

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
<b>2008</b>									
BNP Paribas	15/05/2008	The bank did not check the check numbers, an obligation which arises from the use	SA BNP Paribas	Jurisclasseur	OTH	France	Court of Appeal	0.022	Amount prior to conversion: EUR 26,520.
BNP Paribas	11/09/2008	-Failure to verify that account transactions are always justified by clients' instructions - Start of a marketing procedure before the approval of the prospectus by the Financial Markets Authority - Failure to honour the client skills assessment.	BNP Paribas incorporated in Paris	The Financial Markets Authority	CON	France	The Financial Markets Authority	0.417	Amount prior to conversion: EUR 0.5M.
BNP Paribas	31/12/2008	Net Utilised Financial provision against litigations	BNP Paribas incorporated in Paris	Registration Document (for 2008) pg 179	OTH	Consolidated	--	93.475	As BNP does not have a separate entry for provisions for litigation in 2008 (as well as in 2009 and 2010), the Researcher has applied a calculated average of

<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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									<p>the "Provision Used" to litigation using the pro rata proportions from the 2011 and 2012 reporting periods: 14.59% (the average of 13.82% and 15.35%). Therefore, 14.59% of €769M is €112.197M - the amount (prior to conversion and adjustments) recognised as 'utilised financial provision against litigations'. However, there is no way of knowing whether the amount of €112.197M includes the above CCP1 entries for the 2008 reporting period. Since the provisions discussed on pg 117 of the 2008 Registration Document note "litigation" and "fines" separately the Researcher has assumed that the above</p>

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									fine paid to the Financial Market Authority is not captured by this provision, and only subtracted the above amount paid to the Court of Appeal to calculate the net figure.
								<b>Total (CC 2008): GBP 93.914 M</b>	

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<b>2009</b>									
BNP Paribas	30/04/2009	Abusive blocking credit card and abusive clause allowing the bank to remove and block the card without justification	SA BNP Paribas	Jurisclasseur	OTH	France	Court of Appeal	0.002	Amount prior to conversion: EUR 2,000
BNP Paribas	07/05/2009	Non-compliance with the information requirements on 'non professionnel' customer	SA BNP Paribas SECURITIES SERVICES	Jurisclasseur	OTH	France	Court of Appeal	0.008	Amount prior to conversion: EUR 10,000
BNP Paribas	31/12/2009	Net Utilised Financial provision against litigations	BNP Paribas incorporated in Paris	Registration Document (for 2009) pg 190	OTH	Consolidated	--	121.695	As BNP does not have a separate entry for provisions for litigation in 2009 (and 2010), the Researcher has applied a calculated average of the "Provision Used" to litigation using the pro rata proportions from the 2011 and 2012 reporting periods: 14.59% (the average of 13.82% and 15.35%). Therefore, 14.59% of €1,001M is €146.046M -

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									the amount (prior to conversion and adjustments) recognised as 'utilised financial provision against litigations'. However, there is no way of knowing whether the amount of €146.064M includes the above CCP1 entries for the 2009 reporting period. Thus, the researcher has subtracted the above amounts paid to the Court of Appeal and recorded here, the net figure.
								Total (CC 2009): GBP 121.705 M	

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<b>2010</b>									
BNP Paribas	10/06/2010	The bank has made a mistake by paying checks signed by a mechanical process, while legal provisions require the handwritten signature	SA BNP Paribas	Jurisqueur	CON	France	Court of Appeal	0.029	Amount prior to conversion: EUR 34,663.35
BNP Paribas	17/09/2010	The bank did not communicate via the SWIFT network but by post, which is not in accordance with banking practice	SA BNP Paribas	Jurisqueur	DIS	France	Court of Appeal	0.008	Amount prior to conversion: EUR 10,000.
BNP Paribas	31/12/2010	Net Utilised Financial provision against litigations	BNP Paribas incorporated in Paris	Registration Document (for 2010) pg 190	OTH	Consolidated	--	127.625	As BNP does not have a separate entry for provisions for litigation in 2010, the Researcher has applied a calculated average of the "Provision Used" to litigation using the pro rata proportions from the 2011 and 2012 reporting periods: 14.59% (the average of 13.82% and 15.35%). Therefore, 14.59% of

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									<p>€1,050M is €153.195M - the amount (prior to conversion and adjustments) recognised as 'utilised financial provision against litigations'. However, there is no way of knowing whether the amount of €153.195M includes the above CCP1 entries for the 2010 reporting period. Thus, the researcher has subtracted the above amounts paid to the Court of Appeal and recorded here, the net figure.</p>

