Mortgage Intermediary Census

AMI Results

October 2008

Introduction

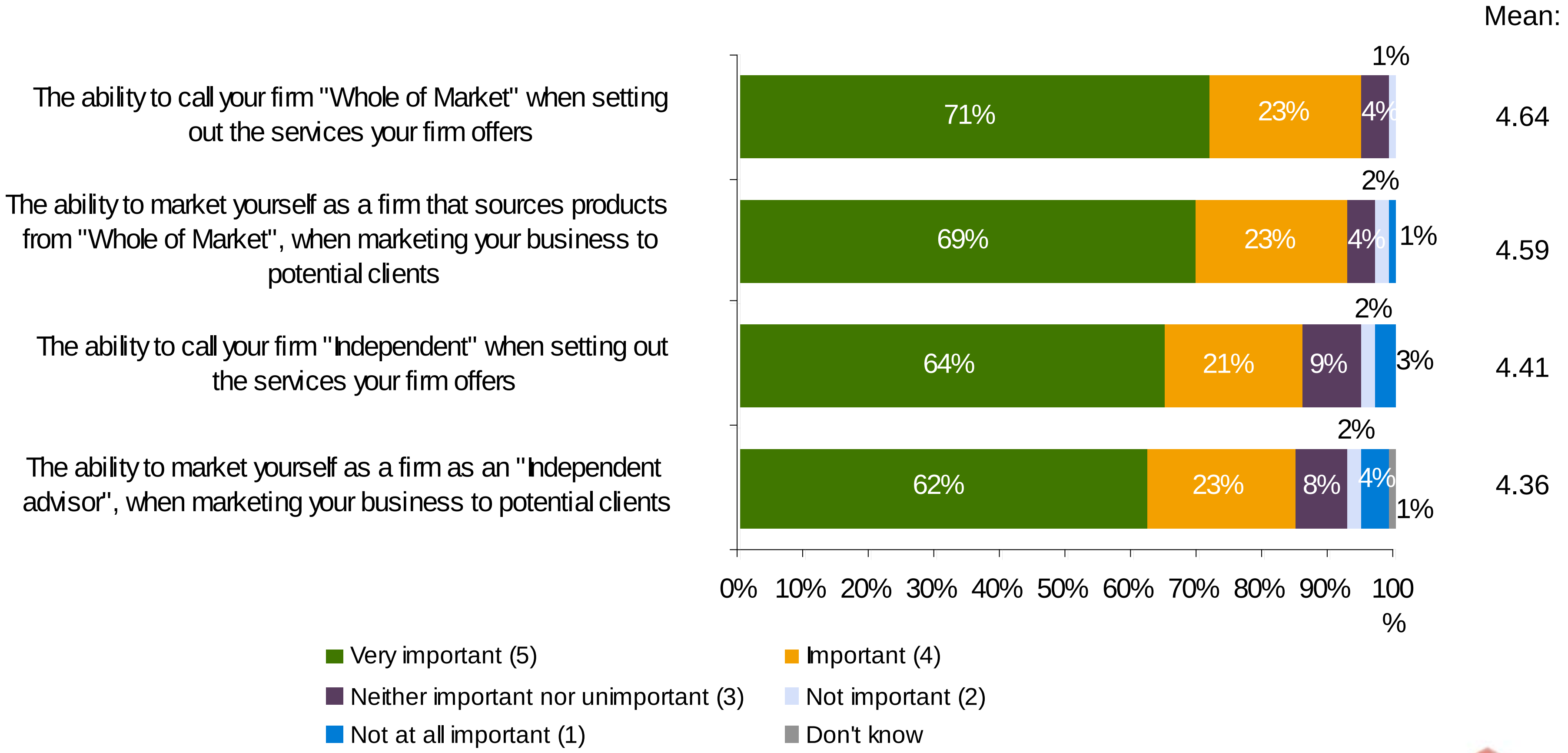
FINANCIAL SERVICES CONSULTING

Mortgage Intermediary Census provides a unique source of insights into the attitudes and behaviours of mortgage intermediaries

