

ANNEX 2 TO THE PUBLIC REPORT OF 31 October 2016

Factsheet on Progress with the WCAM Scheme up to the End of Week 43

The table below shows the progress which has been made with the WCAM Scheme up to 31 October 2016. All customers who applied for compensation under the Scheme by the closing date of 8 November 2015 have now had their claims for compensation for mis-selling of insurance reviewed. Some customers were also able to apply for compensation on grounds of excessive lending.

Application and insurance mis-selling compensation

The closing date for application for inclusion in the WCAM Scheme was 8 November 2015. The total number of 42,079 applications stated in Annex 2 to the Public Report of 29 July 2016 accordingly remains unchanged. The same applies to the number of complete files (29,865) and a number of files where compensation for insurance mis-selling has been awarded (25,439).

Excessive lending

Where application was made for assessment of excessive lending, customers were requested to submit documentation - after the insurance mis-selling compensation application had been completed. When the file documentation was complete, the file could be assessed for excessive lending.

WCAM Scheme – Excessive Lending	Now	PR 29-7
a. Number of files ready for excessive-lending process	16,997	16,813
b. Number of files excluded - no existing loan	4,487	4,486
c. Number of files for which a documentation-request letter is to be sent – existing loan	12,510	12,327
d. Number of files with documentation requested – existing loan	12,510	12,327
e. Number of files with complete documentation	10,024	9,987
f. Number of files ready for assessment	9,746	9,709
g. Number of files in processing backlog	0	0
h. Files for which compensation has been calculated – Compensation > EUR 0	1,394	1,390
i. Files for which compensation has been calculated – Compensation EUR 0	8,352	8,319