

The Royal Bank for Scotland

Supporting Scottish business

Royal Bank of Scotland has played an instrumental role in supporting Scotland's economic and industrial development throughout our history

- In 2015, we provided our small business customers with **£135 million in new lending**, £370,000 per day
- We **opened 9,000 new relationships** with businesses turning over less than £2 million in 2015
- We're the main partner to entrepreneurial funding competition Scottish EDGE. To date, **we've provided £2.5 million towards EDGE prize funding** and office space in the bank's Gogarburn HQ
- Since 2015, we've powered Entrepreneurial Spark, **the world's largest free business accelerator**. There are **3 hubs** based in our premises in Glasgow, Ayrshire and the former Executive wing of our Edinburgh HQ, where **we've provided over 350 aspiring entrepreneurs** with free office space, facilities, Wifi, business support and advice.



Doing the Right Thing

- **800,000 customers regularly log in** and use our mobile app
- Since 2014, we've **upgraded 64** of our branches
- We've **eliminated bonuses** or commission for branch and telephone customer facing roles
- **No more teaser rates**
- We **offer the same rates to customers** who apply for our products online, in branch or over the phone
- We are **the only bank that doesn't auto-renew** our home insurance policies
- We've partnered with STV to deliver **"Stopping Scotland's Scammers"** to equip viewers with the tools, knowledge and awareness to keep their money safe and secure.



Quick facts

- **Established in 1727** in Edinburgh
- **Nearly 2 million** personal customers
- **More than 110,000** Scottish businesses
- **More than 27,500** clubs and societies

Firsts – making life easier for our customers

- **World's first overdraft**
- First **house purchase loan** by a bank
- World's first fully fledged **internet banking service** and **mobile banking app**
- First bank to launch **debit and savings cards for the blind** and partially sighted
- We've created the role of **Consumer Protection Advisor**, specialists dedicated to protecting our customers from fraud and local scams
- First bank to introduce **TouchID** for its mobile banking app
- In 1946, Royal Bank of Scotland was the first bank to introduce a **mobile branch**.



Our fleet of 22 mobile branches travel 8,000 miles every week serving 450 Scottish communities

Serving Scottish communities

- **£36 million investment** in our Scottish branch network over the past two years
- Since launching the Skills & Opportunities Find in 2015, we have **provided over £400,000 to 24 Scottish community organisations**
- Over the past year, our flagship financial education programme **MoneySense has supported 55,998 students across 820 schools**
- **Royal Bank of Scotland staff have raised or donated £650,000** over the last 3 years to STV's Children's' Appeal making it the biggest single supporter after the Scottish Government.

Skills & Opportunities Fund
Making a difference in our communities

