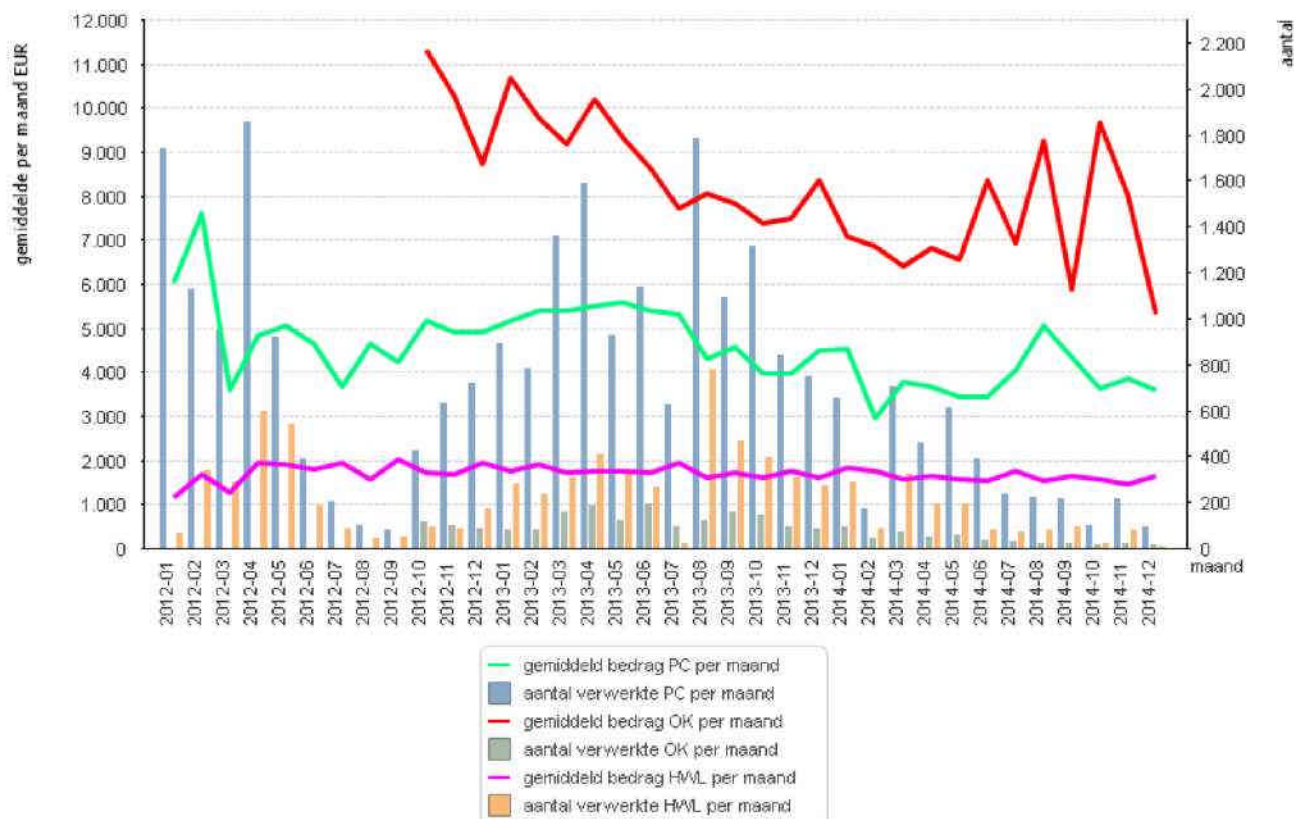


ANNEX 3 TO THE PUBLIC REPORT OF 30 JANUARY 2015

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 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

N.B.: These figures relate only to AoH files. They will only include processed Supplements (improvements) on the AoH compensation and the WCAM Scheme files from 2015 onwards.

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 December 2014:	€3,592
Average amount per file (overall):	€4,854

Statistics for excessive lending

Max amount per file (overall):	€65,841
Min amount per file (overall):	€12
Average amount per file in December 2014:	€5,312
Average amount per file (overall):	€8,572