



SOCIAL  
AUDIT  
AND REPORT ON  
“EQUAL OPPORTUNITIES  
BETWEEN MALE  
AND FEMALE  
EMPLOYEES”

2004

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### 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.  |



# EMPLOYMENT

|      |                               |     |
|------|-------------------------------|-----|
| 11   | HEADCOUNT                     | 4/7 |
| 12   | NON-BNP PARIBAS EMPLOYEES     | 7   |
| 13   | RECRUITMENT DURING THE YEAR   | 8   |
| 14   | EMPLOYEES LEAVING THE COMPANY | 8/9 |
| 15   | CAREER DEVELOPMENT            | 9   |
| 17   | DISABLED PEOPLE               | 9   |
| 18   | ABSENTEEISM                   | 10  |
| 19-A | LEAVES                        | 10  |

## EMPLOYMENT

## 11 - HEADCOUNT

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

| 2002          |               |               | 2003          |               |               |                   | 2004          |               |               |
|---------------|---------------|---------------|---------------|---------------|---------------|-------------------|---------------|---------------|---------------|
| Male          | Female        | Total         | Male          | Female        | Total         |                   | Male          | Female        | Total         |
| 9 294         | 16 393        | <b>25 687</b> | 8 702         | 15 962        | <b>24 664</b> | Technical staff   | 8 253         | 15 949        | <b>24 202</b> |
| 36.2%         | 63.8%         | <b>100.0%</b> | 35.3%         | 64.7%         | <b>100.0%</b> | % Technical staff | 34.1%         | 65.9%         | <b>100.0%</b> |
| 9 176         | 5 107         | <b>14 283</b> | 9 407         | 5 498         | <b>14 905</b> | Executive staff   | 9 944         | 6 021         | <b>15 965</b> |
| 64.2%         | 35.8%         | <b>100.0%</b> | 63.1%         | 36.9%         | <b>100.0%</b> | % Executive staff | 62.3%         | 37.7%         | <b>100.0%</b> |
| <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> |
| <b>46.2%</b>  | <b>53.8%</b>  | <b>100.0%</b> | <b>45.8%</b>  | <b>54.2%</b>  | <b>100.0%</b> | <b>% Total</b>    | <b>45.3%</b>  | <b>54.7%</b>  | <b>100.0%</b> |

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

| 2002          |               |               | 2003          |               |               |                 | 2004          |               |               |
|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|
| Male          | Female        | Total         | Male          | Female        | Total         |                 | Male          | Female        | Total         |
| 9 187         | 15 170        | <b>24 357</b> | 8 607         | 14 828        | <b>23 435</b> | Technical staff | 8 152         | 14 853        | <b>23 005</b> |
| 9 152         | 4 988         | <b>14 140</b> | 9 387         | 5 368         | <b>14 755</b> | Executive staff | 9 930         | 5 875         | <b>15 805</b> |
| <b>18 339</b> | <b>20 158</b> | <b>38 497</b> | <b>17 994</b> | <b>20 196</b> | <b>38 190</b> | <b>TOTAL</b>    | <b>18 082</b> | <b>20 728</b> | <b>38 810</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

| 2002 |  | 2003 |  |                        | 2004       |
|------|--|------|--|------------------------|------------|
| 56   |  | 69   |  | In metropolitan France | <b>106</b> |
| 905  |  | 863  |  | In external networks   | <b>853</b> |

## 112 - PERMANENT STAFF\*

| Technical staff |  | Executive staff |  |             | Total         |
|-----------------|--|-----------------|--|-------------|---------------|
|                 |  |                 |  | 2002        |               |
| 18 784          |  | 13 403          |  | 2003        | <b>32 187</b> |
| <b>18 379</b>   |  | <b>14 145</b>   |  | <b>2004</b> | <b>32 524</b> |

\* New indicator in 2003. 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)

| 2002      |            |            | 2003       |            |            |                 | 2004       |            |            |
|-----------|------------|------------|------------|------------|------------|-----------------|------------|------------|------------|
| Male      | Female     | Total      | Male       | Female     | Total      |                 | Male       | Female     | Total      |
| 80        | 237        | <b>317</b> | 127        | 307        | <b>434</b> | Technical staff | 92         | 251        | <b>343</b> |
| 17        | 12         | <b>29</b>  | 12         | 17         | <b>29</b>  | Executive staff | 21         | 12         | <b>33</b>  |
| <b>97</b> | <b>249</b> | <b>346</b> | <b>139</b> | <b>324</b> | <b>463</b> | <b>TOTAL</b>    | <b>113</b> | <b>263</b> | <b>376</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)

| Technical staff |  | Executive staff |  |             | Total         |
|-----------------|--|-----------------|--|-------------|---------------|
| 26 084          |  | 13 873          |  | 2002        | <b>39 957</b> |
| 24 996          |  | 14 653          |  | 2003        | <b>39 649</b> |
| <b>24 322</b>   |  | <b>15 514</b>   |  | <b>2004</b> | <b>39 836</b> |

## EMPLOYMENT

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

| 2002          |             |               |             |               | 2003        |               |             |               |             | 2004          |             |               |             |               |             |               |             |                    |
|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|--------------------|
| M             | %*          | F             | %*          | Total         | %*          | M             | %*          | F             | %*          | Total         | %*          | M             | %*          | F             | %*          | Total         | %*          |                    |
| 438           | 4.7         | 1 240         | 7.6         | <b>1 678</b>  | <b>6.5</b>  | 457           | 5.3         | 1 421         | 8.9         | <b>1 878</b>  | <b>7.6</b>  |               |             |               |             |               |             | <b>UNDER 25</b>    |
| 156           | 1.7         | 292           | 5.7         | <b>448</b>    | <b>3.1</b>  | 121           | 1.3         | 205           | 3.7         | <b>326</b>    | <b>2.2</b>  | 436           | 5.3         | 1 542         | 9.7         | <b>1 978</b>  | <b>8.2</b>  | Technical staff    |
| <b>594</b>    | <b>3.2</b>  | <b>1 532</b>  | <b>7.1</b>  | <b>2 126</b>  | <b>5.3</b>  | <b>578</b>    | <b>3.2</b>  | <b>1 626</b>  | <b>7.6</b>  | <b>2 204</b>  | <b>5.6</b>  | 144           | 1.4         | 192           | 3.2         | <b>336</b>    | <b>2.1</b>  | Executive staff    |
|               |             |               |             |               |             |               |             |               |             |               |             |               |             |               |             |               |             | <b>TOTAL</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>25 TO 29</b>    |
| 550           | 5.9         | 1 130         | 6.9         | <b>1 680</b>  | <b>6.5</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>  | Technical staff    |
| 1 173         | 12.8        | 1 160         | 22.7        | <b>2 333</b>  | <b>16.3</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> | Executive staff    |
| <b>1 723</b>  | <b>9.3</b>  | <b>2 290</b>  | <b>10.7</b> | <b>4 013</b>  | <b>10.0</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>TOTAL</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>30 TO 34</b>    |
| 469           | 5.0         | 1 103         | 6.7         | <b>1 572</b>  | <b>6.1</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>  | Technical staff    |
| 1 076         | 11.7        | 795           | 15.6        | <b>1 871</b>  | <b>13.1</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> | Executive staff    |
| <b>1 545</b>  | <b>8.4</b>  | <b>1 898</b>  | <b>8.8</b>  | <b>3 443</b>  | <b>8.6</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>TOTAL</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>35 TO 39</b>    |
| 684           | 7.4         | 1 642         | 10.0        | <b>2 326</b>  | <b>9.1</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>  | Technical staff    |
| 1 022         | 11.1        | 696           | 13.6        | <b>1 718</b>  | <b>12.0</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> | Executive staff    |
| <b>1 706</b>  | <b>9.2</b>  | <b>2 338</b>  | <b>10.9</b> | <b>4 044</b>  | <b>10.1</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>TOTAL</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>40 TO 44</b>    |
| 1 570         | 16.9        | 2 394         | 14.6        | <b>3 964</b>  | <b>15.4</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> | Technical staff    |
| 1 080         | 11.8        | 509           | 10.0        | <b>1 589</b>  | <b>11.1</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> | Executive staff    |
| <b>2 650</b>  | <b>14.3</b> | <b>2 903</b>  | <b>13.5</b> | <b>5 553</b>  | <b>13.9</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>TOTAL</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>45 TO 49</b>    |
| 2 311         | 24.9        | 3 815         | 23.3        | <b>6 126</b>  | <b>23.8</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> | Technical staff    |
| 1 517         | 16.5        | 620           | 12.1        | <b>2 137</b>  | <b>15.0</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> | Executive staff    |
| <b>3 828</b>  | <b>20.7</b> | <b>4 435</b>  | <b>20.6</b> | <b>8 263</b>  | <b>20.7</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>TOTAL</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>50 TO 54</b>    |
| 2 474         | 26.6        | 3 733         | 22.8        | <b>6 207</b>  | <b>24.2</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> | Technical staff    |
| 2 007         | 21.9        | 701           | 13.7        | <b>2 708</b>  | <b>19.0</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> | Executive staff    |
| <b>4 481</b>  | <b>24.3</b> | <b>4 434</b>  | <b>20.6</b> | <b>8 915</b>  | <b>22.3</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>TOTAL</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>55 AND OVER</b> |
| 798           | 8.6         | 1 336         | 8.1         | <b>2 134</b>  | <b>8.3</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> | Technical staff    |
| 1 145         | 12.5        | 334           | 6.5         | <b>1 479</b>  | <b>10.4</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> | Executive staff    |
| <b>1 943</b>  | <b>10.5</b> | <b>1 670</b>  | <b>7.8</b>  | <b>3 613</b>  | <b>9.0</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>TOTAL</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>18 470</b> | <b>100</b>  | <b>21 500</b> | <b>100</b>  | <b>39 970</b> | <b>100</b>  | <b>18 109</b> | <b>100</b>  | <b>21 460</b> | <b>100</b>  | <b>39 569</b> | <b>100</b>  |               |             |               |             |               |             | <b>GLOBAL</b>      |
|               |             |               |             |               |             |               |             |               |             |               |             | <b>18 197</b> | <b>100</b>  | <b>21 970</b> | <b>100</b>  | <b>40 167</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.

