



# RBS: A DECADE OF CHANGE

- › THE BAILOUT
- › THE IMPACT ON SHARE PLANS
- › THE GREEN SHOOTS

- › David Edwards  
**RBS** - Head of Share Plans and CGRO
- › Alex Brooks  
**Computershare** - MD Communication Services
- › James Robertson  
**Computershare** - Associate Director Plans



# A decade of change: a lot has happened

2008

24% of workforce born after 1982

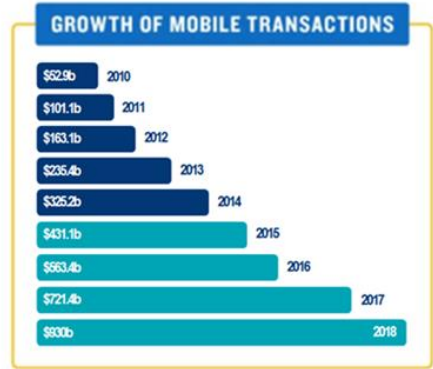


122M to >1.8B

**facebook**  
50M members  
>2B members



**amazon** \$10.7 billion  
**amazon** \$177.9 billion



1.8 billion users  
5 billion views / day  
**YouTube**  
300hrs uploaded / min



**NETFLIX**



47% of workforce born after 1982



The most famous line of the last 10 years

2018

# RBS: it was going pretty well...and then!



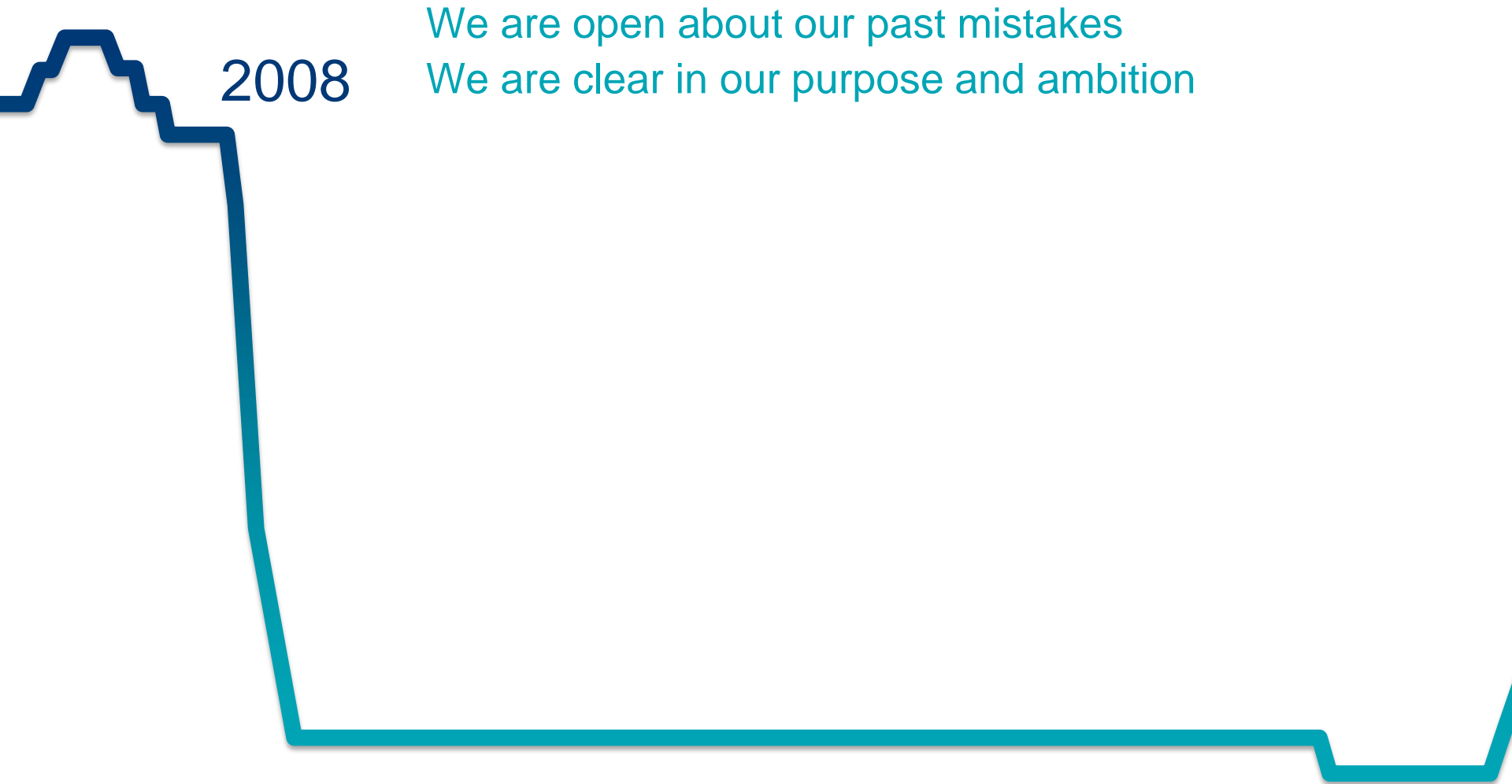
## The largest bank in the world

- > Early Scottish success
- > Domestic & overseas growth
- > Technology & diversification
- > Takeovers & acquisitions

## The global financial crisis weakened all of us

- > Key strategic decisions made it worse for RBS
- > RBS became vulnerable and needed Government support

