,552</b>	<b>25.9</b>	<b>11,024</b>	<b>27.9</b>	<b>6,169</b>	<b>33.9</b>	<b>6,331</b>	<b>28.8</b>	<b>12,500</b>	<b>31.1</b>	<b>6,342</b>	<b>34.8</b>	<b>6,512</b>	<b>29.3</b>	<b>12,854</b>	<b>31.8</b>	
<b>18,109</b>	<b>100</b>	<b>21,460</b>	<b>100</b>	<b>39,569</b>	<b>100</b>	<b>18,197</b>	<b>100</b>	<b>21,970</b>	<b>100</b>	<b>40,167</b>	<b>100</b>	<b>GLOBAL</b>	<b>18,224</b>	<b>100</b>	<b>22,213</b>	<b>100</b>	<b>40,437</b>	<b>100</b>

\* The percentages are based on the Male or Female headcount in each category, and the percentages of the "Total" lines are calculated on the basis of the number of Male or Female employees as a whole.



## 11 ■ HEADCOUNT

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

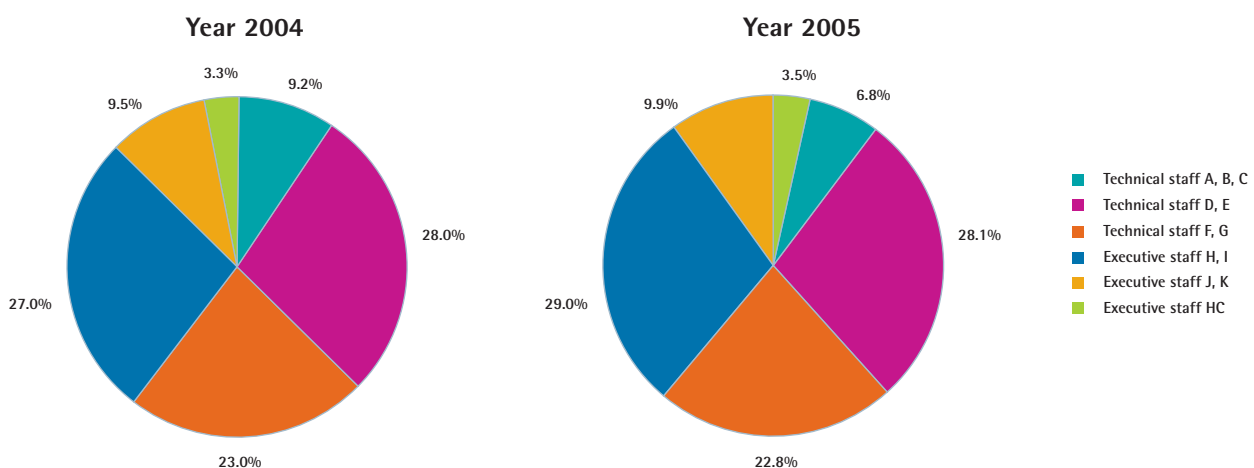
2003				2004				2005			
French		Foreign		French		Foreign		French		Foreign	
M	F	M	F	M	F	M	F	M	F	M	F
8,658	15,866	44	96	8,218	15,856	35	93	7,708	15,469	31	100
9,208	5,366	199	132	9,732	5,875	212	146	10,251	6,474	234	170
<b>17,866</b>	<b>21,232</b>	<b>243</b>	<b>228</b>	<b>17,950</b>	<b>21,731</b>	<b>247</b>	<b>239</b>	<b>17,959</b>	<b>21,943</b>	<b>265</b>	<b>270</b>
39,098		471		39,681		486		39,902		535	
								TOTAL			

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

2003					2004					2005					
M	%*	F	%*	Total	M	%*	F	%*	Total	M	%*	F	%*	Total	
<b>8,702</b>	35.3	<b>15,962</b>	64.7	<b>24,664</b>	<b>8,253</b>	34.1	<b>15,949</b>	65.9	<b>24,202</b>	<b>7,739</b>	33.2	<b>15,569</b>	66.8	<b>23,308</b>	
-	-	-	-	<b>0</b>	-	-	-	-	<b>0</b>	-	-	-	-	<b>0</b>	
171	40.6	250	59.4	<b>421</b>	141	45.2	171	54.8	<b>312</b>	78	44.8	96	55.2	<b>174</b>	
1,157	27.6	3,028	72.4	<b>4,185</b>	929	27.4	2,465	72.6	<b>3,394</b>	719	27.9	1,860	72.1	<b>2,579</b>	
1,681	26.8	4,591	73.2	<b>6,272</b>	1,730	26.0	4,930	74.0	<b>6,660</b>	1,730	25.6	5,038	74.4	<b>6,768</b>	
1,441	31.6	3,126	68.4	<b>4,567</b>	1,417	30.8	3,182	69.2	<b>4,599</b>	1,381	30.2	3,198	69.8	<b>4,579</b>	
1,471	38.9	2,309	61.1	<b>3,780</b>	1,427	36.4	2,494	63.6	<b>3,921</b>	1,340	34.0	2,603	66.0	<b>3,943</b>	
2,781	51.1	2,658	48.9	<b>5,439</b>	2,609	49.1	2,707	50.9	<b>5,316</b>	2,491	47.3	2,774	52.7	<b>5,265</b>	
				<b>62.3</b>					<b>60.3</b>	% of technical staff in the total headcount	<b>57.6</b>				
<b>9,407</b>	63.1	<b>5,498</b>	36.9	<b>14,905</b>	<b>9,944</b>	62.3	<b>6,021</b>	37.7	<b>15,965</b>	<b>10,485</b>	61.2	<b>6,644</b>	38.8	<b>17,129</b>	
3,444	55.8	2,732	44.2	<b>6,176</b>	3,705	54.8	3,054	45.2	<b>6,759</b>	H	3,948	53.5	3,431	46.5	<b>7,379</b>
2,532	64.4	1,397	35.6	<b>3,929</b>	2,604	63.8	1,478	36.2	<b>4,082</b>	I	2,744	62.9	1,616	37.1	<b>4,360</b>
1,583	66.6	794	33.4	<b>2,377</b>	1,697	66.3	864	33.7	<b>2,561</b>	J	1,725	65.9	892	34.1	<b>2,617</b>
822	71.4	329	28.6	<b>1,151</b>	886	71.6	352	28.4	<b>1,238</b>	K	974	70.8	401	29.2	<b>1,375</b>
1,026	80.7	246	19.3	<b>1,272</b>	1,052	79.4	273	20.6	<b>1,325</b>	HC	1,094	78.3	304	21.7	<b>1,398</b>
				<b>37.7</b>					<b>39.7</b>	% of executive staff in the total headcount	<b>42.4</b>				
<b>18,109</b>	45.8	<b>21,460</b>	54.2	<b>39,569</b>	<b>18,197</b>	45.3	<b>21,970</b>	54.7	<b>40,167</b>	<b>TOTAL</b>	<b>18,224</b>	45.1	<b>22,213</b>	54.9	<b>40,437</b>

\* 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)\*

2003	2004	2005
2,611.7	2,762.5	2,696.6

\* In 2003 and 2004: figures from the CECP (works council). In 2005: figures from the Company.