- In October 2008 the AMI questions focussing on:
  - The importance of being "Whole of Market"
  - The current market conditions
- 213 advisers responded to the survey
- Fieldwork was undertaken between 14th and 24th October

Importance of being whole of market / independent

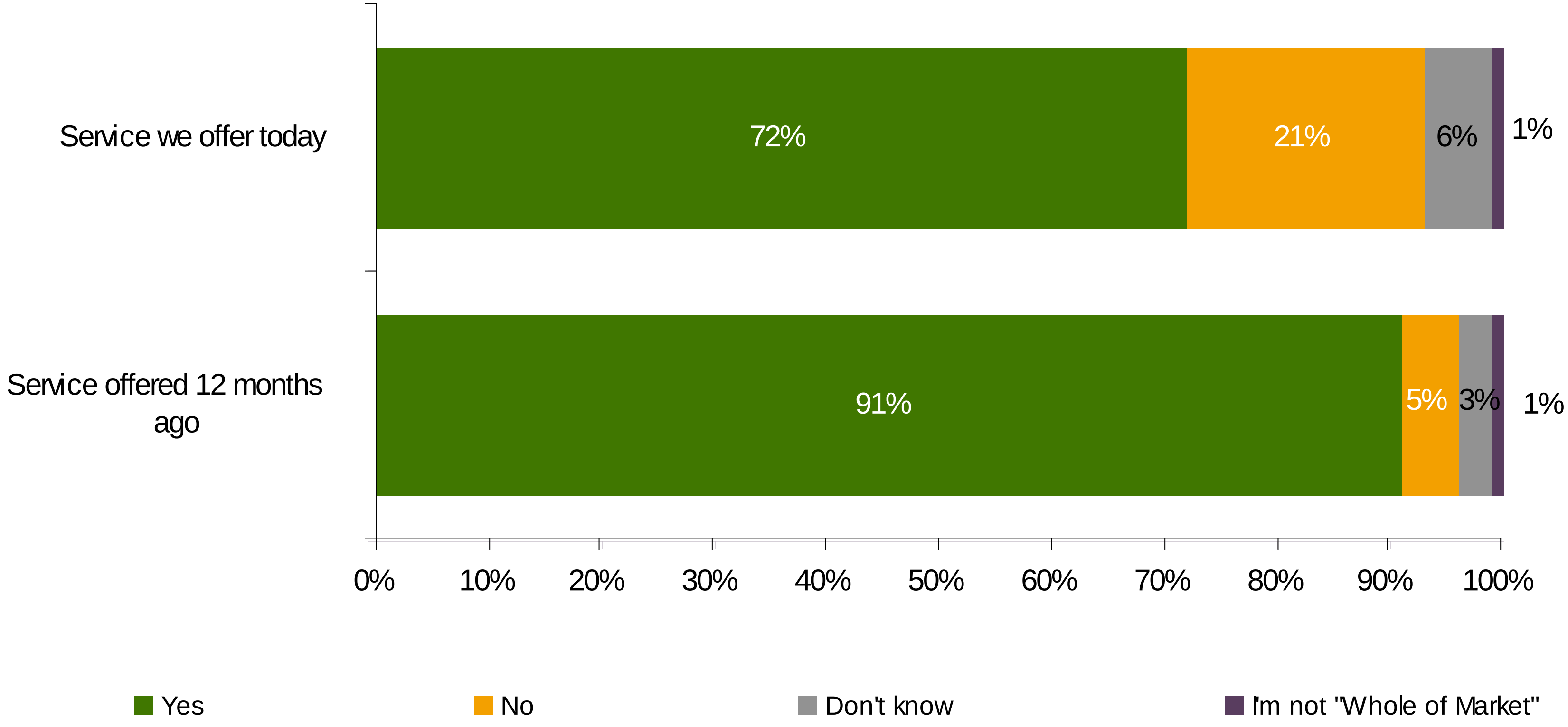
Majority believe being 'whole of market' and 'independent' are important to clients and potential clients



