

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Gender and age.

Table 1
GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a mortgage arranged in the 12 months previous to the interview

	New Mortgage		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	3180	1391	1790
Sex			
Male	1638	733	905
Female	1542	658	884
Age Group			
18-24	215	101	115
25-34	971	482	489
35-44	1155	494	661
45-54	602	241	362
55-64	209	72	137
65+	28	2	26

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Personal income/ Standard region.

Table 2
GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a mortgage arranged in the 12 months previous to the interview

	New Mortgage		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	3180	1391	1790
Personal income			
All Answering	2577	1148	1428
Up to 7,499	382	154	229
7,500 - 11,499	207	83	124
11,500 - 15,499	281	143	138
15,500 - 19,999	352	180	173
20,000 - 24,999	342	164	178
25,000 - 34,999	521	241	280
35,000 - 49,999	310	110	200
50,000-74,999	122	51	71
75,000-99,999	33	15	18
100,000+	26	9	17
Standard Region			
Inner London	323	134	189
Other South East	677	282	394
South West	284	84	201
East Anglia	118	58	61
East Midlands	217	101	117
West Midlands	296	125	171
Wales	146	67	79
Yorkshire & Humberside	320	146	174
North West	360	168	192
North	181	101	80
Scotland	257	126	131

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

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FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Social Grade.

Table 3
GROSSED UP FIGURES TO THE GB POPULATION
 Figures in '000s

Base : All holding a mortgage arranged in the 12 months previous to the interview

	New Mortgage		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	3180	1391	1790
Social Class			
A	121	37	83
B	851	342	509
C1	1159	508	651
C2	731	362	369
D	297	134	162
E	22	7	15

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Channel of arrangement of mortgage (multiple choice is allowed).

Table 4
GROSSED UP FIGURES TO THE GB POPULATION
 Figures in '000s

Base : All holding a mortgage arranged in the 12 months previous to the interview

	New Mortgage		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	3180	1391	1790
Face to face - At home	710	341	369
Face to face - At work	42	17	25
Face to face - At branch	1797	797	1000
Direct - Phone	595	222	373
Direct - Post	151	63	88
Direct - Internet	120	51	69
Direct - Digital TV	1	1	-
Other	22	10	12

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

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FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Mortgage buyer type.

Table 5
GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a mortgage arranged in the 12 months previous to the interview

	New Mortgage		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	3180	1391	1790
First time buyer	635	307	328
Remortgaged - same lender	621	267	354
Remortgaged - switched lender	1039	474	565
Mover - same lender	230	86	144
Mover - switched lender	440	167	273
Took out a further advance on the current mortgage	95	44	52
Extended the repayment term of the mortgage	16	7	9
Arranged an equity release scheme	12	6	6
Other	74	33	41
Don't know	18	1	17

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

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FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Value of mortgage.

Table 6
GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a mortgage arranged in the 12 months previous to the interview

	New Mortgage		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	3180	1391	1790
Less than £15,000	35	15	21
£15,000 - 29,999	105	41	64
£30,000 - 39,999	141	65	75
£40,000 - 49,999	170	85	85
£50,000 - 59,999	219	108	112
£60,000 - 74,999	333	159	174
£75,000 - 99,999	540	239	301
£100,000 - 149,999	773	351	421
£150,000 - 199,999	268	116	152
£200,000 - 299,999	182	61	121
£300,000 - 399,999	24	12	12
£400,000 - 499,999	4	2	2
£500,000 +	4	-	4
Refused	227	81	146
Don't know	155	55	99

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

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FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Type of insurance.

Table 7
GROSSED UP FIGURES TO THE GB POPULATION
 Figures in '000s

Base : All holding a mortgage arranged in the 12 months previous to the interview

	New Mortgage
	With payment protection insurance
Weighted Total	1391
Combined accident, sickness and unemployment	1242
Accident or sickness only	108
Redundancy or unemployment only	40

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Mortgage payments type.

Table 8
GROSSED UP FIGURES TO THE GB POPULATION
 Figures in '000s

Base : All holding a mortgage arranged in the 12 months previous to the interview

	New Mortgage		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	3180	1391	1790
Variable Rate	456	175	281
Annual rate review/ budget plan	7	3	4
Discounted rate	210	87	122
Fixed rate long term	854	421	433
Fixed rate short term	1094	507	587
Capped rate	26	13	14
Tracker	291	109	182
Other	25	7	18
Don't know	216	67	149

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Gender and age.

