



2020 EU-wide Transparency Exercise

Bank Name	Natwest Group plc
LEI Code	2138005O9XJIJN4JPN90
Country Code	GB

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Natwest Group plc

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	34,709	34,191	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34,375	32,461	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	41,037	40,278	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	40,703	38,548	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	48,063	47,880	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,729	46,150	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	208,927	198,873	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	208,856	198,720	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.61%	17.19%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.46%	16.34%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.64%	20.25%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.49%	19.40%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.00%	24.08%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.85%	23.22%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	762,803	752,645	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.38%	5.35%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Natwest Group plc

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	41,037	40,278	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	39,279	36,834	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	762,803	752,645	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	762,803	750,915	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	4.9%	C 47.00 (r330,c010)	

Numbers reconcile to H1 Pillar 3 disclosure and the Interim results with the exception of C.2 as at 31/03/2020. There will be a rounding difference of 0.1% for the fully phased leverage ratio. The leverage ratio is 5.149% which is rounded to 1dp in P3 disclosure (5.1%). For CoRep however 2dp are used and the leverage ratio when submitted to the regulator is 5.15%, this has then been rounded to 5.2 when returning back to 1dp for the EBA transparency exercise.

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Capital

Natwest Group plc

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	48,063	47,880	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	34,709	34,191	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	14,878	14,505	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	15,615	13,640	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,948	2,269	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	12,244	11,899	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,477	-1,047	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,467	-7,236	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-815	-925	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-550	-645	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	334	1,730	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	334	1,730	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,328	6,087	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,570	4,373	C 01.00 (r540,c010) + C 01.00 (r670,c010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	1,759	1,714	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	41,037	40,278	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,025	7,602	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,508	6,132	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	1,517	1,469	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	208,927	198,873	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	70	153	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.61%	17.19%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.64%	20.25%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.00%	24.08%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	34,375	32,461	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.46%	16.34%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	334	1,730	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	70	153	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Natwest Group plc

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	150,940	146,092	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	20,126	19,430	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	123,640	119,395	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,458	2,739	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	12,755	10,524	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,229	2,480	C 02.00 (R640, c010)
Settlement risk	153	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3,446	3,118	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	14,663	12,623	C 02.00 (R520, c010)
Of which the standardised approach	2,250	1,555	C 02.00 (R530, c010)
Of which IMA	12,413	11,068	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	540	177	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	24,740	24,035	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	24,740	24,035	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	208,927	198,873	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

Natwest Group plc

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	3,025	5,685
Of which debt securities income	233	437
Of which loans and advances income	2,782	5,234
Interest expenses	823	1,440
(Of which deposits expenses)	335	525
(Of which debt securities issued expenses)	475	891
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	18
Net Fee and commission income	633	1,112
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	96	114
Gains or (-) losses on financial assets and liabilities held for trading, net	667	889
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-64	-63
Gains or (-) losses from hedge accounting, net	-13	-11
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	42	104
TOTAL OPERATING INCOME, NET	3,564	6,408
(Administrative expenses)	1,888	3,644
(Cash contributions to resolution funds and deposit guarantee schemes)		20
(Depreciation)	221	436
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-28	-38
(Payment commitments to resolution funds and deposit guarantee schemes)		5
(Commitments and guarantees given)	1	9
(Other provisions)	-30	-51
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	904	3,124
(Financial assets at fair value through other comprehensive income)	1	4
(Financial assets at amortised cost)	903	3,120
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-4	55
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	2	-11
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	586	-844
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	374	-616
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	374	-616
Of which attributable to owners of the parent	444	-545

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Natwest Group plc

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		107,438				126,197				IAS 1.54 (i)
Financial assets held for trading		315,789	21,289	291,850	2,650	270,230	19,709	248,434	2,086	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		770	9	646	115	719	8	545	166	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		54,748	45,711	8,804	232	55,112	45,153	9,461	499	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		426,041				414,716				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		417	0	417	0	326	0	326	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		16,642				16,461				
TOTAL ASSETS		921,844				883,761				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	53,734	11	0	-4	-1	0	52,344	1,462	0	-5	-4	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	183	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	12,489	0	0	-3	0	0	12,321	0	0	-5	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	379,254	32,003	7,032	-693	-1,144	-2,897	295,200	106,307	7,600	-470	-3,148	-3,089	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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Breakdown of liabilities