# RBS: we've done a lot, but there's still plenty to do



# RBS: we've done a lot, but there's still plenty to do

2008

Committed to making our bank No.1 by 2020 for customer service, trust & advocacy



Strength and sustainability



Customer experience



Simplifying the bank



Supporting sustainable growth



Employee engagement

direct line   
Citizens Bank  
IPOs

**£1.6trn** ↓  
Reduced balance sheet



No.1. Mobile banking app  
Innovation



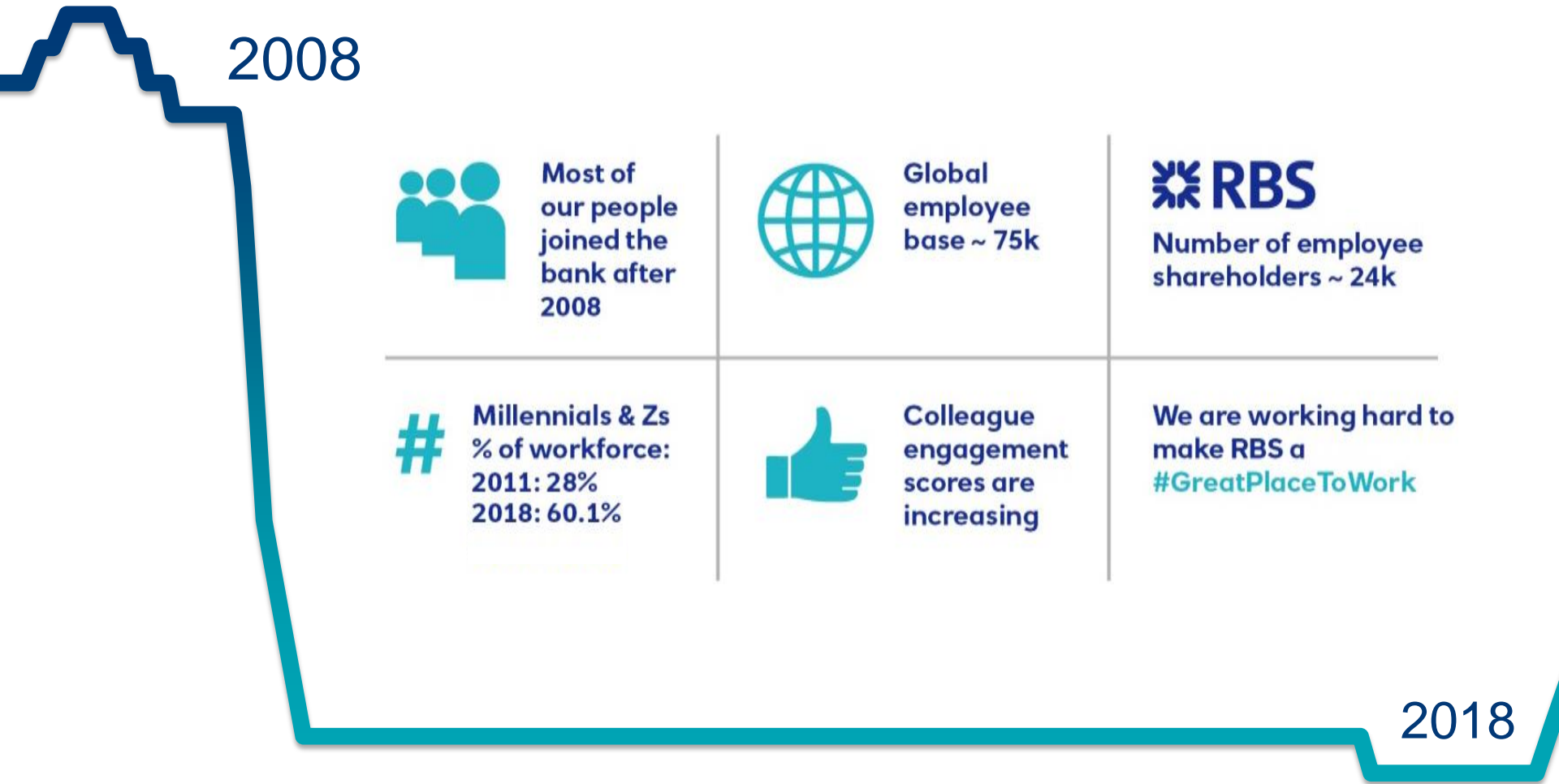
The core bank is doing well



First dividends in 10 years

2018

# RBS: the changing face of our workforce



# RBS: our changing plan design

2008

## What did we change?

- Doubled the option price discount
- Doubled the monthly savings limit
- Added the option to save for 3 years

