



SOCIAL AUDIT  
AND REPORT ON  
"EQUAL  
OPPORTUNITIES  
BETWEEN MALE  
AND FEMALE  
EMPLOYEES"

2002

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**SOME DEFINITIONS:**

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

## EMPLOYMENT

<b>11 - Headcount</b>	<b>4/7</b>
<b>12 - Non-BNP Paribas employees</b>	<b>7</b>
<b>13 - Recruitment during the year</b>	<b>8</b>
<b>14 - Employees leaving the company</b>	<b>8/9</b>
<b>15 - Career development</b>	<b>9</b>
<b>17 - Disabled people</b>	<b>9</b>
<b>18 - Absenteeism</b>	<b>10</b>
<b>19-A - Leaves</b>	<b>10</b>

## 11 - Headcount

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

2000			2001				2002		
Male	Female	Total	Male	Female	Total		Male	Female	Total
10 524	16 820	<b>27 344</b>	9 820	16 424	<b>26 244</b>	TECHNICAL STAFF	9 294	16 393	<b>25 687</b>
38,5%	61,5%	100,0%	37,4%	62,6%	100,0%	% Technical staff	36,2%	63,8%	100,0%
7 746	3 706	<b>11 452</b>	8 407	4 339	<b>12 746</b>	EXECUTIVE STAFF	9 176	5 107	<b>14 283</b>
67,6%	32,4%	100,0%	66,0%	34,0%	100,0%	% Executive staff	64,2%	35,8%	100,0%
<b>18 270</b>	<b>20 526</b>	<b>38 796</b>	<b>18 227</b>	<b>20 763</b>	<b>38 990</b>	<b>TOTAL</b>	<b>18 470</b>	<b>21 500</b>	<b>39 970</b>
47,1%	52,9%	100,0%	46,7%	53,3%	100,0%	% Total	46,2%	53,8%	100,0%

\* In 2000: excluding employees on loan (included among employees on secondment in metropolitan France, indicator 111c).

In 2001 and 2002: including employees on loan.

Reminder: the personnel of BPSS, included at 31/12/2000, were removed at the end of the first half of 2001 (949 employees).

The BPSS staff changes in the first half of 2001 are included in the relevant indicators.

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

2000			2001				2002		
Male	Female	Total	Male	Female	Total		Male	Female	Total
10 421	15 470	<b>25 891</b>	9 717	15 180	<b>24 897</b>	TECHNICAL STAFF	9 187	15 170	<b>24 357</b>
7 720	3 610	<b>11 330</b>	8 384	4 237	<b>12 621</b>	EXECUTIVE STAFF	9 152	4 988	<b>14 140</b>
<b>18 141</b>	<b>19 080</b>	<b>37 221</b>	<b>18 101</b>	<b>19 417</b>	<b>37 518</b>	<b>TOTAL</b>	<b>18 339</b>	<b>20 158</b>	<b>38 497</b>

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

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

2000			2001				2002		
Male	Female	Total	Male	Female	Total		Male	Female	Total
66	159	<b>225</b>	200	449	<b>649</b>	TECHNICAL STAFF	80	237	<b>317</b>
10	20	<b>30</b>	11	15	<b>26</b>	EXECUTIVE STAFF	17	12	<b>29</b>
<b>76</b>	<b>179</b>	<b>255</b>	<b>211</b>	<b>464</b>	<b>675</b>	<b>TOTAL</b>	<b>97</b>	<b>249</b>	<b>346</b>

### 114 - AVERAGE MONTHLY HEADCOUNT (one for one)

(monthly headcount obtained by adding together the number of employees at the end of each month and dividing the total by 12)

Technical staff	Executive staff		Total
28 111	11 044	2000	<b>39 155</b>
26 547	12 275	2001	<b>38 822</b>
26 084	13 873	2002	<b>39 957</b>

### 111 c - EMPLOYEES ON SECONDMENT

IN METROPOLITAN FRANCE***	IN EXTERNAL NETWORKS	
1 233	849	2000
475	831	2001
<b>56</b>	<b>905</b>	<b>2002</b>

\*\*\* In 2000: including employees on loan; in 2001 and 2002: excluding employees on loan.

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

2000				2001				2002			
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*
222	2,1	680	4,0	<b>902</b>	<b>3,3</b>	350	3,6	1 004	6,1	<b>1 354</b>	<b>5,2</b>
147	1,9	215	5,8	<b>362</b>	<b>3,2</b>	164	2,0	301	6,9	<b>465</b>	<b>3,6</b>
<b>369</b>	<b>2,0</b>	<b>895</b>	<b>4,3</b>	<b>1 264</b>	<b>3,2</b>	<b>514</b>	<b>2,8</b>	<b>1 305</b>	<b>6,3</b>	<b>1 819</b>	<b>4,7</b>
<b>UNDER 25</b>											
Technical staff											
Executive staff											
<b>TOTAL</b>											
<b>25 TO 29</b>											
Technical staff											
Executive staff											
<b>TOTAL</b>											
<b>30 TO 34</b>											
Technical staff											
Executive staff											
<b>TOTAL</b>											
<b>35 TO 39</b>											
Technical staff											
Executive staff											
<b>TOTAL</b>											
<b>40 TO 44</b>											
Technical staff											
Executive staff											
<b>TOTAL</b>											
<b>45 TO 49</b>											
Technical staff											
Executive staff											
<b>TOTAL</b>											
<b>50 TO 54</b>											
Technical staff											
Executive staff											
<b>TOTAL</b>											
<b>55 AND OVER</b>											
Technical staff											
Executive staff											
<b>TOTAL</b>											
<b>GLOBAL</b>											
<b>18 270</b>	<b>100</b>	<b>20 526</b>	<b>100</b>	<b>38 796</b>	<b>100</b>	<b>18 227</b>	<b>100</b>	<b>20 763</b>	<b>100</b>	<b>38 990</b>	<b>100</b>