## EMPLOYMENT

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

| 2002                     |             |               |             |               | 2003        |               |             |               |             | 2004          |             |               |               |              |               |               |               |            |
|--------------------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|---------------|--------------|---------------|---------------|---------------|------------|
| M                        | %*          | F             | %*          | Total         | %*          | M             | %*          | F             | %*          | Total         | %*          | M             | %*            | F            | %*            | Total         | %*            |            |
| 1 063                    | 11.4        | 2 554         | 15.6        | <b>3 617</b>  | <b>14.1</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>   |            |
| 2 463                    | 26.8        | 2 114         | 41.4        | <b>4 577</b>  | <b>32.0</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>   |            |
| <b>3 526</b>             | <b>19.1</b> | <b>4 668</b>  | <b>21.7</b> | <b>8 194</b>  | <b>20.5</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>5 TO 9 YEARS</b>      |             |               |             |               |             |               |             |               |             |               |             |               |               |              |               |               |               |            |
| 237                      | 2.6         | 510           | 3.1         | <b>747</b>    | <b>2.9</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>    |            |
| 590                      | 6.4         | 502           | 9.8         | <b>1 092</b>  | <b>7.6</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>   |            |
| <b>827</b>               | <b>4.5</b>  | <b>1 012</b>  | <b>4.7</b>  | <b>1 839</b>  | <b>4.6</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>10 TO 14 YEARS</b>    |             |               |             |               |             |               |             |               |             |               |             |               |               |              |               |               |               |            |
| 607                      | 6.5         | 1 287         | 7.9         | <b>1 894</b>  | <b>7.4</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>    |            |
| 709                      | 7.7         | 498           | 9.8         | <b>1 207</b>  | <b>8.5</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>    |            |
| <b>1 316</b>             | <b>7.1</b>  | <b>1 785</b>  | <b>8.3</b>  | <b>3 101</b>  | <b>7.8</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>15 TO 19 YEARS</b>    |             |               |             |               |             |               |             |               |             |               |             |               |               |              |               |               |               |            |
| 727                      | 7.8         | 1 464         | 8.9         | <b>2 191</b>  | <b>8.5</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>    |            |
| 653                      | 7.1         | 337           | 6.6         | <b>990</b>    | <b>6.9</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>    |            |
| <b>1 380</b>             | <b>7.5</b>  | <b>1 801</b>  | <b>8.4</b>  | <b>3 181</b>  | <b>8.0</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>20 TO 24 YEARS</b>    |             |               |             |               |             |               |             |               |             |               |             |               |               |              |               |               |               |            |
| 1 703                    | 18.3        | 2 597         | 15.8        | <b>4 300</b>  | <b>16.7</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>   |            |
| 863                      | 9.4         | 369           | 7.2         | <b>1 232</b>  | <b>8.6</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>    |            |
| <b>2 566</b>             | <b>13.9</b> | <b>2 966</b>  | <b>13.8</b> | <b>5 532</b>  | <b>13.8</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>25 TO 29 YEARS</b>    |             |               |             |               |             |               |             |               |             |               |             |               |               |              |               |               |               |            |
| 2 324                    | 25.0        | 3 736         | 22.8        | <b>6 060</b>  | <b>23.6</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>   |            |
| 1 588                    | 17.3        | 529           | 10.4        | <b>2 117</b>  | <b>14.8</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>    |            |
| <b>3 912</b>             | <b>21.2</b> | <b>4 265</b>  | <b>19.8</b> | <b>8 177</b>  | <b>20.5</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>30 YEARS AND OVER</b> |             |               |             |               |             |               |             |               |             |               |             |               |               |              |               |               |               |            |
| 2 633                    | 28.3        | 4 245         | 25.9        | <b>6 878</b>  | <b>26.8</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>   |            |
| 2 310                    | 25.2        | 758           | 14.8        | <b>3 068</b>  | <b>21.5</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>   |            |
| <b>4 943</b>             | <b>26.8</b> | <b>5 003</b>  | <b>23.3</b> | <b>9 946</b>  | <b>24.9</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>18 470</b>            | <b>100</b>  | <b>21 500</b> | <b>100</b>  | <b>39 970</b> | <b>100</b>  | <b>18 109</b> | <b>100</b>  | <b>21 460</b> | <b>100</b>  | <b>39 569</b> | <b>100</b>  | <b>GLOBAL</b> | <b>18 197</b> | <b>100</b>   | <b>21 970</b> | <b>100</b>    | <b>40 167</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.

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

| Technical staff |               |           |           | Executive staff |              |            |            | Total  |               |               |               |            |            |            |
|-----------------|---------------|-----------|-----------|-----------------|--------------|------------|------------|--------|---------------|---------------|---------------|------------|------------|------------|
| French          |               | Foreign   |           | French          |              | Foreign    |            | French |               |               | Foreign       |            |            |            |
| M               | F             | M         | F         | M               | F            | M          | F          | M      | F             | Total         | M             | F          | Total      |            |
| 9 254           | 16 301        | 40        | 92        | 8 975           | 4 971        | 201        | 136        | 2002   | <b>18 229</b> | <b>21 272</b> | <b>39 501</b> | <b>241</b> | <b>228</b> | <b>469</b> |
| 8 658           | 15 866        | 44        | 96        | 9 208           | 5 366        | 199        | 132        | 2003   | <b>17 866</b> | <b>21 232</b> | <b>39 098</b> | <b>243</b> | <b>228</b> | <b>471</b> |
| <b>8 218</b>    | <b>15 856</b> | <b>35</b> | <b>93</b> | <b>9 732</b>    | <b>5 875</b> | <b>212</b> | <b>146</b> | 2004   | <b>17 950</b> | <b>21 731</b> | <b>39 681</b> | <b>247</b> | <b>239</b> | <b>486</b> |

## EMPLOYMENT

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

| 2002   |        |        | 2003   |        |        | 2004   |        |        |        |
|--------|--------|--------|--------|--------|--------|--|--------|--------|--------|
| 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 |
| -      | 2      | 2      | -      | -      | 0      | A  | -      | -      | 0      |
| 225    | 337    | 562    | 171    | 250    | 421    | B  | 141    | 171    | 312    |
| 1 237  | 3 221  | 4 458  | 1 157  | 3 028  | 4 185  | C  | 929    | 2 465  | 3 394  |
| 1 743  | 4 663  | 6 406  | 1 681  | 4 591  | 6 272  | D  | 1 730  | 4 930  | 6 660  |
| 1 548  | 3 229  | 4 777  | 1 441  | 3 126  | 4 567  | E  | 1 417  | 3 182  | 4 599  |
| 1 511  | 2 219  | 3 730  | 1 471  | 2 309  | 3 780  | F  | 1 427  | 2 494  | 3 921  |
| 3 030  | 2 722  | 5 752  | 2 781  | 2 658  | 5 439  | G  | 2 609  | 2 707  | 5 316  |
|        |        | 64.3   |        |        | 62.3   | Percentage of technical staff in the total headcount |        |        | 60.3   |
| 9 176  | 5 107  | 14 283 | 9 407  | 5 498  | 14 905 | Executive staff                                      | 9 944  | 6 021  | 15 965 |
| 3 273  | 2 475  | 5 748  | 3 444  | 2 732  | 6 176  | H  | 3 705  | 3 054  | 6 759  |
| 2 529  | 1 363  | 3 892  | 2 532  | 1 397  | 3 929  | I  | 2 604  | 1 478  | 4 082  |
| 1 521  | 733    | 2 254  | 1 583  | 794    | 2 377  | J  | 1 697  | 864    | 2 561  |
| 824    | 316    | 1 140  | 822    | 329    | 1 151  | K  | 886    | 352    | 1 238  |
| 1 029  | 220    | 1 249  | 1 026  | 246    | 1 272  | HC   | 1 052  | 273    | 1 325  |
|        |        | 35.7   |        |        | 37.7   | Percentage of executive staff in the total headcount |        |        | 39.7   |
| 18 470 | 21 500 | 39 970 | 18 109 | 21 460 | 39 569 | TOTAL  | 18 197 | 21 970 | 40 167 |

## 12 - NON-BNP PARIBAS EMPLOYEES

## 121 - NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR (in equivalent man-months)\*

| 2002 | 2003    | 2004    |
|------|---------|---------|
|      | 2 611.7 | 2 762.5 |

\* New indicator in 2003. The figures relate to the CECP.

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

| 2002  | 2003  | 2004  |
|-------|-------|-------|
| 2 129 | 1 882 | 1 224 |

## 123 - AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

| 2002 | 2003** | 2004 |
|------|--------|------|
| 391  | 110    | 145  |

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

| 2002 | 2003** | 2004 |
|------|--------|------|
| 43   | 26     | 21   |

## 124 b - TOTAL PAYMENTS TO TEMPORARY EMPLOYMENT AGENCIES (in millions of euros)

| 2002  | 2003 | 2004 |
|-------|------|------|
| 10.99 | 5.32 | 6.51 |

\*\* After elimination of temporary employees hired to process Euro-denominated cheques included in the annual employee report 2003.

EMPLOYMENT**13 - RECRUITMENT DURING THE YEAR** *(one for one)*

| 2002            |                 |       | 2003            |                 |       |   | 2004            |                 |              |
|-----------------|-----------------|-------|-----------------|-----------------|-------|---|-----------------|-----------------|--------------|
| Technical staff | Executive staff | Total | Technical staff | Executive staff | Total |   | Technical staff | Executive staff | Total        |
| 2 995           | 1 340           | 4 335 | 2 091           | 841             | 2 932 | <b>130-A - TOTAL RECRUITMENTS</b>                           | <b>2 334</b>    | <b>1 163</b>    | <b>3 497</b> |
| 1 255           | 1 272           | 2 527 | 999             | 779             | 1 778 | <b>131 - STAFF RECRUITED ON UNLIMITED TERM CONTRACTS</b>    | 1 075           | 1 074           | 2 149        |
| 1 250           | 45              | 1 295 | 878             | 45              | 923   | <b>132 - STAFF RECRUITED ON FIXED-TERM CONTRACTS</b>        | 971             | 69              | 1 040        |
| 490             | 23              | 513   | 214             | 17              | 231   | <b>132-A - TRANSFORMATION INTO UNLIMITED TERM CONTRACTS</b> | 288             | 20              | 308          |
| 1 730           | 349             | 2 079 | 1 282           | 205             | 1 487 | <b>134 - of which number of recruits aged 25 or less</b>    | 1 431           | 311             | 1 742        |

