

## Our Customers

Our ambition is to build the best bank for customers and reach No. 1 for customer service, trust and advocacy.

### Measuring Customer Advocacy

We track customer advocacy for our key brands using the net-promoter score (NPS), a commonly used metric in banking and other industries across the world. This is measured through independent customer surveys in which customers are asked how likely they would be to recommend their bank to a friend or colleague, on a scale of 0-10, with a score of 10 being 'extremely likely' and 0 being 'extremely unlikely'.

### Our Performance

We are aware that there is a significant gap to achieving our ambition to be No. 1 for customer service, trust and advocacy. Colleagues across the bank are fully focused on delivering a more consistent service which is right first time. In addition, our digital innovations continue to attract strong customer advocacy, proof that when we get the product and service proposition right, our NPS improves.

### Latest Scores

Our brands are our main connection with customers. Each takes a clear and differentiated position with the aim of helping us strengthen our relationship with them. For this reason we measure customer advocacy by brand.

## Personal Banking

Improvements in customer service have been offset by branch closures which have reduced customer advocacy. This has been most keenly felt for the Royal Bank of Scotland whose reputation continues to be impacted by legacy issues.

	Q4'17	Q1'18	Q2'18	Q3'18	Q4'18
NatWest	12	12	13	12	11
Royal Bank of Scotland	-6	-14	-21	-22	-17
Ulster Bank Northern Ireland	-5	-6	-11	-9	-10
Ulster Bank Republic of Ireland	-7	-5	-7	-6	-6

NatWest and Royal Bank of Scotland data sourced from Ipsos MORI FRS using 6 month rolling data. Latest base sizes: 3,111 for NatWest (England & Wales); 421 for Royal Bank of Scotland (Scotland). Based on the question: "How likely is it that you would recommend (brand) to a relative, friend or colleague in the next 12 months for current account banking?" Base: Claimed main banked current account customers. Ulster Bank data sourced from Coyne Research using 12 month rolling data. Question: "Please indicate to what extent you would be likely to recommend (brand) to your friends or family using a scale of 0 to 10 where 0 is not at all likely and 10 is extremely likely". Latest base sizes: 274 Northern Ireland; 297 Republic of Ireland.

## Business Banking

Business Banking continues to be affected by operating model changes. Our Business Banking customers have also been heavily impacted by branch closures.

	Q4'17	Q1'18	Q2'18	Q3'18	Q4'18
NatWest	-7	-10	-6	-5	-9
Royal Bank of Scotland	-15	-22	-23	-29	-36

Source: Charterhouse Research Business Banking Survey, YE Q4 2018. Based on interviews with businesses with an annual turnover up to £2 million. Latest base sizes: 1134 for NatWest (England & Wales), 455 for Royal Bank of Scotland (Scotland). Question: "How likely would you be to recommend (bank)". Base: Claimed main bank. Data weighted by region and turnover to be representative of businesses in Great Britain.

## Commercial Banking

Our Commercial Banking NPS has fallen recently, however it remains ahead of the rest of the market. Our NatWest and Royal Bank of Scotland brands are ahead of the rest of their respective markets.

	Q4'17	Q1'18	Q2'18	Q3'18	Q4'18
NatWest	25	23	22	21	21
Royal Bank of Scotland	21	10	17	21	20

Source: Charterhouse Research Business Banking Survey, YE Q4 2018. Based on interviews with businesses with an annual turnover over £2 million. Latest base sizes: 558 for NatWest (England & Wales), 103 for Royal Bank of Scotland (Scotland). Question: "How likely would you be to recommend (bank)". Base: Claimed main bank. Data weighted by region and turnover to be representative of businesses in Great Britain.

## Trust

We measure Trust by asking customers "how much do you trust the bank to do the right thing?" Scores for NatWest have fluctuated during 2018 and, over the last five years, have improved in line with the market. Trust in the Royal Bank of Scotland has also improved over the last five years, but legacy issues are still in customers' memories and it remains the least trusted bank in the sector.

	Q4'17	Q1'18	Q2'18	Q3'18	Q4'18
NatWest	57	59	58	64	56
Royal Bank of Scotland	27	15	27	25	27

Source: Populus. Latest quarter's data. Measured as a net % of those that trust RBS/NatWest to do the right thing, less those that do not. Latest base sizes: 891 for NatWest (England & Wales), 215 for Royal Bank of Scotland (Scotland).