

**Banif - Banco Internacional do Funchal 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										
Banif - Banco Internacional do Funchal S.A.	31/12/2009	Tax disputes	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2009), pg 246	TAX	Portugal		1.52	1.27	

Total (CC 2009): GBP 1,27 M

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2010										
Banif - Banco Internacional do Funchal S.A.	23/04/2010	Compensation for fraud in online banking	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Portuguese Newspaper	OPE	Portugal		0.00	0.00	The customer had some non identify wire transfers in their account made by the online banking. Therefore according to the terms of use, it was attributed the responsibility to the client. Afterwards was decided that the bank was the responsibility and had to compensate the client, because that caveat was illegal.

Total (CC 2010): GBP 0,001 M

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2011										
Banif - Banco Internacional do Funchal S.A.	31/12/2011	Tax disputes	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2011), pg 351	TAX	Portugal		4.40	3.67	

Total (CC 2011): GBP 3,67 M

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<b>2012</b>										
Banif - Banco Internacional do Funchal S.A.	30/04/2012	Compensation: non-compliance rules	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Portuguese Newspaper	CON	Portugal	Court	0.16	0.13	The Bank specified the effective cost associated with it.
Banif - Banco Internacional do Funchal S.A.	31/12/2012	Tax disputes	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2012), pg 235	TAX	Portugal		1.04	0.86	

Total (CC 2012): GBP 1 M

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<b>2013</b>										
Banif - Banco Internacional do Funchal S.A.	31/12/2013	Tax disputes	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2013), pg 247	TAX	Portugal		8.26	6.87	

Total (CC 2013): GBP 6,87 M

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2014										
Banif - Banco Internacional do Funchal S.A.	31/12/2014	Contingent Liabilities	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2014), pg 302	OTH	Portugal		0.82	0.64	
Banif - Banco Internacional do Funchal S.A.	31/12/2014	Tax disputes	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2014), pg 302	TAX	Portugal		0.96	0.75	
								Total (CC 2014): GBP 1,39 M		
								Total (CC 2009-2014): GBP 14,19 M		

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Provisions as at 31 December 2014										
Banif - Banco Internacional do Funchal S.A.	31/12/2014	Contingent Liabilities	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2014), pg 302	OTH, PVN	Portugal		3.07	2.40	
Banif - Banco Internacional do Funchal S.A.	31/12/2014	Tax disputes	Banif - Banco Internacional do Funchal S.A. Incorporated: Portugal Principal place of business: Portugal	Annual Report (for 2014), pg 302	TAX, PVN	Portugal		3.60	2.82	
Total (Provisions as at 31 December 2014):								GBP 5,22 M		
Total (CC 2009-2014 + Provisions as at 31 December 2014):								GBP 19,41 M		