Base: All respondents (213)
Q1: Please rate the following statements in terms of how important each is to your clients / potential clients:

Whether service offered is Whole of Market

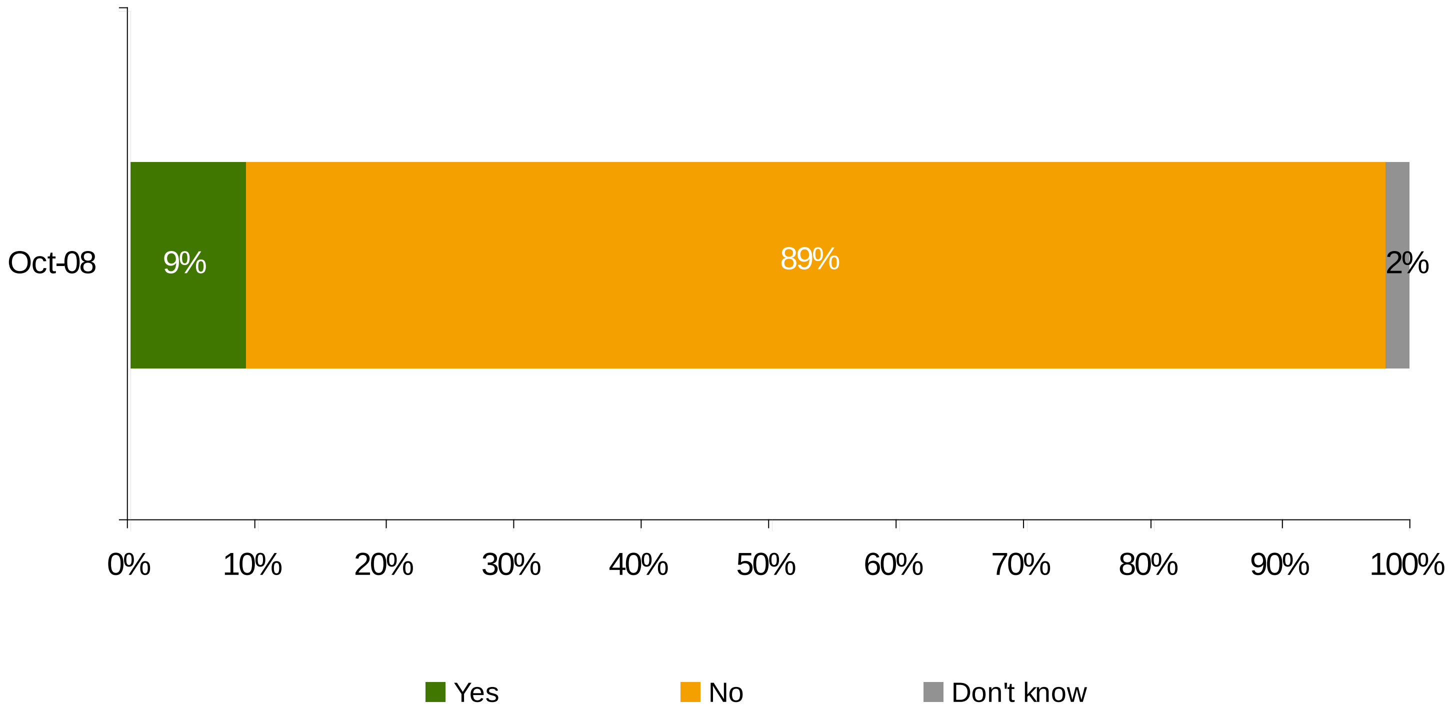
The majority feel that 12 months ago the service they provided could have been described as 'whole of market', where as fewer think this is the case currently



Base: All respondents (213)
Q2: Do you feel the term "Whole of Market" accurately describes the service you: offered to your clients 12 months ago/ offer to your clients today