## Why now?

- Rebuilt pride internally
- Investment case
- Green shoots

## The benefits?

- At its heart our strategy is to engage & motivate colleagues

Better engagement & motivation

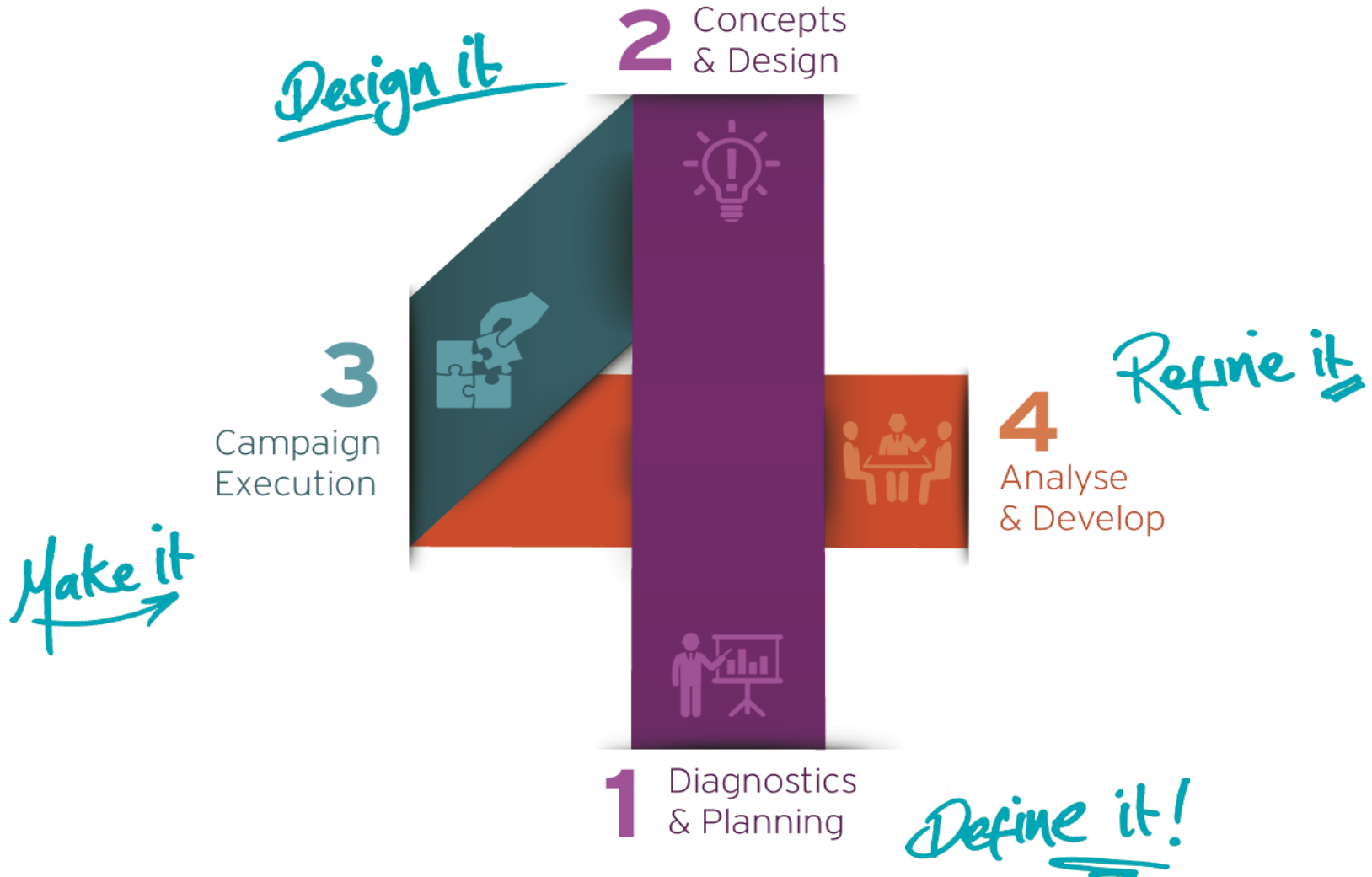
Better customer service

Better customer advocacy

Realisation of our ambition

2018

# The relaunch: Computershare 4 step process





# The relaunch: simple engaging concepts #1

**RBS**

For as little as...  
two cups of coffee a month,  
**Sharesave can help YOU**  
**save** for something  
**BIG!**

2x Share discount  
**20%**

Save up to **£500**  
a month

saving options  
**3 and 5**  
Year

[www.computershare.com/RBSshareplans](http://www.computershare.com/RBSshareplans)

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# The relaunch: simple engaging concepts #2



**RBS**  
SHARESAVE 2017  
Share in a piece of our success

**New for 2017**

- Double X2 discount 20% share price
- You can now save up to £500 month
- Now choose to save for 3 or 5 years

Find out more  
[www.computershare.com/RBSshareplans](http://www.computershare.com/RBSshareplans)



**RBS** User ID: [XXXXXXXXXXXX]

**SHARESAVE 2017**  
Share in a piece of Our success

**Now open.**

Option price £XX.XX    [Read the Sharesave Brochure](#)

Dear [FirstName],  
Sharesave 2017 is now open!

I am delighted to invite you to join the RBS Sharesave 2017. It's a simple plan that enables you to save money every month to buy Your Company shares at a 20% discounted price.

How does it work?

