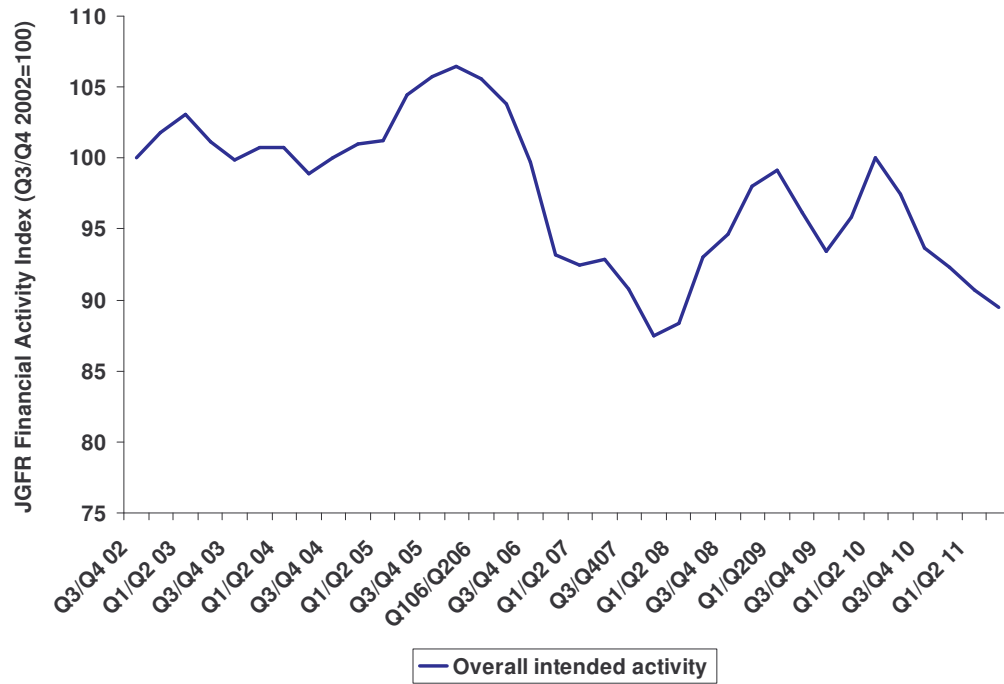


UK Consumers: Financial activity barometer– savings/investment, borrowing, debt repayment in the next 6 months Q3/Q4 2002- Q2/Q3 2011, headline index

Base: 2,000 adults aged 16+, UK



Source: GfK NOP / JGFR

Since 2002 the headline JGFR Financial Activity Barometer has seen three distinct phases. A phase between 2002-2005 of very strong financial activity, boosted by high levels of intended borrowing. With rising interest rates in 2006/7 borrowing activity particularly fell back and worries about the safety of cash deposits reduced cash demand. Since the credit crunch in 2007 and subsequent bank runs much greater interest in personal finances has been necessary hence the pick up in expected activity in 2008/9. The past year has seen a big fall in financial activity in prospect, with demand continuing to weaken