Whether market conditions have improved

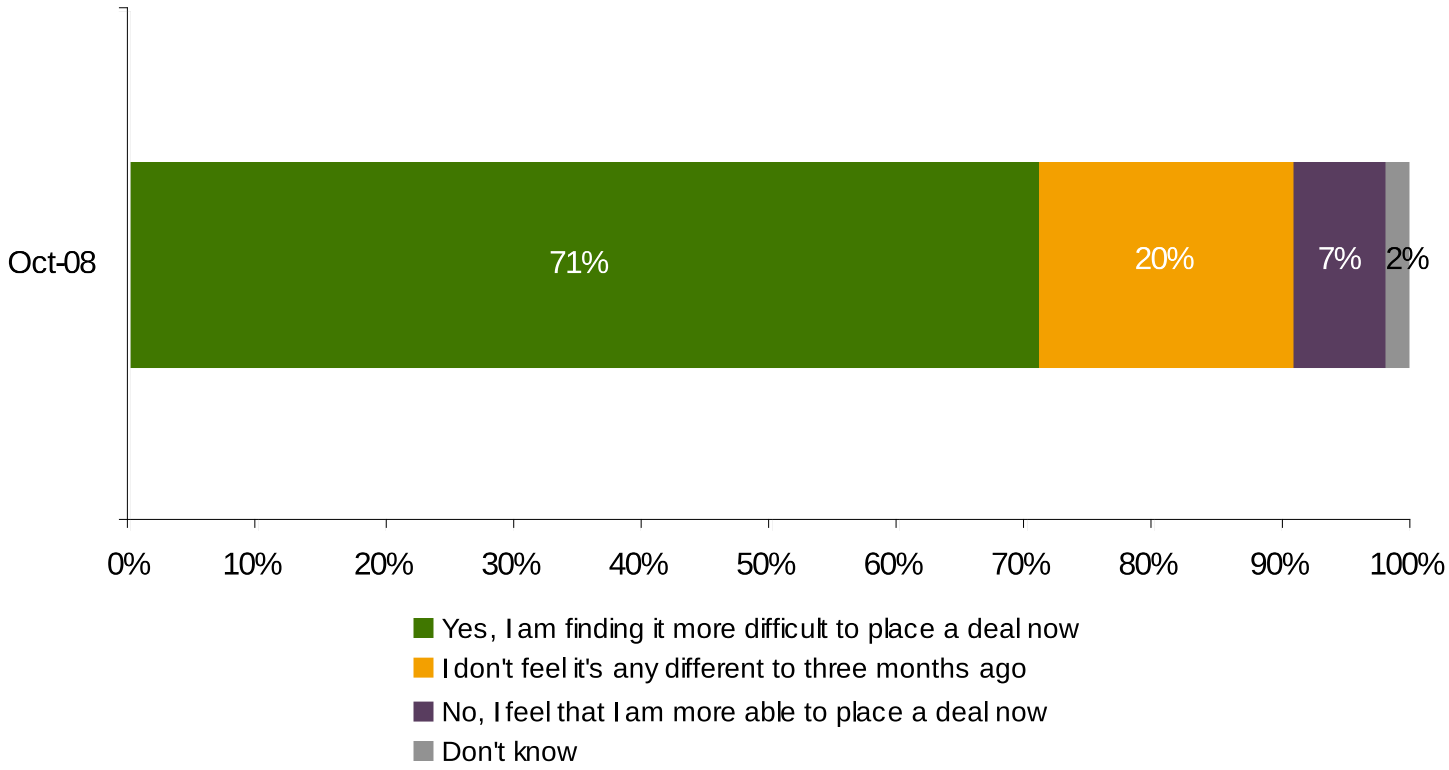
9 out of 10 advisers feel that market conditions have not improved compared to three months ago



Base: All respondents (213)
Q4: Compared to 3 months ago, do you feel that general market conditions have improved?