- You save a fixed amount between £10 and £500 per month, for 3 years.
- After 3 years you can use your savings to buy shares at the option price of [option\_price]. This price has been discounted by 20%.
- Alternatively, you can take back your cash savings at any time.

**Apply by 5pm XX XXXX 2017**

**20% discounted price**    **Now saved up to £500 per month**    **Choose from 3 or 5 years**

It's easy to apply Online:

1. Visit: [www.computershare.com/RBSshareplans](http://www.computershare.com/RBSshareplans)
2. Enter your User ID: 0123456789
3. Enter your PIN
4. Follow the simple online instructions

Once you have made your application, you will receive a confirmation email to the email address on your Computershare account.

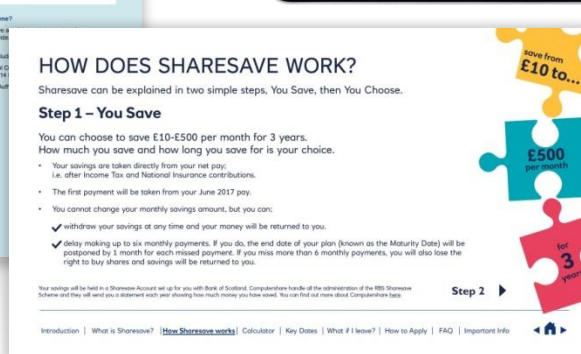
Your application must be received by Computershare by 5.00pm on XX XXXX 2017

Yours sincerely,  
Computershare Plan Managers

Who looks after the Your Company Sharesave scheme?  
Sharesave is administered by Computershare Plan manager. Computershare have more than 30 years and have over 1,000 Sharesave schemes in 20 countries worldwide. Run by visiting [www.computershare.com](http://www.computershare.com).  
Lines are open from 8.30am to 5.30pm (UK time), Monday to Friday (except Bank Holidays).  
Computershare Investor Services PLC is authorised and regulated by the Financial Conduct Authority.  
Office: 20 The North Colonnade, Canary Wharf, London E14 4PU  
Computershare Investor Services PLC is on the Financial Conduct Authority with registration number 189354.



