

Caixa Central de Crédito Agrícola Mútuo, CRL

Form CCP1

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 [EUR M]	Amount [GBP M]	Any specific observations of compiler
2009										
Caixa Central de Crédito Agrícola Mútuo, CRL	31/12/2009	Fiscal, legal and other risks	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2009), pg 185	OTH	Portugal		0.49	0.41	

Total (CC 2009): GBP 0,41 M

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2010										
Caixa Central de Crédito Agrícola Mútuo, CRL	18/12/2010	Compensation: Inadequate sale of financial products	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Portuguese Economical Newspaper	MIS	Portugal		0.23	0.19	

Total (CC 2010): GBP 0,19 M

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<b>2011</b>										
Caixa Central de Crédito Agrícola Mútuo, CRL	31/12/2011	Fiscal, legal and other risks	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2011), pg 167	OTH	Portugal		1.76	1.46	

Total (CC 2011): GBP 1,46 M

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<b>2012</b>										
Caixa Central de Crédito Agrícola Mútuo, CRL	23/05/2012	Penalty	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Portuguese Economical Newspaper	OTH	Portugal		0.02	0.02	The Bank specified the cost associated with it.
Caixa Central de Crédito Agrícola Mútuo, CRL	31/12/2012	Fiscal, legal and other risks	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2012), pg 162	OTH	Portugal		0.27	0.22	The Bank specified the cost associated with it.

Total (CC 2012): GBP 0,24 M

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<b>2013</b>										
Caixa Central de Crédito Agrícola Mútuo, CRL	24/04/2013	Fines	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Annual Report of FGCAM (for 2013), pg 25	CON	Portugal	FGCAM	0.03	0.03	It is not possible to determine the source of the fines. It is a global value.
Caixa Central de Crédito Agrícola Mútuo, CRL	31/12/2013	Fiscal, legal and other risks	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2013), pg 181	OTH	Portugal		0.33	0.28	The Bank specified the cost associated with it.

Total (CC 2013): GBP 0,3 M

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<b>2014</b>										
Caixa Central de Crédito Agrícola Mútuo, CRL	31/12/2014	Fiscal, legal and other risks	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2014), pg 218	OTH, TAX	Portugal		3.34	2.62	Due to the aggregate nature, the researcher is unable to identify with accuracy the Conduct Costs. However, this is the best available proxy for Conduct Costs

Total (CC 2014): GBP 2,62 M

Total (CC 2009-2014): GBP 5,22 M

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<b>Provisions as at 31 December 2014</b>										
Caixa Central de Crédito Agrícola Mútuo, CRL	31/12/2014	Fiscal, legal and other risks	Caixa Central de Crédito Agrícola Mútuo, CRL Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2014), pg 218	OTH, TAX, PVN	Portugal		7.50	5.87	This provision only includes items with the finality of tax disputes.

Total (Provisions as at 31 December 2014): GBP 5,87 M
Total (CC 2009-2014 + Provisions as at 31 December 2014): GBP 11,09 M