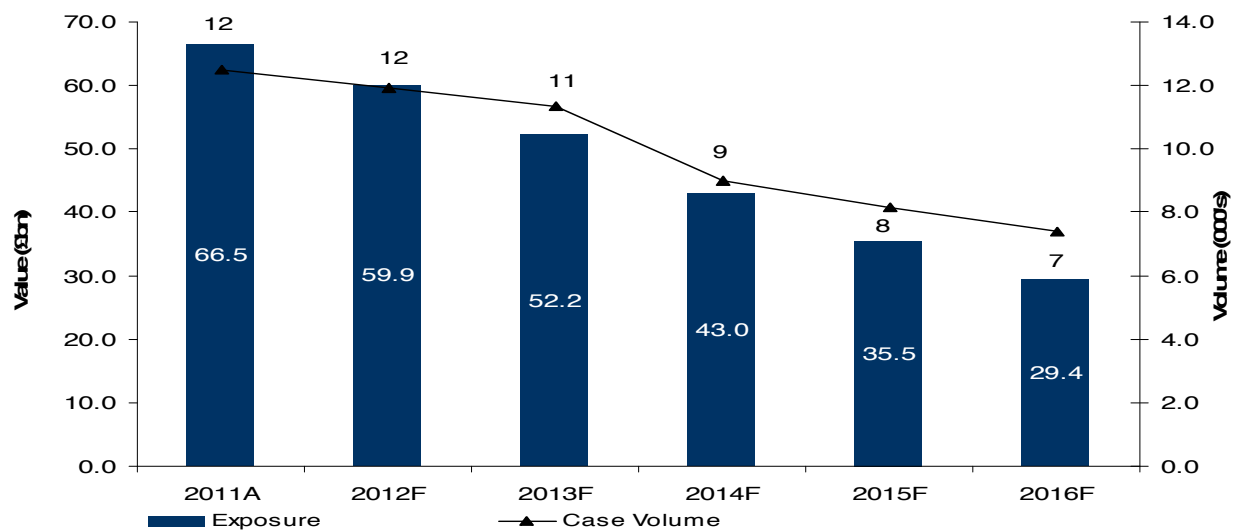


2013 Budget Review – GRG Summary

GRG Budget



	2,011	2,012	2,013	2,014	2,015	2,016
Headcount	1,256	1,339	1,253	1,039	890	757
Cases	12,480	11,904	11,321	8,998	8,166	7,415
Total Portfolio €m	66,532	59,933	52,244	42,994	35,526	29,449
Income €m	1,321	499	283	259	187	152
Costs €m	132	162	163	141	126	114
Contribution €m	1,189	337	120	117	60	38

P & L Performance

Income £000's	Y/E 2011	2012	2013	2014	2015	2016
Fees	573,833	155,932	100,017	82,058	68,505	57,434
Interest Recovered	83,077	75,786	23,193	25,805	14,785	12,485
Margin Enhancements	128,638	99,475	73,250	64,412	44,311	34,791
Other	535,728	168,219	86,469	86,339	59,195	47,099
Total Income	1,321,288	499,413	282,929	258,613	186,797	151,809
Total staff costs	102,941	140,451	134,893	118,523	104,528	94,124
Premises & Equipment	478	325	260	244	237	228
Travel & Entertaining	3,106	2,700	2,757	2,479	2,180	2,013
Legal & Professional	15,502	10,722	17,326	13,716	13,881	12,807
Training	723	595	611	541	479	451
Other	9,745	7,649	6,675	5,868	5,152	4,555
Total Other Costs	29,554	21,991	27,629	22,848	21,928	20,053
Total Expenses	132,495	162,442	162,522	141,371	126,456	114,177
Net Profit before Impairment Loss	1,188,793	336,971	120,406	117,243	60,341	37,632