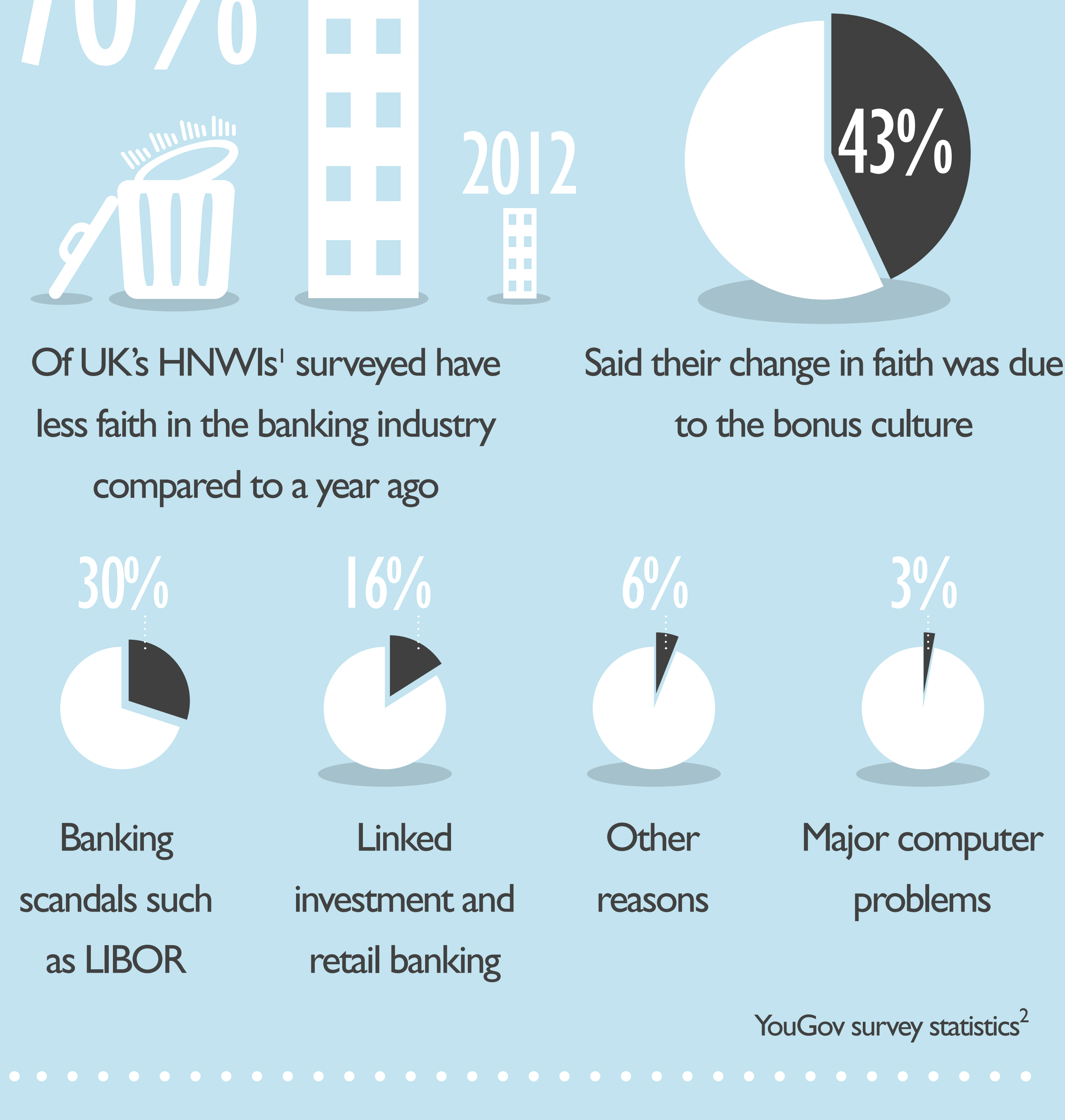


PERCEPTIONS OF THE UK BANKING INDUSTRY



