

SOCIAL REPORT 2025

BNP PARIBAS SA



GROUP HUMAN RESOURCES



BNP PARIBAS

The bank for a changing world

2025 | CONTENTS

01 | EMPLOYMENT

11 – Headcounts	4
12 – Non-Bnp Paribas Employees	11
13 – Recruitments	12
14 – Departures	13
15 – Career Development	14
16 – Unemployment	17
17 – Disabled People	17
18 – Absenteeism	18
19 – Leaves	19

02 | EMPLOYEE COMPENSATIONS AND RELAXED EXPENSES

21 – Employee Compensation, Social Security Contributions and Payroll Taxes	23
22 – Analysis of Compensation	25
24 – Related Expenses	26
26 – Company Profit Sharing Scheme and Matching Contribution	26

03 | HEALTH AND SAFETY

31 – Work-Related and Commuting Accidents	28
32 – Breakdown of Accidents by Material Aspect	29
35 – Expenditure on Safety	29

04 | OTHER WORKING CONDITIONS

41 – Hours Worked and Flexible Working Hours	31
42 – Organization of Working Hours	35
45 – Expenditure to Improve Working Conditions	35

05 | TRAINING

51 – In-Service Professional Training	37
52 – Training Leave	43
53 – Work-Study Contract	43

06 | PROFESSIONAL RELATIONS

61 – Employee Representatives	45
62 – Employee Communications	46
63 – Disputes	47

07 | OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

71 – Social and Cultural Activities	49
72 – Other Social Charges	50

01 | EMPLOYMENT

11 – Headcounts

12 – Non-BNP Paribas Employees

13 – Recruitments

14 – Departures

15 – Career Developments

16 – Unemployment

17 – Disabled People

18 – Absenteeism

19 – Leaves



All the indicators, with the exception of data concerning promotions, pay rises and remuneration, are based on total headcount (indicator 111-B).

111 | TOTAL HEADCOUNT AS AT DECEMBER 31st (one for one)

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
17,016	21,320	38,336	17,086	21,126	38,212	111-A - PAID HEADCOUNT*	17,298	20,865	38,163
340	1,161	1,501	319	1,084	1,403	Unpaid absentees	313	1,071	1,384
1,351	1,208	2,559	1,315	1,098	2,413	Work-study contracts	1,241	1,049	2,290
18,707	23,689	42,396	18,720	23,308	42,028	111-B - TOTAL HEADCOUNT	18,852	22,985	41,837
383	374	757	358	347	705	On secondment in France	345	326	671
281	79	360	254	84	338	On secondment outside France	226	78	304
19,371	24,142	43,513	19,332	23,737	43,069	111-C - TOTAL HEADCOUNT INCLUDING EMPLOYEES ON SECONDMENT	19,423	23,389	42,812

* 102 employees received on secondment in 2023, 114 employees received on secondment in 2024, and 105 employees received on secondment in 2025.

111-B | TOTAL HEADCOUNT AS AT DECEMBER 31st PER CATEGORY (one for one)

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
3,837	8,193	12,030	3,705	7,590	11,295	Technical staff	3,546	7,155	10,701
14,870	15,496	30,366	15,015	15,718	30,733	Executive staff	15,306	15,830	31,136
18,707	23,689	42,396	18,720	23,308	42,028	TOTAL	18,852	22,985	41,837

111-B - BREAKDOWN OF TOTAL HEADCOUNT PER CATEGORY

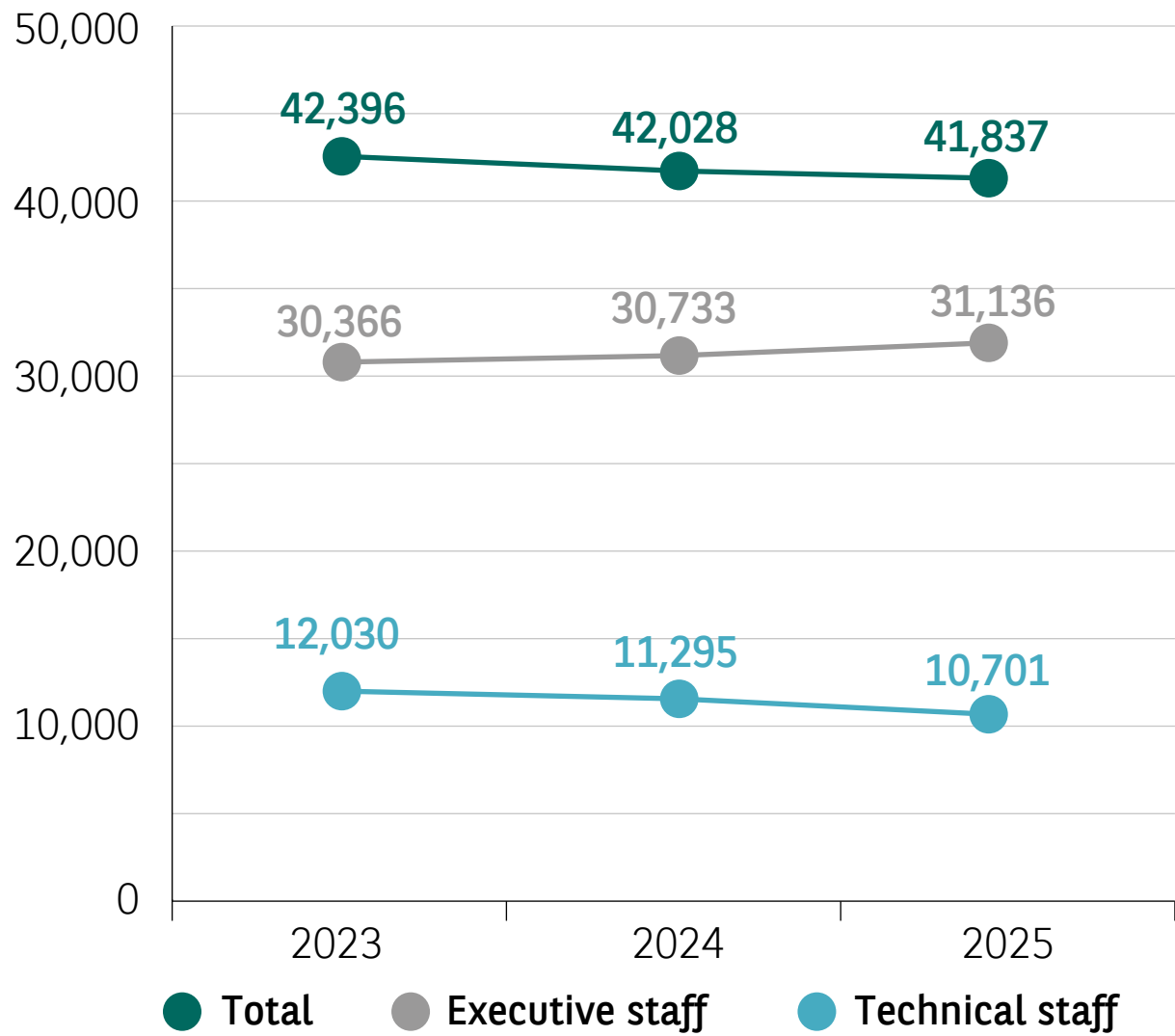
2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
31.9	68.1	100	32.8	67.2	100	Technical staff	33.1	66.9	100
49.0	51.0	100	48.9	51.1	100	Executive staff	49.2	50.8	100
44.1	55.9	100	44.5	55.5	100	TOTAL	45.1	54.9	100



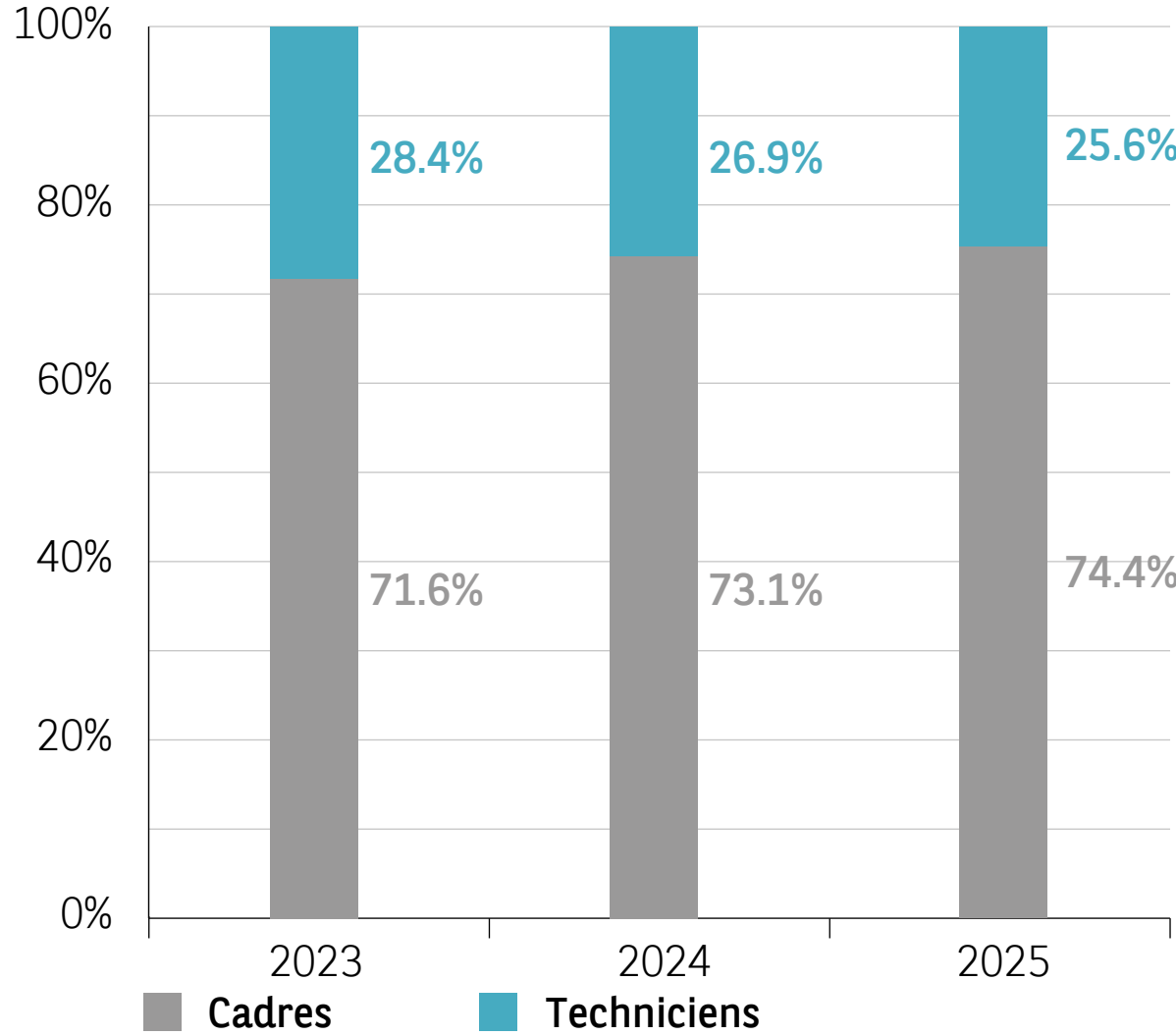
111-B – BREAKDOWN OF TOTAL HEADCOUNT BY GENDER (Technical staff + Executive staff)

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
20.5	34.6	28.4	19.8	32.6	26.9	Technical staff	18.8	31.1	25.6
79.5	65.4	71.6	80.2	67.4	73.1	Executive staff	81.2	68.9	74.4
100	100	100	100	100	100	TOTAL	100	100	100

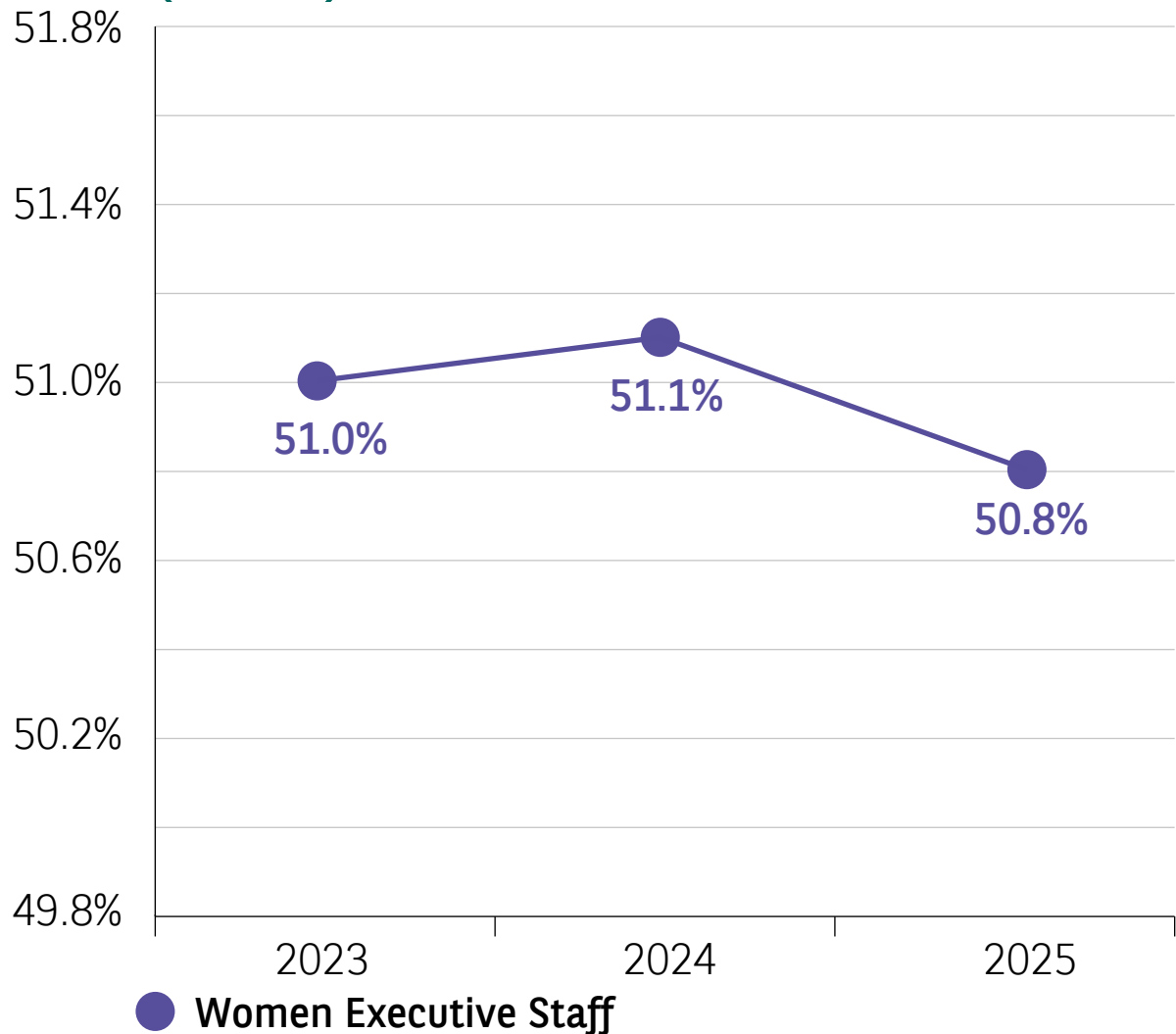
CHANGE IN HEADCOUNT



CHANGE IN HEADCOUNT (AS A %)



CHANGE IN WOMEN EXECUTIVE STAFF (AS A %)



111-BIS – TOTAL HEADCOUNT AS AT DECEMBER 31ST PER CATEGORY (FTE)

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
3,795	7,725	11,519	3,664	7,157	10,821	Technical staff	3,507	7,157	10,257
14,813	15,121	29,934	14,963	15,336	30,299	Executive staff	15,248	6,750	30,702
18,607	22,846	41,453	18,627	22,493	41,120	TOTAL	18,755	22,205	40,959

FTE standard: each full-time employee is counted for 1 and each part-time employee in proportion to their working hours (e.g.: 0.8 for 4/5 of a full-time position, 0.6 for 3/5 full-time).

