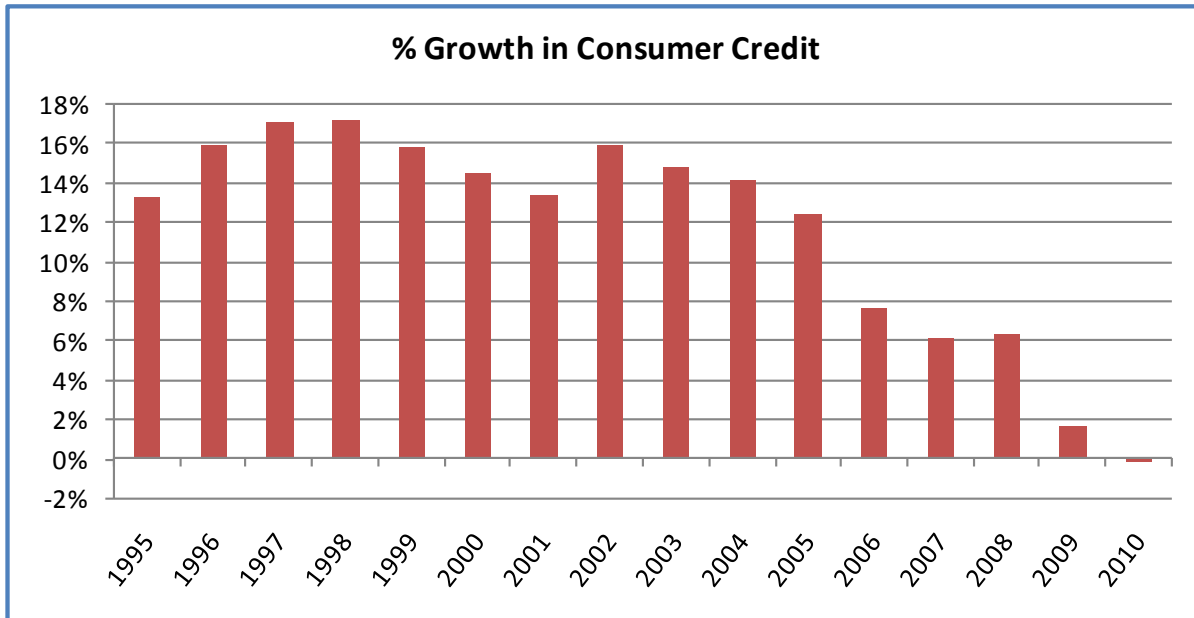


**NEXT PLC
RESULTS FOR THE HALF YEAR ENDED JULY 2010**

LONGER TERM OUTLOOK FOR THE CONSUMER

Chart – Percentage Growth in Consumer Credit 1995 to 2010



Source: Treasury Pocket Databank