

<b>GENERAL STANDARD DISCLOSURES</b>			
<b>General Standard Disclosures</b>		<b>Page number (or Link)</b> 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.	<b>External Assurance</b> Indicate if the Standard Disclosure has been externally assured.  If yes, include the page reference for the External Assurance Statement in the report.
<b>ORGANISATIONAL PROFILE</b>			
GRI 102-1	Name of the organisation	- The Royal Bank of Scotland Group PLC	
GRI 102-2	Activities, brands, products and services	- RBS Annual Report and Accounts 2019, pg. 21-27 - <a href="https://www.rbs.com/rbs/our-brands.html">https://www.rbs.com/rbs/our-brands.html</a>	
GRI 102-3	Location of headquarters	- Edinburgh, Scotland - <a href="https://www.rbs.com/rbs/about/worldwide-locations.html">https://www.rbs.com/rbs/about/worldwide-locations.html</a>	
GRI 102-4	Location of operations	- <a href="https://www.rbs.com/rbs/about/worldwide-locations.html">https://www.rbs.com/rbs/about/worldwide-locations.html</a>	
GRI 102-5	Ownership and legal form	- RBS Annual Report and Accounts 2019, pg. 263 - <a href="https://investors.rbs.com/share-data/equity-ownership-statistics.aspx">https://investors.rbs.com/share-data/equity-ownership-statistics.aspx</a>	
GRI 102-6	Markets served	- <a href="https://www.rbs.com/rbs/about/worldwide-locations.html">https://www.rbs.com/rbs/about/worldwide-locations.html</a>	
GRI 102-7	Scale of the organisation	- RBS Annual Report and Accounts 2019, pg. 2, 29, 32-35, 51, 68-69, 178 - Our permanent headcount was 64,397 as at 31 December 2019	
GRI 102-8	Information on employees and other workers	- Annual Report and Accounts 2019, pg. 32-35, 214 - Rbs.com / Sustainable Banking / Working at RBS - <a href="https://www.rbs.com/rbs/about/working-at-rbs.html">https://www.rbs.com/rbs/about/working-at-rbs.html</a>	Total gender balance in top 3 senior layers (%) See assurance statement pdf via the following page. <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a>
GRI 102-9	Supply chain	- <a href="https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html">https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html</a>	
GRI 102-10	Significant changes to the organization and its supply chain	- <a href="https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html">https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html</a>	

GRI 102-11	Precautionary Principle or approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 42-43</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/managing-ese-risk.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/managing-ese-risk.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/managing-reputational-risk.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/managing-reputational-risk.html</a></li> </ul>	Percentage of total RBS exposures to sectors having particular exposure to climate risks and opportunities (%) See assurance statement pdf via the following page. <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a>
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		<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/downloads.html">https://www.rbs.com/rbs/sustainable-banking/downloads.html</a> (Policies)</li> </ul>	See assurance statement pdf via the following page. <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a>
GRI 102-12	External initiatives	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 37-43</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-commitments.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-commitments.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/soft-commodities-compact.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/soft-commodities-compact.html</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html">https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/equator-principles.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/equator-principles.html</a></li> </ul>	
GRI 102-13	Membership of associations	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 10, 15, 19, 37-43</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-commitments.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-commitments.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/soft-commodities-compact.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/soft-commodities-compact.html</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html">https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html</a></li> </ul>	
<b>STRATEGY</b>			

