

RBSI Limited Factbook

14th February 2025

The Royal Bank of Scotland International Limited is among the largest banks operating in the Channel Islands, Isle of Man and Gibraltar with wholesale branches in Luxembourg and the United Kingdom (UK).

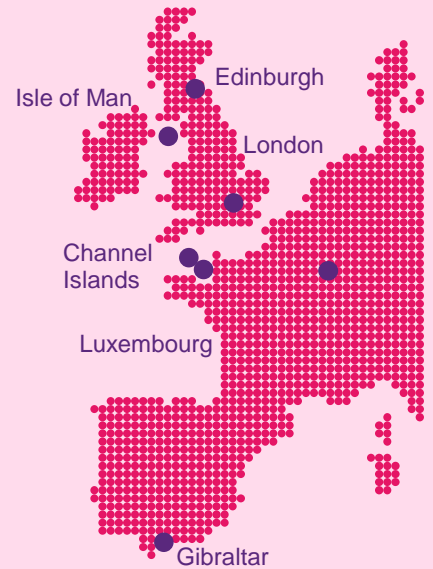
For more information please visit www.rbsinternational.com



Key Financials – FY 2024

£1,004m Total Income	£626m Operating Profit	2,087 Employee Headcount
36.6% Return on Tangible Equity	17.5% CET1 Capital Ratio	131% Liquidity Coverage Ratio

Our Locations & Brands

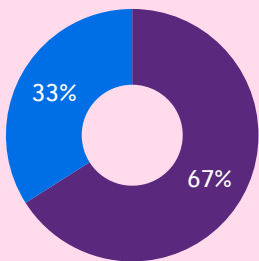


ISLE OF MAN BANK

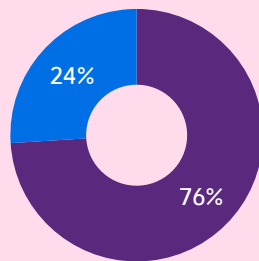


Customer Segments

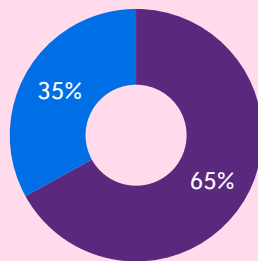
Institutional Banking	International Retail & Commercial Banking
European fund and asset managers; fund administrators and corporate service providers	Personal, private, business and commercial customers



Share of Revenues¹



Share of Loans



Share of Deposits

Credit Ratings

	S&P	Moody's	Fitch
Royal Bank of Scotland International Limited	A A-1 Stable	A1 P-1 Stable ²	A F1 Positive
National Westminster Bank Plc	A+ A-1 Stable	A1 P-1 Stable ³	A+ F1 Positive
NatWest Markets Plc	A A-1 Stable	A1 P-1 Stable	A+ F1 Positive

Ratings as at 14th February 2025

Delivering on our climate agenda⁴

£1.6bn
Climate & Sustainable Funding and Financing

Our climate transition plan uses science-based emissions intensity targets

In 2024, contributing to the delivery of a key NatWest Group wide target.

RBSI, as part of NWG, is one of the largest banks globally to date to have science-based emissions intensity targets validated by the SBTi⁵.

Note: financials and descriptions are for The Royal Bank of Scotland International Limited ("RBS International Limited" or "RBSI Limited"), except employee headcount and equity / dividends chart overlaid which are for The Royal Bank of Scotland International (Holdings) Limited group for FY 2024. CET1: Common Equity Tier 1 ratio. (1) Share of Revenues presented is for FY 2024. (2) Moody's Deposit Rating. RBSI Limited senior unsecured debt rating is A2. (3) Moody's Long-term Issuer and Deposit Ratings. (4) Refer to The Royal Bank of Scotland International (Holdings) Limited 2024 Annual Report and Accounts and the NatWest Group plc 2024 Sustainability Report for further detail. (5) SBTi = Science Based Targets initiative.

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A 28 year track record of profitability for RBS International¹

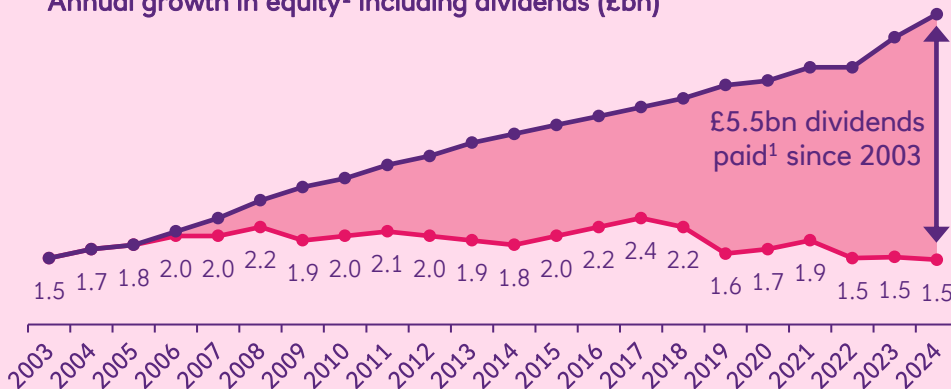
Resilient through the cycle earnings

£5.5bn dividends paid¹ since 2003

Profitable every year since inception

8% pre-dividends equity CAGR since 2003

Annual growth in equity¹ including dividends (£bn)



Note: 1) Equity and cumulative dividends up to FY 2024 and are for The Royal Bank of Scotland International (Holdings) Limited consolidated group, the largest element is the RBSI Limited entity. Equity excludes Additional Tier 1 (AT1) capital.

