

## Form ICLR 4

### Summary table of bank conduct costs results (5 yr. period ending 2012)

(all figures are in billions of GBP)

	Total Costs 2008-2012 (GBP bn)	Provisions and Contingent Liabilities as at 31 Dec 2012 (GBP bn)	Grand Total (GBP bn)
Bank of America	30.41	23.58	54.00
JP Morgan Chase & Co	18.52	6.13	24.65
UBS	23.69	0.95	24.65
Citigroup, Inc	8.71	3.13	11.84
Lloyds Banking Group plc	5.87	3.37	9.24
Santander	6.47	1.44	7.91
HSBC	4.03	2.22	6.25
Barclays PLC	3.06	2.00	5.06
Royal Bank of Scotland	1.73	2.51	4.24
Goldman Sachs	1.76	2.19	3.95
<b>Grand Total (GBP bn)</b>	<b>104.26</b>	<b>47.52</b>	<b>151.78</b>

#### NB.

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

These figures are subject to various qualifications and assumptions, as detailed in the ICLR forms relating to each bank which can also be found on the blog referred to above.