

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
2009									
Groupe BCPE	31/12/2009	Net Utilised Financial Provisions against Claims and Litigation	Groupe BPCE incorporated in France	2009 Registration Document and Full-Year Financial Report pg 266	OTH	Consolidated	--	78.333	Amount prior to conversion: €94M.
								Total (CC 2009): GBP 78.333 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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2010									
Groupe BCPE	31/12/2010	Net Utilised Financial Provisions against Litigation	Groupe BPCE incorporated in France	2010 Registration Document and Full-Year Financial Report pg 220	OTH	Consolidated	--	184.167	Amount prior to conversion: €221M.
								Total (CC 2010): GBP 184.167 M	

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2011									
Groupe BCPE	17/03/2011	Failure to respect the rules applicable to market poll: prior approval of respondents	Natixis incorporated in Paris	The Financial Markets Authority	MAB	France	The Financial Markets Authority	0.302	Appeal rejected. Amount prior to conversion and adjustments: €0.5M. According to pg 4 of the 2011 Registration Document, BPCE owned a 72.4% stake in Natixis in 2011. Thus, the amount of the fine attributable to Groupe BPCE is €0.362M, which is 72.4% % of €0.5M.
Groupe BCPE	04/07/2011	- Failure to honour the primacy of the client's interest and the market integrity when providing investment services: execution of an operation that may affect the price of financial	Natixis Securities incorporated in Paris	The Financial Markets Authority	CON, MAB	France	The Financial Markets Authority	0.214	Amount prior to conversion and adjustments: €0.355M. According to pg 4 of the 2011 Financial Report, BPCE owned a 72.4% stake in Natixis in 2011. Thus, the amount of the fine attributable to Groupe BPCE is €0.257M, which is

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		products before offering those products to a client - Lack of resources available to the compliance function - Failure to report suspicious transactions							72.4% of €0.355M.
Groupe BCPE	31/12/2011	Net Utilised Financial Provisions against Claims and Litigation	Groupe BPCE incorporated in France	2011 Registration Document and Full-Year Financial Report pg 214	OTH	Consolidated	--	41.151	There is no way of knowing whether the amount of €50M reported in the Registration Document includes the above CCP1 entries for the 2011 reporting period. To avoid double counting, the Researcher has assumed that the above fines paid to the Financial Market Authority are captured by this

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									provision. The fines are subtracted and recorded here, is the net figure.
								Total (CC 2011): GBP 41.667 M	

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2012									
Groupe BCPE	31/12/2012	Net Utilised Financial Provisions against Claims and Litigation	Groupe BPCE incorporated in France	2012 Registration Document and Full-Year Financial Report pg 229	OTH	Consolidated	--	53.333	Amount prior to conversion: €64M
								Total (CC 2012): GBP 53.333 M	

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2013									
Groupe BCPE	31/12/2013	Net Utilised Financial Provisions against Claims and Litigation	Groupe BPCE incorporated in France	2013 Registration Document and Full-Year Financial Report pg 251	OTH	Consolidated	--	73.976	Amount prior to conversion: €89M
								Total (CC 2013): GBP 73.976 M	
								Total (CC 2009-2013): GBP 431.476 M	

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Provisions as at 31 December 2013									
Groupe BCPE	31/12/2013	Financial Provisions against Claims and Litigation	Groupe BPCE incorporated in France	2013 Registration Document and Full-Year Financial Report pg 251	OTH, (PVN)	Consolidated	--	698.196	Amount prior to conversion: €840M
							Total (Provisions as at 31 December 2013): GBP 698.196 M		
							Grand Total (CC 2009-2013 + Provisions as at 31 December 2013): GBP 1,129.67 M		