

ANNEX 3 to the Public Report of 31 October 2012

Table 1: Compensation claims awarded and processed, by category, as at 30 September 2012:

	Up to Q2 2012 * € million	Up to Q3 2012 * € million
Claims relating to mis-sold PPI	38.0	39.5
Claims relating to investment plans	3.3	3.4
Claims relating to excessive lending	0.0	0.0
Total claims awarded and processed	41.3	42.9

Table 2: Compensation claims awarded and processed, by method of settlement, as at 30 September 2012:

	Up to Q2 2012 * € million	Up to Q3 2012 * € million
Compensation set against DSB Bank loans	12.9	13.2
Compensation set against SPV loans	16.5	17.1
Total claims awarded and processed set against loans	29.4	30.3
Compensation in the form of payment by the insolvent entity / allowed claim in the insolvency	9.7	10.3
Compensation in the form of an amount credited to current HWL policies	2.2	2.3
Total claims awarded and processed	41.3	42.9

Notes and cases still in the pipeline:

The total amount of compensation relating to the compensation proposals processed as at 30 September is therefore €42.9 million (8,444 cases). In addition, as at 30 September 2012, there were still 14,255 cases in the pipeline involving Phase 1 compensation proposals totalling €75.6 million either already made or still to be sent out. Many customers are also waiting until they have also received a compensation proposal relating to excessive lending (Phase 2) before they accept.

For details of progress with the implementation of the Scheme as at 28 October 2012, see the Factsheet (Annex 2 to this Public Report).