Table 9

Due to multiple loan holding, the addition of the different types of loans exceeds the Total loans figure.

GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a loan arranged in the 12 months previous to the interview (excluding student loans)

	New Loan			New Secured loan			New Unsecured loan (excluding car loans)			New Unsecured car loan		
	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2813	820	2002	349	182	169	1705	417	1294	797	233	564
Sex												
Male	1457	440	1019	197	110	89	806	204	603	477	134	343
Female	1355	379	983	152	72	80	899	213	691	320	99	221
Age Group												
18-24	422	144	282	40	19	22	282	76	209	104	50	54
25-34	695	207	490	90	48	42	435	109	328	176	52	124
35-44	820	252	571	117	66	52	475	123	353	247	70	178
45-54	521	140	381	72	31	41	287	65	222	169	47	122
55-64	245	64	181	20	15	5	152	36	116	74	13	61
65+	110	13	97	10	3	7	73	8	65	26	1	25

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Personal income/ Standard region.

Table 10

Due to multiple loan holding, the addition of the different types of loans exceeds the Total loans figure.

GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a loan arranged in the 12 months previous to the interview (excluding student loans)

	New Loan			New Secured loan			New Unsecured loan (excluding car loans)			New Unsecured car loan		
	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2813	820	2002	349	182	169	1705	417	1294	797	233	564
Personal income												
All Answering	2408	714	1702	292	153	141	1461	370	1097	687	202	485
Up to 7,499	601	117	487	53	25	28	470	74	399	82	19	63
7,500 - 11,499	338	98	240	38	21	17	233	50	183	72	27	44
11,500 - 15,499	354	143	215	35	22	13	221	78	146	101	44	57
15,500 - 19,999	302	142	160	44	30	15	165	70	95	97	44	53
20,000 - 24,999	261	92	170	36	22	14	132	44	88	97	26	71
25,000 - 34,999	337	86	252	52	22	30	159	35	124	134	30	104
35,000 - 49,999	160	31	129	27	9	18	61	15	46	75	9	65
50,000-74,999	40	6	34	7	2	5	16	3	13	19	2	17
75,000-99,999	8	-	8	1	-	1	3	-	3	4	-	4
100,000+	7	-	7	-	-	-	2	-	2	5	-	5
Standard Region												
Inner London	230	72	158	28	14	14	151	45	107	54	15	39
Other South East	483	141	342	66	30	36	265	69	196	158	42	116
South West	197	60	137	24	13	10	126	32	95	50	15	35
East Anglia	125	40	85	11	8	3	75	16	60	39	16	22
East Midlands	195	60	136	20	10	10	128	35	94	54	19	35
West Midlands	310	91	220	42	20	21	194	47	148	77	26	52
Wales	146	46	101	11	7	5	90	22	67	47	17	30
Yorkshire & Humberside	319	94	228	46	25	21	191	43	149	88	28	59
North West	304	79	225	42	19	23	171	39	132	94	23	71
North	207	58	150	22	12	10	127	29	99	60	17	43
Scotland	296	79	218	37	22	15	186	42	145	76	15	61

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Social Grade.

Table 11

Due to multiple loan holding, the addition of the different types of loans exceeds the Total loans figure.

GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a loan arranged in the 12 months previous to the interview (excluding student loans)

	New Loan			New Secured loan			New Unsecured loan (excluding car loans)			New Unsecured car loan		
	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2813	820	2002	349	182	169	1705	417	1294	797	233	564
Social Class												
A	41	14	27	5	3	2	18	6	13	17	5	12
B	456	97	360	66	24	42	212	46	166	187	28	158
C1	776	262	516	104	60	44	414	127	290	263	77	186
C2	635	250	386	98	61	38	341	120	222	207	75	132
D	449	157	294	54	28	27	308	89	220	96	44	52
E	456	39	419	22	6	16	411	30	384	26	3	23

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

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FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Channel of arrangement of loan (Multiple choice is allowed).

Table 12

Due to multiple loan holding, the addition of the different types of loans exceeds the Total loans figure.

GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a loan arranged in the 12 months previous to the interview (excluding student loans)

	New Loan			New Secured loan			New Unsecured loan (excluding car loans)			New Unsecured car loan		
	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2813	820	2002	349	182	169	1705	417	1294	797	233	564
Face to face - At home	580	79	503	31	18	12	532	59	475	23	3	20
Face to face - At work	17	3	14	2	1	1	10	-	10	6	2	4
Face to face - At branch	884	350	535	132	81	51	516	183	334	242	88	154
At the shop	480	112	367	38	14	24	180	24	156	263	74	189
Direct - Phone	632	230	404	114	56	58	358	129	231	164	48	116
Direct - Post	140	31	111	31	13	19	90	17	75	19	1	18
Direct - Internet	324	92	233	46	22	24	148	40	108	131	29	102
Direct - Digital TV	7	1	7	1	-	1	5	1	4	2	-	2
Other	32	4	28	3	1	2	24	1	23	5	1	4

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

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FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Loan buyer type (Multiple choice is allowed for some options).

Table 13

Due to multiple loan holding, the addition of the different types of loans exceeds the Total loans figure.

GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a loan arranged in the 12 months previous to the interview (excluding student loans)

	New Loan			New Secured loan			New Unsecured loan (excluding car loans)			New Unsecured car loan		
	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2813	820	2002	349	182	169	1705	417	1294	797	233	564
First ever	634	220	414	83	43	40	383	105	278	168	73	96
Moved some or all outstanding debt from existing loan into current loan	204	71	134	41	25	15	124	31	93	41	14	27
Moved some or all debts from other sources into current loan	145	58	87	28	14	14	110	39	71	7	5	2
Additional loan at same institution	224	69	155	25	14	11	160	43	117	42	13	29
Additional loan at different institution	390	97	296	46	27	19	261	51	211	89	21	68
Have had a loan(s) in the past, not at the time of opening	1337	327	1010	136	61	75	754	158	595	448	108	341

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

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FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Initial value of loan.

Table 14

Due to multiple loan holding, the addition of the different types of loans and different value bands exceeds the Total loans figure.

GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a loan arranged in the 12 months previous to the interview (excluding student loans)

	New Loan			New Secured loan			New Unsecured loan (excluding car loans)			New Unsecured car loan		
	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2813	820	2002	349	182	169	1705	417	1294	797	233	564
500 or less	575	42	534	17	3	14	549	39	511	10	*	9
500 - 999	200	35	165	8	5	3	183	28	156	10	3	7
1,000 - 1,999	263	94	170	24	16	8	206	68	138	34	10	24
2,000 - 2,999	186	74	112	18	9	8	123	47	76	45	18	27
3,000 - 3,999	161	64	97	26	18	8	70	26	44	65	21	44
4,000 - 4,999	194	77	117	23	10	12	85	41	44	87	26	61
5,000 - 5,999	220	84	136	27	13	15	96	40	56	97	32	65
6,000 - 6,999	124	46	78	18	11	6	30	13	18	76	22	54
7,000 - 7,999	167	64	103	23	15	7	66	25	41	78	23	55
8,000 - 8,999	80	20	60	10	5	5	29	5	24	41	10	31
9,000 - 9,999	112	37	75	17	7	10	40	16	24	55	13	42
10,000 - 14,999	264	87	177	47	25	22	98	32	66	120	31	89
15,000 or more	190	64	126	75	36	38	79	21	59	38	8	30

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

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FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Type of loan insurance (Multiple choice is allowed).

Table 15

Due to multiple loan holding, the addition of the different types of loans and different types of policies exceeds the Total loans figure.

GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s

Base : All holding a loan arranged in the 12 months previous to the interview (excluding student loans)

	New Loan	New Secured loan	New Unsecured loan (excluding car loans)	New Unsecured car loan
	With payment protection insurance	With payment protection insurance	With payment protection insurance	With payment protection insurance
Weighted Total	820	182	417	233
Accident	663	148	334	189
Sickness	672	155	336	190
Redundancy	640	150	316	182
Unemployment	643	145	320	185
You or your partners death	463	100	252	119
Don't know type of policy	52	7	32	14

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Gender and age.

