



SOCIAL AUDIT

BNP PARIBAS S.A.



2010



BNP PARIBAS | The bank for a changing world

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- 11 - Headcount
- 12 - Non-BNP Paribas employees
- 13 - Recruitment during the year
- 14 - Employees leaving the company
- 15 - Career development
- 17 - Disabled people
- 18 - Absenteeism
- 19-A - Leaves

I ■ EMPLOYMENT

11 ■ HEADCOUNT

All the indicators, with the exception of data concerning promotions, pay rises and remuneration, are based on total headcount excluding employees on secondment and employees who are unpaid and students on sandwich courses (indicator 111-B).

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

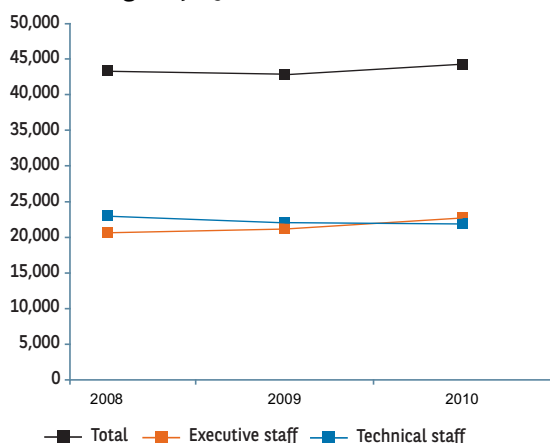
2008			2009			2010		
Male	Female	Total	Male	Female	Total	Male	Female	Total
17,859	22,462	40,321	17,570	22,398	39,968	18,139	23,262	41,401
451	1,262	1,713	407	1,261	1,668	397	1,288	1,685
499	747	1,246	502	732	1,234	521	838	1,359
18,809	24,471	43,280	18,479	24,391	42,870	19,057	25,388	44,445
330	277	607	349	286	635	385	318	703
829	157	986	791	143	934	831	176	1,007
19,968	24,905	44,873	19,619	24,820	44,439	20,273	25,882	46,155
						111-A - Paid headcount		
						Unpaid absentees		
						Work-study contracts		
						111-B - Total headcount		
						On secondment in France		
						On secondment outside France		
						111-C - Total headcount including employees on secondment		

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

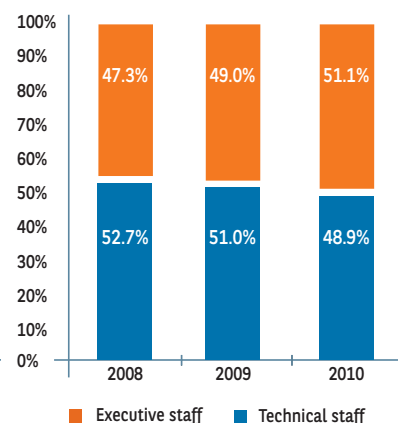
2008			2009			2010		
Male	Female	Total	Male	Female	Total	Male	Female	Total
7,144	15,643	22,787	6,725	15,146	21,871	6,482	15,251	21,733
31.4%	68.6%	100.0%	30.7%	69.3%	100.0%	29.8%	70.2%	100.0%
11,665	8,828	20,493	11,754	9,245	20,999	12,575	10,137	22,712
56.9%	43.1%	100.0%	56.0%	44.0%	100.0%	55.4%	44.6%	100.0%
18,809	24,471	43,280	18,479	24,391	42,870	19,057	25,388	44,445
43.5%	56.5%	100.0%	43.1%	56.9%	100.0%	42.9%	57.1%	100.0%
						Technical staff		
						% Technical staff		
						Executive staff		
						% Executive staff		
						TOTAL		
						% Total		

2008			2009			2010		
Male	Female	Total	Male	Female	Total	Male	Female	Total
38.0%	63.9%	52.7%	36.4%	62.1%	51.0%	34.0%	60.1%	48.9%
62.0%	36.1%	47.3%	63.6%	37.9%	49.0%	66.0%	39.9%	51.1%
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
						Technical staff		
						% by gender		
						Executive staff		
						% by gender		
						TOTAL		
						% by gender		

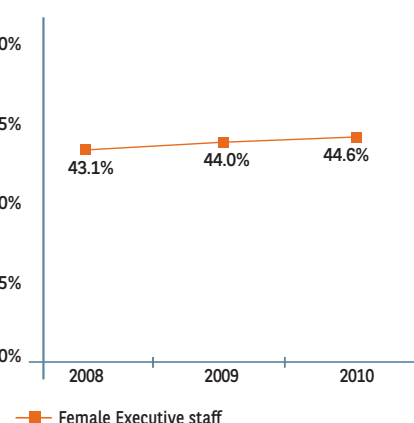
Change in total headcount excluding employees on secondment



Change in total headcount excluding employees on secondment (as a %)



Change in female executive staff (as a %)



11 ■ HEADCOUNT

111 b ■ TOTAL HEADCOUNT AT DECEMBER 31ST PER CATEGORY (FTE)

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7,050	14,658	21,708	6,638	14,228	20,866	Technical staff	6,399	14,361	20,760
11,643	8,607	20,250	11,733	9,014	20,747	Executive staff	12,552	9,886	22,439
18,692	23,265	41,958	18,371	23,242	41,613	TOTAL	18,952	24,247	43,199

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

2008			2009				2010		
		16,706			14,436	Technical staff			15,157
		18,096			18,408	Executive staff			19,267
		34,802			32,844	TOTAL			34,424

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

113 ■ NUMBER OF EMPLOYEES WITH A FIXED-TERM CONTRACT AT DECEMBER 31ST (one for one)

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
34	88	122	57	185	242	Paid headcount			
13	28	41	24	43	67	Technical staff	60	108	168
47	116	163	81	228	309	Executive staff	22	37	59
						Total	82	145	227
0	1	1	0	0	0	Unpaid absentees			
0	0	0	0	0	0	Technical staff	0	0	0
0	1	1	0	0	0	Executive staff	0	0	0
						Total	0	0	0
498	746	1,244	502	732	1,234	Work-study contracts			
0	0	0	0	0	0	Technical staff	521	838	1,359
498	746	1,244	502	732	1,234	Executive staff	0	0	0
						Total	521	838	1,359
532	835	1,367	559	917	1,476	TOTAL			
13	28	41	24	43	67	Technical staff	581	946	1,527
545	863	1,408	583	960	1,543	Executive staff	22	37	59
						Total	603	983	1,586

114 ■ AVERAGE MONTHLY HEADCOUNT (one for one)

2008			2009				2010		
		23,434			22,159	Technical staff			21,811
		20,251			20,757	Executive staff			21,997
		43,685			42,915	TOTAL			43,808