Natwest Group plc

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	321,771	279,877	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	2,911	3,127	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	539,531	548,199	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	19	34	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,785	2,364	IAS 37.10; IAS 1.54(l)
Tax liabilities	390	495	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	4,661	2,472	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	872,068	836,568	IAS 1.9(b);IG 6
TOTAL EQUITY	49,776	47,193	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	921,844	883,761	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Natwest Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		230,675	197,121	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	21,852	22,421	Annex V.Part 1.31
Deposits	Central banks	22,328	15,173	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	42	38	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,784	8,742	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,512	6,410	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	36,147	29,844	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	28,548	24,150	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	98,118	91,321	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	63,972	59,476	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	139,935	151,603	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	129,131	140,550	ECB/2013/33 Annex 2.Part 2.9.1
	Households	226,280	232,680	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	213,361	221,027	Annex V.Part 1.42(f), 44(c)
Debt securities issued		67,801	70,473	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		12,295	14,859	Annex V.Part 1.37
Other financial liabilities		12,312	11,860	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		864,232	831,237	



2020 EU-wide Transparency Exercise

Market Risk
Natwest Group plc

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	1,742	1,068	265	99	623	181							386	63	629	142							
Of which: General risk	515	407	221	96	387	141							273	47	463	102							
Of which: Specific risk	1,227	661	126	32	453	97							308	75	378	90							
Equities	0	0	12	1	104	6							6	1	11	1							
Of which: General risk	0	0	12	1	104	6							5	1	10	1							
Of which: Specific risk	0	0	0	0	0	0							1	0	1	0							
Foreign exchange risk	505	482	50	20	79	23							69	7	103	12							
Commodities risk	2	5	1	0	5	0							2	2	5	5							
Total	2,250	1,555	212	82	587	211	195	188	0	0	0	12,413	218	48	510	111	157	149	0	0	0	0	11,068

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(m EUR, %)									
Consolidated data	Central governments or central banks	92,646	91,882	237		119,579	118,852	395	
	Regional governments or local authorities	414	38	7		691	24	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	91	91	0		273	273	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,607	6,595	468		4,588	4,576	269	
	Corporates	9,913	7,584	6,992		9,996	7,418	6,285	
	of which: SME	2,259	1,771	1,566		2,447	1,806	1,366	
	Retail	6,086	2,643	1,595		5,824	2,400	1,450	
	of which: SME	1,092	1,089	623		959	957	547	
	Secured by mortgages on immovable property	18,914	18,250	8,362		18,690	17,965	8,358	
	of which: SME	131	130	60		222	195	130	
	Exposures in default	479	412	481	60	631	533	629	87
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	142	142	28		142	142	28	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	746	746	1,820		752	752	1,840		
Other exposures	1,510	1,510	698		1,145	1,145	631		
Standardised Total ²		137,548	129,892	20,689	225	162,311	154,081	19,889	379

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	90,342	89,507	237		117,375	116,978	395	
	Regional governments or local authorities	354	15	3		631	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,520	2,556	209		2,262	2,288	177	
	Corporates	5,885	4,321	3,993		6,085	4,481	3,559	
	of which: SME	1,528	1,268	1,114		1,761	1,376	980	
	Retail	5,819	2,399	1,447		5,555	2,151	1,301	
	of which: SME	1,089	1,087	621		957	954	545	
	Secured by mortgages on immovable property	13,544	13,101	6,013		13,478	12,969	6,000	
	of which: SME	79	77	32		186	159	117	
	Exposures in default	354	314	367	36	448	385	462	57
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	716	716	1,790		725	725	1,812		
Other exposures	1,425	1,425	679		1,058	1,058	611		
Standardised Total ²					113				194

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	1,144	1,144	0		1,037	1,037	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,172	1,142	27		1,223	1,193	27	
	Corporates	206	171	171		44	15	15	
	of which: SME	20	0	0		19	0	0	
	Retail	8	8	4		8	8	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	340	313	116		327	318	117	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	14	21	5	22	15	22	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total ²					5				8

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
IRELAND	Central governments or central banks	0	0	1		0	0	1	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,195	917	809		1,175	836	741	
	of which: SME	521	376	326		518	330	287	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	185	166	146		190	174	155	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	23	12	17	9	28	12	17	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	1		0	0	1		
Other exposures	27	27	8		28	28	8		
Standardised Total ²					14				19

