

ANNEX 1 TO THE INTERIM PUBLIC REPORT OF 4 DECEMBER 2015

Factsheet on WCAM Scheme progress up to the end of week 48

The table below shows the progress which has been made with respect to the WCAM Scheme up to 28 November 2015. All customers who have applied for compensation under the Scheme as at 8 November 2015 qualify for review of their claims for compensation for mis-selling of insurance. Some customers were also able to apply for compensation on grounds of excessive lending.

Application and insurance mis-selling compensation

Application for inclusion in the WCAM Scheme potentially results in a file being created. Each file may include one or two customers, and will be assessed for insurance mis-selling compensation and, if also claimed, compensation for excessive lending. Customers with products qualifying for the WCAM Scheme will be sent a Claim Registration Form (*Registratie van Aanmelding*). When this form has been completed and returned by the customer, the amount of insurance mis-selling compensation to which they are entitled will be calculated.

| WCAM Scheme – Applications | |
|--|--------|
| a. Number of WCAM Scheme applications received | 43,376 |
| b. Number of files resulting from WCAM Scheme applications | 42,035 |
| c. Number of files pending assessment decision | 209 |
| d. Number of files with no products qualifying for assessment | 7,108 |
| e. Number of files with products qualifying for assessment | 34,718 |
| f. Number of files where a Claim Registration Form has been sent out | 34,714 |

| WCAM Scheme – Insurance Mis-Selling Compensation | |
|--|--------|
| g. Number of files where the completed claim form has been returned | 28,104 |
| h. Files for which compensation has been calculated – Compensation > EUR 0 | 23,471 |
| i. Files for which compensation has been calculated – Compensation > EUR 0 | 4,186 |

Excessive lending

Where application is made for assessment of excessive lending, customers are requested to submit documentation – after the insurance mis-selling compensation application has been completed. When the file documentation is complete, the file can be assessed for excessive lending.

| WCAM Scheme – Excessive Lending | |
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| j. Number of files ready for excessive lending process | 15,024 |
| k. Number of files excluded – no existing loan | 4,009 |
| l. Number of files for requiring documentation request – existing loan | 11,015 |
| m. Number of files with documentation requested – existing loan | 10,920 |
| n. Number of files with complete documentation | 7,542 |
| o. Number of files ready for assessment | 6,135 |
| p. Number of files in processing backlog | 23 |
| q. Files for which compensation has been calculated – Compensation > EUR 0 | 826 |
| r. Files for which compensation has been calculated – Compensation EUR 0 | 5,286 |