GRI 102-14	Statement from senior decision-maker	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 4-8, 10-12</li> <li>- <a href="https://investors.rbs.com/results-centre.aspx">https://investors.rbs.com/results-centre.aspx</a></li> </ul>	
<b>ETHICS &amp; INTEGRITY</b>			
GRI 102-16	Values, principles, standards, and norms of behaviour	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 17, 19, 28, 34</li> <li>- <a href="https://www.rbs.com/rbs/about/our-values.html">https://www.rbs.com/rbs/about/our-values.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/20191212_Our_Code_External.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/20191212_Our_Code_External.pdf</a></li> </ul>	
GRI 102-17	Mechanisms for advice and concerns about ethics	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 33, 74-76, 112-190</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html">https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf</a></li> </ul>	
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		<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/creating-a-healthy-culture.html">https://www.rbs.com/rbs/about/working-at-rbs/creating-a-healthy-culture.html</a></li> </ul>	
<b>GOVERNANCE</b>			
GRI 102-18	Governance structure	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 45, 46, 62-112</li> <li>- <a href="https://www.rbs.com/rbs/about/board-and-governance.html">https://www.rbs.com/rbs/about/board-and-governance.html</a></li> </ul>	
<b>STAKEHOLDER ENGAGEMENT</b>			
GRI 102-40	List of stakeholder groups	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 29</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/stakeholder-engagement.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/stakeholder-engagement.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/listening-to-our-stakeholders-2019.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/listening-to-our-stakeholders-2019.pdf</a></li> </ul>	
GRI 102-42	Identifying and selecting stakeholders	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 29, 32-35</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/stakeholder-engagement.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/stakeholder-engagement.html</a></li> </ul>	

GRI 102-43	Approach to stakeholder engagement	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 29, 32-35</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/stakeholder-engagement.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/stakeholder-engagement.html</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/creating-a-healthy-culture.html">https://www.rbs.com/rbs/about/working-at-rbs/creating-a-healthy-culture.html</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html">https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html</a></li> </ul>	
GRI 102-44	Key topics and concerns raised	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 16-17, 29</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/listening-to-our-stakeholders-2019.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/listening-to-our-stakeholders-2019.pdf</a></li> </ul>	
<b>REPORTING PRACTICE</b>			
GRI 102-45	Entities included in the consolidated financial statements	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 264</li> <li>- <a href="https://www.rbs.com/rbs/ringfencing/overview-of-our-legal-entity.html">https://www.rbs.com/rbs/ringfencing/overview-of-our-legal-entity.html</a></li> </ul>	
GRI 102-46	Defining report content and	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 2, 16-17</li> </ul>	
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	topic Boundaries	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html</a></li> </ul>	
GRI 102-47	List of material topics	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 16-17, 42-44</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html</a></li> </ul>	
GRI 102-48	Restatements of information	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 12, 16, 17</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html</a></li> </ul>	

GRI 102-49	Changes in reporting	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 16-17, 29</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html</a></li> </ul>	
GRI 102-50	Reporting period	- 1 January 2019 to 31 December 2019	
GRI 102-51	Date of most recent report	- 14 February 2020	
GRI 102-52	Reporting cycle	- Annual	
GRI 102-53	Contact point for questions regarding the report	<ul style="list-style-type: none"> <li>- Sustainable.Banking@rbs.com</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking.html">https://www.rbs.com/rbs/sustainable-banking.html</a></li> </ul>	
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"> <li>- RBS Annual Report and Accounts 2019, pg.191-201</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a></li> </ul>	
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<b>MANAGEMENT APPROACH</b>			
GRI 103-1	Explanation of the material topic and its Boundary	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 16-17</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html</a></li> </ul>	
GRI 103-2	The management approach and its components	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 2, 16-17</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/our-operating-environment.html</a></li> </ul>	

<b>TOPIC SPECIFIC STANDARDS</b>			
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<b>ECONOMIC STANDARDS</b>			
<b>GRI 201: ECONOMIC PERFORMANCE</b>			
201	Economic performance: Management approach	- RBS Annual Report and Accounts 2019, pg 3, 12, 18-19, 21-27.	
GRI 201-1	Direct economic value generated and distributed	- RBS Annual Report and Accounts 2019, pg 3, 10, 12, 14-15, 190-280	
GRI 201-2	Financial implications and other risks and opportunities due to climate change	- RBS Annual report and Accounts 2019 pg 10-11, 16-19, 37-47, 64, 66, 76. - <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a> - <a href="https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html">https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html</a>	Percentage of total RBS exposures to sectors having particular exposure to climate risks and opportunities (%)  <a href="https://www.rbs.com/content/dam/rbs.com/rbs/PDFs/Sustainability/independent_assurance_statement_2020.pdf">https://www.rbs.com/content/dam/rbs.com/rbs/PDFs/Sustainability/independent_assurance_statement_2020.pdf</a>
<b>GRI 202: MARKET PRESENCE</b>			
202	Market presence: Management approach	- <a href="https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html">https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html</a>	
GRI 202-1	Ratios of standard entry level wage by gender compared to local minimum wage	- <a href="https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html">https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html</a> - <a href="https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html">https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html</a>	Total gender balance in top 3 senior layers (%)  <a href="https://www.rbs.com/content/dam/rbs.com/rbs/PDFs/Sustainability/independent_assurance_statement_2020.pdf">https://www.rbs.com/content/dam/rbs.com/rbs/PDFs/Sustainability/independent_assurance_statement_2020.pdf</a>
<b>GRI 203: INDIRECT ECONOMIC IMPACTS</b>			
203	Indirect economic impacts: Management approach	- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html">https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html</a> - <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a> - <a href="https://www.rbs.com/rbs/sustainable-banking/society/enterprise.html">https://www.rbs.com/rbs/sustainable-banking/society/enterprise.html</a> - <a href="https://www.rbs.com/rbs/sustainable-banking/downloads.html">https://www.rbs.com/rbs/sustainable-banking/downloads.html</a>	

