RBSI Limited Factbook

31st July 2026

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

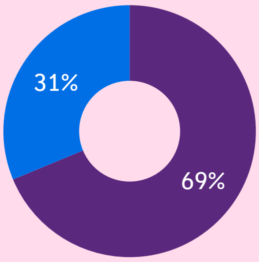
RBS International

Key Financials – H1 2026

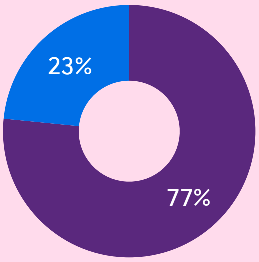
£487m Total Income	£284m Operating Profit	2.19% Net Interest Margin
27.4% Return on Tangible Equity	18.7% CET1 Capital Ratio	135% Average Liquidity Coverage Ratio

Customer Segments

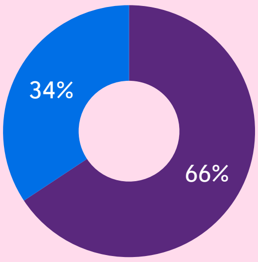
Institutional Banking	International, Retail, Commercial & Private Banking
UK and European fund asset managers, fund administrators and corporate service providers	Personal, private, business and commercial customers



Share of Revenues[1]



Share of Loans



Share of Deposits

Our Locations & Brands

RBS International

NatWest International

ISLE OF MAN BANK

Coutts Crown Dependencies

Credit Ratings

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

Ratings as at 31st July 2026

Delivering on our climate agenda[4]

RBSI offers a range of sustainable finance solutions. With Sustainability-Linked Loans and Green Loans for IB customers, and Green Mortgages to retail customers in the UK & Gibraltar.

Contributing £1.6bn over H1 2026 towards the NatWest Group's target to provide £200bn in Climate and Transition Finance[5] from 1st July 2025 to end-2030

Note: financials and descriptions are for The Royal Bank of Scotland International Limited ("RBS International Limited" or "RBSI Limited") for HY 2026, except equity / dividends chart overleaf which is for The Royal Bank of Scotland International (Holdings) Limited group for FY 2025. CET1: Common Equity Tier 1 ratio. (1) Share of Revenues presented is for FY 2025. (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 Annual Report and Accounts 2025 and the NatWest Group plc 2025 Climate Transition Plan Report for further details. (5) The NatWest Group's climate and transition finance framework has been developed to include what NatWest Group identifies as climate and transition finance. For further details refer to natwestgroup.com/sustainability/environment-and-climate

A 29 year track record of profitability for RBS International[1]

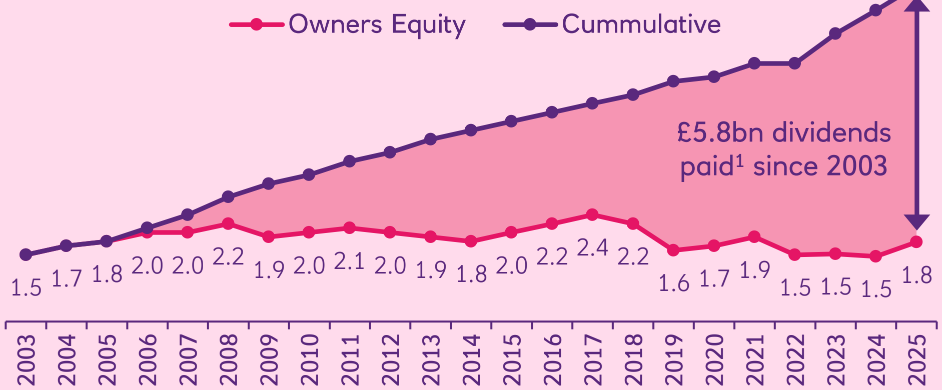
Resilient through the cycle earnings

£5.8bn dividends paid[1] since 2003

Profitable every year since inception

8% pre-dividends equity[1] CAGR since 2003

Annual growth in equity[1] including dividends (£bn)



Note: 1) Equity and cumulative dividends up to FY 2025 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	H1 2025	HY 2026
Total Income	507	487
Operating expenses	(214)	(201)
Impairment (losses) / releases	10	(2)
Operating profit	303	284

Balance Sheet £bn	FY 2025	HY 2026
Total Assets	38.5	40.3
Loans to Customers	15.9	16.6
Customer Deposits	32.4	34.7
Risk Weighted Assets	7.6	8.5

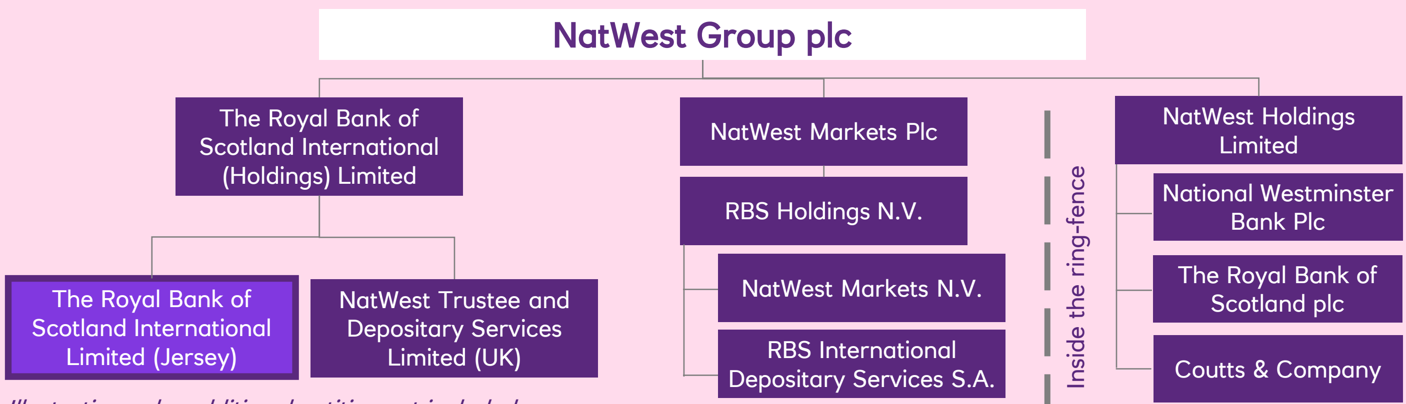
Key Metrics %	FY 2025	HY 2026
Return on Tangible Equity	31.7%	27.4%
Net Interest Margin	2.30%	2.19%
Cost : Income Ratio	41%	41%
Loan : Deposit Ratio	49%	48%
Stage 3 Loans as % of Gross Loans	0.4%	0.4%
Average Liquidity Coverage Ratio	135%	135%
CET1 Capital Ratio	20.3%	18.7%

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.