

GENERAL STANDARD DISCLOSURES			
General Standard Disclosures		Page number (or Link) Information related to Standard Disclosures required by the 'in accordance' options may already be included in other reports by the organisation. In these circumstances, the organisation may elect to add a specific reference to where the relevant information can be found.	External Assurance Indicate if the Standard Disclosure has been externally assured. If yes, include the page reference for the External Assurance Statement in the report.
ORGANISATIONAL PROFILE			
GRI 102-1	Name of the organisation	- Royal Bank of Scotland PLC	
GRI 102-2	Activities, brands, products and services	- RBS Annual Report and Accounts 2018, pg. 24-27 - http://www.rbs.com/our-brands.html	
GRI 102-3	Location of headquarters	- Edinburgh, Scotland - http://www.rbs.com/about/worldwide-locations.html	
GRI 102-4	Location of operations	- https://www.rbs.com/rbs/about/worldwide-locations.html	
GRI 102-5	Ownership and legal form	- RBS Annual Report and Accounts 2018, pg. 6 - https://investors.rbs.com/share-data/equity-ownership-statistics.aspx	
GRI 102-6	Markets served	- https://www.rbs.com/rbs/about/worldwide-locations.html	
GRI 102-7	Scale of the organisation	- RBS Annual Report and Accounts 2018, pg. 4-5, 10, 16, 85, 178 - RBS employed 67,400 people as at 31 December 2018 (full-time equivalent basis, including temporary workers)	
GRI 102-8	Information on employees and other workers	- Annual Report and Accounts 2018, pg. 16-17, 188 - Rbs.com / Sustainable Banking / Working at RBS - https://www.rbs.com/rbs/sustainability/working-at-rbs.html	Total gender balance in top 3 senior layers (%) https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf
GRI 102-9	Supply chain	- https://www.rbs.com/rbs/sustainability/responsible-business/supply-chain.html	
GRI 102-10	Significant changes to the organization and its supply chain	- https://www.rbs.com/rbs/sustainability/responsible-business/supply-chain.html	
GRI 102-11	Precautionary Principle or approach	- RBS Annual Report and Accounts 2018, pg. 30-33 - https://www.rbs.com/rbs/sustainability/responsible-business/reputational-and-environmental-social-ethical-ese-risks/managing-ese-risk.html - https://www.rbs.com/rbs/sustainability/responsible-business/reputational-and-environmental-social-ethical-ese-risks/managing-reputational-risk.html	Percentage of total RBS exposures to sectors having particular exposure to climate risks and opportunities (%)

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	- http://www.rbs.com/sustainability/downloads.html (Policies)	https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf	
GRI 102-12	External initiatives	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 30-33 - http://www.rbs.com/sustainability/sustainable-banking-at-rbs/external-commitments.html - https://www.rbs.com/rbs/sustainability/responsible-business/reputational-and-environmental-social-ethical-ese-risks-soft-commodities-compact.html - http://www.rbs.com/sustainability/working-at-rbs/inclusion.html - https://www.rbs.com/rbs/sustainability/responsible-business/reputational-and-environmental-social-ethical-ese-risks-equator-principles.html 	
GRI 102-13	Membership of associations	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 30-33 - http://www.rbs.com/sustainability/sustainable-banking-at-rbs/external-commitments.html - https://www.rbs.com/rbs/sustainability/responsible-business/reputational-and-environmental-social-ethical-ese-risks-soft-commodities-compact.html - http://www.rbs.com/sustainability/working-at-rbs/inclusion.html 	
STRATEGY			
GRI 102-14	Statement from senior decision-maker	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 6-9 - https://www.investors.rbs.com/~media/Files/R/RBS-IR/annual-reports/ar-2018/rbs-fy2018-chief-executives-review.pdf 	
ETHICS & INTEGRITY			
GRI 102-16	Values, principles, standards, and norms of behaviour	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 2, 18, 19 - https://www.rbs.com/rbs/about/our-values.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf 	
GRI 102-17	Mechanisms for advice and concerns about ethics	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 57-59, 89-164 - https://www.rbs.com/rbs/sustainability/customer-focused/conduct.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf 	

