Our bank, our journey, our purpose

Click on a tile below to explore our shared heritage.
To return to the main visual click on the ‘Home’ button above.
1728: The world’s first overdraft

The Royal Bank of Scotland grants the first overdraft as a convenient form of short-term credit for business customers.
Our bank, our journey, our purpose

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1860s: Trailblazer Fanny Hopkins (centre), becomes the Group’s first female bank agent.

Colleagues

Margaret Reid – 1964
Dr Karan Singh – 2016
Piggy Account – 1983
Online banking – 1997
50,000 Carbon positive
1st
2.5 million
£1 million
£5 billion

Angela Burdett-Coutts – 1850s

Our journey ahead

£1 million
50,000
Carbon positive
1875: Scotland’s Institute of Bankers is formed

Andrew Kerr, a Royal Bank of Scotland cash keeper, is instrumental in the formation of the educational Institute – the first of its kind in the world.

Learning

Margaret Reid – 1964

Online banking – 1997

Dr Karan Singh – 2016

Piggy Account – 1983

50,000 Carbon positive

£1 million

£5 billion

£2.5 million

Angela Burdett-Coutts – 1850s
1850s: Angela Burdett-Coutts established a library for clerks with a gift of 1,000 of her own books. The library still exists today.
c1916: Staff memo

“We are here for the convenience of our customers and it is their convenience, not the bank’s, that is to be primarily considered.”

Reginald Hindley, general manager, Williams Deacon’s Bank.
1923: Retirement testimonial

John Roberts retires as manager of National Provincial Bank’s Menai Bridge branch, receiving a beautifully illuminated book listing the 150 locals who contributed to his collection, and showing the community’s gratitude for his long service.
Our bank, our journey, our purpose

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Learning

Margaret Reid – 1964

Online banking – 1997

Dr Karan Singh – 2016

Piggy Account – 1983

Minister praises lead on environment

Carbon positive

50,000

£1 million

£5 billion

1st

2.5 million

£1 million

£5 billion

Angela Burdett-Coutts – 1850s
Explore our timeline:

- Margaret Reid – 1964
- Dr Karan Singh – 2016
- Piggy Account – 1983
- Online banking – 1997
- Angela Burdett-Coutts – 1850s

1930s: Colleagues at work in the filing room of Holt & Co.

Our bank, our journey, our purpose

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1933: A staff memo emphasising that prevention of waste is “a common duty”. 

ELECTRIC LIGHT

Attention is drawn to the common waste of electric light in the Lombardy building. It is not difficult, especially after office hours, to discover unoccupied offices, rooms, cloakrooms, lavatories, etc. with many lights still burning. It is believed that if the prevention of waste were recognised as a common duty, the consumption of electricity would become markedly less. Heads of Departments are requested to urge their staff to cooperate in eliminating a needless expenditure and to feel a responsibility for turning off switches when leaving their desks or departments, or when daylight renders the necessity to keep lights burning.

WATER

The Bank’s supply of water is dependent on its own wells and pumps. Climatic and other conditions have caused a serious shrinkage in supply, and members of the staff are asked to assist in filling over the period of shortage. By ensuring that the taps are not allowed to run needlessly, or left running, a useful contribution may be made to the elimination of waste.

C. LIDBURY
Chief General Manager

22nd November 1933

Climate

THE PIGGIES ARE HERE.

Margaret Reid – 1964

Online banking – 1997

Carbon positive

1st

50,000

£1 million

£5 billion

Online banking – 1997

£1 million

£5 billion

Dr Karan Singh – 2016

Piggy Account – 1983

50,000 Carbon positive

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Our bank, our journey, our purpose

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To return to the main visual click on the ‘Home’ button above.

1947: Kenny Smith becomes the first regular driver of our “bank on wheels”.

1st

Piggy Account – 1983

Online banking – 1997

£1 million

£5 billion

Carbon positive

50,000

2.5 million

£1 million

Angela Burdett-Coutts – 1850s

Margaret Reid – 1964

Dr Karan Singh – 2016
Explore our timeline
Margaret Reid – 1964
Dr Karan Singh – 2016
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Our journey ahead
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£5 billion

Angela Burdett-Coutts – 1850s

1961: The drive-in bank at Drummonds on Trafalgar Square shortly after opening.

Enterprise

Click on a tile below to explore our shared heritage.
To return to the main visual click on the 'Home' button above.
Explore our timeline

1964: Margaret Reid becomes Scotland’s first female bank manager.

Angela Burdett-Coutts — 1850s

Margaret Reid — 1964

Piggy Account — 1983

Online banking — 1997

Dr Karan Singh — 2016

Our bank, our journey, our purpose

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Our bank, our journey, our purpose

Click on a tile below to explore our shared heritage.

To return to the main visual click on the 'Home' button above.
c1970: Skipper Davie Irvine docks the Otter Bank boat.

Angela Burdett-Coutts – 1850s

Dr Karan Singh – 2016

Piggy Account – 1983

Online banking – 1997

50,000 Carbon positive

£1 million

£5 billion

2.5 million

Our journey ahead

Our bank, our journey, our purpose
Explore our timeline

1970s: Banks keep going during ‘no lights’ days in the oil crisis of 1973-74.

Climate

How we met the crisis

NOT a candlelit table for two for Susan Eades, right, Bank Bath, but the only way of working during the days of the crisis.

