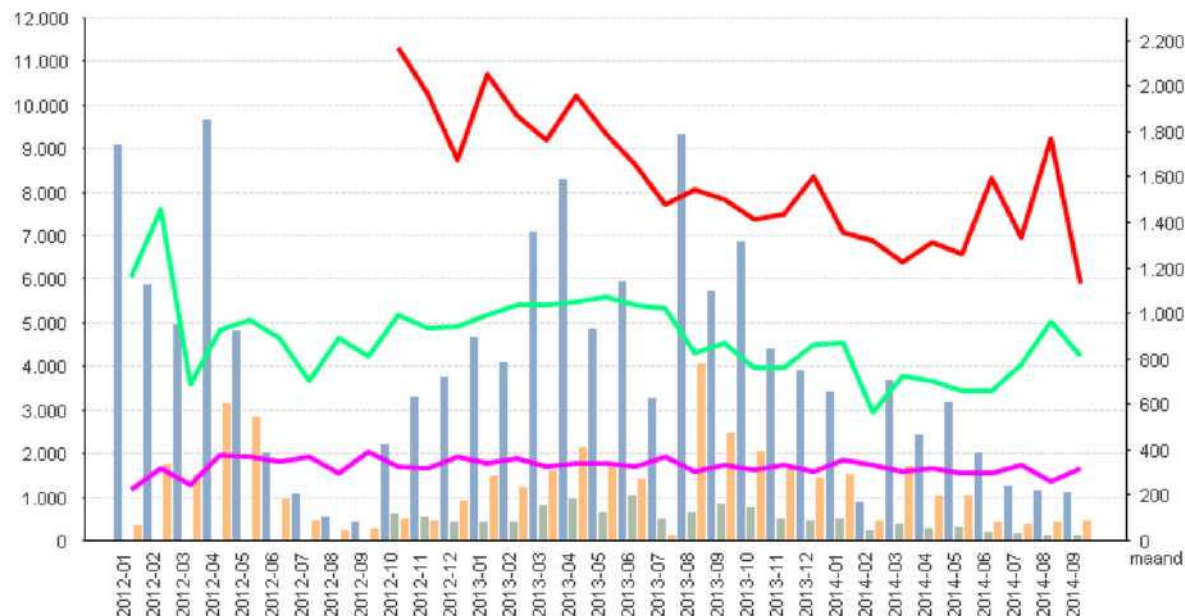


COMPENSATION FOR PPI MIS-SELLING AND EXCESSIVE LENDING

Average amounts and numbers of compensation claims processed per month (not cumulative), including claims for mis-selling of insurance relating to current HWL policies

Average per month in EUR



- Average amount for PPI per month
- Number of PPI claims processed per month
- Average amount of excessive lending claims per month
- Number of excessive lending claims processed per month
- Average amount for HWL per month
- Number of HWL-related claims processed per month

Definitions:

Average amount per month: arithmetic mean for the month
 Processed per month: number of files processed during the month
 File: main file comprising a group of subfiles; compensation awards are processed by subfile and aggregated in the main file

Statistics for mis-selling insurance (excluding current HWL policies)

Max amount per file (overall): €55,351
 Min amount per file (overall): €4
 Average amount per file in the month of September 2014: €4,010
 Average amount per file overall: €4,875

Statistics for excessive lending

Max amount per file (overall): €65,841
 Min amount per file (overall): €12
 Average amount per file in the month of September 2014: €5,887
 Average amount per file overall: €8,586