## UK CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

This annex has been prepared in accordance with the Disclosure (CRR) part of the PRA rulebook and Bank of England's Minimum requirement for own funds and eligible liabilities (MREL).

It provides a description of the main features of capital instruments issued by National Westminster Bank Plc ("NWB Plc"), a subsidiary of NatWest Holdings Limited (NWH Ltd). NatWest Group plc is 'the ultimate holding company'.

It complements the NWB Plc 2024 Pillar 3 Report which is published in the same location at: investors.natwestgroup.com/reports-archive/2024

Assumptions on the regulatory treatment of the capital instruments described herein reflect NatWest Group interpretations of current rules.

This document is for information only and is not an offer of securities nor an invitation or recommendation to invest. No investor or prospective investor in the securities described herein should rely upon the relevant description contained in this document and NatWest Group shall not be held liable for any inaccuracy or misstatement.

		Included in own funds and eligible	Included in own funds and eligible	Included in own funds and eligible
		liabilities Common Equity Tier 1	liabilities Additional Tier 1	liabilities Additional Tier 1
1	Issuer	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)		n/a	n/a
2a 3	Public or private placement Governing law(s) of the instrument	n/a English	Private English	Private English
3a	Contractual recognition of write down and conversion powers	n/a	n/a	n/a
Regulate	of resolution authorities  ory treatment			
4	Current treatment taking into account, where applicable,	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
5	transitional CRR rules Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares	Contingent Capital Note	Contingent Capital Note
8	Amount recognised in regulatory capital or eligible liabilities	GBP 14.181m	GBP 1.077m	GBP 541m
	(Currency in million, as of most recent reporting date)	55. 2 1,262	3.2,077	
9	Nominal amount of instrument in 'Currency of issue'	GBP 14,181,256,000	USD 1,500,000,000	USD 750,000,000
UK-9a	Nominal amount of instrument in 'Currency of reporting' Issue price	n/a n/a	GBP 1,077,199,282 100 per cent	GBP 540,657,439 100 per cent
UK-9b	Redemption price	n/a	100 per cent	100 per cent
10 11	Accounting classification Original date of issuance	Shareholder's equity n/a	Equity 26/04/2018	Equity 11/08/2021
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13 14	Original maturity date Issuer call subject to prior supervisory approval	No maturity n/a	No Maturity Yes	No Maturity Yes
15	Optional call date, contingent call dates and redemption	n/a	Issuer Call 10 Aug 2023 and anytime	Issuer Call 28 Jun 2031 and anytime
	amount		thereafter/ 100 per cent	thereafter/ 100 per cent
16	Subsequent call dates, if applicable	n/a	Anytime after first call	Anytime after first call
Coupon	 s / dividends			
17	Fixed or floating dividend/coupon	n/a	Fixed to Floating	Fixed to Fixed
18	Coupon rate and any related index	n/a	8.07560 per cent, 3 year swap rate with floating leg referencing SOFR plus credit	4.3517 per cent until 28 Dec 2031. Reset to Rate per annum equal to the applicable U.S.
			adjustment spread of 0.2616 percent plus	Treasury Rate as determined by the
			margin of 3.678 percent at each reset date if not called	Calculation Agent and 2.927 per cent, converted to a quarterly rate in accordance
				with market convention
19 UK-20a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in	No n/a	No Fully discretionary	No Fully discretionary
	terms of timing)			
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	n/a	Fully discretionary	Fully discretionary
21 22	Existence of step up or other incentive to redeem  Non-cumulative or cumulative	n/a Non-cumulative	No Non-cumulative	No Non-cumulative
23	Convertible or non-convertible	Non-cumulative Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	n/a	Statutory bail-in power and mandatory write- down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.	Statutory bail-in power and mandatory write-down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.
			,	,
25	If convertible, fully or partially	n/a	Fully or Partially	Fully or Partially
26 27	If convertible, conversion rate	n/a	n/a	n/a n/a
	If convertible, mandatory or optional conversion	n/a	n/a	174
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	n/a n/a	n/a n/a	n/a n/a
30	Write-down features	n/a	Yes	Yes
31	If write-down, write-down trigger(s)	n/a	National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent	National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent
32	If write-down, full or partial	n/a	Fully or partially	Fully or partially
33	If write-down, permanent or temporary	n/a	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
UK-34a UK-34b	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	n/a Shareholder's equity - subordinate to AT1,	Contractual Subordinated debt qualifying as AT1 ranking	Contractual Subordinated debt qualifying as AT1 ranking
35	Position in subordination hierarchy in liquidation (specify	Tier 2 and senior creditors  Immediately subordinate to additional tier 1	junior to Tier 2 and senior to CET1  Subordinate to Tier 2	junior to Tier 2 and senior to CET1  Subordinate to Tier 2
	instrument type immediately senior to instrument)	·		
36 37	Non-compliant transitioned features  If yes, specify non-compliant features	n/a n/a	No n/a	No n/a
37a	Link to the full term and conditions of the instrument		n/a	,
	(signposting) Notes:			
(1)	Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.			
(2)	Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation.  Amounts reported for Additional Tier 1 and Tier 2 instruments are before grandfathering restrictions imposed by CRR.			