112 – PERMANENT STAFF

2023			2024				2025*		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
1,921	5,028	6,041	1,870	3,933	5,803	Technical staff	1,814	3,680	5,494
13,178	4,120	25,393	13,663	12,669	26,332	Executive staff	13,769	12,792	26,561
15,099	16,335	31,434	15,533	16,602	32,135	TOTAL	15,583	16,472	32,055

Holders of an unlimited term, full-time work contract, registered as permanent staff from January 1st to December 31st for the reference year.

* Permanent headcount = permanent headcount paid 100% over the 12 months of the year (updated formula with impact on history).

113 – NOMBRE OF EMPLOYEES WITH A FIXED-TERM CONTRACT AS AT DECEMBER 31st (one for one)

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
Paid headcount									
41	82	123	42	63	105	Technical staff	94	63	241
36	50	86	32	43	75	Executive staff	37	147	77
77	132	209	74	106	180	TOTAL	131	187	318
Unpaid absentees									
0	1	1	0	0	0	Technical staff	1	1	2
0	1	1	0	0	0	Executive staff	0	0	0
0	2	2	0	0	0	TOTAL	1	1	2
Apprenticeship*									
1,256	1,117	2,373	1,251	1,028	2,279	Technical staff	1,193	987	2,180
5	4	9	6	2	8	Executive staff	7	4	11
1,261	1,121	2,382	1,257	1,030	2,287	TOTAL	1,200	991	2,191
Other work-study contracts							11		
90	87	177	58	68	126	Technical staff	40	58	98
0	0	0	0	0	0	Executive staff	0	0	0
90	87	177	58	68	126	TOTAL	40	58	98
Total									
1,387	1,287	2,674	1,351	1,159	2,510	Technical staff	1,328	1,159	2,521
41	55	96	38	45	83	Executive staff	44	1,193	88
1,428	1,342	2,770	1,389	1,204	2,593	TOTAL	1,372	1,237	2,609

*Industrial Training & Research Agreement (CIFRE) contracts in 2023: 9 – in 2024: 8 – in 2025: 12

114 – AVERAGE MONTHLY HEADCOUNT (one for one)

2023	2024		2025
12,267	11,603	Technical staff	10,888
29,973	30,544	Executive staff	30,789
42,240	42,147	TOTAL	41,677

Monthly headcount obtained by adding together the number of employees at the end of each month and dividing the total by 12.

115/116 – BREAKDOWN OF TOTAL HEADCOUNT BY GENDER AND BY AGE AS AT DECEMBER 31st (one for one)

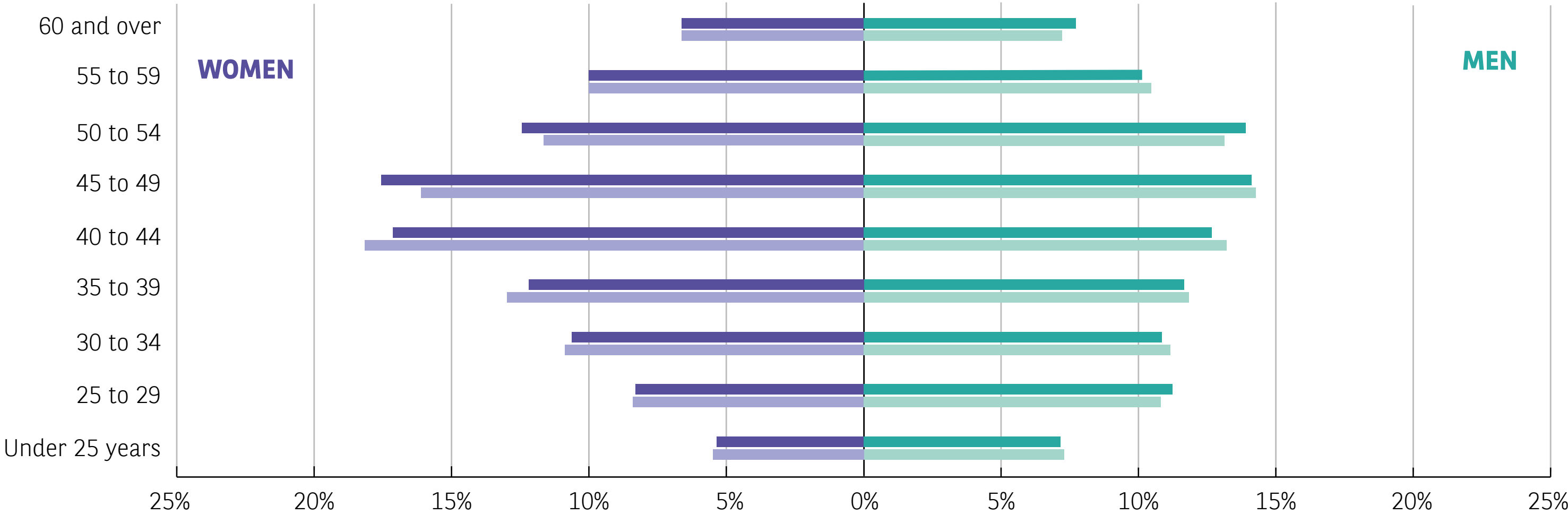
2023						2024							2025					
Men	%	Women	%	TOTAL	%	Men	%	Women	%	TOTAL	%		Men	%	Women	%	TOTAL	%
Under 25																		
1,187	30.9	1,172	14.3	2,359	19.6	1,141	30.8	1,082	14.3	2,223	19.7	Technical staff	1,099	31.0	1,013	14.2	2,112	19.7
237	1.6	214	1.4	451	1.5	240	1.6	190	1.2	430	1.4	Executive staff	258	1.7	204	1.3	462	1.5
1,424	7.6	1,386	5.9	2,810	6.6	1,381	7.4	1,272	5.5	2,653	6.3	TOTAL	1,357	7.2	1,217	5.3	2,574	6.2
25 to 29 years																		
671	17.5	847	10.3	1,518	12.6	667	18.0	753	9.9	1,420	12.6	Technical staff	651	18.4	717	10.0	1,368	12.8
1,388	9.3	1,187	7.7	2,575	8.5	1,373	9.1	1,190	7.6	2,563	8.3	Executive staff	1,476	9.6	1,185	7.5	2,661	8.5
2,059	11	2,034	8.6	4,093	9.7	2,040	10.9	1,943	8.3	3,983	9.5	TOTAL	2,127	11.3	1,902	8.3	4,029	9.6
30 to 34 years																		
513	13.4	974	11.9	1,487	12.4	484	13.1	878	11.6	1,362	12.1	Technical staff	451	12.7	842	11.8	1,293	12.1
1,651	11.1	1,662	10.7	3,313	10.9	1,624	10.8	1,648	10.5	3,272	10.6	Executive staff	1,608	10.5	1,589	10.0	3,197	10.3
2,164	11.6	2,636	11.1	4,800	11.3	2,108	11.3	2,526	10.8	4,634	11.0	TOTAL	2,059	10.9	2,431	10.6	4,490	10.7
35 to 39 years																		
399	10.4	1,056	12.9	1,455	12.1	399	10.8	986	13.0	1,385	12.3	Technical staff	377	10.6	894	12.5	1,271	11.9
1,814	12.2	2,183	14.1	3,997	13.2	1,825	12.2	2,039	13.0	3,864	12.6	Executive staff	1,832	12.0	1,902	12.0	3,734	12.0
2,213	11.8	3,239	13.7	5,452	12.9	2,224	11.9	3,025	13.0	5,249	12.5	TOTAL	2,209	11.7	2,796	12.2	5,005	12.0
40 to 44 years																		
322	8.4	1,383	16.9	1,705	14.2	302	8.2	1,241	16.4	1,543	13.7	Technical staff	284	8.0	1,106	15.5	1,390	13.0
2,281	15.3	3,030	19.6	5,311	17.5	2,181	14.5	2,988	19.0	5,169	16.8	Executive staff	2,118	13.8	2,831	17.9	4,949	15.9
2,603	13.9	4,413	18.6	7,016	16.5	2,483	13.3	4,229	18.1	6,712	16.0	TOTAL	2,402	12.7	3,937	17.1	6,339	15.2
45 to 49 years																		
208	5.4	846	10.3	1,054	8.8	231	6.2	915	12.1	1,146	10.1	Technical staff	249	7.0	986	13.8	1,235	11.5
2,478	16.7	2,687	17.3	5,165	17.0	2,453	16.3	2,833	18.0	5,286	17.2	Executive staff	2,422	15.8	3,048	19.3	5,470	17.6
2,686	14.4	3,533	14.9	6,219	14.7	2,684	14.3	3,748	16.1	6,432	15.3	TOTAL	2,671	14.2	4,034	17.6	6,705	16.0
50 to 54 years																		
133	3.5	575	7.0	708	5.9	123	3.3	534	7.0	657	5.8	Technical staff	120	3.4	543	7.6	663	6.2
2,145	14.4	1,976	12.8	4,121	13.6	2,346	15.6	2,176	13.8	4,522	14.7	Executive staff	2,518	16.5	2,317	14.6	4,835	15.5
2,278	12.2	2,551	10.8	4,829	11.4	2,469	13.2	2,710	11.6	5,179	12.3	TOTAL	2,638	14.0	2,860	12.4	5,498	13.1
55 to 59 years																		
220	5.7	735	9.0	955	7.9	187	5.0	636	8.4	823	7.3	Technical staff	164	4.6	568	7.9	732	6.8
1,795	12.1	1,657	10.7	3,452	11.4	1,784	11.9	1,680	10.7	3,464	11.3	Executive staff	1,757	11.5	1,722	10.9	3,479	11.2
2,015	10.8	2,392	10.1	4,407	10.4	1,971	10.5	2,316	9.9	4,287	10.2	TOTAL	1,921	10.2	2,290	10.0	4,211	10.1
60 and over																		
183	4.8	604	7.4	787	6.5	171	4.6	565	7.4	736	6.5	Technical staff	151	4.3	486	6.8	637	6.0
1,082	7.3	901	5.8	1,983	6.5	1,189	7.9	974	6.2	2,163	7.0	Executive staff	1,317	8.6	1,032	6.5	2,349	7.5
1,265	6.8	1,505	6.4	2,770	6.5	1,360	7.3	1,539	6.6	2,899	6.9	TOTAL	1,468	7.8	1,518	6.6	2,986	7.1
18,707	100	23,689	100	42,396	100	18,720	100	23,308	100.0	42,028	100.0	GLOBAL	18,852	100.0	22,985	100.0	41,837	100.0

The percentages are based on the men or women headcount in each category, and the percentages of the «Total» lines are calculated on the basis of the number of men or women employees as a whole.

AGE PYRAMID, YEARS 2024-2025
(% OF AGE BRACKETS IN MEN OR WOMEN HEADCOUNTS)

see details on the previous page

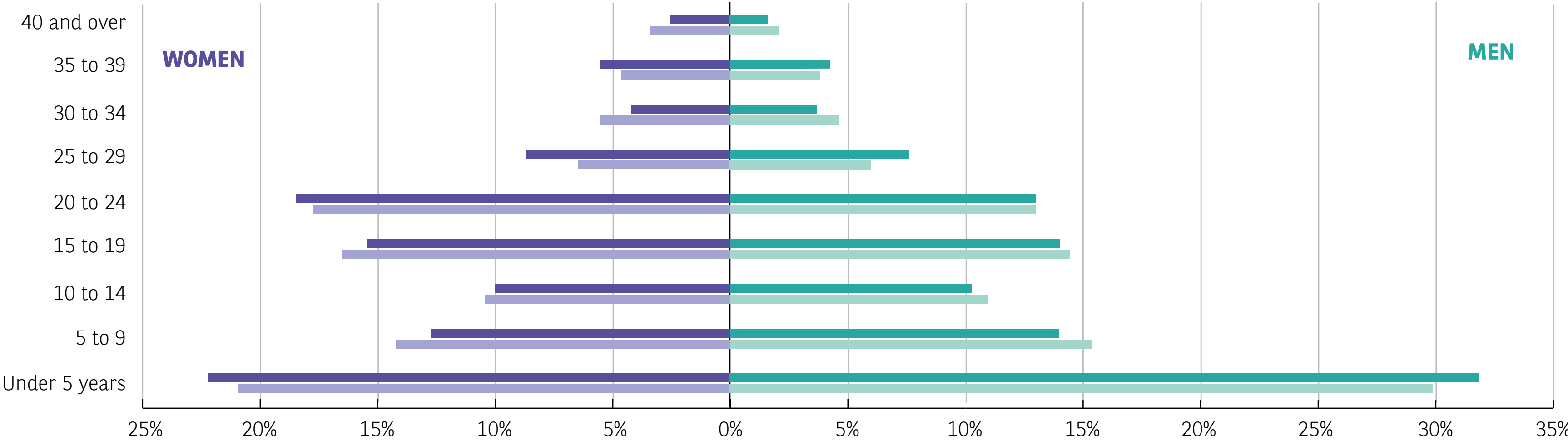
- 2025 Women
- 2025 Men
- 2024 Women
- 2024 Men



SENIORITY PYRAMID, YEARS 2024-2025
(% OF SENIORITY GROUPS IN MEN OR WOMEN HEADCOUNT)

See details on the next page

- 2025 Women
- 2025 Men
- 2024 Women
- 2024 Men



115/117 – BREAKDOWN OF HEADCOUNT BY GENDER AND BY LENGTH OF SERVICE AS AT DECEMBER 31st (one for one)

