

KPI	KPI Description	Scope/ Exclusions	Unit of reporting	Method	Data quality	Reporting frequency
<p>KPI1. # Value (£) of attempted fraud prevented in UK</p> <p><u>Strategic report wording:</u> Keeping money safe and accessible for our depositors, including preventing 485,000 cases of attempted fraud amounting to £244 million in the UK.</p>	Value (£) of attempted fraud prevented in UK	1 Jan – 31 Dec 2017	Number / GBP (£)	Data is extracted from the bank's case management systems.	Prevented fraud loss data is verified by Security and Fraud & Chargeback Operations prior to reporting to industry or to internal governance forums.	Data is produced monthly and reported to UK Finance - industry body - and to internal governance forums as part of risk appetite measures.
<p>KPI2. # Number of people supported through enterprise programmes</p> <p><u>Strategic report wording:</u> In 2017 we supported over 3,830 people through our enterprise programmes.</p>	Number of people that have gone through the following Enterprise related programmes: the Entrepreneurial Spark, The Prince's Trust or benefited from an enterprise related grant from the Skills & Opportunities Fund	Data relates to period 1 Jan to 31 Dec 2017 Report is based on the numbers of people who have attended or directly benefited from the individual enterprise related programmes we manage or fund. It includes Entrepreneurial Spark programme, Prince's Trust and Skills and	Number of individuals	Data is taken from the Entrepreneurial Hubs; The Prince's Trust and Project North East (the agency that manages the Skills & Opportunities Fund).	The data is independently collated, verified and reported by our supplier or managing agency: the Entrepreneurial Spark management team; The Prince's Trust Enterprise team and Project North East. EY has provided independent assurance on the data	All the data is reported on a quarterly basis

		<p>Opportunities Fund. It excludes our women in business specialists</p>																												
<p>KPI3. # Total gender balance in top 3 senior layers</p> <p>Strategic report wording:</p> <table border="1" data-bbox="190 555 701 829"> <thead> <tr> <th>Grade</th> <th># Women</th> <th># Men</th> <th>% Women</th> </tr> </thead> <tbody> <tr> <td>CEO-01</td> <td>5</td> <td>9</td> <td>36%</td> </tr> <tr> <td>CEO-02</td> <td>35</td> <td>66</td> <td>35%</td> </tr> <tr> <td>CEO-03</td> <td>232</td> <td>397</td> <td>37%</td> </tr> <tr> <td>CEO-04</td> <td>1,309</td> <td>1,681</td> <td>44%</td> </tr> <tr> <td>Target Population (CEO-3 and above)</td> <td>272</td> <td>472</td> <td>37%</td> </tr> </tbody> </table>	Grade	# Women	# Men	% Women	CEO-01	5	9	36%	CEO-02	35	66	35%	CEO-03	232	397	37%	CEO-04	1,309	1,681	44%	Target Population (CEO-3 and above)	272	472	37%	<p>This is the % of women in senior roles, defined as the CEO-1, CEO-2 and CEO-3 management layers according to line-management reporting lines.</p>	<p>Reporting is based on active headcount only. Where individuals are on secondment, their secondment role is used as a basis for reporting. The following roles are excluded from the reporting scope.</p> <ol style="list-style-type: none"> 1. Non-active headcount, such as individuals on maternity / paternity leave, long term sick and career breaks. 2. All clerical and appointed 	<p>Number of females; Number of males; % of females</p>	<p>Underlying data is taken from PeopleSoft using the Business Objects tool.</p>	<p>Data is representative of PeopleSoft. The data is reviewed by EY.</p>	<p>Scorecards for each business area are produced on a quarterly basis.</p>
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		<p>level roles</p> <p>3. All support / administration / clerical / secretarial roles (e.g. PA)</p> <p>4. Executive Assistants and Business Managers, with the exception of those that support a CEO-1/2 individual and are members of the function / franchise leadership team rather than 'attendees', i.e., they have accountability for decision making and influence rather than just delivery.</p> <p>5. Individuals from Williams & Glynn</p>				
<p>KPI4. # % of staff who have received the Chartered Banker Professional Standards</p>	<p>The percentage of applicable staff</p>	<p>Employees who were required</p>	<p>Number of Staff who</p>	<p>Data is extracted</p>	<p>Data is verified via the learning MI</p>	<p>Data is produced</p>

