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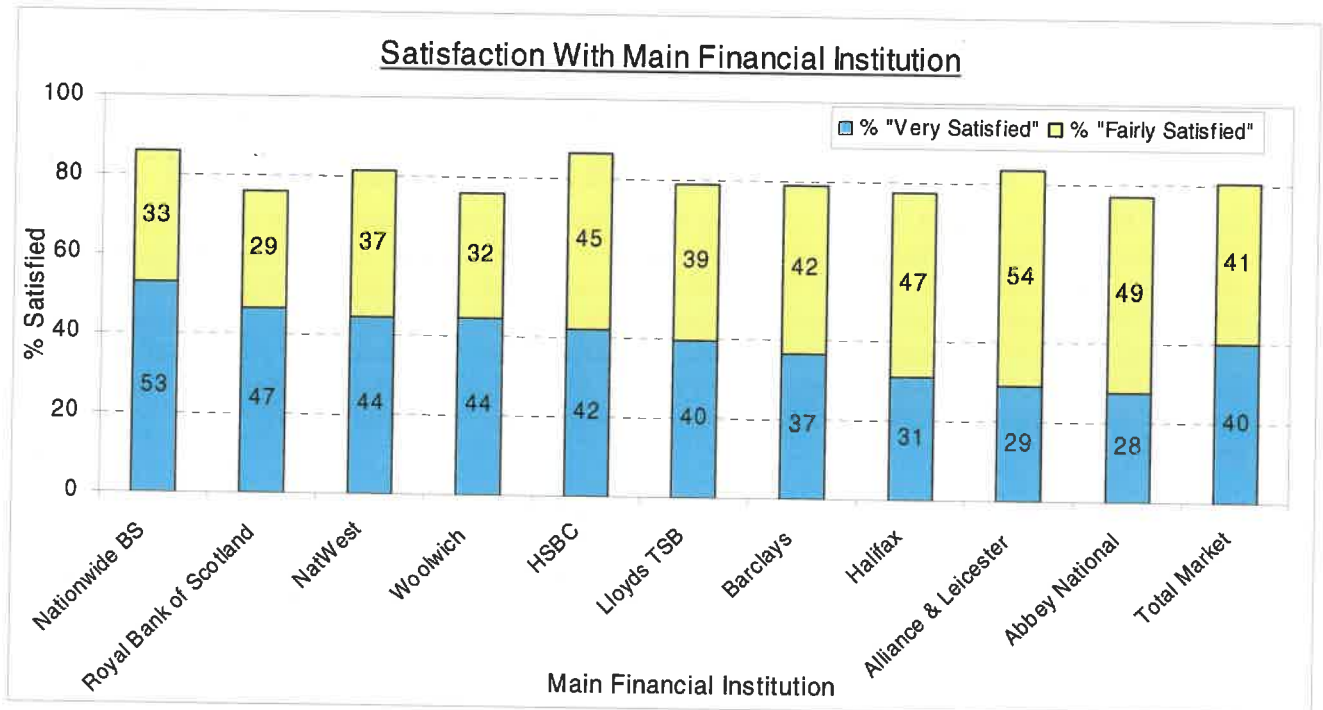
On October 17, 2006

## **LLOYDS MOST POPULAR PERSONAL BANK BUT HSBC CUSTOMERS THE MOST SATISFIED**

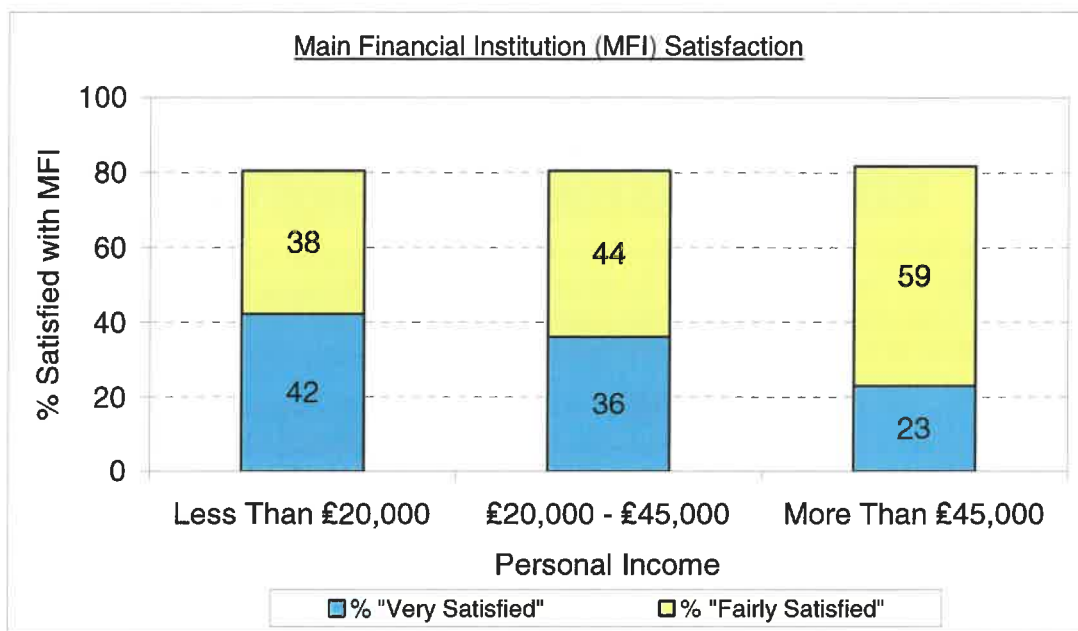
Lloyds TSB is Britain's most popular financial institution for personal banking with 16% of Brits aged 14 and over nominating the bank as their main financial institution, Roy Morgan Single Source reveals. Halifax, HSBC and Barclays were each nominated as the main financial institution by 11% of the British population putting these banks ahead of NatWest (10%), Nationwide BS (7%) and Abbey National (7%).

