

## Scots lead the way by 'saving £236 a month'

SOME people in Scotland are managing to save £236 a month after paying all their bills, a bank claims.

The **ICICI Bank** survey of the UK's savings habits says Scots are squirrelling away an average of 45% of their monthly disposable income, compared to those living in the South, Midlands and Wales who save 41%, an average of £197.

Londoners have the highest disposable income but save only 41% – a monthly average of £274.