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

2003	2004	2005
1,882	1,224	1,909

### 123 ■ AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2003	2004	2005
110	145	177

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

2003	2004	2005
26	21	24

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

2003	2004	2005
5.32	6.51	7.64



13 ■ RECRUITMENT DURING THE YEAR (one for one)

2003			2004			2005			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
2,091	841	2,932	2,334	1,163	3,497	<b>130-A - Total recruitments</b>	<b>2,051</b>	<b>1,403</b>	<b>3,454</b>
999	779	1,778	1,075	1,074	2,149	131 - Staff recruited on unlimited term contracts	1,130	1,298	2,428
878	45	923	971	69	1,040	132 - Staff recruited on fixed-term contracts	616	84	700
214	17	231	288	20	308	132-A - Transformation into unlimited term contracts	305	21	326
1,282	205	1,487	1,431	311	1,742	134 - of which number of recruits aged 25 or less	1,137	346	1,483

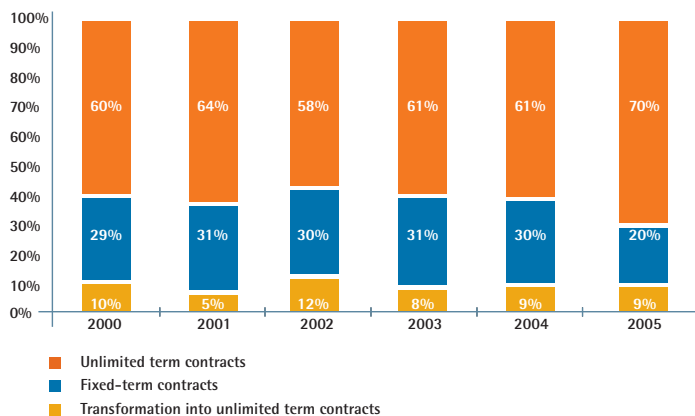
13 ■ RECRUITMENT BY HIERARCHICAL LEVEL AND BY GENDER (one for one)

2003						2004						2005						
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	
556	1,535	470	371	1,026	1,906	628	1,706	642	521	1,270	2,227	<b>130-A - Total recruitments</b>	<b>640</b>	<b>1,411</b>	<b>746</b>	<b>657</b>	<b>1,386</b>	<b>2,068</b>
270	729	445	334	715	1,063	279	796	593	481	872	1,277	131 - Staff recruited on unlimited term contracts	373	757	695	603	1,068	1,360
226	652	19	26	245	678	284	687	38	31	322	718	132 - Staff recruited on fixed-term contracts	187	429	40	44	227	473
60	154	6	11	66	165	65	223	11	9	76	232	132-A - Transformation into unlimited term contracts	80	225	11	10	91	235
317	965	87	118	404	1,083	367	1,064	146	165	513	1,229	134 - of which number of recruits aged 25 or less	318	819	157	189	475	1,008

133 ■ NUMBER OF SEASONAL WORKERS

2003	2004	2005
8,722	8,422	8,464

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)

2003			2004				2005		
Technical staff	Executive staff	TOTAL	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
2,053	741	2,794	1,655	582	2,237	<b>141 - Total departures</b>	<b>1,723</b>	<b>632</b>	<b>2,355</b>
328	143	471	319	202	521	142 - Resignations	349	264	613
413	59	472	287	66	353	143 - Subsidized departures	163	24	187
95	73	168	128	98	226	144 - Redundancies, termination of contract	138	104	242
485	21	506	678	28	706	145 - End of fixed-term contracts	362	38	400
77	23	100	69	53	122	146 - Departure during probationary period	86	40	126
619	410	1,029	146	122	268	147 - Retirements/early retirements	594	151	745
36	12	48	28	13	41	148 - Deaths	31	11	42

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

2003						2004							2005					
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
646	1,407	525	216	1,171	1,623	570	1,085	391	191	961	1,276	<b>141 - Total departures</b>	<b>630</b>	<b>1,093</b>	<b>414</b>	<b>218</b>	<b>1,044</b>	<b>1,311</b>
124	204	85	58	209	262	102	217	125	77	227	294	142 - Resignations	136	213	174	90	310	303
101	312	37	22	138	334	75	212	43	23	118	235	143 - Subsidized departures	39	124	14	10	53	134
35	60	50	23	85	83	49	79	66	32	115	111	144 - Redundancies, termination of contract	56	82	65	39	121	121
106	379	10	11	116	390	217	461	8	20	225	481	145 - End of fixed-term contracts	115	247	21	17	136	264
25	52	12	11	37	63	24	45	33	20	57	65	146 - Departure during probationary period	32	54	20	20	52	74
238	381	320	90	558	471	88	58	105	17	193	75	147 - Retirements and early retirements	232	362	110	41	342	403
17	19	11	1	28	20	15	13	11	2	26	15	148 - Deaths	20	11	10	1	30	12

15 ■ CAREER DEVELOPMENT

151 ■ NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
		-			-	B			-
35	71	106	23	59	82	C	48	63	111
160	415	575	183	537	720	D	204	562	766
216	563	779	234	588	822	E	243	629	872
258	485	743	246	502	748	F	229	536	765
260	333	593	257	338	595	G	255	370	625
356	269	625	372	261	633	H	332	282	614
320	184	504	383	229	612	I	404	259	663
246	126	372	288	147	435	J	241	122	363
108	49	157	143	70	213	K	173	76	249
58	37	95	63	35	98	HC	69	30	99
<b>2,017</b>	<b>2,532</b>	<b>4,549</b>	<b>2,192</b>	<b>2,766</b>	<b>4,958</b>	<b>TOTAL</b>	<b>2,198</b>	<b>2,929</b>	<b>5,127</b>

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
9,294	16,393	25,687	8,702	15,962	24,664	Technical staff	8,253	15,949	24,202
8,147	4,887	13,034	8,381	5,252	13,633	Executive staff	8,892	5,748	14,640
<b>17,441</b>	<b>21,280</b>	<b>38,721</b>	<b>17,083</b>	<b>21,214</b>	<b>38,297</b>	<b>TOTAL</b>	<b>17,145</b>	<b>21,697</b>	<b>38,842</b>

