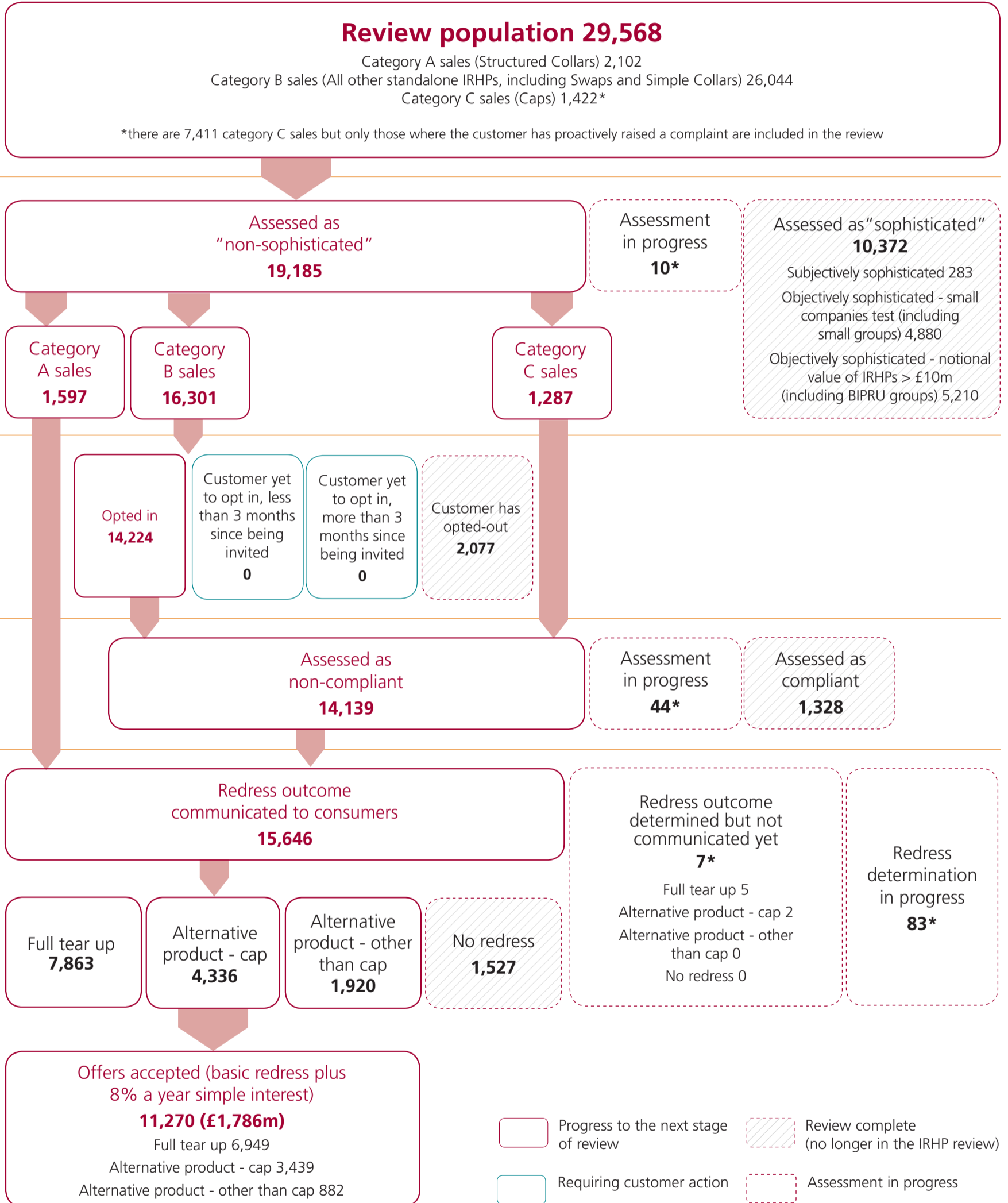


**Progress of sales through stages of the review as at 31 December 2014 – All banks**



\* Assessments and redress determinations in progress include around 100 sales where customers have recently joined the review  
 – 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.