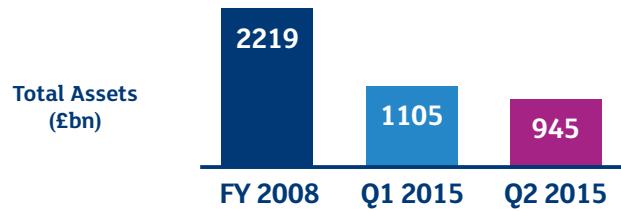


Balance sheet strength

- RBS has shed nearly £1.2 trillion of assets since the crisis.
- That's equivalent to Lloyds and Standard Chartered combined.
- For the first time since 2006 total assets are below £1 trillion.



Financial strength

- RBS's capital position has improved dramatically since 2008.
- We have increased our CET1 ratio by 220bps in the last 12 months alone to 12.3% at H1 2015.
- At 92% our loan:deposit ratio is much more sustainable than it was during the crisis (154%).

	Worst point	H1 2015
Capital	CT1 ratio 4% (FY 2008)	CET1 ratio 12.3% ⁽¹⁾
Loan: deposit ratio	154% (Oct 2008)	92%

RBS footprint

No. of employees

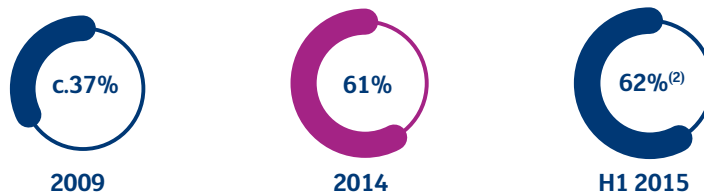


From a global bank to a UK focused bank

- 80% of our revenue is generated in the UK, up from 48% in 2009
- In 2008 we had 200,000 employees spread across 51 countries. Now we have 100,000 employees focused in the UK
- Our core UK retail and commercial businesses now generate around 75% of our income up from 37% in 2009⁽²⁾



PBB & CPB as % of RBS income



Share price progression

Our share price has appreciated by 330% since its lowest point in January 2009. The FTSE 100 has grown by around 60% over the same period



Lowest close (20/01/2009) = 103p | Current close (30/07/2015) = 342p

(1) FLBIII (2) 76% excluding Citizen's Financial Group