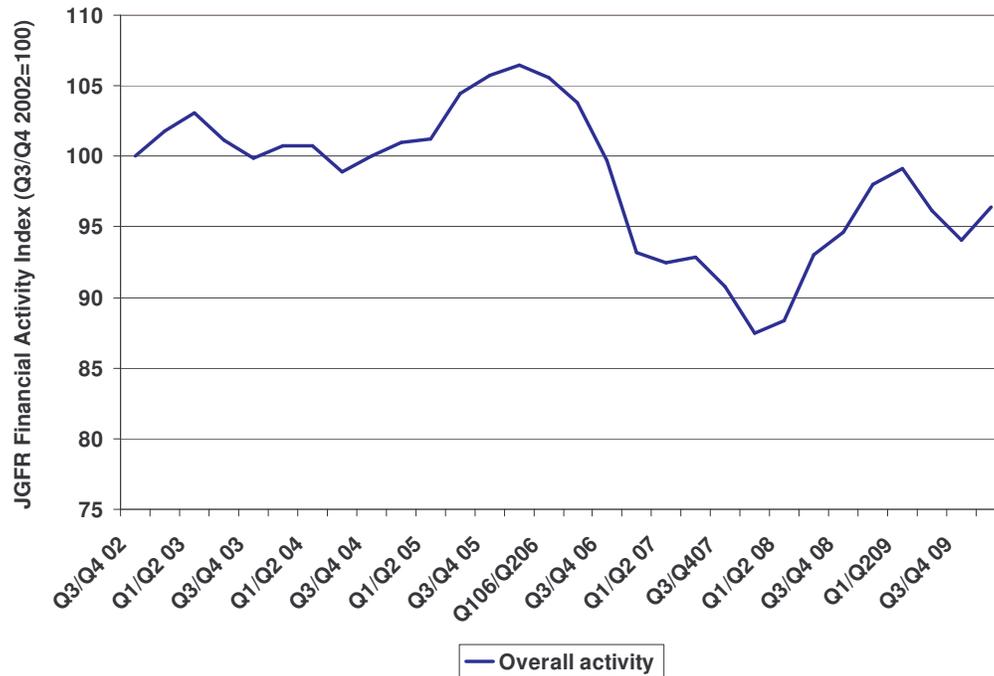


UK consumers: Expected financial activity - savings / investment, borrowing and debt repayment activity in the next 6 months, Q3/42002 –Q42009 / Q12010, headline index

Base: 2,000 adults aged 16+



*Indices based on two quarter moving average.

Source: GfK NOP / JGFR

Since launch in June 2002 the FAB Index has had three distinct phases. Between 2002-mid 2005 the headline Index showed relatively little movement. Between mid-2005 and late 2006 the Index moved above its long term average. In 2006-7 the Index fell away sharply but has picked up again as the financial instability of the past two years has meant people needed to keep greater control of their finances. In recent months activity intentions fell back as worries over the safety of institutions decreased. The latest survey data suggests people are very cautious about the future with a much greater focus on saving and debt repayment rather than spending and borrowing.