<b>MAIN FINANCIAL INSTITUTION</b>	<b>% of Population 14 and over</b>
Lloyds TSB	16%
Halifax	11%
HSBC	11%
Barclays	11%
NatWest	10%
Nationwide BS	7%
Abbey National	7%
Alliance & Leicester	4%
Royal Bank of Scotland	3%
Woolwich	2%

Of the top ten personal banking financial institutions, HSBC has the highest overall satisfaction rate with 87% of those who mainly conduct their financial affairs with the bank at least fairly satisfied (42% very satisfied, 45% fairly satisfied). Nationwide BS has the second highest satisfaction rating amongst the top 10 (86% of their customers are at least fairly satisfied) but have the highest percentage of very satisfied customers- 53%. Indeed Nationwide BS is the only major main financial institution with a majority of customers who are very satisfied. Only three of the major main financial institutions have overall satisfaction rates above the industry average of 81%.



While overall personal banking satisfaction is relatively similar across income groups (80-82%), high income earners (those earning over £45,000) are much less likely than lower income groups to be very satisfied with their main financial institution. Less than a quarter (23%) of those earning over £45,000 are very satisfied with their bank compared to 36% of those earning £20,000 - £45,000 and 42% of those earning less than £20,000.



### **BANKING IN THE HOME NATIONS**

The most popular personal bank differs in each of the Home Nations: Lloyds TSB is the most popular in England, with 17% of the population mainly banking there; Bank of Scotland (21%) is the most popular bank in Scotland; HSBC (26%) the most popular in Wales; and Northern Bank (25%) the most popular bank in Northern Ireland.

<u><b>Main Financial Institution</b></u>							
<u><b>England</b></u>		<u><b>Scotland</b></u>		<u><b>Wales</b></u>		<u><b>Northern Ireland</b></u>	
<b>% population 14+</b>		<b>% population 14+</b>		<b>% population 14+</b>		<b>% population 14+</b>	
Lloyds TSB	17%	Bank of Scotland	21%	HSBC	26%	Northern Bank	25%
Barclays	12%	Clydesdale Bank	15%	Lloyds TSB	18%	Halifax	22%
HSBC	11%	Lloyds TSB	13%	NatWest	15%	Ulster Bank	17%
Halifax	11%	Royal Bank of Scotland	12%	Barclays	12%	Nationwide BS	13%
NatWest	11%	Halifax	10%	Nationwide BS	6%	Abbey National	8%

### **FINANCIAL BRANDS BRITS WOULD CONSIDER USING**

Level of income is a factor when it comes to which financial brands Brits would consider using. Amongst high income earners (those earning more than £45,000), 36% would consider using Abbey National making the brand slightly more preferred than HSBC (33%), but some way ahead of Barclays (26%), Barclaycard (26%) and ING Direct (24%). Amongst middle-income earners (£20,000-£45,000) Halifax is the brand most likely to be considered, with 30% of middle-income earners nominating the brand ahead of Abbey National (28%), Lloyds TSB (21%) HSBC (21%), and Nationwide BS (16%). Abbey National (20%) is also top of the list of brands low income earners (less than £20,000) would consider using; ahead of Halifax (19%), Lloyds (17%) Barclays (17%) and HSBC (16%)

<u><b>Financial Brands Brits Would Consider Using</b></u>					
<u><b>Income of Brits aged 14 and over</b></u>					
<b>Less Than £20,000</b>		<b>£20,000 to £45,000</b>		<b>More Than £45,000</b>	
Abbey National	20%	Halifax	30%	Abbey National	36%
Halifax	19%	Abbey National	28%	HSBC	33%
Lloyds TSB	17%	Lloyds TSB	21%	Barclays	26%
Barclays	17%	HSBC	21%	Barclaycard	26%
HSBC	16%	Nationwide BS	16%	ING Direct	24%

These are the main findings of a Roy Morgan International survey of 2,451 Britons aged 14 and over between July 2005 and June 2006 as part of Roy Morgan Single Source.

**Margin of Error:**

The margin of error to be allowed for in any estimate depends mainly on the number of interviews on which it is based. The following table gives indications of the likely range within which estimates would be 95% likely to fall, expressed as the number of percentage points above or below the actual estimate. The figures are approximate and for general guidance only, and assume a simple random sample. Allowance for design effects (such as stratification and weighting) should be made as appropriate.

Sample Size	Percentage Estimate			
	<u>40-60%</u>	<u>25-75%</u>	<u>10% or 90%</u>	<u>5% or 95%</u>
2000	±2.2	±1.9	±1.3	±1

**Roy Morgan International**

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