And staff, left and below, coping with the “no smile as they leave for home on one of the special coaches.

Ninety specials left each day from London Southwark Street, carrying 3,200 people to their far away as Shoeburyness, outer Kent and Hampshire.

Said Geoff Sewell, Assistant Manager, General Striation Services: ‘We never leave anyone stranded to guarantee to get everyone home.’

50,000
Carbon positive

1st

2.5

£1

million

£5

billion

Angela Burdett-Coutts – 1850s

Margaret Reid – 1964

Dr Karan Singh – 2016

Online banking – 1997

Our bank, our journey, our purpose

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To return to the main visual click on the ‘Home’ button above.
Explore our timeline


Our bank, our journey, our purpose

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To return to the main visual click on the 'Home' button above.
1983: The very popular NatWest Piggy Account is Britain’s first to be aimed exclusively at children.
Our bank, our journey, our purpose

Explore our timeline

Margaret Reid – 1964
Dr Karan Singh – 2016
Piggy Account – 1983
Online banking – 1997

Enterprise

1984: A colleague working at a clearing computer.
1989: WWF Partnership
NatWest partners with the WWF to create the World Savers children’s account and put a spotlight on wildlife conservation.
1991: NatWest becomes the first British bank to consider environmental risk in commercial lending decisions.
Explore our timeline

1993: First Environmental Policy

NatWest becomes the first British bank to publish an environmental report and launches its first formal environmental policy.

Angela Burdett-Coutts – 1850s

Margaret Reid – 1964

Dr Karan Singh – 2016

Piggy Account – 1983

Online banking – 1997

50,000 Carbon positive

£1 million

£5 billion

£2.5 million

Click on a tile below to explore our shared heritage.

To return to the main visual click on the ‘Home’ button above.
1995: MoneySense launches

Since 1995, the free, fun and interactive MoneySense financial education programme has taught over 7 million children how to manage their money better.
Explore our timeline

1997: Royal Bank of Scotland launches Britain’s first fully-fledged online banking service.

Our bank, our journey, our purpose

Click on a tile below to explore our shared heritage.

To return to the main visual click on the ‘Home’ button above.
Explore our timeline

2011: The world’s first fully functional banking app

In 2011 RBS launches the first fully functional banking app. In the first six months over a million users sign up.
Explore our timeline

Margaret Reid – 1964

Dr Karan Singh – 2016

Piggy Account – 1983

Online banking – 1997

Our journey ahead

50,000 Carbon positive

2.5 million

£1 million

£5 billion

Angela Burdett-Coutts – 1850s

2016: Renowned statesman Dr Karan Singh, receives the ‘RBS Earth Hero – Lifetime Achievement’ award.

Our bank, our journey, our purpose

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Our bank, our journey, our purpose

Click on a tile below to explore our shared heritage.

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Explore our timeline

2016: Polish colleagues officially join Warsaw Pride.

Our journey ahead

Angela Burdett-Coutts – 1850s
Margaret Reid – 1964

£1 million
£5 billion

Carbon positive

2.5 million

£50,000

Click on a tile below to explore our shared heritage.

To return to the main visual click on the ‘Home’ button above.
2018: United Nations World Tourism Awards

RBS Foundation India picks up several awards – including best innovative project in ecotourism – for its Corporate Social Responsibility and Sustainability work.
Our bank, our journey, our purpose

Explore our timeline

Margaret Reid – 1964
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£1 million
£5 billion

Angela Burdett-Coutts – 1850s

2.5 million
2020s: The number of people we aim to help feel more financially confident each year.

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Our bank, our journey, our purpose

Click on a tile below to explore our shared heritage.

To return to the main visual click on the ‘Home’ button above.

Explore our timeline


£5 billion

Angela Burdett-Coutts – 1850s

Margaret Reid – 1964

Piggy Account – 1983

Online banking – 1997

Dr Karan Singh – 2016
Explore our timeline

Margaret Reid – 1964
Dr Karan Singh – 2016
Piggy Account – 1983
Online banking – 1997

Our journey ahead
50,000 Carbon positive
1st
2.5 million
£1 million
£5 billion

Angela Burdett-Coutts – 1850s

£1 million
2020: Our fund to help social enterprises survive the coronavirus crisis.
Explore our timeline

Margaret Reid – 1964
Dr Karan Singh – 2016
Piggy Account – 1983
Online banking – 1997

Our bank, our journey, our purpose

Click on a tile below to explore our shared heritage.
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By 2023: Incremental new businesses we’ll help create across the UK.
Explore our timeline

Margaret Reid – 1964
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Online banking – 1997

50,000 Carbon positive

1st
2.5 million
£1 million
£5 billion

Angela Burdett-Coutts – 1850s

Our bank, our journey, our purpose

Carbon positive
By 2025: We’ll make our operations net carbon positive.

Click on a tile below to explore our shared heritage.
To return to the main visual click on the ‘Home’ button above.
Our journey ahead

‘We have strong foundations, but there’s so much more potential we can deliver. As we look ahead, I’m excited to work with you all as we build a better bank for everyone.’

Alison Rose
CEO NatWest Group
2020
Our journey so far

NatWest originated from more than 200 local banks across England and Wales. And by the mid-20th century had merged to three main ones: Westminster Bank, National Provincial Bank and District Bank, before becoming NatWest in 1970.

RBSI’s heritage includes regional banks dating back to 1808.