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	- https://www.rbs.com/rbs/sustainability/working-at-rbs/creating-a-healthy-culture.html	
GOVERNANCE		
GRI 102-18	Governance structure	- RBS Annual Report and Accounts 2018, pg. 34, 47-88 - http://www.rbs.com/about/board-and-governance.html
STAKEHOLDER ENGAGEMENT		
GRI 102-40	List of stakeholder groups	- RBS Annual Report and Accounts 2018, pg. 14 https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Stakeholder_Issues_2018_v7_3.pdf
GRI 102-42	Identifying and selecting stakeholders	- RBS Annual Report and Accounts 2018, pg. 14-17 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/stakeholder-engagement.html
GRI 102-43	Approach to stakeholder engagement	- RBS Annual Report and Accounts 2018, pg. 14-17 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/stakeholder-engagement.html - https://www.rbs.com/rbs/sustainability/working-at-rbs/creating-a-healthy-culture.html - https://www.rbs.com/rbs/sustainability/working-at-rbs/employment-practices.html
GRI 102-44	Key topics and concerns raised	- RBS Annual Report and Accounts 2018, pg. 12-17 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/key-influences-in-our-operating-environment.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Stakeholder_Issues_2018_v7_3.pdf
REPORTING PRACTICE		
GRI 102-45	Entities included in the consolidated financial statements	- RBS Annual Report and Accounts 2018, pg. 244 - https://www.rbs.com/rbs/ringfencing/overview-of-our-legal-entity.html
GRI 102-46	Defining report content and	- RBS Annual Report and Accounts 2018, pg. 12-13

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	topic Boundaries	<ul style="list-style-type: none"> - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/external-assurance.html - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/key-influences-in-our-operating-environment.html 	
GRI 102-47	List of material topics	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 12-13 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/external-assurance.html - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/key-influences-in-our-operating-environment.html 	
GRI 102-48	Restatements of information	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 12-17 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/external-assurance.html - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/key-influences-in-our-operating-environment.html 	
GRI 102-49	Changes in reporting	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 12-17 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/external-assurance.html - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/key-influences-in-our-operating-environment.html 	
GRI 102-50	Reporting period	- 1 January 2018 to 31 December 2018	
GRI 102-51	Date of most recent report	- 14 February 2019	
GRI 102-52	Reporting cycle	- Annual	
GRI 102-53	Contact point for questions regarding the report	<ul style="list-style-type: none"> - Sustainable.Banking@rbs.com - https://www.rbs.com/rbs/sustainability.html 	
GRI 102-54	Claims of reporting in accordance with the GRI Standards	- RBS reports in accordance with the Core option of the GRI Standards	
GRI 102-55	GRI Content Index	- GRI Index	
GRI 102-56	External Assurance	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg.166-175 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/external- 	

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		assurance.html	
MANAGEMENT APPROACH			
GRI 103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 12-13 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/external-assurance.html - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/key-influences-in-our-operating-environment.html 	
GRI 103-2	The management approach and its components	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 12-17 - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/external-assurance.html - https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/key-influences-in-our-operating-environment.html 	

TOPIC SPECIFIC STANDARDS			
Topic Specific Standards		Page Number (or Link) Information related to Standard Disclosures required by the 'in accordance' options may already be included in other reports by the organisation. In these circumstances, the organisation may elect to add a specific reference to where the relevant information can be found.	External Assurance Indicate if the Standard Disclosure has been externally assured. If yes, include the page reference for the External Assurance Statement in the report.
ECONOMIC STANDARDS			
GRI 201: ECONOMIC PERFORMANCE			
201	Economic performance: Management approach	- RBS Annual Report and Accounts 2018, pg. 4, 22-23	
GRI 201-1	Direct economic value generated and distributed	- RBS Annual Report and Accounts 2018, pg. 4, 12-13, 22-23, 165-252	
GRI 201-2	Financial implications and other risks and opportunities due to climate change	- RBS Annual Report and Accounts 2018, pg. 13, 23, 31, 33, 256 - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/sustainable-energy.html	Percentage of total RBS exposures to sectors having particular exposure to climate risks and opportunities (%) https://www.rbs.com/content/dam/rbs.com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf
GRI 202: MARKET PRESENCE			
202	Market presence: Management approach	- http://www.rbs.com/sustainability/working-at-rbs/performance-and-reward.html	
GRI 202-1	Ratios of standard entry level wage by gender compared to local minimum wage	- http://www.rbs.com/sustainability/working-at-rbs/performance-and-reward.html	
GRI 203: INDIRECT ECONOMIC IMPACTS			
203	Indirect economic impacts: Management approach	- http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/sustainable-energy.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/enterprise.html	
GRI 203-1	Infrastructure investments and services supported	- http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/sustainable-energy.html	