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

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

2000				2001				2002									
M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*	M	%*	F	%*	Total	%*
666	6,3	1 382	8,2	<b>2 048</b>	<b>7,5</b>	837	8,5	1 961	11,9	<b>2 798</b>	<b>10,7</b>	1 063	11,4	2 554	15,6	<b>3 617</b>	<b>14,1</b>
1 640	21,2	1 320	35,6	<b>2 960</b>	<b>25,9</b>	2 080	24,7	1 743	40,2	<b>3 823</b>	<b>30,0</b>	2 463	26,8	2 114	41,4	<b>4 577</b>	<b>32,0</b>
<b>2 306</b>	<b>12,6</b>	<b>2 702</b>	<b>13,2</b>	<b>5 008</b>	<b>12,9</b>	<b>2 917</b>	<b>16,0</b>	<b>3 704</b>	<b>17,8</b>	<b>6 621</b>	<b>17,0</b>	<b>3 526</b>	<b>19,1</b>	<b>4 668</b>	<b>21,7</b>	<b>8 194</b>	<b>20,5</b>
<b>LESS THAN 5 YEARS</b>																	
Technical staff																	
Executive staff																	
<b>TOTAL</b>																	
<b>5 TO 9 YEARS</b>																	
Technical staff																	
Executive staff																	
<b>TOTAL</b>																	
<b>10 TO 14 YEARS</b>																	
Technical staff																	
Executive staff																	
<b>TOTAL</b>																	
<b>15 TO 19 YEARS</b>																	
Technical staff																	
Executive staff																	
<b>TOTAL</b>																	
<b>20 TO 24 YEARS</b>																	
Technical staff																	
Executive staff																	
<b>TOTAL</b>																	
<b>25 TO 29 YEARS</b>																	
Technical staff																	
Executive staff																	
<b>TOTAL</b>																	
<b>30 YEARS AND OVER</b>																	
Technical staff																	
Executive staff																	
<b>TOTAL</b>																	
<b>18 270</b>	<b>100</b>	<b>20 526</b>	<b>100</b>	<b>38 796</b>	<b>100</b>	<b>18 227</b>	<b>100</b>	<b>20 763</b>	<b>100</b>	<b>38 990</b>	<b>100</b>	<b>18 470</b>	<b>100</b>	<b>21 500</b>	<b>100</b>	<b>39 970</b>	<b>100</b>
<b>GLOBAL</b>																	

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

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

Technical staff				Executive staff				Total						
French		Foreign		French		Foreign		French			Foreign			
M	F	M	F	M	F	M	F	M	F	M&F	M	F	M&F	
10 479	16 753	45	67	7 595	3 608	151	98	2000	18 074	20 361	38 435	196	165	361
9 784	16 351	36	73	8 238	4 212	169	127	2001	18 022	20 563	38 585	205	200	405
9 254	16 301	40	92	8 975	4 971	201	136	2002	18 229	21 272	39 501	241	228	469

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

	2000*			2001				2002		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
	<b>10 524</b>	<b>16 820</b>	<b>27 344</b>	<b>9 820</b>	<b>16 424</b>	<b>26 244</b>	<b>Technical staff</b>	<b>9 294</b>	<b>16 393</b>	<b>25 687</b>
A/B	301	560	<b>861</b>	3	3	<b>6</b>	A	0	2	<b>2</b>
C/D	3 338	8 442	<b>11 780</b>	261	435	<b>696</b>	B	225	337	<b>562</b>
E/F	3 403	5 142	<b>8 545</b>	1 349	3 534	<b>4 883</b>	C	1 237	3 221	<b>4 458</b>
G	3 482	2 676	<b>6 158</b>	1 771	4 625	<b>6 396</b>	D	1 743	4 663	<b>6 406</b>
			<b>70,5</b>	1 651	3 137	<b>4 788</b>	E	1 548	3 229	<b>4 777</b>
				1 564	2 081	<b>3 645</b>	F	1 511	2 219	<b>3 730</b>
				3 221	2 609	<b>5 830</b>	G	3 030	2 722	<b>5 752</b>
						<b>67,3</b>				<b>64,3</b>
							Percentage of technical staff in the total headcount			
H	<b>7 746</b>	<b>3 706</b>	<b>11 452</b>	<b>8 407</b>	<b>4 339</b>	<b>12 746</b>	<b>Executive staff</b>	<b>9 176</b>	<b>5 107</b>	<b>14 283</b>
I	2 501	1 579	<b>4 080</b>	2 870	2 016	<b>4 886</b>	H	3 273	2 475	<b>5 748</b>
J	2 376	1 255	<b>3 631</b>	2 463	1 291	<b>3 754</b>	I	2 529	1 363	<b>3 892</b>
K	1 312	487	<b>1 799</b>	1 382	588	<b>1 970</b>	J	1 521	733	<b>2 254</b>
HC	654	218	<b>872</b>	734	266	<b>1 000</b>	K	824	316	<b>1 140</b>
	903	167	<b>1 070</b>	958	178	<b>1 136</b>	HC	1 029	220	<b>1 249</b>
			<b>29,5</b>			<b>32,7</b>				<b>35,7</b>
							Percentage of executive staff in the total headcount			
	<b>18 270</b>	<b>20 526</b>	<b>38 796</b>	<b>18 227</b>	<b>20 763</b>	<b>38 990</b>	<b>TOTAL</b>	<b>18 470</b>	<b>21 500</b>	<b>39 970</b>

\* Grouping of categories specific to 2000.

## 12 - Non-BNP Paribas employees

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

2000	2001	2002
836	1 198	<b>2 129</b>

### 123 - AVERAGE MONTHLY HEADCOUNT OF TEMPORARY EMPLOYEES

2000	2001	2002
286	480	<b>391</b>

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

2000	2001	2002
31	22	<b>43</b>

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

2000	2001*	2002
11,22	15,86	<b>10,99</b>

\* Amount restated in 2001 to account for a) the amount of provisions (unknown when the social audit for 2001 was drawn up) and b) expenditure of the LSI functions (not monitored by Human Resources).

## 13 - Recruitment during the year *(one for one)*

2000			2001			2002		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
<b>1 303</b>	<b>933</b>	<b>2 236</b>	<b>2 282</b>	<b>1 763</b>	<b>4 045</b>	<b>2 995</b>	<b>1 340</b>	<b>4 335</b>
468	882	<b>1 350</b>	900	1 677	<b>2 577</b>	1 255	1 272	<b>2 527</b>
613	41	<b>654</b>	1 205	51	<b>1 256</b>	1 250	45	<b>1 295</b>
222	10	<b>232</b>	177	35	<b>212</b>	490	23	<b>513</b>
851	361	1 212	1 326	439	1 765	1 730	349	2 079
<b>130-A - TOTAL RECRUITMENTS</b>								
131 - STAFF RECRUITED ON UNLIMITED TERM CONTRACTS								
132 - STAFF RECRUITED ON FIXED-TERM CONTRACTS								
132-A - TRANSFORMATION INTO UNLIMITED TERM CONTRACTS								
134 - of which number of recruits aged 25 or less								

