

KPI #	KPI	KPI Description	Scope/ Exclusions	Unit of reporting	Method	Data quality	Reporting frequency
1	Total scope 1 and 2 location based CO2-e emissions and Scope 3 emissions from business travel (tCO2e)	CO2e emissions reporting	<p>Data relates to period 1 October 2017– 30 September 2018.</p> <p>Scope 1 CO2e emissions calculated by aggregating the emissions from natural gas consumption, liquid fossil fuels, HFCs and 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>	CO2e emissions by Scope.	CO2e data is calculated via the aggregation of emissions from the indicators within each Scope.	<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 Scope 3 CO2e emissions calculated by aggregating the emissions from air travel, hired vehicles and taxis, employee reimbursement, and rail travel.</p> <p>Travel cost and consumption.</p>	Data is reported internally quarterly and externally annually on RBS.com and in the Strategic report.
2	Total gender balance in top 3 senior layers (%)	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>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> <p>1. Non-active headcount, such as individuals on maternity / paternity leave, long term sick and career breaks.</p>	Number of females; Number of males; % of females	Underlying data is taken from PeopleSoft using the Business Objects tool.	Data is representative of PeopleSoft.	Scorecards for each business area are produced on a quarterly basis

			<p>2. All clerical and appointed 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',</p> <p>i.e., they have accountability for decision making and influence rather than just delivery.</p>				
3	Percentage of digitally active customers (%)	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 2018, compared with the total number of customers with an active current account in the same period	The scope of reporting includes all active NatWest, RBS and Ulster Bank customers.	% of active personal current account customers	A report is run monthly using Teradata. The outputs are copied to the excel format for Digital Penetration report.	RBS data processes are subject to internal quality assurance by its Management Information teams.	Monthly
4	Minimum percentage of customer feedback responded to successfully within four days (%)	The % of customers who completed a feedback survey who stated they had an outstanding issue which we responded to within 4 days	<p>Dates 1st Jan - 31st Dec 2018</p> <p>Exclusions: Customers who stated they did not want to be contacted, and customers who had opted out of further surveys.</p>	% of customers responded to within 4 days	Data is obtained from our 3rd party survey partner MaritzCX.	Checks are built into the system reporting to ensure data quality, and Individual Inspect what you expect activity is undertaken by leaders across the business	Monthly

5	Value of attempted fraud prevented in UK (£)	Value of attempted fraud prevented in UK (£)	1 Jan - 31 Dec 2018 Ulster Bank and RBSI excluded. ATM fraud excluded	Number / GBP (£)	Data is extracted from the bank's case management and fraud prevention systems.	Prevented fraud loss data is verified by Security and Fraud & Chargeback Operations prior to reporting to industry or to internal governance forums. At end of year, month-end figures are refreshed to account for any additions/subtractions throughout the year to give a more accurate end-of-year position	Data is produced monthly and reported to UK Finance - industry body - and to internal governance forums as part of risk appetite measures.
6	Number of financial health checks undertaken (#)	The total number of Financial Health Checks completed in 2018	Data relates to period 1 Jan – 31 Dec 2018. Data scope: 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 Exclusions: CPB Ulster (ROI) RBSI	Number of individual Financial Health Checks completed	Data is extracted from the Bank's ViewPoint management information reporting system.	Checks are built in to the system reporting to ensure data quality.	Financial management information is available daily and reported weekly / monthly to PBB Executive Committee.