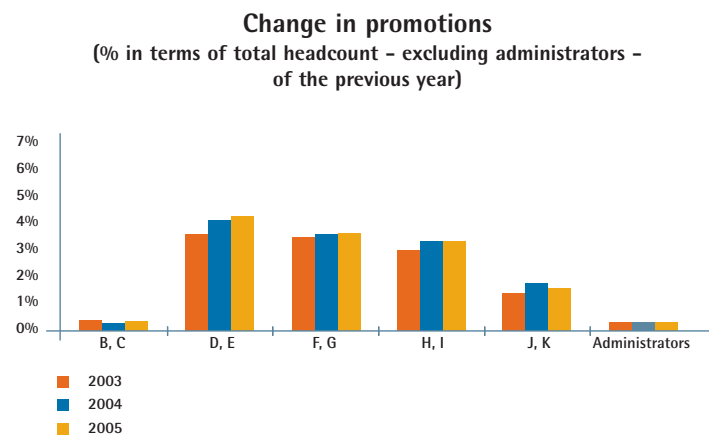
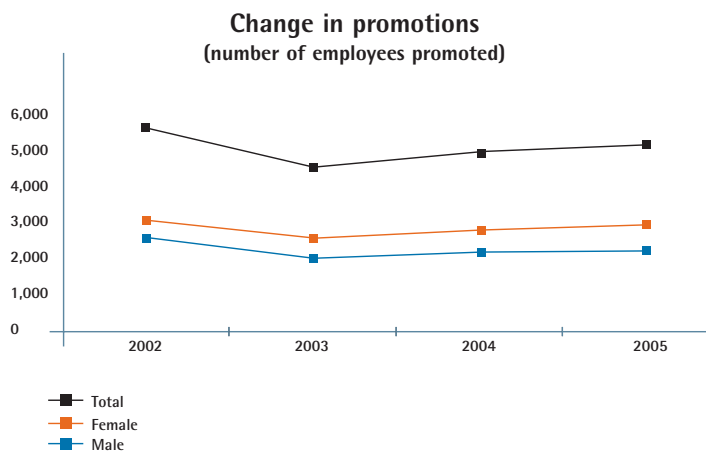
% of promotions in terms of total Technical or Executive staff

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.62	7.27	10.88	3.82	8.21	12.03	Technical staff	4.05	8.92	12.97
8.35	5.10	13.45	9.16	5.44	14.60	Executive staff	8.33	5.25	13.58
<b>5.21</b>	<b>6.54</b>	<b>11.75</b>	<b>5.72</b>	<b>7.22</b>	<b>12.95</b>	<b>TOTAL</b>	<b>5.66</b>	<b>7.54</b>	<b>13.20</b>

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
10.00	11.39	10.88	10.84	12.68	12.03	Technical staff	11.86	13.54	12.97
13.35	13.61	13.45	14.90	14.13	14.60	Executive staff	13.71	13.38	13.58
<b>11.56</b>	<b>11.90</b>	<b>11.75</b>	<b>12.83</b>	<b>13.04</b>	<b>12.95</b>	<b>TOTAL</b>	<b>12.82</b>	<b>13.50</b>	<b>13.20</b>

(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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
19	24	43	18	14	32	B	15	5	20
165	432	597	183	455	638	C	126	357	483
311	786	1,097	290	872	1,162	D	365	999	1,364
256	466	722	256	551	807	E	281	602	883
236	348	584	251	426	677	F	313	604	917
585	555	1,140	665	682	1,347	G	686	788	1,474
796	663	1,459	1,010	776	1,786	H	1,153	996	2,149
598	307	905	751	410	1,161	I	818	467	1,285
371	170	541	502	267	769	J	560	316	876
189	75	264	317	111	428	K	307	127	434
190	47	237	374	101	475	HC	448	127	575
<b>3,716</b>	<b>3,873</b>	<b>7,589</b>	<b>4,617</b>	<b>4,665</b>	<b>9,282</b>	<b>TOTAL</b>	<b>5,072</b>	<b>5,388</b>	<b>10,460</b>

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
9,294	16,393	25,687	8,702	15,962	24,664	Technical staff	8,253	15,949	24,202
9,176	5,107	14,283	9,407	5,498	14,905	Executive staff	9,944	6,021	15,965
<b>18,470</b>	<b>21,500</b>	<b>39,970</b>	<b>18,109</b>	<b>21,460</b>	<b>39,569</b>	<b>TOTAL</b>	<b>18,197</b>	<b>21,970</b>	<b>40,167</b>

% in terms of total Technical or Executive staff

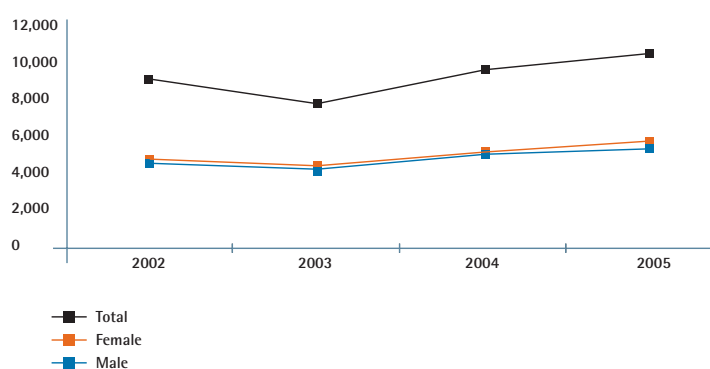
2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6.12	10.16	16.28	6.74	12.16	18.91	Technical staff	7.38	13.86	21.24
15.01	8.84	23.85	19.82	11.17	30.99	Executive staff	20.58	12.73	33.32
<b>9.30</b>	<b>9.69</b>	<b>18.99</b>	<b>11.67</b>	<b>11.79</b>	<b>23.46</b>	<b>TOTAL</b>	<b>12.63</b>	<b>13.41</b>	<b>26.04</b>

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

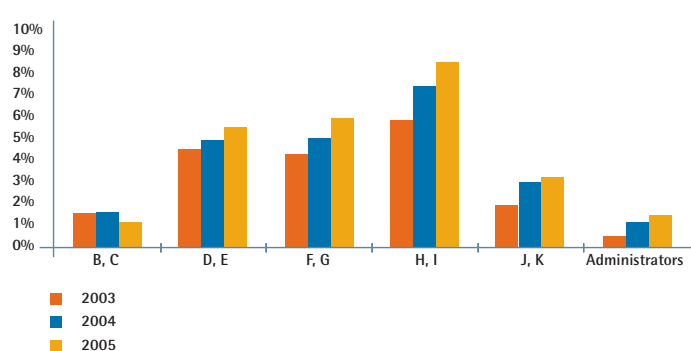
2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
16.91	15.93	16.28	19.11	18.79	18.91	Technical staff	21.64	21.04	21.24
23.37	24.71	23.85	31.40	30.28	30.99	Executive staff	33.05	33.77	33.32
<b>20.12</b>	<b>18.01</b>	<b>18.99</b>	<b>25.50</b>	<b>21.74</b>	<b>23.46</b>	<b>TOTAL</b>	<b>27.87</b>	<b>24.52</b>	<b>26.04</b>

(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)



## 17 ■ DISABLED PEOPLE

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

December 31 <sup>st</sup> 2003		December 31 <sup>st</sup> 2004			December 31 <sup>st</sup> 2005	
	885		868	Expressed as natural persons		829
	1,022		971	Expressed in unity of disability		925

In 2005, total number of disabled employees, expressed as natural persons, including entities employing fewer than 20 employees: 966.

