

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									
Israel Discount Bank 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	Israel Discount Bank Ltd	The Antitrust Authority website. The bank's annual reports for 31.12.2013, at p. 406 (not mentioning if any provision was made in this regard).	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 14.3 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>.

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
		can serve as a prima facie evidence in future legal proceedings.							fine. See: The bank's annual reports for 31.12.2013, at p. 406 (without specifying the amount of the fine); Financial Media (Globes 23.6.2014)
Israel Discount Bank Ltd.	28/10/2009	Settlement: The Court approved a settlement in a class action filed against the bank, for collection of unauthorized banking fees in securities transactions.	Israel Discount Bank Ltd. (incorporated and principal place of business in Israel)	The Ministry of Justice website, the Class Action Register. Civil File 2443/07	CLA, OPE	Israel	District Court	567,303.58	This sum includes: NIS 3 million for customers by way of exemption from certain securities transactions fees; NIS 150,000 for the plaintiff; NIS 300,000 for the lawyers

Total (CC 2009): GBP 567,304

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
2010									
Israel Discount Bank Ltd.	31/12/2010	Customer Redress: Systemic failure in the collection of "value day fee" in foreign currency transactions. The bank calculated the fee as a percentage of the transaction, instead of according to the number of days required by the bank in order to carry out the transaction for the customer.	Israel Discount Bank Ltd. (incorporated and principal place of business in Israel).	Report for 2010 on the Activity of the Banking Supervision Department in the Handling of Public Enquiries and Complaints, at p. 16	CON, OPE	Israel	The Supervisor of Banks, Bank–Customer Relations Division	107,047.72	As a refund to customers
								Total (CC 2010): GBP 107,048	

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
2011									
Israel Discount Bank Ltd.	31/12/2011	Fine: Civil fine for holding a greater than permitted share of "means of control" in a non-financial corporation (25% whereas the permitted limit is 20%). Contrary to section 11 of the Banking (Licensing) Law, 5741-1981	Israel Discount Bank Ltd. (incorporated and principal place of business in Israel)	Bank of Israel/ Supervision of Banks website (13.3.12) Financial Media (Ynet 13.3.2012)	CON	Israel	The Supervisor of Banks	18,573.03	
								Total (CC 2011): GBP 18,573	

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
2012									
Israel Discount Bank Ltd.	20/09/2012	Settlement: The court approved a settlement in a class action filed against the bank, for collecting an "early redemption fee" on the redemption of loans, at a higher amount than permitted.	Discount Mortgage Bank Ltd. (incorporated and principal place of business in Israel) (fully owned by Israel Discount Bank Ltd.)	Class Action 46038-12-11	CLA, OPE	Israel	District Court	223,632.72	This sum includes: NIS 1 million as a refund for customers; NIS 60,000 for the plaintiff; NIS 300,000 for the lawyers

Total (CC 2012): GBP 223,633

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
2013									
Israel Discount Bank Ltd.	31/12/2013	Details unavailable /not published	Israel Discount Bank 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	3,325.88	
Israel Discount Bank Ltd.	31/12/2013	Details unavailable /not published	Mercantile Discount Bank Ltd. (incorporated and principal place of business in Israel) (fully owned by Israel Discount Bank Ltd.)	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	4,347.68	
								Total (CC 2013): GBP 7,674	
								Total (CC 2009-2013): GBP 924,231	

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
Provisions and Contingent Liabilities as at 31 December 2013									
Israel Discount Bank Ltd.	31/12/2013	Bank estimate of contingent liabilities	Israel Discount Bank Ltd. (incorporated and principal place of business in Israel)	The bank's annual reports for 31.12.2013, at pp. 206-209, 311-312, 400-406	OTH, PVN	Israel		217,384,150	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 217,384,150 (NIS 1,322 million).
Total (Provisions and Contingent Liabilities as at 31 December 2013): GBP 217,384,155									
Grand Total (CC 2009-2013 + Provisions and Contingent Liabilities as at 31 December 2013): GBP 218,308,386									