**13 - RECRUITMENT BY HIERARCHICAL LEVEL AND BY GENDER** *(one for one)*

| 2002            |       |                 |     |       |       | 2003            |       |                 |     |       |       |   | 2004            |       |                 |     |       |       |
|-----------------|-------|-----------------|-----|-------|-------|-----------------|-------|-----------------|-----|-------|-------|---|-----------------|-------|-----------------|-----|-------|-------|
| 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     |
| 912             | 2 083 | 717             | 623 | 1 629 | 2 706 | 556             | 1 535 | 470             | 371 | 1 026 | 1 906 | <b>130-A - TOTAL RECRUITMENTS</b>                         | 628             | 1 706 | 642             | 521 | 1 270 | 2 227 |
| 413             | 842   | 684             | 588 | 1 097 | 1 430 | 270             | 729   | 445             | 334 | 715   | 1 063 | <b>131 - STAFF RECRUITED ON UNLIMITED TERM CONTRACTS</b>  | 279             | 796   | 593             | 481 | 872   | 1 277 |
| 356             | 894   | 24              | 21  | 380   | 915   | 226             | 652   | 19              | 26  | 245   | 678   | <b>132 - STAFF RECRUITED ON FIXED-TERM CONTRACTS</b>      | 284             | 687   | 38              | 31  | 322   | 718   |
| 143             | 347   | 9               | 14  | 152   | 361   | 60              | 154   | 6               | 11  | 66    | 165   | <b>132-A-TRANSFORMATION INTO UNLIMITED TERM CONTRACTS</b> | 65              | 223   | 11              | 9   | 76    | 232   |
| 504             | 1 226 | 149             | 200 | 653   | 1 426 | 317             | 965   | 87              | 118 | 404   | 1 083 | <b>134 - of which number of recruits aged 25 or less</b>  | 367             | 1 064 | 146             | 165 | 513   | 1 229 |

**133 - NUMBER OF SEASONAL WORKERS**

| 2002   | 2003  | 2004  |
|--------|-------|-------|
| 10 222 | 8 722 | 8 422 |

**14 - EMPLOYEES LEAVING THE COMPANY** *(one for one)*

| 2002            |                 |       | 2003            |                 |       |  | 2004            |                 |              |
|-----------------|-----------------|-------|-----------------|-----------------|-------|--|-----------------|-----------------|--------------|
| Technical staff | Executive staff | Total | Technical staff | Executive staff | Total |  | Technical staff | Executive staff | Total        |
| 2 257           | 774             | 3 031 | 2 053           | 741             | 2 794 | <b>141 - TOTAL DEPARTURES</b>                      | <b>1 655</b>    | <b>582</b>      | <b>2 237</b> |
| 350             | 169             | 519   | 328             | 143             | 471   | <b>142 - RESIGNATIONS</b>                          | 319             | 202             | 521          |
| 285             | 54              | 339   | 413             | 59              | 472   | <b>143 - SUBSIDIZED DEPARTURES</b>                 | 287             | 66              | 353          |
| 163             | 63              | 226   | 95              | 73              | 168   | <b>144 - REDUNDANCIES, TERMINATION OF CONTRACT</b> | 128             | 98              | 226          |
| 897             | 22              | 919   | 485             | 21              | 506   | <b>145 - END OF FIXED-TERM CONTRACTS</b>           | 678             | 28              | 706          |
| 91              | 91              | 182   | 77              | 23              | 100   | <b>146 - DEPARTURE DURING PROBATIONARY PERIOD</b>  | 69              | 53              | 122          |
| 438             | 358             | 796   | 619             | 410             | 1 029 | <b>147 - RETIREMENTS/ EARLY RETIREMENTS</b>        | 146             | 122             | 268          |
| 33              | 17              | 50    | 36              | 12              | 48    | <b>148 - DEATHS</b>                                | 28              | 13              | 41           |



## EMPLOYMENT

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

| 2002            |       |                 |     | 2003  |       |                 |       | 2004            |     |       |       |  |   |                 |   |       |   |     |       |     |     |     |       |
|-----------------|-------|-----------------|-----|-------|-------|-----------------|-------|-----------------|-----|-------|-------|--|---|-----------------|---|-------|---|-----|-------|-----|-----|-----|-------|
| 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 |     |       |     |     |     |       |
| 797             | 1 460 | 569             | 205 | 1 366 | 1 665 | 646             | 1 407 | 525             | 216 | 1 171 | 1 623 | <b>141 - TOTAL DEPARTURES</b>                      |   |                 |   |       |   | 570 | 1 085 | 391 | 191 | 961 | 1 276 |
| 131             | 219   | 105             | 64  | 236   | 283   | 124             | 204   | 85              | 58  | 209   | 262   | <b>142 - RESIGNATIONS</b>                          |   |                 |   |       |   | 102 | 217   | 125 | 77  | 227 | 294   |
| 76              | 209   | 41              | 13  | 117   | 222   | 101             | 312   | 37              | 22  | 138   | 334   | <b>143 - SUBSIDIZED DEPARTURES</b>                 |   |                 |   |       |   | 75  | 212   | 43  | 23  | 118 | 235   |
| 58              | 105   | 52              | 11  | 110   | 116   | 35              | 60    | 50              | 23  | 85    | 83    | <b>144 - REDUNDANCIES, TERMINATION OF CONTRACT</b> |   |                 |   |       |   | 49  | 79    | 66  | 32  | 115 | 111   |
| 280             | 617   | 11              | 11  | 291   | 628   | 106             | 379   | 10              | 11  | 116   | 390   | <b>145 - END OF FIXED-TERM CONTRACTS</b>           |   |                 |   |       |   | 217 | 461   | 8   | 20  | 225 | 481   |
| 28              | 63    | 53              | 38  | 81    | 101   | 25              | 52    | 12              | 11  | 37    | 63    | <b>146 - DEPARTURE DURING PROBATIONARY PERIOD</b>  |   |                 |   |       |   | 24  | 45    | 33  | 20  | 57  | 65    |
| 199             | 239   | 295             | 63  | 494   | 302   | 238             | 381   | 320             | 90  | 558   | 471   | <b>147 - RETIREMENTS/ EARLY RETIREMENTS</b>        |   |                 |   |       |   | 88  | 58    | 105 | 17  | 193 | 75    |
| 25              | 8     | 12              | 5   | 37    | 13    | 17              | 19    | 11              | 1   | 28    | 20    | <b>148 - DEATHS</b>                                |   |                 |   |       |   | 15  | 13    | 11  | 2   | 26  | 15    |

## 15 - CAREER DEVELOPMENT

## 151 - NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

| 2002         |              |              | 2003         |              |              | 2004         |              |              |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Male         | Female       | Total        | Male         | Female       | Total        | Male         | Female       | Total        |
| -            | -            | -            | -            | -            | -            | -            | -            | -            |
| 53           | 107          | 160          | 35           | 71           | 106          | 23           | 59           | 82           |
| 216          | 700          | 916          | 160          | 415          | 575          | 183          | 537          | 720          |
| 242          | 625          | 867          | 216          | 563          | 779          | 234          | 588          | 822          |
| 297          | 491          | 788          | 258          | 485          | 743          | 246          | 502          | 748          |
| 339          | 377          | 716          | 260          | 333          | 593          | 257          | 338          | 595          |
| 469          | 305          | 774          | 356          | 269          | 625          | 372          | 261          | 633          |
| 377          | 210          | 587          | 320          | 184          | 504          | 383          | 229          | 612          |
| 324          | 182          | 506          | 246          | 126          | 372          | 288          | 147          | 435          |
| 158          | 56           | 214          | 108          | 49           | 157          | 143          | 70           | 213          |
| 77           | 30           | 107          | 58           | 37           | 95           | 63           | 35           | 98           |
| <b>2 552</b> | <b>3 083</b> | <b>5 635</b> | <b>2 017</b> | <b>2 532</b> | <b>4 549</b> | <b>2 192</b> | <b>2 766</b> | <b>4 958</b> |

## 17 - DISABLED PEOPLE

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

| December 31 <sup>st</sup> 2002 | December 31 <sup>st</sup> 2003 | December 31 <sup>st</sup> 2004 |
|--------------------------------|--------------------------------|--------------------------------|
| 831                            | 885                            | 868                            |
| 1 025                          | 1 022                          | 971                            |

In 2004, total number of disabled employees, expressed as natural persons, including entities employing fewer than 20 employees: 1003.

## 172 - NUMBER OF DISABLED EMPLOYEES FOLLOWING WORK ACCIDENTS OCCURRING WITHIN THE COMPANY\*

| December 31 <sup>st</sup> 2002 | December 31 <sup>st</sup> 2003 | December 31 <sup>st</sup> 2004 |
|--------------------------------|--------------------------------|--------------------------------|
|                                | 66                             | 65                             |

\* New indicator in 2003.

EMPLOYMENT**18 - ABSENTEEISM**

| 2002            |                 |                | 2003            |                 |                | 2004  |                 |                 |                |
|-----------------|-----------------|----------------|-----------------|-----------------|----------------|---|-----------------|-----------------|----------------|
| Technical staff | Executive staff | Total          | Technical staff | Executive staff | Total          | DAYS OF ABSENTEEISM                               | Technical staff | Executive staff | Total          |
| 367 971         | 66 075          | <b>434 046</b> | 355 502         | 80 299          | <b>435 801</b> | <b>182 - ILLNESS</b>                              | 324 180         | 81 992          | <b>406 172</b> |
|                 |                 |                |                 |                 |                | <b>183 - BREAKDOWN OF ABSENCES BY DURATION</b>    |                 |                 |                |
| 10 920          | 3 434           | <b>14 354</b>  | 12 020          | 3 844           | <b>15 864</b>  | up to 2 days                                      | 11 413          | 3 733           | <b>15 146</b>  |
| 27 918          | 6 637           | <b>34 555</b>  | 30 340          | 7 819           | <b>38 159</b>  | 3 to 6 days                                       | 26 364          | 7 286           | <b>33 650</b>  |
| 329 133         | 56 004          | <b>385 137</b> | 313 142         | 68 636          | <b>381 778</b> | 6 days and more                                   | 286 403         | 70 973          | <b>357 376</b> |
| 19 494          | 2 561           | <b>22 055</b>  | 24 000          | 3 449           | <b>27 449</b>  | <b>184 - WORK-RELATED AND COMMUTING ACCIDENTS</b> | 22 402          | 3 247           | <b>25 649</b>  |
| 63 982          | 52 013          | <b>115 995</b> | 73 441          | 69 913          | <b>143 354</b> | <b>185 - MATERNITY LEAVE</b>                      | 87 528          | 78 313          | <b>165 841</b> |
| 21 450          | 10 296          | <b>31 746</b>  | 24 361          | 12 930          | <b>37 291</b>  | <b>186 - AUTHORIZED LEAVE</b>                     | 23 564          | 12 843          | <b>36 407</b>  |
| 3 951           | 367             | <b>4 318</b>   | 4 560           | 478             | <b>5 038</b>   | <b>187 - OTHER REASONS</b>                        | 4 770           | 637             | <b>5 407</b>   |
| <b>476 848</b>  | <b>131 312</b>  | <b>608 160</b> | <b>481 864</b>  | <b>167 069</b>  | <b>648 933</b> | <b>181-1 - TOTAL</b>                              | <b>462 444</b>  | <b>177 032</b>  | <b>639 476</b> |
| 5.01            | 2.59            | <b>4.17</b>    | 5.28            | 3.12            | <b>4.48</b>    | <b>181 - RATE OF ABSENTEEISM</b>                  | 5.19            | 3.12            | <b>4.39</b>    |
| 0.67            | 1.03            | <b>0.80</b>    | 0.80            | 1.31            | <b>0.99</b>    | <i>of which rate of maternity leave</i>           | 0.98            | 1.38            | <b>1.14</b>    |