RBSI Limited financial overview

Earnings £m	FY 2023	FY 2024	Balance Sheet £bn	FY 2023	FY 2024	Key Metrics %	FY 2023	FY 2024
Total Income	1,004	1,004	Total Assets	37.7	37.4	Return on Tangible Equity	37.1%	36.6%
Operating expenses	(354)	(385)	Loans to Customers	14.5	15.6	Net Interest Margin	2.25%	2.33%
Impairment (losses) / releases	(14)	7	Customer Deposits	32.9	32.3	Cost : Income Ratio	35%	38%
Operating profit	636	626	Risk Weighted Assets	7.7	7.4	Loan : Deposit Ratio	44%	48%
						Stage 3 as a % of Gross Loans	0.8%	0.8%
						Liquidity Coverage Ratio	146%	131%
						CET1 Capital Ratio	17.5%	17.5%

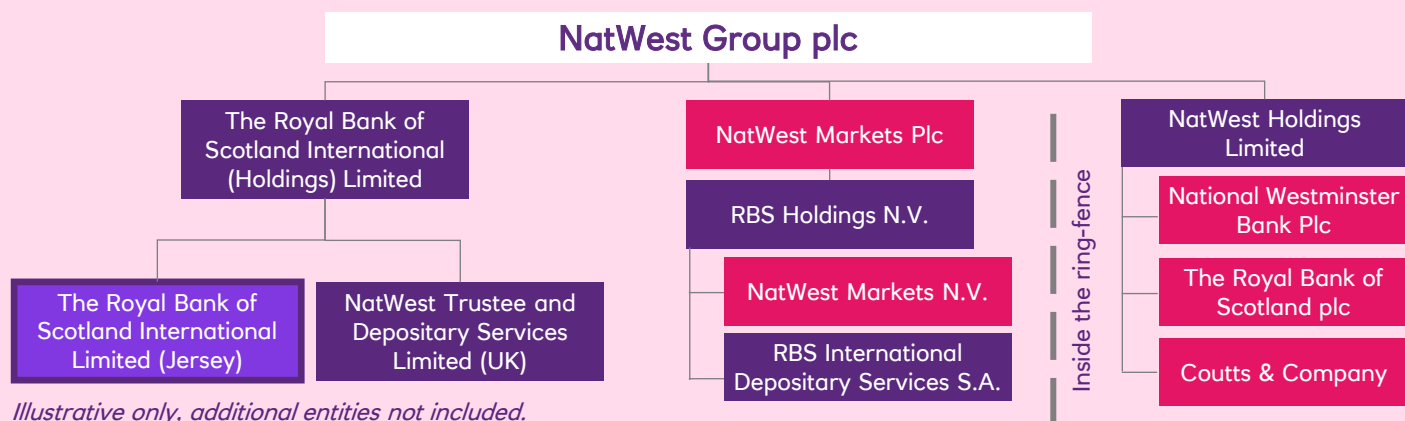
For further details on financial performance please refer to full Annual Report and Accounts



Available here: <https://investors.natwestgroup.com/reports-archive>

Overview of RBS International's position in the NatWest Group

The Royal Bank of Scotland International Limited is a wholly owned subsidiary of NatWest Group plc. Positioned within the Commercial & Institutional Franchise, as a bank outside of the UK ring fence.



Illustrative only, additional entities not included.

The Royal Bank of Scotland International Limited ("RBS International") is incorporated in Jersey and registered on the Jersey Financial Services Commission ("JFSC") company registry as a private company with limited liability. It is authorised and regulated by the JFSC with registration number 2304. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 285200. RBS International London Branch is registered in the United Kingdom as a foreign company with registration number FC034191 and branch number BR019279. United Kingdom business address: Level 3, 440 Strand, London, WC2R 0QS. RBS International London Branch is authorised by the Prudential Regulation Authority and is subject to regulation by the Financial Conduct Authority (reference number 760675) and limited regulation by the Prudential Regulation Authority. Details about the extent of RBS International's regulation by the Prudential Regulation Authority are available on request. Guernsey business address: Royal Bank Place, 1 Glatigny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022. Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 646464. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary. The Royal Bank of Scotland International Limited, Luxembourg Branch, (RBS International Luxembourg Branch). Business address: Espace Kirchberg, The Square, Building A-40 Avenue J.F. Kennedy, L-1855 Luxembourg. Tel. + 352 270 330 355. Authorised and supervised by the Commission de Surveillance du Secteur Financier (authorisation code: B00000399), as Branch of credit institutions originating from a non-Member State of the European Union. Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.