

ANNEX 3 to the Public Report of 31 January 2013

Table 1: Compensation claims awarded and processed, by category, in 2012:

	Up to Q3 2012 * € million	Up to Q4 2012 * € million
Claims relating to mis-sold PPI	38.3	46.6
Claims relating to investment plans	3.4	4.4
Compensation payments relating to HWS products	1.2	1.7
Claims relating to excessive lending	0.0	3.0
Total claims awarded and processed	42.9	55.7

Table 2: Compensation claims awarded and processed, by method of settlement, in 2012:

	Up to Q3 2012 * € million	Up to Q4 2012 * € million
Compensation set against DSB Bank loans	13.2	17.8
Compensation set against SPV loans	17.1	22.3
Total claims awarded and processed set against loans	30.3	40.1
Compensation in the form of payment by the insolvent entity / allowed claim in the insolvency	10.3	12.8
Compensation in the form of an amount credited to current HWL policies	2.3	2.8
Total claims awarded and processed	42.9	55.7

Explanatory notes and cases still being processed:

The total amount of compensation connected with the processed compensation proposals relating to mis-selling of single-premium PPI, unit-linked investment plans and HWS products as at 31 December 2012 therefore amounts to €52.7 million and concerns 10,242 cases (30 September 2012: €42.9 million and 8,444 cases). The total amount of compensation connected with the processed compensation proposals relating to excessive lending amounts to €3.0 million and concerns 291 cases (30 September 2012: nil).

In addition, as at 31 December 2012, there were still 13,184 cases in the pipeline, expected to involve Phase 1 compensation proposals totalling approximately €58.0 million either already made or still to be sent out. Many customers have indicated that they are waiting until they have also received a compensation proposal relating to excessive lending (Phase 2) before they accept. The costs relating to HWL will be borne by the insurers and are not included in this amount. The cases still in the pipeline as at 31 December 2012 involving Phase 2 compensation proposals either already made or still to be sent out are estimated as amounting to approximately €17.0 million.

For details of progress with the implementation of the Scheme as at 31 December 2012, see the Factsheet (Annex 2 to this Public Report).