



Sustainability Accounting Standards Board (SASB) index

This is the second time we are reporting against the SASB disclosure framework (version 2018-10). 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.

Key

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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 behavior, market manipulation, malpractice, or other related financial industry laws or regulations | A Other liabilities in Note 21 p358, Litigation and regulatory matters in Note 27 p366 to 372 |
| Discussion and Analysis | FN-IB-510a.2 FN-AC-510a.2 FN-CB-510a.2 | Description of whistleblower policies and procedures | A Whistleblowing p105 E Responsible business p41 to 42 |
| Data Security | | | |
| Quantitative | FN-CF-230a.2 | Card-related fraud losses from (1) card-notpresent fraud and (2) card-present and other fraud | A Operational risk p279 to 281 |
| Discussion and Analysis | FN-CF-230a.3 FN-CB-230a.2 | Description of approach to identifying and addressing data security risks | A Operational risk p279 to 281 E Responsible business p40 to 43, p52 |
| 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 p59 to 61, Annual remuneration report p157 to 173 E Learning p36 to 37, Responsible business p55 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 Other remuneration disclosures p174 to 179 |
| Quantitative | FN-IB-550b.2 | Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied | A Other remuneration disclosures p174 to 179 |
| 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 12 Financial instruments – valuation p335 to 343 |



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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 | A Risk overview p72 to 75, Climate risk p280 to 281, Reputational risk p284 to 285 C Strategy p37 to 46, Risk management p47 to 56, Metrics and targets p60 to 61 |
| 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 p72 to 75, Climate risk p280 to 281, Reputational risk p284 to 285 C Strategy p37 to 46, Risk management p47 to 56, Metrics and targets p60 to 61 |
| 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 Banking lending p44 to 45, 90 E Enterprise p25 to 27 |
| Discussion and Analysis | FN-CB-240a.3 | Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers | E Responsible business p45 to 46 |
| Quantitative | FN-CB-240a.4 | Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers | A Our strategy in action p20 E Learning p31 to 32, Responsible business p48 to 52 |
| Incorporation of Environmental, Social and Governance Factors in Investment Management Advisory | | | |
| Quantitative | 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 Integrating ESG across our services and operations p17 to 19 |
| Quantitative | FN-AC-410a.3 | Description of proxy voting and investee engagement policies and procedures | W Coutts Asset Management Centre of Expertise has appointed EOS at Federated Hermes to advise and support voting and engagement activity. In doing so, Coutts applies EOS' responsible ownership principles |

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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 portfolio summary – sector analysis p214 to 230 C Heightened climate-related risk sectors p58 to 59 |
| 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 p72 to 75, Climate risk p280 to 281, Reputational risk p284 to 285 E Responsible business p39 to 44 C Risk management p47 to 56 |
| 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 p64 to 71 E Integrating ESG across our services and operations p17 to 19 C Strategy p32 |
| Quantitative | 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 p64 to 71 E Integrating ESG across our services and operations p17 to 19 C Strategy p32 |
| 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 p360, Litigation and regulatory matters in Note 27 p368 to 374 |
| Quantitative | FN-MF-270a.4 | Description of remuneration structure of loan originators (Employee rem linked to mortgage sales) | A Directors' remuneration report p136 to 157, Annual remuneration report p158 to 174, Other remuneration disclosures p175 to 180 E Fair and transparent reward p55 to 56 |

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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 p281 to 283 E Responsible business p51 to 52 |
| Quantitative | FN-EX-550a.3 | Description of efforts to prevent technology errors, security breaches, and market disruptions | A Operational risk p281 to 283 E Responsible business p48 to 52 |
| 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 behavior, market manipulation, malpractice, or other related financial industry laws or regulations | A Other liabilities in Note 21 p360, Litigation and regulatory matters in Note 27 p368 to 374 |
| Professional Integrity | | | |
| Quantitative | FN-IB-510b.4 | Description of approach to ensuring professional integrity, including duty of care | A Human rights and modern slavery p39, Our Code p189 E Responsible business p38 to 59 |
| 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 p136 to 157, Annual remuneration report p158 to 174, Other remuneration disclosures p175 to 180 E Fair and transparent reward p57 to 58 |
| 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 | A Compliance and conduct risk p279 E Responsible business p51 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 p360, Litigation and regulatory matters in Note 27 p368 to 374 |

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| Systemic Risk Management | | | |
| 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 management framework – Stress testing p193 to 196 C Strategy p37 to 46 |
| Quantitative | FN-AC-550a.3 | Total exposure to securities financing transactions | A Credit risk – Securities financing transactions and collateral p245 |
| Discussion and Analysis | FN-AC-550a.4 | Net exposure to written credit derivatives | A Credit risk – Derivatives p245 to 247 |
| Transparent Information & Fair Advice for Customers | | | |
| Quantitative | FN-AC-270a.3 | Description of approach to informing customers about products and services | A Our Code p189 E Responsible business p51 |
| Activity Metrics | | | |
| Quantitative | FN-MF-000.A | (1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial | A Business review p82 to 95, Credit risk p197 to 248 |
| Quantitative | FN-CB-000.B | (1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate | A Business review p82 to 95, Credit risk p197 to 248 |
| Quantitative | FN-AC-000.A | (1) Total registered and (2) total unregistered assets under management (AUM) | A Private Banking p89 |
| Quantitative | FN-AC-000.B | Total assets under custody and supervision | A Private Banking p89 |

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