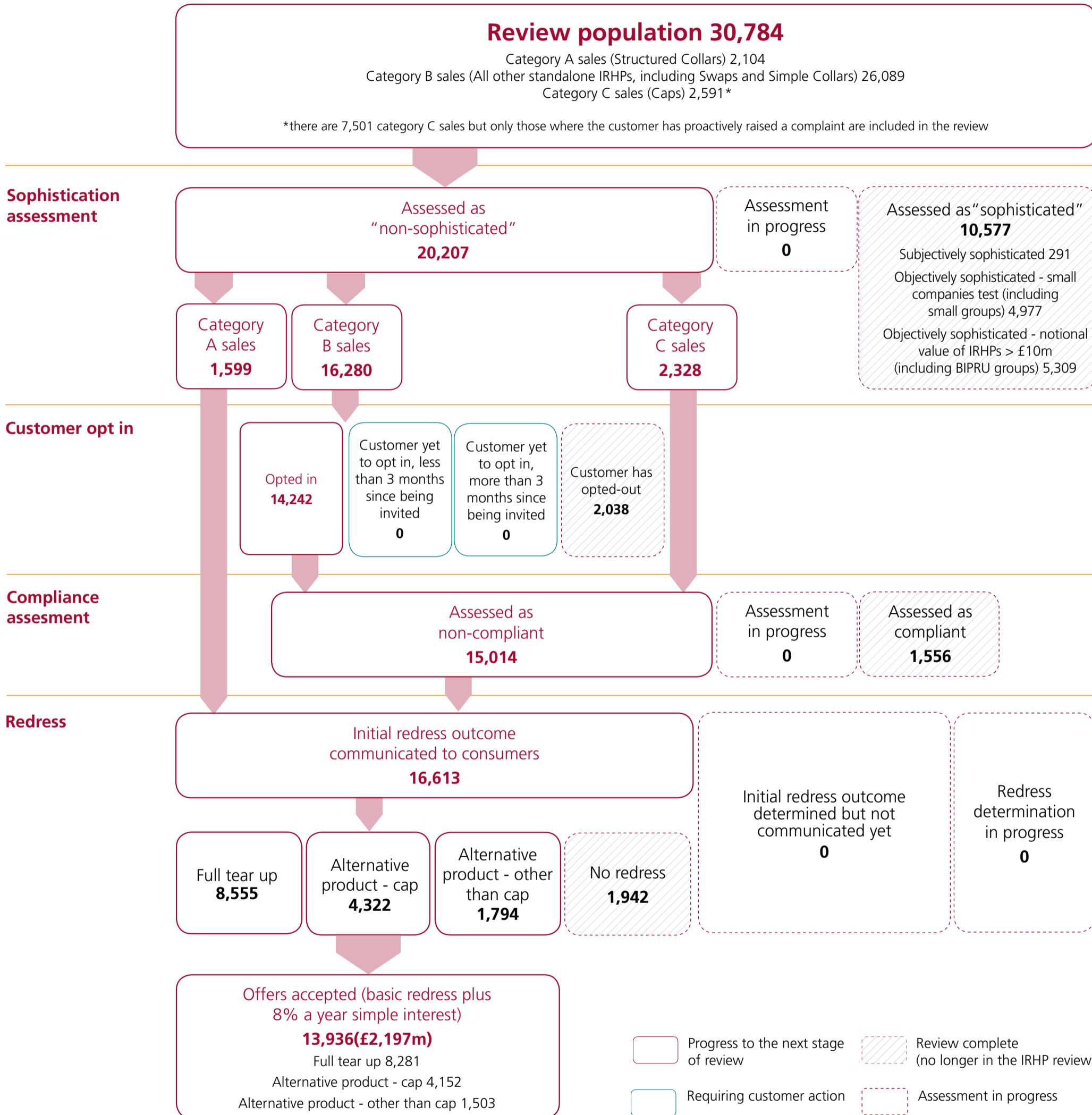


Progress of sales through stages of the review as at 30 September 2016 – All banks



– Banks participating in the review are RBS, Lloyds, HSBC, Barclays, Santander UK, Clydesdale and Yorkshire Banks – part of National Australia Group (Europe), Co-operative Bank, Allied Irish Bank (UK), and Bank of Ireland.
 – Although category A sales assessed as 'non-sophisticated' proceed directly to the redress determination stage, to determine the appropriate redress, the banks will still need to review the sale and may need to meet with customers.