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

11 HEADCOUNT

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

2008					2009						2010							
H	%*	F	%*	Total	%*	H	%*	F	%*	Total	%*	H	%*	F	%*	Total	%*	
UNDER 25																		
766	10.7	1,543	9.9	2,309	10.1	781	11.6	1,491	9.8	2,272	10.4	Technical staff	805	12.4	1,564	10.3	2,369	10.9
154	1.3	235	2.7	389	1.9	106	0.9	195	2.1	301	1.4	Executive staff	131	1.0	207	2.0	338	1.5
920	4.9	1,778	7.3	2,698	6.2	887	4.8	1,686	6.9	2,573	6.0	TOTAL	936	4.9	1,771	7.0	2,707	6.1
25 TO 29																		
808	11.3	2,472	15.8	3,280	14.4	815	12.1	2,419	16.0	3,234	14.8	Technical staff	799	12.3	2,231	14.6	3,030	13.9
1,257	10.8	1,502	17.0	2,759	13.5	1,198	10.2	1,449	15.7	2,647	12.6	Executive staff	1,282	10.2	1,470	14.5	2,752	12.1
2,065	11.0	3,974	16.2	6,039	14.0	2,013	10.9	3,868	15.9	5,881	13.7	TOTAL	2,081	10.9	3,701	14.6	5,782	13.0
30 TO 34																		
498	7.0	1,370	8.8	1,868	8.2	558	8.3	1,617	10.7	2,175	9.9	Technical staff	629	9.7	1,957	12.8	2,586	11.9
1,740	14.9	1,766	20.0	3,506	17.1	1,765	15.0	1,846	20.0	3,611	17.2	Executive staff	1,848	14.7	2,003	19.8	3,851	17.0
2,238	11.9	3,136	12.8	5,374	12.4	2,323	12.6	3,463	14.2	5,786	13.5	TOTAL	2,477	13.0	3,960	15.6	6,437	14.5
35 TO 39																		
249	3.5	908	5.8	1,157	5.1	231	3.4	887	5.9	1,118	5.1	Technical staff	251	3.9	922	6.0	1,173	5.4
1,474	12.6	1,295	14.7	2,769	13.5	1,611	13.7	1,459	15.8	3,070	14.6	Executive staff	1,907	15.2	1,697	16.7	3,604	15.9
1,723	9.2	2,203	9.0	3,926	9.1	1,842	10.0	2,346	9.6	4,188	9.8	TOTAL	2,158	11.3	2,619	10.3	4,777	10.7
40 TO 44																		
387	5.4	1,170	7.5	1,557	6.8	343	5.1	1,041	6.9	1,384	6.3	Technical staff	303	4.7	1,007	6.6	1,310	6.0
1,299	11.1	1,014	11.5	2,313	11.3	1,302	11.1	1,033	11.2	2,335	11.1	Executive staff	1,392	11.1	1,141	11.3	2,533	11.2
1,686	9.0	2,184	8.9	3,870	8.9	1,645	8.9	2,074	8.5	3,719	8.7	TOTAL	1,695	8.9	2,148	8.5	3,843	8.6
45 TO 49																		
936	13.1	2,136	13.7	3,072	13.5	724	10.8	1,965	13.0	2,689	12.3	Technical staff	591	9.1	1,893	12.4	2,484	11.4
1,480	12.7	946	10.7	2,426	11.8	1,546	13.2	1,072	11.6	2,618	12.5	Executive staff	1,631	13.0	1,223	12.1	2,854	12.6
2,416	12.8	3,082	12.6	5,498	12.7	2,270	12.3	3,037	12.5	5,307	12.4	TOTAL	2,222	11.7	3,116	12.3	5,338	12.0
50 TO 54																		
1,631	22.8	2,983	19.1	4,614	20.2	1,405	20.9	2,547	16.8	3,952	18.1	Technical staff	1,240	19.1	2,264	14.8	3,504	16.1
1,837	15.7	990	11.2	2,827	13.8	1,710	14.5	948	10.3	2,658	12.7	Executive staff	1,794	14.3	975	9.6	2,769	12.2
3,468	18.4	3,973	16.2	7,441	17.2	3,115	16.9	3,495	14.3	6,610	15.4	TOTAL	3,034	15.9	3,239	12.8	6,273	14.1
55 TO 59																		
1,768	24.7	2,967	19.0	4,735	20.8	1,746	26.0	3,066	20.2	4,812	22.0	Technical staff	1,712	26.4	3,292	21.6	5,004	23.0
2,076	17.8	997	11.3	3,073	15.0	2,145	18.2	1,128	12.2	3,273	15.6	Executive staff	2,192	17.4	1,295	12.8	3,487	15.4
3,844	20.4	3,964	16.2	7,808	18.0	3,891	21.1	4,194	17.2	8,085	18.9	TOTAL	3,904	20.5	4,587	18.1	8,491	19.1
60 AND OVER																		
101	1.4	94	0.6	195	0.9	122	1.8	113	0.7	235	1.1	Technical staff	152	2.3	121	0.8	273	1.3
348	3.0	83	0.9	431	2.1	371	3.2	115	1.2	486	2.3	Executive staff	398	3.2	126	1.2	524	2.3
449	2.4	177	0.7	626	1.4	493	2.7	228	0.9	721	1.7	TOTAL	550	2.9	247	1.0	797	1.8
18,809	100	24,471	100	43,280	100	18,479	100	24,391	100	42,870	100	GLOBAL	19,057	100	25,388	100	44,445	100

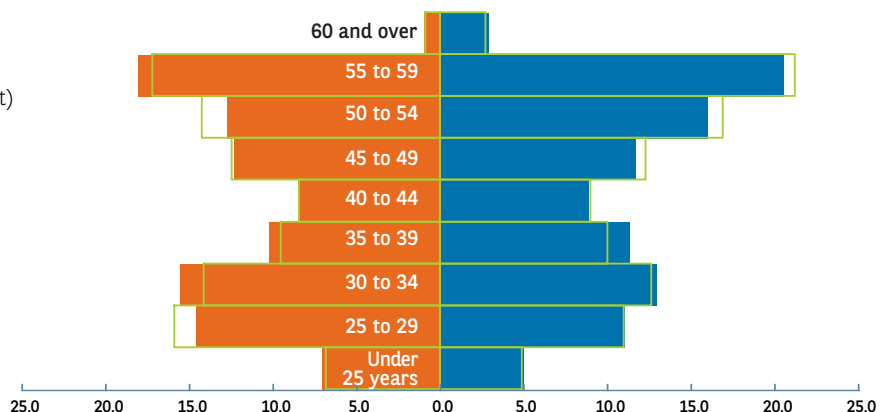
* The percentages are based on the Male or Female headcount in each category, and the percentages of the "Total" lines are calculated on the basis of the number of Male or Female employees as a whole.

Age pyramid

(% of age brackets in Male or Female headcount)

Years 2009 - 2010

- Female
- Male
- 2009 Figures



11 ■ HEADCOUNT

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

2008				2009				2010										
H	%*	F	%*	Total	%*	H	%*	F	%*	Total	%*	H	%*	F	%*	Total	%*	
LESS THAN 5 YEARS																		
1,486	20.8	3,226	20.6	4,712	20.7	1,507	22.4	3,048	20.1	4,555	20.8	1,549	23.9	3,042	19.9	4,591	21.1	
2,841	24.4	2,585	29.3	5,426	26.5	2,809	23.9	2,570	27.8	5,379	25.6	3,125	24.9	2,654	26.2	5,779	25.4	
4,327	23.0	5,811	23.7	10,138	23.4	4,316	23.4	5,618	23.0	9,934	23.2	4,674	24.5	5,696	22.4	10,370	23.3	
5 TO 9 YEARS																		
722	10.1	2,374	15.2	3,096	13.6	783	11.6	2,666	17.6	3,449	15.8	832	12.8	2,841	18.6	3,673	16.9	
1,993	17.1	2,028	23.0	4,021	19.6	2,038	17.3	2,103	22.7	4,141	19.7	2,250	17.9	2,336	23.0	4,586	20.2	
2,715	14.4	4,402	18.0	7,117	16.4	2,821	15.3	4,769	19.6	7,590	17.7	3,082	16.2	5,177	20.4	8,259	18.6	
10 TO 14 YEARS																		
102	1.4	455	2.9	557	2.4	153	2.3	659	4.4	812	3.7	197	3.0	930	6.1	1,127	5.2	
732	6.3	708	8.0	1,440	7.0	989	8.4	918	9.9	1,907	9.1	1,326	10.5	1,269	12.5	2,595	11.4	
834	4.4	1,163	4.8	1,997	4.6	1,142	6.2	1,577	6.5	2,719	6.3	1,523	8.0	2,199	8.7	3,722	8.4	
15 TO 19 YEARS																		
356	5.0	1,079	6.9	1,435	6.3	279	4.1	885	5.8	1,164	5.3	214	3.3	663	4.3	877	4.0	
840	7.2	677	7.7	1,517	7.4	739	6.3	636	6.9	1,375	6.5	642	5.1	567	5.6	1,209	5.3	
1,196	6.4	1,756	7.2	2,952	6.8	1,018	5.5	1,521	6.2	2,539	5.9	856	4.5	1,230	4.8	2,086	4.7	
20 TO 24 YEARS																		
329	4.6	979	6.3	1,308	5.7	240	3.6	2,775	24.5	1,073	4.9	277	4.3	942	6.2	1,219	5.6	
720	6.2	551	6.2	1,271	6.2	742	6.3	613	6.6	1,355	6.5	896	7.1	759	7.5	1,655	7.3	
1,049	5.6	1,530	6.3	2,579	6.0	982	5.3	1,446	5.9	2,428	5.7	1,173	6.2	1,701	6.7	2,874	6.5	
25 TO 29 YEARS																		
1,081	15.1	2,147	13.7	3,228	14.2	923	13.7	2,016	13.3	2,939	13.4	800	12.3	1,925	12.6	2,725	12.5	
1,147	9.8	701	7.9	1,848	9.0	1,152	9.8	771	8.3	1,923	9.2	1,169	9.3	830	8.2	1,999	8.8	
2,228	11.8	2,848	11.6	5,076	11.7	2,075	11.2	2,787	11.4	4,862	11.3	1,969	10.3	2,755	10.9	4,724	10.6	
30 TO 34 YEARS																		
1,438	20.1	2,588	16.5	4,026	17.7	1,137	16.9	2,054	13.6	3,191	14.6	1,000	15.4	1,795	11.8	2,795	12.9	
1,546	13.3	689	7.8	2,235	10.9	1,279	10.9	597	6.5	1,876	8.9	1,160	9.2	570	5.6	1,730	7.6	
2,984	15.9	3,277	13.4	6,261	14.5	2,416	13.1	2,651	10.9	5,067	11.8	2,160	11.3	2,365	9.3	4,525	10.2	
35 TO 39 YEARS																		
1,435	20.1	2,390	15.3	3,825	16.8	1,533	22.8	2,679	17.7	4,212	19.3	1,419	21.9	2,753	18.1	4,172	19.2	
1,604	13.8	762	8.6	2,366	11.5	1,796	15.3	915	9.9	2,711	12.9	1,749	13.9	1,030	10.2	2,779	12.2	
3,039	16.2	3,152	12.9	6,191	14.3	3,329	18.0	3,594	14.7	6,923	16.1	3,168	16.6	3,783	14.9	6,951	15.6	
40 YEARS AND OVER																		
195	2.7	405	2.6	600	2.6	170	2.5	306	2.0	476	2.2	194	3.0	360	2.4	554	2.5	
242	2.1	127	1.4	369	1.8	210	1.8	122	1.3	332	1.6	258	2.1	122	1.2	380	1.7	
437	2.3	532	2.2	969	2.2	380	2.1	428	1.8	808	1.9	452	2.4	482	1.9	934	2.1	
18,809	100	24,471	100	43,280	100	18,479	100	24,391	100	42,870	100	GLOBAL	19,057	100	25,388	100	44,445	100

