

ANNEX 2 TO THE PUBLIC REPORT OF 29 JULY 2016

Factsheet on Progress with the WCAM Scheme up to the end of week 29

The table below shows the progress which has been made with the WCAM Scheme up to 25 July 2016. All customers who applied for compensation under the Scheme by the closing date of 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's being created. A file consists of one or two customers. Each file 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		PR 29-4
a. Number of WCAM Scheme applications received	43,376	43,376
b. Number of files resulting from WCAM Scheme applications	42,079	42,079
c. Number of files pending assessment decision	0	0
d. Number of files with no products qualifying for assessment	7,320	7,320
e. Number of files with products qualifying for assessment	34,759	34,759
f. Number of files where a Claim Registration Form has been sent out	34,759	34,759

WCAM Scheme – Insurance Mis-Selling Compensation		PR 29-1
g. Number of files where the completed claim form has been returned	29,865	29,786
h. Files for which compensation has been calculated – Compensation > EUR 0	25,439	25,361
i. Files for which compensation has been calculated – Compensation EUR 0	4,426	4,425

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		PR 29-1
j. Number of files ready for excessive-lending process	16,813	16,776
k. Number of files excluded - no existing loan	4,486	4,472
l. Number of files for which a documentation-request letter is to be sent – existing loan	12,327	12,304
m. Number of files with documentation requested – existing loan	12,327	12,298
n. Number of files with complete documentation	9,987	9,719
o. Number of files ready for assessment	9,709	9,197
p. Number of files in processing backlog	0	3
q. Files for which compensation has been calculated – Compensation > EUR 0	1,390	1,301
r. Files for which compensation has been calculated – Compensation EUR 0	8,319	7,893