

# Building a more sustainable bank

Bitesize factbook – our highlights in 2019



This factbook provides a snapshot across a number of key impacts achieved in 2019, with more details available on our Sustainable Banking webpages on [rbs.com](https://www.rbs.com) and [integrated annual report](#).

## Customer Focused

### Financial education

MoneySense has been running for over **25 years**, during which it has helped over **7.7 million** young people learn about money.

### Safe & secure

Prevented **569,660 cases** of attempted fraud amounting to **£256.8 million** in the UK.

### Financial Health Checks

Over **one million** Financial Health Checks with our personal, private and business customers.

### Gambling

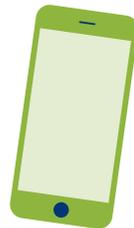
We launched a ground-breaking pilot with **GamCare** to offer support to customers and non customers affected by gambling-related harm.

### Digitally active

**73%** of our active personal current account customers used either mobile or online channels.

### Leading the way on mobile

**6.9 million** active mobile app users – finalist for ‘Best Banking App’ at the British Bank Awards in 2019.



## Responsible Business

### Responsible Banking

RBS became a **Founding Signatory** of the UN Principles for Responsible Banking in 2019, committing to further align our strategy to the 2015 Paris Agreement and the UN Sustainable Development Goals.



### Climate-related financial disclosures

Published our **third** disclosure in line with the Task Force on Climate-related Financial Disclosures recommendations in the Annual Report.

### Climate Change

We are one of the **first** companies worldwide to commit to all the Climate Group initiatives on electric vehicles (EV100), energy productivity (EP100), and renewable power (RE100).

### Supporting enterprise

The **Rose Review into Female Entrepreneurship** was launched by RBS CEO Alison Rose. The Review made a series of recommendations to help remove barriers facing women who want to start a business.

### Social Bond

We issued our **inaugural Social Bond** – the first from a UK financial institution under ICMA’s Social Bond Principals – the proceeds of which finance or refinance lending to SME’s in some of the most deprived areas of the UK. We will measure the impact of our lending by the number of jobs created or retained.

### UK Modern Slavery Act

We published our **third** MSA annual statement with 2019 focus areas to help identify and mitigate human trafficking.

## Working at RBS

### Engagement

Almost **58,000, 83%**, of colleagues completed our most recent opinion survey. The results showed continued improvement and that we are changing the culture of the bank for the better.

### Top 50

Times **Top 50** Employers for Women.



### Volunteering

Our employees volunteered **over 90,000** hours.

### Giving

Good causes received over **£4.3 million** through colleague generosity.

### Gold award

Awarded Payroll Giving **Gold** Quality Mark for UK scheme.



### Gold standard

**Gold** Rated in the Business Disability Forum benchmark.

## 2019 highlights:



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Prevented **569,660 cases** of attempted fraud amounting to **£256.8 million** in the UK.



We launched a ground-breaking pilot with **GamCare** to offer support to customers and non customers affected by gambling-related harm.



Over **one million** Financial Health Checks with our personal, private and business customers.



Making our customer's banking easier with **24/7** query support on **Facebook** Messenger with **Cora**.



Voted **Best Online Current Account Provider**, **Best Online Student Account Provider** and **Best Direct Current Account Provider** at the 2019 Your Money Awards.



Introduced the ability to **lock and unlock** our **debit cards** in the mobile app with continued access to cash via Get Cash.

## 2019 highlights:



RBS became a **Founding Signatory** of the UN Principles for Responsible Banking in 2019, committing to further align our strategy to the 2015 Paris Agreement and the UN Sustainable Development Goals.



We have **achieved our 2020 target of Zero Waste to Landfill**, with both the UK and Ireland gaining accreditation from Carbon Trust.



We are one of the **first** companies worldwide to commit to all the Climate Group initiatives on electric vehicles (EV100), energy productivity (EP100), and renewable power (RE100).



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Since the Bank brought its Entrepreneur Accelerator network in-house in 2018, a minimum of **1,390 jobs** have been **created** by businesses supported through the Accelerator programme. **1,000** of these jobs were created between January and December 2019.



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## 2019 highlights:



Almost **58,000**, **83%**, of colleagues completed our most recent opinion survey. The results showed continued improvement and that we are changing the culture of the bank for the better.



Recognised by the Bloomberg Global Gender Equality Index.



Times Top **50** Employers for Women.



Awarded Payroll Giving **Gold** Quality Mark for UK scheme.



**Gold** Rated in the Business Disability Forum benchmark.



Giving – good causes received over **£4.3 million** through colleague generosity.



**Top 10** Employer for Working Families.



Our employees volunteered over **90,000** hours.



Stonewall – Top **Global Stonewall Employer**.