

assumptions for new cases in 2010/11

	2008/09	2009/10		2010/11 projection			2009/10	2010/11
	actual	plan	re-forecast	base	optimistic	pessimistic	vs 2008/09	vs 2009/10
current accounts	12,957	18,000	30,500	35,000	25,500	45,000	135%	15%
credit cards	18,590	16,000	19,100	22,100	22,100	24,000	3%	16%
mortgages	7,603	16,000	7,900	8,500	8,000	9,500	4%	8%
other banking	12,832	15,000	15,500	19,400	17,500	20,000	21%	25%
banking	51,982	65,000	73,000	85,000	73,100	98,500	40%	16%
motor insurance	6,267	8,000	5,800	6,600	6,600	6,600	-7%	14%
other general insurance	12,835	17,000	14,600	17,000	17,000	17,000	14%	16%
insurance (excluding PPI)	19,102	25,000	20,400	23,600	23,600	23,600	7%	16%
mortgage endowments	5,798	6,000	5,600	4,000	4,000	4,000	-3%	-29%
pension products	4,940	8,000	3,700	3,600	3,600	3,600	-25%	-3%
other investment	11,569	16,000	15,000	17,600	17,600	17,600	30%	17%
investment	22,307	30,000	24,300	25,200	25,200	25,200	9%	4%
consumer credit	3,014	5,000	6,600	10,200	8,100	10,700	119%	55%
PPI (payment protection insurance)	31,066	25,000	42,700	46,000	35,000	70,000	37%	8%
total	127,471	150,000	167,000	190,000	165,000	228,000	31%	14%