

# RBSI Limited Factbook

31<sup>st</sup> 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](http://www.rbsinternational.com)

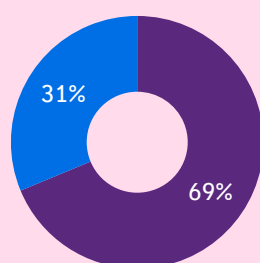


## Key Financials – H1 2026

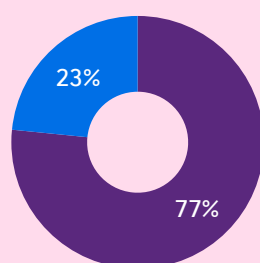
|                                              |                                       |                                                    |
|----------------------------------------------|---------------------------------------|----------------------------------------------------|
| <b>£487m</b><br>Total<br>Income              | <b>£284m</b><br>Operating<br>Profit   | <b>2.19%</b><br>Net Interest<br>Margin             |
| <b>27.4%</b><br>Return on<br>Tangible Equity | <b>18.7%</b><br>CET1<br>Capital Ratio | <b>135%</b><br>Average Liquidity<br>Coverage Ratio |

## Customer Segments

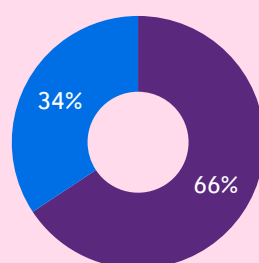
| Institutional<br>Banking                                                                 | International, Retail,<br>Commercial & Private Banking |
|------------------------------------------------------------------------------------------|--------------------------------------------------------|
|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



Share of  
Revenues<sup>1</sup>

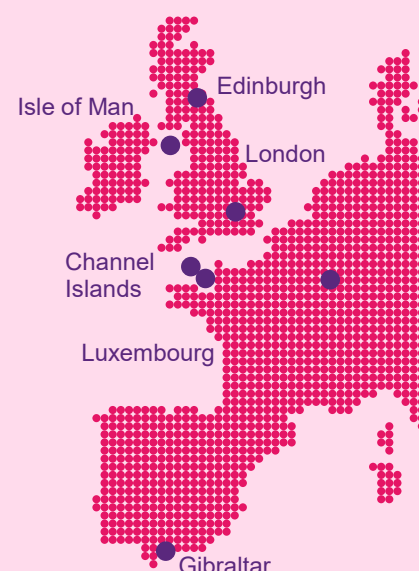


Share of  
Loans



Share of  
Deposits

## Our Locations & Brands



**ISLE OF MAN BANK**

*Coutts*   
Crown Dependencies

## Credit Ratings

|                                                     | S&P                | Moody's                         | Fitch              |
|-----------------------------------------------------|--------------------|---------------------------------|--------------------|
| <b>Royal Bank of Scotland International Limited</b> | A   A-1<br>Stable  | A1   P-1<br>Stable <sup>2</sup> | AA   F1+<br>Stable |
| <b>National Westminster Bank Plc</b>                | A+   A-1<br>Stable | A1   P-1<br>Stable <sup>3</sup> | AA   F1+<br>Stable |
| <b>NatWest Markets Plc</b>                          | A   A-1<br>Stable  | A1   P-1<br>Stable              | AA   F1+<br>Stable |

Ratings as at 31<sup>st</sup> July 2026

## Delivering on our climate agenda<sup>4</sup>

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<sup>5</sup> 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](http://natwestgroup.com/sustainability/environment-and-climate)

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# A 29 year track record of profitability for RBS International<sup>1</sup>



