

# LIST OF HEADS OF LOSS AND APPLICABLE CODES USED BY RESEARCHERS

PPI	PPI provisions, as published by bank
AML	Money-laundering related issue
MAB	Market abuse related issue (incl. insider dealing)
SAN	Sanctions contravention
MIS	Mis-selling other than PPI (e.g. swaps)
CLA	Adverse judgement /settlement in class action v bank (or one or more officers)
CON	Defective internal controls (incl. rogue trader)
SEC	Breach of confidentiality
CLI	Client money failling
DIS	Failure to disclose as required by law or regulation
TAX	Payment related to tax irregularity (incl. failure to comply with undertaking)
LOS	Egregious loss due to bad judgment (e.g. "London Whale") (not incl. rogue trader)
ENV	Environmental issue
EMP	Employment issue
HRI	Human Rights issue
OPE	Operational Risk issues not covered by any of the above categories
OTH	Other event indicating governance / mangement failure (not failing within any of above categories)
PVN	[Financial] Provisions made in respect of any of the above categories (as recorded within the bank's Annual Reports and Accounts)