



▲ In December, we gave £1 million to 91 children's charities, chosen by staff and readers of the Daily Mail. Children's Minister, Rt Hon Beverley Hughes MP handed over £100,000 to the winning charity, Tommy's.

► Ulster Bank's musical outreach programme is designed to nurture young primary school talent across the island of Ireland. Children from St Paul's Junior National School in Dublin enjoy their workshop.



Customer service

Our consistent leadership among the main high street banks in customer satisfaction is a consequence of our desire to make it as easy as possible to use our services. We operate the largest branch network in Britain and the second largest in the island of Ireland and continue to extend them in both locations. We operate one in five of all free-to-use ATMs in the UK, the largest free-to-use network in the country. However, our stakeholders told us that some communities in the UK do not have reasonable access to a free-to-use ATM. To address this, we committed to installing additional free-to-use ATMs in neighbourhoods without existing provision and with 494 in place we will soon reach our target of 500 machines.

People living in remote communities across Scotland, England and Wales, often distant from a branch and other services, can use one of our 20 mobile branches. They make more than 25,000 stops each year and cover in excess of 190,000 miles. Last year we introduced four new mobile branches in North Wales and Yorkshire, operated by RBS, and in Cumbria and Devon under the NatWest brand.

In January we launched a new product designed to meet the needs of the UK's growing Polish community. The NatWest Welcome Account provides easy access to banking services for Polish speakers in the UK. Since we know that sending money home is important to them, we have made arrangements with PKO Bank Polski, Poland's largest retail bank, so that customers can make free money transfers between their NatWest Welcome Account and any account at PKO Bank Polski. The Welcome Account won the Best Innovation in Banking award from Scottish Financial Enterprise.

Ulster Bank has added foreign language specialists to a number of its branches, as well as publishing a 'Welcome Brochure' with sections in Polish, Portuguese, Lithuanian and Chinese Mandarin.

Citizens in the community

In the US, Citizens has a proud tradition of community involvement and investment. During 2007, we invested \$25 million with more than 4,000 non-profit organisations and over the last six years