**19-A - LEAVES****191-A - PARENTAL CHILDCARE** *(duration over 6 months)*

| 2002     |            |            | 2003     |            |            | 2004            |          |            |            |
|----------|------------|------------|----------|------------|------------|-----------------|----------|------------|------------|
| Male     | Female     | Total      | Male     | Female     | Total      |                 | Male     | Female     | Total      |
| 1        | 134        | <b>135</b> | -        | 111        | <b>111</b> | Technical staff | 2        | 139        | <b>141</b> |
| -        | 50         | <b>50</b>  | -        | 47         | <b>47</b>  | Executive staff | 1        | 62         | <b>63</b>  |
| <b>1</b> | <b>184</b> | <b>185</b> | <b>-</b> | <b>158</b> | <b>158</b> | <b>TOTAL</b>    | <b>3</b> | <b>201</b> | <b>204</b> |

**192-A - SABBATICAL** *(duration over 6 months)*

| 2002     |           |           | 2003     |           |           | 2004            |          |           |           |
|----------|-----------|-----------|----------|-----------|-----------|-----------------|----------|-----------|-----------|
| Male     | Female    | Total     | Male     | Female    | Total     |                 | Male     | Female    | Total     |
| 1        | 9         | <b>10</b> | -        | 6         | <b>6</b>  | Technical staff | 2        | 13        | <b>15</b> |
| 2        | 4         | <b>6</b>  | 1        | 4         | <b>5</b>  | Executive staff | 3        | 5         | <b>8</b>  |
| <b>3</b> | <b>13</b> | <b>16</b> | <b>1</b> | <b>10</b> | <b>11</b> | <b>TOTAL</b>    | <b>5</b> | <b>18</b> | <b>23</b> |



# EMPLOYEE COMPENSATION AND RELATED EXPENSES

|    |  |       |
|----|--|-------|
| 21 | EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES | 12/13 |
| 22 | ANALYSIS OF COMPENSATION   | 14    |
| 26 | COMPANY PROFIT SHARING SCHEME AND MATCHING CONTRIBUTIONS               | 14    |

## EMPLOYEE COMPENSATION AND RELATED EXPENSES

21 - EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES *(in millions of euros)*

| 2002           | 2003           |  | 2004           |
|----------------|----------------|--|----------------|
| <b>2 798.6</b> | <b>2 832.5</b> | <b>TOTAL PAYROLL EXPENSES</b>  | <b>2 922.9</b> |
| <b>1 735.4</b> | <b>1 730.4</b> | <b>Salaries and Wages</b>  | <b>1 722.2</b> |
| 1 313.5        | 1 323.9        | Fixed compensation (after deductions)  | 1 310.7        |
| 92.3           | 93.9           | Miscellaneous allowances and overtime  | 75.1           |
| 297.2          | 277.9          | Variable compensation  | 283.3          |
| <b>1 703.0</b> | <b>1 695.7</b> | <b>Sub-total "Salaries and Wages" (1)</b>  | <b>1 669.1</b> |
| 9.8            | 9.3            | Special child benefit  | 8.8            |
| 22.6           | 25.4           | Miscellaneous (complementary contribution to employee savings scheme, reserve for holiday leave, etc.)   | 44.3           |
| <b>809.2</b>   | <b>816.3</b>   | <b>Social Security Contributions</b>   | <b>850.9</b>   |
| 84.7           | 89.3           | Including Medical Expenses, Company Welfare Facilities   | 81.1           |
| <b>170.0</b>   | <b>165.5</b>   | <b>Payroll Taxes</b>   | <b>196.8</b>   |
| <b>84.0</b>    | <b>120.3</b>   | <b>Incentive Schemes and Profit Sharing</b>  | <b>153.0</b>   |
| <b>38 669</b>  | <b>38 360</b>  | <b>Average monthly headcount in Metropolitan France</b>  | <b>38 602</b>  |
| <b>44 040</b>  | <b>44 205</b>  | <b>Average compensation paid to an employee in € (2)</b><br>(fulfillment of the contract of employment)<br>Sub-total "Salaries and Wages"<br>Average monthly headcount | <b>43 238</b>  |
| <b>46 467</b>  | <b>47 582</b>  | <b>Average compensation paid to an employee (income) in €</b><br>(including Special child benefit, Incentive Schemes and Profit Sharing)                               | <b>47 430</b>  |
| <b>72 372</b>  | <b>73 839</b>  | <b>Average employer's contributions per employee in €</b>  | <b>75 719</b>  |
| 35.0 %         | 34.7 %         | Social Security Contributions and Payroll Taxes as a percentage of payroll expenses  | 35.8 %         |
| 42.7 %         | 40.8 %         | <b>Overall payroll costs</b><br>Total payroll expenses<br>Value Added  | 41.6 %         |
| 1 629.0        | 1 602.2        | (1) Sub-total "salaries and wages paid during the year" (excluding provisions booked in the accounts)  | 1 725.4        |
| 42 126         | 41 767         | (2) Average compensation paid to an employee in € (on the basis of salaries and wages paid during the year)  | 44 697         |

211 b - AVERAGE MONTHLY COMPENSATION *(in euros)* Fixed salaries

| 2002         |              |              | 2003         |              |              | 2004         |              |              |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Male         | Female       | Total        | Male         | Female       | Total        | Male         | Female       | Total        |
| <b>2 235</b> | <b>2 083</b> | <b>2 138</b> | <b>2 224</b> | <b>2 074</b> | <b>2 127</b> | <b>2 251</b> | <b>2 099</b> | <b>2 151</b> |
|              | ns           | ns           |              |              |              |              |              |              |
| 1 761        | 1 706        | <b>1 728</b> | 1 773        | 1 701        | <b>1 730</b> | 1 801        | 1 724        | <b>1 759</b> |
| 1 952        | 1 835        | <b>1 867</b> | 1 924        | 1 804        | <b>1 837</b> | 1 975        | 1 835        | <b>1 873</b> |
| 2 067        | 1 966        | <b>1 993</b> | 2 060        | 1 951        | <b>1 980</b> | 2 051        | 1 943        | <b>1 971</b> |
| 2 160        | 2 114        | <b>2 129</b> | 2 163        | 2 111        | <b>2 128</b> | 2 189        | 2 126        | <b>2 145</b> |
| 2 251        | 2 228        | <b>2 237</b> | 2 243        | 2 218        | <b>2 227</b> | 2 274        | 2 247        | <b>2 257</b> |
| 2 514        | 2 473        | <b>2 495</b> | 2 497        | 2 460        | <b>2 479</b> | 2 528        | 2 482        | <b>2 504</b> |
| <b>4 018</b> | <b>3 509</b> | <b>3 835</b> | <b>3 990</b> | <b>3 498</b> | <b>3 807</b> | <b>4 014</b> | <b>3 522</b> | <b>3 828</b> |
| 2 916        | 2 872        | <b>2 897</b> | 2 907        | 2 864        | <b>2 888</b> | 2 911        | 2 877        | <b>2 896</b> |
| 3 534        | 3 446        | <b>3 503</b> | 3 525        | 3 452        | <b>3 499</b> | 3 566        | 3 483        | <b>3 536</b> |
| 4 244        | 4 130        | <b>4 207</b> | 4 252        | 4 140        | <b>4 215</b> | 4 303        | 4 201        | <b>4 268</b> |
| 5 119        | 5 126        | <b>5 121</b> | 5 147        | 5 086        | <b>5 130</b> | 5 263        | 5 149        | <b>5 230</b> |
| 7 699        | 6 728        | <b>7 523</b> | 7 659        | 6 659        | <b>7 459</b> | 7 704        | 6 770        | <b>7 505</b> |
| <b>3 118</b> | <b>2 422</b> | <b>2 743</b> | <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> |              |              |

## EMPLOYEE COMPENSATION AND RELATED EXPENSES

### 213 - BREAKDOWN OF ANNUAL COMPENSATION (in euros) Gross salary (for tax purposes)

| 2002                              |  | 2003                              |  |                                   | 2004                              |
|-----------------------------------|--|-----------------------------------|--|-----------------------------------|-----------------------------------|
| 20 263                            |  | 19 905                            |  | 99 % of employees earned at least | 19 763                            |
| 22 715                            |  | 22 070                            |  | 95% of employees earned at least  | 22 146                            |
| 24 413                            |  | 23 920                            |  | 90% of employees earned at least  | 24 094                            |
| 25 610                            |  | 25 181                            |  | 85% of employees earned at least  | 25 395                            |
| 26 612                            |  | 26 245                            |  | 80% of employees earned at least  | 26 492                            |
| 27 555                            |  | 27 213                            |  | 75% of employees earned at least  | 27 559                            |
| 28 483                            |  | 28 208                            |  | 70% of employees earned at least  | 28 627                            |
| 29 527                            |  | 29 310                            |  | 65% of employees earned at least  | 29 706                            |
| 30 612                            |  | 30 472                            |  | 60% of employees earned at least  | 30 899                            |
| 31 883                            |  | 31 784                            |  | 55% of employees earned at least  | 32 255                            |
| 33 294                            |  | 33 279                            |  | 50% of employees earned at least  | 33 850                            |
| 34 929                            |  | 35 010                            |  | 45% of employees earned at least  | 35 637                            |
| 36 747                            |  | 36 849                            |  | 40% of employees earned at least  | 37 617                            |
| 38 798                            |  | 38 864                            |  | 35% of employees earned at least  | 39 842                            |
| 41 131                            |  | 41 177                            |  | 30% of employees earned at least  | 42 302                            |
| 44 068                            |  | 43 974                            |  | 25% of employees earned at least  | 45 114                            |
| 47 994                            |  | 47 845                            |  | 20% of employees earned at least  | 49 089                            |
| 53 582                            |  | 53 331                            |  | 15% of employees earned at least  | 54 806                            |
| 62 474                            |  | 62 220                            |  | 10% of employees earned at least  | 64 239                            |
| 81 118                            |  | 80 468                            |  | 5% of employees earned at least   | 83 781                            |
| 170 677                           |  | 160 872                           |  | 1% of employees earned at least   | 181 527                           |
| $\frac{81\,118}{22\,715} = 3.57$  |  | $\frac{80\,468}{22\,070} = 3.65$  |  | Ratio of the 5 % and 95 %         | $\frac{83\,781}{22\,146} = 3.78$  |
| $\frac{170\,677}{22\,715} = 7.51$ |  | $\frac{160\,872}{22\,070} = 7.29$ |  | Ratio of the 1 % and 95 %         | $\frac{181\,527}{22\,146} = 8.20$ |

