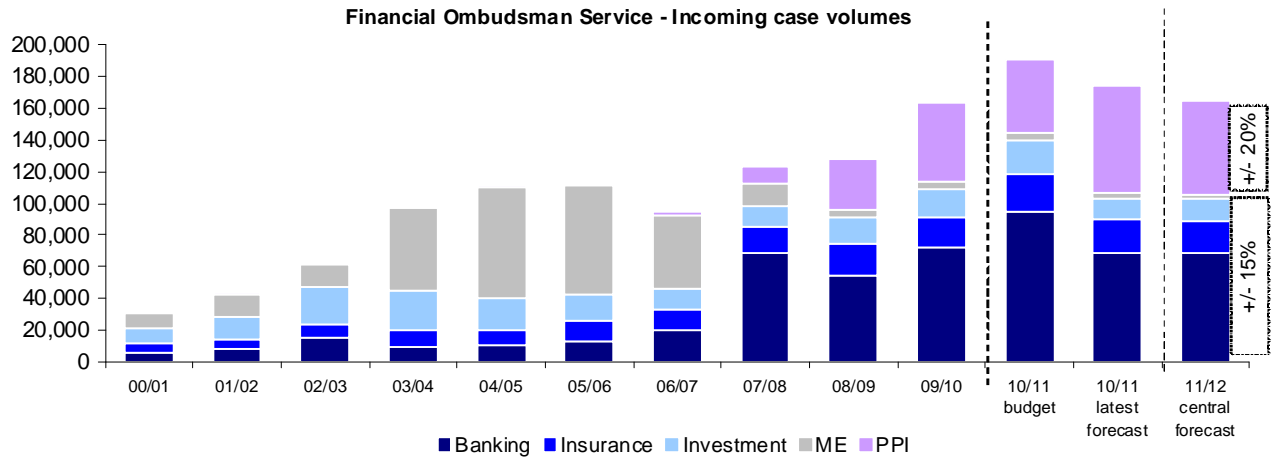


annex A

historic case volumes – and assumptions for new cases in 2011/2012



our latest projections for volumes of new cases in 2010/2011 and 2011/2012

	2009/10	2010/11		2011/12	
	Actual	Plan	Latest view	Central view	
Current accounts	25252	35000	21000	20000	} Central forecast subject to +/- 15% margin
Credit cards	18396	22100	18000	17000	
Mortgages	7469	8500	7300	7000	
Other banking	14254	19400	15000	16000	
Banking	65371	85000	61300	60000	
Motor insurance	5451	6600	5500	5000	
Other general insurance	14387	17000	15000	15700	
Insurance (exc. PPI)	19838	23600	20500	20700	
Mortgage endowments	5400	4000	3200	2500	
Pension products	3594	3600	2900	2500	
Other investment	13284	17600	10300	10800	} Central forecast subject to +/- 20% margin
Investment	22278	25200	16400	15800	
Consumer credit	6329	10200	7800	8500	
Payment protection insurance	49196	46000	68000	60000	
Total	163012	190000	174000	165000	