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Natwest Group plc

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	139	138	0		141	140	0	
	Regional governments or local authorities	13	13	0		15	15	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,638	1,637	148		151	151	11	
	Corporates	44	36	35		51	37	42	
	of which: SME	0	0	0		0	0	0	
	Retail	29	29	11		31	31	13	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	23	23	8		30	24	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	215	193	174		209	182	163	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	15	15	14		14	14	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	4	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				7	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FRANCE	Central governments or central banks	0	0	0		20	20	0	
	Regional governments or local authorities	38	7	1		36	5	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,137	1,137	55		793	793	16	
	Corporates	173	147	142		179	148	143	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		16	16	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		29	29	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				33				35	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
NETHERLANDS	Central governments or central banks	0	3	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	526	203	203		391	175	175	
	of which: SME	66	46	46		36	29	29	
	Retail	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	87	86	77		84	84	75	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	0		0	0	0		
Standardised Total ²				3				7	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Natwest Group plc

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
JERSEY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	247	217	217		253	215	215	
	of which: SME	32	28	28		31	27	27	
	Retail	50	35	26		35	25	19	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	971	904	469		912	852	423	
	of which: SME	3	3	2		1	1	0	
	Exposures in default	16	14	15	2	19	19	19	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				3				4	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GUERNSEY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	138	122	122		119	105	105	
	of which: SME	5	4	4		7	7	7	
	Retail	12	12	9		11	11	8	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	659	631	264		636	615	261	
	of which: SME	2	1	1		2	2	4	
	Exposures in default	4	3	4	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
COOK ISLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	91	91	0		273	273	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Natwest Group plc

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	62,555	3	62,576	4,430	0	4	58,331	3	58,182	3,972	0
	Institutions	24,146	0	21,401	7,898	0	23	19,481	0	17,228	6,396	0
	Corporates	226,787	2,895	175,953	81,370	206	1,899	228,493	3,241	169,810	79,919	173
	Corporates - Of Which: Specialised Lending	22,750	697	21,759	16,531	0	415	22,260	702	21,418	14,244	0
	Corporates - Of Which: SME	25,899	762	22,668	9,864	381	515	27,232	802	23,397	10,122	153
	Retail	257,663	4,130	207,404	41,973	3,447	2,786	256,500	4,038	246,056	39,098	3,240
	Retail - Secured on real estate property	203,507	2,638	203,967	21,393	2,466	952	198,556	2,469	197,798	20,236	2,127
	Retail - Secured on real estate property - Of Which: SME	1,487	29	1,446	601	24	18	1,428	31	1,373	490	25
	Retail - Secured on real estate property - Of Which: non-SME	202,019	2,609	202,520	20,792	2,441	935	197,028	2,438	196,365	19,745	2,102
	Retail - Qualifying Revolving	36,374	700	25,891	6,866	381	764	35,096	693	24,277	5,737	401
	Retail - Other Retail	17,782	801	10,546	13,717	601	1,070	23,148	876	24,021	13,135	712
	Retail - Other Retail - Of Which: SME	9,471	279	10,074	4,943	194	366	15,383	315	16,134	4,664	285
	Retail - Other Retail - Of Which: non-SME	8,311	522	8,472	9,174	407	804	7,765	561	7,886	8,471	507
Equity	495	0	495	1,342	0	787	0	787	0	1,038	0	
Other non credit-obligation assets												
IRB Total ²			141,816							135,552		