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

December 31 <sup>st</sup> 2003		December 31 <sup>st</sup> 2004			December 31 <sup>st</sup> 2005	
	66		65	Expressed as natural persons		61

## 18 ■ ABSENTEEISM

2003			2004				2005		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
355,502	80,299	435,801	324,180	81,992	406,172	<b>DAYS OF ABSENTEEISM</b>	304,119	92,479	396,598
						<b>182 - Illness</b>			
						<b>183 - Breakdown of absences by duration</b>			
12,020	3,844	15,864	11,413	3,733	15,146	up to 2 days	12,698	4,476	17,174
30,340	7,819	38,159	26,364	7,286	33,650	3 to 6 days	28,738	9,260	37,998
313,142	68,636	381,778	286,403	70,973	357,376	6 days and more	262,683	78,743	341,426
						<b>184 - Work-related and commuting accidents</b>			
24,000	3,449	27,449	22,402	3,247	25,649	<b>185 - Maternity leave</b>	19,104	3,660	22,764
73,441	69,913	143,354	87,528	78,313	165,841	<b>186 - Authorized leave</b>	94,478	84,026	178,504
24,361	12,930	37,291	23,564	12,843	36,407	<b>187 - Other reasons</b>	22,091	13,580	35,671
4,560	478	5,038	4,770	637	5,407	<b>181-1 - TOTAL</b>	444,041	194,329	638,370
481,864	167,069	648,933	462,444	177,032	639,476	<b>181 - Rate of absenteeism of which rate of maternity leave</b>	5.13	3.21	4.34
5.28	3.12	4.48	5.19	3.12	4.39		1.09	1.39	1.21
0.80	1.31	0.99	0.98	1.38	1.14				

## 19-A ■ LEAVES

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
-	111	111	2	139	141	Technical staff	1	132	133
-	47	47	1	62	63	Executive staff	1	55	56
-	158	158	3	201	204	<b>TOTAL</b>	2	187	189

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
-	6	6	2	13	15	Technical staff	-	15	15
1	4	5	3	5	8	Executive staff	8	6	14
1	10	11	5	18	23	<b>TOTAL</b>	8	21	29



- 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)

2003	2004		2005
2,398.0	2,673.3	<b>TOTAL PERSONNEL COSTS</b>	<b>2,855.5</b>
1,632.3	1,715.2	<b>"Wages and Salaries"</b>	<b>1,794.1</b>
1,320.6	1,347.7	Fixed remuneration including the negotiation bonus and lump-sum allowance (before deductions)	1,393.7
-34.3	-32.7	Deductions (sickness, maternity, flexitime, etc.)	-33.4
75.7	69.6	Miscellaneous allowances and overtime	73.8
240.2	305.7	Variable remuneration	319.9
1,602.2	1,690.3	<i>Subtotal "Wages and Salaries"</i>	<i>1,754.0</i>
30.1	24.9	Matching contributions and administrative expenses	40.1
533.8	662.5	<b>"Social security contributions"</b>	<b>705.6</b>
150.8	178.2	<b>"Tax expenses"</b>	<b>196.3</b>
81.0	117.4	<b>"Incentive plans and profit-sharing"</b> (payment with respect to the previous year)	<b>151.5</b>
-	-	<b>"BRETON measure"</b>	<b>8.0</b>
38,360	38,596	<b>Average monthly headcount in Metropolitan France</b> (Including Monte Carlo)	39,100
42,552	44,439	<b>Wages and salaries, average per employee in €</b> <u>Wages and Salaries</u> Average monthly headcount	45,885
44,663	47,482	<b>Average employee remuneration (income) in €</b> (including incentive plans, profit-sharing, BRETON measure)	49,964
17,849	21,782	<b>Average employer's contributions per employee in €</b>	<b>23,066</b>
28.6%	31.5%	Ratio of social security charges and tax expense and total personnel costs	31.6%
34.5%	38.1%	<b>Aggregate employer's contributions</b> <u>Total personnel cost</u> Added Value	36.9%

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

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,224	2,074	2,127	2,251	2,099	2,151	Technical staff	2,260	2,107	2,158
-	-	-	-	-	-	A	-	-	-
1,773	1,701	1,730	1,801	1,724	1,759	B	1,803	1,729	1,762
1,924	1,804	1,837	1,975	1,835	1,873	C	1,987	1,849	1,887
2,060	1,951	1,980	2,051	1,943	1,971	D	2,033	1,918	1,947
2,163	2,111	2,128	2,189	2,126	2,145	E	2,183	2,121	2,140
2,243	2,218	2,227	2,274	2,247	2,257	F	2,289	2,251	2,264
2,497	2,460	2,479	2,528	2,482	2,504	G	2,540	2,487	2,512
<b>3,990</b>	<b>3,498</b>	<b>3,807</b>	<b>4,014</b>	<b>3,522</b>	<b>3,828</b>	Executive staff	<b>4,037</b>	<b>3,530</b>	<b>3,840</b>
2,907	2,864	2,888	2,911	2,877	2,896	H	2,910	2,869	2,891
3,525	3,452	3,499	3,566	3,483	3,536	I	3,583	3,498	3,551
4,252	4,140	4,215	4,303	4,201	4,268	J	4,329	4,240	4,298
5,147	5,086	5,130	5,263	5,149	5,230	K	5,309	5,222	5,283
7,659	6,659	7,459	7,704	6,770	7,505	HC	7,845	6,890	7,632
<b>3,138</b>	<b>2,438</b>	<b>2,758</b>	<b>3,212</b>	<b>2,489</b>	<b>2,816</b>	<b>TOTAL</b>	<b>3,281</b>	<b>2,532</b>	<b>2,869</b>