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		<ul style="list-style-type: none"> - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change.html - https://www.rbs.com/rbs/sustainability/responsible-business/enterprise.html 	
GRI 203-2	Significant indirect economic impacts	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 23 - https://www.rbs.com/rbs/sustainability/responsible-business/enterprise.html - https://www.rbs.com/rbs/sustainability/responsible-business/united-nations-sustainable-development-goals.html 	<p>Minimum number of jobs created by businesses participating in NatWest's Entrepreneur Accelerator programme (#)</p> <p>Number of first time buyer mortgage customers supported (#)</p> <p>https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf</p>
GRI 205: ANTI-CORRUPTION			
205	Anti-corruption: Management approach	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 31, 161, 261 - https://www.rbs.com/rbs/sustainability/customer-focused/conduct.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf 	
GRI 205-1	Operations assessed for risks related to corruption	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 31, 161, 261 - https://www.rbs.com/rbs/sustainability/customer-focused/conduct.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Downloads/20180627%20External%20statement%20v03.00.pdf 	
GRI 205-2	Communication and training about anti-corruption policies and procedures	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 31, 161, 261 - https://www.rbs.com/rbs/sustainability/customer-focused/conduct.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/ 	

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		Downloads/20180627%20External%20statement%20v03.00.pdf - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf	
GRI 206: ANTI-COMPETITIVE BEHAVIOUR			
206	Anti-competitive behaviour: Management approach	- RBS Annual Report and Accounts 2018, pg. 231	
GRI 206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	- RBS Annual Report and Accounts 2018, pg. 231 - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Downloads/20180627%20External%20statement%20v03.00.pdf	
ENVIRONMENTAL STANDARDS			
GRI 302: ENERGY			
302	Energy: Management approach	- RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change/sustainable-energy.html	
GRI 302-1	Energy consumption within the organisation	- RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html	
GRI 302-2	Energy consumption outside of the organisation	- RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html	
GRI 302-3	Energy intensity	- RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-	

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		business/approach-to-climate-change.html http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html	
GRI 302-4	Reduction of energy consumption	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change/sustainable-energy.html 	
GRI 303: WATER AND EFFLUENTS			
303	Water and effluents: Management approach	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 22 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html 	
303-5	Water consumption	<ul style="list-style-type: none"> - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/assessment-parameters-ghg-emissions.pdf 	
GRI 305: EMISSIONS			
305	Emissions: Management approach	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html - https://www.rbs.com/rbs/sustainability/responsible-business/reputational-and-environmental-social-ethical-ese-risks/managing-ese-risk.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html 	<p>Total scope 1 and 2 location based CO2-e emissions and Scope 3 emissions from business travel (tCO2e)</p> <p>https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf</p>

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	Information related to Standard Disclosures required by the 'in accordance' options may already be included in other reports by the organisation. In these circumstances, the organisation may elect to add a specific reference to where the relevant information can be found.	Indicate if the Standard Disclosure has been externally assured. If yes, include the page reference for the External Assurance Statement in the report.
GRI 305-1	Direct (Scope 1) emissions	climate-change/sustainable-energy.html <ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/assessment-parameters-ghg-emissions.pdf
GRI 305-2	Energy indirect (Scope 2) emissions	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/assessment-parameters-ghg-emissions.pdf
GRI 305-3	Other indirect (Scope 3) GHG emissions	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/assessment-parameters-ghg-emissions.pdf
GRI 305-4	GHG emissions intensity	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html
GRI 305-5	Reduction of GHG emissions	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 33 - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change.html

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		- http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html	
GRI 305-6	Emissions of ozone-depleting substances	- RBS Annual Report and Accounts 2018, pg. 33 - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html	
GRI 306: EFFLUENTS AND WASTE			
306	Effluents and waste: Management approach	- http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html	
GRI 306-2	Waste by type and disposal method	- http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change/direct-environmental-impacts.html	
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT			
308	Supplier environmental assessment: Management approach	- RBS Annual Report and Accounts 2018, pg. 17 - https://www.rbs.com/rbs/sustainability/responsible-business/supply-chain.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/RBS_Supplier_Code_of_Conduct.pdf	
GRI 308-1	New suppliers that were screened using environmental criteria	- https://www.rbs.com/rbs/sustainability/responsible-business/supply-chain.html	
SOCIAL STANDARDS			
GRI 401: EMPLOYMENT			
401	Employment: Management approach	- https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Downloads/Human-Rights-Statement.pdf - https://www.rbs.com/rbs/sustainability/working-at-rbs.html - https://www.rbs.com/rbs/sustainability/working-at-rbs/employment-practices.html	
GRI 401-1	New employee hires and employee turnover	- https://www.rbs.com/rbs/sustainability/working-at-rbs/inclusion.html	
GRI 401-2	Benefits provided to full-time employees that are not	- RBS Annual Report and Accounts 2018, pg. 15, 79-82, 182 https://www.rbs.com/rbs/sustainability/working-at-rbs/performance-	

