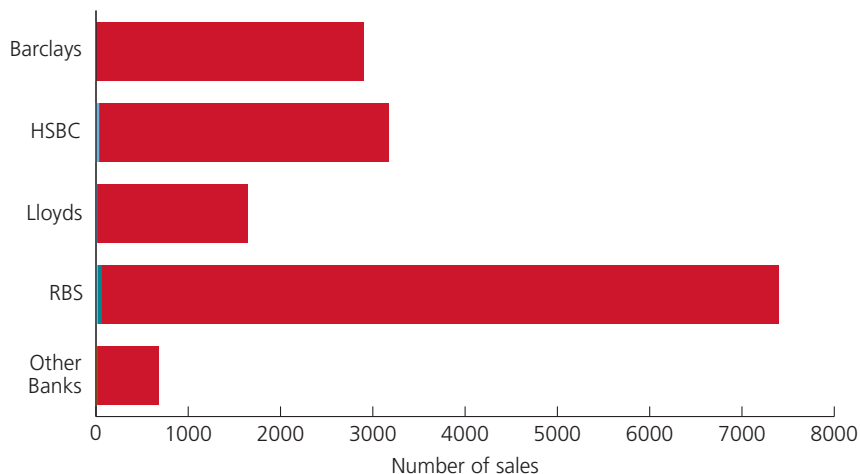


Number of sales at each stage of the review 31 December 2014



- i. 'Other banks' are Santander UK, Clydesdale and Yorkshire Banks – part of National Australia Group (Europe), Co-operative Bank, Allied Irish Bank (UK), and Bank of Ireland.
- ii. The chart shows the status of sales that are currently in the review process, including around 100 customers who recently joined the review (the data excludes cases where the customer has opted-out of the review and cases where the review is complete, because it has been assessed as sophisticated or compliant).
- iii. The reported number of sales at the redress determination stage include 'non-sophisticated' category A sales which bypass the compliance assessment stage.
- iv. Each bank's population of sales has differing characteristics and therefore the average redress per sale for each bank is likely to be different.

		Barclays	HSBC	Lloyds	RBS	Other banks
Sophistication assessment	■ Sales at sophistication assessment stage	0	1	0	0	9
Customer opt in	■ Sales (category B) at opt in stage (i.e. customer has not yet opted in)	0	0	0	0	0
Compliance assessment	■ Sales at compliance assessment stage	1	24	2	13	4
Redress	■ Sales at redress determination stage (i.e. fair and reasonable redress is currently being assessed by the bank)	0	15	18	51	6
	■ Sales at redress offer and acceptance stage (i.e. redress outcome has been communicated to the customer)	2896	3136	1627	7329	658