7	<p>Percentage of total RBS exposures to sectors having particular exposure to climate risks and opportunities (%)</p>	<p>Percentage (%) of total RBS lending at December 2018 that went to sectors which the PRA deem as having a particular exposure to climate risks and opportunities.</p> <p>The PRA report, 'Transition in Thinking', highlighted energy, transport, property (domestic and non-domestic) and agriculture sectors as having particular exposure to climate risks and opportunities.</p>	<p>Data relates to Dec 2018 and is calculated using Exposure at Default (EAD).</p> <p>Energy - This represents all of the bank's exposures to energy globally through adding oil and gas and electricity together. This does not include coal (mining and metals) as from a range of other sources we know that the bank's lending to coal has decreased substantially to the minimum levels (as made public in the 2017 ARA).</p> <p>The property number for domestic only including personal mortgages. This is an under representation of the potential exposure to climate from the domestic property book as it is not possible currently to cut out 'buy to let' mortgages. Given that this is a significantly smaller proportion of the mortgage book it was deemed an acceptable approach.</p> <p>Sectors Transport, Property – non-domestic/corporate and Agriculture – the full sector numbers have been incorporated.</p>	%	<p>Using regulatory reporting methodology in line with Pillar 3 reporting, the sector splits were achieved. Sectors data was extracted from the SAS CR1 system, with Agriculture coming from a sub sector. These numbers were then added together and divided by the total lending number to calculate the percentage.</p>	<p>The core data is based on Pillar 3 regulatory reporting requirements and is subject to significant internal controls.</p>	<p>This is the first time the bank has calculated this climate risk and opportunity figure.</p>
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8	Banking Standards Board (BSB) Survey result (Score)	<p>The BSB conduct an annual independent assessment of the culture within all UK banks. RBS fully participates each year with the BSB 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 26 banks that participate in the assessment.</p>	<p>Data relates to the 2018 BSB assessment, conducted in May/June/July 2018. The written assessment provided to RBS included the results from</p> <ul style="list-style-type: none"> – Executive interviews, – a staff survey and – a series of focus groups <p>These elements are all independently conducted by BSB.</p> <p>A sample of staff in all UK businesses are included in the survey.</p> <p>As agreed with the BSB, all W&G staff and staff outside the UK were excluded from the survey – consistent with prior years.</p>	<p>Quantitative insight is obtained by BSB through a staff survey.</p> <p>Qualitative insights are obtained 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>Following the assessment, BSB staff independently analyse the results and provide RBS management with a written report.</p> <p>The 2018 written report has been received by the Chairman and CEO, and will be presented to Board by the BSB in Q1 2019.</p>	<p>All results are approved by the BSB Board, prior to release to RBS.</p> <p>Access to results is through:</p> <ol style="list-style-type: none"> 1) BSB survey results portal 2) Written assessment provided to RBS by BSB. 	BSB assessment is conducted annually.
9	Minimum number of jobs created by businesses participating in NatWest's Entrepreneur Accelerator programme (#)	# of jobs created by the entrepreneurs who participated in the Entrepreneur Accelerator programme between April – December 2018	1 April 2018 – 31 December 2018 (data relates to the jobs created by businesses that were part of the cohorts that joined the Entrepreneur Accelerator programme in April 2018 and October 2018)	Number of jobs created	Data is extracted from the Entrepreneurship team's customer relationship management system that tracks a variety of metrics during the period of time that entrepreneurs are based in the Entrepreneur Accelerator hubs.	The data is collected by the bank's Entrepreneur Accelerator Managers during their monthly check ins with the entrepreneurs based in the Entrepreneur Accelerator hubs. As the data is self-reported, we have only included the number of jobs created that we could verify. We believe that the actual number of jobs created may be higher than the reported 390.	Reporting frequency: This is the first year that the bank has run the Entrepreneur Accelerator programme and as a result this is the first time that we have reported this data. In 2019, we will be reporting this data twice a year with quarterly updates undertaken to monitor progress.

10	Number of First Time Buyer (FTB) mortgage customers supported (#)	<p>Volume of FTB customers with a Mortgage drawn down and funds exchanged (a.k.a. Mortgage Completed) regardless of Product type.</p> <p>A first-time buyer is a customer who has not previously taken out a mortgage</p>	<p>January - December 2018</p> <p>Includes all Mortgage Completions for the purpose of residential living, excludes Mortgage applications for Business purposes e.g. Shops</p> <p>Excludes completed applications that never progressed to a drawn down mortgage where funds are exchanged</p>	Number of customers supported	Data is extracted from Banks data monitoring systems with data capture from Bank Mortgage system GMS (Group Mortgage System)	Data is subject to internal quality assurance by its Management Information teams across Credit Risk and PBB management information.	Monthly
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