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

2003		2004			2005	
	19,905		19,763	99% of employees earned at least		19,876
	22,078		22,151	95% of employees earned at least		22,198
	23,925		24,097	90% of employees earned at least		24,134
	25,188		25,400	85% of employees earned at least		25,592
	26,253		26,504	80% of employees earned at least		26,805
	27,219		27,571	75% of employees earned at least		27,890
	28,223		28,636	70% of employees earned at least		29,042
	29,327		29,720	65% of employees earned at least		30,229
	30,495		30,918	60% of employees earned at least		31,573
	31,810		32,288	55% of employees earned at least		33,024
	33,320		33,879	50% of employees earned at least		34,678
	35,050		35,678	45% of employees earned at least		36,603
	36,881		37,672	40% of employees earned at least		38,689
	38,920		39,897	35% of employees earned at least		40,833
	41,237		42,361	30% of employees earned at least		43,363
	44,048		45,196	25% of employees earned at least		46,335
	48,022		49,194	20% of employees earned at least		50,416
	53,565		54,987	15% of employees earned at least		56,519
	62,650		64,709	10% of employees earned at least		66,632
	82,002		85,236	5% of employees earned at least		89,018
	178,662		199,598	1% of employees earned at least		216,765
	$\frac{82,002}{22,078} = 3.71$		$\frac{85,236}{22,151} = 3.85$	Ratio of the 5% and 95%		$\frac{89,018}{22,198} = 4.01$
	$\frac{178,662}{22,078} = 8.09$		$\frac{199,598}{22,151} = 9.01$	Ratio of the 1% and 95%		$\frac{216,765}{22,198} = 9.77$

The modification of the 2003 and 2004 reporting structure is the result of a change in our information system and the inclusion of a more precise range of remuneration.

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

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

2005									
MALE					Female				
Average age	1 <sup>st</sup> decile	Median	9 <sup>th</sup> decile	Level	Average age	1 <sup>st</sup> decile	Median	9 <sup>th</sup> decile	
50.61	20,390	22,903	26,540	B	47.88	19,944	22,624	26,476	
46.46	20,875	24,113	30,760	C	40.67	20,096	23,407	27,541	
42.81	21,553	25,686	31,599	D	38.36	20,781	24,800	29,108	
46.12	24,569	28,103	32,977	E	45.36	23,878	27,784	31,989	
47.09	26,542	29,838	35,079	F	46.20	25,719	29,457	33,973	
48.25	29,105	33,686	39,757	G	47.87	28,373	32,789	37,945	
<b>46.37</b>	<b>23,408</b>	<b>29,518</b>	<b>37,301</b>	Technical staff	<b>43.50</b>	<b>21,826</b>	<b>27,716</b>	<b>34,195</b>	
41.60	34,251	40,069	47,345	H	38.15	32,234	38,644	45,052	
43.63	42,309	48,998	60,081	I	40.12	39,121	46,183	56,455	
47.10	52,119	61,542	77,529	J	44.27	48,819	58,187	74,183	
48.58	66,176	77,812	118,686	K	45.49	62,326	73,377	104,100	
50.02	89,613	129,775	372,885	HC	48.11	83,513	107,929	216,765	
<b>44.67</b>	<b>37,363</b>	<b>50,183</b>	<b>106,958</b>	Executive staff	<b>40.36</b>	<b>34,300</b>	<b>43,195</b>	<b>71,932</b>	

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

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

## 22 ■ ANALYSIS OF COMPENSATION

### 221 ■ RATIO OF THE AVERAGE COMPENSATION PAID TO THE TOP 10% AND BOTTOM 10% OF EMPLOYEES EARNING THE HIGHEST AND LOWEST SALARIES RESPECTIVELY

2003	2004	2005
5.5	6.7	6.6

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

2003	2004*	2005*
14,595,751	38,074,984	22,899,973

\* 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. In 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)

2003	2004	2005
67.3	94.5	122.1

#### 261 ■ INCENTIVE SCHEMES

Total amount (in millions of Euros)

2003	2004	2005
49.5	54.2	63.9

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

2003	2004		2005
1,332	1,860	Minimum share	2,515
4,846	6,764	Maximum share	6,917
1,526	2,145	Average amount	2,729

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

2003	2004		2005
995	1,085	Minimum share	1,257
2,985	3,256	Maximum share	3,772
1,121	1,228	Average amount	1,429

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

2003	2004	2005
3.83	3.70	3.94

\* Including voluntary payments.

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

2003	2004	2005
30.10	24.90	40.10

\*\* 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

2003			2004			2005		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
270	33	303	219	27	246	195	51	246

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

2003			2004			2005		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
10,604	1,324	11,928	10,219	337	10,556	5,031	1,113	6,144

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

2003	2004	2005
54	65	121

#### 314 ■ NUMBER OF FATAL ACCIDENTS

2003	2004	2005
- 1	- -	Commuting Work-related -

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

2003	2004	2005
245	183	307

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

2003	2004	2005
0	0	0

## 32 ■ BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

## 321 ■ NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2003	2004	2005
-	-	3

## 322 ■ NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2003	2004	2005
47	43	64

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

Codes 09 to 30:

2003	2004	2005
-	1	1

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

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

2003	2004	2005
85	73	76

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

Code 05:

2003	2004	2005
-	-	3

## 326 ■ OTHER CASES OF ACCIDENTS

2003	2004	2005
171	129	99
including declarations following bank robberies: 162	115	70

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

2003	2004	2005
544	568	564

## 35 ■ EXPENDITURE ON SAFETY

### 351 ■ STAFF TRAINING ON SAFETY

2003	2004	2005
20,371	26,475	25,127

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

2003	2004	2005
36.58	33.74	34.86



- 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

2003	2004	2005
286	158	182

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3,828	8,300	12,128	3,776	8,290	12,066	Technical staff	3,619	8,116	11,735
636	653	1,289	704	769	1,473	Executive staff	703	882	1,585
<b>4,464</b>	<b>8,953</b>	<b>13,417</b>	<b>4,480</b>	<b>9,059</b>	<b>13,539</b>	<b>TOTAL</b>	<b>4,322</b>	<b>8,998</b>	<b>13,320</b>

## 41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

### 414 ■ NUMBER OF EMPLOYEES WORKING PART-TIME

90%										
2003			2004				2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total	
10	96	106	11	102	113	Technical staff	12	99	111	
6	43	49	7	46	53	Executive staff	7	47	54	
<b>16</b>	<b>139</b>	<b>155</b>	<b>18</b>	<b>148</b>	<b>166</b>	<b>Sub-TOTAL</b>	<b>19</b>	<b>146</b>	<b>165</b>	

80%										
2003			2004				2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total	
127	2,849	2,976	122	2,715	2,837	Technical staff	107	2,576	2,683	
35	448	483	18	518	536	Executive staff	21	579	600	
<b>162</b>	<b>3,297</b>	<b>3,459</b>	<b>140</b>	<b>3,233</b>	<b>3,373</b>	<b>Sub-TOTAL</b>	<b>128</b>	<b>3,155</b>	<b>3,283</b>	

