

ROYAL BANK OF SCOTLAND

Royal Bank of Scotland was established in Edinburgh in 1727. In the three decades that followed it played an instrumental role in supporting Scotland's economic and industrial development:

- 1783 Opened its first Glasgow branch.
- 1830s Began opening a network of branches in communities around Scotland.
- 1946 Launched first mobile bank, serving remote communities including the Isle of Lewis.
- o 1972 Offered first house purchase loan by a UK bank.
- o 2011 Created world's first fully-functional banking app.
- 2016 Will issue its first fully polymer bank note.

Royal Bank of Scotland has paved the way in banking since it was established. From the world's first overdraft, and the first house purchase loan by a UK bank, to the first fully-fledged internet banking service, the bank has a history of making life easier for its customers. The bank is committed to serving communities and putting the interests of customers first. It's with its customers everyday for all the things that matter.

Royal Bank of Scotland employs almost 12,000 people and serves 1.8m personal customers and more than 110,000 business customers.

It granted over 20,000 new mortgages in Scotland in 2015.

The bank's 23 mobile branches serve around 650 communities in Scotland.

The bank makes a difference to Scottish communities through programmes such as MoneySense, the Skills & Opportunities Fund and its partnership with the STV Children's Appeal.

Royal Bank of Scotland has a long-standing partnership with the Scottish Rugby Union which allows the opportunity to recognise its customers with access to tickets and unique experiences. Royal Bank also works to strengthen communities it operates in via Royal Bank RugbyForce.

The bank also sponsors the Royal Edinburgh Military Tattoo, one of Scotland's most recognised events, and the Royal Highland Show, which is Scotland's biggest agricultural event.

Since 2011, Royal Bank has been encouraging its employees and customers to raise money for STV Children's Appeal which works to help one in five children in Scotland who are affected by poverty. To date, Royal Bank staff and customers have raised £700,000 for the charity.

Scottish EDGE has had a massive impact on the business community, having awarded £5.6m to Scotland's Entrepreneurial talent, created 479 new jobs in Scotland and generated £21.6m of additional turnover. As their main partner, Royal Bank has provided £2.5million towards Scottish EDGE prize funding to date and Scottish EDGE's offices are now located within the bank's headquarters.

As Lead Partner of Royal Bank KiltWalk, the bank supports this unique charity event where every penny made goes to supporting Scotland's children.

Royal Bank is partner of Entrepreneurial Spark, supporting entrepreneurs and start-ups with free office space in its buildings, free business advice and access to its networks.