### 213-A - BREAKDOWN OF ANNUAL COMPENSATION BY HIERARCHICAL LEVEL (in euros) AND BY GENDER (as %)

| 2002                           |      |      |         |      |      | 2003   |      |      |         |      |      | 2004   |        |      |         |         |      |      |
|--------------------------------|------|------|---------|------|------|--------|------|------|---------|------|------|--------|--------|------|---------|---------|------|------|
| Techn.                         | %M*  | %F*  | Execut. | %M*  | %F*  | Techn. | %M*  | %F*  | Execut. | %M*  | %F*  | Techn. | %M*    | %F*  | Execut. | %M*     | %F*  |      |
| % of employees earned at least |      |      |         |      |      |        |      |      |         |      |      |        |        |      |         |         |      |      |
| 19 763                         | 45.1 | 54.9 | 30 719  | 68.0 | 32.0 | 19 521 | 44.0 | 56.0 | 29 129  | 66.6 | 33.4 | 99%    | 19 343 | 42.5 | 57.5    | 29 265  | 66.0 | 34.0 |
| 21 710                         | 45.6 | 54.4 | 34 237  | 69.0 | 31.0 | 21 131 | 44.6 | 55.4 | 33 935  | 67.5 | 32.5 | 95%    | 21 050 | 43.1 | 56.9    | 33 680  | 66.8 | 33.2 |
| 23 157                         | 46.1 | 53.9 | 36 274  | 70.0 | 30.0 | 22 425 | 45.2 | 54.8 | 35 880  | 68.3 | 31.7 | 90%    | 22 432 | 43.8 | 56.2    | 35 883  | 67.7 | 32.3 |
| 24 157                         | 46.7 | 53.3 | 37 698  | 70.9 | 29.1 | 23 523 | 45.7 | 54.3 | 37 246  | 69.3 | 30.7 | 85%    | 23 570 | 44.6 | 55.4    | 37 370  | 68.6 | 31.4 |
| 24 965                         | 47.1 | 52.9 | 38 926  | 71.6 | 28.4 | 24 389 | 46.1 | 53.9 | 38 404  | 70.3 | 29.7 | 80%    | 24 460 | 45.0 | 55.0    | 38 696  | 69.6 | 30.4 |
| 25 650                         | 47.5 | 52.5 | 40 184  | 72.3 | 27.7 | 25 086 | 46.5 | 53.5 | 39 528  | 71.1 | 28.9 | 75%    | 25 184 | 45.6 | 54.4    | 39 945  | 70.6 | 29.4 |
| 26 269                         | 48.2 | 51.8 | 41 337  | 73.3 | 26.7 | 25 760 | 47.2 | 52.8 | 40 673  | 71.8 | 28.2 | 70%    | 25 832 | 46.0 | 54.0    | 41 139  | 71.4 | 28.6 |
| 26 832                         | 48.9 | 51.1 | 42 584  | 74.0 | 26.0 | 26 330 | 48.0 | 52.0 | 41 828  | 72.7 | 27.3 | 65%    | 26 443 | 46.6 | 53.4    | 42 419  | 72.2 | 27.8 |
| 27 396                         | 49.9 | 50.1 | 44 090  | 74.6 | 25.4 | 26 872 | 48.8 | 51.2 | 43 091  | 73.5 | 26.5 | 60%    | 27 052 | 47.3 | 52.7    | 43 736  | 73.1 | 26.9 |
| 27 981                         | 50.9 | 49.1 | 45 674  | 75.2 | 24.8 | 27 477 | 49.7 | 50.3 | 44 618  | 74.3 | 25.7 | 55%    | 27 634 | 48.3 | 51.7    | 45 107  | 73.9 | 26.1 |
| 28 542                         | 52.0 | 48.0 | 47 570  | 76.0 | 24.0 | 28 035 | 50.8 | 49.2 | 46 309  | 75.2 | 24.8 | 50%    | 28 221 | 49.1 | 50.9    | 46 915  | 74.7 | 25.3 |
| 29 173                         | 52.8 | 47.2 | 49 764  | 76.9 | 23.1 | 28 682 | 51.7 | 48.3 | 48 332  | 76.0 | 24.0 | 45%    | 28 836 | 49.7 | 50.3    | 48 868  | 75.4 | 24.6 |
| 29 836                         | 54.1 | 45.9 | 52 124  | 77.6 | 22.4 | 29 317 | 52.8 | 47.2 | 50 733  | 76.9 | 23.1 | 40%    | 29 490 | 51.0 | 49.0    | 51 271  | 76.5 | 23.5 |
| 30 503                         | 55.7 | 44.3 | 55 012  | 78.3 | 21.7 | 30 008 | 53.8 | 46.2 | 53 372  | 77.4 | 22.6 | 35%    | 30 128 | 52.1 | 47.9    | 53 978  | 77.2 | 22.8 |
| 31 271                         | 56.6 | 43.4 | 58 455  | 79.2 | 20.8 | 30 724 | 55.4 | 44.6 | 56 740  | 78.3 | 21.7 | 30%    | 30 860 | 53.5 | 46.5    | 57 362  | 78.0 | 22.0 |
| 32 156                         | 58.3 | 41.7 | 62 584  | 79.9 | 20.1 | 31 520 | 57.0 | 43.0 | 60 780  | 79.2 | 20.8 | 25%    | 31 685 | 55.1 | 44.9    | 61 642  | 78.7 | 21.3 |
| 33 127                         | 60.8 | 39.2 | 68 125  | 80.4 | 19.6 | 32 412 | 59.0 | 41.0 | 66 041  | 80.3 | 19.7 | 20%    | 32 570 | 57.0 | 43.0    | 67 167  | 79.7 | 20.3 |
| 34 313                         | 64.2 | 35.8 | 75 557  | 81.6 | 18.4 | 33 548 | 60.5 | 39.5 | 73 285  | 80.4 | 19.6 | 15%    | 33 723 | 59.8 | 40.2    | 74 656  | 81.0 | 19.0 |
| 35 939                         | 68.4 | 31.6 | 88 895  | 82.8 | 17.2 | 35 032 | 65.8 | 34.2 | 86 136  | 82.4 | 17.6 | 10%    | 35 205 | 63.2 | 36.8    | 88 358  | 82.0 | 18.0 |
| 38 732                         | 76.2 | 23.8 | 124 392 | 86.0 | 14.0 | 37 437 | 76.7 | 23.3 | 119 890 | 85.7 | 14.3 | 5%     | 37 784 | 71.9 | 28.1    | 123 881 | 86.5 | 13.5 |
| 47 845                         | 95.7 | 4.3  | 286 387 | 88.6 | 11.4 | 46 677 | 96.7 | 3.3  | 272 829 | 89.5 | 10.5 | 1%     | 46 685 | 93.8 | 6.2     | 307 187 | 91.5 | 8.5  |

\* The percentages are calculated in terms of the number of employees in each compensation level (99%, 95%, etc.) broken down per category.

**EMPLOYEE COMPENSATION AND RELATED EXPENSES****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**

| 2002 | 2003 | 2004 |
|------|------|------|
| 5.7  | 5.5  | 6.7  |

**222 - TOTAL OF THE TEN HIGHEST PAY PACKAGES**

| 2002       | 2003       | 2004*      |
|------------|------------|------------|
| 18 265 901 | 14 595 751 | 38 074 984 |

\* 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.

**26 - COMPANY PROFIT SHARING SCHEME AND MATCHING CONTRIBUTIONS****261 - SPECIAL PROFIT SHARING RESERVE** *Total amount (in millions of euros)*

| 2002 | 2003 | 2004 |
|------|------|------|
| 40.5 | 67.3 | 94.5 |

**261 - INCENTIVE SCHEMES** *Total amount (in millions of euros)*

| 2002 | 2003 | 2004 |
|------|------|------|
| 40.3 | 49.5 | 54.2 |

**INDIVIDUAL AMOUNT (in euros) AND****262 - AVERAGE AMOUNT IN PROFIT SHARING PER PARTICIPATING EMPLOYEE (in euros)**

| 2002  | 2003  |                | 2004  |
|-------|-------|----------------|-------|
| 780   | 1 332 | Minimum share  | 1 860 |
| 2 836 | 4 846 | Maximum share  | 6 764 |
| 899   | 1 526 | Average amount | 2 145 |

**INDIVIDUAL AMOUNT (in euros) AND****262 - AVERAGE AMOUNT IN INCENTIVE SCHEMES PER PARTICIPATING EMPLOYEE (in euros)**

| 2002  | 2003  |                | 2004  |
|-------|-------|----------------|-------|
| 788   | 995   | Minimum share  | 1 085 |
| 2 366 | 2 985 | Maximum share  | 3 256 |
| 893   | 1 121 | Average amount | 1 228 |

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

| 2002 | 2003 | 2004 |
|------|------|------|
| 3.54 | 3.83 | 3.70 |

\* Including voluntary payments.

**264-A - EMPLOYER CONTRIBUTIONS PAID INTO MUTUAL FUNDS (in millions of euros)\*\***

| 2002  | 2003  | 2004  |
|-------|-------|-------|
| 31.09 | 30.10 | 24.90 |

\*\* This amount includes management charges paid by the company on behalf of employees.