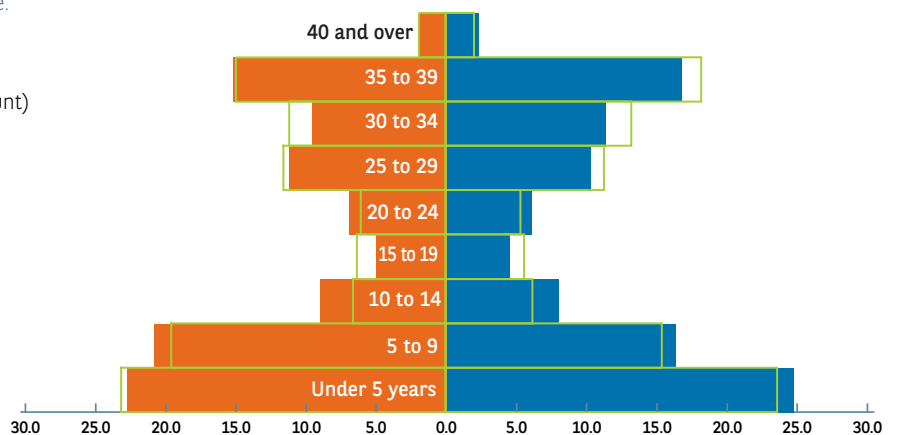
* The percentages are based on the Male or Female headcount in each category, and the percentages of the "Total" lines are calculated on the basis of the number of Male or Female employees as a whole.

Seniority pyramid

(% of seniority groups in Male or Female headcount)

Years 2009 - 2010

- Female
- Male
- 2009 Figures



11 ■ HEADCOUNT

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

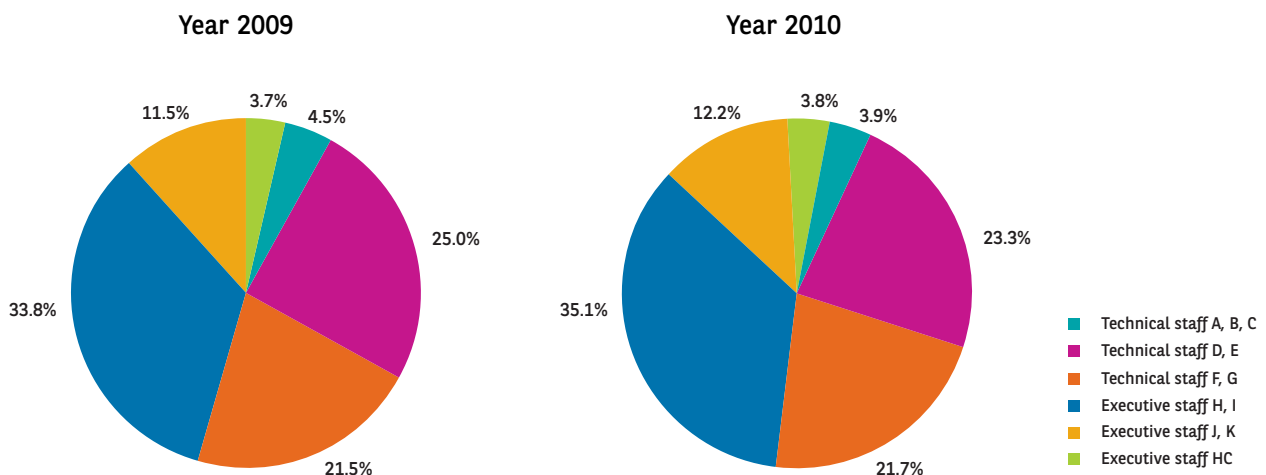
2008				2009				Technical staff Executive staff TOTAL	2010			
French		Foreign		French		Foreign			French		Foreign	
H	F	H	F	H	F	H	F		H	F	H	F
7,089	15,516	55	127	6,660	15,005	65	141	6,420	15,096	62	155	
11,338	8,498	327	330	11,415	8,877	339	368	12,170	9,707	405	430	
18,427	24,014	382	457	18,075	23,882	404	509	18,590	24,803	467	585	
42,441		839		41,957		913		43,393		1,052		

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

2008					2009					TECHNICAL STAFF A B C D E F G % of Technical staff in the total headcount	2010				
H	%*	F	%*	Total	H	%*	F	%*	Total		H	%*	F	%*	Total
7,144	31.4	15,643	68.6	22,787	6,725	30.7	15,146	69.3	21,871		6,482	29.8	15,251	70.2	21,733
-	-	-	-	0	-	-	-	-	0	-	-	-	-	0	
62	29.1	151	70.9	213	51	28.5	128	71.5	179	45	27.3	120	72.7	165	
718	33.5	1,428	66.5	2,146	637	36.0	1,133	64.0	1,770	563	35.8	1,008	64.2	1,571	
1,504	25.4	4,416	74.6	5,920	1,377	25.1	4,106	74.9	5,483	1,275	26.0	3,631	74.0	4,906	
1,393	26.8	3,812	73.2	5,205	1,365	26.0	3,877	74.0	5,242	1,379	25.3	4,081	74.7	5,460	
1,365	32.1	2,887	67.9	4,252	1,362	31.2	3,007	68.8	4,369	1,343	29.3	3,248	70.7	4,591	
2,102	41.6	2,949	58.4	5,051	1,933	40.0	2,895	60.0	4,828	1,877	37.2	3,163	62.8	5,040	
				52.7					51.0					48.9	
H	%*	F	%*	Total	H	%*	F	%*	Total	EXECUTIVE STAFF	H	%*	F	%*	Total
11,665	56.9	8,828	43.1	20,493	11,754	56.0	9,245	44.0	20,999	12,575	55.4	10,137	44.6	22,712	
4,394	49.3	4,511	50.7	8,905	4,339	48.1	4,683	51.9	9,022	H	4,550	47.2	5,080	52.8	9,630
3,170	58.9	2,210	41.1	5,380	3,191	58.2	2,288	41.8	5,479	I	3,420	57.3	2,545	42.7	5,965
1,907	62.2	1,159	37.8	3,066	1,961	61.3	1,238	38.7	3,199	J	2,131	60.7	1,377	39.3	3,508
1,101	66.5	554	33.5	1,655	1,126	65.4	596	34.6	1,722	K	1,250	65.2	667	34.8	1,917
1,093	73.5	394	26.5	1,487	1,137	72.1	440	27.9	1,577	HC	1,224	72.3	468	27.7	1,692
				47.3					49.0					51.1	
18,809	43.5	24,471	56.5	43,280	18,479	43.1	24,391	56.9	42,870	TOTAL	19,057	42.9	25,388	57.1	44,445

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

Breakdown of headcount by qualification level



12 ■ NON-BNP PARIBAS EMPLOYEES

121 ■ NUMBER OF EMPLOYEES BELONGING TO A SUBCONTRACTOR

(in equivalent man-months)

2008	2009	2010
3,356	3,554	4,093

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

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

2008	2009	2010
3,215	3,304	3,450

Internships longer than 1 week.

123 ■ AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2008	2009	2010
253	339	510

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

2008	2009	2010
25	34	32

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

2008	2009	2010
11.96	15.70	23.49

13 ■ RECRUITMENT DURING THE YEAR (one for one)

2008			2009			2010			
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	
2,175	1,578	3,753	2,274	1,028	3,302	130-A - Total recruitments	3,186	2,562	5,748
807	1,414	2,221	727	828	1,605	131 - Staff recruited on unlimited term contracts	1,280	2,332	3,612
1,108	101	1,209	1,217	120	1,337	32 - Staff recruited on fixed-term contracts	1,467	153	1,620
260	63	323	330	30	360	132-A - Transformation into unlimited term contracts	439	77	516
1,334	224	1,558	1,412	170	1,582	134 - Of which number of recruits aged 25 or less	1,619	212	1,831
205	248	453	143	165	308	30-B - Of which Contract transfers	688	1,130	1,818

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

2008						2009						2010						
Technical staff		Executive staff		Total		Technical staff		Executive staff		Total		Technical staff		Executive staff		Total		
H	F	H	F	H	F	H	F	H	F	H	F	H	F	H	F	H	F	
767	1,408	842	736	1,609	2,144	787	1,487	561	467	1,348	1,954	130-A - Total recruitments	1,042	2,144	1,452	1,110	2,494	3,254
255	552	772	642	1,027	1,194	252	475	500	378	752	853	131 - Staff recruited on unlimited term contracts	380	900	1,360	972	1,740	1,872
414	694	39	62	453	756	429	788	48	72	477	860	132 - Staff recruited on fixed-term contracts	512	955	64	89	576	1,044
98	162	31	32	129	194	106	224	13	17	119	241	132-A - Transformation into unlimited term contracts	150	289	28	49	178	338
473	861	97	127	570	988	486	926	68	102	554	1,028	134 - Of which number of recruits aged 25 or less	548	1,071	80	132	628	1,203
61	144	121	127	182	271	31	112	81	84	112	196	130-B - Of which Contract transfers	170	518	619	511	789	1,029

133 ■ NUMBER OF SEASONAL WORKERS

2008	2009	2010
6,509	6,347	8,221

14 ■ EMPLOYEES LEAVING THE COMPANY (one for one)

2008			2009				2010		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
2,563	1,226	3,789	2,143	1,104	3,247	141 - Total departures	2,189	1,177	3,366
441	431	872	212	241	453	142 - Resignations	228	263	491
301	45	346	132	109	241	143 - Subsidized departures	7	29	36
264	131	395	184	101	285	144 - Redundancies	226	181	407
-	-	-	16	13	29	144-A - Of which amicable termination of employment contracts*	65	37	102
750	49	799	664	61	725	145 - End of fixed-term contracts	876	81	957
84	74	158	119	48	167	146 - Departure during probationary period**	104	59	163
673	483	1,156	779	515	1,294	147 - Retirements/early retirements	706	547	1,253
50	13	63	53	29	82	148 - Deaths	42	17	59

* New item in 2009.

