

- ▶ 100% of electricity purchased in the UK and for the island of Ireland came from renewable energy sources
- ▶ Employee double matching programmes extended to the US, Europe and Asia-Pacific

Face2Face with Finance for Schools programme. During that time we have invested more than £40 million in related activities, from providing lessons to almost 1.5 million school children to supporting 20,000 free training courses for debt advisers. In 2007 our employees delivered more than 16,000 lessons to over 635,000 pupils.

To ensure we have a sound evidence base for our activities in this field we have established the MoneySense Research Panel, a cohort of 10,000 secondary school pupils aged between 11 and 18 years. We will keep in touch with this group of young people over the next five years to understand how different levels of financial education and understanding affect the capabilities, aspirations and decisions they make as they enter early adulthood.

The work we do to build financial capability extends beyond young people in schools. In October, Face2Face with Finance was brought even more firmly into the heart of our business and rebranded as MoneySense.

We reached beyond our customer base in building capability through media partnerships with two UK national newspapers. The Metro Debt Alert campaign, run in partnership with Citizens Advice sought to help people better understand their finances and encouraged those with concerns to seek help early. Our partnership with the Daily Mail offered its readers a free guide on How to Take Control of Your Money.

#### Promoting financial inclusion

Some people can find it difficult to access financial services, with challenges in three areas: bank accounts, credit and debt advice. We are the UK's largest provider of Basic Bank Accounts, which are designed for customers who have had difficulty in entering the banking system.

We recognise that some people's financial needs may be better fulfilled by organisations outside the banking sector and we work with Third Sector bodies to improve the provision of affordable credit to people on low incomes. In January, RBS was chosen as the main banking partner of Scotcash, a new Community Development Finance Institution set up to provide access to affordable credit to people in Glasgow who have not had full access to mainstream financial services.



◀ 20 employees from Wealth Management spent a week working with charity, Habitat for Humanity, constructing five houses for a rural community near Bangalore, India.

In supplying money advice, our work aims to improve the quality and availability of information for people facing difficulties managing their finances. Of course, much of what we do in this area is part of the service we routinely offer to customers. In addition to general advice, available through MoneySense, our research shows that customers value tailored money management advice that helps them when they are making specific decisions. In 2007, our response included recruiting an additional 1,000 Customer Service Advisers in our RBS and NatWest branches and undertaking 1.2 million personal financial reviews with our customers.

We also support the money advice sector. Our efforts here are channelled through the Money Advice Trust ('MAT'), a charity formed in 1991 to improve the supply of free and independent money advice. We continue to be the largest corporate sponsor of MAT. Our support allows the MAT to train Debt Advisers. More than 90% of the free money advice sector is trained using RBS funded materials and our funding supports 5,000 free places on training courses each year. We have chosen to focus our support specifically on face-to-face advice because it is the preferred channel for those on lowest incomes.

In the US, Citizens' Individual Development Account offers low income families incentives to save for home ownership, post-secondary education or business ownership. This anti-poverty strategy combines learning about financial management with incentives to save for long-term assets that improve the economic security and lifetime earning power of participants.