# HEALTH AND SAFETY

|    |   |    |
|----|---|----|
| 31 | WORK-RELATED AND COMMUTING ACCIDENTS      | 16 |
| 32 | BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT | 16 |
| 34 | HEALTH & SAFETY AT WORK COMMITTEE         | 16 |
| 35 | EXPENDITURE ON SAFETY                     | 16 |

## 31 - WORK-RELATED AND COMMUTING ACCIDENTS

### 311 - NUMBER OF WORK-RELATED ACCIDENTS RESULTING IN SICK LEAVE

| Technical staff | Executive staff |      | Total |
|-----------------|-----------------|------|-------|
| 284             | 22              | 2002 | 306   |
| 270             | 33              | 2003 | 303   |
| 219             | 27              | 2004 | 246   |

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

| Technical staff | Executive staff |      | Total  |
|-----------------|-----------------|------|--------|
| 8 634           | 1 277           | 2002 | 9 911  |
| 10 604          | 1 324           | 2003 | 11 928 |
| 10 219          | 337             | 2004 | 10 556 |

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

| 2002 | 2003 |       | 2004 |
|------|------|-------|------|
|      | 54   | TOTAL | 65   |

### 314 - NUMBER OF FATAL ACCIDENTS

| 2002 | 2003 |              | 2004 |
|------|------|--------------|------|
| 1    | -    | Commuting    | -    |
| 1    | 1    | Work-related | -    |

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

| 2002 | 2003 |       | 2004 |
|------|------|-------|------|
| 208  | 245  | TOTAL | 183  |

### 316 - NUMBER OF ACCIDENTS SUFFERED BY TEMPORARY EMPLOYEES WORKING IN THE COMPANY\*

| 2002 | 2003 |       | 2004 |
|------|------|-------|------|
|      | 0    | TOTAL | 0    |

\* New indicators in 2003.

## 32 - BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

|   | 2002 | 2003 | 2004 |
|---|------|------|------|
| 321 - NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS codes 32 to 40:                                       | -    | -    | -    |
| 322 - NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS code 02:   | 46   | 47   | 43   |
| 323 - NUMBER OF ACCIDENTS CAUSED BY MACHINES, EXCLUDING THOSE INVOLVING THE ABOVE CODES codes 09 to 30: | -    | -    | 1    |
| 324 - NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE codes 01,03,04,06, 07, 08:            | 94   | 85   | 73   |
| 325 - NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS codes 05:                            | 1    | -    | -    |
| 326 - OTHER CASES:  | 165  | 171  | 129  |
| <i>including declarations following bank robberies:</i>   | 145  | 162  | 115  |

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

## 34 - HEALTH & SAFETY AT WORK COMMITTEE (CHSCT)

### 341 - NUMBER OF CHSCT MEETINGS

| 2002 | 2003 | 2004 |
|------|------|------|
| 617  | 544  | 568  |

## 35 - EXPENDITURE ON SAFETY

### 351 - STAFF TRAINING ON SAFETY

| 2002   | 2003   | 2004   |
|--------|--------|--------|
| 17 728 | 20 371 | 26 475 |

### 352 - EXPENDITURE ON SAFETY (in millions of euros)

| 2002  | 2003  | 2004  |
|-------|-------|-------|
| 29.29 | 36.58 | 33.74 |





# OTHER WORKING CONDITIONS

|    |  |       |
|----|--|-------|
| 41 | HOURS WORKED AND FLEXIBLE WORKING HOURS                    | 18/20 |
| 42 | ORGANIZATION OF WORKING HOURS<br>PER CATEGORY OF PERSONNEL | 20    |
| 45 | EXPENDITURE TO IMPROVE WORKING CONDITIONS                  | 20    |

OTHER WORKING CONDITIONS**41 - HOURS WORKED AND FLEXIBLE WORKING HOURS****411 - NUMBER OF HOURS IN A WORKING WEEK**

General rule: 35 hours (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\***

| 2002 | 2003 | 2004 |
|------|------|------|
| 588  | 286  | 158  |

\* Decline in time off in lieu of overtime wages linked to the reduction in overtime worked.

**413 - NUMBER OF EMPLOYEES BENEFITING FROM FLEXTIME**

| 2002         |              |               | 2003         |              |               | 2004            |              |              |               |
|--------------|--------------|---------------|--------------|--------------|---------------|-----------------|--------------|--------------|---------------|
| Male         | Female       | Total         | Male         | Female       | Total         | Male            | Female       | Total        |               |
| 4 190        | 8 888        | <b>13 078</b> | 3 828        | 8 300        | <b>12 128</b> | Technical staff | 3 776        | 8 290        | <b>12 066</b> |
| 708          | 628          | <b>1 336</b>  | 636          | 653          | <b>1 289</b>  | Executive staff | 704          | 769          | <b>1 473</b>  |
| <b>4 898</b> | <b>9 516</b> | <b>14 414</b> | <b>4 464</b> | <b>8 953</b> | <b>13 417</b> | <b>TOTAL</b>    | <b>4 480</b> | <b>9 059</b> | <b>13 539</b> |

## OTHER WORKING CONDITIONS

## 414 - NUMBER OF EMPLOYEES WORKING PART-TIME

| 2002      |            |            | 2003      |            |            | 90%              | 2004      |            |            |
|-----------|------------|------------|-----------|------------|------------|------------------|-----------|------------|------------|
| Male      | Female     | Total      | Male      | Female     | Total      |                  | Male      | Female     | Total      |
| 11        | 88         | 99         | 10        | 96         | 106        | Technical staff  | 11        | 102        | 113        |
| 6         | 42         | 48         | 6         | 43         | 49         | Executive staff  | 7         | 46         | 53         |
| <b>17</b> | <b>130</b> | <b>147</b> | <b>16</b> | <b>139</b> | <b>155</b> | <b>Sub-total</b> | <b>18</b> | <b>148</b> | <b>166</b> |

| 2002       |              |              | 2003       |              |              | 80%              | 2004       |              |              |
|------------|--------------|--------------|------------|--------------|--------------|------------------|------------|--------------|--------------|
| Male       | Female       | Total        | Male       | Female       | Total        |                  | Male       | Female       | Total        |
| 151        | 3 063        | 3 214        | 127        | 2 849        | 2 976        | Technical staff  | 122        | 2 715        | 2 837        |
| 59         | 402          | 461          | 35         | 448          | 483          | Executive staff  | 18         | 518          | 536          |
| <b>210</b> | <b>3 465</b> | <b>3 675</b> | <b>162</b> | <b>3 297</b> | <b>3 459</b> | <b>Sub-total</b> | <b>140</b> | <b>3 233</b> | <b>3 373</b> |

| 2002      |            |            | 2003      |            |            | 60%              | 2004      |            |            |
|-----------|------------|------------|-----------|------------|------------|------------------|-----------|------------|------------|
| Male      | Female     | Total      | Male      | Female     | Total      |                  | Male      | Female     | Total      |
| 22        | 447        | 469        | 23        | 444        | 467        | Technical staff  | 26        | 441        | 467        |
| 6         | 43         | 49         | 8         | 44         | 52         | Executive staff  | 8         | 46         | 54         |
| <b>28</b> | <b>490</b> | <b>518</b> | <b>31</b> | <b>488</b> | <b>519</b> | <b>Sub-total</b> | <b>34</b> | <b>487</b> | <b>521</b> |

| 2002      |            |            | 2003      |            |            | 50%              | 2004      |            |            |
|-----------|------------|------------|-----------|------------|------------|------------------|-----------|------------|------------|
| Male      | Female     | Total      | Male      | Female     | Total      |                  | Male      | Female     | Total      |
| 67        | 565        | 632        | 71        | 607        | 678        | Technical staff  | 81        | 598        | 679        |
| 8         | 27         | 35         | 8         | 35         | 43         | Executive staff  | 9         | 37         | 46         |
| <b>75</b> | <b>592</b> | <b>667</b> | <b>79</b> | <b>642</b> | <b>721</b> | <b>Sub-total</b> | <b>90</b> | <b>635</b> | <b>725</b> |

| 2002      |            |            | 2003      |            |            | Miscellaneous*   | 2004      |            |            |
|-----------|------------|------------|-----------|------------|------------|------------------|-----------|------------|------------|
| Male      | Female     | Total      | Male      | Female     | Total      |                  | Male      | Female     | Total      |
| 49        | 220        | 269        | 33        | 106        | 139        | Technical staff  | 35        | 97         | 132        |
| 7         | 5          | 12         | 6         | 2          | 8          | Executive staff  | 3         | 3          | 6          |
| <b>56</b> | <b>225</b> | <b>281</b> | <b>39</b> | <b>108</b> | <b>147</b> | <b>Sub-total</b> | <b>38</b> | <b>100</b> | <b>138</b> |

| 2002       |              |              | 2003       |              |              | Total           | 2004       |              |              |
|------------|--------------|--------------|------------|--------------|--------------|-----------------|------------|--------------|--------------|
| Male       | Female       | Total        | Male       | Female       | Total        |                 | Male       | Female       | Total        |
| 300        | 4 383        | 4 683        | 264        | 4 102        | 4 366        | Technical staff | 275        | 3 953        | 4 228        |
| 86         | 519          | 605          | 63         | 572          | 635          | Executive staff | 45         | 650          | 695          |
| <b>386</b> | <b>4 902</b> | <b>5 288</b> | <b>327</b> | <b>4 674</b> | <b>5 001</b> | <b>TOTAL</b>    | <b>320</b> | <b>4 603</b> | <b>4 923</b> |

\* Including the 40% part-time formula.

## 414-A - NUMBER OF EMPLOYEES WORKING FULL-TIME

| 2002          |               |               | 2003          |               |               | 100%            | 2004          |               |               |
|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|
| Male          | Female        | Total         | Male          | Female        | Total         |                 | Male          | Female        | Total         |
| 8 994         | 12 010        | 21 004        | 8 438         | 11 860        | 20 298        | Technical staff | 7 978         | 11 996        | 19 974        |
| 9 090         | 4 588         | 13 678        | 9 344         | 4 926         | 14 270        | Executive staff | 9 899         | 5 371         | 15 270        |
| <b>18 084</b> | <b>16 598</b> | <b>34 682</b> | <b>17 782</b> | <b>16 786</b> | <b>34 568</b> | <b>TOTAL</b>    | <b>17 877</b> | <b>17 367</b> | <b>35 244</b> |

**OTHER WORKING CONDITIONS****416 - NUMBER OF DAYS OF ANNUAL HOLIDAYS**

27

26 days of annual holidays + 1 additional day.

**417 - PAID PUBLIC HOLIDAYS (including bank holidays)**

Saturdays

7

Mondays

7

Including First of May.

**4 - ORGANIZATION OF WORKING HOURS PER CATEGORY OF PERSONNEL****421 - NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS\***

| 2002       |           |            | 2003       |            |            | 2004            |            |            |            |
|------------|-----------|------------|------------|------------|------------|-----------------|------------|------------|------------|
| Male       | Female    | Total      | Male       | Female     | Total      | Male            | Female     | Total      |            |
| 212        | 53        | <b>265</b> | 278        | 134        | <b>412</b> | Technical staff | 313        | 273        | <b>586</b> |
| 46         | 30        | <b>76</b>  | 26         | 12         | <b>38</b>  | Executive staff | 62         | 20         | <b>82</b>  |
| <b>258</b> | <b>83</b> | <b>341</b> | <b>304</b> | <b>146</b> | <b>450</b> | <b>TOTAL</b>    | <b>375</b> | <b>293</b> | <b>668</b> |

This indicator chiefly refers to employees working days.

