



Sustainability Accounting Standards Board (SASB) index

This is the third time we are reporting against the SASB disclosure framework (version 2018-10). For Asset Management and Custody Activities (FN-AC) standards, our disclosures are in reference to version 2021-12. The tables that follow detail our disclosures against the five Financial Industry Standards that we have identified as most closely aligned to our business, Mortgage Financing (FN-MF), Commercial Banks (FN-CB), Consumer Finance (FN-CF), Investment Banking and Brokerage (FN-IB) and Asset Management and Custody Activities (FN-AC). The tables indicate where to find information either in this report or within our wider reporting suite.

Unless otherwise stated all data and descriptions are for NatWest Group on a consolidated basis and not just the business segment or legal entity within the group relevant to that sector. The tables are structured by topic to take into account that some disclosure and indicator requirements appear in more than one sector. As SASB is a global framework with a US-focus we have in some instances had to provide the equivalent relevant UK disclosure. We do not currently disclose all metrics within these five standards, but we are aware of the increasing importance of providing our investors and other stakeholders with relevant and meaningful sustainability information so will continue to work with SASB to monitor develop the alignment of our disclosures going forward.

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	Code	Accounting metric	Reference or Response
Business Ethics			
Quantitative	FN-IB-510a.1 FN-CB-510a.1 FN-AC-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	A Other liabilities in Note 21 p361, Note 26 to the financial statements p367 to 372
Discussion and Analysis	FN-IB-510a.2 FN-AC-510a.2 FN-CB-510a.2	Description of whistleblower policies and procedures	E Risk Management p61 W Whistleblowing
Data Security			
Quantitative	FN-CF-230a.2	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	A Operational risk p281
Discussion and Analysis	FN-CF-230a.3 FN-CB-230a.2	Description of approach to identifying and addressing data security risks	A Risk management p64 to 67 and 69, Corporate governance p123, Operational risk p280 to 281, Risk factors p420 to 421 E Supporting our customers p39 to 40
Employee Diversity & Inclusion			
Quantitative	FN-AC-330a.1 FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	A Diversity, equity and inclusion p48 to 49, Corporate governance p93 E Supporting our colleagues p45, Responsible governance p52 N Colleagues W Working at NatWest Group
Employee Incentives & Risk Taking			
Quantitative	FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	A Wider workforce remuneration p144, Annual remuneration report p163 W Pillar 3 Report – Annex XXXII: Remuneration p153 to 161
Quantitative	FN-IB-550b.2	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	W Pillar 3 Report – Annex XXXII: Remuneration p153 to 161
Discussion and Analysis	FN-IB-550b.3	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	A Note 11 Financial instruments – valuation p339 to 347



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Environmental Risk to Mortgaged Properties			
Quantitative	FN-MF-450a.1	(1) Number and (2) value of mortgage loans in 100-year flood zones	C Metrics and targets p70
Discussion and Analysis	FN-MF-450a.3	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	A Risk overview p64 to 67, Climate Risk p278 to 280, Reputational Risk p282 to 283 C Risk management p54 to 65, Metrics and Targets p67 to 94
Financial Inclusion & Capacity Building			
Quantitative	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	A Commercial & Institutional p34 to 35, Financial review p81 E Enterprise p20 to 24
Discussion and Analysis	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	E Supporting our customers p37
Quantitative	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	A Our purpose-led areas of focus p26 to 27, Customers p42 E Learning p25 to 29
Incorporation of Environmental, Social and Governance Factors in Investment Management Advisory			
Discussion and Analysis	FN-AC-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	E Supporting our customers p42 C Asset management governance p20, Strategy and Climate transition plan p22 to 29 and p45 W Responsible investing
Quantitative	FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	E Supporting our customers p42 W Responsible investing

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Incorporation of Environmental, Social, and Governance Factors in Credit Analysis			
Quantitative	FN-CB-410a.1	Commercial and industrial credit exposure, by Industry	A Credit risk – banking activities p205 to 225 C Heightened climate-related risk exposure p67 to 68
Discussion and Analysis	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	A Risk overview p64 to 67, Climate risk p278 to 280, Reputational risk p280 to 281 E ESE risk management p62 to 63 C Risk management p54 to 65, Metrics and targets p67 to 94
Incorporation of Environmental, Social, and Governance Factors in Investment Banking & Brokerage Activities			
Quantitative	FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	A Climate-related disclosures overview p58 to 61 E Supporting our customers p41 to 42 C Metrics and targets p71
Discussion and Analysis	FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	A Climate-related disclosures overview p58 to 61 E Supporting our customers p41 to 42 C Strategy and Climate transition plan p22 to 27, p45 to 46, Metrics and targets p67 to 94
Lending Practices			
Quantitative	FN-MF-270a.3	Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators	A Other liabilities in Note 21 to the financial statements p361, Note 26 of the financial statements p367 to 372
Discussion and Analysis	FN-MF-270a.4	Description of remuneration structure of loan originators (Employee rem linked to mortgage sales)	A Directors' remuneration report p138 to 167 E Supporting our colleagues p.47

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Managing Business Continuity & Technology Risks			
Discussion and Analysis	FN-EX-550a.2	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of customers affected	A Operational risk p280 to 281 E Supporting our customers p38
Discussion and Analysis	FN-EX-550a.3	Description of efforts to prevent technology errors, security breaches, and market disruptions	A Group Board Risk Committee p117 to 127, Operational risk p280 to 281 E Supporting our customer p38
Managing Conflicts of Interest			
Quantitative	FN-EX-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	A Other liabilities in Note 21 to the financial statements p361, Note 26 of the financial statements p367 to 372
Professional Integrity			
Discussion and Analysis	FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	A Our Code p178 E Responsible governance p57, Risk Management p59 W Our Values
Selling Practices			
Quantitative	FN-CF-270a.1	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	A Directors' Remuneration Report p138 to 167
Discussion and Analysis	FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	E Supporting our customers p39 W Customer complaints
Quantitative	FN-CF-270a.5	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	A Other liabilities in Note 21 to the financial statements, Note 26 of the financial statements p367 to 372

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Systemic Risk Management			
Quantitative	FN-IB-550a.1 FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	W NatWest Group plc – GSIB Indicators
Discussion and Analysis	FN-IB-550a.2 FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	A Risk and capital management p182 to 185 C Scenario analysis p58 to 62
Transparent Information & Fair Advice for Customers			
Discussion and Analysis	FN-AC-270a.3	Description of approach to informing customers about products and services	E Supporting our customers p37 to 39
Activity Metrics			
Quantitative	FN-MF-000.A	(1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial	A Credit risk – banking activities p205 to 225
Quantitative	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	A Credit risk – banking activities p205 to 225
Quantitative	FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	A Private banking p32 to 33, Financial review p80
Quantitative	FN-AC-000.B	Total assets under custody and supervision	A Private banking p32 to 33, Financial review p80

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