2023						2024														2025					
Men	%	Women	%	TOTAL	%	Men	%	Women	%	TOTAL	%									Men	%	Women	%	TOTAL	%
Less than 5 years																									
2,240	58.4	2,537	31.0	4,777	39.7	2,245	60.6	2,440	32.1	4,685	41.5	Technical staff	2,211	62.4	2,434	34.0	4,645	43.4							
3,241	21.8	2,454	15.8	5,695	18.8	3,327	22.2	2,433	15.5	5,760	18.7	Executive staff	3,791	24.8	2,681	16.9	6,472	20.8							
5,481	29.3	4,991	21.1	10,472	24.7	5,572	29.8	4,873	20.9	10,445	24.9	TOTAL	6,002	31.8	5,115	22.3	11,117	26.6							
5 to 9 years																									
462	12.0	877	10.7	1,339	11.1	398	10.7	769	10.1	1,167	10.3	Technical staff	346	9.8	669	9.4	1,015	9.5							
2,445	16.4	2,447	15.8	4,892	16.1	2,470	16.5	2,528	16.1	4,998	16.3	Executive staff	2,287	14.9	2,266	14.3	4,553	14.6							
2,907	15.5	3,324	14.0	6,231	14.7	2,868	15.3	3,297	14.1	6,165	14.7	TOTAL	2,633	14.0	2,935	12.8	5,568	13.3							
10 to 14 years																									
308	8.0	958	11.7	1,266	10.5	295	8.0	828	10.9	1,123	9.9	Technical staff	285	8.0	721	10.1	1,006	9.4							
1,815	12.2	1,618	10.4	3,433	11.3	1,756	11.7	1,621	10.3	3,377	11.0	Executive staff	1,646	10.8	1,587	10.0	3,233	10.4							
2,123	11.3	2,576	10.9	4,699	11.1	2,051	11.0	2,449	10.5	4,500	10.7	TOTAL	1,931	10.2	2,308	10	4,239	10.1							
15 to 19 years																									
235	6.1	1,188	14.5	1,423	11.8	222	6.0	1,015	13.4	1,237	11.0	Technical staff	216	6.1	923	12.9	1,139	10.6							
2,504	16.8	3,069	19.8	5,573	18.4	2,482	16.5	2,856	18.2	5,338	17.4	Executive staff	2,418	15.8	2,629	16.6	5,047	16.2							
2,739	14.6	4,257	18.0	6,996	16.5	2,704	14.4	3,871	16.6	6,575	15.6	TOTAL	2,634	14.0	3,552	15.5	6,186	14.8							
20 to 24 years																									
178	4.6	1,023	12.5	1,201	10.0	184	5.0	1,087	14.3	1,271	11.3	Technical staff	187	5.3	1,095	15.3	1,282	12.0							
2,260	15.2	2,888	18.6	5,148	17.0	2,245	15.0	3,057	19.4	5,302	17.3	Executive staff	2,253	14.7	3,168	20.0	5,421	17.4							
2,438	13.0	3,911	16.5	6,349	15.0	2,429	13.0	4,144	17.8	6,573	15.6	TOTAL	2,440	12.9	4,263	18.5	6,703	16							
25 to 29 years																									
41	1.1	201	2.5	242	2.0	56	1.5	292	3.8	348	3.1	Technical staff	57	1.6	365	5.1	422	3.9							
787	5.3	896	5.8	1,683	5.5	1,074	7.2	1,221	7.8	2,295	7.5	Executive staff	1,376	9.0	1,626	10.3	3,002	9.6							
828	4.4	1,097	4.6	1,925	4.5	1,130	6.0	1,513	6.5	2,643	6.3	TOTAL	1,433	7.6	1,991	8.7	3,424	8.2							
30 to 34 years																									
136	3.5	483	5.9	619	5.1	109	2.9	395	5.2	504	4.5	Technical staff	71	2.0	263	3.7	334	3.1							
890	6.0	1,055	6.8	1,945	6.4	765	5.1	903	5.7	1,668	5.4	Executive staff	612	4.0	707	4.5	1,319	4.2							
1,026	5.5	1,538	6.5	2,564	6.0	874	4.7	1,298	5.6	2,172	5.2	TOTAL	683	3.6	970	4.2	1,653	4							
35 to 39 years																									
118	3.1	401	4.9	519	4.3	84	2.3	339	4.5	423	3.7	Technical staff	96	2.7	385	5.4	481	4.5							
622	4.2	640	4.1	1,262	4.2	621	4.1	727	4.6	1,348	4.4	Executive staff	700	4.6	874	5.5	1,574	5.1							
740	4.0	1,041	4.4	1,781	4.2	705	3.8	1,066	4.6	1,771	4.2	TOTAL	796	4.2	1,259	5.5	2,055	4.9							
40 years and over																									
118	3.1	524	6.4	642	5.3	112	3.0	425	5.6	537	4.8	Technical staff	77	2.2	300	4.2	377	3.5							
307	2.1	430	2.8	737	2.4	275	1.8	372	2.4	647	2.1	Executive staff	223	1.5	292	1.8	515	1.7							
425	2.3	954	4.0	1,379	3.3	387	2.1	797	3.4	1,184	2.8	TOTAL	300	1.6	592	2.6	892	2.1							
18,707	100	23,689	100	42,396	100	18,720	100	23,308	100	42,028	100	GLOBAL	18,852	100	22,985	100	41,837	100							

The percentages are based on the men or women headcount in each category, and the percentages of the “Total” lines are calculated on the basis of the number of men or women employees as a whole.

115/118 – BREAKDOWN OF HEADCOUNT BY GENDER AND BY NATIONALITY AS AT DECEMBER 31st (one for one)

2023				2024					2025			
FRENCH		FOREIGNERS		FRENCH		FOREIGNERS			FRENCH		FOREIGNERS	
Men	Women	Men	Women	Men	Women	Men	Women		Men	Women	Men	Women
3,507	7,729	329	463	3,365	7,140	340	450		Technical staff	3,241	6,693	305
13,929	14,476	942	1,021	14,008	14,635	1,007	1,083	Executive staff	14,201	14,665	1,105	1,165
17,436	22,205	1,271	1,484	17,373	21,775	1,347	1,533	TOTAL	17,442	21,358	1,410	1,627
39,641		2,755		39,148		2,880			38,800		3,037	

115/119 – BREAKDOWN OF HEADCOUNT BY GENDER AND BY QUALIFICATION LEVEL AS AT DECEMBER 31st (one for one)

2023					2024						2025				
Men	%	Women	%	TOTAL	Men	%	Women	%	TOTAL		Men	%	Women	%	TOTAL
7	28.0	18	72.0	25	7	30.4	16	69.6	23	B	6	27.3	16	72.7	22
189	49.3	194	50.7	383	145	49.7	147	50.3	292	C	106	48.6	112	51.4	218
391	44.4	490	55.6	881	386	45.3	467	54.7	853	D	312	45.4	375	54.6	687
930	41.1	1,334	58.9	2,264	905	43.7	1,165	56.3	2,070	E	965	46.1	1,128	53.9	2,093
967	25.9	2,760	74.1	3,727	919	26.7	2,525	73.3	3,444	F	869	27.3	2,313	72.7	3,182
1,353	28.5	3,397	71.5	4,750	1,343	29.1	3,270	70.9	4,613	G	1,288	28.6	3,211	71.4	4,499
3,837	31.9	8,193	68.1	12,030	3,705	32.8	7,590	67.2	11,295	Technical staff	3,546	33.1	7,155	66.9	10,701
3,906	39.5	5,991	60.5	9,897	3,821	39.2	5,938	60.8	9,759	H	3,824	39.5	5,845	60.5	9,669
3,524	47.0	3,968	53.0	7,492	3,488	46.9	3,954	53.1	7,442	I	3,498	47.2	3,908	52.8	7,406
3,395	54.9	2,788	45.1	6,183	3,487	54.4	2,923	45.6	6,410	J	3,645	54.8	3,012	45.2	6,657
2,199	58.7	1,548	41.3	3,747	2,320	59.0	1,615	41.0	3,935	K	2,431	59.4	1,665	40.6	4,096
1,846	60.6	1,201	39.4	3,047	1,899	59.6	1,288	40.4	3,187	HC	1,908	57.7	1,400	42.3	3,308
14,870	49.0	15,496	51.0	30,366	15,015	48.9	15,718	51.1	30,733	Executive staff	15,306	49.2	15,830	50.8	31,136
18,707	44.1	23,689	55.9	42,396	18,720	44.5	23,308	55.5	42,028	TOTAL	18,852	45.1	22,985	54.9	41,837

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

BREAKDOWN OF HEADCOUNT BY QUALIFICATION LEVEL

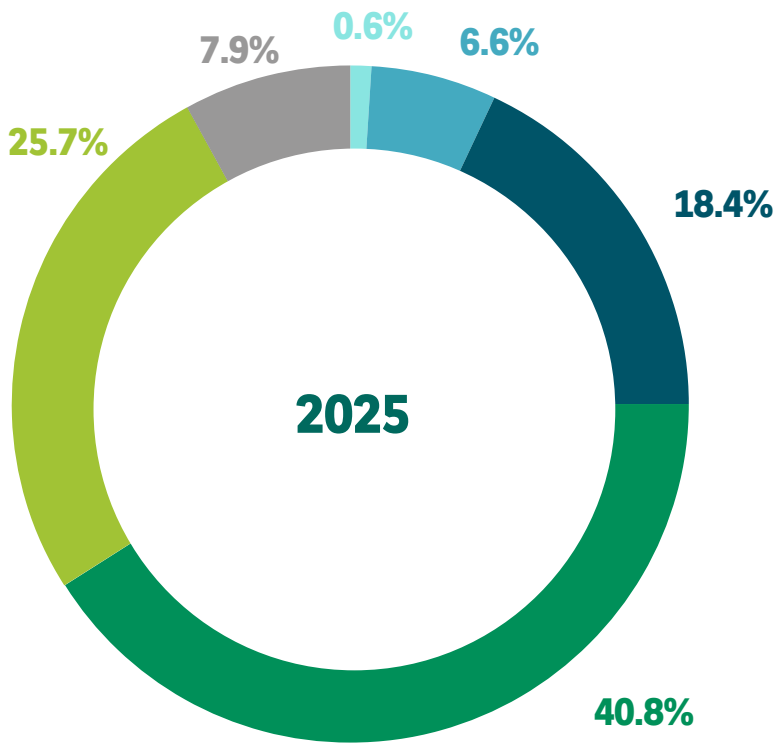
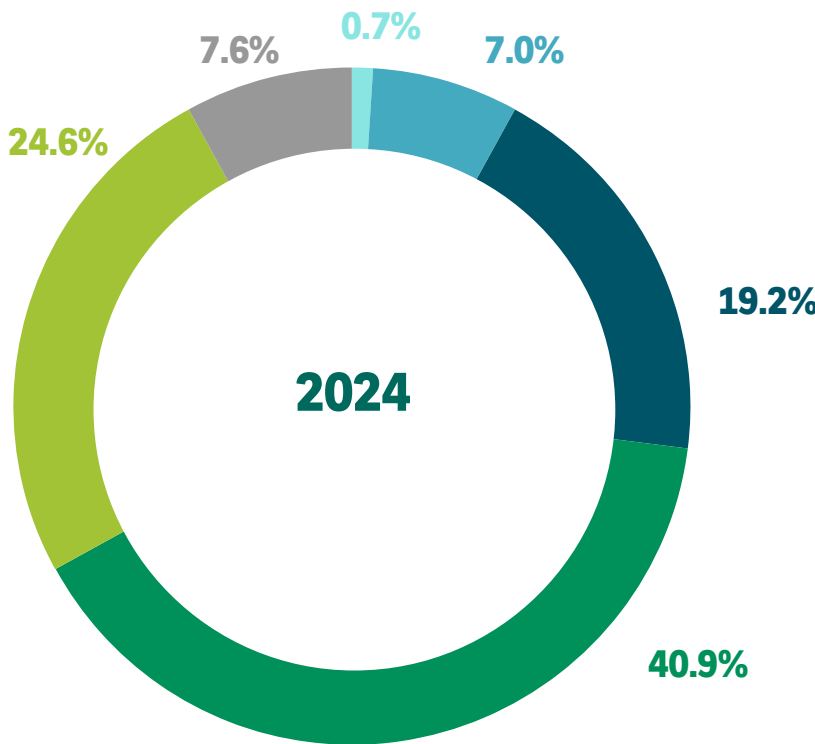
- Technicall staff B, C

Technicall staff D, E

Technicall staff F, G
- Executive staff H, I

Executive staff J, K

Executive staff, outside classification



121 – NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR (equivalent month/employee)*

2023	2024	2025
8,561	7,837	8,324

*Data from the month of December during the year under review.

121 BIS – NUMBER OF EMPLOYEES ON LOAN AS AT DECEMBER 31st (one for one)

2023	2024	2025
27	25	23

122 – NUMBER OF INTERNS (schools, universities...) internships longer than 1 week

2023	2024	2025
2,647	2,940	2,872

123 – AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2023	2024	2025
954	865	496

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

2023	2024	2025
99	70	126

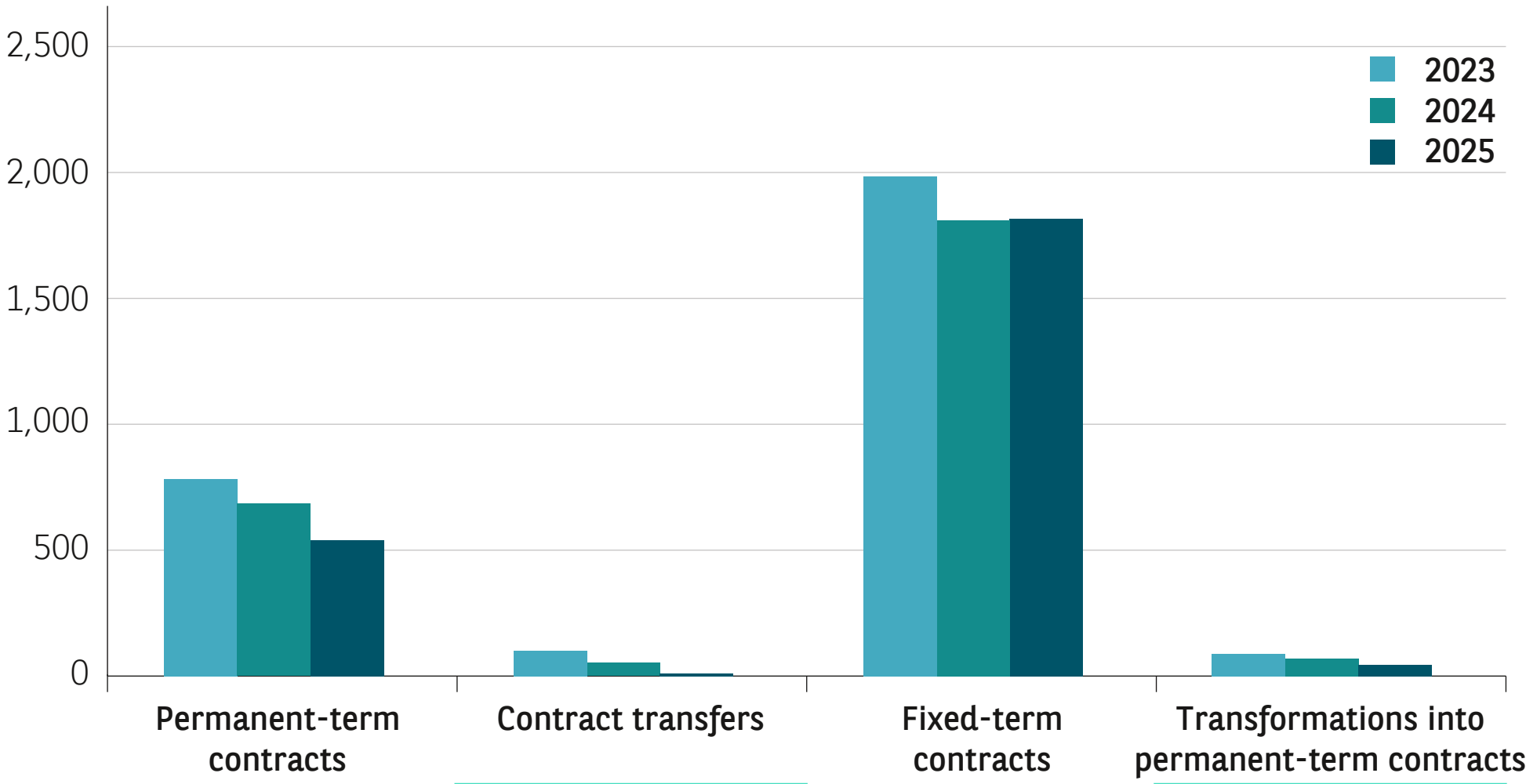
Internships provide interns with crucial experience allowing them to gain an understanding of the business world by working directly in a team. BNP Paribas strives to offer each intern real experience that enables them to train, acquire knowledge or business skills, take part in operational assignments related to the degree or diploma for which they are studying, while remaining under supervision.