GRI 203-1	Infrastructure investments and services supported	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html">https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/downloads.html">https://www.rbs.com/rbs/sustainable-banking/downloads.html</a></li> </ul>	
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GRI 203-2	Significant indirect economic impacts	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 14-19, 21-27</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/enterprise.html">https://www.rbs.com/rbs/sustainable-banking/society/enterprise.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/un-sustainable-development-goals.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/un-sustainable-development-goals.html</a></li> </ul>	<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><a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent_assurance_statement_2020.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent_assurance_statement_2020.pdf</a></p>
<b>GRI 205: ANTI-CORRUPTION</b>			
205	Anti-corruption: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019 pg 43, 107, 292.</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html">https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html</a></li> <li>- <a href="https://www.rbs.com/rbs/about/our-values.html">https://www.rbs.com/rbs/about/our-values.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/20191212_Our_Code_External.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/20191212_Our_Code_External.pdf</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/downloads.html">https://www.rbs.com/rbs/sustainable-banking/downloads.html</a></li> </ul>	

GRI 205-1	Operations assessed for risks related to corruption	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 43, 116, 186</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html">https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/ABC%20External%20statement%20-%20Feb%202019.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/ABC%20External%20statement%20-%20Feb%202019.pdf</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/downloads.html">https://www.rbs.com/rbs/sustainable-banking/downloads.html</a></li> </ul>	
GRI 205-2	Communication and training about anti-corruption policies and procedures	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019 pg, 43, 116.</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html">https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/ABC%20External%20statement%20-%20Feb%202019.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/ABC%20External%20statement%20-%20Feb%202019.pdf</a></li> </ul>	
<b>TOPIC SPECIFIC STANDARDS</b>			
<b>Topic Specific Standards</b>		<p><b>Page Number (or Link)</b> 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.</p>	<p><b>External Assurance</b> Indicate if the Standard Disclosure has been externally assured.</p> <p>If yes, include the page reference for the External Assurance Statement in the report.</p>
		<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/20191212_Our_Code_External.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/20191212_Our_Code_External.pdf</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/downloads.html">https://www.rbs.com/rbs/sustainable-banking/downloads.html</a></li> </ul>	
<b>GRI 206: ANTI-COMPETITIVE BEHAVIOUR</b>			
206	Anti-competitive behaviour: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 16-17, 259, 287, 292,</li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf</a></li> </ul>	
GRI 206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 257, 287, 292</li> </ul>	
<b>ENVIRONMENTAL STANDARDS</b>			
<b>GRI 302: ENERGY</b>			
302	Energy: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 37-41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change/sustainable-energy.html">https://www.rbs.com/rbs/sustainability/responsible-business/approach-to-climate-change/sustainable-energy.html</a></li> </ul>	



GRI 302-1	Energy consumption within the organisation	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> </ul>	
GRI 302-2	Energy consumption outside of the organisation	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/downloads.html">https://www.rbs.com/rbs/sustainable-banking/downloads.html</a></li> </ul>	
GRI 302-3	Energy intensity	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> </ul>	
<b>TOPIC SPECIFIC STANDARDS</b>			
<b>Topic Specific Standards</b>		<p><b>Page Number (or Link)</b> 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.</p>	<p><b>External Assurance</b> Indicate if the Standard Disclosure has been externally assured.</p> <p>If yes, include the page reference for the External Assurance Statement in the report.</p>
		<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> </ul>	
GRI 302-4	Reduction of energy consumption	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html">https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html</a></li> </ul>	
<b>GRI 303: WATER AND EFFLUENTS</b>			
303	Water and effluents: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> </ul>	

