

Ethical Consumer's Buyer's Guide to Banks May/June 2005

Co/Brand Name	Environment				Animals				People				Extras				Product sustainability		Ownership	Ethiscore	
	ER	PO	NP	EO	AT	ATP	FF	OA	OR	WR	CO	IM	AR	GE	BC	PA	AL	CS			EF
Abbey current accounts	●			●					●	●							●			Abbey National plc, Banco Santander Central Hispano SA	10
Alliance & Leicester current accounts	●																●			Alliance & Leicester Plc	13
Bank of Ireland current accounts	●																●			Bank of Ireland	12.5
Bank of Scotland current accounts				●	●			●	●						●	●	●			HBOS Plc	8
Barclays current accounts	●	●	●	●	●			●	●			●	●	●	●	●	●			Barclays Plc	1.5
Cahoot current accounts	●			●				●		●							●			Abbey National plc, Banco Santander Central Hispano SA	10
Citibank current accounts	●	●	●	●	●			●	●		●	●	●	●	●	●	●			Citigroup Inc, (Prudential plc)	1.5
Clydesdale Bank current accounts	●	●		●	●			●	●								●			National Australia Bank Ltd	9
Co-op bank current accounts [B] [E]	●	●		●	●		●	●							●	●	●	*	*	Co-operative Group Ltd	8
Coutts & Co current accounts	●	●	●	●	●			●	●		●	●	●	●	●	●	●			Royal Bank of Scotland Group plc	4.5
Cumberland current accounts [B]	●																		*	Cumberland Building Society	14
First Direct current accounts	●	●	●	●	●			●	●					●	●	●	●			HSBC Holdings plc	3
First Trust current accounts	●			●				●									●			Allied Irish Banks plc	11.5
Halifax current accounts				●	●			●	●								●			HBOS Plc	8
HSBC current accounts	●	●	●	●	●			●	●					●	●	●	●			HSBC Holdings plc	3
Intelligent Finance current accounts				●	●			●	●								●			HBOS Plc	8
Leeds & Holbeck current accounts [B]	●																		*	Leeds & Holbeck Building Society	13.5
Lloyds TSB current accounts	●	●	●	●	●			●	●		●	●	●	●	●	●	●			Lloyds TSB Group plc	4.5
N&P Gold Current Account	●																		*	Norwich & Peterborough Building Society	14
Nationwide current accounts [B]	●																		*	Nationwide Building Society	13.5
NatWest current accounts	●	●	●	●	●			●	●		●	●	●	●	●	●	●			Royal Bank of Scotland Group plc	4.5
Northern Bank current accounts	●																			Danske Bank	12.5
Northern Rock current accounts [B]																			*	Northern Rock plc	14.5
Norwich & Peterborough current accounts [B]	●																		*	Norwich & Peterborough Building Society	14
Royal Bank of Scotland current accounts	●	●	●	●	●			●	●		●	●	●	●	●	●	●			Royal Bank of Scotland Group plc	4.5
Smile current accounts [B]	●	●		●	●		●	●							●	●	●	*	*	Co-operative Group Ltd	7
Ulster Bank current accounts	●	●	●	●	●			●	●		●	●	●	●	●	●	●			Royal Bank of Scotland Group plc	4.5
Woolwich current accounts	●	●	●	●	●			●	●					●	●	●	●			Barclays Plc	1.5
Yorkshire Bank current accounts	●	●		●	●			●	●											National Australia Bank Ltd	9

Key to Category headings

ER = Environmental Reporting, **PO** = Pollution, **NP** = Nuclear Power, **EO** = Environment Other, **AT** = Animal Testing, **ATP** = Animal Testing Policy, **FF** = Factory farming, **OA** = Other Animal Rights, **OR** = Oppressive Regimes, **WR** = Workers' Rights, **CO** = Code of Conduct, **IM** = Irresponsible Marketing, **AR** = Armaments, **GE** = Genetic Engineering, **BC** = Boycott Call, **PA** = Political Activities, **AL** = Alert, **CS** = Company Sustainability, **EF** = Positive Environmental Features, **OS** = Other Sustainability Features