Attentive to the way in which interns are welcomed and integrated into their host company, the business lines have structured their support through a number of actions, including the distribution of welcome booklets, the organization of presentation sessions, and support from an internship supervisor or contact employee depending on the duration of the internship.

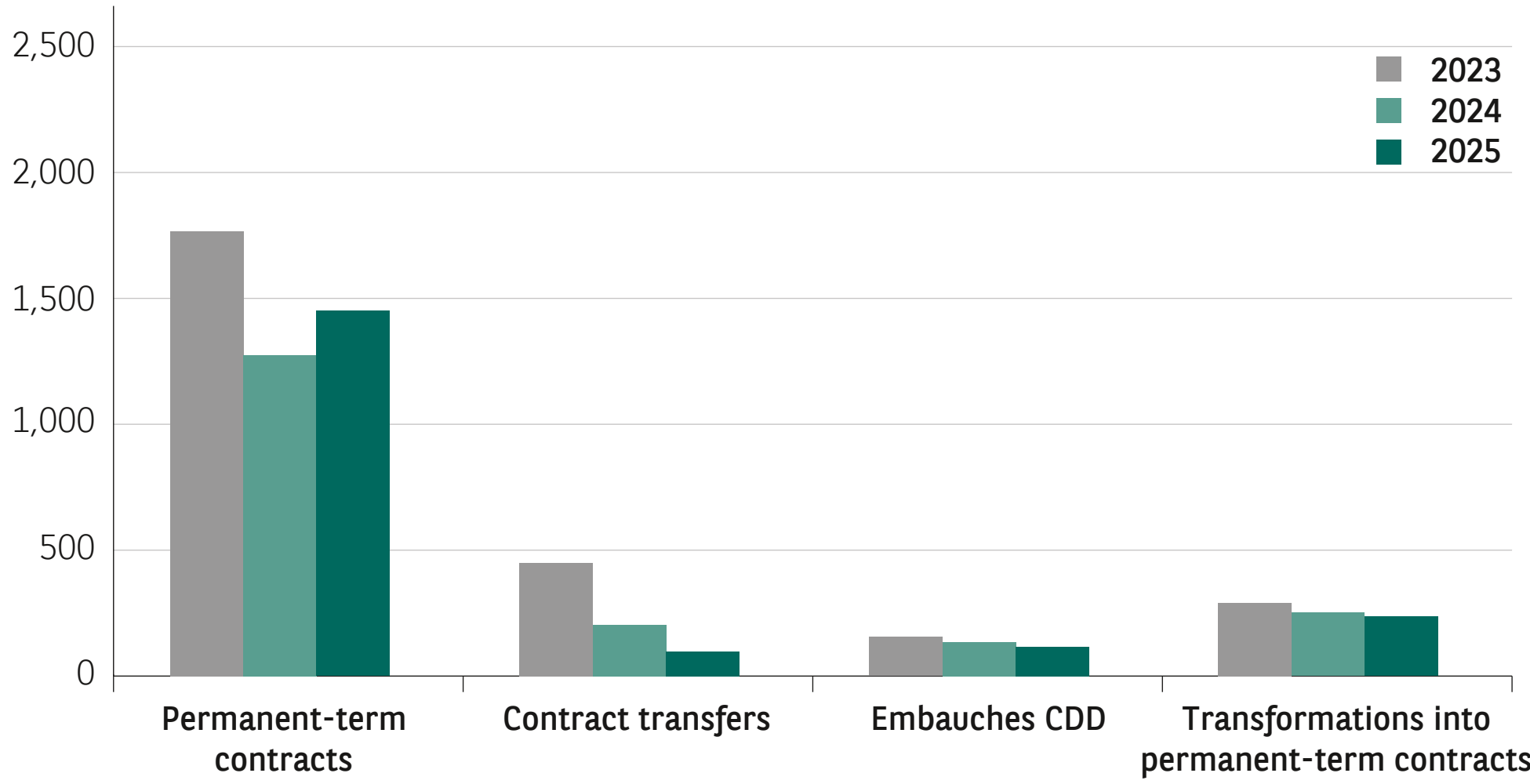


13 – RECRUITMENTS BY HIERARCHICAL LEVEL AND TYPE OF RECRUITMENT

RECRUITMENTS: TECHNICAL STAFF



RECRUITMENTS: EXECUTIVE STAFF



13 – RECRUITMENTS BY HIERARCHICAL LEVEL AND BY GENDER

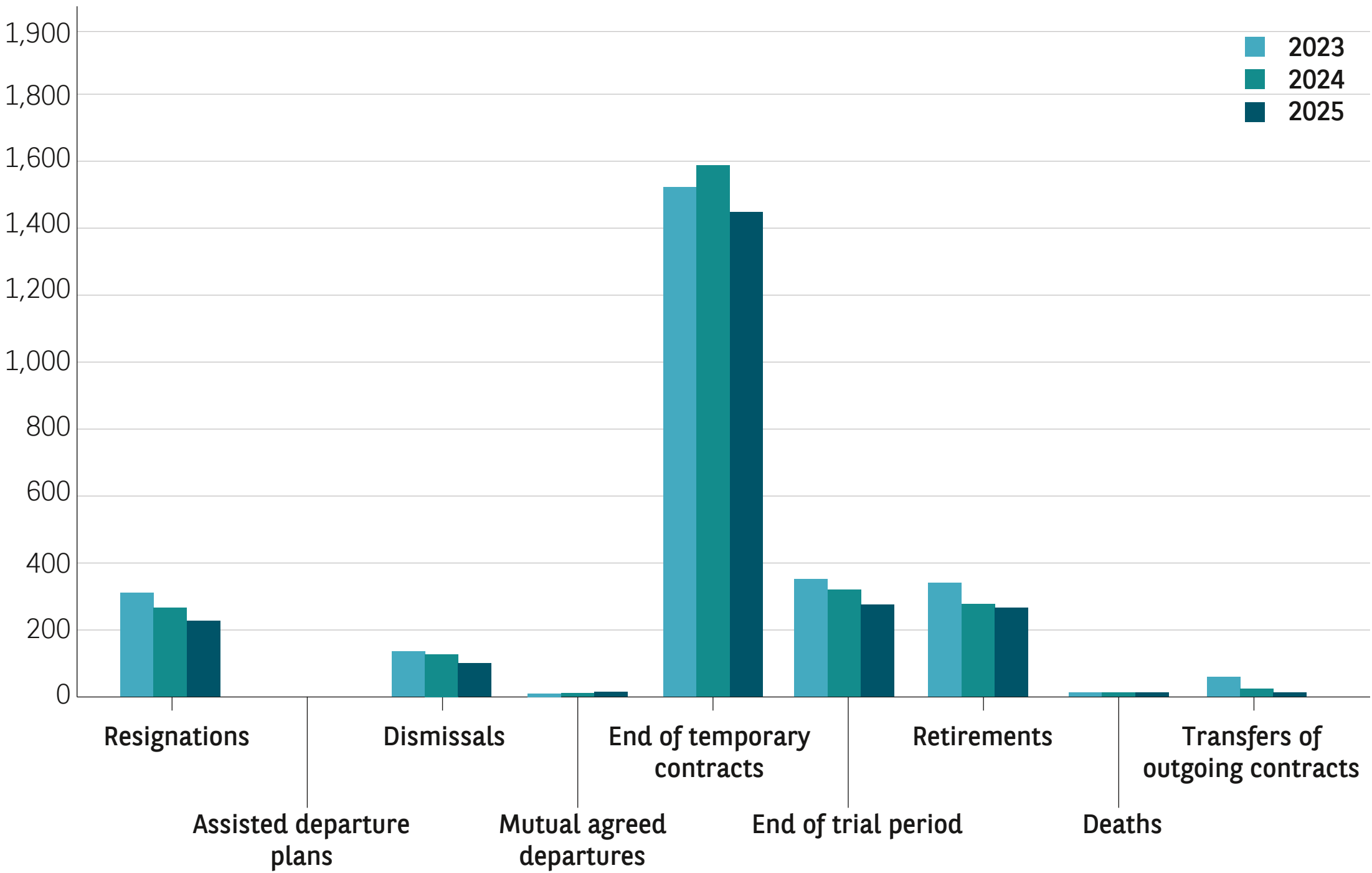
2023							2024								2025						
TECHNICAL STAFF			EXECUTIVE STAFF			TOTAL 2023	TECHNICAL STAFF			EXECUTIVE STAFF			TOTAL 2024		TECHNICAL STAFF			EXECUTIVE STAFF			TOTAL 2025
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL	Men	Women	TOTAL			Men	Women	TOTAL	Men	Women	TOTAL	
1,428	1,582	3,010	1,473	1,123	2,596	5,606	1,318	1,338	2,656	1,011	822	1,833	4,489	130 A - TOTAL RECRUITMENTS	1,215	1,233	2,448	1,209	805	2,014	4,462
346	448	794	1,003	725	1,728	2,522	302	389	691	751	515	1,266	1,957	131 - Permanent contract Hirings	263	271	534	930	553	1,483	2,017
26	89	115	262	181	443	558	17	43	60	92	109	201	261	130 B - Contract transfers	5	9	14	78	78	156	170
1,005	982	1,987	65	80	145	2,132	957	863	1,820	47	77	124	1,944	132 - Temporary contract hiring	919	914	1,833	63	75	138	1,971
51	63	114	143	137	280	394	42	43	85	121	121	242	327	132 A - Transformations into Permanent-Term Contracts	28	39	67	138	99	237	304
856	862	1,718	207	191	398	2,116	809	748	1,557	200	179	379	1,936	134 - Out of which number of recruits aged 25 or less	767	738	1,505	240	194	434	1,939

133 – NUMBER OF SEASONAL WORKERS

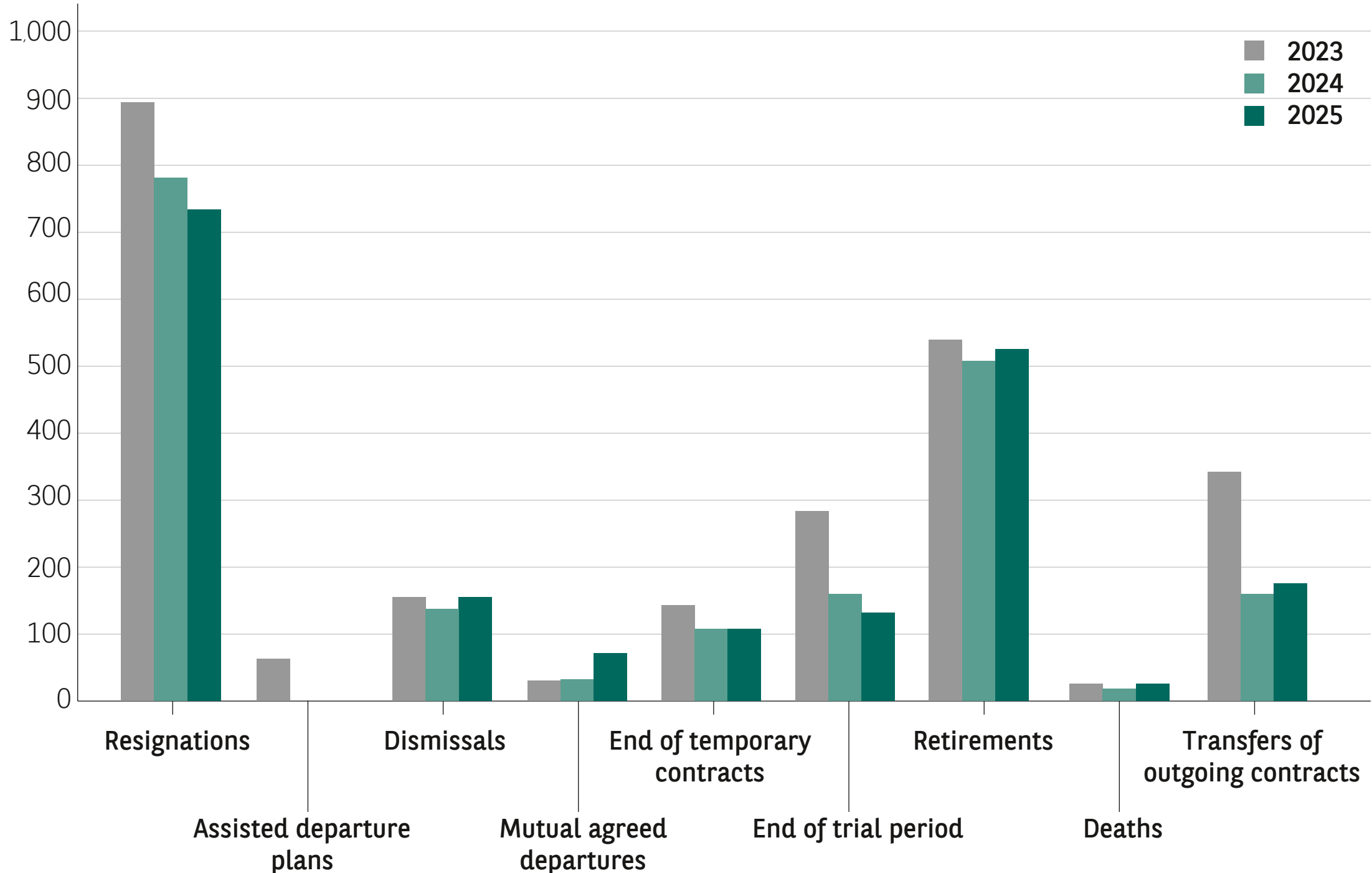
2023	2024	2025
3,810	3,479	2,261

14 | DEPARTURES

DEPARTURES: TECHNICAL STAFF



DEPARTURES: EXECUTIVE STAFF



14 – DEPARTURE BY HIERARCHICAL LEVEL AND BY GENDER (one for one)

2023							2024								2025						
TECHNICAL STAFF			EXECUTIVE STAFF			TOTAL 2023	TECHNICAL STAFF			EXECUTIVE STAFF			TOTAL 2024		TECHNICAL STAFF			EXECUTIVE STAFF			TOTAL 2025
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL	Men	Women	TOTAL			Men	Women	TOTAL	Men	Women	TOTAL	
1,225	1,526	2,751	1,310	1,180	2,490	5,241	1,149	1,483	2,632	1,031	894	1,925	4,557	141 - TOTAL DEPARTURE	1,102	1,308	2,410	1,011	915	1,926	4,336
124	191	315	517	377	894	1,209	109	161	270	456	327	783	1,053	142 - Resignations	91	151	242	427	302	729	971
1	5	6	28	39	67	73				1	2	3	3	143 - Assisted departure plans							
49	87	136	75	84	159	295	37	83	120	62	79	141	261	144 - Dismissals	47	57	104	74	85	159	263
6	4	10	16	16	32	42	5	9	14	14	24	38	52	144 A - Mutual agreed departure	8	19	27	30	37	67	94
755	761	1,516	61	82	143	1,659	779	808	1,587	40	70	110	1,697	145 - End of temporary contracts	740	703	1,443	43	68	111	1,554
171	182	353	159	128	287	640	158	169	327	97	63	160	487	146 - End of trial period	144	147	291	78	55	133	424
90	252	342	269	274	543	885	54	226	280	266	241	507	787	147 - Retirements	62	212	274	249	269	518	792
7	5	12	15	12	27	39	3	7	10	15	6	21	31	148 - Death	7	8	15	18	9	27	42
22	39	61	170	168	338	399	4	20	24	80	82	162	186	140 A - Transfers of outgoing contracts	3	11	14	92	90	182	196

OVERVIEW: RECRUITMENTS / DEPARTURES

2023	2024		2025
42,396	42,396	HEADCOUNT IN PREVIOUS YEAR	42,028
5,606	4,489	130-A - Total recruitments	4,462
-5,241	-4,557	141 - Total departures	-4,336
27	27	Balance of appointments with other Group entities	-13
-394	-327	Transformations into Permanent-Term Contracts*	-304
42,396	42,028	HEADCOUNT IN CURRENT YEAR	41,837

* Included in recruitments, not included in departures.



