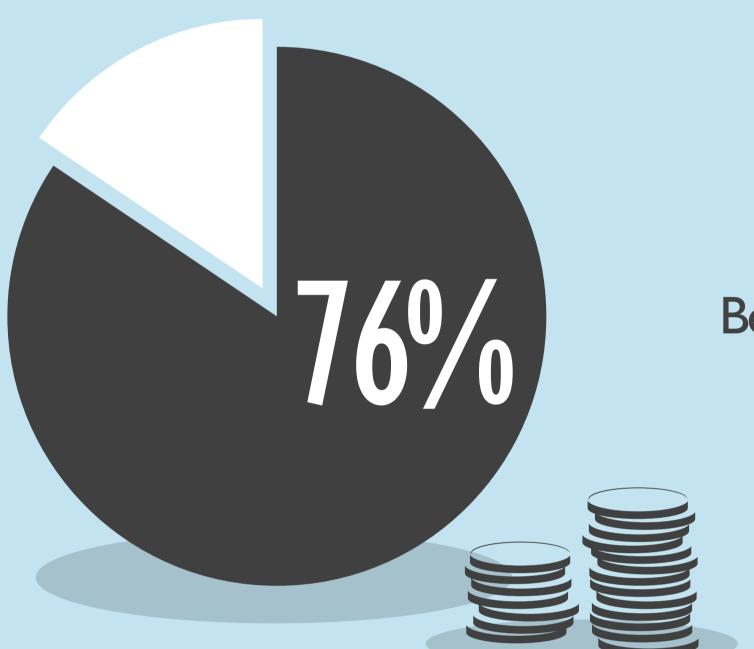
PERCEPTIONS OF THE UK BANKING INDUSTRY



YouGov survey statistics²

HOW DISHONEST IS THE BANKING Sector Perceived to be?

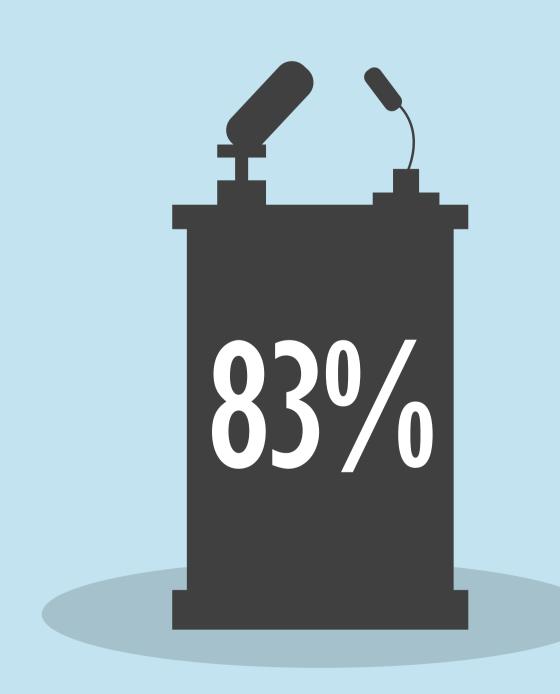


Believe that the banking industry is dishonest

60%

Believe banking is equally or more dishonest than arms dealing





83%

Believe banking is equally or more dishonest than journalism in the wake of the phone hacking scandal

Believe banking to be equally or more dishonest than MPs who profited from the expenses scandal

YouGov survey statistics²

WHAT DO PEOPLE REALLY WANT FROM THEIR BANKS?





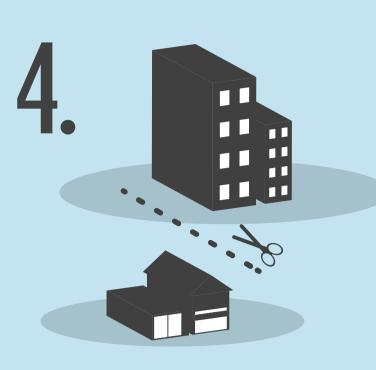
Would prefer traditional, personal banking to a modern call centre approach

YouGov survey statistics²

WHAT WOULD INFLUENCE PEOPLE TO CHANGE BANKS?