## 13 - Recruitment by hierarchical level and by gender *(one for one)*

						2002		Total	
						Technical staff	Executive staff	M	F
						M	F	M	F
<b>130-A - TOTAL RECRUITMENTS</b>						<b>912</b>	<b>2 083</b>	<b>1 629</b>	<b>2 706</b>
131 - STAFF RECRUITED ON UNLIMITED TERM CONTRACTS						413	842	1 097	1 430
132 - STAFF RECRUITED ON FIXED-TERM CONTRACTS						356	894	380	915
132-A - TRANSFORMATION INTO UNLIMITED TERM CONTRACTS						143	347	152	361
134 - of which number of recruits aged 25 or less						504	1 226	653	1 426

### 133 - NUMBER OF SEASONAL WORKERS

2000	2001	2002
7 989	9 274	10 222

## 14 - Employees leaving the Company *(one for one)*

2000			2001			2002		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
<b>1 865</b>	<b>1 064</b>	<b>2 929</b>	<b>1 863</b>	<b>900</b>	<b>2 763</b>	<b>2 257</b>	<b>774</b>	<b>3 031</b>
276	490	<b>766</b>	396	336	<b>732</b>	350	169	<b>519</b>
394	86	<b>480</b>	418	88	<b>506</b>	285	54	<b>339</b>
57	76	<b>133</b>	89	65	<b>154</b>	163	63	<b>226</b>
293	7	<b>300</b>	389	27	<b>416</b>	897	22	<b>919</b>
139	31	<b>170</b>	114	54	<b>168</b>	91	91	<b>182</b>
659	356	<b>1 015</b>	398	311	<b>709</b>	438	358	<b>796</b>
47	18	<b>65</b>	59	19	<b>78</b>	33	17	<b>50</b>
<b>141 - TOTAL DEPARTURES</b>								
142 - RESIGNATIONS								
143 - "EMPLOYEE AID PROGRAMME" (PAE) SUBSIDIZED DEPARTURES								
144 - REDUNDANCIES, TERMINATION OF CONTRACT								
145 - END OF FIXED-TERM CONTRACTS								
146 - DEPARTURE DURING PROBATIONARY PERIOD								
147 - RETIREMENTS/ EARLY RETIREMENTS								
148 - DEATH								



## 14 - Departures by hierarchical level and by gender *(one for one)*

### 141 - TOTAL DEPARTURES

#### 142 - RESIGNATIONS

#### 143 - "EMPLOYEE AID PROGRAMME" (PAE) SUBSIDIZED DEPARTURES

#### 144 - REDUNDANCIES, TERMINATION OF CONTRACT

#### 145 - END OF FIXED-TERM CONTRACTS

#### 146 - DEPARTURE DURING PROBATIONARY PERIOD

#### 147 - RETIREMENTS/EARLY RETIREMENTS

#### 148 - DEATH

2002					
Technical staff		Executive staff		Total	
M	F	M	F	M	F
797	1460	569	205	1366	1665
131	219	105	64	236	283
76	209	41	13	117	222
58	105	52	11	110	116
280	617	11	11	291	628
28	63	53	38	81	101
199	239	295	63	494	302
25	8	12	5	37	13

## 15 - Career development

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

	2000*			2001				2002		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
B	6	5	11	-	-	-	B	-	-	-
C/D	291	776	1067	29	120	149	C	53	107	160
E/F	614	971	1585	201	608	809	D	216	700	916
G	395	353	748	294	588	882	E	242	625	867
H	484	296	780	290	390	680	F	297	491	788
I	400	256	656	347	312	659	G	339	377	716
J	287	134	421	507	310	817	H	469	305	774
K	132	71	203	406	198	604	I	377	210	587
				294	161	455	J	324	182	506
				159	64	223	K	158	56	214
				65	17	82	HC	77	30	107
	<b>2 609</b>	<b>2 862</b>	<b>5 471</b>	<b>2 592</b>	<b>2 768</b>	<b>5 360</b>	<b>TOTAL</b>	<b>2 552</b>	<b>3 083</b>	<b>5 635</b>

\* Grouping of categories specific to 2000.

## 17 - Disabled people

### Expressed in unity of disability

171 - Number of disabled employees in the year in question	1 088	December 31 <sup>st</sup> 2000
	1 012	December 31 <sup>st</sup> 2001
	<b>1 025</b>	<b>December 31<sup>st</sup> 2002</b>

## 18 - Absenteeism *(in number of days)*

	2000*			2001**				2002***		
	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total		Technical staff	Executive staff	Total
	305 587	50 998	<b>356 585</b>	384 212	63 718	<b>447 930</b>	<b>182 - ILLNESS</b>	367 971	66 075	<b>434 046</b>
							<b>183 - BREAKDOWN OF ABSENCES BY DURATION</b>			
				13 932	3 219	<b>17 151</b>	up to 2 days	10 920	3 434	<b>14 354</b>
- 6 days	115 588	18 373	<b>133 961</b>	39 772	7 088	<b>46 860</b>	3 to 6 days	27 918	6 637	<b>34 555</b>
+ 6 days	189 999	32 625	<b>222 624</b>	330 508	53 411	<b>383 919</b>	6 days and +	329 133	56 004	<b>385 137</b>
	14 167	1 866	<b>16 033</b>	18 627	2 368	<b>20 995</b>	<b>184 - WORK-RELATED AND COMMUTING ACCIDENTS</b>	19 494	2 561	<b>22 055</b>
	79 027	43 225	<b>122 252</b>	65 282	47 058	<b>112 340</b>	<b>185 - MATERNITY LEAVE</b>	63 982	52 013	<b>115 995</b>
	25 092	7 741	<b>32 833</b>	19 258	7 684	<b>26 942</b>	<b>186 - AUTHORIZED LEAVE</b>	21 450	10 296	<b>31 746</b>
	5 824	1 060	<b>6 884</b>	3 712	539	<b>4 251</b>	<b>187 - OTHER REASONS</b>	3 951	367	<b>4 318</b>
	<b>429 697</b>	<b>104 890</b>	<b>534 587</b>	<b>491 091</b>	<b>121 367</b>	<b>612 458</b>	<b>181-1 - TOTAL</b>	<b>476 848</b>	<b>131 312</b>	<b>608 160</b>
	6,00	3,91	<b>5,43</b>	5,16	2,85	<b>4,45</b>	181 - Rate	5,01	2,59	<b>4,17</b>
	1,10	1,61	<b>1,24</b>	0,69	1,10	<b>0,82</b>	<i>of which rate of maternity leave</i>	0,67	1,03	<b>0,80</b>

\* Duration of absences due to illness is specific to 2000.

