

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 ¹ [GBP]	Any specific observations of compiler
2009									
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	26/04/2009	The General Director of the Antitrust Authority ruled that the five largest banks in Israel, from the beginning of the 90's until 2004, exchanged information regarding banking fees, which constituted a restrictive arrangement. The ruling did not impose any financial sanctions on the bank. This ruling is a civil ruling that can serve as a prima facie evidence in future legal proceedings.	First International Bank of Israel Ltd (incorporated and principal place of business in Israel)	The Antitrust Authority website. The bank's annual reports for 31.12.2013, at p. 334 (noting the fact that a provision was made in this regard, but not specifying its amount).	CON	Israel	The Antitrust Authority	-	The five banks involved submitted an appeal to the Antitrust Tribunal. In 2014 a settlement agreement was signed, under which the bank would pay a civil fine of NIS 8 million and the ruling against it would be retracted. However, the agreement allowed the bank to use this sum for settling class actions that were filed against it based on the General Director's Ruling, and to deduct the compensation to be paid to customers from the sum of the

¹ 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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									fine. See: The bank's annual report for 31.12.2013, at p. 334 (without specifying the amount of the fine). Financial Media (Globes 23.6.2014).
Total (CC 2009): GBP 0									

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2011									
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	10/01/2011	Fine: Civil Fine for infringement of the Investment Advice Law: The bank failed to provide a report on its investment advisors.	First International Bank of Israel Ltd (incorporated and principal place of business in Israel)	Israel Securities Authority Website (10.1.2011) Financial Media (Ynet, 10.1.2011)	DIS	Israel	Israel Securities Authority	16,752.72	
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	10/01/2011	Fine: Civil Fine for infringement of the Investment Advice Law: The bank failed to provide a report on its investment advisors.	Massad Bank Ltd. (owned by First International Bank of Israel Ltd., 51% control share) (incorporated and principal place of business in Israel)	Israel Securities Authority Website (10.1.2011) Financial Media (Ynet, 10.1.2011)	DIS	Israel	Israel Securities Authority	20,995.17	
								Total (CC 2011): GBP 37,748	

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2012									
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	19/06/2012	Settlement: The Court approved a settlement in a class action filed against the bank, for damages caused to customers due to a breakdown of the bank's computer system.	Massad Bank Ltd. (owned by First International Bank of Israel Ltd., 51% control share) (incorporated and principal place of business in Israel)	The Ministry of Justice website, the Class Action Register Class Action 26406-11-10	CLA, OPE	Israel	District Court	6,577.43	This sum includes: NIS 40,000 for the plaintiff and his lawyers; This is in addition to a refund to customers, the amount of which is unavailable/ not published.
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	19/06/2012	Settlement: The Court approved a settlement in a class action filed against the bank, for damages caused to customers due to a breakdown of the bank's computer system.	Bank Otsar Hahayal Ltd. (incorporated and principal place of business in Israel), owned by First International Bank of Israel Ltd., 76% control share)	Class Action Register Class Action 844-11-10	CLA, OPE	Israel	The Supervisor of Banks, Bank-Customer Relations Division	6,149.90	This sum includes: NIS 7,500 for the plaintiff; NIS 29,900 for his lawyers; This is in addition to a refund to customers, the amount of which is unavailable/ not published.

Total (CC 2012): GBP 12,727

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2013									
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	25/04/2013	Settlement: The court approved a settlement in a class action filed against the bank, for deducting tax at source on profits in securities transactions, at an amount higher than required	First International Bank of Israel Ltd (incorporated and principal place of business in Israel)	Ministry of Justice, Class Actions Register Civil File 2242/08	CLA, TAX	Israel	District Court	30,861.97	This amount includes: Donation instead of compensation to customers; attorney's fee; and remuneration to the plaintiff.
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	31/12/2013	Details unavailable /not published	First International Bank of Israel Ltd (incorporated and principal place of business in Israel)	Report for 2013 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 28.	OTH	Israel	The Supervisor of Banks, Bank-Customer Relations Division	347.62	

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FIRST INTERNATIONAL BANK OF ISRAEL Ltd	31/12/2013	Details unavailable /not published	Bank Otsar Hahayal Ltd. (incorporated and principal place of business in Israel), owned by First International Bank of Israel Ltd., 76% control share)	Report for 2013 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 28.	OTH	Israel	The Supervisor of Banks, Bank-Customer Relations Division	885.65	
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	31/12/2013	Details unavailable /not published	Bank Poaley Agudat Israel Ltd. (incorporated and principal place of business in Israel), fully owned by First International Bank of Israel)	Report for 2013 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, p. 28.	OTH	Israel	The Supervisor of Banks, Bank-Customer Relations Division	284.31	

Total (CC 2013): GBP 32,379

Total (CC 2009-2013): GBP 82,855

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Provisions and Contingent Liabilities as at 31 December 2013									
FIRST INTERNATIONAL BANK OF ISRAEL Ltd	31/12/2013	Bank estimate of contingent liabilities	First International Bank of Israel Ltd (incorporated and principal place of business in Israel)	The bank's annual reports for 31.12.2013, at pp. 252-253, 331-334	OTH, PVN	Israel		328,872	Amount of exposure to actions filed against the bank, of which the probability of realization is estimated by the bank as "reasonably possible", and against which the bank did not make any provision: GBP 328,872 (NIS 2 million)

Total (Provisions and Contingent Liabilities as at 31 December 2013): GBP 328,872

Grand Total (CC 2009-2013 + Provisions and Contingent Liabilities as at 31 December 2013): GBP 411,726