



NatWest Holdings Group H1 2020 Pillar 3 Appendix

Contents and Introduction	Page
NWH Group	
Template 1: Information on loans and advances subject to legislative and non-legislative moratoria	2
Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of maturity of moratoria	2
Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to Covid-19 crisis	3
UBI DAC	
Template 1: Information on loans and advances subject to legislative and non-legislative moratoria	4
Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of maturity of moratoria	4
Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to Covid-19 crisis	5

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.

NWH Group Appendix

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

	a			b			c			d			e			f			g			h			i			j			k			l			m			n			o		
	Gross carrying amount									Accumulated impairment, accumulated negative changes in fair value due to credit risk									Gross																										
	Performing									Non-performing									Performing									Non-performing									Inflows to non-performing exposures								
	£m			£m			£m			£m			£m			£m			£m			£m			£m			£m			£m			£m			£m			£m					
				Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with past-due or past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days			Of which: exposures with past-due <= 90 days					
1 Loans and advances subject to moratorium	39,843	39,257	1,273	16,096	586	416	417	(746)	(620)	(77)	(530)	(126)	(83)	(70)	177																														
2 of which:																																													
Households	26,230	25,820	220	6,785	410	295	285	(291)	(206)	(12)	(187)	(85)	(66)	(51)	56																														
3 of which:																																													
Collateralised by residential immovable property	24,306	23,911	185	5,747	395	289	276	(149)	(69)	(7)	(64)	(80)	(65)	(49)	46																														
4 of which:																																													
Non-financial corporations	13,534	13,359	1,033	9,269	175	120	132	(450)	(409)	(63)	(342)	(41)	(17)	(19)	120																														
5 of which:																																													
Small and Medium-sized Enterprises	8,045	7,944	583	5,533	101	60	63	(285)	(252)	(40)	(208)	(33)	(16)	(13)	64																														
6 of which:																																													
Collateralised by commercial immovable property	5,230	5,193	489	3,104	37	27	28	(186)	(179)	(34)	(131)	(7)	(6)	(3)	23																														

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

	a		b		c		d		e		f		g		h		i		
	Gross carrying amount				Residual maturity of moratoria														
	Number of obligators		£m		Of which: legislative moratoria		Of which: expired		<= 3 months		> 3 months <= 6 months		> 6 months <= 9 months		> 9 months <= 12 months		> 1 year		
1 Loans and advances for which moratorium was offered	461,629		54,829		—		14,728		33,419		6,047		256		52		69		
2 Loans and advances subject to moratorium (granted)	459,810		54,571		—		14,728		33,419		6,047		256		52		69		
3 of which: Households			40,416		—		14,186		22,667		3,549		2		9		3		
4 of which: Collateralised by residential immovable property			38,452		—		14,146		20,812		3,493		—		—		1		
5 of which: Non-financial corporations			14,076		—		542		10,693		2,479		253		43		66		
6 of which: Small and Medium-sized Enterprises			8,236		—		191		6,473		1,292		201		31		48		
7 of which: Collateralised by commercial immovable property			5,501		—		271		4,970		140		66		13		41		

NWH Group 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	Of which: forborne	Maximum amount of the guarantee that can be considered	Gross carrying amount
	£m	£m	Public guarantees received £m	non-performing exposures £m
1 Newly originated loans and advances subject to public guarantee schemes	8,373	195	7,857	6
2 of which: Households	2,539			—
3 of which: Collateralised by residential immovable property	1			—
4 of which: Non-financial corporations	5,776	188	5,300	6
5 of which: Small and Medium-sized Enterprises	5,380			5
6 of which: Collateralised by commercial immovable property	433			—

UBI DAC Appendix

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

	a Gross carrying amount							b Accumulated impairment, accumulated negative changes in fair value due to credit risk									o				
	c Performing			d Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)				e Non-performing			f Performing			g Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)				h Non-performing			i Gross Inflows to non-performing exposures
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
1 Loans and advances subject to moratorium	1,767	1,546	123	775	221	196	141	(139)	(71)	(12)	(65)	(68)	(61)	(36)						7	
2 of which:																					
Households	1,100	901	97	450	199	184	133	(84)	(26)	(6)	(24)	(58)	(55)	(34)							—
3 of which:																					
Collateralised by residential immovable property	1,023	826	93	429	197	183	132	(79)	(22)	(5)	(21)	(57)	(55)	(33)							—
4 of which:																					
Non-financial corporations	664	642	26	323	22	12	8	(55)	(45)	(6)	(40)	(10)	(6)	(2)							7
5 of which:																					
Small and Medium-sized Enterprises	368	350	18	135	18	10	5	(28)	(20)	(4)	(17)	(8)	(5)	(1)							4
6 of which:																					
Collateralised by commercial immovable property	108	106	4	77	2	2	2	(8)	(8)	(1)	(8)	—	—	—							1

Notes:

(1) UBI DAC templates are prepared on basis of existing EBA guidance, rather than revised PRA guidance used for NatWest Holdings. This is due to UBI DAC regulatory requirements.

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

	a Gross carrying amount			b Residual maturity of moratoria						
	Number of obligators	£m	Of which: legislative moratoria £m	Of which: expired £m	<= 3 months £m	> 3 months <= 6 months £m	> 6 months <= 9 months £m	> 9 months <= 12 months £m	> 1 year £m	
1 Loans and advances for which moratorium was offered	17,213	2,880	—	893	1,766	1	—	—	—	
2 Loans and advances subject to moratorium (granted)	15,427	2,660	—	880	1,099	1	—	—	—	
3 of which: Households		1,980	—	874	1,022	1	—	—	—	
4 of which: Collateralised by residential immovable property		1,897	—	874	1,022	1	—	—	—	
5 of which: Non-financial corporations		677	—	13	664	—	—	—	—	
6 of which: Small and Medium-sized Enterprises		371	—	3	368	—	—	—	—	
7 of which: Collateralised by commercial immovable property		115	—	7	108	—	—	—	—	

UBI DAC 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	Of which:	Maximum amount of the guarantee	Gross carrying amount
	£m	forborne	that can be considered	Inflows to
	£m	£m	Public guarantees received	non-performing exposures
			£m	£m
1 Newly originated loans and advances subject to public guarantee schemes	—	—	—	—
2 of which: Households	—	—	—	—
3 of which: Collateralised by residential immovable property	—	—	—	—
4 of which: Non-financial corporations	—	—	—	—
5 of which: Small and Medium-sized Enterprises	—	—	—	—
6 of which: Collateralised by commercial immovable property	—	—	—	—