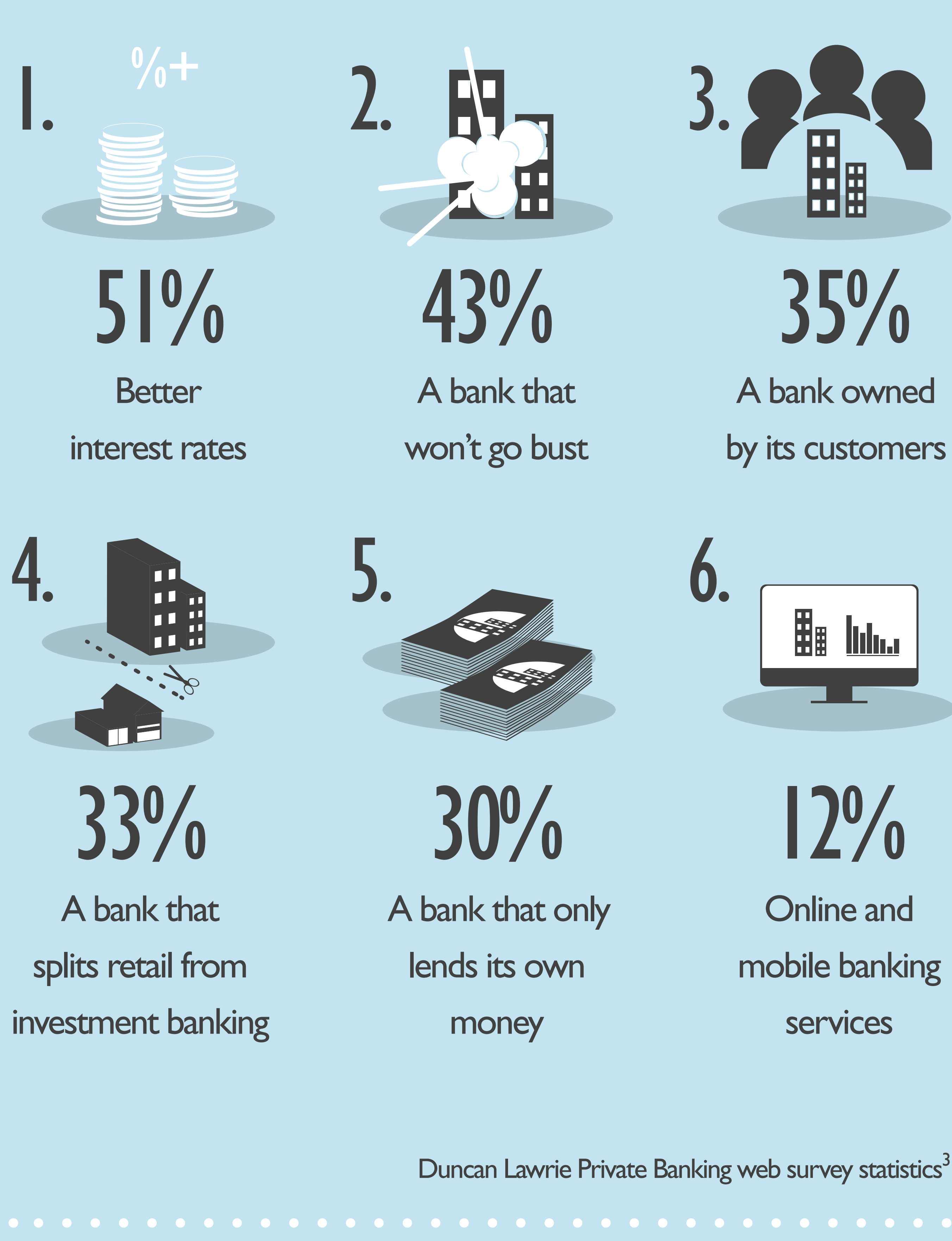
HOW DISHONEST IS THE BANKING SECTOR PERCEIVED TO BE?