\*\* For the calculation of the 2001 rate, the same number of days had been adopted for BNP Paribas S.A. as a whole although the two Pay systems had not yet been harmonized. The new calculation for 2001 takes account of this difference.

\*\*\* For 2002, a single tool, a single rule: 365 calendar days.

## 19-A - Leaves\*

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

	2001				2002		
	Male	Female	Total		Male	Female	Total
	-	178	<b>178</b>	Technical staff	1	134	<b>135</b>
	1	50	<b>51</b>	Executive staff	-	50	<b>50</b>
	1	228	<b>229</b>	<b>TOTAL</b>	1	184	<b>185</b>

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

	2001				2002		
	Male	Female	Total		Male	Female	Total
	1	3	<b>4</b>	Technical staff	1	9	<b>10</b>
	2	4	<b>6</b>	Executive staff	2	4	<b>6</b>
	3	7	<b>10</b>	<b>TOTAL</b>	3	13	<b>16</b>

\* New heading: indicators 191-A and 192-A not reconstituted for 2000.

## EMPLOYEE COMPENSATION AND RELATED EXPENSES

- 21 - Employee compensation, social security contributions and payroll taxes — 12/13
- 22 - Analysis of compensation — 14
- 26 - Employee profit sharing — 14

## 21 - Employee compensation, social security contributions and payroll taxes *(in millions of euros)*

	2000	2001	2002
<b>TOTAL PAYROLL EXPENSES</b>	<b>2 759,7</b>	<b>2 650,7</b>	<b>2 798,6</b>
<b>"Salaries and Wages"</b>	<b>1 620,8</b>	<b>1 598,5</b>	<b>1 735,4</b>
Fixed compensation	1 251,4	1 191,2	1 313,5
Miscellaneous allowances and overtime	73,1	75,3	92,3
Variable compensation	238,2	269,8	297,2
<i>Sub-total "Salaries and Wages"</i>	<i>1 562,7</i>	<i>1 536,3</i>	<i>1 703,0</i>
Special child benefit	11,5	10,5	9,8
Miscellaneous (complementary contribution to employee savings scheme, reserve for holiday leave, etc.)	46,6	51,7	22,6
<b>"Social Security Contributions" (1)</b>	<b>806,5</b>	<b>734,5</b>	<b>809,2</b>
Including Medical Expenses, Company Welfare Facilities	84,1	81,0	84,7
<b>"Payroll Taxes"</b>	<b>182,2</b>	<b>163,5</b>	<b>170,0</b>
<b>"Incentive Schemes and Profit Sharing"</b>	<b>150,2</b>	<b>154,2</b>	<b>84,0</b>
(1) The line "Social Security Contributions" includes social security contributions and retirement expenses. To remain on a like-for-like basis, we have eliminated the impact of the harmonization of the posting rules related to the merger in 2000.			
<b>Average monthly headcount on a proportional basis in Metropolitan France</b>	<b>38 073</b>	<b>37 277</b>	<b>38 669</b>
<b>Average compensation paid to an employee</b> (fulfillment of the contract of employment)			
sub-total "Salaries and Wages"	41 044	41 213	44 040
Average monthly headcount			
<b>Average compensation paid to an employee (income)</b> (including Special child benefit, Incentive Schemes and Profit Sharing)	45 291	45 630	46 467
<b>Average payroll expenses per employee</b>	72 485	71 109	72 372
Social Security Contributions and Payroll Taxes as a percentage of payroll expenses	35,8 %	33,9 %	35 %
<b>Overall payroll costs</b>			
Total payroll expenses	47,2 %	46,5 %	42,7 %
Value Added			

### 211b - AVERAGE MONTHLY COMPENSATION *(in euros)*

	2000*			2001**				2002		
	Male	Female	Total	Male	Female	Total		Male	Female	Total
				2 216	2 060	2 118	<b>Technical staff</b>	2 235	2 083	2 138
				ns	ns	1 572	A	ns	ns	
A/B	1 744	1 696	1 713	1 759	1 689	1 715	B	1 761	1 706	1 728
				1 927	1 826	1 854	C	1 952	1 835	1 867
C/D	2 002	1 903	1 932	2 051	1 955	1 981	D	2 067	1 966	1 993
				2 122	2 090	2 101	E	2 160	2 114	2 129
E/F	2 173	2 130	2 146	2 235	2 216	2 224	F	2 251	2 228	2 237
				2 505	2 466	2 487	G	2 514	2 473	2 495
G	2 491	2 464	2 478	2 505	2 466	2 487	<b>Executive staff</b>	4 018	3 509	3 835
Executive staff	3 529	3 279	3 444	3 988	3 385	3 808	H	2 916	2 872	2 897
				2 897	2 832	2 870	I	3 534	3 446	3 503
				3 514	3 407	3 477	J	4 244	4 130	4 207
				4 219	4 137	4 194	K	5 119	5 126	5 121
				5 040	5 027	5 037	HC	7 699	6 728	7 523
				7 800	6 646	7 609				
	2 730	2 267	2 481	3 027	2 353	2 667	<b>TOTAL</b>	<b>3 118</b>	<b>2 422</b>	<b>2 743</b>

\* Grouping of categories specific to 2000.

\*\* The inclusion of average HC compensation in 2001 has modified the lines "Executive staff" and "Total".

**213 - BREAKDOWN OF ANNUAL COMPENSATION** (in euros)

2000		2001		2002	
19 265		19 957		20 263	99 % of employees earned at least
21 430		22 217		22 715	95 % of employees earned at least
23 073		23 700		24 413	90 % of employees earned at least
24 212		24 781		25 610	85 % of employees earned at least
25 135		25 715		26 612	80 % of employees earned at least
25 961		26 608		27 555	75 % of employees earned at least
26 804		27 504		28 483	70 % of employees earned at least
27 678		28 400		29 527	65 % of employees earned at least
28 596		29 373		30 612	60 % of employees earned at least
29 608		30 469		31 883	55 % of employees earned at least
30 762		31 717		33 294	50 % of employees earned at least
32 008		33 095		34 929	45 % of employees earned at least
33 538		34 630		36 747	40 % of employees earned at least
35 336		36 638		38 798	35 % of employees earned at least
37 643		38 881		41 131	30 % of employees earned at least
40 192		41 725		44 068	25 % of employees earned at least
43 882		45 628		47 994	20 % of employees earned at least
48 856		50 909		53 582	15 % of employees earned at least
56 193		58 838		62 474	10 % of employees earned at least
69 869		74 555		81 118	5 % of employees earned at least
137 277		152 046		170 677	1 % of employees earned at least
$\frac{69\,869}{21\,430} = 3,26$		$\frac{74\,555}{22\,217} = 3,36$		Ratio of the 5 % and 95 %	
$\frac{137\,277}{21\,430} = 6,41$		$\frac{152\,046}{22\,217} = 6,84$		Ratio of the 1 % and 95 %	
				$\frac{81\,118}{22\,715} = 3,57$	
				$\frac{170\,677}{22\,715} = 7,51$	