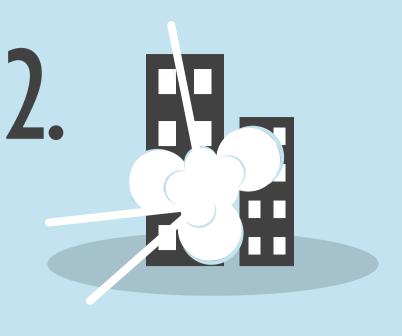


51% Better interest rates



33%

A bank that splits retail from investment banking



43% A bank that won't go bust



30% A bank that only

lends its own money



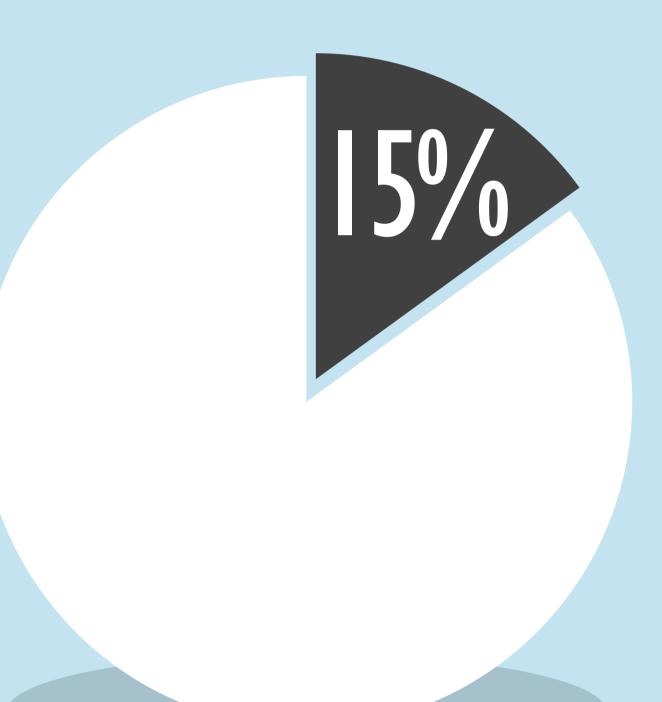
35% A bank owned by its customers



12% Online and mobile banking services

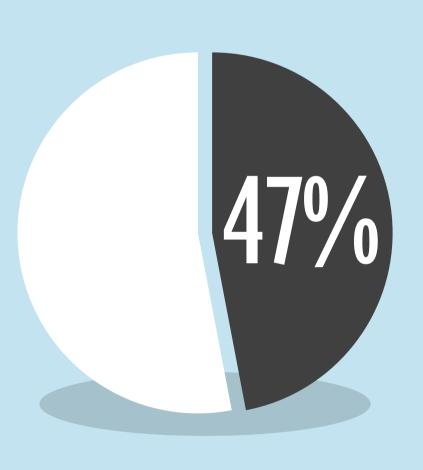
Duncan Lawrie Private Banking web survey statistics³

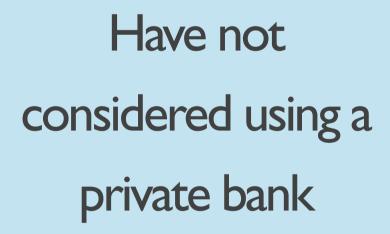
PERCEPTIONS OF PRIVATE BANKS -PART OF THE SOLUTION?



Have considered private banks as an alternative to

the major retail operations





Were not aware of private banks

as an alternative

BUILDON PRIVATE BANKS OFFER A GREAT SOLUTION







Private banks offer a personalised banking service

Some private banks split retail from investment banking

Some private banks only lend their own money

Duncan Lawrie Private Banking web survey statistics³

I. 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.



PRIVATE BANKING

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