

Market shares in personal banking

1. This appendix sets out the market shares for all personal banking providers in Northern Ireland. In addition to PCA providers, the personal banking industry includes, for example, credit card, mortgage and loan providers. In addition to banks, institutions such as credit unions and the Post Office offer other financial products.
2. The table summarizes shares of supply in certain personal banking products in Q4, 2006, based on the MORI survey.

Shares of certain personal banking services in Northern Ireland, Q4, 2006

	<i>per cent</i>				
	<i>Current accounts*</i>	<i>Savings accounts</i>	<i>Mortgages (first mortgage)</i>	<i>Personal loans (main loan)</i>	<i>Credit cards</i>
Ulster	20–25	10–15	5–10	10–15	10–15
Northern	15–20	10–15	0–5	5–10	10–15
First Trust	10–15	5–10	5–10	5–10	5–10
Bol	10–15	5–10	0–5	5–10	5–10
Halifax	5–10	10–15	15–20	5–10	5–10
Abbey/Abbey National	5–10	5–10	10–15	0–5	0–5
Nationwide	0–5	5–10	10–15	0–5	0–5
A&L	0–5	5–10	10–15	5–10	0–5
Post Office	0–5	5–10	0–5	0–5	0–5
Woolwich	0–5	0–5	0–5	0–5	0–5
HSBC	0–5	0–5	0–5	0–5	0–5
Co-operative Bank	0–5	0–5	0–5	0–5	0–5
cahoot	0–5	0–5	0–5	0–5	0–5
smile	0–5	0–5	0–5	0–5	0–5
Bank of Scotland (Ireland)	0–5	0–5	0–5	0–5	0–5
Intelligent Finance	0–5	0–5	0–5	0–5	0–5
first direct	0–5	0–5	0–5	0–5	0–5
Barclays	0–5	0–5	0–5	0–5	5–10
Blackhorse Finance	0–5	0–5	0–5	0–5	0–5
Capital One	0–5	0–5	0–5	0–5	5–10
Credit Union	0–5	10–15	0–5	15–20	0–5
Egg/Prudential	0–5	0–5	0–5	0–5	0–5
M&S Financial Services	0–5	0–5	0–5	0–5	0–5
MBNA	0–5	0–5	0–5	0–5	0–5
Progressive	0–5	0–5	0–5	0–5	0–5
Sainsbury's Bank	0–5	0–5	0–5	0–5	0–5
Tesco	0–5	0–5	0–5	0–5	0–5
Other†	0–5	0–5	10–15	10–15	10–15

Source: MORI survey.

*Current accounts in the MORI survey include basic accounts as well as PCAs.

†Banks which are not separately identified as providing current accounts and do not have a share above 1 per cent for any of the other products.