** New breakdown method for Redundancies and Departures during the probationary period.

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

2008						2009							2010					
Technical staff		Executive staff		Total		Technical staff		Executive staff		Total			Technical staff		Executive staff		Total	
H	F	H	F	H	F	H	F	H	F	H	F		H	F	H	F	H	F
917	1,646	765	461	1,682	2,107	802	1,341	715	389	1,517	1,730	141 - Total departures	824	1,365	763	414	1,587	1,779
139	302	242	189	381	491	69	143	142	99	211	242	142 - Resignations	85	143	160	103	245	246
85	216	27	18	112	234	46	86	69	40	115	126	143 - Subsidized departures	2	5	18	11	20	16
105	159	75	56	180	215	81	103	62	39	143	142	144 - Redundancies	104	122	125	56	229	178
-	-	-	-	-	-	4	12	7	6	11	18	144-A - Of which amicable termination of employment contracts*	29	36	23	14	52	50
276	474	19	30	295	504	242	422	24	37	266	459	145 - End of fix term contracts	293	583	36	45	329	628
33	51	41	33	74	84	40	79	28	20	68	99	146 - Departure during probationary period**	39	65	34	25	73	90
253	420	350	133	603	553	294	485	365	150	659	635	147 - Retirements and early retirements	271	435	376	171	647	606
26	24	11	2	37	26	30	23	25	4	55	27	148 - Deaths	30	12	14	3	44	15

* New item in 2009.

** New breakdown method for Redundancies and Departures during the probationary period.

■ OVERVIEW: RECRUITMENTS/DEPARTURES

	2008	2009	2010
Headcount in previous year	43,887	43,280	42,870
130-A - Total recruitments	3,753	3,302	5,748
141 - Total departures	-3,789	-3,247	-3,366
Transfers of outgoing contracts	-103	-100	-90
Balance of appointments with other Group entities	-145	-5	-201
Transformation into unlimited-term contracts*	-323	-360	-516
Headcount in current year	43,280	42,870	44,445

* Included in recruitment, not included in departures.

15 ■ CAREER DEVELOPMENT

151 ■ NUMBER OF EMPLOYEES PROMOTED TO A HIGHER LEVEL

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
12	10	22	5	3	8	B			-
95	229	324	75	222	297	C	4	6	10
276	762	1,038	271	756	1,027	D	62	127	189
225	528	753	251	575	826	E	263	856	1,119
236	389	625	200	386	586	F	243	651	894
844	1,918	2,762	802	1,942	2,744	G	245	514	759
						Technical staff	817	2,154	2,971
289	375	664	267	348	615	H	260	317	577
416	324	740	408	319	727	I	433	375	808
264	191	455	292	206	498	J	326	204	530
157	90	247	155	88	243	K	174	115	289
70	42	112	77	50	127	HC	79	51	130
1,196	1,022	2,218	1,199	1,011	2,210	Executive staff	1,272	1,062	2,334
2,040	2,940	4,980	2,001	2,953	4,954	TOTAL	2,089	3,216	5,305

Reminder, number of paid employees (excluding administrators) at Dec. 31 of the previous year
i.e. the number of employees liable to be promoted during the following year.

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,854	14,647	21,501	6,314	13,899	20,213	Technical staff	5,921	13,429	19,350
10,233	7,666	17,899	10,466	8,181	18,647	Executive staff	10,523	8,537	19,060
17,087	22,313	39,400	16,780	22,080	38,860	TOTAL	16,444	21,966	38,410

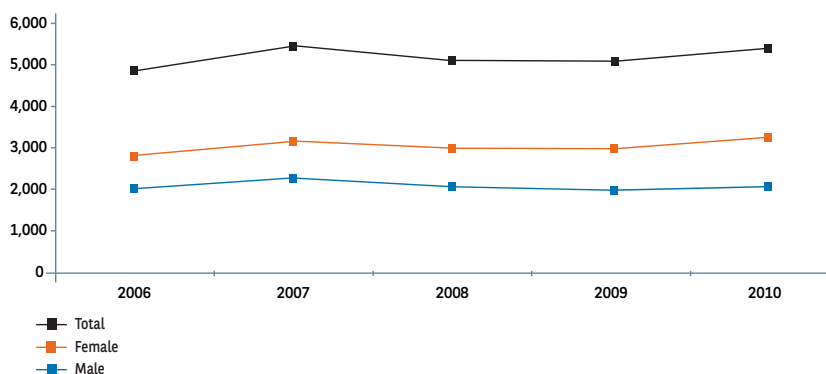
% of promotions in terms of total Technical or Executive staff HC

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
3.93	8.92	12.85	3.97	9.61	13.58	Technical staff	4.22	11.13	15.35
6.68	5.71	12.39	6.43	5.42	11.85	Executive staff	6.67	5.57	12.25
5.18	7.46	12.64	5.15	7.60	12.75	TOTAL	5.44	8.37	13.81

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

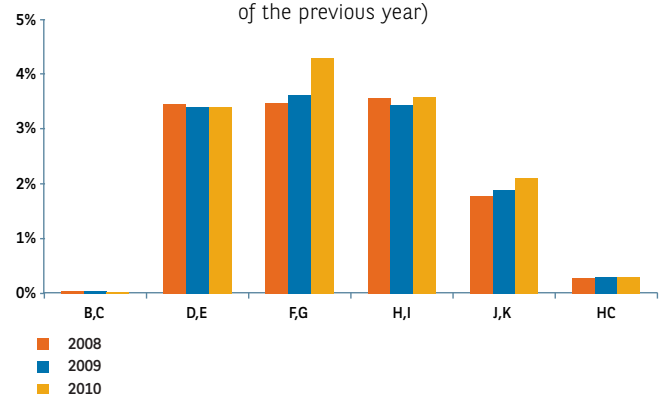
2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
12.31	13.09	12.85	12.70	13.97	13.58	Technical staff	13.80	16.04	15.35
11.69	13.33	12.39	11.46	12.36	11.85	Executive staff	12.09	12.44	12.25
11.94	13.18	12.64	11.92	13.37	12.75	TOTAL	12.70	14.64	13.81

Change in number of employees promoted



Change in promotions

(% in terms of paid headcount excluding administrators, HC, of the previous year)



15 ■ CAREER DEVELOPMENT

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
0	3	3	2	1	3	B	-	-	-
46	111	157	36	76	112	C	25	45	70
363	1,188	1,551	328	1,033	1,361	D	290	887	1,177
292	814	1,106	265	873	1,138	E	263	845	1,108
320	702	1,022	317	784	1,101	F	306	803	1,109
506	775	1,281	494	849	1,343	G	481	949	1,430
1,527	3,593	5,120	1,442	3,616	5,058	Technical staff	1,365	3,529	4,894
1,461	1,585	3,046	1,399	1,602	3,001	H	1,544	1,761	3,305
901	680	1,581	910	696	1,606	I	1,148	855	2,003
593	376	969	555	391	946	J	736	460	1,196
355	170	525	301	169	470	K	471	253	724
376	158	534	343	130	473	HC	519	237	756
3,686	2,969	6,655	3,508	2,988	6,496	Executive staff	4,418	3,566	7,984
5,213	6,562	11,775	4,950	6,604	11,554	TOTAL	5,783	7,095	12,878

Reminder, number of employees at Dec. 31 of the previous year
i.e. the number of employees liable to receive an increase during the following year.

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,854	14,647	21,501	6,314	13,899	20,213	Technical staff	5,921	13,429	19,350
11,329	8,017	19,346	11,545	8,563	20,108	Executive staff	11,649	8,969	20,618
18,183	22,664	40,847	17,859	22,462	40,321	TOTAL	17,570	22,398	39,968

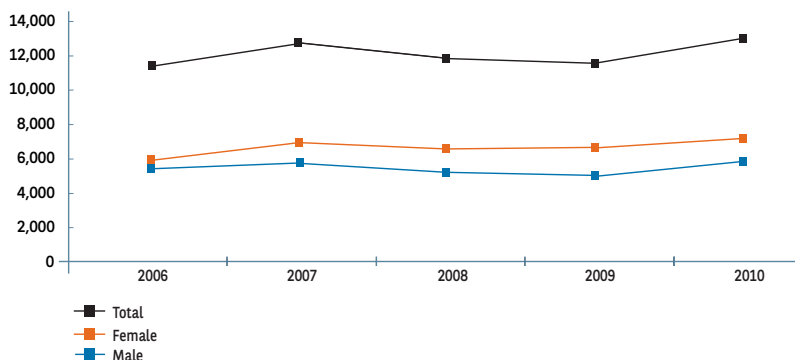
% in terms of total Technical or Executive staff