60%										
2003			2004				2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total	
23	444	467	26	441	467	Technical staff	21	421	442	
8	44	52	8	46	54	Executive staff	7	56	63	
<b>31</b>	<b>488</b>	<b>519</b>	<b>34</b>	<b>487</b>	<b>521</b>	<b>Sub-TOTAL</b>	<b>28</b>	<b>477</b>	<b>505</b>	

50%										
2003			2004				2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total	
71	607	678	81	598	679	Technical staff	72	554	626	
8	35	43	9	37	46	Executive staff	9	38	47	
<b>79</b>	<b>642</b>	<b>721</b>	<b>90</b>	<b>635</b>	<b>725</b>	<b>Sub-TOTAL</b>	<b>81</b>	<b>592</b>	<b>673</b>	

Miscellaneous*										
2003			2004				2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total	
33	106	139	35	97	132	Technical staff	24	92	116	
6	2	8	3	3	6	Executive staff	4	2	6	
<b>39</b>	<b>108</b>	<b>147</b>	<b>38</b>	<b>100</b>	<b>138</b>	<b>Sub-TOTAL</b>	<b>28</b>	<b>94</b>	<b>122</b>	

\* Including the 40% part-time formula.

Total										
2003			2004				2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total	
264	4,102	4,366	275	3,953	4,228	Technical staff	236	3,742	3,978	
63	572	635	45	650	695	Executive staff	48	722	770	
<b>327</b>	<b>4,674</b>	<b>5,001</b>	<b>320</b>	<b>4,603</b>	<b>4,923</b>	<b>TOTAL</b>	<b>284</b>	<b>4,464</b>	<b>4,748</b>	

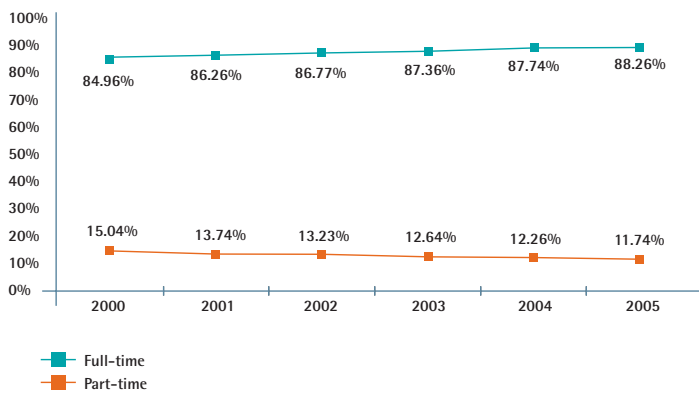
41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414-A ■ NUMBER OF EMPLOYEES WORKING FULL-TIME

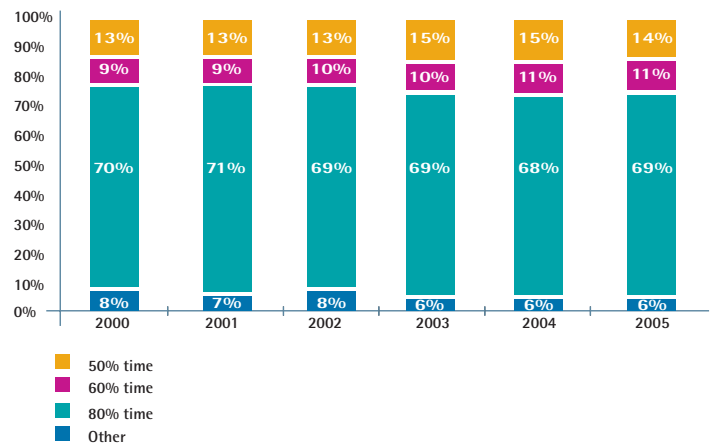
100%

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,438	11,860	20,298	7,978	11,996	19,974	Technical staff	7,503	11,827	19,330
9,344	4,926	14,270	9,899	5,371	15,270	Executive staff	10,437	5,922	16,359
<b>17,782</b>	<b>16,786</b>	<b>34,568</b>	<b>17,877</b>	<b>17,367</b>	<b>35,244</b>	<b>TOTAL</b>	<b>17,940</b>	<b>17,749</b>	<b>35,689</b>

Change in full-time and part-time employment



Change in the breakdown of part-time employment



416 ■ NUMBER OF DAYS OF ANNUAL HOLIDAYS

**27** 26 days of annual holidays + 1 additional day.

417 ■ PAID PUBLIC HOLIDAYS (including bank holidays)

**6** Saturdays

**5** Mondays

Not including May 1<sup>st</sup> (Sunday, May 1<sup>st</sup> in 2005).

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

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

2003			2004* (1)				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
278	134	412	395	359	754	Technical staff	346	495	841
26	12	38	62	20	82	Executive staff	61	37	98
<b>304</b>	<b>146</b>	<b>450</b>	<b>457</b>	<b>379</b>	<b>836</b>	<b>TOTAL</b>	<b>407</b>	<b>532</b>	<b>939</b>

This indicator chiefly refers to employees working days.

\* Change related to the creation and ramp-up of the telephone call centres.

(1) 2004 figures restated to include the CIB LSI figures.

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

2003			2004*				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
121	377	498	144	478	622	Technical staff	144	472	616
4	1	5	13	6	19	Executive staff	6	11	17
<b>125</b>	<b>378</b>	<b>503</b>	<b>157</b>	<b>484</b>	<b>641</b>	<b>TOTAL</b>	<b>150</b>	<b>483</b>	<b>633</b>

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

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

\* Change related to the creation and ramp-up of the telephone call centres.

## 45 ■ EXPENDITURE TO IMPROVE WORKING CONDITIONS

### 451 ■ TOTAL EXPENDITURE (in millions of Euros)

2003	2004	2005
102.84	101.25	<b>119.80</b>

These sums represent expenditure devoted to the upgrading and reorganization of working areas and to the improvement of reception areas reserved for customers.





- 51 - In-service professional training
- 52 - Training leave
- 53 - 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)

2003		2004			2005*
	3.78		4.20	As % of payroll Expenditure on training	3.76
	60.86		73.06		68.13

\* Estimated figures.

