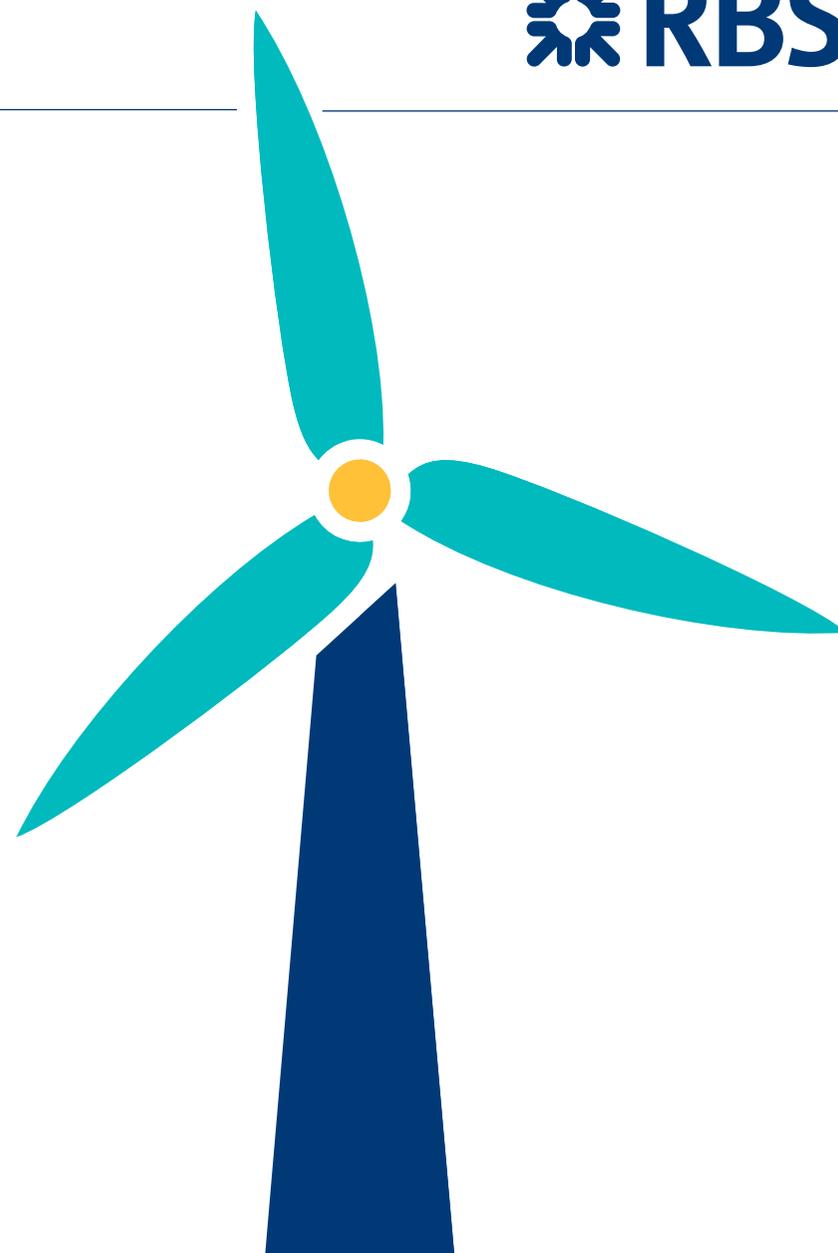


Building a more sustainable bank

Bitesize factbook

“ We are building a more sustainable bank, doing business in a more responsible way. This factbook provides a snapshot of some of the ways we achieved this in 2017, with more details available at [rbs.com/sustainable](https://www.rbs.com/sustainable). Continuing to live by our values and providing simple and fair banking will help us to build trust for the long term.”

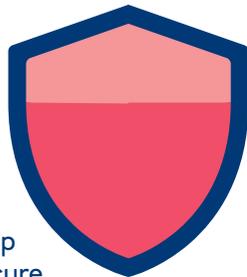
Kirsty Britz, Director of Sustainable Banking



Customer focused

Safe & Secure

We protected customers from **485,000** fraud attempts in the UK, which stopped **£244 million** being stolen.



Friends Against Scams

20,000 colleagues have trained as 'Friends Against Scams' to help keep our customers safe and secure.

Financial Health Checks

This year we've helped over **1 million** customers with a Free Financial Health Check.