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
7.10	16.71	23.81	7.13	17.89	25.02	Technical staff	7.05	18.24	25.29
19.05	15.35	34.40	17.45	14.86	32.31	Executive staff	21.43	17.30	38.72
12.76	16.05	28.83	12.28	16.38	28.66	TOTAL	14.47	17.75	32.22

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

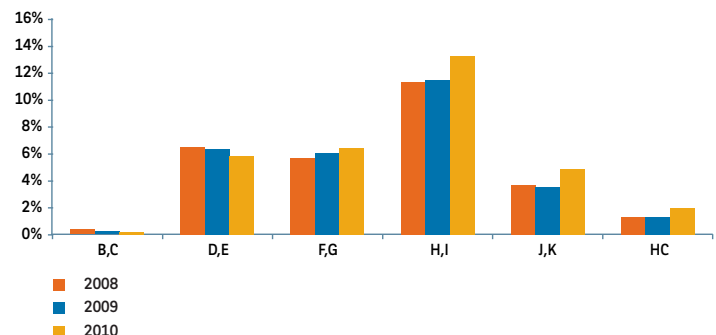
2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
22.28	24.53	23.81	22.84	26.02	25.02	Technical staff	23.05	26.28	25.29
32.54	37.03	34.40	30.39	34.89	32.31	Executive staff	37.93	39.76	38.72
28.67	28.95	28.83	27.72	29.40	28.66	TOTAL	32.91	31.68	32.22

Change in salary increases
(number of employees raised)



Change in salary increases

(% in terms of paid headcount of the previous year)



15 ■ CAREER DEVELOPMENT

153-A ■ TOTAL STATUS REVIEWS

2008		2009		2010	
16,755		16,508		Total number of status reviews	18,183
29		29		Average frequency of status reviews (in months)	26

17 ■ DISABLED PEOPLE

171 ■ NUMBER OF DISABLED EMPLOYEES IN THE YEAR IN QUESTION

2008		2009		2010	
754		850		Expressed as natural persons	893
1,007		1,006		Expressed in unity of disability Additional units related to ESAT* services	1,044
18		15			22
1,025		1,021		TOTAL nb of units	1,066

* ESAT: Sheltered work centers for the disabled (*Etablissements ou Services d'Aide par le Travail*, formerly known as "CAT").

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

2008		2009		2010	
77		78		Expressed as natural persons	70

18 ■ ABSENTEEISM

2008			2009			2010		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
517,194	157,380	674,574	513,819	173,996	687,815	DAYS OF ABSENTEEISM		
						182 - Illness		
						183 - Breakdown of absences by duration		
						up to 2 days		
113,064	6,008	19,072	13,056	6,456	19,513	13,581	6,973	20,554
25,304	10,364	35,668	27,590	12,972	40,563	23,785	11,586	35,372
478,826	141,008	619,834	473,172	154,567	627,739	515,790	174,586	690,375
						6 days and more		
						184 - Work-related and commuting accidents		
19,416	6,425	25,840	19,572	8,618	28,190	17,744	8,698	26,442
139,939	135,706	275,646	156,882	149,468	306,151	165,414	171,580	336,995
114,105	69,182	183,287	115,036	81,993	197,028	117,545	92,757	210,302
227,413	52,117	279,530	192,964	46,496	239,460	171,751	46,058	217,809
1,018,067	420,810	1,438,877	998,073	460,571	1,458,644	181-1 - TOTAL		
11.90	5.69	9.02	12.34	6.08	9.31	12.88	6.38	9.62
6.39	3.85	5.19	6.79	4.22	5.52	7.49	4.49	5.95
1.64	1.84	1.73	1.94	1.97	1.95	2.08	2.14	2.11
10.27	3.86	7.30	10.40	4.11	7.36	10.81	4.24	7.51
						181 - Rate of absenteeism		
						<i>Rate of paid staff absenteeism</i>		
						<i>Rate of maternity leave</i>		
						<i>Rate without maternity leave</i>		

* Family emergencies, sick children, parental care leave, etc.

** Coordination of and participation in union-organized training, leave of absence for personal reasons, unpaid leave for persons wishing to set up a company, sabbatical leave, unpaid disability leave, etc.

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

2008			2009			2010		
Male	Female	Total	Male	Female	Total	Male	Female	Total
406	2,190	2,596	381	2,112	2,493	366	2,131	2,497
353	750	1,103	324	838	1,162	358	891	1,249
759	2,940	3,699	705	2,950	3,655	724	3,022	3,746
						TOTAL		

19-A ■ LEAVES

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	89	91	2	120	122	Technical staff	0	110	110
1	47	48	0	62	62	Executive staff	2	65	67
3	136	139	2	182	184	TOTAL	2	175	177

192-A ■ SABBATICAL (duration over 6 months)

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2	6	8	1	11	12	Technical staff	3	9	12
9	16	25	9	11	20	Executive staff	8	9	17
11	22	33	10	22	32	TOTAL	11	18	29

193-A ■ PATERNITY LEAVE

2008			2009				2010		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
1,927	3,982	5,909	1,742	5,698	7,440	Days taken during the year	1,741	5,337	7,078
2,159	6,108	8,267	1,726	6,490	8,216	Theoretical days during the year	1,971	6,131	8,102

193-B ■ EXISTENCE OF ADDITIONAL REMUNERATION PAID BY THE EMPLOYER FOR

- Maternity leave: application of the provisions of article 51 of the collective agreement of the banking industry regarding legal maternity leave and additional leave of absence (45 days on full pay or 90 days on half pay): preservation of the salary (less the daily allowance paid by the Social Security for the period of legal maternity leave). Inclusion of all paid leave of absence related to maternity for the calculation of the employee's length of service in the company.
- Adoption leave: application of the provisions of article 52 of the collective agreement of the banking industry regarding legal adoption leave and additional leave of absence (45 days on full pay or 90 days on half pay): preservation of the salary (less the daily allowance paid by the Social Security for the period of legal adoption leave). Inclusion of all leave of absence related to adoption for the calculation of the employee's length of service in the company.
- Parental childcare leave: application of the provisions of article 53 of the collective agreement of the banking industry regarding parental childcare leave taken in the event of a birth: preservation of the salary during the first 45 days of the parental childcare leave (the breast-feeding condition provided for in article 53 is removed by virtue of the social guarantees provided by BNP Paribas SA).
- Paternity leave: application of the new rule implemented by BNP Paribas SA since January 1, 2009 included in the July 2, 2010 amendment to the company-wide agreement dated July 30, 2007 on equal opportunities for male and female employees: continued payment of salary during paternity leave (less the daily allowances paid by the Social Security).



- 21 - Employee compensation, social security contributions and payroll taxes
- 22 - Analysis of compensation
- 26 - Company profit sharing scheme and matching contributions

II ■ EMPLOYEE COMPENSATION AND RELATED EXPENSES

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

Paid during the year (in millions of Euros)

2008	2009		2010
3,264.4	2,980.6	TOTAL PERSONNEL COSTS	3,391.8
2,002.7	1,900.8	"Wages and Salaries"	2,100.7
1,524.3	1,551.5	Fixed remuneration including the remuneration bonus and lump-sum allowance (before deductions)	1,695.0
-40.0	-42.9	Miscellaneous allowances and overtime	-46.7
90.3	75.5	Deductions (sickness, maternity, flexitime, etc.)	77.1
388.2	288.7	Variable remuneration	324.6
1,962.8	1,872.9	<i>Subtotal "Wages and Salaries"</i>	2,050.1
40.0	27.9	Employer contributions to employee saving schemes and administrative expenses	50.6
797.7	783.6	"Social security contributions"	865.0
231.3	211.3	"Tax expenses"	244.7
232.5	84.9	"Incentive plans and profit-sharing" (payment with respect to the previous year)	181.3
39,613	39,007	Average monthly headcount in Metropolitan France (Including Monte Carlo)	39,906
		Wages and salaries, average per employee in €	
50,558	48,730	<u>"Wages and Salaries"</u> Average monthly headcount	52,641
56,428	50,906	Average employee remuneration (income) in € (including incentive plans, profit-sharing)	57,186
25,979	25,506	Average employer's contributions per employee in €	27,809
31.5%	33.4%	Ratio of social security charges and tax expenses and total personnel costs	32.7%
		Aggregate employer's contributions	
38.7%	33.9%	<u>Total personnel costs</u> Added Value	35.5%

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,351	2,226	2,265	2,409	2,300	2,333	Technical staff	2,449	2,369	2,392
-	-	-	-	-	-	A	-	-	-
1,918	1,809	1,857	1,951	1,868	1,903	B	2,136	1,943	2,032
2,022	1,952	1,974	2,043	1,981	2,003	C	2,031	1,991	2,006
2,101	1,993	2,021	2,126	2,047	2,067	D	2,125	2,083	2,094
2,238	2,173	2,190	2,311	2,235	2,255	E	2,357	2,281	2,301
2,381	2,339	2,352	2,436	2,413	2,421	F	2,482	2,471	2,474
2,639	2,592	2,612	2,712	2,668	2,685	G	2,756	2,733	2,742
4,211	3,707	3,996	4,346	3,834	4,123	Executive staff	4,489	3,944	4,249
3,039	2,978	3,008	3,121	3,065	3,092	H	3,186	3,133	3,159
3,758	3,685	3,728	3,871	3,798	3,841	I	3,983	3,903	3,950
4,561	4,483	4,532	4,674	4,603	4,647	J	4,831	4,758	4,803
5,810	5,605	5,743	5,991	5,734	5,903	K	6,215	5,923	6,115
8,221	7,365	7,990	8,345	7,497	8,103	HC	8,547	7,766	8,328
3,551	2,790	3,127	3,691	2,914	3,255	TOTAL	3,849	3,031	3,389