#### 513 ■ NUMBER OF STAFF TRAINED

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
8,295	15,238	23,533	7,621	14,300	21,921	Technical staff	7,216	14,132	21,348
7,549	4,560	12,109	7,755	4,954	12,709	Executive staff	8,228	5,487	13,715
<b>15,844</b>	<b>19,798</b>	<b>35,642</b>	<b>15,376</b>	<b>19,254</b>	<b>34,630</b>	<b>TOTAL</b>	<b>15,444</b>	<b>19,619</b>	<b>35,063</b>

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

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
9,294	16,393	25,687	8,702	15,962	24,664	Technical staff	8,253	15,949	24,202
9,176	5,107	14,283	9,407	5,498	14,905	Executive staff	9,944	6,021	15,965
<b>18,470</b>	<b>21,500</b>	<b>39,970</b>	<b>18,109</b>	<b>21,460</b>	<b>39,569</b>	<b>TOTAL</b>	<b>18,197</b>	<b>21,970</b>	<b>40,167</b>

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

% in terms of total Technical or Executive staff

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
32.29	59.32	91.61	30.90	57.98	88.88	Technical staff	29.82	58.39	88.21
52.85	31.93	84.78	52.03	33.24	85.27	Executive staff	51.54	34.37	85.91
<b>39.64</b>	<b>49.53</b>	<b>89.17</b>	<b>38.86</b>	<b>48.66</b>	<b>87.52</b>	<b>TOTAL</b>	<b>38.45</b>	<b>48.84</b>	<b>87.29</b>

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
89.25	92.95	91.61	87.58	89.59	88.88	Technical staff	87.43	88.61	88.21
82.27	89.29	84.78	82.44	90.11	85.27	Executive staff	82.74	91.13	85.91
<b>85.78</b>	<b>92.08</b>	<b>89.17</b>	<b>84.91</b>	<b>89.72</b>	<b>87.52</b>	<b>TOTAL</b>	<b>84.87</b>	<b>89.30</b>	<b>87.29</b>

## 51 ■ IN-SERVICE PROFESSIONAL TRAINING

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

2003			2004				2005		
Male	Female	Total	Male	Female	Total		Male	Female	Total
249,572	461,769	711,341	305,966	544,680	850,646	Technical staff	259,697	481,163	740,860
299,833	233,527	533,360	371,689	273,987	645,676	Executive staff	334,443	278,603	613,046
549,405	695,296	1,244,701	677,655	818,667	1,496,322	<b>TOTAL</b>	<b>594,140</b>	<b>759,766</b>	<b>1,353,906</b>

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

2003		2004			2005	
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	<b>Business line training courses</b>		
		15,383	870	Insurance Products Services	62,127	7,446
		14,754	1,819	Internal Audit and Control	10,952	720
		118,155	7,774	Bookkeeping - Management Control	9,542	1,352
		6,031	164	Consultancy Services - Wealth Management	77,870	4,432
		71,387	7,725	Corporate Finance	7,084	103
		37,727	18,899	Loans and Financing	61,497	7,405
		10,162	1,431	Deontology	36,843	20,060
		12,914	1,358	Asset Management	19,113	3,094
		170,519	15,929	Real Estate	8,562	829
		12,109	1,837	Information Systems	51,039	5,046
		3,040	559	Legal and Tax Affairs	7,144	1,269
		11,922	676	Logistics	2,527	318
		134,084	12,178	Financial Markets	10,925	605
		244,940	26,234	Marketing and Selling Techniques	173,866	21,248
		11,976	1,098	Banking Products and Services	282,361	21,202
		46,747	4,946	Human Resources	17,482	2,020
				Risk Management	34,473	8,043
				<b>Cross-functional training courses</b>		
		19,184	2,939	Office Automation - NICT	16,899	2,447
		57,312	3,003	Professional Development	63,370	3,973
		42,254	2,841	Management - Organization	25,791	2,532
		28,873	2,013	Languages - Multicultural Awareness	32,184	1,905
		36,903	2,119	Operational Management	41,160	2,501
		2,811	649	Quality	5,629	2,462
				<b>Corporate training courses</b>		
		160,789	1,656	Integration	143,234	1,560
		350	30	Corporate Management	2,688	106
		149,450	3,114	Training leading to a banking qualification	149,547	5,599
		<b>1,496,322</b>	<b>130,473</b>	<b>TOTAL</b>	<b>1,353,906</b>	<b>128,277</b>

\* New breakdown in 2004, background not reconstituted.

### 515-2 ■ NUMBER OF HOURS BY TYPE OF TRAINING\*

2003	2004		2005
	969,384	In-class training	983,649
	53,574	Residential in-class training	43,341
	462,142	On-site training	316,153
	11,223	Multimedia - E-learning	10,763
	<b>1,496,322</b>	<b>TOTAL</b>	<b>1,353,906</b>

\* New breakdown in 2004, background not reconstituted.

## 52 ■ TRAINING LEAVE

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

2003			2004			2005		
Male	Female	Total	Male	Female	Total	Male	Female	Total
7	18	25*	8	14	22**	3	19	22***

\* 18 partly paid.

\*\* 16 partly paid.

\*\*\* 8 partly paid.

## 522 ■ NUMBER OF EMPLOYEES BENEFITING FROM UNPAID TRAINING LEAVE

2003			2004			2005		
Male	Female	Total	Male	Female	Total	Male	Female	Total
8	3	11	5	5	10	3	8	11

## 523 ■ NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2003			2004			2005		
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

2003			2004			2005			
Male	Female	Total	Male	Female	Total		Male	Female	Total
40	62	102	67	74	141	Apprenticeship	91	120	211
209	586	795	203	551	754	Occupational skills	99	255	354
-	-	-	-	-	-	Sandwich courses	183	405	588
249	648	897	270	625	895	<b>TOTAL</b>	<b>373</b>	<b>780</b>	<b>1,153</b>

## VI ■ PROFESSIONAL RELATIONS

### 61 ■ EMPLOYEE REPRESENTATIVES

#### 611 ■ PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2003		2004*			2005	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
26,401	82.64	-	-	Technical staff body of electors	<b>25,473</b>	<b>78.29</b>
14,734	65.92	-	-	Executive staff body of electors	<b>16,599</b>	<b>62.94</b>

#### 611 ■ PARTICIPATION IN WORKS COUNCIL ELECTIONS

2003		2004*			2005	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
26,329	82.64	-	-	Technical staff body of electors	<b>25,609</b>	<b>79.12</b>
14,726	65.92	-	-	Executive staff body of electors	<b>16,739</b>	<b>65.62</b>

\* No elections in 2004.

#### 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 677,107 hours in 2005, excluding meetings with Management or committee meetings.

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

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

2003		2004			2005	
	1,757		1,736	Staff Representatives	<b>1,708</b>	
	1,567		1,421	Works Councils	<b>1,256</b>	
	203		224	Specialized Committees	<b>195</b>	
	61		50	Union Delegates	<b>35</b>	

## 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, 2005: Endorsement n°2 to the incentive scheme whereby employees will share in the profits of BNP Paribas s.a. Agreement dated June 30, 2003.
- June 29, 2005: Agreement whereby employees will share in the profits of BNP Paribas – Group agreement.
- September 29, 2005: Agreement regarding the conditions governing the payment of an exceptional profit-sharing bonus.
- October 27, 2005: Agreement concerning the possibility to release the profit-sharing distributed in 2005 with respect to the 2004 financial year (Act dated July 26, 2005 for "trust in, and the modernization of, the economy", article 39).