**RBS**  
SHARESAVE 2017  
Share in a piece of Our success

**HOW DOES SHARES SAVE WORK?**

Sharesave can be explained in two simple steps, You Save, then You Choose.

**Step 1 – You Save**

You can choose to save £10-£500 per month for 3 years. How much you save and how long you save for is your choice.

- Your savings are taken directly from your net pay, i.e. after Income Tax and National Insurance contributions.
- The first payment will be taken from your June 2017 pay.
- You cannot change your monthly savings amount, but you can:
  - ✓ withdraw your savings at any time and your money will be returned to you.
  - ✓ delay making up to six monthly payments. If you do, the end date of your plan (known as the Maturity Date) will be postponed by 1 month for each missed payment. If you miss more than 6 monthly payments, you will also lose the right to buy shares and savings will be returned to you.

**Step 2**

Your savings will be held in a Sharesave Account set up for you with Bank of Scotland. Computershare handle the administration of the RBS Sharesave Scheme and they will send you a statement each year showing how much money you have saved. You can find out more about Computershare here.

Introduction | What is Sharesave? | [How Sharesave works](#) | Calculator | Key Dates | What if I leave? | How to Apply | FAQ | Important Info

# The relaunch: the chosen one



Watch your savings grow... **RBS**

## ShareSave 2017

Save every month and grow your own share in RBS

**GREAT**  
20% Share price discount

**MORE**  
Now up to £100 a month

**NEW**  
3 and 5 year savings plan

Read our brochure at:  
[re.co.uk/RBS2017](http://re.co.uk/RBS2017)  
13 November 2017

**RBS**

Shareholder Reference Number 0123456789  
RBS Number XXXXXXXX

Dear Sam Sample

### ShareSave 2017 – offer now open

You can now join ShareSave 2017. We are writing to tell you about how it works and some of the great changes we're making this year – so you can decide whether you would like to join.

ShareSave is a simple savings plan which you can save towards every month from your salary. You choose how long you want to save for and you also get an Option which you can use to buy RBS shares.

**What's so good about it?**

- You can now save up to £100 a month.
- You can now choose to save for 3 or 5 years.
- The option price discount has doubled to 20%: we'll announce the option price on 13 November.

When you've finished saving, you can take your savings in cash, or choose to use your savings and your Option to buy RBS shares at the 20% discounted price.

For full details on the offer and how to join, please refer to this year's offer booklet. It gives you an example of how it works, the benefits, what happens if the scheme's over-subscribed, key dates and common questions. ShareSave is changing for 2017, so you should read the booklet even if you've been part of ShareSave before. Please see overleaf for information on how to download the offer booklet.

**Already a ShareSave participant?**  
If you already participate in ShareSave, your existing ShareSave contracts are detailed overleaf.

**How to apply**  
It's easy to join, simply log into Your Shares and follow the onscreen instructions. Further information can be found overleaf. Once you've applied, you'll get an email confirmation within two days.

**You can apply to join ShareSave 2017 anytime up until 5pm on Monday 13 November 2017.**

Yours sincerely  
Computershare Plan Managers  
for and on behalf of RBS.

Watch your savings grow

**ShareSave 2017**  
Watch your savings grow >

**RBS**

## What is ShareSave?

ShareSave 2017 is our new and improved employee share plan.

It's a simple savings plan which you can save towards every month from your salary. You save for 3 or 5 years and also get an option which you can use to buy RBS shares.

When you've finished saving you can:

- take your savings in cash; or
- use your savings and your option to buy RBS shares.

The option price is set just before you start saving and includes a new 20% discount. When you finish saving, if our share price is higher than the option price you'll be able to buy RBS shares and could decide to sell them for more than you paid for them. Have a look at our calculator which explains how this could work.

How does it work?