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

2008		2009			2010	
	21,107		21,569	99 % of employees earned at least		21,741
	23,844		24,612	95 % of employees earned at least		25,718
	25,900		26,603	90 % of employees earned at least		28,002
	27,272		28,052	85 % of employees earned at least		29,564
	28,575		29,334	80 % of employees earned at least		30,893
	29,817		30,578	75 % of employees earned at least		32,272
	31,183		32,053	70 % of employees earned at least		33,746
	32,639		33,650	65 % of employees earned at least		35,388
	34,265		35,325	60 % of employees earned at least		37,174
	36,003		37,194	55 % of employees earned at least		39,169
	37,922		39,122	50 % of employees earned at least		41,236
	39,919		41,164	45 % of employees earned at least		43,386
	42,166		43,512	40 % of employees earned at least		45,671
	44,621		45,997	35 % of employees earned at least		48,307
	47,437		48,918	30 % of employees earned at least		51,162
	50,798		52,249	25 % of employees earned at least		54,846
	55,174		56,792	20 % of employees earned at least		59,771
	61,579		63,205	15 % of employees earned at least		66,805
	72,903		73,994	10 % of employees earned at least		78,419
	100,089		99,750	5 % of employees earned at least		108,510
	260,485		214,850	1 % of employees earned at least		237,694
	$\frac{100,089}{23,844} = 4.20$		$\frac{99,750}{24,612} = 4.05$	Ratio of the 5% and 95%		$\frac{108,510}{25,718} = 4.22$
	$\frac{260,485}{23,844} = 10.92$		$\frac{214,850}{24,612} = 8.73$	Ratio of the 1% et 95%		$\frac{237,694}{25,718} = 9.24$

21 ■ EMPLOYEE COMPENSATION, SOCIAL SECURITY CONTRIBUTIONS AND PAYROLL TAXES

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

2010									
MALE					Female				
Average age	1 st decile	Median	9 th decile	Level	Average age	1 st decile	Median	9 th decile	
48.6	25,160	28,680	31,883	B	nc	nc	nc	nc	
48.1	22,430	25,529	29,221	C	46.1	21,527	25,478	28,415	
40.7	23,564	27,614	32,320	D	36.8	22,675	27,085	30,793	
45.5	26,874	30,417	35,689	E	42.7	25,692	29,909	33,571	
47.1	28,991	32,614	37,528	F	45.4	28,093	32,384	36,760	
48.8	31,904	36,253	42,100	G	47.4	31,174	35,981	41,238	
46.1	26,202	32,258	39,224	Technical staff	43.3	24,991	31,012	37,588	
41.9	37,571	43,801	51,625	H	39.4	35,150	42,204	49,125	
43.4	46,808	54,234	66,473	I	41.1	43,578	51,648	62,008	
46.5	57,176	67,157	84,840	J	43.9	53,519	64,144	79,827	
48.1	72,225	86,918	156,061	K	46	68,762	83,525	119,953	
51.2	98,210	142,543	354,443	HC	49.2	90,722	121,926	239,937	
44.7	40,824	55,348	117,393	Executive staff	41.4	37,452	47,999	82,729	

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

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

22 ■ ANALYSIS OF COMPENSATION

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

2008	2009	2010
6.8	5.5	5.9

222 ■ TOTAL OF THE TEN HIGHEST PAY PACKAGES

2008	2009	2010
27,728,325	12,210,039	17,896,702

26 ■ COMPANY PROFIT SHARING SCHEME AND MATCHING CONTRIBUTIONS

261 ■ SPECIAL PROFIT SHARING RESERVE

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

2008	2009	2010
23.14	63.31	108.21

261 ■ INCENTIVE SCHEMES

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

2008	2009	2010
61.74	118.04	127.62

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

2008	2009		2010
466	1,302	Minimum share	2,088
1,282	3,580	Maximum share	5,743
581	1,624	Average amount*	2,675

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

* The average amount is calculated on the basis of an employee working full-time and present throughout the year.

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

2008	2009		2010
1,272	2,480	Minimum share	2,539
3,359	6,548	Maximum share	6,704
1,551	3,023	Average amount*	3,170

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

* The average amount is calculated on the basis of an employee working full-time and present throughout the year.

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

2008	2009	2010
4.28	3.75	3.83

* Including voluntary payments.

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

2008	2009	2010
39.97	27.92	50.65

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



- 31 - Work-related and commuting accidents
- 32 - Breakdown of accidents by material aspect
- 34 - Health and safety at work committee (CHSCT)
- 35 - Expenditure on safety

III ■ HEALTH AND SAFETY

31 ■ WORK-RELATED AND COMMUTING ACCIDENTS

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

2008			2009			2010		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
214	111	325	188	70	258	334	89	423

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

2008			2009			2010		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
6,315	1,736	8,051	7,391	1,940	9,331	7,206	3,316	10,522

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

2008	2009	2010
20	17	20

314 ■ NUMBER OF FATAL ACCIDENTS

2008	2009	2010
0 2	0 1	Commuting Work-related 0 0

315 ■ NUMBER OF COMMUTING ACCIDENTS RESULTING IN SICK LEAVE

2008	2009	2010
321	359	403

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

2008	2009	2010
2	2	3

32 ■ BREAKDOWN OF ACCIDENTS BY MATERIAL ASPECT

321 ■ NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS

Codes 32 to 40:

2008	2009	2010
0	1	0

322 ■ NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS

Code 02:

2008	2009	2010
86	64	66

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

Codes 09 to 30:

2008	2009	2010
1	3	1

324 ■ NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE

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

2008	2009	2010
124	91	106

325 ■ NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS

Code 05:

2008	2009	2010
10	10	9

326 ■ OTHER CASES OF ACCIDENTS

2008	2009	2010
104	89	241
including declarations following bank robberies: 77	79	45

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

34 ■ HEALTH AND SAFETY AT WORK COMMITTEE (CHSCT)**341 ■ NUMBER OF CHSCT MEETINGS**

2008	2009	2010
570	601	683

35 ■ EXPENDITURE ON SAFETY**351 ■ STAFF TRAINING ON SAFETY**

2008	2009	2010
23,894	23,139	24,503

352 ■ EXPENDITURE ON SAFETY (in millions of Euros)

2008	2009	2010
33.39	30.58	27.36



- 41 - Hours worked and flexible working hours
- 42 - Organization of working hours per category of personnel
- 45 - Expenditure to improve working conditions

IV ■ OTHER WORKING CONDITIONS

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

411 ■ NUMBER OF HOURS IN A WORKING WEEK

General rule: 35 h (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

2008	2009	2010
358	316	27

Change in labour laws (August 20, 2008): only hours worked above the annual quota entitle employees to take time off in lieu of overtime (compensatory time).

The decline in the number of beneficiaries will only begin in 2010 because employees have 2 years to use the compensatory time acquired by working overtime.

413 ■ NUMBER OF EMPLOYEES BENEFITING FROM FLEXITIME

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
2,831	6,775	9,606	2,609	6,224	8,833	Technical staff	2,546	6,269	8,815
441	672	1,113	417	651	1,068	Executive staff	433	647	1,080
3,272	7,447	10,719	3,026	6,875	9,901	TOTAL	2,979	6,916	9,895

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414 ■ NUMBER OF EMPLOYEES WORKING PART-TIME

90%									
2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5	85	90	4	83	87	Technical staff	9	103	112
6	42	48	8	45	53	Executive staff	9	48	57
11	127	138	12	128	140	Sub-TOTAL	18	151	169

80%									
2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
94	2,388	2,482	82	2,249	2,331	Technical staff	79	2,212	2,291
28	795	823	28	854	882	Executive staff	29	919	948
122	3,183	3,305	110	3,103	3,213	Sub-TOTAL	108	3,131	3,239

60%									
2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
27	338	365	24	312	336	Technical staff	22	311	333
11	68	79	10	62	72	Executive staff	7	65	72
38	406	444	34	374	408	Sub-TOTAL	29	376	405

50%									
2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
112	611	723	106	570	676	Technical staff	103	531	634
18	57	75	17	57	74	Executive staff	22	63	85
130	668	798	123	627	750	Sub-TOTAL	125	594	719

Miscellaneous									
2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
13	92	105	13	80	93	Technical staff	10	80	90
4	4	8	3	5	8	Executive staff	3	8	11
17	96	113	16	85	101	Sub-TOTAL	13	88	101

Total									
2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
251	3,514	3,765	229	3,294	3,523	Technical staff	223	3,237	3,460
67	966	1,033	66	1,023	1,089	Executive staff	70	1,103	1,173
318	4,480	4,798	295	4,317	4,612	TOTAL	293	4,340	4,633

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

414-A ■ NUMBER OF EMPLOYEES WORKING FULL-TIME

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,893	12,129	19,022	6,496	11,852	18,348	Technical staff	6,259	12,014	18,273
11,598	7,862	19,460	11,688	8,222	19,910	Executive staff	12,505	9,034	21,539
18,491	19,991	38,482	18,184	20,074	38,258	TOTAL	18,764	21,048	39,812

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
35	329	364	20	309	329	Technical staff	32	355	387
27	144	171	22	156	178	Executive staff	9	145	154
62	473	535	42	465	507	TOTAL	41	500	541

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
25	341	366	16	319	335	Technical staff	20	297	317
15	73	88	8	113	121	Executive staff	7	116	123
40	414	454	24	432	456	TOTAL	27	413	440

41 ■ HOURS WORKED AND FLEXIBLE WORKING HOURS

415-C ■ EXISTENCE OF DIFFERENT WAYS OF ORGANIZING WORK

EXISTENCE OF DIFFERENT WAYS OF ORGANIZING WORK TO FACILITATE THE RELATIONSHIP BETWEEN EMPLOYEES' FAMILY AND PROFESSIONAL LIVES:

- **Part time:** the principal solutions offered are 50%, 60%, 80% and 90% of full-time employment. The organization of the working hours can be on a daily, weekly or annual basis.
- **Flexitime:** all employees on unlimited-term contracts may benefit from variable work schedules that allow employees to take unpaid leave.
- **The right to take leave of absence to take care of a sick child:** authorization to take paid leave in the event of illness affecting one or several children is granted to the mother or father. BNP Paribas grants 3 additional days to the 3 days per sliding 12-month period allowed by the Collective Agreement governing the banking industry, and extends the age of the child (or children) from 14 to 15 years.