Table 16
GROSSED UP FIGURES TO THE GB POPULATION
 Figures in '000s

Base : All holding a credit card arranged in the 12 months previous to the interview

	New Credit card		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2878	512	2366
Sex			
Male	1473	261	1211
Female	1405	251	1154
Age Group			
18-24	395	92	303
25-34	772	153	619
35-44	769	131	637
45-54	491	81	410
55-64	293	42	251
65+	157	13	144

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Personal income/ Standard region.

Table 17
GROSSED UP FIGURES TO THE GB POPULATION
 Figures in '000s

Base : All holding a credit card arranged in the 12 months previous to the interview

	New Credit card		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2878	512	2366
Personal income			
All Answering	2321	434	1887
Up to 7,499	442	69	373
7,500 - 11,499	253	61	192
11,500 - 15,499	307	64	243
15,500 - 19,999	321	80	241
20,000 - 24,999	278	56	222
25,000 - 34,999	369	61	308
35,000 - 49,999	229	27	202
50,000-74,999	91	13	78
75,000-99,999	17	1	16
100,000+	13	1	12
Standard Region			
Inner London	357	56	301
Other South East	629	126	503
South West	237	49	188
East Anglia	108	20	87
East Midlands	170	29	141
West Midlands	242	38	204
Wales	139	23	116
Yorkshire & Humberside	247	43	203
North West	337	33	304
North	156	36	120
Scotland	256	59	197

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Social Grade.

Table 18
GROSSED UP FIGURES TO THE GB POPULATION
 Figures in '000s

Base : All holding a credit card arranged in the 12 months previous to the interview

	New Credit card		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2878	512	2366
Social Class			
A	81	11	70
B	679	96	583
C1	1128	194	934
C2	541	112	429
D	326	83	243
E	123	17	106

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Channel of arrangement of credit card (Multiple choice is allowed).

Table 19
GROSSED UP FIGURES TO THE GB POPULATION
 Figures in '000s

Base : All holding a credit card arranged in the 12 months previous to the interview

	New Credit card		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2878	512	2366
Face to face - At branch	998	169	828
Direct - Phone	465	95	370
Direct - Post	639	125	514
Direct - Internet	893	161	732
Direct - Digital TV	4	2	3
Other	68	12	56

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Credit card buyer type.

Table 20

Due to multiple credit card holding, the addition of different buyer types exceeds the Total credit cards figure.GROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s**Base : All holding a credit card arranged in the 12 months previous to the interview**

	New Credit card		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2878	512	2366
First ever card	637	119	518
Switched	525	78	447
Additional at same institution	130	27	103
Additional at different institution	1326	236	1090
Re-entry	297	64	233
Don't know	60	9	51

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Value of outstanding balance in the month previous to the interview.

Table 21

Due to multiple credit card holding, the addition of different value bands exceeds the Total credit cards figureGROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s**Base : All holding a credit card arranged in the 12 months previous to the interview**

	New Credit card		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2878	512	2366
All rolling over balance on credit card	1479	302	1177
None	162	34	128
Up to £500	448	122	325
£501 - £1000	237	54	183
£1001 - £2000	239	39	200
£2001 - £3000	145	22	123
£3001 - £4000	74	9	65
£4001 - £5000	48	7	40
£5000+	54	7	47
Don't know	142	27	116

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.

FRS/102933r2 PPI Analysis

Based on interviews conducted during the 12 months ending May 2007 in GB

Credit card repayment behaviour.

Table 22

Due to multiple credit card holding, the addition of different repayment behaviours exceeds the Total credit cards figureGROSSED UP FIGURES TO THE GB POPULATION
Figures in '000s**Base : All holding a credit card arranged in the 12 months previous to the interview**

	New Credit card		
	Any held	With payment protection insurance	Without payment protection insurance
Weighted Total	2878	512	2366
All personally responsible for payment on credit card	2691	483	2208
Always pay in full	1107	165	942
Usually pay in full, sometimes roll part over	189	44	145
Vary between minimum and full amount	906	190	716
Generally make minimum payment	399	74	325
Don't know	142	25	117
Refused	9	-	9

Interviews conducted in the 12 months up to May 2007 looking at new products opened in the 12 months previous to the interview

Weights have been applied to the data to ensure representation of the GB population.

The rounding of the final figures might account for the addition of individual figures not exactly equating the Total market.