

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 <sup>1</sup> [GBP M]	Any specific observations of compiler
2009									
Société Générale	31/12/2009	Net Utilised Financial provision against Disputes	Société Générale incorporated in Paris	2010 Registration Document pgs 235 and 283	OTH	Consolidated	--	56.848	The Registration Document does not disclose a separate entry for utilised provisions for disputes. Thus, to calculate the amount utilised for this provision the Researcher has applied a pro rata proportion of "Other Provisions" utilised, with reference to the percentage that "net allocation for net cost of risk" bears to the total of "Other provisions". The rationale behind this is that (i) Other Provisions include a €261M "net allocation for net cost of risk" and (ii) pg 235

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

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									of the Registration Document states that cost of risk accounts for "provisions for legal disputes". In the case of 2009, €261M is ≈ 29.66% of €880M. Therefore, 29.66% of €230M is €68.218M - the amount (prior to conversion) recognised as 'utilised financial provision against disputes'.

Total (CC 2009): GBP 56.848 M

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<b>2010</b>									
Société Générale	31/12/2010	Net Utilised Financial provision against Disputes	Société Générale incorporated in Paris	2011 Registration Document pgs 246 and 294	OTH	Consolidated	--	17.464	The Registration Document does not disclose a separate entry for utilised provisions for disputes. Thus, to calculate the amount utilised for this provision the Researcher has applied a pro rata proportion of "Other Provisions" utilised, with reference to the percentage that "net allocation for net cost of risk" bears to the total of "Other provisions". The rationale behind this is that (i) Other Provisions include a €36M "net allocation for net cost of risk" and (ii) pg 246 of the Registration Document states that

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									cost of risk accounts for "provisions for legal disputes". In the case of 2010, €36M is ≈ 5.92% of €608M. Therefore, 5.92% of €354M is €20.957M - the amount (prior to conversion) recognised as 'utilised financial provision against disputes'.
								Total (CC 2010): GBP 17.464 M	

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<b>2011</b>									
Société Générale	07/10/2011	- Lack of organisation regarding the risk management and compliance functions, for example by surpassing its prudential ratio limits and mismanaging conflicts of interests	Société Générale Asset Management Alternative Investments incorporated in Courbevoie	The Financial Markets Authority	CON	France	The Financial Markets Authority	1.250	Amount prior to conversion: €1.5M.
Société Générale	07/10/2011	- Failure to respect the rules applicable to portfolio management companies: to assess risks related to their activities - Lack of resources available to the compliance	Société Générale Asset Management incorporated in Montluçon	The Financial Markets Authority	CON	France	The Financial Markets Authority	0.833	Amount prior to conversion: €1M.

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		function							
Société Générale	24/11/2011	- Failure to respect the rules applicable to market poll: incorrect legal qualification of an inside information - Failure to establish a watch list identifying the issuers and financial products on which inside information is available	Société Générale incorporated in Paris	The Financial Markets Authority	MAB	France	The Financial Markets Authority	0.417	Appeal rejected. Amount prior to conversion: €0.5M.

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Société Générale	31/12/2011	Net Utilised Financial provision against Disputes	Société Générale incorporated in Paris	2012 Registration Document pg	OTH	Consolidated	--	1.917	The Registration Document does not disclose a separate entry for utilised provisions for disputes. Thus, to calculate the amount utilised for this provision the Researcher has applied a pro rata proportion of "Other Provisions" utilised, with reference to the percentage that "net allocation for net cost of risk" bears to the total of "Other provisions". In the case of 2011, €72M is ≈ 10% of €720M. Therefore, 10% of €53M is €5.3M - the amount (prior to conversion and adjustments) recognised as 'utilised financial provision against disputes'.