303-5	Water consumption	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/Images/assessment-parameters-ghg-emissions.jpg">https://www.rbs.com/content/dam/rbs_com/rbs/Images/assessment-parameters-ghg-emissions.jpg</a></li> </ul>	
<b>GRI 305: EMISSIONS</b>			
305	Emissions: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 37-41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/managing-ese-risk.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/ese-and-reputational-risk-management/managing-ese-risk.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html">https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html</a></li> </ul>	<p>Total scope 1 and 2 location based CO2-e emissions and Scope 3 emissions from business travel (tCO2e)</p> <p><a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent%20assurance%20statement%202020.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/independent assurance statement 2020.pdf</a></p>
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<b>Topic Specific Standards</b>		<p><b>Page Number (or Link)</b> 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.</p>	<p><b>External Assurance</b> Indicate if the Standard Disclosure has been externally assured.</p> <p>If yes, include the page reference for the External Assurance Statement in the report.</p>
GRI 305-1	Direct (Scope 1) emissions	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/Images/assessment-parameters-ghg-emissions.jpg">https://www.rbs.com/content/dam/rbs_com/rbs/Images/assessment-parameters-ghg-emissions.jpg</a></li> </ul>	
GRI 305-2	Energy indirect (Scope 2) emissions	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/Images/assessment-parameters-ghg-emissions.jpg">https://www.rbs.com/content/dam/rbs_com/rbs/Images/assessment-parameters-ghg-emissions.jpg</a></li> </ul>	

GRI 305-3	Other indirect (Scope 3) GHG emissions	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/Images/assessment-parameters-ghg-emissions.jpg">https://www.rbs.com/content/dam/rbs_com/rbs/Images/assessment-parameters-ghg-emissions.jpg</a></li> </ul>	
GRI 305-4	GHG emissions intensity	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> </ul>	
GRI 305-5	Reduction of GHG emissions	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> </ul>	
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		<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> </ul>	
GRI 305-6	Emissions of ozone-depleting substances	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 41</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> </ul>	
<b>GRI 306: EFFLUENTS AND WASTE</b>			
306	Effluents and waste: Management approach	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> </ul>	
GRI 306-2	Waste by type and disposal method	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html">https://www.rbs.com/rbs/sustainable-banking/environment/operational-environmental-footprint.html</a></li> </ul>	
<b>GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT</b>			
308	Supplier environmental assessment: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg 29, 34, 37, 44</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html">https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/RBS_Supplier_Code_of_Conduct.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/RBS_Supplier_Code_of_Conduct.pdf</a></li> </ul>	

GRI 308-1	New suppliers that were screened using environmental criteria	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 44</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html">https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html</a></li> </ul>	
<b>SOCIAL STANDARDS</b>			
<b>GRI 401: EMPLOYMENT</b>			
401	Employment: Management approach	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Downloads/Human-Rights-Statement.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/Downloads/Human-Rights-Statement.pdf</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs.html">https://www.rbs.com/rbs/about/working-at-rbs.html</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html">https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html</a></li> </ul>	
GRI 401-1	New employee hires and employee turnover	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html">https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html</a></li> </ul>	
GRI 401-2	Benefits provided to full-time employees that are not	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 33, 102-105, 208</li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html">https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html</a></li> </ul>	
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	provided to temporary or part-time employees	<ul style="list-style-type: none"> <li>- <a href="https://www.rbspeople.com/policyinformation/">https://www.rbspeople.com/policyinformation/</a></li> </ul>	
GRI 401-3	Parental leave	<ul style="list-style-type: none"> <li>- <a href="https://www.rbspeople.com/policyinformation/">https://www.rbspeople.com/policyinformation/</a></li> </ul>	
<b>GRI 402: LABOUR/MANAGEMENT RELATIONS</b>			
402	Labour/management relations: Management approach	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html">https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html</a></li> </ul>	
GRI 402-1	Minimum notice periods regarding operational changes	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html">https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html</a></li> </ul>	
<b>GRI 403: OCCUPATIONAL HEALTH &amp; SAFETY</b>			

