

Keynote Customer Experience Rankings

U.K. BANKING PROSPECTS

Wave 1 - August 2007

CE Rankings Methodology: Sites & Sample

SITES EVALUATED:

- Bank of Scotland
- Barclays
- Halifax
- HSBC
- Lloyds TSB
- **NatWest**
- RBS
- The Co-operative Bank

SAMPLE:

- **8 evaluations; 1862 panelists total**
- 227+ per site, UK online adults 18+
- Not a current customer of banking site evaluated

TIMING:

- **Wave 1 evaluation period: July 18—August 7, 2007**
- Next study delivered: Summer 2008




Overview of Results

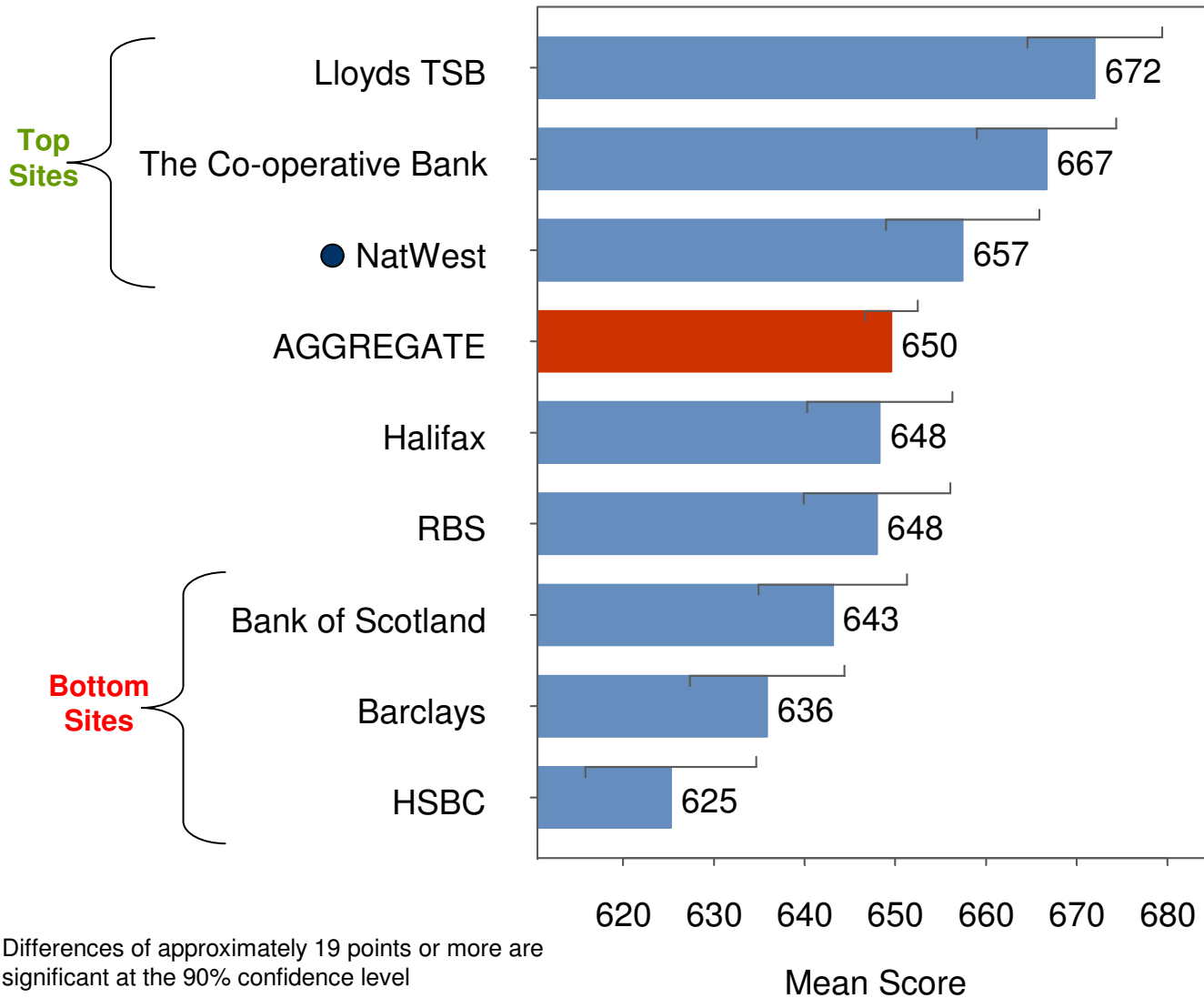
- Overall CE Index
- Brand Impact Index
- Acquisition Impact Index
- Customer Satisfaction Index

Index Rankings Summary

RANK	Overall CE Index	Brand Impact Index	Acquisition Impact Index	Customer Satisfaction Index
1	Lloyds TSB	The Co-operative Bank	RBS	Lloyds TSB
2	The Co-operative Bank	Lloyds TSB	Lloyds TSB	The Co-operative Bank
3	NatWest	NatWest	NatWest	NatWest
4	Halifax	Bank of Scotland	The Co-operative Bank	Halifax
5	RBS	Halifax	Halifax	Barclays
6	Bank of Scotland	RBS	Bank of Scotland	RBS
7	Barclays	Barclays	HSBC	Bank of Scotland
8	HSBC	HSBC	Barclays	HSBC

 = Indicates the statistical top tier sites

Overall CE Index



Keynote Overall CE Index comprises three indices:

- Customer Satisfaction
- Brand Impact
- Acquisition Impact



Drivers, Best Practices, and Opportunities


Business Impact Drivers

TOP IMPACT DRIVERS	BRAND IMPACT	ACQUISITION IMPACT
	Relationship to Brand Impact	Relationship to Acquisition Impact
1. Design and Organisation	■ ■ ■ ■	■ ■ ■ ■
2. Customer Support	■ ■ ■ ■	■ ■ ■
3. Offering Interest	■ ■	■ ■ ■ ■
4. Environment Consciousness	■ ■ ■	■ ■ ■
5. Ease of Opening Account	■ ■	■ ■
6. Other Financial Accounts Interest	■	■ ■
7. Site Performance	■	□
8. Privacy & Security	■	□

 = The highest partial correlation of driver to index


Driver Rankings (1 of 2)

RANK	Design and Organisation	Customer Support	Offering Interest	Environment Consciousness
1	NatWest	Lloyds TSB	RBS	The Co-operative Bank
2	The Co-operative Bank	Barclays	Bank of Scotland	HSBC
3	Lloyds TSB	Halifax	NatWest	Lloyds TSB
4	RBS	The Co-operative Bank	Halifax	Barclays
5	Barclays	Bank of Scotland	Lloyds TSB	Halifax
6	Bank of Scotland	NatWest	HSBC	NatWest
7	HSBC	RBS	The Co-operative Bank	Bank of Scotland
8	Halifax	HSBC	Barclays	RBS

 = Indicates the statistical top tier sites

Driver Rankings (2 of 2)

RANK	Ease of Opening Account	Other Financial Accounts Interest	Site Performance	Privacy & Security
1	Lloyds TSB	RBS	NatWest	Lloyds TSB
2	Halifax	HSBC	RBS	Halifax
3	Barclays	The Co-operative Bank	Halifax	The Co-operative Bank
4	HSBC	Bank of Scotland	Bank of Scotland	Bank of Scotland
5	Bank of Scotland	Lloyds TSB	The Co-operative Bank	NatWest
6	The Co-operative Bank	NatWest	HSBC	Barclays
7	RBS	Halifax	Lloyds TSB	RBS
8	NatWest	Barclays	Barclays	HSBC

 = Indicates the statistical top tier sites