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									<p>However, there is no way of knowing whether the amount of €5.3M includes the above CCP1 entries for the 2011 reporting period. In line with other reporting periods, the Researcher has assumed that the above fines paid to the Financial Market Authority are captured by this provision. The fine are subtracted and recorded here, is the net figure.</p>
								<p>Total (CC 2011): GBP 4.417 M</p>	



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<b>2012</b>									
Société Générale	31/12/2012	Net Utilised Financial provision against Disputes	Société Générale incorporated in Paris	2013 Registration Document pg 340	OTH	Consolidated	--	10.638	The Registration Document does not disclose a separate entry for utilised provisions for disputes. Thus, to calculate the amount utilised for this provision the Researcher has applied a pro rata proportion of "Other Provisions" utilised, with reference to the percentage that provisions for disputes bears to the total of "Other provisions". The rationale behind this is that Other Provisions include a €318M "net allocation for net cost of risk, predominantly comprising

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									allocations to provisions for disputes". In the case of 2012, €318M is ≈ 27.75% of €1,146M. Therefore, 27.75% of €46M is €12.765M - the amount (prior to conversion) recognised as 'utilised financial provision against disputes'.
								Total (CC 2012): GBP 10.638 M	

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<b>2013</b>									
Société Générale	13/03/2013	- Lack of resources available to the compliance function - Failure to respect the rules related to Chinese Walls and the prevention of conflict of interests	Société SG Securities (Paris) SAS incorporated in Paris	The Financial Markets Authority	CON	France	The Financial Markets Authority	-	Warning
Société Générale	25/07/2013	Failure to respect rules applicable to portfolio management companies	Société Générale Gestion - 100% owned by Amundi. According to pg 18 of the 2014 Registration Document, Société Générale has a 25% stake in Amundi.	The Financial Markets Authority ; 2014 Registration Document pg 18	SAN	France	The Financial Markets Authority	0.058	Proportion of fine, prior to conversion, relating to Société Générale: €0.07M.
Société Générale	29/07/2013	Failure to respect the rules applicable to	Société Générale incorporated in Paris	The Financial Markets Authority	CON	France	The Financial Markets Authority	0.416	Non final decision (appeal). Amount prior to conversion:

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		depositories: lack of technological resources and of resources available to the external audit function							€0.5M.

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Société Générale	31/12/2013	Net Utilised Financial provision against Disputes	Société Générale incorporated in Paris	2014 Registration Document pgs 336 and 362	OTH	Consolidated	--	29.233	The Registration Document does not disclose a separate entry for utilised provisions for disputes. Thus, to calculate the amount utilised for this provision the Researcher has applied a pro rata proportion of "Other Provisions" utilised, with reference to the percentage that provisions for disputes bears to the total of "Other provisions". In the case of 2013, €700M is ≈ 41.08% of €1,704M. Therefore, 41.08% of €87M is €35.74M - the amount (prior to conversion and adjustments) recognised as 'utilised financial provision

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									<p>against disputes'. However, there is no way of knowing whether the amount of €35.74M includes the above CCP1 entry for the 2013 reporting period. Since the provision for disputes discussed on pg 362 of the 2014 Registration Document states this includes "proceedings with the US and European authorities" the Researcher has assumed that the above fines paid to the Financial Market Authority are captured by this provision. The fines are subtracted and recorded here, is the net figure.</p>

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								Total (CC 2013): GBP 29.707 M	
								Total (CC 2009-2013): GBP 119.073 M	

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<b>Provisions as at 31 December 2013</b>									
Société Générale	31/12/2013	Financial Provisions against Disputes	Société Générale incorporated in Paris	2014 Registration Document pg 362 fn 1 to Note 42	OTH, PVN	Consolidated	--	581.830	Amount prior to conversion: €700M. According to 362 of the 2014 Registration Document the provision takes "into account the developments in a number of legal risks, including in particular the ongoing judicial investigations and proceedings with the US and European authorities, as well as the French "Conseil d'Etat" ruling on the 'precompte"."
								Total (Provisions as at 31 December 2013): GBP 581.830 M	
								Grand Total (CC 2009-2013 + Provisions as at 31 December 2013): GBP 700.90 M	