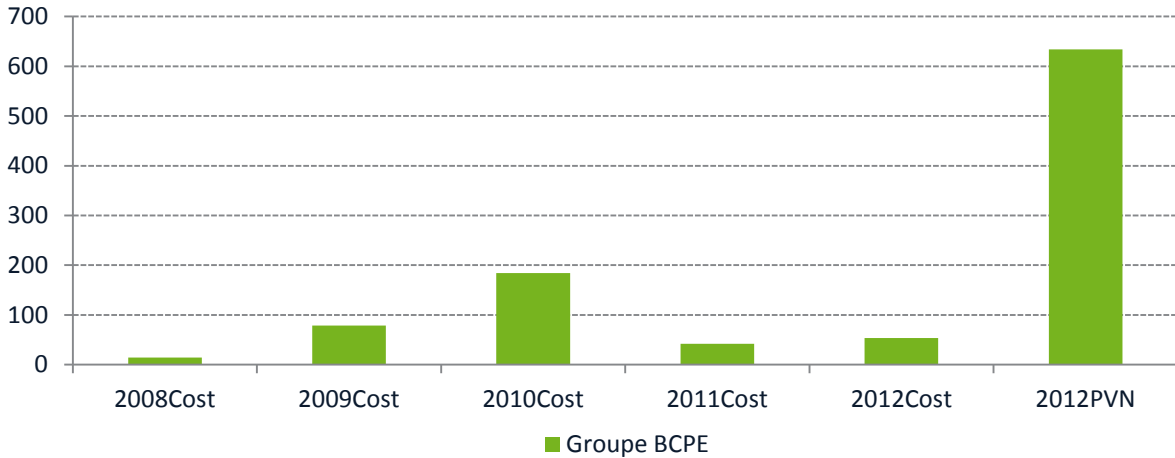


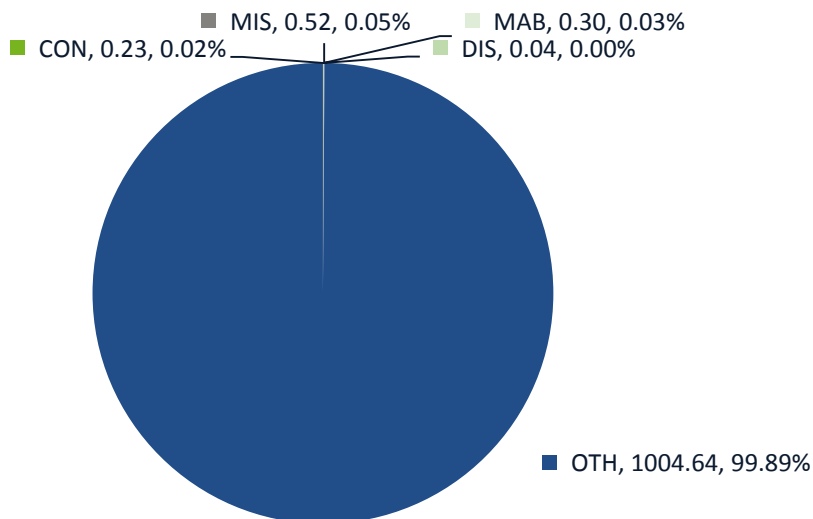
Groupe BCPE¹

These figures should be read subject to the points made under "Notes on Interpretation of the Figures".



(Costs and Provisions as at 31 December 2012)
(all figures are in millions of GBP)

Jurisdiction	2008	2009	2010	2011	2012	Total Costs (GBP M)	Provisions, as at 31 December 2012 (GBP M)	Grand Total (GBP M)
France	0.578	-	-	0.516	-	1.093	-	1.093
Non-Attributed	13.494	78.333	184.167	41.151	53.333	370.478	634.167	1004.645
Grand Total	14.07	78.33	184.17	41.67	53.33	371.57	634.17	1,005.74



(Grand Total Conduct Costs Code, Figure in millions of GBP, Percentage of Code / Total)

¹ In 2008, prior to the merger which formed Groupe BPCE, there were two separate banks: Banque Populaire and Groupe Caisse D'Epargne.