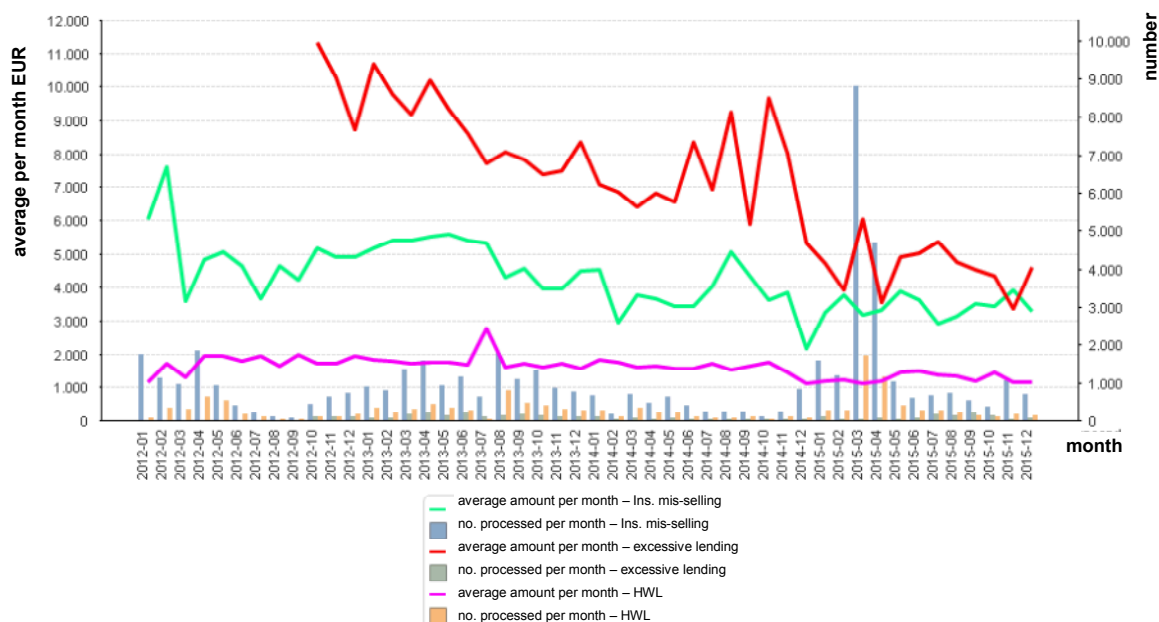


ANNEX 3 TO THE PUBLIC REPORT OF 29 JANUARY 2016

COMPENSATION FOR INSURANCE MIS-SELLING AND EXCESSIVE LENDING

Average amounts and numbers of compensation claims processed per month (not cumulative) up to the end of December 2015, including claims for mis-selling of insurance relating to current HWL policies up to the end of October 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 December 2015: €3,160

Average amount per file (whole period): €4,060

Statistics for excessive lending

Highest amount for any one file (whole period): €65,841

Average amount per file in the month of December 2015: €4,616

Average amount per file (whole period): €7,304