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	provided to temporary or part-time employees	- and-reward.html - http://www.rbspeople.com/microsite_global_options.asp?id=RBSPEOPLE/POLICYINFORMATION	
GRI 401-3	Parental leave	- http://www.rbspeople.com/microsite_global_options.asp?id=RBSPEOPLE/POLICYINFORMATION	
GRI 402: LABOUR/MANAGEMENT RELATIONS			
402	Labour/management relations: Management approach	- https://www.rbs.com/rbs/sustainability/working-at-rbs/employment-practices.html	
GRI 402-1	Minimum notice periods regarding operational changes	- https://www.rbs.com/rbs/sustainability/working-at-rbs/employment-practices.html	
GRI 403: OCCUPATIONAL HEALTH & SAFETY			
403	Occupational health & safety: Management approach	- RBS Annual Report and Accounts 2018, pg. 16 - https://www.rbs.com/rbs/sustainability/working-at-rbs/health-and-safety.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Health_and_Safety_in_detail.pdf - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/public-policy-Statement.pdf	
403-1	Occupational health and safety management system	- https://www.rbs.com/rbs/sustainability/working-at-rbs/health-and-safety.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Health_and_Safety_in_detail.pdf	
GRI 404: TRAINING AND EDUCATION			
404	Training and education: Management approach	- RBS Annual Report and Accounts 2018, pg. 15-16, 51 - http://jobs.rbs.com/pages/career-development - http://www.rbs.com/sustainability/working-at-rbs/employment-practices.html - https://www.rbs.com/rbs/sustainability/working-at-rbs/inclusion.html - https://www.rbs.com/rbs/sustainability/working-at-rbs/performance-and-reward.html	

TOPIC SPECIFIC STANDARDS			
Topic Specific Standards		Page Number (or Link) Information related to Standard Disclosures required by the 'in accordance' options may already be included in other reports by the organisation. In these circumstances, the organisation may elect to add a specific reference to where the relevant information can be found.	External Assurance Indicate if the Standard Disclosure has been externally assured. If yes, include the page reference for the External Assurance Statement in the report.
GRI 404-1	Average hours of training per year per employee	- https://www.rbs.com/rbs/sustainability/working-at-rbs/employment-practices.html	
GRI 404-2	Programs for upgrading employee skills and transition assistance programs	- RBS Annual Report and Accounts 2018, pg. 15 - https://www.rbs.com/rbs/sustainability/working-at-rbs/employment-practices.html	
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY			
405	Diversity and equal opportunity: Management approach	- RBS Annual Report and Accounts 2018, pg. 7, 16, 23, 53, 68, 86 - http://www.rbs.com/sustainability/working-at-rbs/inclusion.html	Total gender balance in top 3 senior layers (%) https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf
GRI 405-1	Diversity of governance bodies and employees	- RBS Annual Report and Accounts 2018, pg. 16, 53, 86 - http://www.rbs.com/sustainability/working-at-rbs/inclusion.html	
GRI 405-2	Ratio of basic salary and remuneration of women to men	- RBS Annual Report and Accounts 2018, pg. 16 - http://www.rbs.com/sustainability/working-at-rbs/inclusion.html - http://www.rbs.com/sustainability/working-at-rbs/performance-and-reward.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/gender-pay-gap-2019-final.pdf	
GRI 412: HUMAN RIGHTS ASSESSMENT			
412	Human rights assessment: Management approach	- RBS Annual Report and Accounts 2018, pg. 17 - https://www.rbs.com/rbs/sustainability/responsible-business/business-human-rights-modern-slavery.html - https://www.rbs.com/rbs/sustainability/responsible-business/supply-chain.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/2018_MSA_annual_statement.pdf - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Downloads/sustainable_procurement_code_FINAL.pdf	
GRI 412-2	Employee training on human rights policies	- https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/2018_MSA_annual_statement.pdf	