**421-A - NUMBER OF EMPLOYEES WORKING NIGHTS\***

| 2002       |            |            | 2003       |            |            | 2004            |            |            |            |
|------------|------------|------------|------------|------------|------------|-----------------|------------|------------|------------|
| Male       | Female     | Total      | Male       | Female     | Total      | Male            | Female     | Total      |            |
| 118        | 225        | <b>343</b> | 121        | 377        | <b>498</b> | Technical staff | 144        | 478        | <b>622</b> |
| 10         | 5          | <b>15</b>  | 4          | 1          | <b>5</b>   | Executive staff | 13         | 6          | <b>19</b>  |
| <b>128</b> | <b>230</b> | <b>358</b> | <b>125</b> | <b>378</b> | <b>503</b> | <b>TOTAL</b>    | <b>157</b> | <b>484</b> | <b>641</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)**

| 2002   | 2003   | 2004          |
|--------|--------|---------------|
| 102.78 | 102.84 | <b>101.25</b> |

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

# TRAINING

|    |  |       |
|----|--|-------|
| 51 | IN-SERVICE PROFESSIONAL TRAINING       | 22/23 |
| 52 | TRAINING LEAVE                         | 24    |
| 53 | APPRENTICESHIP AND OCCUPATIONAL SKILLS | 24    |

## 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)*

| 2002  |  | 2003  |  | 2004*                   |       |
|-------|--|-------|--|-------------------------|-------|
| 3.93  |  | 3.78  |  | As % of payroll         | 4.18  |
| 65.45 |  | 60.86 |  | Expenditure on training | 72.73 |

\* Estimated figures.

### 513 - NUMBER OF STAFF TRAINED

| 2002          |               |               | 2003          |               |               | 2004                    |               |               |               |
|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------|---------------|---------------|---------------|
| Male          | Female        | Total         | Male          | Female        | Total         | Male                    | Female        | Total         |               |
| 8 760         | 15 737        | <b>24 497</b> | 8 295         | 15 238        | <b>23 533</b> | Technical staff         | 7 621         | 14 300        | <b>21 921</b> |
| 7 159         | 4 193         | <b>11 352</b> | 7 549         | 4 560         | <b>12 109</b> | Executive staff         | 7 755         | 4 954         | <b>12 709</b> |
| <b>15 919</b> | <b>19 930</b> | <b>35 849</b> | <b>15 844</b> | <b>19 798</b> | <b>35 642</b> | <b>TOTAL</b>            | <b>15 376</b> | <b>19 254</b> | <b>34 630</b> |
| 39.8          | 49.9          | <b>89.7</b>   | 40.0          | 50.0          | <b>90.0</b>   | as % of total headcount | <b>38.2</b>   | <b>47.9</b>   | <b>86.1</b>   |

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

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

| 2002           |                |                  | 2003           |                |                  | 2004            |                |                |                  |
|----------------|----------------|------------------|----------------|----------------|------------------|-----------------|----------------|----------------|------------------|
| Male           | Female         | Total            | Male           | Female         | Total            | Male            | Female         | Total          |                  |
| 272 618        | 487 695        | <b>760 313</b>   | 249 572        | 461 769        | <b>711 341</b>   | Technical staff | 305 966        | 544 680        | <b>850 646</b>   |
| 353 822        | 291 851        | <b>645 673</b>   | 299 833        | 233 527        | <b>533 360</b>   | Executive staff | 371 689        | 273 987        | <b>645 676</b>   |
| <b>626 440</b> | <b>779 546</b> | <b>1 405 986</b> | <b>549 405</b> | <b>695 296</b> | <b>1 244 701</b> | <b>TOTAL</b>    | <b>677 655</b> | <b>818 667</b> | <b>1 496 322</b> |

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

| 2002            |                             | 2003            |                             |   | 2004             |                             |
|-----------------|-----------------------------|-----------------|-----------------------------|---|------------------|-----------------------------|
| Number of hours | Number of training sessions | Number of hours | Number of training sessions |   | Number of hours  | Number of training sessions |
|                 |                             |                 |                             | <b>Business line training courses</b>       |                  |                             |
|                 |                             |                 |                             | Insurance                                   | 76 550           | 8 612                       |
|                 |                             |                 |                             | Internal Audit and Control                  | 15 383           | 870                         |
|                 |                             |                 |                             | Bookkeeping - Management Control            | 14 754           | 1 819                       |
|                 |                             |                 |                             | Consultancy Services - Wealth Management    | 118 155          | 7 774                       |
|                 |                             |                 |                             | Corporate Finance                           | 6 031            | 164                         |
|                 |                             |                 |                             | Loans and Financing                         | 71 387           | 7 725                       |
|                 |                             |                 |                             | Deontology                                  | 37 727           | 18 899                      |
|                 |                             |                 |                             | Asset Management                            | 10 162           | 1 431                       |
|                 |                             |                 |                             | Real Estate                                 | 12 914           | 1 358                       |
|                 |                             |                 |                             | Information Systems                         | 170 519          | 15 929                      |
|                 |                             |                 |                             | Legal and Tax Affairs                       | 12 109           | 1 837                       |
|                 |                             |                 |                             | Logistics                                   | 3 040            | 559                         |
|                 |                             |                 |                             | Financial Markets                           | 11 922           | 676                         |
|                 |                             |                 |                             | Marketing and Selling Techniques            | 134 084          | 12 178                      |
|                 |                             |                 |                             | Banking Products and Services               | 244 940          | 26 234                      |
|                 |                             |                 |                             | Human Resources                             | 11 976           | 1 098                       |
|                 |                             |                 |                             | Risk Management                             | 46 747           | 4 946                       |
|                 |                             |                 |                             | <b>Cross-functional training courses</b>    |                  |                             |
|                 |                             |                 |                             | Office Automation - NICT                    | 19 184           | 2 939                       |
|                 |                             |                 |                             | Professional Development                    | 57 312           | 3 003                       |
|                 |                             |                 |                             | Management - Organization                   | 42 254           | 2 841                       |
|                 |                             |                 |                             | Languages - Multicultural Awareness         | 28 873           | 2 013                       |
|                 |                             |                 |                             | Operational Management                      | 36 903           | 2 119                       |
|                 |                             |                 |                             | Quality                                     | 2 811            | 649                         |
|                 |                             |                 |                             | <b>Corporate training courses</b>           |                  |                             |
|                 |                             |                 |                             | Integration                                 | 160 789          | 1 656                       |
|                 |                             |                 |                             | Corporate Management                        | 350              | 30                          |
|                 |                             |                 |                             | Training leading to a banking qualification | 149 450          | 3 114                       |
|                 |                             |                 |                             | <b>TOTAL</b>                                | <b>1 496 322</b> | <b>130 473</b>              |

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

| 2002 |  | 2003 |  |                               | 2004             |  |
|------|--|------|--|-------------------------------|------------------|--|
|      |  |      |  | In-class training             | 969 384          |  |
|      |  |      |  | Residential in-class training | 53 574           |  |
|      |  |      |  | On-site training              | 462 142          |  |
|      |  |      |  | Multimedia - e-learning       | 11 223           |  |
|      |  |      |  | <b>TOTAL</b>                  | <b>1 496 322</b> |  |

\* New breakdown in 2004, background not reconstituted.

## 52 - TRAINING LEAVE

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

| 2002 |        |       | 2003 |        |       | 2004 |        |       |
|------|--------|-------|------|--------|-------|------|--------|-------|
| Male | Female | Total | Male | Female | Total | Male | Female | Total |
| 8    | 23     | 31*   | 7    | 18     | 25**  | 8    | 14     | 22*** |

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

| 2002 |        |       | 2003 |        |       | 2004 |        |       |
|------|--------|-------|------|--------|-------|------|--------|-------|
| Male | Female | Total | Male | Female | Total | Male | Female | Total |
| 4    | 2      | 6     | 8    | 3      | 11    | 5    | 5      | 10    |

## 523 - NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

| 2002 |        |       | 2003 |        |       | 2004 |        |       |
|------|--------|-------|------|--------|-------|------|--------|-------|
| Male | Female | Total | Male | Female | Total | Male | Female | Total |
| 0    | 0      | 0     | 0    | 0      | 0     | 0    | 0      | 0     |

\* 19 partly paid. \*\* 18 partly paid. \*\*\* 16 partly paid.

## 53 - APPRENTICESHIP AND OCCUPATIONAL SKILLS

## 531 - NUMBER OF APPRENTICESHIP AND OCCUPATIONAL SKILLS CONTRACTS

| 2002 |        |       | 2003 |        |       | 2004         |        |       |
|------|--------|-------|------|--------|-------|--------------|--------|-------|
| Male | Female | Total | Male | Female | Total | Male         | Female | Total |
| 45   | 68     | 113   | 40   | 62     | 102   | 67           | 74     | 141   |
| 215  | 610    | 825   | 209  | 586    | 795   | 203          | 551    | 754   |
| 260  | 678    | 938   | 249  | 648    | 897   | 270          | 625    | 895   |
|      |        |       |      |        |       | <b>TOTAL</b> |        |       |



# PROFESSIONAL RELATIONS

|    |                          |       |
|----|--------------------------|-------|
| 61 | EMPLOYEE REPRESENTATIVES | 26/27 |
| 62 | EMPLOYEE COMMUNICATIONS  | 28    |
| 63 | DISPUTES                 | 28    |

**PROFESSIONAL RELATIONS****61 - EMPLOYEE REPRESENTATIVES****611 - PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS**

| 2002*           |                | 2003            |                |                                  | 2004*           |                |
|-----------------|----------------|-----------------|----------------|----------------------------------|-----------------|----------------|
| NBER REGISTERED | AS % OF VOTERS | NBER REGISTERED | AS % OF VOTERS |                                  | NBER REGISTERED | AS % OF VOTERS |
| -               | -              | 26 401          | 82.64          | Technical staff body of electors | -               | -              |
| -               | -              | 14 734          | 65.92          | Executive staff body of electors | -               | -              |

**611 - PARTICIPATION IN WORKS COUNCIL ELECTIONS**

| 2002*           |                | 2003            |                |                                  | 2004*           |                |
|-----------------|----------------|-----------------|----------------|----------------------------------|-----------------|----------------|
| NBER REGISTERED | AS % OF VOTERS | NBER REGISTERED | AS % OF VOTERS |                                  | NBER REGISTERED | AS % OF VOTERS |
| -               | -              | 26 329          | 82.64          | Technical staff body of electors | -               | -              |
| -               | -              | 14 726          | 69.58          | Executive staff body of electors | -               | -              |

\* No elections in 2002 and 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 712 514 hours in 2004, excluding meetings with Management or committee meetings.