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

2002

	Technical staff	% M*	% F*	Executive staff	% M*	% F*
99 % of employees earned at least	19 763	45,1	54,9	30 719	68,0	32,0
95 % of employees earned at least	21 710	45,6	54,4	34 237	69,0	31,0
90 % of employees earned at least	23 157	46,1	53,9	36 274	70,0	30,0
85 % of employees earned at least	24 157	46,7	53,3	37 698	70,9	29,1
80 % of employees earned at least	24 965	47,1	52,9	38 926	71,6	28,4
75 % of employees earned at least	25 650	47,5	52,5	40 184	72,3	27,7
70 % of employees earned at least	26 269	48,2	51,8	41 337	73,3	26,7
65 % of employees earned at least	26 832	48,9	51,1	42 584	74,0	26,0
60 % of employees earned at least	27 396	49,9	50,1	44 090	74,6	25,4
55 % of employees earned at least	27 981	50,9	49,1	45 674	75,2	24,8
50 % of employees earned at least	28 542	52,0	48,0	47 570	76,0	24,0
45 % of employees earned at least	29 173	52,8	47,2	49 764	76,9	23,1
40 % of employees earned at least	29 836	54,1	45,9	52 124	77,6	22,4
35 % of employees earned at least	30 503	55,7	44,3	55 012	78,3	21,7
30 % of employees earned at least	31 271	56,6	43,4	58 455	79,2	20,8
25 % of employees earned at least	32 156	58,3	41,7	62 584	79,9	20,1
20 % of employees earned at least	33 127	60,8	39,2	68 125	80,4	19,6
15 % of employees earned at least	34 313	64,2	35,8	75 557	81,6	18,4
10 % of employees earned at least	35 939	68,4	31,6	88 895	82,8	17,2
5 % of employees earned at least	38 732	76,2	23,8	124 392	86,0	14,0
1 % of employees earned at least	47 845	95,7	4,3	286 387	88,6	11,4

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

## 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.

2000	2001	2002
4,8	5,2	5,7

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

2000	2001	2002
13 540 010	17 572 650	18 265 901

## 26 - Employee profit sharing

### 261 - SPECIAL PROFIT-SHARING RESERVE

Total amount (in millions of euros)

	2000
86,4	2000
69,5	2001
40,5	2002

### 261 - INCENTIVE SCHEMES

Total amount (in millions of euros)

	2000
76,9	2000
65,9	2001
40,3	2002

### INDIVIDUAL AMOUNT (in euros) AND

### 262 - AVERAGE AMOUNT IN PROFIT-SHARING PER PARTICIPATING EMPLOYEE (in euros)

2000	2001		2002
1 703	1 382	Minimum share	780
6 192	5 025	Maximum share	2 836
1 989	1 613	Average amount	899

### INDIVIDUAL AMOUNT (in euros) AND

### 262 - AVERAGE AMOUNT IN INCENTIVE SCHEMES PER PARTICIPATING EMPLOYEE (in euros)

2000	2001		2002
1 542	1 335	Minimum share	788
4 625	4 004	Maximum share	2 366
1 771	1 529	Average amount	893

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

	2000
2,90	2000
3,24	2001
3,54	2002

### 264-A - EMPLOYER CONTRIBUTIONS PAID INTO MUTUAL FUNDS

(in millions of euros)

	2000
32,08	2000
31,25	2001
31,09	2002

## HEALTH AND SAFETY

<b>31 - Work-related and commuting accidents</b>	<b>16</b>
<b>32 - Breakdown of accidents by material aspect</b>	<b>16</b>
<b>34 - Health &amp; safety at work committee</b>	<b>16</b>
<b>35 - Expenditure on safety</b>	<b>16</b>

## 31 - Work-related and commuting accidents

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

2000			2001			2002		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
282	33	315	266	24	290	284	22	306

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

2000			2001			2002		
Technical staff	Executive staff	Total	Technical staff	Executive staff	Total	Technical staff	Executive staff	Total
8 607	1 338	9 945	6 346	888	7 234	8 634	1 277	9 911

### 314 - NUMBER OF FATAL ACCIDENTS

2000	2001	2002
1	2	1
--	--	1

Commuting  
Work-related

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

2000	2001	2002
232	213	208

TOTAL

## 32 - Breakdown of accidents by material aspect

	2000	2001	2002
321 - NUMBER OF ACCIDENTS INVOLVING SERIOUS RISKS ----- codes 32 to 40:	—	1	—
322 - NUMBER OF ACCIDENTS INVOLVING FALLS FROM HEIGHTS ----- code 02:	101	49	46
323 - NUMBER OF ACCIDENTS CAUSED BY MACHINES, EXCLUDING THOSE INVOLVING THE ABOVE CODES ----- codes 09 to 30:	—	1	—
324 - NUMBER OF ACCIDENTS INVOLVING HANDLING, TRANSFER OR STORAGE ----- codes 01, 03, 04, 06, 07, 08:	113	78	94
325 - NUMBER OF ACCIDENTS CAUSED BY ACCIDENTAL MOVEMENT OF OBJECTS ----- code 05:	4	2	1
326 - OTHER CASES ----- : ----- including declarations following bank robberies:	134 128	159 147	165 145

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

## 34 - Health & safety at work committee (chsct)

	2000	2001	2002
341 - NUMBER OF CHSCT MEETINGS ----- :	508	612	617

## 35 - Expenditure on safety

### 351 - STAFF TRAINING ON SAFETY

16 692	2000
18 478	2001
17 728	2002

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

29,15	2000
28,94	2001
29,29	2002



## OTHER WORKING CONDITIONS

41 - Hours worked and flexible working hours	18/20
42 - Organization of working hours per category of personnel	20
45 - Expenditure to improve working conditions	20