LOCAL SERVICES:

- **Contribution of the company to the cost of childminding facilities for infants:** the maximum daily allowance for childminding fees that may be granted for all children up to the age of 10, is 4.50 euros.
- **Family tax credit:** the expenses incurred by the company are well above the ceiling for tax deductions.

416 ■ NUMBER OF DAYS OF ANNUAL HOLIDAYS

27 26 days of annual holidays + 1 additional day.

417 ■ PAID PUBLIC HOLIDAYS (including bank holidays)

7 Saturdays

7 Mondays

Including May 1st.

42 ■ ORGANIZATION OF WORKING HOURS PER CATEGORY OF PERSONNEL

421 ■ NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
238	398	636	227	390	617	Technical staff	220	364	584
85	69	154	89	63	152	Executive staff	72	81	153
323	467	790	316	453	769	TOTAL	292	445	737

This indicator refers, for the most part, to employees working days.

421-A ■ NUMBER OF EMPLOYEES WORKING NIGHTS

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
137	449	586	211	434	645	Technical staff	222	403	625
11	8	19	8	7	15	Executive staff	7	6	13
148	457	605	219	441	660	TOTAL	229	409	638

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

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

45 ■ EXPENDITURE TO IMPROVE WORKING CONDITIONS

451 ■ TOTAL EXPENDITURE (in millions of Euros)

2008	2009	2010
157.91	125.60	108.10

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



51 - In-service professional training
 52 - Training leave
 53 - Work-study contracts

V ■ TRAINING

51 ■ IN-SERVICE PROFESSIONAL TRAINING

511 ■ PERCENTAGE OF TOTAL PAYROLL DEVOTED TO IN-SERVICE PROFESSIONAL TRAINING AND
 512 ■ AMOUNT DEVOTED TO IN-SERVICE PROFESSIONAL TRAINING (in millions of Euros)

2008		2009		As % of payroll Expenditure on training	2010	
	3.60 71.80		3.74 71.26			3.76 79.54

Figure estimated for the reference year.

513 ■ NUMBER OF STAFF TRAINED

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
5,816	13,035	18,851	5,596	12,804	18,400	Technical staff	5,515	12,931	18,446
9,246	7,318	16,564	9,715	7,728	17,443	Executive staff	10,380	8,381	18,761
15,062	20,353	35,415	15,311	20,532	35,843	TOTAL	15,895	21,312	37,207

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

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

2007			2008				2009		
Male	Female	Total	Male	Female	Total		Male	Female	Total
6,854	14,647	21,501	6,314	13,899	20,213	Technical staff	5,921	13,429	19,350
11,329	8,017	19,346	11,545	8,563	20,108	Executive staff	11,649	8,969	20,618
18,183	22,664	40,847	17,859	22,462	40,321	TOTAL	17,570	22,398	39,968

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

% in terms of total Technical or Executive staff

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
27.05	60.63	87.67	27.69	63.35	91.03	Technical staff	28.50	66.83	95.33
47.79	37.83	85.62	48.31	38.43	86.75	Executive staff	50.34	40.65	90.99
36.87	49.83	86.70	37.97	50.92	88.89	TOTAL	39.77	53.32	93.09

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
84.86	88.99	87.67	88.63	92.12	91.03	Technical staff	93.14	96.29	95.33
81.61	91.28	85.62	84.15	90.25	86.75	Executive staff	89.11	93.44	90.99
82.84	89.80	86.70	85.73	91.41	88.89	TOTAL	90.47	95.15	93.09

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
1,387	3,362	4,749	1,573	3,824	5,397	Technical staff	1,124	2,691	3,815
2,683	2,322	5,005	2,817	2,428	5,245	Executive staff	2,736	2,491	5,227
4,070	5,684	9,754	4,390	6,252	10,642	TOTAL	3,860	5,182	9,042

51 ■ IN-SERVICE PROFESSIONAL TRAINING

514 ■ NUMBER OF HOURS OF TRAINING BY LEVEL

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
224,806	478,320	703,126	232,999	476,720	709,719	Technical staff	216,391	449,958	666,348
350,235	336,175	686,411	345,806	317,868	663,674	Executive staff	383,354	343,620	726,975
575,042	814,495	1,389,537	578,805	794,588	1,373,393	TOTAL	599,745	793,578	1,393,323

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

2008			2009				2010		
Male	Female	Total	Male	Female	Total		Male	Female	Total
46,316	102,784	149,100	37,561	86,753	124,314	Technical staff	29,237	68,535	97,772
54,392	50,461	104,853	56,670	51,206	107,876	Executive staff	60,019	55,022	115,041
100,708	153,245	253,953	94,231	137,959	232,190	TOTAL	89,256	123,557	212,813

515-1 ■ NUMBER OF HOURS OF TRAINING PER COMPETENCE

2008		2009			2010	
Number of hours	Number of training sessions	Number of hours	Number of training sessions		Number of hours	Number of training sessions
51,474	12,552	38,009	6,430	Business line training courses		
12,340	932	11,330	1,226	Insurance	83,013	18,656
2,513	388	2,376	343	Internal Audit and Control	11,025	850
9,393	696	12,291	980	Communications and advertising	2,899	385
89,467	3,582	75,541	2,777	Bookkeeping - Management Control	18,950	1,221
1,638	79	2,986	126	Consultancy Services - Wealth Management	89,825	3,434
34,624	3,380	31,623	3,158	Corporate Finance	4,074	200
2,314	316	1,652	183	Loans and Financing	28,660	2,557
7,575	530	6,133	471	Asset Management	1,746	137
27,316	2,101	30,716	2,519	Real Estate	12,412	860
15,327	2,206	8,578	1,319	Information Systems	35,391	3,523
1,584	170	1,203	196	Legal and Tax Affairs	9,996	1,596
15,813	958	12,147	879	Logistics	4,007	2,212
407,232	33,999	412,432	35,840	Financial Markets	12,995	856
287,251	34,826	247,447	25,919	Marketing and Selling Techniques	351,410	29,790
13,773	1,840	27,294	18,327	Banking Products and Services	259,105	29,433
20,482	3,588	28,543	4,450	Human Resources	17,750	2,012
48	20	41	19	Risk Management	26,594	6,720
				Stocks and shares - Securities services	4	1
				Cross-functional training courses		
14,483	1,535	14,511	1,360	Office Automation - NICT	17,076	1,813
44,676	4,373	75,169	8,020	Professional Development	75,742	9,153
51,216	23,661	47,652	22,209	Ethics - Deontology	55,982	23,179
19,633	1,925	14,391	1,580	Management - Organization	11,889	2,086
13,229	792	37,445	2,162	Induction - Support	7,848	464
49,619	2,793	52,098	3,574	Languages	56,338	3,955
25,107	1,284	33,709	1,779	Operational Management	50,472	2,535
5,315	883	4,110	504	Quality	4,668	1,003
8,693	1,205	7,392	1,147	First aid	8,729	1,111
38,253	39,916	31,337	25,598	Safety of Individuals and Property	31,982	27,578
				Corporate training courses		
31,777	1,624	29,724	1,632	Integration	37,428	2,487
6,175	552	2,422	110	Corporate Management	1,802	71
124,911	4,368	108,144	3,947	Training leading to a banking qualification	100,562	3,582
1,433,246	187,074	1,408,442	178,784	TOTAL	1,430,371	183,460

2008	2009		2010
43,709	35,049	Of which total of non-chargeable hours in accordance with the tax declaration	37,048

51 ■ IN-SERVICE PROFESSIONAL TRAINING

515-2 ■ NUMBER OF HOURS BY TYPE OF TRAINING

2008			2009			2010		
1,289,125			1,222,593			In-class training		1,236,742
18,607			20,090			Residential in-class training		21,299
79,580			112,178			On-site training		123,957
70			189			Multimedia		632
2,155			18,343			E-learning		10,993
1,389,537			1,373,393			TOTAL		1,393,323

52 ■ TRAINING LEAVE

521 ■ NUMBER OF EMPLOYEES BENEFITING REMUNERATED OR PARTLY REMUNERATED TRAINING LEAVE

2008			2009			2010			
Male	Female	Total	Male	Female	Total		Male	Female	Total
4	24	28	9	21	30	Remunerated	7	16	23
4	4	8	5	9	14	Partly remunerated	8	12	20
8	28	36	14	30	44	TOTAL	15	28	43

522 ■ NUMBER OF EMPLOYEES BENEFITING NOT REMUNERATED TRAINING LEAVE

2008			2009			2010		
Male	Female	Total	Male	Female	Total	Male	Female	Total
1	6	7	4	6	10	8	7	15

523 ■ NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2008			2009*			2010		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	1	1	2	0	0	0

*The 2 sabbatical training applications were rejected for failure to respect the period of notice.

