

KPI #	KPI	KPI Description	Scope/Exclusions	Unit of Reporting	Method	Data Quality	Reporting Frequency
1	Total scope 1 and 2 location based CO2-e emissions and Scope 3 emissions from business travel (tCO2e)	CO2e emissions reporting.	<p>Data relates to period 1 October 2018–30 September 2019.</p> <p>Scope 1 CO2e emissions calculated by aggregating the emissions from natural gas consumption, liquid fossil fuels, HFCs and owned/leased vehicles.</p> <p>Scope 2 CO2e emissions calculated by aggregating the emissions from electricity consumption and from other imported energy.</p> <p>Scope 3 CO2e emissions calculated by aggregating the emissions from air travel, hired vehicles and taxis, employee reimbursement, and rail travel.</p>	CO2e emissions by Scope	CO2e data is calculated via the aggregation of emissions from the indicators within each scope.	<p>CO2e emission data is assured to ISAE3000 standard by external service providers.</p> <p>Bill validator confirms energy cost and consumption every month.</p> <p>Monthly checks carried out by HRG to monitor Scope 3 CO2e emissions calculated by aggregating the emissions from air travel, hired vehicles and taxis, employee reimbursement, and rail travel.</p> <p>Travel cost and consumption.</p>	Data is reported internally quarterly and externally annually on RBS.com and in the strategic report.
2	2: Total gender balance in top 3 senior layers (%)	This is the % of women in senior roles, defined as the CEO-2, CEO-3 and CEO-4 management layers according to line-management reporting lines.	<p>Reporting is based on active headcount only. Where individuals are on secondment, their secondment role is used as a basis for reporting. The following roles are excluded from the reporting scope:</p> <ol style="list-style-type: none"> 1. Non-active headcount, such as individuals on maternity / paternity leave, long term sick and career breaks. 2. All clerical and appointed level roles 3. All support / administration / clerical / secretarial roles (e.g. PA) 4. Executive Assistants and Business Managers, with the exception of those that support a CEO-1/2 individual and are members of the function / franchise leadership team rather than attendees', i.e., they have accountability for decision making and influence rather than just delivery. 	Number of females; Number of males; % of females	Underlying data is taken from Workday using the Business Objects tool.	Data is representative of Workday.	Scorecards for each business area are produced on a quarterly basis.

3	Percentage of digitally active customers (%)	This metric describes the % of personal customers with active current accounts that have accessed a mobile banking app or online banking platform within the last 90 days on 31 December 2019, compared with the total number of customers with an active current account in the same period.	The scope of reporting includes all active NatWest, RBS and Ulster Bank NI customers.	% of active personal current account customers	A report is run monthly using Teradata. The outputs are copied to the excel format for Digital Penetration report.	RBS data processes are subject to internal quality assurance by its Performance Insights Team.	Monthly.
4	Customer net-promoter score (NPS)	The NPS for our key brands and businesses.	Brands in scope: Royal Bank of Scotland (Personal Banking, Business Banking and Commercial Banking customers; Scotland only); NatWest (Personal Banking, Business Banking and Commercial Banking customers; England & Wales only); Ulster Bank (Personal Banking in Northern Ireland and the Republic of Ireland). Other businesses and brands are excluded.	Net-promoter score (%), a measure of customer advocacy (likelihood to recommend) commonly used in banking and other industries across the world	Independent customer surveys owned and managed by Ipsos MORI (Personal Banking), Savanta (Business & Commercial Banking) and Coyne Research (Ulster Bank).	Published scores are verified by the external suppliers for accuracy and fairness.	Quarterly.
5	Value of attempted fraud prevented in UK (£)	Value of attempted fraud prevented in UK (£).	1 Jan -31 Dec 2019 Ulster Bank and RBSI excluded. ATM fraud excluded.	Number / GBP (£)	Data is extracted from the bank's case management and fraud prevention systems.	Prevented fraud loss data is verified by Security and Fraud & Chargeback Operations prior to reporting to industry or to internal governance forums. At end of year, month-end figures are refreshed to account for any additions/subtractions throughout the year to give a more accurate end-of-year position.	Data is produced monthly and reported to UK Finance - industry body - and to internal governance forums as part of risk appetite measures.