**EMPLOYEE REPRESENTATION BODIES**

- September 7, 2005: Agreement concerning the representation bodies of the BNP Paribas personnel, within the framework of the organization of professional elections scheduled for 2005.
- October 7, 2005: Entity agreement concerning employee representation of the Ile-de-France Production & Sales Support Groups/Production & Sales Support Branches (GPAC/APAC) and employee representation of the shared services group of the GPG Function.
- October 12 2005: Endorsement to the agreement of September 7, 2005 related to the representation bodies of BNP Paribas personnel within the framework of professional elections scheduled for the end of 2005 – 2006.
- October 12, 2005: Agreement concerning the renewal of the mandates of the personnel elected in the elections organized in 2003.
- October 12, 2005: Agreement on the length of the mandates of the employee representatives elected to a works council or employee representation body.

**SALARIES**

- February 7, 2005: 2005 salary agreement.
- December 22, 2005: 2006 salary agreement.

**SOCIAL SECURITY SCHEMES**

- February 1, 2005: Agreement concerning the conditions governing the matching contribution applicable to BNP Paribas s.a. employees with respect to the Group Retirement Savings Plan.
- February 1, 2005: Framework agreement defining the conditions governing the operating of the Group Retirement Savings Plan of BNP Paribas s.a.
- May 19, 2005: Company-wide agreement related to professional banking pensions.
- December 8, 2005: Agreement concerning the creation of the Group joint commission with respect to flexible welfare benefits.
- December 21, 2005: Endorsement to the agreement related to the adoption of a complementary retirement contract governed by article 83 of French tax law.

**OTHERS**

- July 27, 2005: Agreement related to the conditions governing the application of individual entitlements to training.

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

2003	2004	2005
494	959	616

## 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. 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.

### 623 ■ INFORMATION PROCEDURES

- Internal memos,
- General information circulated in written or other form (notes, cassettes, meetings, etc.),
- Echo'net, the Group's intranet,
- Call-in newspaper,
- Call-in newspaper, on-line,
- Ambitions, the magazine devoted to BNP Paribas Group employees,
- The Group's weekly newsflash,
- BNP Paribas SA Human Resources News,
- Multi Média@, the Group's intranet and internet newsletter,
- The newsletter "Conjoncture",
- Retail Banking in France circulars,
- The "ETINCELLE" suggestion system,
- "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.

### 624 ■ INDIVIDUAL INTERVIEWS

A new professional appraisal system was adopted in 2001.

All employees attend an appraisal interview at least once every two years (every year for executive staff and team managers).

These interviews follow a written appraisal procedure that is identical for all employees.

The implementation of the Act concerning vocational training and the introduction of the Individual Entitlement to Training has required us to modify and expand the sheet related to the identification of training needs.

## 63 ■ DISPUTES

2003	2004		2005
		<b>631 - Number of appeals to extrajudicial arbitration systems:</b>	
1	0	- to the Bank's "appeal formation" Joint Commission	0
8	9	- to the Joint Commission for Disciplinary Action	10
		<b>632 - Number of legal proceedings*</b>	
119	-	in progress	-
-	65	started in the course of the year	45
5	4	<b>633 - Number of formal notices and reports received from the Labour Inspectorate</b>	2

\* In 2004, in compliance with the regulations, the figure refers to the number of new legal proceedings started in the course of the year. In previous years, the number of legal proceedings in progress was given.

## VII ■ OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

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

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

2003	2004		2005
8.03	7.56	Restaurants	8.35
8.51	8.78	Transports	9.10
2.21	2.22	Medical expenses (Paris and the Provinces)	2.33
9.30	8.92	Family benefits	8.86
1.10	1.11	Miscellaneous benefits	1.86
<b>29.15</b>	<b>28.59</b>	<b>TOTAL</b>	<b>30.50</b>

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

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

2003	2004		2005*
<b>23.06</b>	<b>23.01</b>	<b>Contribution to midday meal expenses</b>	<b>23.72</b>
		<b>Family welfare</b>	
1.60	1.64	Contribution to childminding fees	1.70
17.60	13.50	Complementary health insurance	-
0.06	0.17	Miscellaneous aid	0.22
<b>19.26</b>	<b>15.31</b>	<b>TOTAL</b>	<b>1.92</b>
		<b>Leisure activities</b>	
15.69	15.47	Summer camp and contribution to employees' holidays	15.95
2.06	2.10	A.S.C.	2.10
0.24	0.31	Miscellaneous	0.30
<b>17.99</b>	<b>17.88</b>	<b>TOTAL</b>	<b>18.35</b>
<b>10.12</b>	<b>10.87</b>	<b>Locally based activities</b>	<b>11.46</b>
		<b>Miscellaneous</b>	
3.23	2.65	Administrative costs	2.98
0.46	0.46	Investments	0.46
<b>3.69</b>	<b>3.11</b>	<b>TOTAL</b>	<b>3.43</b>
<b>74.12</b>	<b>70.18**</b>	<b>GRAND TOTAL</b>	<b>58.88**</b>

\* Estimated costs.

\*\* In 2004, reduction of the budget chiefly related to the reduction prorata temporis of the subsidy paid with respect to Complementary Health Insurance which was replaced by an employer's contribution in October 2004. 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

2003	2004		2005
29.15	28.59	Budget allocated by Senior Management	30.50
74.12	70.18	Budget allocated to the Central Works Council	58.88*
103.27	98.77	<b>TOTAL</b>	<b>89.38</b>

\* Estimated costs.

## 72 ■ OTHER WELFARE CONTRIBUTIONS

### FORMER 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 €12.58m in 2005.

### 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 2005 financial year, the employer's contribution amounted to €18.27m.

### EXNAT BNP PARIBAS CONTRACT

The EXNAT 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.

**In 2005, payments made by the company amounted to €11.16m.**

### 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, and bonuses paid to employees who leave on early retirement.

**In 2005, payments made by the Welfare Fund amounted to €20.77m with respect to end-of-service bonuses and bonuses paid to employees who leave on early retirement.**

**The Welfare Fund received a contribution from the company for a total of €9.15m.**

## 72 ■ OTHER WELFARE CONTRIBUTIONS

### FORMER PARIBAS SA PENSION FUND

In 2005, the former Paribas Pension Fund paid €3.21m with respect to the complement banking scheme and €1.46m with respect to the supplementary pension.

### FORMER BNP SA PENSION FUND

In 2005, the former BNP Pension Fund provided payment for the banking supplementary pension for €18.9m and the ARRCO and AGIRC deductions for €6m and €1.8m respectively.

## SOME DEFINITIONS:

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