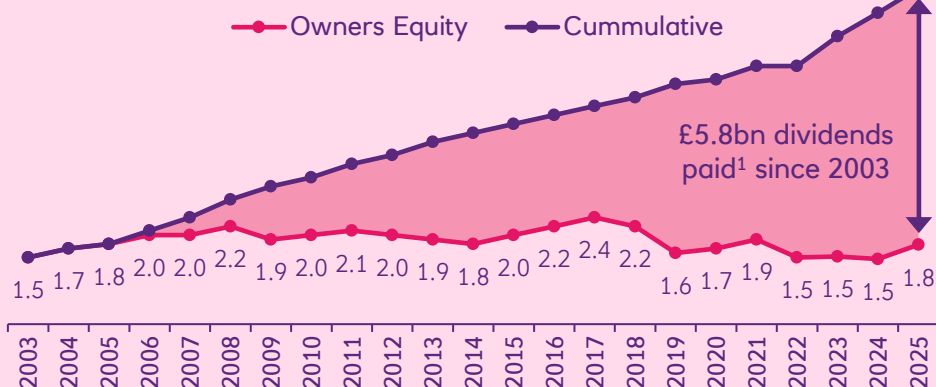
Resilient through the cycle earnings

£5.8bn dividends paid<sup>1</sup> since 2003

Profitable every year since inception

8% pre-dividends equity<sup>1</sup> CAGR since 2003

Annual growth in equity<sup>1</sup> 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

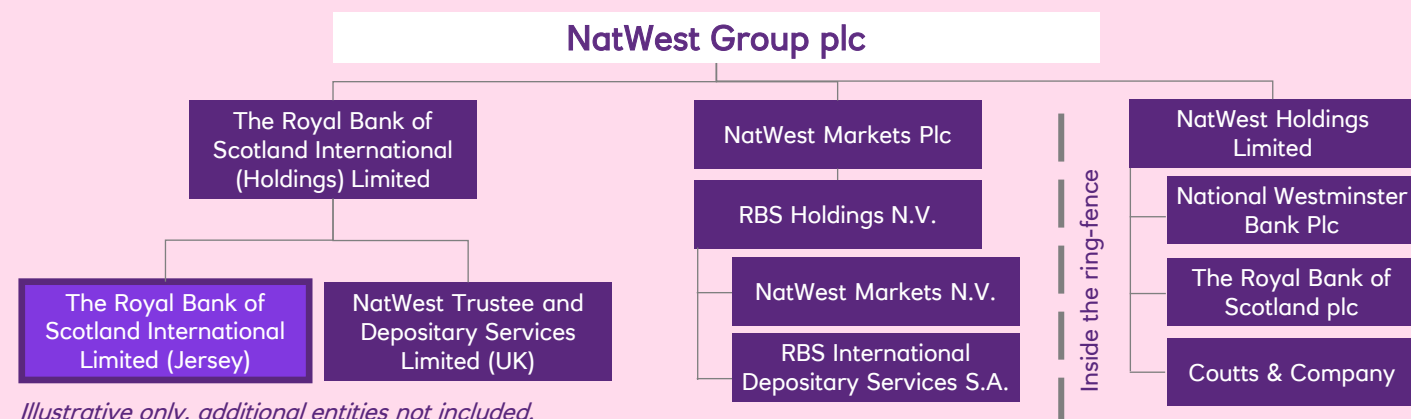
| Earnings<br>£m                                                                               | H1<br>2025 | HY<br>2026 | Balance Sheet<br>£bn | FY<br>2025 | HY<br>2026 | Key Metrics<br>%                  | FY<br>2025 | HY<br>2026 |
|----------------------------------------------------------------------------------------------|------------|------------|----------------------|------------|------------|-----------------------------------|------------|------------|
| Total Income                                                                                 | 507        | 487        | Total Assets         | 38.5       | 40.3       | Return on Tangible Equity         | 31.7%      | 27.4%      |
| Operating expenses                                                                           | (214)      | (201)      | Loans to Customers   | 15.9       | 16.6       | Net Interest Margin               | 2.30%      | 2.19%      |
| Impairment (losses) / releases                                                               | 10         | (2)        | Customer Deposits    | 32.4       | 34.7       | Cost : Income Ratio               | 41%        | 41%        |
| Operating profit                                                                             | 303        | 284        | Risk Weighted Assets | 7.6        | 8.5        | Loan : Deposit Ratio              | 49%        | 48%        |
| For further details on financial performance please refer to full Annual Report and Accounts |            |            |                      |            |            | Stage 3 Loans as % of Gross Loans | 0.4%       | 0.4%       |
|                                                                                              |            |            |                      |            |            | Average Liquidity Coverage Ratio  | 135%       | 135%       |
|                                                                                              |            |            |                      |            |            | CET1 Capital Ratio                | 20.3%      | 18.7%      |



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.