6	Number of financial health checks undertaken (#)	Number of FHCs carried out in 2019 (Kept 'Know Me' appointment volume is used as an FHC proxy for Premier business volumes).	<p>Data relates to period 1 Jan – 31 Dec 2019.</p> <p>Data scope: Personal Banking (Royal Bank of Scotland, NatWest and Ulster (Northern Ireland), Business Banking (Royal Bank of Scotland & NatWest and Premier Banking</p> <p>Exclusions: CPB, Ulster (ROI), RBSI.</p> <p>This metric also includes kept 'Know Me' appointments.</p>	Number of individual Financial Health Checks completed	<p>Data is extracted from the Bank's BOXI (Business Objectives XI) management information reporting system.</p> <p>For Business Banking the data is extracted from CRM.</p>	Checks are built in to the system reporting to ensure data quality.	<p>Financial management information is available daily and reported weekly / monthly to PBB Executive Committee</p> <p>For Business Banking the data is visible in the CRM on a daily basis for RM's/line managers and reported to the leadership team (including RMD's and MD) on a weekly basis.</p>
7	Percentage of total RBS exposures to sectors having particular exposure to climate risks and opportunities (%)	<p>Exposures for certain sectors that could be considered relevant for climate risk purposes. Exposure represents gross lending and the related off balance sheet exposures in the banking book. The amounts include all lending to customers including sustainable lending as well as to environmentally responsible customers.</p> <p>Exposure percentage represents the gross lending and related off balance sheet exposure to a sector as a percentage of total gross lending and the related off balance sheet exposures.</p>	<p>Exposure percentage represents the gross lending and related off balance sheet exposure to a sector as a percentage of total gross lending and the related off balance sheet exposures.</p> <p>The sectors are based on SIC codes.</p>	%	We have used methodology consistent with credit risk disclosures and the amounts have been sourced using the ATLAS tool. Attached is an extract from the ATLS basis of preparation document that lists out the codes used.	The data set is based on established IFRS 9 disclosure process and is subject to controls.	This is the first disclosure for these sectors within the climate section.

8	Banking Standards Board (BSB) Survey result (Score)	<p>The BSB conduct an annual independent assessment of the culture within all UK banks. RBS fully participates each year with the BSB providing a detailed written summary of their assessment to bank management.</p> <p>Their report is shaped around the BSB culture framework – they use this framework consistently across all 29 banks that participate in the assessment.</p>	<p>Data relates to the 2019 BSB assessment, conducted in May/June/ July 2019. The written assessment provided to RBS included the results from</p> <ul style="list-style-type: none"> – Executive interviews, – a staff survey and – a series of focus groups <p>These elements are all independently conducted by BSB.</p> <p>A sample of staff in all UK businesses are included in the survey.</p> <p>As agreed with the BSB, all staff outside the UK were excluded from the survey – consistent with prior years.</p>	<p>Quantitative insight is obtained by BSB through a staff survey.</p> <p>Qualitative insights are obtained through 1-1 interviews with bank management as well as a series of focus groups.</p> <p>These results are reported to RBS formally via written reports from the BSB to RBS.</p>	<p>Following the assessment, BSB staff independently analyse the results and provide RBS management with written reports.</p> <p>The 2019 written report has been received by the Chairman and CEO, and will be presented to Board by the BSB in Q1 2019.</p>	<p>All results are approved by the BSB Board, prior to release to RBS. Access to results is through:</p> <ol style="list-style-type: none"> 1) BSB survey results Portal 2) Written assessment provided to RBS by BSB. 	BSB assessment is conducted annually.
9	Minimum number of jobs created by businesses participating in NatWest/ RBS/ Ulster Bank Entrepreneur Accelerator in 2019	# of jobs created by the entrepreneurs who participated in who participated in the Entrepreneur Accelerator programme between January – December 2019.	<p>Data relates to the jobs created by businesses that were on-boarded to an Accelerator programme in one of our 12 hubs between 1st Jan – 31st December 2019.</p> <p>[This will include the October 2018 intake (final 3 months; the full 6-month April 2019 intake and the first 3 months of the October 2019 intake)]</p>	Number of jobs created	Data is extracted from the Entrepreneurship team's customer relationship management system that tracks a variety of metrics during the period of time that entrepreneurs are based in the Accelerator hubs.	The data is collected by the bank's Entrepreneur Accelerator Managers during their monthly check ins with the entrepreneurs based in the Entrepreneur Accelerator hubs.	Reporting frequency: This is the second year we have reported data. Throughout 2019, we used the same reporting method to report on jobs created twice in the year to monitor progress
10	Number of First Time Buyer (FTB) mortgage customers supported (#)	<p>Volume of FTB customers with a mortgage drawn down and funds exchanged (a.k.a. Mortgage Completed) regardless of product type.</p> <p>A first-time buyer is a customer who has not previously taken out a mortgage.</p>	<p>January - December 2019</p> <p>Includes all Mortgage Completions for the purpose of residential living, excludes mortgage applications for business purposes e.g. shops</p> <p>Excludes completed applications that never progressed to a drawn down mortgage where funds are exchanged.</p>	Number of customers supported	Data is extracted from Banks data monitoring systems with data capture from Bank Mortgage system GMS (Group Mortgage System).	Data is subject to internal quality assurance by its Management Information teams across Credit Risk and PBB management information.	Monthly