## 41 - Hours worked and flexible working hours

### 411 - NUMBER OF HOURS IN A WORKING WEEK

**General rule: 35 hours** (Average number of hour 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

2000	2001	2002
1 459	1 445	588

### 413 - NUMBER OF EMPLOYEES BENEFITING FROM FLEXTIME

2000			2001				2002		
Male	Female	Total	Male	Female	Total		Male	Female	Total
4 574	8 882	13 456	4 373	8 828	13 201	Technical staff	4 190	8 888	13 078
1 274	1 143	2 417	734	650	1 384	Executive staff	708	628	1 336
5 848	10 025	15 873	5 107	9 478	14 585	TOTAL	4 898	9 516	14 414

**414 - NUMBER OF EMPLOYEES WORKING PART-TIME**

<b>90 %</b>						<b>2002*</b>			
2000*			2001*				Male	Female	Total
Male	Female	Total	Male	Female	Total		11	88	99
18	77	95	7	66	73	Technical staff	6	42	48
6	57	63	6	34	40	Executive staff	17	130	147
24	134	158	13	100	113	<b>Sub-total</b>			
<b>80 %</b>						<b>2002*</b>			
2000*			2001*				Male	Female	Total
Male	Female	Total	Male	Female	Total		151	3 063	3 214
210	3 520	3 730	184	3 196	3 380	Technical staff	59	402	461
86	301	387	73	349	422	Executive staff	210	3 465	3 675
296	3 821	4 117	257	3 545	3 802	<b>Sub-total</b>			
<b>60 %</b>						<b>2002*</b>			
2000*			2001*				Male	Female	Total
Male	Female	Total	Male	Female	Total		22	447	469
20	460	480	19	446	465	Technical staff	6	43	49
8	31	39	8	34	42	Executive staff	28	490	518
28	491	519	27	480	507	<b>Sub-total</b>			
<b>50 %</b>						<b>2002*</b>			
2000*			2001*				Male	Female	Total
Male	Female	Total	Male	Female	Total		67	565	632
63	658	721	64	600	664	Technical staff	8	27	35
5	23	28	8	25	33	Executive staff	75	592	667
68	681	749	72	625	697	<b>Sub-total</b>			
<b>40 %</b>						<b>2002*</b>			
2000*			2001*				Male	Female	Total
Male	Female	Total	Male	Female	Total		13	159	172
9	138	147	11	139	150	Technical staff	1	3	4
—	5	5	—	4	4	Executive staff	14	162	176
9	143	152	11	143	154	<b>Sub-total</b>			
2000*			2001*				Male	Female	Total
Male	Female	Total	Male	Female	Total		344	4 839	5 183
425	5 270	5 695	380	4 893	5 273	<b>TOTAL</b>			

\* plus 141 miscellaneous times

\* plus 85 miscellaneous times

\* plus 105 miscellaneous times

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

<b>100 %</b>						<b>2002</b>			
2001			2002				Male	Female	Total
Male	Female	Total	Male	Female	Total		8 994	12 010	21 004
9 507	11 923	21 430	8 309	3 893	12 202	Technical staff	9 090	4 588	13 678
17 816	15 816	33 632				<b>Total</b>	18 084	16 598	34 682

**416 - NUMBER OF DAYS OF ANNUAL HOLIDAYS**

27
----

26 days of annual holidays + 1 additional day.

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

Saturdays

10
----

Mondays

8
---

Including First of May.

**42 - Organization of working hours per category of personnel****421 - NUMBER OF EMPLOYEES ON FLEXIBLE WORKING HOURS\***

2001				2002		
Male	Female	Total		Male	Female	Total
245	90	335	Technical staff	212	53	265
26	12	38	Executive staff	46	30	76
<b>271</b>	<b>102</b>	<b>373</b>	<b>Total</b>	<b>258</b>	<b>83</b>	<b>341</b>

\* In 2000, the total number of employees concerned by flexible working hours was 386. This indicator chiefly refers to employees working days.

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

2001				2002		
Male	Female	Total		Male	Female	Total
83	69	152	Technical staff	118	225	343
10	6	16	Executive staff	10	5	15
<b>93</b>	<b>75</b>	<b>168</b>	<b>Total</b>	<b>128</b>	<b>230</b>	<b>358</b>

\*\* New indicator not available in 2000.

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.

**45 - Expenditure to improve working conditions****451 - TOTAL EXPENDITURE** (in millions of euros)

2000	2001	2002
75,74	102,49	102,78

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

# TRAINING

51 - In-service professional training	22/23
52 - Training leave	24
53 - Apprenticeship and occupational skills	24

## 51 - In-service professional training

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

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

2000	2001		2002*
4,72	4,18	As % of payroll	4,2
69,92	62,67	Expenditure on training	63

\* Provisional figures.

### 513- NUMBER OF STAFF TRAINED

2000			2001			2002		
Male	Female	Total	Male	Female	Total	Male	Female	Total
9 666	15 489	25 155	8 801	14 461	23 262	8 760	15 737	24 497
6 584	3 297	9 881	6 481	3 486	9 967	7 159	4 193	11 352
<b>16 250</b>	<b>18 786</b>	<b>35 036</b>	<b>15 282</b>	<b>17 947</b>	<b>33 229</b>	<b>15 919</b>	<b>19 930</b>	<b>35 849</b>
41,9	48,4	90,3	39,2	46,0	85,2	39,8	49,9	89,7
						as % of total headcount		

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

2001			2002		
Male	Female	Total	Male	Female	Total
291 009	468 872	759 881	272 618	487 695	760 313
313 513	243 851	557 364	353 822	291 851	645 673
<b>604 522</b>	<b>712 723</b>	<b>1 317 245</b>	<b>626 440</b>	<b>779 546</b>	<b>1 405 986</b>

\* Indicator adopted for the first time in 2001, not reconstituted for 2000.

