

# H1 2016 Factsheet

## What you need to know

- We've been the fastest growing large UK bank, with net lending growing by over £20bn, in the first half of the year. We are open for business and ready to lend responsibly.
- We are now halfway through our plan and we are making progress against it.
- Our progress has made us more resilient and we are well positioned to deal with market uncertainty.
- We continue to deal with many of the legacy issues that have affected this bank while transforming our core business.
- Our core business generated an adjusted operating profit of £2070m in H1.



## Progress - End of 2013 VS now

- H1 2016 CET1 ratio of 14.5%, up from 8.6% at end of 2013.
- Cost reduction of £2.5bn and on track to reduce cost by £800m in 2016.
- Total assets have reduced by £126bn.

## H1 results

Loss before tax of £274m.

Core business, on average, generated an adjusted operating profit of £1bn for the last 6 quarters.

Adjusted Return on Equity 11% across our six core franchises.

## Improving access to financial education

- MoneySense, the longest running financial education programme for young people, is now in its 21st year. It has helped around 6m young people learn to manage their money and will reach another 1m 5-18 year olds by the end of 2018.
- We are working hard to protect our customers, and help them better protect themselves, from fraud. Our UK wide Community Protection Advisers have protected over £70m of customer money since 2014, and we have delivered nearly 700 cyber security events across the UK.

## Supporting small businesses

- NatWest and Royal Bank of Scotland launched a £1.1bn fund to support the growth plans of small businesses.
- Our partnership with Entrepreneurial Spark, a free business accelerator programme, has so far supported 1,460 businesses, with an impressive survival rate of 88%. Over a five year period we will support 7000 entrepreneurs in the Entrepreneurial Hubs and by 2017 we will be supporting 13 Entrepreneurial Spark Hatcheries across the UK.
- We have created 300 Women in Business Specialists who are accredited by the Chartered Banker and certified by Everywoman. We aim to increase this number to 500 by the end of 2016.