151 – NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
0	0	0	0	0	0	C	0	0	0
3	8	11	10	16	26	D	2	3	5
26	46	72	26	45	71	E	14	40	54
61	154	215	75	165	240	F	61	123	184
124	340	464	125	327	452	G	117	273	390
214	548	762	236	553	789	Technical staff	194	439	633
132	314	446	157	311	468	H	131	227	358
299	376	675	334	386	720	I	321	364	685
315	334	649	341	327	668	J	346	328	674
206	181	387	248	194	442	K	236	198	434
92	110	202	102	114	216	HC	100	128	228
1,044	1,315	2,359	1,182	1,332	2,514	Executive staff	1,134	1,245	2,379
1,258	1,863	3,121	1,418	1,885	3,303	TOTAL	1,328	1,684	3,012

REMINDER, NUMBER OF PAID EMPLOYEES AS AT DECEMBER 31st OF THE PREVIOUS YEAR (EXCLUDING HC)

2022			2023				2024		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
2,514	6,775	9,289	2,376	6,365	8,741	Technical staff	2,277	5,930	8,207
12,486	13,553	26,039	12,813	13,777	26,590	Executive staff	12,926	13,927	26,853
15,000	20,328	35,328	15,189	20,142	35,331	TOTAL	15,203	19,857	35,060

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

% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MEN **AND** WOMEN

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
8.5	8.1	8.2	9.9	8.7	9.0	Technical staff	8.5	7.4	7.7
8.4	9.7	9.1	9.2	9.7	9.5	Executive staff	8.8	8.9	8.9
8.4	9.2	8.8	9.3	9.4	9.3	TOTAL	8.7	8.5	8.6

% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MEN **OR** WOMEN

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
2.3	5.9	8.2	2.7	6.3	9.0	Technical staff	2.4	5.3	7.7
4.0	5.1	9.1	4.4	5.0	9.5	Executive staff	4.2	4.6	8.9
3.6	5.3	8.8	4.0	5.3	9.3	TOTAL	3.8	4.8	8.6



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

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
0	0	0	0	0	0	B	0	0	0
1	2	3	0	0	0	C	0	0	0
6	13	19	5	19	24	D	4	18	22
33	71	104	29	69	98	E	23	48	71
135	441	576	132	483	615	F	142	450	592
171	525	696	176	553	729	G	197	627	824
346	1,052	1,398	342	1,124	1,466	Technical staff	366	1,143	1,509
756	1148	1,904	923	1380	2,303	H	977	1,534	2,511
830	850	1,680	976	989	1,965	I	994	1,072	2,066
782	545	1,327	916	739	1,655	J	1,030	868	1,898
592	413	1,005	638	450	1,088	K	776	511	1,287
583	421	1,004	631	489	1,120	HC	714	484	1,198
3,543	3,377	6,920	4,084	4,047	8,131	Executive staff	4,491	4,469	8,960
3,889	4,429	8,318	4,426	5,171	9,597	TOTAL	4,857	5,612	10,469

REMINDER, NUMBER OF EMPLOYEES AS AT DECEMBER 31st OF THE PREVIOUS YEAR

2022			2023				2024		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
2,514	6,775	9,289	2,376	6,365	8,741	Technical staff	2,277	5,930	8,207
14,212	14,667	28,879	14,640	14,955	29,595	Executive staff	14,809	15,196	30,005
16,726	21,442	38,168	17,016	21,320	38,336	TOTAL	17,086	21,126	38,212

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

% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MEN AND WOMEN

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
13.8	15.5	15.1	14.4	17.7	16.8	Technical staff	16.1	19.3	18.4
24.9	23.0	24.0	27.9	27.1	27.5	Executive staff	30.3	29.4	29.9
23.3	20.7	21.8	26.0	24.3	25.0	TOTAL	28.4	26.6	27.4

% OF PROMOTIONS IN TERMS OF TOTAL TECHNICAL OR EXECUTIVE STAFF, MEN OR WOMEN

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
3.7	11.3	15.1	3.9	12.9	16.8	Technical staff	4.5	13.9	18.4
12.3	11.7	24.0	13.8	13.7	27.5	Executive staff	15.0	14.9	29.9
10.2	11.6	21.8	11.5	13.5	25.0	TOTAL	12.7	14.7	27.4



153-A – TOTAL STATUS REVIEW

2023	2024		2025
11,439	12,900	Total number of status reviews	13,481
40	36	Average frequency of status reviews (in months)	34

16 | UNEMPLOYMENT

2023	2024		2025
0	0	161 - Number of employees laid off part-time during the year in question	0
0	0	162 - Total number of hours of part-time unemployment during the year in question	0

17 | DISABLED PEOPLE

171 – NUMBER OF DISABLED EMPLOYEES

2023	2024		2025
2,234	2,550	Number of individuals	2,722
2,127.83	2,475.83	BOETH headcount*	2,680.30

*BOETH workforce: beneficiaries from mandatory employment of disabled workers takes into account the participation rate, from the validity of handicap justification and from ages over 50 (>50 years*1.5).

172 – NUMBER OF WORKERS IN HANDICAP SITUATION FOLLOWING ACCIDENTS THAT OCCURRED ON COMPANY PREMISES (Expressed in physical persons)

2023	2024		2025
21	22	Number of individuals	21



2023				2024					2025			
Technical staff	Executive staff	TOTAL	RATE	Technical staff	Executive staff	TOTAL	RATE		Technical staff	Executive staff	TOTAL	RATE
377,954	403,168	781,122	5.07%	360,648	415,939	776,587	5.03%	182 - ILLNESS (1)	347,769	438,033	785,802	5.17%
10,251	8,653	18,904	0.12%	11,034	9,359	20,393	0.13%	out of which 1 or 2 days* are consecutive	10,803	8,859	19,661	0.13%
24,002	24,682	48,684	0.32%	22,796	24,964	47,760	0.31%	out of which 3 or 5 days* are consecutive	21,024	23,846	44,870	0.29%
343,402	369,832	713,534	4.63%	326,818	381,617	708,435	4.59%	out of which more than 6 days* are consecutive	315,943	405,329	721,272	4.74%
14,214	16,487	30,701	0.20%	17,298	21,908	39,205	0.25%	184 - Work-related and commuting accidents (2)	20,850	22,141	42,991	0.28%
392,168	419,655	811,823	5.27%	377,945	437,847	815,792	5.29%	TOTAL SICK AND WORK-RELATED ACCIDENT DAYS OF ABSENCE – A = (1) + (2)	368,619	460,174	828,793	5.45%
198,246	277,570	475,816	3.21%	202,909	292,139	495,047	3.33%	Out of which are paid illness and work-related accident days of leave	192,904	309,268	502,172	3.42%
60,068	109,763	169,831	1.10%	55,070	120,759	175,829	1.14%	185 - Maternity and paternity leave B	58,893	128,730	187,623	1.23%
59,127	108,423	167,550	1.13%	53,882	119,681	173,563	1.17%	out of which are paid leave linked to maternity or paternity	58,043	127,927	185,970	1.27%
71,052	83,616	154,668	1.00%	66,482	84,156	150,638	0.98%	186 - Authorized leave** (3)	56,702	90,254	146,956	0.97%
68,600	109,767	178,367	1.16%	98,197	127,440	225,637	1.46%	187 - Other reasons*** (4)	84,084	111,993	196,077	1.29%
139,652	193,382	333,034	2.16%	164,679	211,596	376,275	2.44%	TOTAL ABSENCES ON THE DECISION OF THE EMPLOYEE AND SPECIAL EVENTS C = (3) + (4)	140,786	202,247	343,033	2.25%
33,753	52,495	86,248	0.58%	63,738	83,427	147,165	0.99%	out of which paid leave is based on the decision of the employee and special events	58,884	79,566	138,450	0.94%
591,888	722,800	1,314,688	8.53%	597,694	770,201	1,367,895	8.87%	181-1 - GRAND TOTAL – A+B+C	568,298	791,151	1,359,448	8.94%
291,126	438,488	729,613	4.92%	320,529	495,246	815,775	5.48%	out of which paid leave - Grand total	309,831	516,760	826,591	5.62%
531,820	613,037	1,144,857	7.42%	542,624	649,442	1,192,066	7.73%	out of which leave is outside of maternity or paternity	509,405	662,421	1,171,826	7.70%
231,999	330,065	562,063	3.79%	266,647	375,566	642,212	4.32%	out of which paid leave is outside of maternity or paternity	251,788	388,834	640,622	4.36%

*Days of leave expressed in calendar days.

**Family events, sick children, parental leave, etc.

***Leading and participating in Economic Training, Social and Union, paid leave for personal convenience, creating a business, sabbatical, disability without pay, etc.



181 - RATE OF ABSENTEEISM

2023			2024				2024		
Technical staff	Executive staff	TOTAL	Technical staff	Executive staff	TOTAL		Technical staff	Executive staff	TOTAL
6.96%	4.11%	4.92%	8.07%	4.54%	5.48%	Rate of paid staff absenteeism	8.31%	4.71%	5.62%
1.34%	1.00%	1.10%	1.30%	1.08%	1.14%	Rate of maternity and paternity leave	1.48%	1.15%	1.23%
11.88%	5.60%	7.43%	12.78%	5.81%	7.73%	Rate without maternity and paternity leave	12.82%	5.89%	7.70%
13.22%	6.61%	8.53%	14.08%	6.89%	8.87%	TOTAL	14.30%	7.04%	8.94%

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

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
143	1,008	1,151	157	1,025	1,182	Technical staff	160	941	1,101
487	1,400	1,887	507	1,547	2,054	Executive staff	503	1,660	2,163
630	2,408	3,038	664	2,572	3,236	TOTAL	663	2,601	3,264

Number of employees on Flexitime. The formula of the indicator has been modified to take into account only the à la carte times consumed over the year. The history has been impacted as a result.

191-A – PARENTAL CHILDCARE LEAVE EXCEEDING 3 MONTHS

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
143	1,008	1,151	157	1,025	1,182	Technical staff	160	941	1,101
487	1,400	1,887	507	1,547	2,054	Executive staff	503	1,660	2,163
630	2,408	3,038	664	2,572	3,236	TOTAL	663	2,601	3,264

Accrued and non-accrued leave, for a period in excess of 3 months.

192-A – SABBATICAL LEAVE EXCEEDING 3 MONTHS

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
3	41	44	1	23	24	Technical staff	2	25	27
60	87	147	55	93	148	Executive staff	48	69	117
63	128	191	56	116	172	TOTAL	50	94	144

Accrued and non-accrued leave, for a period in excess of 3 months..

193-A – PATERNITY AND CHILD FOSTERING LEAVE

2024			SHARE OF EMPLOYEES WHO USED PATERNITY AND CHILDCARE LEAVE DAYS	2025		
Technical staff	Executive staff	TOTAL		Technical staff	Executive staff	TOTAL
35	118	153	Up to 5 days	31	93	124
10	71	81	From 6 to 19 days	14	85	99
79	362	441	20 days and over	80	358	438

Indicator revised following the signing of the new Diversity agreement on 14/01/2025
The formula for the indicator has been modified to take into account only births in the previous year. Thus, in 2025, only paternity leave for 2024 births is displayed.

193-B – EXISTENCE OF ADDITIONAL REMUNERATION PAID BY THE EMPLOYER

■ Maternity leave

- Application of provisions from article 51 of the Collective convention of the Bank that concerns the legal maternity leave and additional leave (45 days at full salary or 90 days at half salary): preservation of salary (under the deduction of daily compensation from Social Security for the legal maternity leave period).
- The application of provisions relating to additional medical appointments, planned from 2010 and included in the Diversity and Inclusion agreement from January 2025 (prenatal, postnatal and additional intermediary exams) ensures that pay is maintained and that period is treated as effective working-time.
- Inclusion of all paid maternity-related leaves for the calculation of seniority and Personal Training Account in the company.

■ Adoption leave

- Application of provisions from article 52 of the Collective convention of the Bank that concerns the legal adoption leave and additional leave (45 days at full salary or 90 days at half salary): preservation of salary (under the deduction of daily compensation from Social Security for the legal adoption leave period).
- Since 1 July 2021, the duration of adoption leave is extended from 10 to 16 weeks for the 1st and 2nd child.
- Inclusion of all paid adoption-related leaves for the calculation of seniority and Personal Training Account in the company.

193-B – EXISTENCE OF ADDITIONAL REMUNERATION PAID BY THE EMPLOYER (follow-up)

■ Parental childcare leave

- Application of the provisions of article 53 of the Collective Agreement of the Bank regarding parental childcare leave taken in the event of a birth: preservation of salary during the first 45 days of the parental childcare leave (the breast-feeding condition provided for in article 53 is removed by virtue of the social guarantees provided by BNP Paribas S.A.)
- Furthermore, in accordance with the Diversity and Inclusion agreement of January 2025, this paid leave is available to employee couples within BNP Paribas S.A.: this leave, which immediately follows the additional leave provided for in article 51-1 of the Banking Collective agreement, can either be taken by the father or mother (provision also applicable in case of adoption).

■ Paternity and child fostering leave

- Application of the rule in force at BNP Paribas S.A. since 1 January 2009 and provided for in the Diversity and Inclusion agreement of January 2025: preservation of salary during paternity and child fostering leave (under the deduction of daily compensation from Social Security). This leave is open to the father of the child, the spouse of the child’s mother, or the person living in a conjugal relationship with her or bound by a civil partnership with her.
- Since 1 July 2021, the duration of paternity and child fostering leave is extended from 11 calendar days to 25 calendar days.
- Application of a child fostering leave of 30 calendar days, as set out in the Diversity and Inclusion agreement of January 2025. This leave is open to BNP Paribas S.A. employees, provided that they do not benefit from any legal or adoption leave if the employee lives alone, and that no member of the couple also benefits from legal maternity or adoption leave if the employee is in a couple. Justify 9 months of seniority on the date of the child’s reception.

■ Supplementary paternity leave

- Application since 1 July 2019 of the legal provision allowing the duration of the paternity and childcare leave to be extended by 30 days in the event of hospitalization of the child immediately after birth. The duration of the hospitalisation leave (maximum 30 consecutive calendar days) is added to the duration of the paternity and adoption leave. This leave is available without any condition of seniority and is added to the 3 days of birth and begins the day after the mandatory 4 days of paternity and childcare leave. It ends if the child leaves the hospital before the 30 days are reached.

Article D1225-8-1 of the French Labor Code:

“In addition to the leave referred to in Article L. 1225-35, the father, the mother’s spouse or the related person to her by a civil solidarity pact or her cohabiting partner is entitled to an extension of the non-teaching period mentioned in the fifth paragraph of this article in the event of the child’s immediate hospitalization after the Birth, during the entire period of hospitalization in one or more specialized care units mentioned in the order provided for in the same paragraph, and within the limit of thirty consecutive days. The employee beneficiary of this leave informs his employer without delay by sending a document justifying of this hospitalization”.

