

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									
Groupe BCPE	16/01/2008	Failure to honour the primacy of the client's interest and the market integrity when providing investment services: confusion between counterparty account and storage account	Natixis Securities incorporated in Paris which represents the rights of Natexis Bleichroeder	The Financial Markets Authority	CON	France	The Financial Markets Authority	0.018	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Appeal rejected. Amount prior to conversion: €0.03M. In 2008, Banque Populaire and Groupe Caisse D'Epargne collectively held a 71.56% stake in Natixis Securities (see pgs 268 and 325 respectively of the related 2008 Registration Documents). Thus, the Researcher has only attributed 71.56% of the fine to two banks: €0.021M.

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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Groupe BCPE	05/06/2008	<ul style="list-style-type: none"> - Failure to honour the primacy of the client's interest and the market integrity when providing investment services: proposal to subscribe made after the subscribing period - Failure to honour the client skills assessment - Failure to inform about the conditions under which the client undertook an investment - Failure to inform on the characteristics of the investment 	Caisse d'Epargne de PROVENCE ALPES CORSE incorporated in Marseille	The Financial Markets Authority	MIS, DIS	France	The Financial Markets Authority	0.133	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Amount prior to conversion: €0.16M.

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Groupe BCPE	05/06/2008	- Failure to honour the primacy of the client's interest and the market integrity when providing investment services: proposal to subscribe made after the subscribing period	Caisse d'Epargne de BOURGOGNE FRANCHE-COMTE incorporated in Dijon	The Financial Markets Authority	MIS	France	The Financial Markets Authority	0.042	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Amount prior to conversion: €0.05M.
Groupe BCPE	05/06/2008	- Failure to honour the primacy of the client's interest and the market integrity when providing investment services: proposal to subscribe made after the subscribing period - Failure to	Caisse d'Epargne d'ILE DE FRANCE incorporated in Paris which represents the rights of Caisse d'Epargne d'ILE DE FRANCE NORD and Caisse d'Epargne d'ILE DE FRANCE PARIS	The Financial Markets Authority	MIS, DIS	France	The Financial Markets Authority	0.027	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Amount prior to conversion: €0.32M.

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		honour the client skills assessment - Failure to inform about the conditions under which the client undertook an investment - Failure to inform on the characteristics of the investment							
Groupe BCPE	05/06/2008	- Failure to honour the primacy of the client's interest and the market integrity when providing investment services: proposal to subscribe made after the subscribing period Failure to inform about the conditions under	Caisse d'Epargne d'AQUITAINE POITOU-CHARENTES incorporated in Bordeaux which represents the rights of Caisse d'Epargne d'AQUITAINE NORD and Caisse d'Epargne de POITOU-CHARENTES	The Financial Markets Authority	MIS, DIS	France	The Financial Markets Authority	0.133	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Amount prior to conversion: €0.16M.

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		which the client undertook an investment - Failure to inform on the characteristics of the investment							
Groupe BCPE	05/06/2008	Failure to inform about the conditions under which the client undertook an investment	Caisse d'Epargne de NORMANDIE incorporated in Bois-Guillaume which represents the rights of Caisse d'Epargne de BASSE NORMANDIE	The Financial Markets Authority	DIS	France	The Financial Markets Authority	0.042	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Amount prior to conversion: €0.05M.
Groupe BCPE	05/06/2008	- Failure to honour the primacy of the client's interest and the market integrity when providing investment services: proposal to subscribe made	Caisse d'Epargne de COTE D'AZUR incorporated in Nice	The Financial Markets Authority	MIS, DIS	France	The Financial Markets Authority	0.050	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Amount prior to conversion: €0.06M.

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		after the subscribing period - Failure to inform about the conditions under which the client undertook an investment							
Groupe BCPE	05/06/2008	- Failure to honour the primacy of the client's interest and the market integrity when providing investment services: proposal to subscribe made after the subscribing period - Failure to inform about the conditions under which the client undertook an investment	Caisse d'Epargne de RHONE-ALPES incorporated in Lyon which represents the rights of Caisse d'Epargne des ALPES and Caisse d'Epargne de RHONE-ALPES LYON	The Financial Markets Authority	MIS, DIS	France	The Financial Markets Authority	0.133	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Amount prior to conversion: €0.16M.

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		- Failure to inform on the characteristics of the investment							
Groupe BCPE	31/12/2008	Net Utilised Financial Provisions against Litigation	Banque Populaire incorporated in France	2008 Financial Reports and Registration Document pg 88	OTH	Consolidated	--	-	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Provisions for litigation are reported as "non-recurring". Interestingly, an amount of €21.288M is recorded for this provision but there is a nil balance for amounts utilised. The Researcher has not considered other provisions to avoid the risk of overestimation. Thus,

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									for opacity reasons relating to the level of disclosure, the fine relating to Natixis Securities could not be reconciled with the Registration Document.
Groupe BCPE	31/12/2008	Net Utilised Financial Provisions against Claims and Litigation	Groupe Caisse D'Epargne incorporated in France	2008 Registration Document pg 280	OTH	Consolidated	--	13.494	In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne. Amount prior to conversion and adjustments: €17M. There is no way of knowing whether the amount of €17M reported in the Registration Document includes the above CCP1 entries for the 2011 reporting period. To

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									<p>avoid double counting, the Researcher has assumed that the above fines paid to the Financial Market Authority relating to this Group are captured by this provision. The fines are subtracted and recorded here, is the net figure. Also, as mentioned above, Banque Populaire and Groupe Caisse D'Epargne collectively held a 71.56% stake in Natixis Securities and thus only half this stake is subtracted from the utilised provision.</p>
								<p>Total (CC 2008): GBP 14.071 M</p>	

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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	

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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	
								Total (CC 2008-2012): GBP 371.571 M	

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Provisions as at 31 December 2012									
Groupe BCPE	31/12/2012	Financial Provisions against Claims and Litigation	Groupe BPCE incorporated in France	2013 Registration Document and Full-Year Financial Report pg 251	OTH (PVN)	Consolidated	--	634.167	Amount prior to conversion: €761M
								Total (Provisions as at 31 December 2012): GBP 634.17 M	
								Grand Total (CC 2008-2012 + Provisions as at 31 December 2012): GBP 1,005.74 M	