

Name of bank / group	Date	Event description	Full name of legal entity involved (and place of incorporation and principal place of business)	Source of information	Code (See CCP2)	Jurisdiction where event occurred (e.g., where fine imposed)	Name of regulator or other authority	Amount ¹ [GBP M]	Any specific observations of compiler
2008									
Crédit Agricole Group	31/12/2008	Net Utilised Financial provision against Litigation	Crédit Agricole Group incorporated in France	Update A01 of the 2008 Registration Document pg 213	OTH	Consolidated	--	60.532	We do not know how much of the "translation adjustments" sum will relate to the "Write-backs, amounts used". Therefore, in the absence of actual currency exchange costs/gains attributable to "Write-backs, amounts used", we shall attribute a pro rata share of translation adjustments to such payments as it relates to the total adjustments. €65M is ≈ 11.75% of the total adjustments (being €553M (242+65+202+44)). 11.75% of translation adjustments (€65M) ≈ €7.638M. The total 'bank-disclosed conduct costs' (or best available proxy thereto) is therefore €65M + €7.638M = €72.638M.

Total (CC 2008): GBP 60.532 M

¹ These figures should be read subject to the points made under "Notes on Interpretation of the Figures", at <http://conductcosts.cpresearchfoundation.com/notes-on-interpretation>.

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2009									
Crédit Agricole Group	31/12/2009	Net Utilised Financial provision against Litigation	Crédit Agricole Group incorporated in France	Update A01 of the 2009 Registration Document pg 230	OTH	Consolidated	--	200.181	We do not know how much of the "translation adjustments" sum will relate to the "Write-backs, amounts used". Therefore, in the absence of actual currency exchange costs/gains attributable to "Write-backs, amounts used", we shall attribute a pro rata share of translation adjustments to such payments as it relates to the total adjustments. €190M is ≈ 26.43% of the total adjustments (being €719M (9+285+190+201+7+27)). 26.43% of translation adjustments (€190M) ≈ €50.217M. The total 'bank-disclosed conduct costs' (or best available proxy thereto) is therefore €190M + €50.217M = € 240.217M.

Total (CC 2009): GBP 200.181 M

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2010									
Crédit Agricole Group	08/04/2010	Lack of diligence regarding underlying funds & absence of prospectus	Crédit Agricole Asset Management Alternative Investments, now called Amundi Alternative Investments SAS. Place of incorporation: France. Amundi Alternative Investments' registration took effect from 31/12/2009	The Financial Markets Authority	DIS	France	The Financial Markets Authority	0.250	Amount prior to conversion: €0.3M. Although Amundi is a subsidiary of Crédit Agricole and Société Générale, the full amount has been attributed to the former as the fine specifically related to the past conduct of Crédit Agricole Asset Management Alternative Investments.

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Crédit Agricole Group	31/12/2010	Net Utilised Financial provision against Litigation	Crédit Agricole Group incorporated in France	Update A01 of the 2010 Registration Document pg 235	OTH	Consolidated	--	76.137	We do not know how much of the "translation adjustments" sum will relate to the "Write-back amounts used". Therefore, in the absence of actual currency exchange costs/gains attributable to "Write-back amounts used", we shall attribute a pro rata share of translation adjustments to such payments as it relates to the total adjustments. €82M is ≈ 11.42% of the total adjustments (being €718M (2+321+82+201+17+95)). 11.42% of translation adjustments (€82M) ≈ €9.364M. The total 'bank-disclosed conduct costs' (or best available proxy thereto) is therefore €82M + €9.364M = €91.364M. The Researcher has also assumed, in line with other French banks, that the above Financial Market Authority entry is not captured by this provision.

Total (CC 2010): GBP 76.387 M

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2011									
Crédit Agricole Group	17/03/2011	Failure to respect the rules applicable to market poll regarding the prior approval of respondents and communication of an inside information	Crédit Agricole Corporate and Investment Bank incorporated in Paris	The Financial Markets Authority	MAB	France	The Financial Markets Authority	0.333	Appeal rejected. Amount prior to conversion: €0.4M.

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Crédit Agricole Group	31/12/2011	Net Utilised Financial provision against Litigation	Crédit Agricole Group incorporated in France	Update A01 of the 2011 Registration Document pg 210	OTH	Consolidated	--	81.461	We do not know how much of the "translation adjustments" sum will relate to the "Reversals, amounts used". Therefore, in the absence of actual currency exchange costs/gains attributable to "Reversals, amounts used", we shall attribute a pro rata share of translation adjustments to such payments as it relates to the total adjustments. €87M is ≈ 12.36% of the total adjustments (being €704M (4+395+87+166+4+48)). 12.36% of translation adjustments (€87M) ≈ €10.753M. The total 'bank-disclosed conduct costs' (or best available proxy thereto) is therefore €87M + €10.753M = €97.753M. The Researcher has also assumed, in line with other French banks, that the above Financial Market Authority entry is not captured by this provision.

Total (CC 2011): GBP 81.794 M

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2012									
Crédit Agricole Group	31/12/2012	Net Utilised Financial provision against Litigation	Crédit Agricole Group incorporated in France	Update A01 of the 2012 Registration Document pg 220	OTH	Consolidated	--	130.318	We do not know how much of the "translation adjustments" sum will relate to the "Reversals, amounts used". Therefore, in the absence of actual currency exchange costs/gains attributable to "Reversals, amounts used", we shall attribute a pro rata share of translation adjustments to such payments as it relates to the total adjustments. €138M is ≈ 13.32% of the total adjustments (being €1036M (18+463+138+329+5+62+21)). 13.32% of translation adjustments (€138M) ≈ €18.382M. The total 'bank-disclosed conduct costs' (or best available proxy thereto) is therefore €138M + €18.382M = €156.382M.

Total (CC 2012): GBP 130.318 M

Total (CC 2008-2012): GBP 549.212 M

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Provisions as at 31 December 2012									
Crédit Agricole Group	31/12/2012	Financial provision against Litigation	Crédit Agricole Group incorporated in France	Update A01 of the 2013 Registration Document pg 234	OTH (PVN)	Consolidated	--	1,116.67	Amount prior to conversion: €1,340M (restated within 2013 Registration Document at pg. 234)

Total (Provisions as at 31 December 2012): GBP 1,116.67 M

Grand Total (CC 2008-2012 + Provisions as at 31 December 2012): GBP 1,665.88 M