515-1 - NUMBER OF HOURS OF TRAINING PER COMPETENCE

2000		2001			2002	
NUMBER OF HOURS	NUMBER OF TRAINING SESSIONS	NUMBER OF HOURS	NUMBER OF TRAINING SESSIONS		NUMBER OF HOURS	NUMBER OF TRAINING SESSIONS
6 598	1 088	43 635	9 188	Private customers: Risks	15 788	1 873
306 783	18 384	192 652	10 320	Private customers: Sales	298 982	17 761
37 790	1 964	39 186	1 596	Professionals: Risks	43 156	2 008
40 404	2 831	45 005	2 143	Professionals: Sales	49 747	3 076
116 115	4 938	151 414	6 094	High net worth customers	154 094	6 480
31 718	1 325	27 170	871	Corporate customers: Risks	25 279	960
60 437	2 386	45 396	1 792	Corporate customers: Sales	40 090	1 599
147 765	8 566	130 133	6 068	Management, Organization, Administration	140 176	6 149
103 480	12 294	73 109	6 879	Information Systems	71 656	6 651
5 760	399	3 685	173	Financial Activities	4 987	150
4 837	477	3 759	303	Legal, Fiscal Activities	3 602	324
53 896	1 868	45 175	1 554	International Activities	47 853	2 073
109 672	8 433	74 701	3 953	Human Resource Management	80 585	3 419
131 857	1 267	143 895	1 484	Training leading to a banking qualification	136 834	1 653
6 924	72	2 905	54	Retraining	2 324	35
234 333	4 467	255 907	14 524	General professional knowledge	248 497	4 534
8 822	417	28 524	776	Corporate & Investment Banking: Finance and Investment	28 544	1 619
13 085	10 670	10 994	8 989	Security of operations	13 792	10 823
44 294	2 861			Paribas training (1 <sup>st</sup> half of the year)		
<b>1 464 570</b>	<b>84 707</b>	<b>1 317 245</b>	<b>76 761</b>	<b>TOTAL</b>	<b>1 405 986</b>	<b>71 187</b>

515-2 - NUMBER OF HOURS BY TYPE OF TRAINING ACTION

2000	2001		2002
318 625	283 202	Training on the work station	147 546
180 697	200 529	Individual training sessions	338 574
825 809	674 541	Meetings/seminars	770 765
10 613	12 948	Computer Assisted Learning/Multimedia	17 298
127 564	142 115	Training leading to a banking qualification and training in foreign languages	130 632
1 262	3 910	Training support work leading to a banking qualification	1 171
<b>1 464 570</b>	<b>1 317 245</b>	<b>TOTAL</b>	<b>1 405 986</b>

## 52 - Training leave

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

2000			2001			2002		
Male	Female	Total	Male	Female	Total	Male	Female	Total
7	18	25*	8	18	26**	8	23	31***

\*4 partly paid.      \*\*12 partly paid.      \*\*\*19 partly paid.

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

2000			2001			2002		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	6	6	1	3	4	4	2	6

### 523 - NUMBER OF EMPLOYEES REFUSED TRAINING LEAVE

2000			2001			2002		
Male	Female	Total	Male	Female	Total	Male	Female	Total
0	0	0	0	0	0	0	0	0

## 53 - Apprenticeship and occupational skills

### 531 - NUMBER OF APPRENTICESHIP AND OCCUPATIONAL SKILLS CONTRACTS\*

2000			2001				2002		
Male	Female	Total	Male	Female	Total		Male	Female	Total
			49	73	122	Apprenticeship	45	68	113
			235	525	760	Occupational skills	215	610	825
		501	284	598	882	<b>Total</b>	<b>260</b>	<b>678</b>	<b>938</b>

\* New breakdown by Male/Female and Apprenticeship/Occupational skills established in 2001, not reconstituted for 2000.



## PROFESSIONAL RELATIONS

61 - Employee representatives	26/27
62 - Employee communications	28
63 - Disputes	28

## 61 - Employee representatives

### 611 - PARTICIPATION IN EMPLOYEE REPRESENTATIVE ELECTIONS

2001			2002*	
Nber registered	as % of voters		Nber registered	as % of voters
27 573	80,69	Technical staff body of electors	--	--
12 579	55,10	Executive staff body of electors	--	--

### 611 - PARTICIPATION IN WORKS COUNCIL ELECTIONS

2001			2002*	
Nber registered	as % of voters		Nber registered	as % of voters
27 933	80,58	Technical staff body of electors	--	--
12 666	55,32	Executive staff body of electors	--	--

\* No elections in 2002.

### 612 - TOTAL NUMBER OF HOURS ALLOWED FOR EMPLOYEE REPRESENTATION ACTIVITIES

All employee representation in the Bank is decentralized in each major branch and each provincial sub-office, each Parisian branch office and each entity.

In addition, the Trade Union Organizations\* appoint, in accordance with the law and the Collective Agreement, union representatives among the employee representatives and

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

among the Works Councils, as well as union representatives in each of the different Entities of the Bank.

The total number of hours allowed for employee representation in all these bodies amounts to approximately 636 670 hours per year, excluding meetings with Management or committee meetings.

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

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

- February 18, 2002: Agreement concerning night work.

#### **Harmonization of the different social security schemes (Supplementary pension, Employee savings scheme, Family benefits)**

- November 29, 2002: Agreement concerning the Welfare Fund of the employees of the BNP.

#### **Incentive schemes and profit sharing**

- June 28, 2002: Amendment to the agreement concerning the mandatory profit-sharing scheme for employees of BNP Paribas,
- June 28, 2002: Amendment to the agreement concerning the incentive scheme for employees of BNP Paribas.

#### **Employee representation bodies**

- October 7, 2002: Agreement concerning the BNP Paribas Group Council.

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

2000	2001	2002
698	651	674

## 62 - EMPLOYEE COMMUNICATIONS

### 622 - INDUCTION PROCEDURE:

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

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

- Documents providing information about the Friendly Society of BNP Employees,
- Documentation and schedule for the *Prévoyance Flexible* Flexible Provident Fund.

#### Information about:

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

### 623 - INFORMATION PROCEDURES:

- BNP Paribas SA Human Resources News,
- Call-in newspaper,
- Internal memos,
- The "ETINCELLE" suggestion system,
- Circulars,
- General information circulated in written or other form (notes, cassettes, meetings, etc.),
- "Mutuelle Informations" mutual benefit society news (newsletters circulated to members of the Friendly Society),
- Short annual Report,
- Social Audit of the Company and Establishment,
- Ambitions, the @-magazine of BNP Paribas,
- The newsletter "Conjoncture",
- Multi Média@, the Group's intranet and internet newsletter,
- Echo'net, the Group's intranet,
- Horizons, the bimonthly newsletter of the Private Banking, Asset Management core business,
- Pôle Positions, the quarterly newsletter of the Retail Banking in France core business,
- Finance, the review published by the Corporate and Investment Banking core business,
- Deals, the newsletter of the Corporate and Investment Banking core business,
- The Group's weekly newflash.

### 624 - INDIVIDUAL INTERVIEWS:

A new professional appraisal system was adopted in 2001.

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

A new appraisal form, identical for all employees, has been created.