Closed Loop Feedback

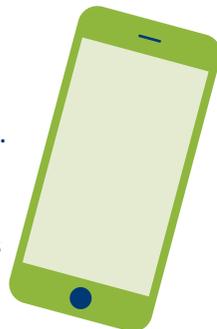
A new process provides real-time feedback from our customers which we are listening to, learning from and acting on every day.

TechXperts

We now have a trained TechXpert in every branch to help our customers get the most from our digital services.

Leading the way on digital

Approximately **5.5 million** customers now use our mobile app – voted Best Banking App in the UK at the British Bank Awards in 2017.



Responsible business

Integration

This is the second year of our journey towards integrated reporting. We have chosen to integrate our financial and non-financial performance to show how we are building a more sustainable bank.

Climate-Related Financial Disclosures

RBS pledged its support to the Task Force on Climate-related Financial Disclosures.



Outperforming our targets

We outperformed our 2020 environmental targets and set our new carbon reduction target using a 'science-based' method, aligning our ambition with climate science and the Paris agreement.

UK Modern Slavery Act

We published our first annual statement on the MSA on our corporate website. This built upon our interim statement which was published in December 2016 and our existing policy framework.

Awarded for achievements

Recorded highest level of external recognition winning multiple awards for our sustainability achievements.



Working at RBS

Female leaders

We increased the number of female leaders in our top three leadership layers to **37%** in 2017.

Top 50

Times Top **50** Employer for Women.

CPR Training

Over **40,000** colleagues completed CPR training. 3 colleagues have since had to apply their training, which **helped save 3 lives**.



13th

in the Top 100 Stonewall Index.

Platinum Award

Awarded Payroll Giving Platinum Award 2017.

Launched WISE 100

recognising the Top 100 women in social enterprises in the UK.



Service Excellence

Over 16,000 colleagues completed level one training, as part of our customer service programme.

Customer focused



Highlights in 2017:



This year we've helped over **1 million** customers with a Free Financial Health Check.



MoneySense, our **23** year flagship financial education programme, has helped an estimated **5 million** young people learn about money.



We now have a trained TechXpert in every branch to help our customers get the most from our digital services.



Helping businesses grow with Boost – We set up a team of 73 'Business Growth Enablers'. They use their network of experts across different industries and regions to provide training, mentoring and support to small businesses.



Approximately **5.5 million** customers now use our mobile app – voted Best Banking App in the UK at the British Bank Awards in 2017.



We have over **400** accredited Women in Business specialists in the UK who offer specialist expertise in supporting women in business.



Through our new paperless mortgage process we're now able to complete the appointment to offer in less than half the time than before – from 23 working days to 11 on average.



We protected customers from **485,000** fraud attempts in the UK, which stopped **£244 million** being stolen.



This year we **introduced ESME** – a new digital platform which offers SMEs the ability to digitally obtain loans, quickly, potentially within an hour, on a 24/7 basis.

Highlights in 2017:



RBS pledged its support to the Task Force on Climate-related Financial Disclosures.



Launched Pitch App to help entrepreneurs communicate with impact.



This is the second year of our journey towards integrated reporting. We have chosen to integrate our financial and non-financial performance to show how we are building a more sustainable bank.



We published our first annual statement on the MSA on our corporate website. This built upon our interim statement which was published in December 2016 and our existing policy framework.



Our Skills & Opportunities Fund distributed **£2.5 million to 110 organisations** that support people from disadvantaged communities to access the skills and opportunities they need to build their financial capability skills or to start or develop a new business in 2017.



Recorded highest level of external recognition winning multiple awards for our sustainability achievements.



We have been recognised by InfraDeals as the leading lender to the UK renewables sector by number of transactions over the past six years (2012- 2017).



Our annual employee survey showed **76%** of colleagues agree that RBS is an environmentally responsible company.



We outperformed our 2020 environmental targets and set our new carbon reduction target using a 'science-based' method, aligning our ambition with climate science and the Paris agreement.

Highlights in 2017:



We increased the number of female leaders in our top three leadership layers to **37%** in 2017.



Top **10** Employer by Working Families.



Times Top **50** Employer for Women.



Awarded Payroll Giving Platinum Award 2017.



Ranked **13th** in Top 100 Organisations in the Stonewall Workplace Equality Index. **5th** on 2017 Inclusive Top 50 UK Employers list.



Our employee led networks have grown to over **20,000** members globally.



Launched WISE 100 recognising the Top 100 women in social enterprises in the UK.

Building a more sustainable bank

Bitesize factbook

