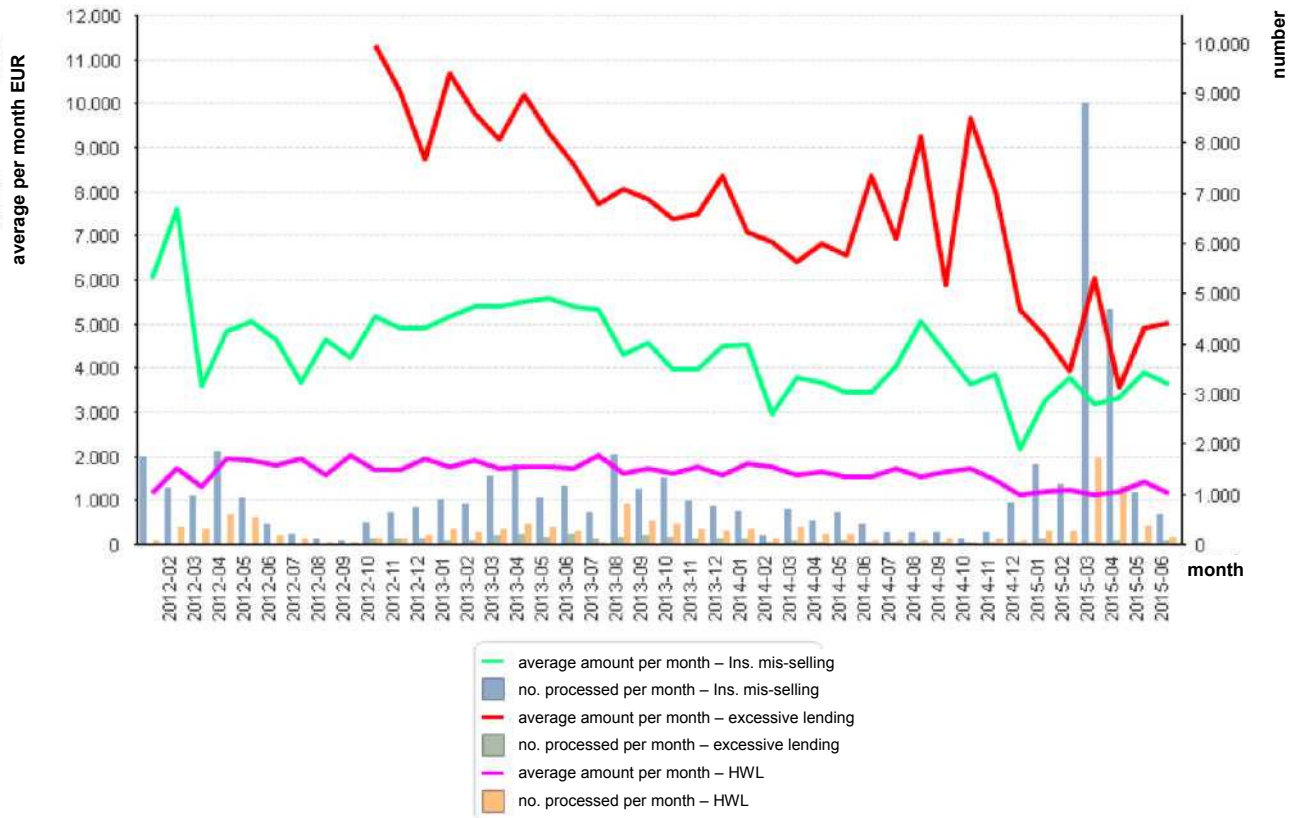


ANNEX 3 TO THE PUBLIC REPORT OF 31 JULY 2015

COMPENSATION FOR INSURANCE 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 up to 30 June 2015



N.B.: These figures relate to AoH and WCAM Scheme files.

Definitions:

Average amount per month: average for each month
 No. processed per month: number of files processed during the month

Statistics for mis-selling insurance (excluding current HWL policy compensation)

Highest amount for any one file (whole period): €59,298
 Average amount per file in the month of June 2015: €3,422
 Average amount per file overall: €4,134

Statistics for excessive lending

Highest amount for any one file (whole period): €65,841
 Average amount per file in the month of June 2015: €5,033
 Average amount per file (whole period): €8,071