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Topic Specific Standards		Page Number (or Link) Information related to Standard Disclosures required by the 'in accordance' options may already be included in other reports by the organisation. In these circumstances, the organisation may elect to add a specific reference to where the relevant information can be found.	External Assurance Indicate if the Standard Disclosure has been externally assured. If yes, include the page reference for the External Assurance Statement in the report.
GRI 412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	<ul style="list-style-type: none"> - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/2018_MSA_annual_statement.pdf - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Downloads/sustainable_procurement_code_FINAL.pdf 	
GRI 413: LOCAL COMMUNITIES			
413	Local communities: Management approach	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 7, 23 - https://www.rbs.com/rbs/sustainability/responsible-business/enterprise.html - https://www.rbs.com/rbs/sustainability/responsible-business/giving-and-volunteering.html 	
GRI 413-1	Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> - https://www.rbs.com/rbs/sustainability/responsible-business/giving-and-volunteering.html - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change.html 	
GRI 414: SUPPLIER SOCIAL ASSESSMENT			
414	Supplier social assessment: Management approach	<ul style="list-style-type: none"> - https://www.rbs.com/rbs/sustainability/responsible-business/supply-chain.html 	
GRI 414-1	New suppliers that were screened using social criteria	<ul style="list-style-type: none"> - https://www.rbs.com/rbs/sustainability/responsible-business/supply-chain.html 	
GRI 414-2	Negative social impacts in the supply chain and actions taken	<ul style="list-style-type: none"> - Not aware of breaches within supply chain in 2018 	
GRI 415: PUBLIC POLICY			
415	Public policy: Management approach	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 87 	
GRI 415-1	Political contributions	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 87 	
GRI 418: CUSTOMER PRIVACY			
418	Customer privacy: Management approach	<ul style="list-style-type: none"> - RBS Annual Report and Accounts 2018, pg. 32 - https://www.rbs.com/rbs/sustainability/customer-focused/security-and-fraud-prevention.html 	

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Topic Specific Standards		Page Number (or Link) Information related to Standard Disclosures required by the 'in accordance' options may already be included in other reports by the organisation. In these circumstances, the organisation may elect to add a specific reference to where the relevant information can be found.	External Assurance Indicate if the Standard Disclosure has been externally assured. If yes, include the page reference for the External Assurance Statement in the report.
		- https://www.rbs.com/rbs/sustainability/customer-focused/privacy.html	
GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	- https://www.rbs.com/rbs/sustainability/customer-focused/security-and-fraud-prevention.html - https://www.rbs.com/rbs/sustainability/customer-focused/privacy.html	
GRI 419: SOCIOECONOMIC COMPLIANCE			
419	Socioeconomic compliance: Management approach	- RBS Annual Report and Accounts 2018, pg. 83-84 - https://www.rbs.com/rbs/sustainability/customer-focused/conduct.html - https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf - https://www.rbs.com/rbs/sustainability/responsible-business/our-tax-responsibilities.html	
GRI 419-1	Non-compliance with laws and regulations in the social and economic area	- RBS Annual Report and Accounts 2018, pg. 83-84	
FINANCIAL SERVICES SECTOR DISCLOSURES			
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	- RBS Annual Report and Accounts 2018, pg. 23 - http://www.rbs.com/sustainability/customers.html - http://www.rbs.com/sustainability/responsible-business/enterprise.html	Value of attempted fraud prevented in UK (£) https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	- RBS Annual Report and Accounts 2018, pg. 23 - http://www.rbs.com/sustainability/responsible-business/approach-to-climate-change.html - https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change/sustainable-energy.html	
FS9	Coverage and frequency of	- RBS Annual Report and Accounts 2018, pg. 23	

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	audits to assess implementation of environmental and social policies and risk assessment procedures	- https://www.rbs.com/rbs/sustainability/sustainable-banking-at-rbs/external-assurance.html	
FS13	Access points in low-populated or economically disadvantaged areas by type	- RBS Annual Report and Accounts 2018, pg. 22-23 - https://www.rbs.com/rbs/sustainability/customer-focused/accessible-banking.html	Percentage of digitally active customers (%) https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf
FS14	Initiatives to improve access to financial services for disadvantaged people	- RBS Annual Report and Accounts 2018, pg. 13, 22-23 - https://www.rbs.com/rbs/sustainability/customer-focused/accessible-banking.html - https://www.rbs.com/rbs/sustainability/customer-focused/customers-in-vulnerable-situations.html - http://www.rbs.com/sustainability/responsible-business/giving-and-volunteering.html	Number of financial health checks undertaken (#) https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent-assurance-statement.pdf