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	669	0	568	40	0	0	329	0	250	13	0
	Institutions	4,638	0	2,716	1,130	0	0	4,450	0	2,410	955	0
	Corporates	144,541	1,715	111,320	53,443	203	1,367	140,500	2,142	108,406	52,379	172
	Corporates - Of Which: Specialised Lending	14,382	329	13,274	9,223	0	354	14,028	280	13,179	9,062	0
	Corporates - Of Which: SME	23,338	653	20,339	8,457	181	433	24,859	694	20,970	8,624	152
	Retail	239,338	2,900	228,995	35,995	1,943	2,172	238,354	3,007	227,852	32,803	2,476
	Retail - Secured on real estate property	186,832	1,335	186,093	15,367	587	376	181,806	1,491	181,094	14,678	540
	Retail - Secured on real estate property - Of Which: SME	1,463	29	1,441	599	24	17	1,423	31	1,368	489	25
	Retail - Secured on real estate property - Of Which: non-SME	185,369	1,307	184,652	14,768	563	359	180,383	1,460	179,726	14,189	515
	Retail - Qualifying Revolving	35,394	601	25,213	6,642	371	751	34,073	673	23,994	5,543	390
	Retail - Other Retail	17,112	774	17,689	13,087	585	1,045	22,475	843	23,164	12,581	691
	Retail - Other Retail - Of Which: SME	9,032	264	9,463	4,109	181	252	14,512	295	15,506	4,277	189
	Retail - Other Retail - Of Which: non-SME	8,080	511	8,226	8,978	404	793	7,963	548	7,658	8,304	502
Equity	215	0	215	630	0	300	0	300	0	863	0	
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	14,986	0	14,986	1,220	0	0	14,201	0	14,201	1,141	0
	Institutions	7,299	0	7,299	2,083	0	0	6,326	0	1,961	0	0
	Corporates	15,810	7	11,411	4,104	0	17	15,107	7	10,152	4,041	0
	Corporates - Of Which: Specialised Lending	293	0	293	164	0	1	293	0	293	125	0
	Corporates - Of Which: SME	7	0	7	0	0	0	7	0	0	0	0
	Retail	214	2	201	18	0	1	204	2	191	17	0
	Retail - Secured on real estate property	150	1	151	10	0	0	142	1	143	10	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	150	1	151	10	0	0	142	1	143	10	0
	Retail - Qualifying Revolving	62	1	48	7	1	1	60	1	45	6	1
	Retail - Other Retail	2	0	1	1	0	0	2	0	3	4	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	1	0	1	1	0
Equity	19	0	19	55	0	0	18	0	18	53	0	
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
IRELAND	Central banks and central governments	4,183	0	4,175	549	0	1	5,507	0	5,499	722	0
	Institutions	53	0	40	21	0	0	77	0	63	38	0
	Corporates	10,318	162	9,201	4,729	1	172	9,672	164	8,501	4,647	1
	Corporates - Of Which: Specialised Lending	1,202	4	1,190	809	0	7	1,199	4	1,188	811	0
	Corporates - Of Which: SME	1,842	83	1,744	1,058	0	71	1,813	85	1,698	1,198	0
	Retail	17,132	1,121	17,332	6,667	1,896	602	16,887	1,010	17,087	6,076	1,508
	Retail - Secured on real estate property	15,915	1,084	16,111	5,878	1,876	574	15,678	969	15,890	5,397	1,585
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15,914	1,084	16,110	5,877	1,876	574	15,677	969	15,889	5,396	1,585
	Retail - Qualifying Revolving	362	12	362	173	5	6	366	12	362	142	5
	Retail - Other Retail	665	25	639	616	15	23	663	30	634	537	19
	Retail - Other Retail - Of Which: SME	434	15	413	431	12	14	443	20	418	383	16
	Retail - Other Retail - Of Which: non-SME	231	10	226	186	3	9	220	10	216	153	3
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/03/2020					As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	23,744	0	23,882	345	0	1	19,971	0	19,977	342	0
	Institutions	673	0	653	364	0	0	516	0	492	268	0
	Corporates	4,562	28	2,969	1,095	0	20	4,177	27	2,627	1,033	0
	Corporates - Of Which: Specialised Lending	151	0	151	106	0	0	201	0	202	141	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	55	1	50	58	0	1	53	1	49	5	0
	Retail - Secured on real estate property	35	0	35	55	0	0	34	0	34	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	35	0	35	55	0	0	34	0	34	2	0
	Retail - Qualifying Revolving	19	0	14	2	0	0	18	0	14	2	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets												
IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Natwest Group plc

		IRB Approach									
		As of 31/03/2020				As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
LUXEMBOURG	Central banks and central governments	5,951	0	6,033	0	4,652	0	4,708	0	0	
	Institutions	185	0	186	26	136	0	136	17	0	
	Corporates	9,217	46	7,571	2,469	3,070	66	7,033	2,270	48	
	Corporates - Of Which: Specialised Lending	812	44	788	488	9	773	64	752	472	22
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	5	0	5	0	0	
	Retail - Secured on real estate property	3	0	3	0	3	0	3	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	3	0	3	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