What is ShareSave? | How does ShareSave work? | How much can my savings grow? | How to apply | What you need to know | Key dates | FAQs | Important information



# RBS: Facebook at work

**A N Other** shared a [post](#) to the group: [Mortgage Operations Norwich](#).  
16 October 2017 •

**\*\* SHARE SAVE 2017\*\***

2017 Share Save launches today and all those eligible should receive an email today too – take a look on Insite for more information or to find out more

There have been some changes to the plan this year so will improve the option to save mo

**A N Other** to [ShareSave](#)  
13 November 2017 •

Really wanted to register for [sharesave](#) this year but didnt know my pin to log in so requested it a week ago and havent had anything? 😞

4 Comments

Like Comment Share

**A N Other** Spotted in a post below : Any questions?  
Computershare manage ShareSave for us. If you have any questions, you can contact them at: +44 (0)370 702 0109

Like • Reply • 45w

[www.rbspeople.com](http://www.rbspeople.com) and then click on 'Your Shares'.

# Q&A: what do you think?



## How effectively do you define your plan objectives and measure success against them?

1. Very successfully
2. Good enough
3. Could do better
4. Not that great if we're being honest

## What is the biggest barrier to take up of an all employee share plan?

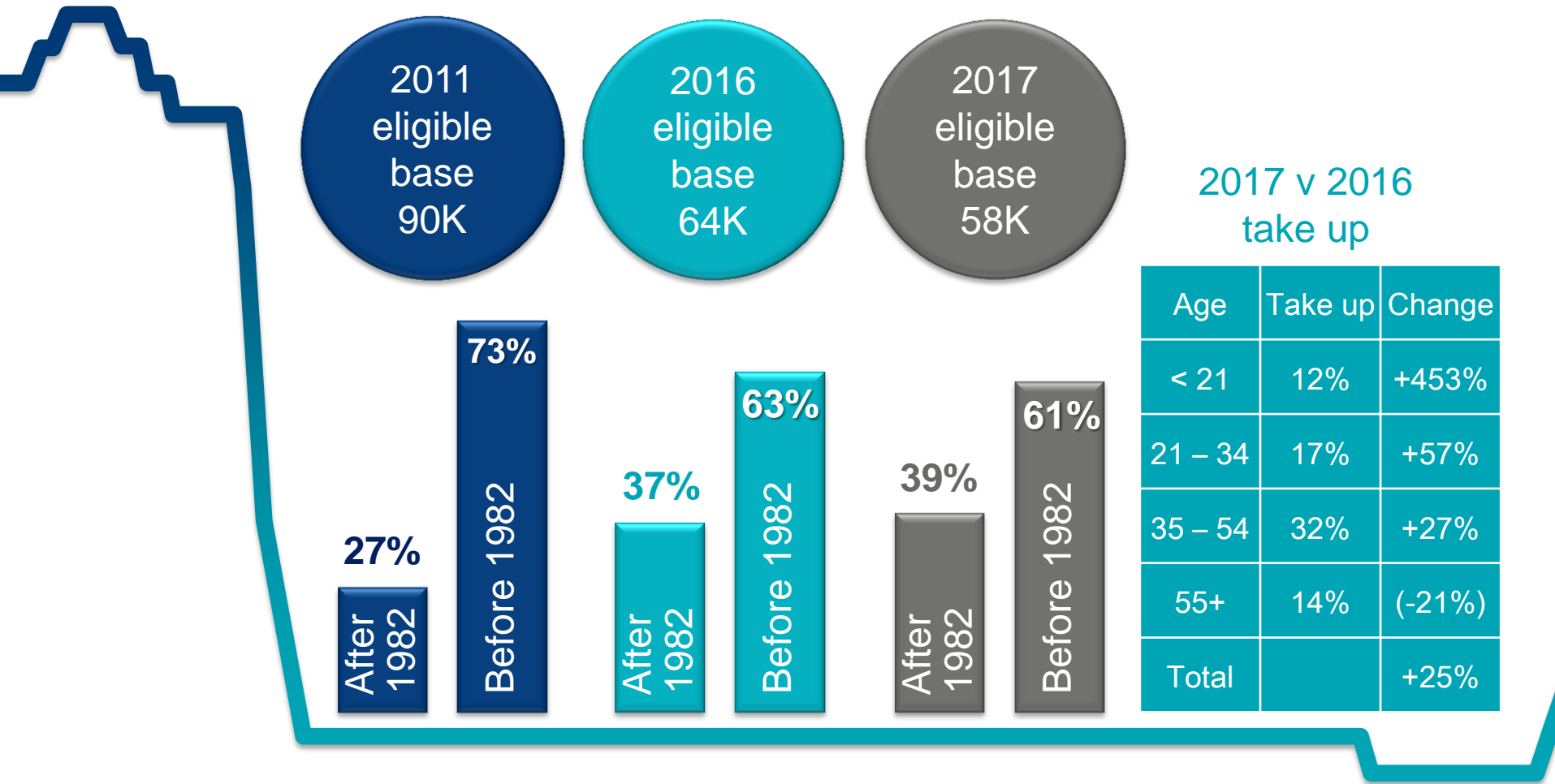
1. Lack of employee understanding
2. Employee affordability
3. Limited local support and F2F briefing
4. Limited marketing budget
5. Something else