<p>Board Foundation certificate</p> <p><u>Strategic report wording:</u> Over 64,600 staff underwent training by the Chartered Banker Professional Standards Board (CB:PSB), with 94% of applicable staff achieving the CB: PSB Foundation Standard.</p>	<p>who have completed the CB:PSB foundation standard E-Learning in 2017 and January 2018 and achieved a 'performing' or above end of year performance rating for 2017, in relation to the number of RBS employees who were required to complete the CB: PSB Foundation Standard.</p>	<p>to obtain the CB:PSB Foundation Standard: The denominator includes the number of employees recorded with CB:PSB module enrolment in 2017, excluding: Employees that were terminated before end of Jan 2018.</p> <p>- Employees that were not required to complete the CB:PSB learning modules. – Employees on long term leave (Maternity, Long Term Sick, Career Break and Phased Retirement)</p>	<p>have achieved certification: % of applicable staff</p>	<p>from the bank's Learning Management System</p>	<p>team and CB:PSB relationship manager against agreed principles with the CB:PSB.</p> <p>Rating distribution is controlled through the effective implementation of the performance management process.</p>	<p>monthly to monitor completion and along with final production at the beginning of February to validate learning completion and 2017 performance ratings.</p>
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		<p>- Employees who did not receive a performance rating (e.g. or risk rating for Nat West Markets), such as individuals joining during or after Q4 2017</p> <p>Employees who achieved the CB: PSB Foundation Standard: The numerator includes staff who have completed the CB:PSB Foundation Standard E-Learning between July 2017 and January 2018 inclusive and achieved a 'performing' or above end of</p>				
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		year performance rating for 2017. - It does not include employees who completed CB:PSB learning after the end of Jan 2018.				
<p>KPI5. # % personal customers who are digitally active</p> <p><u>Strategic report wording:</u> 68% of our personal customers are active across our mobile and online banking platforms</p>	<p>This metric describes the % of personal customers with active current accounts that have accessed a mobile banking app or online banking platform within the last 90 days on 31 December 2017, compared with the total number of customers with an active current account in the same period</p>	<p>The scope of reporting includes all active NatWest, RBS and Ulster Bank customers, including Williams & Glyn</p>	<p>% of active personal current account customers</p>	<p>A report is run monthly using Teradata. The outputs are copied to the excel format for Digital Penetration report.</p>	<p>RBS' data processes are subject to internal QA by its Management Information teams.</p>	<p>Monthly</p>
<p>KPI6. # Number of financial health checks undertaken</p> <p><u>Strategic report wording:</u> In 2017, we</p>	<p>The total number of Financial Health Checks completed in</p>	<p>Data relates to period 1 Jan – 31 Dec 2017. Data scope:</p>	<p>Number of individual Financial Health</p>	<p>Data is extracted from the Bank's</p>	<p>Checks are built in to the system reporting to ensure data</p>	<p>Financial MI is available daily and reported weekly /</p>

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<p>completed over one million Financial Health Checks with our personal, private and business customers.</p>	<p>2017</p>	<p>Personal Banking (Royal Bank of Scotland, NatWest and Ulster (Northern Ireland), Business Banking (Royal Bank of Scotland, NatWest and Ulster (Northern Ireland) and Premier Banking</p> <p>Exclusions: CPB W&G Ulster (ROI) RBSI</p>	<p>Checks completed</p>	<p>ViewPoint MI reporting system.</p>	<p>quality. Third Party verifications have been carried out by Ernst Young</p>	<p>monthly to PBB Executive Committee.</p>
<p>KPI7. # Banking Standards Board Survey results</p> <p><u>Strategic report wording:</u> Improved our position in the latest Banking Standards Board (BSB) survey, which seeks to promote high standards of behaviour and competence across the UK banking industry. RBS improved in all nine BSB survey categories compared with 2016 results and</p>	<p>The BSB conduct an annual independent assessment of the culture within all UK banks.</p> <p>RBS fully participates each year with the BSB</p>	<p>Data relates to the 2017 BSB assessment, conducted in June/July/August 2017.</p> <p>The written assessment provided to RBS</p>	<p>Quantitative insight is obtained by BSB through a staff survey.</p> <p>Qualitative insights are obtained</p>	<p>Following the assessment, BSB staff independently analyse the results and provide RBS management with a written report.</p>	<p>All results are approved by the BSB Board, prior to release to RBS.</p> <p>Access to results is through: 1) BSB survey results portal 2) Written</p>	<p>BSB assessment is conducted annually.</p>