¹Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach								
		As of 31/03/2020				As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FRANCE	Central banks and central governments	2,626	0	2,626	432	2,669	0	2,669	519	0
	Institutions	2,294	0	2,165	968	1,793	0	1,658	839	0
	Corporates	7,005	124	4,065	1,579	7,023	124	3,962	1,536	67
	Corporates - Of Which: Specialised Lending	256	0	257	180	255	0	256	179	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	107	2	85	13	2
	Retail - Secured on real estate property	0	0	0	0	40	0	40	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	39	0	39	3	0
	Retail - Qualifying Revolving	0	0	0	0	63	1	40	7	0
	Retail - Other Retail	0	0	0	0	4	1	4	3	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	1	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	3	1	3	2	1
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach								
		As of 31/03/2020				As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	2,577	0	2,577	72	3,928	0	3,928	97	0
	Institutions	1,452	0	1,449	209	1,059	0	1,056	233	0
	Corporates	5,338	127	3,491	1,508	5,726	126	3,853	1,737	41
	Corporates - Of Which: Specialised Lending	126	27	126	79	122	27	122	96	16
	Corporates - Of Which: SME	4	4	4	0	4	4	4	0	0
	Retail	27	0	24	4	26	0	23	3	0
	Retail - Secured on real estate property	0	0	0	0	16	0	16	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	17	0	17	0	10	0	16	2	0
	Retail - Other Retail	10	0	7	1	10	0	7	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0
Equity	4	0	4	14	6	0	6	17	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach								
		As of 31/03/2020				As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
JERSEY	Central banks and central governments	14	0	12	1	0	0	123	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	6,779	126	6,050	2,469	50	6,234	142	5,532	2,283
	Corporates - Of Which: Specialised Lending	1,713	126	1,661	1,047	42	1,664	142	1,622	1,028
	Corporates - Of Which: SME	296	0	227	116	2	185	0	161	84
	Retail	2	0	2	0	2	0	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	2	0	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	1	0	1	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach								
		As of 31/03/2020				As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GUERNSEY	Central banks and central governments	8	0	7	1	0	0	57	0	56
	Institutions	94	0	94	8	0	0	91	8	8
	Corporates	4,699	70	4,069	1,666	39	4,642	94	3,912	1,580
	Corporates - Of Which: Specialised Lending	1,490	58	1,276	813	24	1,463	84	1,407	838
	Corporates - Of Which: SME	172	12	166	125	3	169	10	158	117
	Retail	1	0	1	0	0	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach								
		As of 31/03/2020				As of 30/06/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
(mEUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
COOK ISLANDS	Central banks and central governments	4,079	0	4,079	775	0	3,835	0	3,835	659
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	16	0	16	4	0	16	0	16	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Natwest Group plc

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Others	458	458	0	166	292	0	0	0	0	0	0	0	0	198
[3M - 1Y [		168	152	0	0	124	44	0	0	0	0	4	0	0
[1Y - 2Y [		0	-122	0	0	0	0	0	0	0	0	170	0	0
[2Y - 3Y [		2	-331	1	0	0	1	0	0	0	0	2	0	0
[3Y - 5Y [		2	-856	2	0	0	1	0	0	0	0	6	0	0
[5Y - 10Y [		3	-1,743	3	0	0	0	0	0	0	0	8	0	0
[10Y - more	63	-1,081	22	0	0	41	0	0	0	0	2	0	0		
Total		697	-3,524	28	0	290	379	0	0	0	0	192	0		