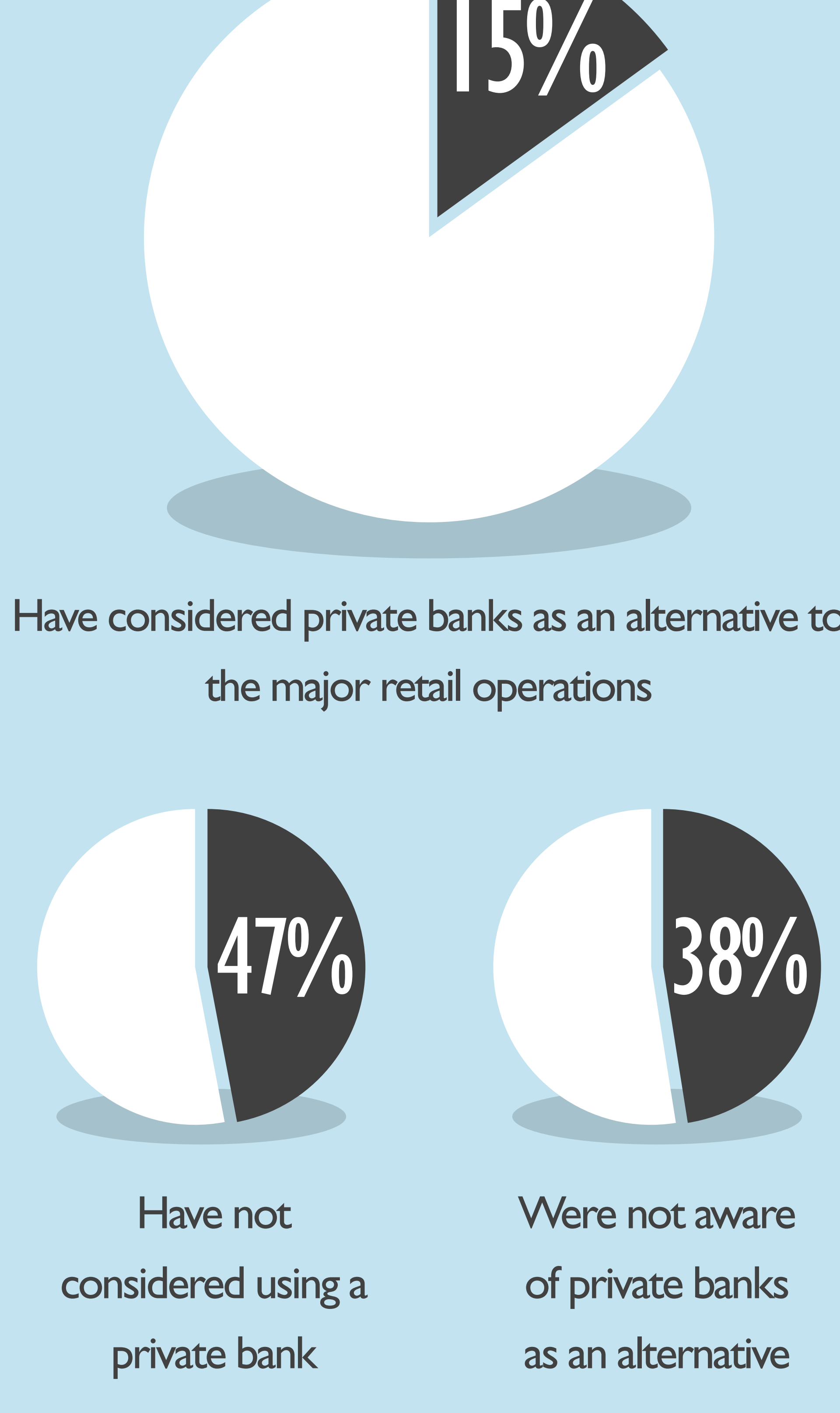
WHAT DO PEOPLE REALLY WANT FROM THEIR BANKS?



WHAT WOULD INFLUENCE PEOPLE TO CHANGE BANKS?

