

## Our Customers

**Our ambition is to build the best bank for customers in the UK and Republic of Ireland**

### 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 determined to make a difference with the things that matter most to our customers. We listen to customer feedback and, via our closed-loop feedback programme, respond to any issues that they identify. Through fixing our core processes we will get our core service right first time more consistently while at the same time innovating to deliver better solutions.

### 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. The tables on the following show NPS and Trust scores for our key brands.



## Customer Advocacy and Trust Scores

### Personal Banking

	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
 NatWest	15	13	11	11	11
 Royal Bank of Scotland	-14	-9	-10	-14	-17
 Ulster Bank Northern Ireland	-10	-5	-1	-3	-10
 Ulster Bank Republic of Ireland	-18	-15	-11	-7	-6

Source: Ipsos MORI FRS 6 month rolling data. Latest base sizes: 2,829 for NatWest (England & Wales); 451 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.

Source: Coyne Research 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: 352 Northern Ireland; 1,424 Republic of Ireland.

### Business Banking

	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
 NatWest	-7	-9	-9	-8	-9
 Royal Bank of Scotland	-25	-31	-36	-36	-36

Source: Savanta MarketVue Business Banking, YE Q4 2019. Based on interviews with businesses with an annual turnover up to £2 million. Latest base sizes: 1104 for NatWest (England & Wales), 416 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

	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
 NatWest	23	23	20	20	21
 Royal Bank of Scotland	9	16	21	18	20

Source: Savanta MarketVue Business Banking, YE Q4 2019. Based on interviews with businesses with an annual turnover over £2 million. Latest base sizes: 586 for NatWest (England & Wales), 100 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 also use independent experts to measure our customers' trust in the bank. Each quarter we ask customers to what extent they trust or distrust their bank to do the right thing. The score is a net measure of those customers that trust their bank (a lot or somewhat) minus those that distrust their bank (a lot or somewhat).

	Q4 2019	Q3 2019	Q2 2019	Q1 2019	Q4 2018
 NatWest	62	62	61	60	56
 Royal Bank of Scotland	39	47	38	28	27

Source: Populus. Latest quarter's data. Measured as a net % of those that trust Royal Bank of Scotland/NatWest to do the right thing, less those that do not. Latest base sizes: 531 for NatWest (England & Wales), 214 for Royal Bank of Scotland (Scotland).