

NPS

Our brands are our main connection with customers. We track customer advocacy for our key brands and services using the Net Promoter Score (NPS), a commonly used metric in banking and other industries across the world.

Overall NPS

Banking:

NatWest Retail⁽¹⁾

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| 22 | 13 |

Source: Strategic NPS benchmarking study run through InMoment, England & Wales

NatWest Business

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| -6 | -3 |

Source: MarketVue Business Banking from Savanta, England & Wales, Businesses with a turnover up to £750k

NatWest Commercial

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| 16 | 13 |

Source: MarketVue Commercial Banking from Savanta, England & Wales, Businesses with a turnover above £750k

Royal Bank of Scotland Retail

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| 10 | -2 |

Source: Strategic NPS benchmarking study run through InMoment, Scotland

Royal Bank of Scotland Business

| Q4 2022 | Q4 2021 |
|-----------|------------|
| -6 | -13 |

Source: MarketVue Business Banking from Savanta, Scotland, Businesses with a turnover up to £750k

Royal Bank of Scotland Commercial

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| 12 | 12 |

Source: MarketVue Commercial Banking from Savanta, Scotland, Businesses with a turnover above £750k

Customer Trust

NatWest

| Q4 2022 | Q4 2021 |
|------------|------------|
| 75% | 74% |

Source: Yonder reputation tracker, GB, Trust among Retail Banking customers

Royal Bank of Scotland

| Q4 2022 | Q4 2021 |
|------------|------------|
| 67% | 70% |

Source: Yonder reputation tracker, GB, Trust among Retail Banking customers

Retail Banking⁽¹⁾

Account opening

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| 32 | 28 |

Source: Strategic NPS benchmarking study run through InMoment

Mortgage

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| 24 | 14 |

Source: Strategic NPS benchmarking study run through InMoment, based on 12-month rolling.

Mobile Banking

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| 49 | 45 |

Source: Strategic NPS benchmarking study run through InMoment

Online Banking

| Q4 2022 | Q4 2021 |
|-----------|-----------|
| 33 | 25 |

Source: Strategic NPS benchmarking study run through InMoment

(1) Smartphone interviewing was integrated into the NPS survey from December 2021 to provide a better respondent experience, maintain robust sample sizes and keep us in line with industry best practice. Due to this methodology change we have seen an uplift in NPS scores for all brands.