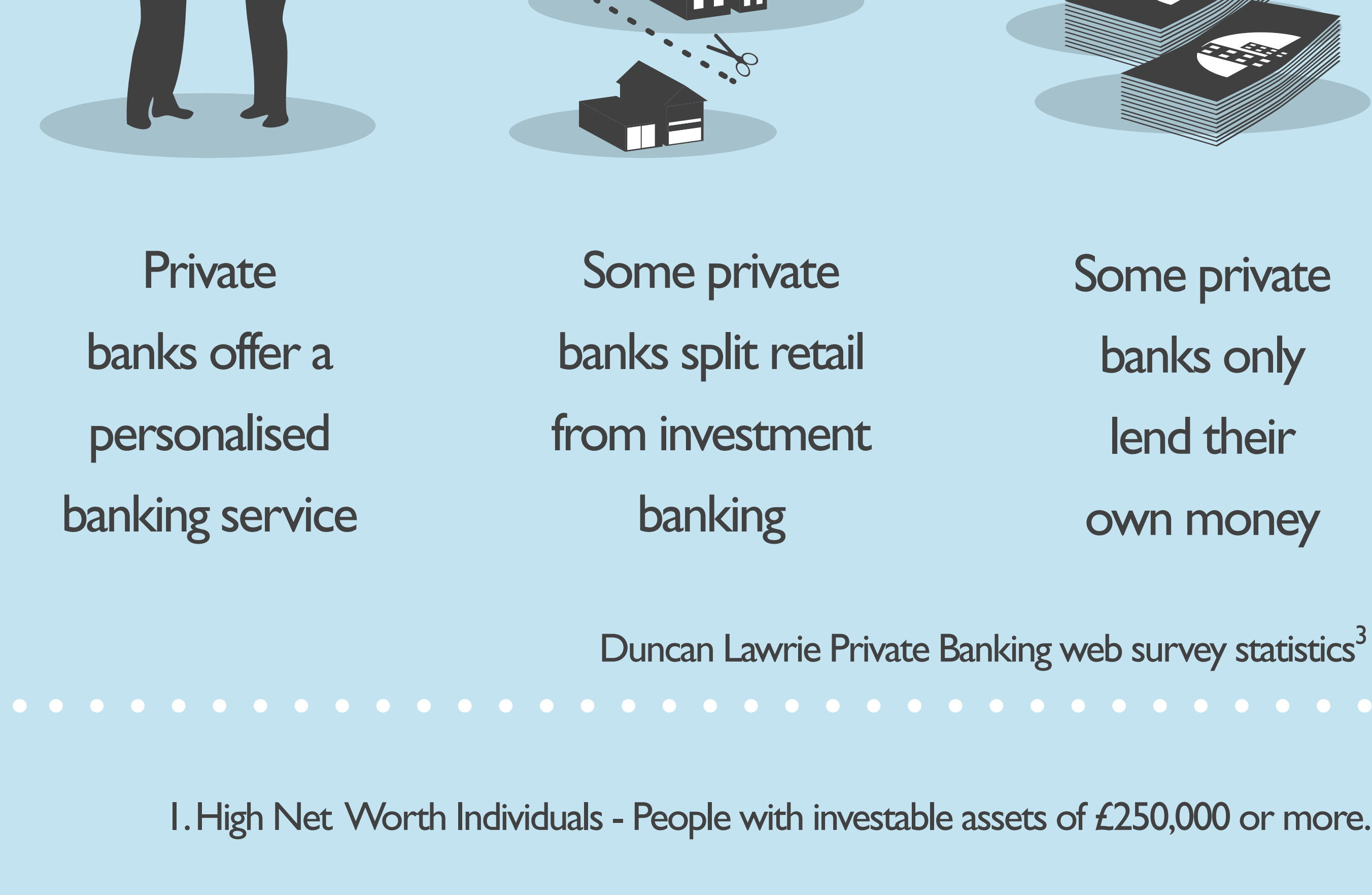


PERCEPTIONS OF PRIVATE BANKS - PART OF THE SOLUTION?



BUT...

PRIVATE BANKS OFFER A GREAT SOLUTION



1. High Net Worth Individuals - People with investable assets of £250,000 or more.

2. Data provided by YouGov survey of more than 1000 High Net Worth Individuals with investable assets of £250,000 or more. September 2012.

YouGov survey carried out on behalf of Duncan Lawrie Private Banking.

3. Data provided by Duncan Lawrie Private Banking survey of 380 individuals earning more than £70,000 per annum in the UK. September 2012.