403	Occupational health & safety: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 34</li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/health-and-safety.html">https://www.rbs.com/rbs/about/working-at-rbs/health-and-safety.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/health-and-safety-performance-in-detail.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/health-and-safety-performance-in-detail.pdf</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/public-policy-Statement.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/public-policy-Statement.pdf</a></li> <li>-</li> </ul>	
403-1	Occupational health and safety management system	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/health-and-safety.html">https://www.rbs.com/rbs/about/working-at-rbs/health-and-safety.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/health-and-safety-performance-in-detail.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/health-and-safety-performance-in-detail.pdf</a></li> </ul>	
<b>GRI 404: TRAINING AND EDUCATION</b>			
404	Training and education: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 32-34, 64-65</li> <li>- <a href="https://jobs.rbs.com/pages/career-development">https://jobs.rbs.com/pages/career-development</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html">https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html">https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html</a></li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html">https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html</a></li> </ul>	
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GRI 404-1	Average hours of training per year per employee	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html">https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html</a></li> </ul>	
GRI 404-2	Programs for upgrading employee skills and transition assistance programs	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 33-34</li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html">https://www.rbs.com/rbs/about/working-at-rbs/employment-practices.html</a></li> </ul>	
<b>GRI 405: DIVERSITY AND EQUAL OPPORTUNITY</b>			
405	Diversity and equal opportunity: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 5, 19, 35, 68, 89</li> <li>- <a href="https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html">https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html</a></li> </ul>	Total gender balance in top 3 senior layers (%)

		-	<a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/co2-kpi-2020-7b.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/co2-kpi-2020-7b.pdf</a>
GRI 405-1	Diversity of governance bodies and employees	- RBS Annual Report and Accounts 2019, pg. 35, 68 - <a href="https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html">https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html</a>	
GRI 405-2	Ratio of basic salary and remuneration of women to men	- RBS Annual Report and Accounts 2019, pg. 35 - <a href="https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html">https://www.rbs.com/rbs/about/working-at-rbs/building-a-more-inclusive-bank.html</a> - <a href="https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html">https://www.rbs.com/rbs/about/working-at-rbs/performance-and-reward.html</a> - <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/gender_pay_gap.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/gender_pay_gap.pdf</a>	
<b>GRI 412: HUMAN RIGHTS ASSESSMENT</b>			
412	Human rights assessment: Management approach	- RBS Annual Report and Accounts 2019, pg. 34 - <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/business-human-rights-modern-slavery.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/business-human-rights-modern-slavery.html</a> - <a href="https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html">https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html</a> - <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/MSA_annual_statement_2018.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/MSA_annual_statement_2018.pdf</a> - <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/RBS_Supplier_Code_of_Conduct.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/RBS_Supplier_Code_of_Conduct.pdf</a>	
GRI 412-2	Employee training on human rights policies	- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/MSA_annual_statement_2018.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/MSA_annual_statement_2018.pdf</a>	
<b>TOPIC SPECIFIC STANDARDS</b>			
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GRI 412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/MSA_annual_statement_2018.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/MSA_annual_statement_2018.pdf</a> - <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/RBS_Supplier_Code_of_Conduct.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/RBS_Supplier_Code_of_Conduct.pdf</a>	