## 63 - Disputes

2000	2001
0	0
6	11
113	107
5	6

### 631 - NUMBER OF APPEALS TO EXTRAJUDICIAL ARBITRATION SYSTEMS\*

- to the Bank's "appeal formation" Joint Commission
- to the Joint Commission for Disciplinary Action

### 632 - NUMBER OF LEGAL PROCEEDINGS IN PROGRESS

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

### 2002

0
9
95
9

\* In 2000, the bank's "appeal formation" joint commission was set up at Bank level.

A Joint Commission for Disciplinary Action (Commission Paritaire de Recours Disciplinaire) was created by the terms of a company-wide agreement signed on March 3, 2000.

## OTHER WELFARE FACILITIES PROVIDED BY THE COMPANY

71 - Company welfare facilities	<b>30/31</b>
72 - Other welfare contributions	<b>31/32</b>

## 71 - Company welfare facilities *(in millions of euros)*

### TOTAL WELFARE BUDGET

2000	2001		2002*
71,84	69,65	Budget allocated to the Central Works Council	74,38
39,04	38,21	Budget allocated by Senior Management	38,22
<b>110,88</b>	<b>107,86</b>	<b>TOTAL</b>	<b>112,60</b>

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

2000	2001		2002*
<b>23,40</b>	<b>23,10</b>	<b>Contribution to midday meal expenses</b>	<b>24,03</b>
		<b>Family welfare</b>	
1,55	1,58	Contribution to childminding fees	1,55
14,40	13,89	Complementary health insurance	16,84
0,46	0,09	Miscellaneous aid	0,15
<b>16,41</b>	<b>15,56</b>	<b>TOTAL</b>	<b>18,54</b>
		<b>Leisure activities</b>	
16,22	16,23	Summer camp and contribution to employees' holidays	16,61
2,03	2,10	A.S.C.	2,10
1,68	0,24	Miscellaneous	0,40
<b>19,93</b>	<b>18,57</b>	<b>TOTAL</b>	<b>19,11</b>
<b>7,85</b>	<b>9,60</b>	<b>Locally based activities</b>	<b>9,72</b>
		<b>Miscellaneous</b>	
3,79	2,36	Administrative costs	2,52
0,46	0,46	Investments	0,46
<b>4,25</b>	<b>2,82</b>	<b>TOTAL</b>	<b>2,98</b>
<b>71,84</b>	<b>69,65</b>	<b>GRAND TOTAL</b>	<b>74,38</b>

The budget of the Central Works Council varied by + 6,8 % in 2002.

\*Estimated costs.

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

For the sake of completion, the expenses incurred directly by the Head Office should also be added to the Central Works Council's budget (*in millions of euros*):

2000	2001		2002
39,04	38,21	<b>TOTAL</b>	<b>38,22</b>
		Paris restaurants	7,36
		Transport	8,35
		Medical expenses (Paris and the Provinces)	2,06
		Payments to the company Welfare Fund	9,15
		Family benefits	10,07
		Miscellaneous benefits	1,23

\*The content of this indicator was harmonized in 2001 (for 2000, there were two different sources: ex BNP and ex Paribas). During this harmonization, the transport costs were included as provided for by the legal report. To facilitate comparisons, the year 2000 was reconstituted on the basis of identical rules.

**72 - Other welfare contributions** (*in millions of euros*)**FORMER BNP PARIBAS FRIENDLY SOCIETY**

At December 31, 2002, the employees' Friendly Society included 106,534 protected individuals.

Net payments amounted to €38.17m, operating costs, sums retained by way of amortization and provisions stood at €3.85m, representing total expenses of €42.02m.

Receipts amounted to €42.99m divided into:

- €22.95m from employee contributions,
- €17.53m from grants,
- €2.51m from miscellaneous sources.

This year, a surplus of €0.97m will be allocated to the compulsory reserve.

### PREVOYANCE FLEXIBLE

Since January 1, 2001, *Prévoyance Flexible* (Flexible Welfare) is the new welfare scheme covering employees against the risks of death, disability and incapacity liable to arise during both their private and professional lives. The contract is offered on an optional basis to employees on unpaid leave (risk of death and disability) as well as to employees who have left on full early retirement (risk of death) with the exception of former Paribas employees on early retirement, who left on full early retirement before January 1, 2001. These employees continue to benefit from the contract in force at the moment they left the company.

The contribution rates are divided by gross salary bracket subject to national insurance contributions as follows:

	Total as a %	Employer contrib. as a %	Employee contrib. as a %
Bracket A:	1,60	1,08	0,52
Bracket B:	1,88	1,03	0,85
Bracket C:	1,81	0,96	0,85

**For the 2002 financial year, the employer's contribution amounted to €17.29m.**

### FORMER BNP SA WELFARE FUND

By decision of the Board of Directors of the BNP Personnel's Welfare Fund dated November 13, 2002, and by a company-wide agreement dated November 29, 2002, the guarantee of the following benefits:

- contribution to the funeral expenses of retired employees, of beneficiaries of a survivor's pension, as well as of the spouses and children aged less than 21 of current employees, employees on early retirement and retired employees having more than 10 years of service in the company before April 6, 2000,
- orphans' pensions and survivor's support allowances provided after the death of employees occurring before December 31, 2000,

has been provided by NATIO VIE within the framework of a specific agreement. NATIO VIE is substituting itself on a permanent basis for the BNP Personnel's Welfare Fund, which is consequently relieved of its obligations in this respect.

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

**In 2002, payments made by the Welfare Fund amounted to €19m with respect to end-of-service bonuses and bonuses paid to employees who leave on early retirement.**

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

### EXNAT BNP PARIBAS CONTRACT

A memorandum of agreement on the adoption of a supplementary pension scheme proper to the BNP was signed with the CFDT and CFTC trade unions on January 27, 1997. This agreement was revised in the course of 2001 for all the employees of BNP Paribas SA.

This agreement is a compulsory contract provisioned by contributions from the company fixed at 1% of the annual salary up to a maximum of 110% of the Social Security ceiling.

**In 2002, payments made by the company amounted to €10.13m.**

### FORMER BNP SA PENSION FUND

In 2002, the former BNP Pension Fund provided payment for the banking supplementary pension for €25.69m and the ARRCO and AGIRC deductions for €10.45m and €3.37m respectively.

**To fulfil its commitments, the Pension Fund received a contribution from the company for a total of €29.81m.**

### FORMER PARIBAS SA PENSION FUND

#### Residual banking scheme

In 2002, the former Paribas Pension Fund paid €4.17m with respect to the "residual banking scheme" (*régime résiduel bancaire*) and €1.14m with respect to the supplementary pension.