■ Child bereavement leave

- Provision of bereavement leave of a deceased child starting 1 July 2020, in the event of death of a child under 25 years of age or a person under 25 years of age for whom the employee has permanent and effective responsibility. This paid leave lasts eight days, may be split into two periods, and must be taken within one year.

■ Child death leave

- Application of a child death leave of 12 working days for the death of a child or 14 working days when the child is under 25 years of age and regardless of age if the deceased child was themselves a parent or in the event of the death of a person under 25 years of age for whom the employee has permanent and effective responsibility.

■ Partner’s leave of absence*

- Application of the legal provision authorising the partner of the child’s mother (marriage/civil partnership/marital life) to attend a maximum of 3 medical examinations among the 8 compulsory (7 prenatal and 1 postnatal). This leave of absence is paid.

*The notion of “couple” also includes people of the same sex.

■ Employee’s leave of absence

- Application of the legal provision authorising the employee to attend the 7 prenatal medical examinations as part of her pregnancy. Within BNP Paribas S.A., this leave entitlement is extended to additional intermediate medical examinations prescribed by a doctor or midwife during pregnancy (Diversity Agreement of January 2025).
- Application of the legal provision authorising the employee to undergo the interventions necessary for ovarian stimulation and ovocyte retrieval. This leave of absence is paid.
- Application of the legal provision authorising the employee benefiting from medically assisted procreation to attend medical examinations (according to protocol). This leave is paid.

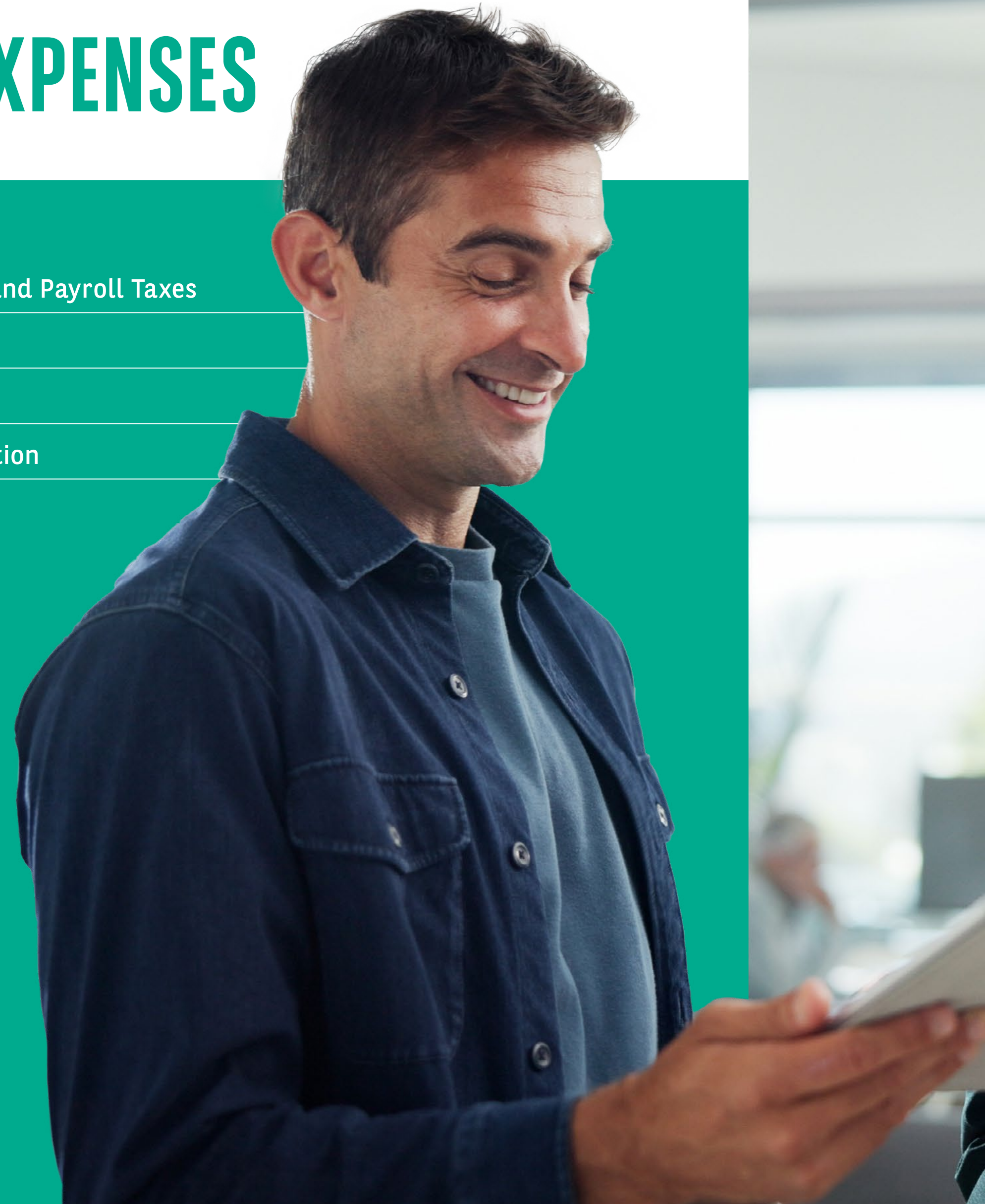
02 | EMPLOYEE COMPENSATIONS AND RELATED EXPENSES

21 – Employee Compensation, Social Security Contributions and Payroll Taxes

22 – Analysis of Compensation

24 – Related Expenses

26 – Company Profit Sharing Scheme and Matching Contribution



21 – EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES PAID DURING THE YEAR (in Millions of euros)

2023	2024		2025
4,501.5	4,551.1	TOTAL PERSONNEL COSTS	4,681.7
2,810.8	2,844.1	“Wages and Salaries”	2,935.0
2,261.2	2,295.5	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	2,331.8
-110.8	-111.0	Deductions (sickness, maternity, flexitime, etc.)	-109.7
111.8	100.9	Miscellaneous allowances and overtime	104.4
495.4	503.7	Variable remuneration	548.6
2,757.6	2,789.1	Subtotal “Wages and Salaries”	2,875.1
53.2	55.0	Employer contributions to employee saving schemes and administrative expenses (excluding charges and relevant taxes)	59.9
1,130.8	1,171.5	“Social security contributions”	1,118.1
258.7	222.9	“Tax expenses”	290.3
301.2	312.7	“Incentive plans and profit-sharing” (payment with respect to the previous year)	338.3
37,519	37,578	Average monthly headcount in metropolitan France (Including Monaco)	37,350
74,916	75,684	Wages and salaries, average per employee in € (“Wages and Salaries” / Average monthly headcount)	78,582
82,943	84,006	Average employee remuneration (income) in € (including incentive plans, profit-sharing)	87,639
37,035	37,104	Average employer’s contributions per employee in €	37,709
30.9	30.6	Ratio of social security charges and tax expenses and total personnel costs	30.1
30.4	33.7	Aggregate employer’s contributions (Total personnel costs / Added Value)	36.6

211-BIS – AVERAGE MONTHLY COMPENSATION – FIXED SALARY (in euros)

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
1,951	1,932	1,940	2,064	2,022	2,041	B-C	2,065	2,038	2,058
2,223	2,272	2,256	2,263	2,304	2,290	D	2,288	2,322	2,309
2,442	2,487	2,472	2,504	2,540	2,528	E	2,509	2,548	2,534
2,623	2,696	2,676	2,683	2,763	2,741	F	2,688	2,772	2,749
2,941	3,019	2,999	2,976	3,080	3,052	G	2,971	3,089	3,057
2,709	2,807	2,780	2,779	2,884	2,855	Technical staff	2,789	2,906	2,872
3,559	3,535	3,545	3,636	3,625	3,629	H	3,643	3,667	3,657
4,526	4,381	4,450	4,605	4,476	4,537	I	4,639	4,533	4,583
5,622	5,386	5,517	5,712	5,504	5,618	J	5,761	5,578	5,679
7,062	6,628	6,884	7,141	6,742	6,979	K	7,191	6,793	7,030
10,693	9,446	10,203	10,867	9,615	10,363	HC	11,012	9,740	10,475
5,669	4,863	5,262	5,809	5,012	5,405	Executive staff	5,866	5,127	5,494
5,256	4,249	4,696	5,405	4,415	4,858	TOTAL	5,471	4,535	4,960

213-A – REMUNERATION SCALE PER LEVEL OF AUTHORITY AND PER GENDER

2025								
MEN					WOMEN			
Average Age	1 st decile	Median	9 th decile		Average Age	1 st decile	Median	9 th decile
30	26,978	26,978	26,978	C	48	27,609	27,609	27,609
31	27,721	31,092	33,516	D	31	28,050	30,567	32,927
37	30,512	33,019	38,246	E	36	30,487	33,027	36,090
38	31,933	35,281	38,624	F	41	32,556	35,826	39,303
41	35,208	38,940	44,034	G	44	36,046	39,881	44,896
39	32,210	36,791	42,459	Technical staff	42	32,900	37,810	43,247
37	42,099	48,514	57,180	H	41	42,618	48,306	56,663
43	52,950	61,438	76,207	I	44	52,622	60,486	71,037
47	65,389	76,708	96,640	J	47	64,785	74,927	90,882
49	81,781	100,753	148,332	K	49	80,543	94,947	122,039
53	110,233	162,799	419,096	HC	52	103,877	141,536	284,793
45	47,726	72,555	150,493	Executive staff	45	45,935	63,869	116,700

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

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



213 – BREAKDOWN OF ANNUAL COMPENSATION - GROSS SALARY (in euros)

2023	2024		2025
29,997	31,029	99% of employees earned at least	31,891
34,008	35,028	95% of employees earned at least	35,677
37,049	38,182	90% of employees earned at least	38,787
40,049	41,302	85% of employees earned at least	42,018
42,792	44,078	80% of employees earned at least	44,952
45,054	46,499	75% of employees earned at least	47,600
47,331	48,917	70% of employees earned at least	50,237
49,900	51,615	65% of employees earned at least	53,170
52,821	54,543	60% of employees earned at least	56,086
55,743	57,635	55% of employees earned at least	59,237
58,995	61,040	50% of employees earned at least	62,700
63,432	64,739	45% of employees earned at least	66,290
67,335	68,645	40% of employees earned at least	70,347
71,362	72,818	35% of employees earned at least	74,557
76,228	77,687	30% of employees earned at least	79,876
82,174	83,832	25% of employees earned at least	86,119
90,123	91,841	20% of employees earned at least	94,171
100,619	103,667	15% of employees earned at least	105,917
118,291	121,658	10% of employees earned at least	124,712
162,875	166,834	5% of employees earned at least	171,522
381,594	379,618	1% of employees earned at least	405,523
4.8	4.8	Ratio of the 5% and 95%	4.8
11.2	10.8	Ratio of the 1% et 95%	11.4

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 RESPECTIVE

2023	2024		2025
6.8	6.5	TOTAL	6.8

222 – TOTAL OF THE TEN HIGHEST PAY PACKAGES

2023	2024		2025
25,398,771	26,904,094	TOTAL	28,041,739



2023	2024		2025
33.50	30.77	242 – TOTAL PAYMENTS TO TEMPORARY EMPLOYMENT AGENCIES (in millions of euros)	23.18

26 | COMPANY PROFIT SHARING SCHEME AND MATCHING CONTRIBUTIONS

2023	2024		2025
152.50	160.60	261 – SPECIAL PROFIT SHARING RESERVE TOTAL AMOUNT WITH RESPECT TO THE YEAR IN QUESTION (in millions of euros)	163.50
159.80	177.30	261 – INCENTIVE SCHEMES TOTAL AMOUNT WITH RESPECT TO THE YEAR IN QUESTION (in millions of euros)	183.00

2023		2024			2025	
Technical staff	Executive staff	Technical staff	Executive staff		Technical staff	Executive staff

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

2,910	2,910	3,109	3,109	Minimum share	3,166	3,166
4,831	7,275	5,304	7,772	Maximum share	5,140	7,914
2,914	4,199	3,115	4,376	Average amount	3,170	4,500

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

3,134	3,134	3,521	3,521	Minimum share	3,632	3,632
5,004	7,384	5,795	8,352	Maximum share	5,710	8,631
3,135	4,385	3,522	4,828	Average amount	3,635	5,033

Gross amounts, for an employee working full-time and present throughout the year.

2023	2024		2025
2.20	2.20	263 – PROPORTION OF CAPITAL HELD BY EMPLOYEES THROUGH EMPLOYEE SHARE OWNERSHIP PLANS (as %)	2.13
61.87	65.86	264-A – EMPLOYER CONTRIBUTIONS PAID WITHIN THE FRAMEWORK OF THE EMPLOYEE SAVINGS SCHEME (in million euros)	72.09

This amount includes voluntary payments as well as management charges paid by the company on behalf of employees.



03 | HEALTH AND SAFETY

- 31 – Work-Related and Commuting Accidents
- 32 – Breakdown of Accidents by Material Aspect
- 35 – Expenditure on Safety



311 – NUMBER OF WORK-RELATED ACCIDENTS RESULTING IN SICK LEAVE PER GENDER

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
20	51	71	17	70	87	Technical staff	21	73	94
30	50	80	32	59	91	Executive staff	31	68	99
50	101	151	49	129	178	TOTAL	52	141	193

312 – NUMBER OF DAYS LOST DUE TO WORK-RELATED ACCIDENTS PER GENDER

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
631	3,242	3,873	1,012	4,943	5,955	Technical staff	1,196	7,251	8,447
2,495	3,246	5,741	3,054	6,103	9,157	Executive staff	2,978	4,299	7,277
3,126	6,488	9,614	4,066	11,046	15,112	TOTAL	4,174	11,550	15,724

313 – NUMBER OF CASES OF PERMANENT DISABILITY (PARTIAL OR TOTAL) NOTIFIED TO THE COMPANY FOR THE REFERENCE YEAR PER GENDER

2023			2024			2025		
Men	Women	TOTAL	Men	Women	TOTAL	Men	Women	TOTAL
4	11	15	9	7	16	5	8	13

314 – NUMBER OF FATAL ACCIDENTS PER GENDER

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
0	0	0	0	0	0	Commuting	1	0	1
1	0	1	0	0	0	Work-related	0	0	0

315 – NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE PER GENDER

2023			2024			2025		
Men	Women	TOTAL	Men	Women	TOTAL	Men	Women	TOTAL
79	127	206	64	148	212	72	118	190



316 – NUMBER OF ACCIDENTS SUFFERED BY TEMPORARY EMPLOYEES WORKING IN THE COMPANY PER GENDER

2023			2024			2025		
Men	Women	TOTAL	Men	Women	TOTAL	Men	Women	TOTAL
0	5	5	3	13	16	4	8	12

32 | BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

2023			2024				2024		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
0	0	0	0	0	0	321 - Number of accidents involving serious risks	0	2	2
11	18	29	10	37	47	322 - Number of accidents involving falls from height	8	18	26
1	0	1	0	0	0	323 - Number of accidents caused by machines, excluding those involving the above codes	0	0	0
4	5	9	6	13	19	324 - Number of accidents involving handling, transfer or storage	6	21	27
3	4	7	2	7	9	325 - Number of accidents caused by accidental movement of objects	0	1	1
31	74	105	31	72	103	326 - Other cases of accidents	38	98	136
0	0	0	0	0	0	326 - Including declarations following bank robberies	0	1	1

35 | EXPENDITURE ON SAFETY

351 – STAFF TRAINING ON SAFETY

2023			2024			2025		
Men	Women	TOTAL	Men	Women	TOTAL	Men	Women	TOTAL
12,059	15,394	27,453	11,642	13,787	25,429	18,068	19,409	37,477

352 – EXPENDITURE ON SAFETY (in millions of euros)

2023	2024	2025
33.87	35.65	38.45



04 | OTHER WORKING CONDITIONS

41 – Hours Worked and Flexible Working Hours

42 – Organization of Working Hours

45 – Expenditure to Improve Working Conditions



411 – NUMBER OF HOURS IN A WORKING WEEK

General rule: 35h (average number of hours worked by a full-time employee during the year).
Particular working hours in accordance with flexible working hours agreed locally.

