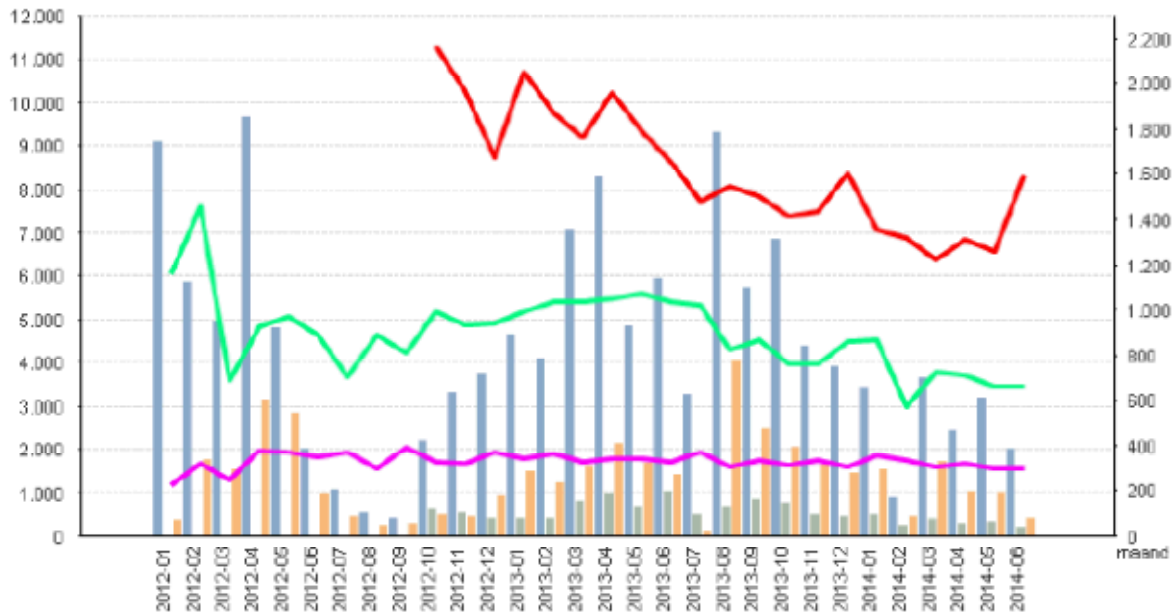


ANNEX 3 TO THE PUBLIC REPORT OF 31 JULY 2014

COMPENSATION FOR PPI MIS-SELLING AND EXCESSIVE LENDING

Average amounts and numbers of compensation claims processed per month (not cumulative), excluding 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 June 2014:	€3,382

Average amount per file overall: €4,896

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 June 2014: €8,347

Average amount per file overall: €8,630