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

**613 - NUMBER OF MEETINGS WITH THE EMPLOYEES' REPRESENTATIVES DURING THE YEAR IN QUESTION \*\***

| 2002 | 2003  |                        | 2004  |
|------|-------|------------------------|-------|
|      | 1 757 | Staff Representatives  | 1 736 |
|      | 1 567 | Works Councils         | 1 421 |
|      | 203   | Specialized Committees | 224   |
|      | 61    | Union Delegates        | 50    |

\*\* New indicator in 2003.

## PROFESSIONAL RELATIONS

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

#### Length of the working week and flexible working hours

- January 8, 2004: Amendment to the agreement concerning flexible working hours and the shorter working week dated July 20, 2000, regarding the use of entitlements to reduced working hours enjoyed by employees on contracts facilitating integration into working life (qualification or apprenticeship "alternation" contracts).

#### Incentive schemes and profit sharing

- June 30, 2004: Amendment n°1 to the agreement concerning the profit sharing scheme open to BNP Paribas S.A. employees. Agreement dated June 30, 2003.
- June 30, 2004: Amendment n°4 to the agreement concerning the profit sharing scheme open to BNP Paribas S.A. employees. Group agreement dated June 30, 2000.

#### Employee representation bodies

- January 27, 2004: Agreement concerning the postponement of the date of the election of employee representatives from the College of Banking Technicians to the Board of Directors of BNP Paribas S.A.
- March 12, 2004: Agreement concerning the attachment on a provisional basis of employees assigned to the Customer Relations Centre in Lille, to the works council of the Production and Sales Support Branch in Lille.

#### Salaries

- February 13, 2004: Salary agreement.

#### Social security schemes

- July 16, 2004: Company-wide agreement concerning the transfer to BNP Paribas of pension obligations carried by the BNP pension fund and the Paribas pension fund.
- July 16, 2004: Intercompany agreement concerning the setting up of a compulsory Health Expenses scheme.
- August 24, 2004: Intercompany agreement concerning the setting up of a compulsory Health Expenses scheme.
- September 27, 2004: Agreement between BNP Paribas, the Mutual Insurance Company of the BNP Paribas Group and the Central Works Committee of BNP Paribas.
- September 28, 2004: Agreement between BNP Paribas and the Mutual Insurance Company of the BNP Paribas Group concerning the health insurance scheme of current employees.
- September 28, 2004: Agreement between BNP Paribas and the Mutual Insurance Company of the BNP Paribas Group concerning the health insurance scheme of retired employees.
- December 7, 2004: Amendment to the BNP Paribas S.A. welfare agreement dated December 7, 2000 authorizing subsidiaries to join.

#### Professional equality of men and women

- April 9, 2004: Agreement concerning the professional equality of men and women.

#### Others

- April 1, 2004: Agreement concerning the migration of software applications within the framework of Colisée.
- June 7, 2004: Agreement concerning the 2005 Training Plan - Protocol concerning temporary measures for the implementation of new provisions related to vocational training.
- Septembre 24, 2004: Agreement concerning the possibility granted to employees to release their funds from their employee savings plans within the framework of the law enacted by the French parliament to support consumption.

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

| 2002 | 2003 | 2004 |
|------|------|------|
| 674  | 494  | 959  |

## 62 - EMPLOYEE COMMUNICATIONS

### 622 - INDUCTION PROCEDURE

Reception and welcome of the new employee by a member of the senior management of his or her entity followed by the manager of the department to which the new recruit is assigned.

#### The new recruit is given the following documents:

- The BNP Paribas welcome booklet, containing information sheets devoted to: career management, young graduates, professional appraisals, occupational mobility, training programmes, remuneration, profit sharing and incentive schemes, employee savings schemes, working hours and holidays, Welfare and Mutual Insurance cover, practical information and presentation of the Group's B2E intranet site,
- Annual Report (in brief),
- Material used for the annual appraisal,
- The partial reimbursement of travelling expenses (form given to the new recruit),
- Annual appraisal guidebook.

#### Information about:

- Collective labour agreement,
- Company rules and regulations,
- The agreement concerning the mandatory "fruits of growth" profit sharing scheme,
- The agreement concerning the incentive scheme enabling the employees to share in the profits of the Bank,
- The Company Savings Scheme,
- The advantages related to banking operations,
- The A.S.C. (Cultural and Sports Association),
- The social activities of the Works Council.

### 623 - INFORMATION PROCEDURES

- Internal memos,
- General information circulated in written or other form (notes, cassettes, meetings, etc.),
- Circulars,
- 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 newflash.
- BNP Paribas SA Human Resources News,
- Multi Média@, the Group's intranet and internet newsletter,
- The newsletter "Conjoncture",
- 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.

## 63 - DISPUTES

| 2002  | 2003 |   | 2004 |
|---|------|---|------|
| <b>631 - NUMBER OF APPEALS TO EXTRAJUDICIAL ARBITRATION SYSTEMS</b> |      |   |      |
| 0   | 1    | - to the Bank's "appeal formation" Joint Commission                                     | 0    |
| 9   | 8    | - to the Joint Commission for Disciplinary Action                                       | 9    |
| <b>632 - NUMBER OF LEGAL PROCEEDINGS*</b>                           |      |   |      |
| 95  | 119  | in progress   |      |
|   |      | started in the course of the year   | 65   |
| 9   | 5    | <b>633 - NUMBER OF FORMAL NOTICES AND REPORTS RECEIVED FROM THE LABOUR INSPECTORATE</b> | 4    |

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

OTHER WELFARE FACILITIES  
PROVIDED BY  
THE COMPANY

|    |                             |       |
|----|-----------------------------|-------|
| 71 | COMPANY WELFARE FACILITIES  | 30/31 |
| 72 | OTHER WELFARE CONTRIBUTIONS | 31/32 |

**OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY****71 - COMPANY WELFARE FACILITIES** *(in millions of euros)***TOTAL WELFARE BUDGET**

| 2002          | 2003          |   | 2004         |
|---------------|---------------|---|--------------|
| 29.07         | 29.15         | Budget allocated to the Central Works Council | 28.59        |
| 74.80         | 74.12         | Budget allocated by Senior Management         | 70.45*       |
| <b>103.87</b> | <b>103.27</b> | <b>TOTAL</b>                                  | <b>99.04</b> |

\* Estimated costs.

**711 - EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE \***

| 2002         | 2003         |  | 2004         |
|--------------|--------------|--|--------------|
| 7.36         | 8.03         | Restaurants                                | 7.56         |
| 8.35         | 8.51         | Transports                                 | 8.78         |
| 2.06         | 2.21         | Medical expenses (Paris and the Provinces) | 2.22         |
| 10.07        | 9.30         | Family benefits                            | 8.92         |
| 1.23         | 1.10         | Miscellaneous benefits                     | 1.11         |
| <b>29.07</b> | <b>29.15</b> | <b>TOTAL</b>                               | <b>28.59</b> |

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

## OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

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

| 2002                      | 2003         |   | 2004*          |
|---------------------------|--------------|---|----------------|
| <b>24.03</b>              | <b>23.06</b> | <b>Contribution to midday meal expenses</b>         | <b>23.07</b>   |
| <b>Family welfare</b>     |              |   |                |
| 1.64                      | 1.60         | Contribution to childminding fees                   | 1.70           |
| 16.84                     | 17.60        | Complementary health insurance                      | 13.50          |
| 0.07                      | 0.06         | Miscellaneous aid                                   | 0.17           |
| <b>18.55</b>              | <b>19.26</b> | <b>TOTAL</b>  | <b>15.37</b>   |
| <b>Leisure activities</b> |              |   |                |
| 16.41                     | 15.69        | Summer camp and contribution to employees' holidays | 15.49          |
| 2.10                      | 2.06         | A.S.C.  | 2.10           |
| 0.32                      | 0.24         | Miscellaneous                                       | 0.35           |
| <b>18.83</b>              | <b>17.99</b> | <b>TOTAL</b>  | <b>17.94</b>   |
| <b>9.71</b>               | <b>10.12</b> | <b>Locally based activities</b>                     | <b>10.87</b>   |
| <b>Miscellaneous</b>      |              |   |                |
| 3.22                      | 3.23         | Administrative costs                                | 2.74           |
| 0.46                      | 0.46         | Investments   | 0.46           |
| <b>3.68</b>               | <b>3.69</b>  | <b>TOTAL</b>  | <b>3.20</b>    |
| <b>74.80</b>              | <b>74.12</b> | <b>GRAND TOTAL</b>                                  | <b>70.45**</b> |

\* Estimated costs.

\*\* In 2004, reduction in the budget related, chiefly, to the elimination of the grant paid to the Friendly Society replaced by employer's contributions in October 2004.

## 72 - OTHER WELFARE CONTRIBUTIONS

### FORMER BNP PARIBAS FRIENDLY SOCIETY

By the terms of an inter-company agreement dated September 28, 2004, the BNP Paribas Friendly Society (Mutuelle) became compulsory for all employees as of October 1, 2004.

As of this date, an employer's contribution was introduced, equal to 1.125% of the gross salary capped at 105% of the upper salary limit at which social security contributions are paid.

The Bank also allocated the Friendly Society an exceptional sum of €151.65m in 2004 with respect to the pension scheme.

At December 31, 2004, the Friendly Society had a total of 105,475 members.

In 2004, net payments amounted to €41.88m while operating expenses and sums booked for depreciation and provisions equalled a total of €4.59m, representing total charges of €46.47m.

Receipts came to a total of €45.84m.

Overall, 2004 posted a deficit of €0.63m against a surplus of €0.41m in 2003.

## 72 - OTHER WELFARE CONTRIBUTIONS *(continued)*

### 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<br>as a % | Employer<br>contrib. as a % | Employee<br>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 2004 financial year, the employer's contribution amounted to €17.73m.**

### FORMER PARIBAS SA PENSION FUND

In 2004, the former Paribas Pension Fund paid €4.94m with respect to the complement banking scheme and €1.60m with respect to the supplementary pension.

### 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 2004, payments made by the company amounted to €10.89m.**

### 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 2004, payments made by the Welfare Fund amounted to €5.48m 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.**

### FORMER BNP SA PENSION FUND

In 2004, the former BNP Pension Fund provided payment for the banking supplementary pension for €21.3m and the ARRCO and AGIRC deductions for €11.5m and €3.6m respectively.