Difficulty placing deals for client

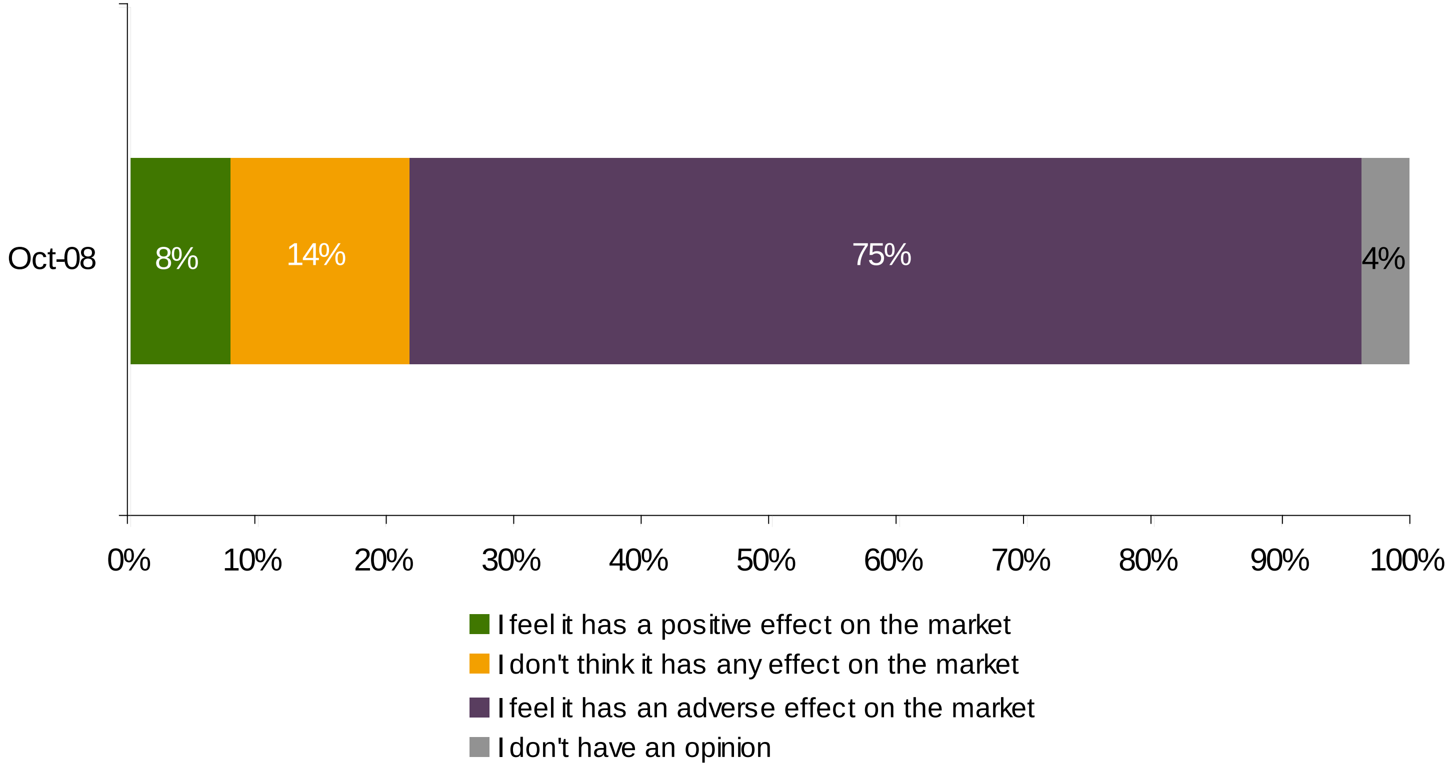
7 out of 10 advisers are finding it more difficult to place a deal now than three months ago, while 1 in 5 feel there has been no change



Base: All respondents (213)
Q5: Compared to 3 months ago, do you feel that it is now more difficult to place a deal for your client?

Effect of merger of large banks on market

Three quarters of advisers feel that the merger of large banks has an adverse effect on the market, with just under 1 in 10 believing it has a positive impact



Base: All respondents (213)
Q7: In your opinion, what effects on the market, if any, does the merger of large banks have?

Contacts

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