Total (CC 2010): GBP 127.663 M

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<b>2011</b>									
BNP Paribas	05/05/2011	Non-compliance of procedure relating to rules applicable to investment services	B*Capital	The Financial Markets Authority	SAN	France	The Financial Markets Authority	0.042	Amount prior to conversion: EUR 50,000.
BNP Paribas	10/11/2011	The bank has made a mistake by providing the funds to the borrower with delay	SA BNP Paribas	Jurisclasseur	AML	France	Court of Appeal	0.003	Amount prior to conversion: EUR 3,000.
BNP Paribas	24/11/2011	Failure to respect the rules applicable to market poll regarding the prior approval of respondents and communication of an inside information	BNP Paribas incorporated in Paris	The Financial Markets Authority	MAB	France	The Financial Markets Authority	0.417	Appeal rejected. Amount prior to conversion: EUR 0.5M.
BNP Paribas	24/11/2011	Failure to provide advice and information by underwriting a new insurance policy for the same renegotiated loan while the borrower's income decreased because of his disability	BNP PARIBAS PERSONAL FINANCE formerly called CETELEM	Jurisclasseur	AML	France	Court of Appeal	0.005	Amount prior to conversion: EUR 6,416.



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BNP Paribas	31/12/2011	Net Utilised Financial provision against litigations	BNP Paribas incorporated in Paris	Registration Document (for 2012) pg 162	OTH	Consolidated	--	145.102	Due to unsatisfactory disclosure, the Researcher has applied a pro rata proportion of the "Provisions Used" to litigation, with reference to the percentage that the provisions for litigation bears to the total provisions. In the case of 2011, €1,448M is ≈ 13.82% of €10,480M. Therefore, 13.82% of €1,260M is €174.132M - the amount (prior to conversion and adjustments) recognised as 'utilised financial provision against litigations'. However, there is no way of knowing whether the amount of €174.132M includes the above CCP1 entries for the 2011 reporting period. Since the provisions discussed on

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									<p>pg 121 of the 2011 Registration Document note "litigation" and "fines" separately the Researcher has assumed that the above fines paid to the Financial Market Authority are not captured by this provision, and only subtracted the above amounts paid to the Court of Appeal to calculate the net figure.</p>
								<p>Total (CC 2011): GBP 145.568 M</p>	

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<b>2012</b>									
BNP Paribas	22/05/2012	Abusive support of a company whose situation was irretrievably compromised	BNP Paribas SA	Jurisclasseur	OTH	France	Court of Appeal	3.025	Amount prior to conversion: EUR 3,630,479.22.
BNP Paribas	31/12/2012	Net Utilised Financial provision against litigations	BNP Paribas incorporated in Paris	Registration Document (for 2012) pg 162	OTH	Consolidated	--	137.939	Due to unsatisfactory disclosure, the Researcher has applied a pro rata proportion of the "Provisions Used" to litigation, with reference to the percentage that the provisions for litigation bears to the total provisions. In the case of 2012, €1,683M is ≈ 15.35% of €10,962M. Therefore, 15.35% of €1,102M is €169.157M - the amount (prior to conversion and adjustments) recognised as 'utilised financial provision against litigations'. However, there is no

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									<p>way of knowing whether the amount of €169.157M includes the above CCP1 entry for the 2012 reporting period. Thus, the researcher has subtracted the above amount paid to the Court of Appeal and recorded here, the net figure.</p>

Total (CC 2012): GBP 140.964 M
Total (CC 2008-2012): GBP 629.814 M

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<b>Provisions and Contingent Liabilities as at 31 December 2012</b>									
BNP Paribas	31/12/2012	Financial provision against Litigations	BNP Paribas incorporated in Paris	Registration Document (RD) and Annual Financial Report (for 2013)pg. 183 (and pg. 162 of the 2012 RD)	OTH (PVN)	Consolidated	--	1,264.56	Amount prior to conversion: €1,683M. Legal proceedings and arbitration are discussed in detail on pg. 211 -212 of the 2012 Registration Document.

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BNP Paribas	31/12/2012	Relevant Contingent liabilities: Legal and Arbitration	BNP Paribas incorporated in Paris	Registration Document and Annual Financial Report (for 2012) pg 211-212	OTH (PVN)	Consolidated	--	Unknown	The 2012 Registration Document and Annual Financial Report details various legal proceedings ongoing within a discussion on contingent liabilities. One is unable to differentiate specific cases of conduct-related failings. In any case, the Bank does not provide an estimate of possible exposure, beyond identified provisions noted above.
Total (Provisions as at 31 December 2012): GBP 1,264.56 M									
Grand Total (CC 2008-2012 + Provisions and Contingent Liabilities as at 31 December 2012): GBP 1,894.38 M									