

Banco Espírito Santo S.A.

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										
Banco Espírito Santo S.A.	03/12/2009	Madoff fraud: Inadequate sale of financial products	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Portuguese Economical Newspaper	CON	Portugal	CMVM	0.29	0.24	

Total (CC 2009): GBP 0,24 M

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2010										
Banco Espírito Santo S.A.	31/07/2010	Fine: incomplete research	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Portuguese Economical Newspaper	DIS	Portugal	CMVM	0.08	0.06	
Banco Espírito Santo S.A.	28/07/2010	Re-purchase of financial products	Banco Espírito Santo S.A. Incorporated: USA Principal place of business: Portugal	Portuguese Newspaper	MIS	USA		1.30	1.08	
Banco Espírito Santo S.A.	31/12/2010	Tax disputes	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2010), pg 156	TAX	Portugal		21.00	17.50	This provision only includes items with the finality of tax disputes.

Total (CC 2010): GBP 18,65 M

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2011										
Banco Espírito Santo S.A.	07/02/2011	Lehman Brothers bankruptcy: Inadequate sale of financial products	Banco Espírito Santo S.A. Incorporated: Spain Principal place of business: Portugal	Portuguese Economical Newspaper	MIS	Spain	Court	0.20	0.17	Only in 2011, the compensation has been confirmed by the court.
Banco Espírito Santo S.A.	20/05/2011	Compensation to close judicial process	Banco Espírito Santo S.A. Incorporated: USA Principal place of business: Portugal	Portuguese Newspaper	MIS	USA	Court - New Jersey	1.30	1.08	
Banco Espírito Santo S.A.	31/12/2011	Penalty: non-compliance rules	Banco Espírito Santo S.A. Incorporated: USA Principal place of business: Portugal	Indicator SO8, 2011 GRI Index	CON	USA	U.S. Securities and Exchange Commission	4.95	4.13	
Banco Espírito Santo S.A.	31/12/2011	Tax disputes	Banco Espírito Santo S.A. Incorporated: USA Principal place of business: Portugal	Annual Report (for 2011), pg 166	TAX	Portugal		3.80	3.17	This cost only includes items with the finality of tax disputes.
Banco Espírito Santo S.A.	31/12/2011	Lawsuits	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2011), pg 166	OTH	Portugal		25.60	21.33	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 2011): GBP 29,88 M

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2012										
Banco Espírito Santo S.A.	31/12/2012	Penalty: Defective disclosure	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Indicator SO8, 2012 GRI Index	DIS	Portugal	CMVM	0.03	0.02	
Banco Espírito Santo S.A.	31/12/2012	Penalty: non-compliance rules	Banco Espírito Santo S.A. Incorporated: USA Principal place of business: Portugal	Indicator SO8, 2012 GRI Index	CON	USA	Federal Reserve System	0.73	0.61	
Banco Espírito Santo S.A.	27/03/2012	Compensation: non-compliance rules	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Portuguese Economical Newspaper	CON	Portugal	Court	0.02	0.02	
Banco Espírito Santo S.A.	31/12/2012	Lawsuits	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2012), pg 172 and 173	OTH	Portugal		11.80	9.83	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 2012): GBP 10,48 M

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2013										
Banco Espírito Santo S.A.	24/04/2013	Compensation: Inadequate sale of financial products	Banco Espírito Santo S.A. Incorporated: Spain Principal place of business: Portugal	Portuguese Economical Newspaper	MIS	Spain	Court	0.50	0.42	
Banco Espírito Santo S.A.	24/03/2013	Failure to prevent Money Laundering	Banco Espírito Santo S.A. Incorporated: Spain Principal place of business: Portugal	Portuguese Economical Newspaper	AML	Spain	CPBCIM	1.11	0.92	
Banco Espírito Santo S.A.	23/06/2014	Collusion in illegal activities	Banco Espírito Santo S.A. Incorporated: USA Principal place of business: Portugal	Portuguese Economical Newspaper	AML	USA	Court	38.70	32.17	Event occurred in 2013.
Banco Espírito Santo S.A.	31/12/2013	Tax disputes	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2013), pg 172 and 173	TAX	Portugal		14.00	11.64	This cost only includes items with the finality of tax disputes.
Banco Espírito Santo S.A.	31/12/2013	Litigation	Banco Espírito Santo S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2013), pg 172 and 173	OTH	Portugal		3.60	2.99	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 2013): GBP 48,13 M		

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2014										

									Total (CC 2014): GBP 0 M	
									Total (CC 2009-2014): GBP 107,38 M	

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Provisions as at 31 December 2014										

									Total (Provisions as at 31 December 2014): GBP 0 M	
									Total (CC 2009-2014 + Provisions as at 31 December 2014): GBP 107,38 M	