

## RBS: We are building a more sustainable bank

"We are building a more sustainable bank; a more responsible company, doing business in a more sustainable way. We consider the long-term impacts of our actions in our decision making, and we are proud that our enterprise and financial education programmes show the difference we're making for our customers and communities. Continuing to live by our values and providing, simple and fair banking will help us to build trust for the long term."

Kirsty Britz, Director of Sustainable Banking

RBS is a UK-based banking and financial services company, headquartered in Edinburgh. RBS provides a wide range of products and services to personal, commercial and large corporate and institutional customers through NatWest and The Royal Bank of Scotland, as well as through a number of other well known brands including Ulster Bank and Coutts.

2017 was another year of hard work and good progress for RBS. Focus continued on cutting costs, restructuring our international presence to become largely a UK and Ireland business, and dealing with our legacy conduct and litigation issues. We are backing businesses and challenging industry practices that are not in our customers' interests.

At RBS, our purpose is to serve customers well. This means treating customers fairly, offering them flexibility in how they choose to bank with us and offering extra help to vulnerable customers and those in financial difficulty. It means keeping their funds safe and secure, improving financial capability and supporting enterprise.

Focus continues on making it easier and quicker for customers to do business with us by simplifying our business processes and systems, whilst not forgetting the core principles of responsible business and reducing the impact of our operations.

For many years we have prioritised transparency and openness in our reporting. This is the second year of a plan towards integrating our reporting. We have chosen to integrate to show how we are building a more sustainable bank.

As technological, social and environmental changes shape the world, it's important to stay connected with our customers' needs and the wider expectations of our stakeholders (including customers, investors, UK government, employees and civil society). The bank's external stakeholder engagement programme helps to shape our future strategy, and design products and services to deliver value for customers and society more broadly.

Sustainability is also helping to shape our culture for the better. Our 'Yes Check' was introduced five years ago, and continues to be used to guide decision making across the businesses. Our employee volunteering and fundraising partnerships continue to make a difference for the communities we serve, help to restore colleague pride in RBS, and build trust in the organisation.

Progress continues towards embedding sustainability across our organisation. There is more to do, and throughout 2018 we will continue to listen and change for the better.

### 2017 highlights

- 'Strength and Sustainability' continues to be a bank priority, and part of our ambition of being number one bank in the UK for customer service, trust and advocacy.

- 20,000 colleagues have trained as 'Friends Against Scams' to help keep our customers safe and secure.
- Helped over 1 million customers with a Free Financial Health Check.
- Over 400 accredited Women in Business specialists in the UK who offer specialist expertise in supporting women in business.
- MoneySense, our 23 year flagship financial education programme, has helped an estimated 5 million young people learn about money.
- RBS pledged its support to the Task Force on Climate-related Financial Disclosures.
- RBS has been the leading lender to the UK renewables sector by number of transactions over the past six years (2012- 2017), according to InfraDeals.
- Skills & Opportunities Fund distributed £2.5 million to 110 organisations that support people from disadvantaged communities to access the skills and opportunities they need to build their financial capability skills or to start or develop a new business in 2017.
- Our partnership with The Prince's Trust directly helped over 921 young people taking part in the Enterprise programme and over 1,708 through our volunteering efforts.
- Recognised as Times Top 50 Employer for Women to work Index.
- Ranked 13th in the Top 100 Stonewall Workplace Equality Index – the highest ranking we've ever had and are now rated a Top Global Stonewall Employer.

For further details contact: [RBSSustainability@rbs.co.uk](mailto:RBSSustainability@rbs.co.uk)

For more information: Visit our Investor pages. More detailed sustainability information is also available on our Sustainable Banking pages.

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