

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									
La Banque Postale	31/12/2009	Net Utilised Financial Provisions against Other Provisions	La Banque Postale incorporated in Paris.	2009 Registration Document pg 162	OTH	Consolidated	--	82.928	Amount prior to conversion: €99.514M. Other provisions may certainly include items that are not captured by our Conduct Costs definition. However, due to a lack of disclosure, the Researcher has little alternative but to use this figure.

Total (CC 2009): GBP 82.928 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									
La Banque Postale	31/12/2010	Net Utilised Financial Provisions against Other Provisions	La Banque Postale incorporated in Paris.	2010 Registration Document pg 113	OTH	Consolidated	--	21.867	Amount prior to conversion: €26.240M. Other provisions may certainly include items that are not captured by our Conduct Costs definition. However, due to a lack of disclosure, the Researcher has little alternative but to use this figure.

Total (CC 2010): GBP 21.867 M

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2011									
La Banque Postale	28/10/2011	Price manipulation	Tocqueville Finance	The Financial Markets Authority	MAB	France	The Financial Markets Authority	0.300	Amount prior to conversion: €0.4M. According to pg 17 of the 2011 Registration Document, La Banque Postale owns a 90% stake in Tocqueville Finance. Thus, the Researcher has attributed a 90% proportion of the fine to La Banque Postale: €0.36M .
La Banque Postale	31/12/2011	Net Utilised Financial Provisions against Other Provisions	La Banque Postale incorporated in Paris.	2011 Registration Document pg 140	OTH	Consolidated	--	20.993	Amount prior to conversion: €25.551M. Other provisions may certainly include items that are not captured by our Conduct Costs definition. However, due to a lack of disclosure, the Researcher has little alternative but to use this figure net of

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									adjustments. According to pg 10 of the 2011 Registration Document, Tocqueville Finance Holdings is part of the consolidated company. To avoid double counting, the Researcher has subtracted the above CCP1 entry and recorded here, the net figure.
								Total (CC 2011): GBP 21.293 M	

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2012									
La Banque Postale	31/12/2012	Net Utilised Financial Provisions against Other Provisions	La Banque Postale incorporated in Paris.	2012 Registration Document pg 183	OTH	Consolidated	--	93.105	Amount prior to conversion: €111.726M. The amount recognised for Other Provisions relates to the Parent Company. Other provisions may certainly include items that are not captured by our Conduct Costs definition. However, due to a lack of disclosure, the Researcher has little alternative but to use this figure.
								Total (CC 2012): GBP 93.105 M	

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2013									
La Banque Postale	31/12/2013	Net Utilised Financial Provisions against Other Provisions	La Banque Postale incorporated in Paris.	2013 Registration Document pg 198	OTH	Consolidated	--	7.990	Amount prior to conversion: €9.613M. According to pg 5 of the 2013 Registration Document: "La Banque Postale, a Limited Company with Executive and Supervisory Boards, is the parent company of La Banque Postale Group"- see organisational structure on pgs 6 to 8 of the 2013 Registration Document. The amount recognised for Other Provisions relates to the Parent Company. Other provisions may certainly include items that are not captured by our Conduct Costs definition. However,

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									due to a lack of disclosure, the Researcher has little alternative but to use this figure.
								Total (CC 2013): GBP 7.990 M	
								Total (CC 2009-2013): GBP 227.183 M	

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Provisions as at 31 December 2013									
La Banque Postale	31/12/2013	Financial Provisions against Other Provisions	La Banque Postale incorporated in Paris.	2013 Registration Document pg 198	OTH, PVN	Consolidated	--	203.456	Amount prior to conversion: €244.778M. The amount recognised for Other Provisions relates to the Parent Company. Pg 215 of Registration Document: "The other provisions primarily include the provision for the estimate of the fine. La Banque Postale underwent a tax audit. A part of the audit investigated compliance with regulations applicable to regulated savings. Only 2009 was the subject of a precautionary notification and legal exchanges are ongoing to determine the amount. In this

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									context and in that of the accounting date, La Banque has assessed the risk of being fined at €115 million for the years 2009-2011".

Total (Provisions as at 31 December 2013): GBP 203.456 M
Grand Total (CC 2009-2013 + Provisions as at 31 December 2013): GBP 430.639 M