## What has the biggest impact in terms of communication engagement & results

1. A good email & intranet site is all you need
2. As per 1 above, but with videos and calculators
3. People don't read online stuff anymore. Hard copy content is the way to go
4. None of it really cuts through, unless supported with F2F briefing sessions
5. A mix of the above aligned to demographics, with AR and Chatbots (down with the kids!)



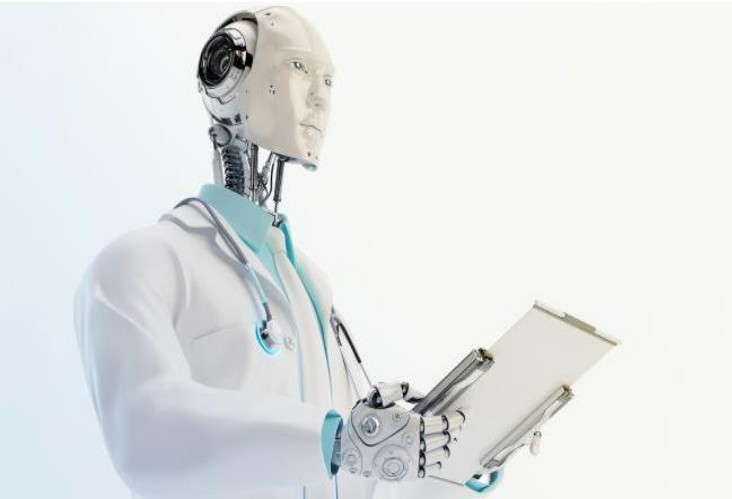
# RBS: what did the results look like?



Excludes data without DOB

# The next decade: what's in store!

2018 to 2035



2035 - robots will be mentally superior to humans & could replace them in the workforce

Dream linking / shared consciousness

125yr life expectancy / we can't afford to retire

Video tattoos / active skin

Eyewear replaces screens

Hologram events

Human enhancements

Aerotropolis





Click here to chat to Archie!



Ask Archie

how do I join sharesave

Ask Archie at 9:15, Sep 25:

To access Computershare visit **RBS People** and then click on "Your Shares". You'll be asked to enter your shareholder reference number and PIN. Sharesave deductions will show on your payslip under the deductions column. If you

## Archie Stats - Year To Date

Ask Archie at 9:15, Sep 25:

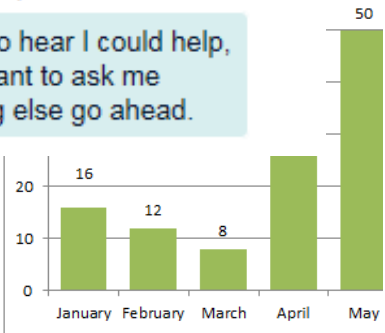
Does this help?

You at 9:32, Sep 25:

yes

Ask Archie at 9:32, Sep 25:

Happy to hear I could help, if you want to ask me anything else go ahead.



Ask Archie

edwadhq at 9:05, Sep 25:

what is a dividend

Ask Archie at 9:05, Sep 25:

On the 3rd August the bank announced that it will resume the payment of dividends to ordinary shareholders. Take a look at the **Dividend FAQs** to find out how we'll pay dividends. If you own shares, it's important to

Ask Archie at 9:24, Sep 25:

when is the next pay day?

Payday is on the 18th of each month, when you see the funds in your account will depend on who you bank with.

Month	Value
January	5200
February	5724
March	
April	
May	
June	
July	
August	

# Thanks for listening

- › David Edwards, RBS  
[David.H.Edwards@rbs.co.uk](mailto:David.H.Edwards@rbs.co.uk)
- › Alex Brooks, Computershare  
[Alex.Brooks@computershare.co.uk](mailto:Alex.Brooks@computershare.co.uk)
- › James Robertson, Computershare  
[James.Robertson@computershare.co.uk](mailto:James.Robertson@computershare.co.uk)