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Natwest Group plc

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3		Of which Stage 3			
(min EUR)																		
Cash balances at central banks and other demand deposits									125,000	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	66,543	0	0	0	9	0	0	0	66,394	0	2	2	0	14	0	0	0	
Central banks	147	0	0	0	0	0	0	0	193	0	0	0	0	0	0	0	0	
General governments	52,340	0	0	0	3	0	0	0	51,660	0	0	0	0	3	0	0	0	
Credit institutions	6,435	0	0	0	1	0	0	0	6,739	0	0	0	0	5	0	0	0	
Other financial corporations	7,504	0	0	0	4	0	0	0	7,636	0	2	2	0	5	0	0	0	
Non-financial corporations	117	0	0	0	0	0	0	0	166	0	0	0	0	1	0	0	0	
Loans and advances (including at amortised cost and fair value)	524,256	927	7,847	7,168	1,785	2,949	4,597	409,706	409,706	1,590	8,296	7,666	7,600	3,560	3,148	3,089	4,286	
Central banks	92,494	0	0	0	1	0	0	0	8,241	0	0	0	0	1	0	0	0	
General governments	6,117	0	3	3	1	1	2	3,831	6	3	3	3	1	0	0	3		
Credit institutions	22,842	15	1	1	2	0	0	2,259	0	0	0	0	10	0	0	0		
Other financial corporations	48,668	26	13	13	15	6	6	44,512	82	16	10	10	71	5	5	10		
Non-financial corporations	127,484	184	2,675	2,518	817	1,191	1,409	126,320	826	3,268	3,099	3,115	2,122	1,397	1,387	1,376		
of which: small and medium-sized enterprises at amortised cost	28,622	60	989	923	263	422	460	31,705	168	1,067	979	986	669	443	438	332		
of which: Loans collateralised by commercial immovable property at amortised cost	27,796	52	628	541	205	161	457	38,362	255	1,566	1,475	1,482	808	670	667	833		
Households	226,650	703	5,155	4,633	949	1,752	3,180	224,543	676	5,009	4,554	4,472	1,354	1,746	1,697	2,897		
of which: Loans collateralised by residential immovable property at amortised cost	198,736	570	3,810	3,354	181	785	3,020	199,581	504	3,622	3,231	3,191	352	802	785	2,804		
of which: Credit for consumption at amortised cost	15,296	95	992	955	681	769	4	14,610	115	1,053	1,010	962	845	771	742	4		
DEBT INSTRUMENTS other than HFT	590,799	927	7,847	7,168	1,794	2,949	4,597	601,101	1,590	8,299	7,668	7,600	3,573	3,148	3,089	4,286		
OFF-BALANCE SHEET EXPOSURES	141,800		681	639	109	50	101	147,719		1,053	692	679	193	47	46	127		

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise

Forborne exposures

Natwest Group plc

	As of 31/03/2020					As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)											
Cash balances at central banks and other demand deposits						0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,801	3,857	1,242	1,108	5,637	8,673	3,882	1,512	1,221	5,645	2,270
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	68	0	1	0	19	117	6	3	0	20	6
Non-financial corporations	3,802	1,275	589	489	2,436	4,815	1,502	829	590	2,646	549
of which: small and medium-sized enterprises at amortised cost	1,306	458	177	149	901	1,755	526	236	159	1,125	
Households	3,931	2,582	652	619	3,183	3,742	2,373	680	630	2,980	1,715
DEBT INSTRUMENTS other than HFT	7,801	3,857	1,242	1,108	5,637	8,673	3,882	1,512	1,221	5,645	
Loan commitments given	332	37	1	0	130	543	75	2	0	201	20
QUALITY OF FORBEARANCE ²											
Loans and advances that have been forborne more than twice								0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria								0			

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Natwest Group plc

(mln EUR)	As of 31/03/2020					As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted				
A Agriculture, forestry and fishing	4,228	88	4,228	48	0	4,215	104	91	4,215	103	0
B Mining and quarrying	1,639	97	1,639	89	0	1,706	96	96	1,706	108	0
C Manufacturing	11,835	156	11,835	109	0	11,677	163	141	11,677	239	0
D Electricity, gas, steam and air conditioning supply	3,615	22	3,615	29	0	3,866	19	19	3,866	55	0
E Water supply	3,526	5	3,526	10	0	3,266	10	8	3,266	36	0
F Construction	8,078	399	8,078	231	0	8,483	469	456	8,483	297	0
G Wholesale and retail trade	18,631	309	18,631	382	0	17,739	329	318	17,739	576	0
H Transport and storage	8,060	166	8,060	220	0	7,920	159	158	7,920	274	0
I Accommodation and food service activities	6,197	235	6,197	171	0	6,659	326	291	6,659	359	0
J Information and communication	4,437	36	4,437	37	0	4,911	36	29	4,911	76	0
K Financial and insurance activities	2	0	2	0	0	5	0	0	5	0	0
L Real estate activities	34,023	601	33,918	314	0	33,468	832	792	33,369	680	0
M Professional, scientific and technical activities	7,020	86	7,020	63	0	6,377	95	93	6,377	139	0
N Administrative and support service activities	6,717	203	6,717	135	0	6,613	367	363	6,613	237	0
O Public administration and defence, compulsory social security	72	5	72	1	0	79	5	5	79	2	0
P Education	761	19	761	9	0	832	19	18	832	31	0
Q Human health services and social work activities	5,649	210	5,649	118	0	5,589	191	181	5,589	194	0
R Arts, entertainment and recreation	2,116	26	2,116	30	0	2,005	29	25	2,005	72	0
S Other services	876	12	875	13	0	909	19	14	908	41	0
Loans and advances	127,484	2,675	127,378	2,007	0	126,320	3,268	3,099	126,221	3,519	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.