<p>in quartile performance against its peer group.</p>	<p>providing a detailed written summary of their assessment to bank management.</p> <p>Their report is shaped around the BSB culture framework – they use this framework consistently across all 25 banks that participate in the assessment.</p>	<p>included the results from</p> <ul style="list-style-type: none"> - Executive interviews, - a staff survey and - a series of focus groups (These are all independently conducted by BSB). 	<p>through 1-1 interviews with bank management as a series of focus groups.</p> <p>These results are reported to RBS formally via a written report from the BSB to RBS.</p>	<p>In 2017 this was presented to the Banks Board and ExCo in Q4 2017.</p>	<p>assessment provided to RBS by BSB.</p>	
<p>KPI8. # Total scope 1 and 2 location based CO2-e emissions and Scope 3 emissions from business travel</p> <p><u>Strategic report wording:</u> Our target for 2020 is to reduce our direct carbon emissions by 45% from a 2014 baseline and at the end of 2017 we had already recorded a 39% reduction.</p>	<p>CO2e emission reporting</p>	<p>Data relates to period 1 October 2016–30 September 2017.</p> <p>Scope 1 CO2e emissions calculated by aggregating the emissions from natural gas consumption, liquid fossil fuels, HFCs and</p>	<p>CO2e emission by Scope.</p>	<p>CO2e data is calculated via the aggregation of emissions from the indicators within each Scope.</p>	<p>CO2e emission data is assured to ISAE3000 standard by external service providers.</p> <p>Bill validator confirms energy cost and consumption every month.</p> <p>Monthly checks carried out by HRG to monitor</p>	<p>Data is reported internally quarterly and externally annually on RBS.com and in the Strategic report.</p>

		<p>owned/leased vehicles.</p> <p>Scope 2 CO2e emissions calculated by aggregating the emissions from electricity consumption and from other imported energy.</p> <p>Scope 3 CO2e emissions calculated by aggregating the emissions from air travel, hired vehicles and taxis, employee reimbursement, and rail travel.</p>			travel cost and consumption.	
<p>KPI9. Total sustainable energy lending</p> <p><u>Wording on rbs.com</u> In 2017, we lent over £1.2 billion to sustainable energy.</p> <p>rbs.com/sustainable/sustainableenergy</p>	<p>This metric describes RBS' lending to the Low Carbon and Environmental Goods and Services (LCEGS) sector, including:</p> <ul style="list-style-type: none"> - Renewable and 	<p>The LCEGS sector is based on former Department for Business, Innovation and Skills' definition, but excludes the</p>	<p>GBP (£)</p>	<p>Lending data is reported according to the date that deals are signed. Debt size is recorded by RBS' different</p>	<p>This data is verified at year end and sense checked by the Sustainable Energy team but each individual business area is primarily responsible for the</p>	<p>Data is reported internally on a quarterly basis.</p>

	<p>other low carbon energy</p> <ul style="list-style-type: none"> - Energy efficiency - Low Carbon Vehicles 	<p>contaminated land, marine pollution control, noise & vibration control and water sub-sectors.</p> <p>This figure includes lending only i.e. green bonds and private placements are excluded.</p>		<p>business units that lend to the sector e.g. Project Finance, Lombard etc. on an ongoing basis within RBS' financial systems</p>	<p>quality of data.</p> <p>EY has provided independent assurance over the data.</p>	
<p>KPI10. % of complaints upheld</p> <p>Wording on rbs.com A table is included on rbs.com. rbs.com/sustainable/customers</p>	<p>A complaint upheld is where we have agreed with the customer that their complaint was justified either in whole or in part.</p> <p>The RBS definition of 'complaint' is in line with the FCA handbook as published on the FCA website.</p>	<p>Data is reported for the period 1 January to 31 December 2017, based on the complaints reportable to the FCA.</p> <p>Note that prior to 29 June 2016, the FCA did not require firms (including RBS) to submit complaints data for complaints</p>	<p>% of total volume of reportable complaints which are upheld</p>	<p>Number of upheld complaints/ total volume of reportable complaints</p>	<p>Data is extracted from internal complaints management databases.</p>	<p>6 monthly</p>

		<p>that were resolved by the end of the following business day after they were received. This rule is set out in the FCA Handbook at DISP 1.5. From 30 June 2016 the rule changed so that all complaints become reportable and this new data has been reported since the second half of 2016. The amendments to DISP 1.5 were discussed in the FCA Policy Statement 15/19, available on the FCA website.</p>				
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