412 – NUMBER OF EMPLOYEES WORKING OVERTIME BENEFITING FROM TIME OFF IN LIEU OF OVERTIME WAGES

2023	2024	2025
495	406	589

Until now, the indicator only took into account the mandatory compensatory rest. It now includes optional compensatory rest (updated formula with impact on history).

412-A – EXECUTIVE STAFF SUBJECT TO AN ANNUAL WORKING DAYS AGREEMENT

Under the terms of the company-wide agreement dated July 20, 2000 on the reorganization and reduction of working time, the annual working days system concerns the following category of employees: “executive staff whose working hours cannot be pre-determined owing to the nature of their activities, the responsibilities entrusted to them and the degree of autonomy they have in organizing their time. They occupy a position whose main goal is to lead and guide a team, or whose objective requires great skill in project management.”

The company-wide agreement dated July 20, 2000, as amended, provides for two annual working day systems:

- The mandatory system whose details are laid out in the agreement dated July 20, 2000,
- The optional system whose principles are defined in the company-wide agreement dated December 1, 2006 which amends the previous agreement dated July 20, 2000. This annual working day system may be chosen freely by the individual employee.

412-A – NUMBER OF EXECUTIVE STAFF SUBJECT TO AN ANNUAL WORKING DAYS AGREEMENT

2023			2024			2025		
Men	Women	TOTAL	Men	Women	TOTAL	Men	Women	TOTAL
12,471	11,196	23,667	12,625	11,413	24,038	12,974	11,694	24,668

412-B – MONITORING THE WORKLOAD OF EXECUTIVE STAFF EMPLOYED UNDER A FIXED-DAY WORKING TIME ARRANGEMENT

The organisation of the work of an executive under a fixed-day working time arrangement is monitored by their manager.

In this respect, the company agreement of 20 July 2000 on the organisation and reduction of working time provides that “each executive under a fixedday working time arrangement shall be informed of the procedures for monitoring the organisation of their work, the length of their working days and the

resulting workload. An update on their activity is carried out during the first professional evaluation following the signing of their agreement”.

This approach is then renewed every year. The BNP Paribas S.A. company agreement of 1 December 2006 amending the agreement of 20 July 2000 also provides that “the status of an executive under a fixed-day working time arrangement must not contribute to increasing the workload of this executive under conditions that are not adapted to the organisation of their working time”.

413 – NUMBER OF EMPLOYEES BENEFITING FROM FLEXTIME

	2025		
	Men	Women	TOTAL
Technical staff	433	1,283	1,716
Executive staff	102	302	404
TOTAL	535	1,585	2,120



414 – NUMBER OF EMPLOYEES WORKING PART-TIME

	2023			2024				2025		
	Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
90%	12	242	254	8	234	242	Technical staff	8	225	233
	21	318	339	17	336	353	Executive staff	24	354	378
	33	560	593	25	570	595	TOTAL	32	579	611
	2023			2024				2025		
	Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
80%	36	1,077	1,113	41	950	991	Technical staff	26	879	905
	77	1,068	1,145	79	1,030	1,109	Executive staff	83	987	1,070
	113	2,145	2,258	120	1,980	2,100	TOTAL	109	1,866	1,975
	2022			2023				2024		
	Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
60%	7	136	143	4	127	131	Technical staff	5	116	121
	19	94	113	22	99	121	Executive staff	30	103	133
	26	230	256	26	226	252	TOTAL	35	219	254
	2022			2023				2024		
	Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
50%	49	245	294	47	232	279	Technical staff	47	201	248
	38	123	161	31	139	170	Executive staff	31	139	170
	87	368	455	78	371	449	TOTAL	78	340	418
	2022			2023				2024		
	Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
OTHER PART-TIME	12	92	104	12	93	105	Technical staff	16	108	124
	22	58	80	19	65	84	Executive staff	20	62	82
	34	150	184	31	158	189	TOTAL	36	170	206
	2022			2023				2024		
	Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
TOTAL PART-TIME	116	1,792	1,908	112	1,636	1,748	Technical staff	102	1,529	1,631
	177	1,661	1,838	168	1,669	1,837	Executive staff	188	1,645	1,833
	293	3,453	3,746	280	3,305	3,585	TOTAL	290	3,174	3,464

2023			2024			2025		
Men	Women	TOTAL	Men	Women	TOTAL	Men	Women	TOTAL

414 – PERCENTAGE OF PART-TIME EMPLOYEES COMPARED TO THE TOTAL HEADCOUNT

3.0	21.9	15.9	3.0	21.6	15.5	Technical staff	2.9	21.4	15.2
1.2	10.7	6.1	1.1	10.6	6.0	Executive staff	1.2	10.4	5.9
1.6	14.6	8.8	1.5	14.2	8.5	TOTAL	1.5	13.8	8.3

414-A – NUMBER OF EMPLOYEES WORKING FULL-TIME

3,721	6,401	10,122	3,593	5,954	9,547	Technical staff	3,444	5,626	9,070
14,693	13,835	28,528	14,847	14,049	28,896	Executive staff	15,118	14,185	29,303
18,414	20,236	38,650	18,440	20,003	38,443	TOTAL	18,562	19,811	38,373

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

30	224	254	30	203	233	Technical staff	37	220	257
71	230	301	61	258	319	Executive staff	71	239	310
101	454	555	91	461	552	TOTAL	108	459	567

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

20	159	179	20	168	188	Technical staff	28	168	196
34	198	232	43	218	261	Executive staff	38	195	233
54	357	411	63	386	449	TOTAL	66	363	429



415-C – EXISTENCE OF DIFFERENT WAYS OF ORGANIZING WORK

- Availability of working arrangements that support work-life balance:
- **PARTTIME:** the principal solutions offered are 40%, 50%, 60%, 80% and 90% of full-time employment. The organisation of the working hours can be on a daily, weekly, monthly or annual basis.

- **FLEXIBLE WORKING HOURS:** flexible working hours enable employees to manage their time in a way that strikes a better balance between their professional duties and private lives. This is achieved by allowing employees subject to collective work schedules to choose when they begin and when they end their working day provided, however, they respect a core period when they must be present at work. Compensatory time credit may also be provided for later use during the applicable calendar year.

- **FLEXITIME:** a customised system of procuring time that allows employees to acquire and use unpaid supplementary leave days over the course of the calendar year. Open to all employees having at least one year of seniority without having reduced activity of more than 50% (agreement of 16 January 2019).

- **THE RIGHT TO TAKE LEAVE OF ABSENCE TO TAKE CARE OF A SICK CHILD:** Leave of absence with pay in the context of the illness of one or more children under the age of 15 is granted to the father or mother, without any condition of seniority. As part of BNP Paribas S.A.’s social guarantees: allocation of 3 additional days to the 3 days per rolling year granted by the Collective Agreement of the Bank. For disabled children, regardless of their age, an additional entitlement is increased. Donation of days is also available for the employee whose spouse or child is ill.

- Local services:
- **COMPANY PARTICIPATION IN EARLY CHILDHOOD CARE:** The maximum daily allowance for child-care costs that can be granted for all children, up to 10 years old, is €6.20 as of 01/01/2026. The daily contribution is increased to €7.60 on 01/01/2026

- **FAMILY TAX CREDIT:** Expenses incurred for childcare may give rise to a tax reduction for the company. This category of expenditure includes payments made by the company for the purpose of caring for the children of its employees (children under 3 years of age) in public or private establishments managed by bodies external to the company. For expenses related to the care of children in an establishment, the tax benefit amounts to 50% of the expenses incurred and for expenses related to personal services, it amounts to 25% of the expenses incurred, up to a limit of €2,540 per calendar year and per beneficiary.

416 – NUMBER OF FAYS OF ANNUAL HOLIDAYS

26 days of annual holidays +1 additional day.

417 – PAID PUBLIC HOLIDAYS (1st of may included)

2023	2024		2025
5	6	Mondays Off	8
9	10	Saturdays Off	10



2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
421 – NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS									
444	753	1,197	389	751	1,140	Technical staff	500	776	1,276
190	361	551	99	283	382	Executive staff	135	283	418
634	1,114	1,748	488	1,034	1,522	TOTAL	635	1,059	1,694

This indicator mainly concerns employees working day shifts.

421-A – NUMBER OF EMPLOYEES WORKING NIGHTS									
25	0	0	29	1	30	Technical staff	35	6	41
0	0	0	0	0	0	Executive staff	0	0	0
25	0	25	29	1	30	TOTAL	35	6	41

Night work between 9 p.m. and 6 a.m.: law of 9 May 2001. Company agreement of 18 February 2002.

The organization of work by cycles does not allow a distinction to be made between Working Time Organization and Night Work: as soon as there are night schedules, the workforce is included in indicator 421-A

2023	2024	2025
49.19	52.51	43.34
451 – EXPENDITURE TO IMPROVE WORKING CONDITIONS (in millions euros)		

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

05 | TRAINING

51 – In-Service Professional Training

52 – Training Leave

53 – Work-Study Contract



511 – PERCENTAGE OF TOTAL PAYROLL DEVOTED TO IN-SERVICE PROFESSIONAL TRAINING

2023	2024		2025
4.24	4.16	As % of payroll	3.91

512 – AMOUNT DEVOTED TO IN-SERVICE PROFESSIONAL TRAINING (in millions euros)

2023	2024		2025
118.8	118.9	Expenditure on training	114.8

513 – NUMBER OF STAFF TRAINED

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
2,651	6,611	9,262	2,673	6,395	9,068	Technical staff	2,713	6,135	8,848
14,880	15,174	30,054	14,474	14,688	29,162	Executive staff	15,323	15,220	30,543
17,531	21,785	39,316	17,147	21,083	38,230	TOTAL	18,036	21,355	39,391

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



513-1 – INCLUDING THE NUMBER OF INDIVIDUALS RECEIVING TRAINING RECOGNIZED BY A DIPLOMA WITH THEIR PERSONAL TRAINING ACCOUNT (CPF)

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
112	113	225	94	124	218	Technical staff	45	72	117
23	40	63	30	36	66	Executive staff	36	32	68
135	153	288	124	160	284	TOTAL	81	104	185

513-2 – INCLUDING THE NUMBER OF INDIVIDUALS RECEIVING TRAINING RECOGNIZED BY A DIPLOMA WITH THEIR PERSONAL TRAINING ACCOUNT (CPF)

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
90	79	169	92	124	216	Technical staff	45	72	117
21	32	53	30	35	65	Executive staff	32	28	60
111	111	222	122	159	281	TOTAL	77	100	177

514 – NUMBER OF TRAINING HOURS BY LEVEL

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
120,453	253,238	373,691	133,249	239,249	372,498	Technical staff	134,661	217,288	351,949
414,091	437,123	851,215	449,872	480,331	930,203	Executive staff	413,765	438,468	852,233
534,545	690,361	1,224,906	583,121	719,579	1,302,701	TOTAL	548,426	655,756	1,204,182

515-1 – NEW LEARNING AREAS AND CATEGORIES

		Number of hours			Number of training sessions		
		2023	2024	2025	2023	2024	2025
01 - CULTURE AND KNOWLEDGE OF THE GROUP AND ITS ENTITIES	Quality	2,988	2,123	2,315	11,199	12,249	1,466
	Group Knowledge and Induction	14,041	18,232	17,826	21,217	14,934	12,098
	Strategy and Ethics General Orientation	14,329	6,907	3,829	29,342	11,983	4,858
	Security	13,799	16,201	18,335	54,937	37,612	53,807
	Sustainable Finance & CSR	11,726	49,769	12,136	19,033	19,954	14,165
	Diversity - Equity- Inclusion	1,071	1,258	900	618	1,881	1,407
TOTAL 01 - CULTURE AND KNOWLEDGE OF THE GROUP AND ITS ENTITY		57,954	94,490	55,341	136,346	98,613	87,801
02 - BUSINESS LINES TECHNICAL TRAINING	Marketing and Digital Marketing*	23,002	33,258	21,555	19,988	23,920	21,115
	Banking Diplomas	11,980	26,007	35,739	8,024	7,305	8,111
	Financial and Banking Products and Services	208,615	174,395	207,783	90,413	86,309	177,862
	Financial Products and Services	169			687		
	Securities Servicies	4,133	6,206	8,537	19,166	21,639	25,760
	Insurance	244,497	216,578	159,746	480,553	481,109	478,045
	Corporate Finance	828	923	648	315	400	464
	Credit and Finance	112,353	99,496	100,756	185,634	160,463	277,116
	Advisory Service - Wealth Management	36,591	42,129	59,110	34,033	18,607	47,076
	Asset Management	13,245	15,030	9,688	3,144	25,398	12,717
	Real Estate	9,353	19,648	17,075	36,143	24,823	17,632
	Capital Markets	6,300	7,314	10,516	13,689	13,659	16,908
	Sustainable Product & Services	6,465	2,589	2,162	12,939	3,974	1,922
	Sales Techniques	82	492	2,906	107	227	1,014
	Factoring	1	215	102	1	201	36
	Leasing	0	17	118	5	49	357
TOTAL 02 - BUSINESS LINES TECHNICAL TRAINING		677,614	644,297	636,440	904,841	868,083	1,086,135

515-1 – NUMBER OF HOURS OF TRAINING PER AREA

		Number of hours			Number of training sessions		
		2023	2024	2025	2023	2024	2025
03 - TECHNICAL TRAINING SUPPORT FUNCTIONS	Legal and Tax Affairs	4,456	4,146	2,653	11,193	10,441	1,659
	Human Resources	23,356	15,248	17,322	85,050	14,612	45,563
	IT	27,859	63,148	29,436	66,224	67,613	12,773
	Back Offices	6,548	4,548	5,084	15,859	7,319	6,124
	Accounting, Finance and Management Control	7,397	6,376	11,603	2,803	1,929	9,019
	Procurement and Logistics	602	1,207	233	357	318	92
	Internal Audit and Control	8,163	7,041	6,864	1,560	2,124	1,247
	Communication & digital branding	3,830	10,876	2,892	2,435	38,742	2,471
	Social and Environmental Responsibility	13,644	14,406	9,541	40,690	61,381	7,362
	Data & analytics	5,162	27,537	22,959	1,921	5,643	5,713
	Agile & Process management	3,261	8,148	4,880	989	3,257	1,938
	Artificial Intelligence & Intelligent Automation	1,447	4,512	10,088	959	4,581	11,769
	Fintech & Block Chain	210	285	429	201	156	483
	Cybersecurity	10,770	29,401	46,774	32,191	106,427	129,299
	Digital working tools	3,234	6,992	11,448	3,860	12,854	73,639
TOTAL 03 - TECHNICAL TRAINING SUPPORT FUNCTIONS		119,938	203,872	182,205	266,292	337,397	309,151
04 - RISKS	Fundamentals of risks	3,960	2,926	3,071	10,409	7,251	7,105
	Non-compliance risks / Reputational risk	3,375	1,266	942	6,547	2,693	1,233
	Market risk and liquidity risk	1,420	1,315	178	5,013	4,930	113
	Non-compliance risks / Banking structure	290	456	486	124	767	1,062
	Non-compliance risks / Anti-money laundering	31,276	29,857	32,397	67,206	37,633	33,093
	Non-compliance risks / Conflict of interests	7,262	513	7,098	39,478	2,656	38,748
	Non-compliance risks / Data Protection	32,574	10,703	2,366	78,467	42,148	5,763

