

NatWest Group H1 2020 Pillar 3 Appendix

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Introduction

In June 2020 the EBA announced new Pillar 3 disclosure requirements relating to the impacts of Covid-19. The PRA revised the requirements for UK banks and also permitted banks to disclose these new templates separately from their initial Pillar 3 report. These templates are an appendix to the initially published Pillar 3 supplement for H1 2020 published on 31 July 2020.

Appendix

Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

	а	b	С	d	е	f	g	h	i	j	k		m	n	0
	Gross carry		t							nt, accumulate	ed negative char	nges in fair v	alue due to cre	dit risk	
	<u> </u>	Performing		01 1:1				<u> </u>	erforming		0(1:1				
			1	Of which: nstruments with						1	Of which:				
			'	significant						'	significant				
				increase in	Non-perforn	ning					increase in	Non-perforn	ning		
				credit risk			Of which:				credit risk			Of which:	
			of which:	since initial			Unlikely to pay			of which:	since initial		of which:	Unlikely to pay	
				recognition but		exposures	that are not				recognition but		exposures	that are not	Gross
			with	not credit-impaired		with	past-due or past-due <= 90			with	not credit-impaired		with	past-due or	Inflows to non-performing
			measures	(Stage 2)		measures	days			measures	(Stage 2)		measures	days	exposures
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Loans and advances subject to moratorium	40,346	39,760	1,283	16,264	586	416	417	(752)	(626)	(77)	(536)	(126)	(83)	(70)	177
2 of which:															
Households	26,485	26,074	220	6,799	411	295	285	(292)	(207)	(12)	(187)	(85)	(66)	(51)	56
3 of which:								. ,	. ,	. ,	, ,	. ,	. ,	. ,	
Collateralised by residential immovable property	24,537	24,141	185	5.752	396	289	276	(149)	(69)	(7)	(65)	(80)	(65)	(49)	46
4 of which:	ŕ	ŕ		,				, ,	, ,	• ,	, ,	,	, ,	, ,	
Non-financial corporations	13,783	13,608	1.043	9,424	175	120	132	(456)	(415)	(63)	(346)	(41)	(17)	(19)	120
5 of which:	ŕ	ŕ	,	,				, ,	, ,	, ,	, ,	, ,	` ′	` /	
Small and Medium-sized Enterprises	8.077	7.976	585	5,563	101	60	63	(287)	(254)	(40)	(208)	(33)	(16)	(13)	64
6 of which:	3,0	.,		5,555				(=0.)	(=0.)	(, •)	(===)	(00)	(. • /	(1.5)	•
Collateralised by commercial immovable property	5,418	5,381	497	3,210	37	27	28	(189)	(182)	(34)	(134)	(7)	(6)	(3)	23

Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

	а	b	С	d	е	f	g	h	i			
	Gr	oss carrying amount	t									
					Residual maturity of moratoria							
			Of which: legislative	Of which:								
	Number of		moratoria	expired	<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year			
	obligators	£m	£m	£m	£m	£m	£m	£m	£m			
1 Loans and advances for which moratorium was offered	463,330	55,360										
2 Loans and advances subject to moratorium (granted)	461,511	55,101	_	14,755	33,831	6,065	256	54	140			
3 of which: Households		40,694	_	14,209	22,904	3,559	2	9	11			
4 of which: Collateralised by residential immovable property		38,706	_	14,169	21,034	3,502	_	_	1			
5 of which: Non-financial corporations		14,328	_	545	10,868	2,487	254	45	129			
6 of which: Small and Medium-sized Enterprises		8,269	_	191	6,494	1,293	201	31	59			
7 of which: Collateralised by commercial immovable property		5,692	_	274	5,091	148	67	15	97			

Appendix

Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to Covid-19 crisis

	a	b	C	d
	Gross carrying amount		Maximum amount of the guarantee	Gross carrying amount
	-	Of which:	that can be considered	Inflows to
		forborne	Public guarantees received	non-performing exposures
	£m	£m	£m	£m
1 Newly originated loans and advances subject to public guarantee schemes	8,376	195	7,860	6
2 of which: Households	2,539			_
3 of which: Collateralised by residential immovable property	1			_
4 of which: Non-financial corporations	5,779	188	5,303	6
5 of which: Small and Medium-sized Enterprises	5,380			5
6 _ of which: Collateralised by commercial immovable property	433			<u> </u>