53 ■ WORK-STUDY CONTRACTS

531 ■ NUMBER OF APPRENTICESHIP AND OTHER WORK-STUDY CONTRACTS

2008			2009			2010			
Male	Female	Total	Male	Female	Total		Male	Female	Total
201	250	451	201	269	470	Apprenticeship	238	364	602
298	497	795	301	463	764	Other work-study contracts	283	474	757
499	747	1,246	502	732	1,234	TOTAL	521	838	1,359



VI ■ PROFESSIONAL RELATIONS

61 ■ EMPLOYEE REPRESENTATIVES

611 ■ PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2008		2009			2010	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
-	-	22,380	76.9%	Technical staff body of electors	-	-
-	-	20,075	62.2%	Executive staff body of electors	-	-

No elections in 2008 and 2010.

611 ■ PARTICIPATION IN WORKS COUNCIL ELECTIONS

2008		2009			2010	
Nber registered	As % of voters	Nber registered	As % of voters		Nber registered	As % of voters
-	-	17,344	77.6%	Technical staff body of electors	-	-
-	-	12,516	62.5%	Executive staff body of electors	-	-

No elections in 2008 and 2010.

612 ■ TOTAL NUMBER OF HOURS ALLOWED FOR EMPLOYEE REPRESENTATION ACTIVITIES

All employee representation in the Bank is decentralized at the level of each group of branches or group of sales support centres, each business centre and each provincial Client Relations Centre platform.

In addition, the representative 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 amounted to approximately 538,211 hours in 2009, excluding meetings with Management or committee meetings.

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

2008		2009			2010	
	1,088		1,260	Staff Representatives		1,255
	1,068		335	Works Councils*		141
	223		83	Specialized Committees*		84
	72		43	Union Delegates		54

As of April 2009, the number of Works Councils was reduced from 100 to 10.

61 ■ EMPLOYEE REPRESENTATIVES

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

EMPLOYEE SAVINGS SCHEMES

- June 30: Group agreement on profit-sharing schemes for BNP Paribas Group employees.
- June 30: Agreement on incentive schemes for BNP Paribas Group employees.
- December 15: Amendment N° 1 to the agreement defining the rules governing the top-up payments applicable to employees of BNP Paribas SA with respect to the company sponsored Employee savings scheme (PEE) of the BNP Paribas Group.

SALARIES

- November 9: 2011 BNP Paribas SA wages agreement.

DIVERSITY

- July 2: Amendment to the company-wide agreement dated July 30, 2007 on equal opportunities for male and female employees.

SOCIAL SECURITY SCHEMES

- December 2: Group agreement relating to the consolidation of membership of the ARRCO and AGIRC complementary pension schemes.

EMPLOYEE REPRESENTATION BODIES AND TRADE UNION LAW

- June 30: Amendment N°3 to the agreement dated July 10, 1996 on the establishment of the European Committee of the BNP Paribas Group.

OTHER

- June 11: Agreement on measures taken within BNP Paribas SA to appraise and prevent work-related stress.

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

2008	2009	2010
1,003	1,728	568

62 ■ EMPLOYEE COMMUNICATIONS

622 ■ INDUCTION PROCEDURE

- The new recruit is welcomed by a member of the Senior Management team of his or her entity and then by the immediate head of the department to which the recruit is appointed.
- The welcoming HR department:
 1. Presents to the new recruit the conditions governing subscription to the BNP Paribas complementary health insurance.
 2. Informs the new recruit of the position of the induction booklet on the B2E Group intranet covering the following topics:
 - Professional appraisals,
 - Professional mobility,
 - Training opportunities,
 - Remuneration,
 - Profit-sharing and incentive schemes,
 - Employee savings schemes,
 - Working hours and holidays,

- Welfare and complementary health insurance,
- Practical information (the social activities of the Works Council, the advantages related to banking operations, the A.S.C...),
- The presentation of the Group's intranet site - Echo'Net.

3. Gives the employee explanations about:
 - The INCA tool: management of paid holidays,
 - The SITADIN tool: updating of personal details, certificate requests, acquisition of flexible working hours, using the Group's intranet site - Echo'Net.
4. Informs the employee about the existence of the Annual Report, the Collective Labour Agreement and Company Rules & Regulations - including the code of ethics - accessible on the Group's intranet site - Echo'Net.
5. Informs the employee about the organization of the professional appraisal, whose guide can be obtained from the Group's intranet site - Echo'Net.

623 ■ INFORMATION PROCEDURES

- Ambitions, the magazine devoted to BNP Paribas Group employees,
- Starlight, the Group's news video,
- Flash Group, the Group's newsletter,
- Web Radio, reports and the latest news in the life the Group,
- Echo'net, the Group's intranet,
- Pôle Position, the newsletter of the Retail Banking in France division,

Information is also circulated within the BNP Paribas Group through the organization of meetings, the publication of memos, circulars, procedures, etc.

- Finance, the review published by the Corporate and Investment Banking division,
- Investment Solutions network, the website for the employees of the IS division,
- Investment Solutions review, the newsletter for the managerial staff in the IS division,
- The Retail Banking newsletter, a publication aimed at managers in the RB business area,

A large number of other news and information media within BNP Paribas SA also exist in the company's different divisions, business lines and functions.

624 ■ INDIVIDUAL INTERVIEWS

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

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

A new support document was adopted in 2006 that is both easier to use and shorter than the previous one.

63 ■ DISPUTES

2008	2009		2010
0	2	631 - Number of appeals to extrajudicial arbitration systems:	
4	2		
36	32	- to the Bank's "appeal formation" Joint Commission	1
2	0	- to the Joint Commission for Disciplinary Action	3
		632 - Number of legal proceedings	46
		633 - Number of formal notices and reports received from the Labour Inspectorate	1



71 - Social and Cultural Activities
72 - Other welfare contributions

VII ■ OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

71 ■ SOCIAL AND CULTURAL ACTIVITIES (in millions of Euros)

711 ■ EXPENSES INCURRED DIRECTLY BY THE HEAD OFFICE

2008	2009		2010
9.38	10.62	Restaurants	9.85
9.91	9.59	Transports	9.52
2.47	2.23	Medical expenses (Paris and the Provinces)	2.29
8.32	7.68	Family benefits	7.93
1.33	1.28	Miscellaneous benefits	1.23
31.42	31.40	TOTAL	30.83

712 ■ PAYMENTS MADE TO THE CENTRAL WORKS COUNCIL

2008	2009		2010
25.21	24.80	Contribution to midday meal expenses	25.55
2.32	2.58	Family welfare	
0.07	0.06	Contribution to childminding fees	2.91
2.39	2.64	Miscellaneous aid	0.06
		TOTAL	2.98
15.99	16.50	Leisure activities	
2.25	2.28	Summer camp and contribution to employees' holidays	16.79
0.34	0.34	A.S.C.	2.30
18.57	19.12	Miscellaneous	0.34
		TOTAL	19.42
12.36	12.46	Locally based activities	12.75
1.74	1.81	Miscellaneous	
1.13	0.80	Administrative costs	1.38
2.87	2.61	Investments	0.65
		TOTAL	2.03
61.40	61.64	GRAND TOTAL	62.72

Estimate of spending for the reference year.

71 ■ SOCIAL AND CULTURAL ACTIVITIES (in millions of Euros)

TOTAL WELFARE BUDGET

2008	2009		2010
31.42	31.40	Budget allocated by Senior Management	30.83
61.40	61.64	Budget allocated to the Central Works Council*	62.72
92.82	93.04	TOTAL	93.55

Estimate of spending for the reference year.

72 ■ OTHER WELFARE CONTRIBUTIONS

BNP PARIBAS FRIENDLY SOCIETY

The BNP Paribas complementary health insurance reimburses the health expenses incurred by all BNP PARIBAS SA employees and, on a voluntary basis, the health expenses of their spouses and children.

In 2010, the employer's contribution amounted to €14.73m.

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).

For the 2010 financial year, the employer's contribution amounted to €16.14m.

PERE BNP PARIBAS CONTRACT

The PERE BNP PARIBAS contract is a compulsory, company-level pension scheme over and above the complementary pension fund, set up by company agreement, in favour of all employees of BNP Paribas SA.

It is funded by contributions paid by the company fixed at 1% of the annual salary capped at 110% of the upper salary limit at which social security contributions are paid. Employees may add to the employer's contributions by making voluntary additional payments.

In 2010, payments made by the company amounted to €13.65m.

SOME DEFINITIONS:

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



April 2011 - Photos: La Company, Grégoire Korganow, Jean-Erick Pasquier, Stéphane Remael, Stéphane Tegu, Gérard Ujéras - AC Conseil - Valérie Stajfetta.



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