<b>GRI 413: LOCAL COMMUNITIES</b>			
413	Local communities: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 19</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/enterprise.html">https://www.rbs.com/rbs/sustainable-banking/society/enterprise.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/giving-and-volunteering.html">https://www.rbs.com/rbs/sustainable-banking/society/giving-and-volunteering.html</a></li> </ul>	
GRI 413-1	Operations with local community engagement, impact assessments, and development programs	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/giving-and-volunteering.html">https://www.rbs.com/rbs/sustainable-banking/society/giving-and-volunteering.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> </ul>	
<b>GRI 414: SUPPLIER SOCIAL ASSESSMENT</b>			
414	Supplier social assessment: Management approach	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html">https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html</a></li> </ul>	
GRI 414-1	New suppliers that were screened using social criteria	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html">https://www.rbs.com/rbs/sustainable-banking/society/supply-chain.html</a></li> </ul>	
GRI 414-2	Negative social impacts in the supply chain and actions taken	<ul style="list-style-type: none"> <li>- Not aware of breaches within supply chain in 2019</li> </ul>	
<b>GRI 415: PUBLIC POLICY</b>			
415	Public policy: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 109-110</li> </ul>	
GRI 415-1	Political contributions	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 110</li> </ul>	
<b>GRI 418: CUSTOMER PRIVACY</b>			
418	Customer privacy: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 44</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/security-and-fraud-prevention.html">https://www.rbs.com/rbs/sustainable-banking/society/security-and-fraud-prevention.html</a></li> </ul>	
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		<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/privacy.html">https://www.rbs.com/rbs/sustainable-banking/society/privacy.html</a></li> </ul>	

GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<ul style="list-style-type: none"> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/security-and-fraud-prevention.html">https://www.rbs.com/rbs/sustainable-banking/society/security-and-fraud-prevention.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/privacy.html">https://www.rbs.com/rbs/sustainable-banking/society/privacy.html</a></li> </ul>	
<b>GRI 419: SOCIOECONOMIC COMPLIANCE</b>			
419	Socioeconomic compliance: Management approach	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 106-107</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html">https://www.rbs.com/rbs/sustainable-banking/society/compliance-and-conduct.html</a></li> <li>- <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/Sustainability/OurCode_External.pdf</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/tax-payments.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/tax-payments.html</a></li> </ul>	
GRI 419-1	Non-compliance with laws and regulations in the social and economic area	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 106-107</li> </ul>	
<b>FINANCIAL SERVICES SECTOR DISCLOSURES</b>			
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 19</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/sustainable-banking-at-rbs.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/sustainable-banking-at-rbs.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/society/enterprise.html">https://www.rbs.com/rbs/sustainable-banking/society/enterprise.html</a></li> <li>-</li> </ul>	Value of attempted fraud prevented in UK (£)  <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/co2-kpi-2020-7b.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/co2-kpi-2020-7b.pdf</a>
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 19</li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html">https://www.rbs.com/rbs/sustainable-banking/environment/our-approach-to-climate-change.html</a></li> <li>- <a href="https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html">https://www.rbs.com/rbs/sustainable-banking/environment/sustainable-energy.html</a></li> </ul>	
FS9	Coverage and frequency of	<ul style="list-style-type: none"> <li>- RBS Annual Report and Accounts 2019, pg. 19</li> </ul>	



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	audits to assess implementation of environmental and social policies and risk assessment procedures	- <a href="https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html">https://www.rbs.com/rbs/sustainable-banking/our-approach/external-assurance.html</a>	
FS13	Access points in low-populated or economically disadvantaged areas by type	- RBS Annual Report and Accounts 2019, pg. 18-19 - <a href="https://www.rbs.com/rbs/sustainable-banking/society/accessible-banking.html">https://www.rbs.com/rbs/sustainable-banking/society/accessible-banking.html</a>	Percentage of digitally active customers (%)  <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/co2-kpi-2020-7b.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/co2-kpi-2020-7b.pdf</a>
FS14	Initiatives to improve access to financial services for disadvantaged people	- RBS Annual Report and Accounts 2019, pg. 16-19 - <a href="https://www.rbs.com/rbs/sustainable-banking/society/accessible-banking.html">https://www.rbs.com/rbs/sustainable-banking/society/accessible-banking.html</a> - <a href="https://www.rbs.com/rbs/sustainable-banking/society/customers-in-vulnerable-situations.html">https://www.rbs.com/rbs/sustainable-banking/society/customers-in-vulnerable-situations.html</a> - <a href="https://www.rbs.com/rbs/sustainable-banking/society/giving-and-volunteering.html">https://www.rbs.com/rbs/sustainable-banking/society/giving-and-volunteering.html</a>	Number of financial health checks undertaken (#)  <a href="https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/co2-kpi-2020-7b.pdf">https://www.rbs.com/content/dam/rbs_com/rbs/PDFs/co2-kpi-2020-7b.pdf</a>