515-1 – NUMBER OF HOURS OF TRAINING PER AREA

		Number of hours			Number of training sessions		
		2023	2024	2025	2023	2024	2025
04 - RISKS	Non-compliance risks / FATCA / AEOI	1,928	-	-	3,264	-	-
	Non-compliance risks / General Awareness	6,884	10,013	8,572	8,426	44,915	41,987
	Non-compliance risks / Know your customer (KYC)	249	-	-	750	-	-
	Non-compliance risks / Corruption	19,842	16,098	12,740	53,280	47,649	20,301
	Non-compliance risks / Professional Ethics	100	-	0	325	-	1
	Non-compliance risks / Customer interest protection	14,851	19,639	23,054	70,185	68,489	103,546
	Non-compliance risks / Sanctions and Embargoes	3,760	-	-	5,241	-	-
	Non-compliance risks / Specific Topics	30,053	25,916	13,360	48,189	70,031	28,920
	Non-compliance risks / Financial Security trans.	1,615	1,874	2,261	1,916	959	2,044
	Credit and counterparty risk	3,452	6,739	5,249	3,714	5,544	5,133
	Insurance risks	11	1	15	3	1	3
	Non-compliance risks / Markets	13,937	3,817	11,919	62,770	14,886	44,249
	Operational Risk and Permanent Control	6,675	12,481	25,006	9,854	9,936	23,907
	Liquidity risk	-	-	198	-	-	61
TOTAL 04 - RISKS		183,514	143,610	148,912	475,161	360,488	357,269
05 - INDIVIDUAL COMPETENCIES	Personal Development	56,795	89,396	76,493	29,102	34,710	29,596
	Project Management and Organization	32,240	21,969	16,831	7,005	2,889	2,357
	Languages	16,638	30,701	28,473	1,681	3,127	2,875
	Career Support	8,127	8,702	7,109	4,310	6,212	4,690
	IT Tools and NTIC	1,367	21	14	1,097	687	466
	First Aid & Safety at Work	3,223	12,624	5,424	1,984	2,051	1,543
	Smart Working	87	378	667	36	145	161
TOTAL 05 - INDIVIDUAL COMPETENCIES		118,477	163,792	135,011	45,215	49,821	41,688



515-1 – NUMBER OF HOURS OF TRAINING PER AREA

		Nombre d'heures de formation			Nombre de stages		
		2023	2024	2025	2023	2024	2025
06 - MANAGEMENT	Leadership & Vision	6,992	9,294	7,643	1,047	2,646	2,206
	Performance Management	373	-	-	169	-	-
	Team Management	26,747	23,593	21,679	6,410	6,807	5,526
	Management Values and Principles	17,637	19,701	16,927	6,266	15,530	4,771
TOTAL 06 - MANAGEMENT		51,749	52,589	46,250	13,892	24,983	12,503
08 - DIGITAL	Gamification and Technological Vigil	6	-	-	29	-	-
	Digital Branding and online Communication	451	-	-	2,254	-	-
	User Experience	35	0	0	39	1	2
	Social Media	5	-	-	9	-	-
	Marketing on line	48	-	0	33	-	1
	IT & Process	2,162	32	23	1,834	70	37
	Web analytics & Data	2,888	-	-	661	-	-
	Sales & e-business	64	-	-	215	-	-
	Artificial intelligence & Intelligent Automation	811	-	-	187	-	-
	Agile Project Management	62	-	-	46	-	-
	Cybersecurity	5,425	-	-	16,585	-	-
	New ways of working & new tools	3,396	20	-	3,826	8	-
	Digital transformation Managment	4	-	-	1	-	-
	Block Chain	306	-	-	32	-	-
TOTAL 08 - DIGITAL		15,660	52	24	25,751	79	40
TOTAL		1,224,906	1,302,701	1,204,182	1,867,498	1,739,464	1,894,587

515-2 – NUMBER OF HOURS BY TYPE OF TRAINING

2023	2024		2025
670,870	461,828	Classroom training sessions / on-the-job training	383,037
554,036	840,873	Open distance learning	821,145
1,224,906	1,302,701	TOTAL	1,204,182

52 | TRAINING LEAVE

524– INDIVIDUAL TRAINING LEAVE (ITL)

	Men			Women			TOTAL
	Technical staff	Executive staff	TOTAL	Technical staff	Executive staff	TOTAL	
On-going ITL at 01/01/2025	3	1	4	8	4	12	16
2024 requests accepted by management	6	1	7	12	10	22	29
ITL completed in 2025	3	1	4	8	4	12	16
On-going ITL at 01/01/2026	0	0	0	0	0	0	0

National level indicator, based on information available as at 1 January

53 | WORK-STUDY CONTRACTS

531 – NUMBER OF APPRENTICESHIP AND OTHER WORK-STUDY CONTRACTS AT DECEMBER 31st

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
1,261	1,121	2,382	1,257	1,030	2,287	Apprenticeship	1,201	991	2,192
90	87	177	58	68	126	Other work-study contracts	40	58	98
1,351	1,208	2,559	1,315	1,098	2,413	TOTAL	1,241	1,049	2,290

06 | PROFESSIONAL RELATIONS

61 – Employee Representatives

62 – Employee Communications

63 – Disputes



611 – PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

Body of electors	2025	
	Number registered	As % of voters
Technical staff	-	-
Executive staff	-	-

612 – TOTAL NUMBER OF HOURS ALLOWED FOR EMPLOYEE REPRESENTATION ACTIVITIES

Overall, the total number of hours authorized in all the different bodies amounted to approximately 459.600 hours, including committee meetings or meetings with management.

613 – NUMBER OF MEETINGS WITH THE EMPLOYEES’ REPRESENTATIVES DURING THE YEAR IN QUESTIO

2023	2024	Number of meetings	2025
233	248		260

614 - SIGNATURE DATES AND SUBJECT MATTERS OF AGREEMENTS SIGNED WITHIN THE COMPANY

■ Incentive schemes - Profit-sharing - Employee savings schemes - Remuneration

- Incentive scheme agreement for BNP Paribas for the 2025 2026 2027 financial years, signed on 26 June 2025
- BNP PARIBAS Group Agreement of 8 October 2025 on the collective transfer from the Company Retirement Savings Plan (PERE) to the Mandatory Retirement Savings Plan (PERO), signed on 8 October 2025
- Agreement relating to the rules of the BNP Paribas Group’s Company Savings Plan (PEE) of 21 December 2009, amendment and restatement agreement of 24 November 2025, signed on 24 November 2025
- Agreement relating to the rules of the BNP Paribas Group’s Collective Company Retirement Savings Plan (PERECO) of 21 December 2009, amendment and restatement agreement of 24 November 2025, signed on 24 November 2025
- Amendment No. 2 to the agreement setting out the matching contribution rules applicable to BNP PARIBAS SA employees under the BNP Paribas Group’s Company Savings Plan (PEE), signed on 24 November 2025
- Agreement relating to the rules of the BNP Paribas Group’s Mandatory Retirement Savings Plan (PERO) of 3 October 2017, amendment and restatement agreement of 17 December 2025, signed on 17 December 2025

■ Working Time / Organisation / Well-being at work

- Agreement on Diversity and Inclusion at BNP PARIBAS SA, signed on 14 January 2025
- Amendment to the agreement on specific working conditions of BNP PARIBAS SA of 4 May 2017, signed on 17 January 2025
- Second amendment to the agreement of 24 July 2020 on Diversity and Inclusion at BNP PARIBAS SA, signed on 31 March 2025

- Agreement on adjustments of social provisions in the BNP PARIBAS Group in France, signed on 2 May 2025
- Agreement on supporting employees in the later stage of their careers and on end-of-career and arrangements and the transition between working life and retirement in the BNP PARIBAS Group in France, signed on May 22, 2025
- Amendment dated 22 May 2025 to the BNP PARIBAS Group France agreement of 30 March 2022 on leave arrangements and leave savings for use during working life and preparation for retirement, signed on 22 May 2025
- ESTREEM Transition agreement, signed on 11 July 2025
- Agreement setting out support measures for the implementation of the project to transform the RETAIL model of Commercial & Personal Banking in France, signed on 25 July 2025
- Agreement following the 2026 Mandatory Annual Negotiation of BNP PARIBAS SA, signed on 13 November 2025
- Agreement defining the contributions applicable under the compulsory healthcare reimbursement scheme within BNP Paribas SA, signed on 13 November 2025
- Agreement to promote employment, professional integration and job retention of people with disabilities within BNP Paribas SA, signed on 19 December 2025
- Transition agreement in the context of the universal transfer of assets from AELX to BNP PARIBAS SA, signed on 22 December 2025



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

2023	2024	2025
90	80	55

62 | EMPLOYEE COMMUNICATIONS

622 – ONBOARDING PROCEDURES

In the BNP Paribas group’s HR policies, each employee, as part of their employee journey, must be welcomed and supported by their manager and HR. More broadly, the working environment, tools, organisational structure of the entity, the social framework, etc. must be presented.

623 – INFORMATION PROCEDURES

■ **Echonet mobile**, the Group’s intranet, provides each employee with personalised information according to their entity/country/function/business/stream, and gives them access to the information and tools they need for their activity, from day-to-day operations to the Group’s strategy, and from news to long-term information. Echonet is a daily-use tool deployed across almost all Group entities. Echonet continued to grow in 2025, with 260 million pages views (+10%).

■ Information is also communicated through targeted internal **mass mailings**, as well as through the organisation of meetings, the drafting of notes, circulars, procedures, etc. In addition, there are many other information and communication media within BNP Paribas S.A., in the divisions, business lines and functions. The group is also driven in a cross-functional way, through communities, online groups, webinars, opportunities to comment on Echonet, or through selected social media channels.

624 – INDIVIDUAL INTERVIEWS

The annual appraisal interview allows:

- For the reporting period in question, to assess the employee’s performance in terms of the achievement of their objectives, the fulfilment of their responsibilities, the mastery of the skills required for their role as well as to provide feedback on the impact of the training programs attended on their professional performance.

■ **Internal communication** is aimed at all Group employees with the following objectives:

- explain the organisation and strategy of the company
- promote the culture and values of BNP Paribas
- strengthen employee engagement and commitment.

Internal communication enables employees to stay informed about news and events, shaping the Group’s activities, and to raise awareness of new regulatory requirements, major projects and the Group’s strategy. Beyond information sharing, it also aims to foster interaction between employees and support synergies across business lines.

- For the forthcoming reporting period, to define future orientations, which include objectives, as well as development needs and envisaged career prospects. The process is digitalised via the About Me platform on an annual basis.

625 – NUMBER OF EMPLOYEES WHO COMPLETED A CAREER DEVELOPMENT INTERVIEW

The career development interview is a mandatory periodic interview introduced by the law of 5 March 2014. Its purpose is to review with the employees their professional development (past and future) and their training needs.

Two career development interviews must be held prior to the summary career development interview that takes place every 6 years. A career development interview is also held upon return from certain types of leave defined by law (maternity leave, parental leave, sabbatical leave, family caregiver leave, and periods of secure voluntary mobility).

2023			2024				2025		
Men	Women	TOTAL	Men	Women	TOTAL		Men	Women	TOTAL
1,872	5,094	6,966	1,601	4,291	5,892	Technical staff	1,689	4,166	5,855
9,105	9,829	18,934	9,986	10,440	20,426	Executive staff	11,874	11,626	23,500
10,977	14,923	25,900	11,587	14,731	26,318	TOTAL	13,563	15,792	29,355

63 | DISPUTES

631 – NUMBER OF APPEALS TO EXTRAJUDICIAL ARBITRATION SYSTEMS

2023	2024		2025
5	11		6
4	2	To the Joint Commission for Disciplinary Action	2

632 – NUMBER OF LEGAL PROCEEDINGS

2023	2024	2025
76	73	82

Including one referral initiated by an individual outside BNP Paribas in 2024

633 – NUMBER OF FORMAL NOTICES AND REPORTS RECEIVED FROM THE LABOUR INSPECTORATE

2023	2024	2025
2	0	0

07 | OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

71 – Social and Cultural Activities

72 – Other Social Charges



711 – EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE (in millions euros)

2023	2024		2025
24.85	25.89	Restaurants	24.89
12.57	15.42	Commuting	20.85
1.93	2.00	Medical expenses (Paris and the Provinces)	1.93
8.55	8.59	Family benefits	8.56
0.33	0.39	Miscellaneous benefits	0.42
48.23	52.29	TOTAL	56.65

712 - PAYMENTS MADE TO THE CENTRAL WORKS COUNCIL (in millions of euros)
Expenses for the reference year

2023	2024		2025
28.80	30.05	Contribution to midday meal expenses	30.01
3.85	3.67	Family welfare	3.38
3.68	3.64	Contribution to childminding fees	3.21
0.17	0.03	Miscellaneous aid	0.17
21.17	22.55	Leisure activities	22.88
19.70	20.10	Summer camps and contribution to employees’ holidays	20.30
1.44	2.44	A.S.C	2.56
0.03	0.01	Miscellaneous	0.02
15.29	15.60	Locally based activities	15.64
2.32	1.67	Miscellaneous	1.13
1.62	1.15	Administrative costs	0.46
0.71	0.52	Investments	0.68
71.42	73.54	TOTAL	73.04



712 – TOTAL WELFARE BUDGET (in millions of euros)

2023	2024		2025
48.23	52.29	Budget allocated by Senior Management	56.65
71.42	73.54	Budget allocated to the Central Works Council*	73.04
119.65	125.83	TOTAL	129.69

* Estimated expenditure for the reference year.

72 | OTHER SOCIAL CHARGES

■ BNP Paribas Group Health Insurance Scheme

Employees benefit from a collective healthcare reimbursement scheme provided by the BNP Paribas Group health Insurance scheme. Their dependents (spouse and children...) may also be covered on an optional basis, to dependents (spouse, children, etc.) as may retirees.

In 2025, the employer’s contribution amounted to €19.27 million.

■ Flexible Insurance Plan

The Flexible Welfare Plan, an insurance policy underwritten by Cardif Assurance Vie provides financial protection to employees and their families in the event of long-term sick leave, disability, or death. Employees have the option of tailoring their level of coverage to their personal and family circumstances.

For the 2025 financial year, the employer’s contribution amounted to €29.24 million.

■ BNP Paribas Mandatory Retirement Savings Pension Plan (PERO)

Employees are enrolled in the Mandatory Retirement Savings Plan (PERO), underwritten by Cardif Retirement, after one year of service. This defined contribution supplementary pension scheme enables employees to build up retirement savings, paid out in the form of a lifetime annuity and/or lump sum, in addition to mandatory pension schemes. The PERO is funded by mandatory contributions from both the employer and the employee, which may be supplemented by voluntary employee contributions. In order to support the preparation for retirement and increase the savings accumulated by employees up to their retirement date, PERO funding changed on 1 January 2025, with an increase in employer contribution rates and an extension of the contribution base.

In 2025, the employer’s contributions amounted to €39.60 million.