(3)	For 8 - Regulatory value provided for instruments in the Own funds only or Own funds and eligible liabilities section. Notional provided for instruments in the eligible liabilities only section.			
(4)	For 8 and 9 - CET1 includes ordinary shares issued and reserves after regulatory adjustments.			
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		Included in own funds and eligible liabilities	Included in own funds and eligible	Included in own funds and eligible
		Additional Tier 1	liabilities Additional Tier 1	liabilities Additional Tier 1
1	Issuer	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a
2a 3	Public or private placement Governing law(s) of the instrument	Private English	Private English	Private English
3a	Contractual recognition of write down and conversion powers	n/a	n/a	n/a
	of resolution authorities ory treatment			
4	Current treatment taking into account, where applicable,	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	transitional CRR rules Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Contingent Capital Note	Contingent Capital Note	Contingent Capital Note
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	GBP 400m	GBP 500m	GBP 799m
9	Nominal amount of instrument in 'Currency of issue'	GBP 400,000,000	GBP 500,000,000	USD 1,000,000,000
	Nominal amount of instrument in 'Currency of reporting' Issue price	GBP 400,000,000 100 per cent	GBP 500,000,000 100 per cent	GBP 799,360,512 100 per cent
UK-9b	Redemption price	100 per cent	100 per cent	100 per cent
10 11	Accounting classification Original date of issuance	Equity 11/08/2021	Equity 12/05/2022	Equity 10/05/2024
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13 14	Original maturity date  Issuer call subject to prior supervisory approval	No Maturity Yes	No Maturity Yes	No Maturity Yes
15	Optional call date, contingent call dates and redemption amount	Issuer Call 31 Mar 2028 and anytime thereafter/ 100 per cent	Issuer Call 12 May 2027 and anytime thereafter/ 100 per cent	Issuer Call 10 Nov 2033/ 100 per cent
16	Subsequent call dates, if applicable	Anytime after first call	Anytime after first call	Anytime after first call
C	. / dividende			
	s / dividends Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Fixed
	Coupon rate and any related index	3.9438 per cent until 30 Sep 2028. Reset to applicable Reference Bond Rate on the relevant Reset  Determination Date and 3.473 per cent, converted to a quarterly rate in accordance with market convention	6.8543 per cent. per annum until 12/11/2027, Resets to applicable reference Bond rate + Margin of 5.562 per cent converted to a quarterly rate in accordance with market convention	Rate per cent until 10 May 2034. Reset to Rate per annum equal to the applicable U.S. Treasury Rate as determined by the Calculation Agent and 3.752 per cent, converted to a quarterly rate in accordance with market convention
	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)  Fully discretionary, partially discretionary or mandatory (in	Fully discretionary  Fully discretionary	Fully discretionary Fully discretionary	Fully discretionary  Fully discretionary
	terms of amount)	, , , , , , , , , , , , , , , , , , , ,	·	,
21 22	Existence of step up or other incentive to redeem  Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Statutory bail-in power and mandatory write-down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.	Statutory bail-in power and mandatory write-down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.	Statutory bail-in power and mandatory write-down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.
	If convertible, fully or partially	Fully or Partially	Fully or Partially	Fully or Partially
26 27	If convertible, conversion rate  If convertible, mandatory or optional conversion	n/a n/a	n/a n/a	n/a n/a
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	n/a n/a	n/a n/a	n/a n/a
	Write-down features  If write-down, write-down trigger(s)	Yes National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent	Yes National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent	Yes National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent
32	If write-down, full or partial	Fully or partially	Fully or partially	Fully or partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	Contractual Subordinated debt qualifying as AT1 ranking junior to Tier 2 and senior to CET1	Contractual Subordinated debt qualifying as AT1 ranking junior to Tier 2 and senior to CET1	Contractual Subordinated debt qualifying as AT1 ranking junior to Tier 2 and senior to CET1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to Tier 2	Subordinate to Tier 2	Subordinate to Tier 2
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Link to the full term and conditions of the instrument	n/a	n/a n/a	n/a
J. G	(signposting)		T	T
(1)	Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.			
	Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation.  Amounts reported for Additional Tier 1 and Tier 2 instruments are before grandfathering restrictions imposed by CRR.			
	For 8 - Regulatory value provided for instruments in the Own funds only or Own funds and eligible liabilities section. Notional provided for instruments in the eligible liabilities only section.			
(4)	For 8 and 9 - CET1 includes ordinary shares issued and		Ì	İ

		Included in own funds and eligible liabilities	Included in own funds and eligible liabilities	Included in own funds and eligible liabilities
			Tier 2	Tier 2
1	Issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a
2a 3	Public or private placement Governing law(s) of the instrument		Private English	Private English
3a	Contractual recognition of write down and conversion powers	n/a	n/a	n/a
D 1.	of resolution authorities			
Regulato 4	ory treatment  Current treatment taking into account, where applicable,	Tier 2	Tier 2	Tier 2
_	transitional CRR rules			
5 6	Post-transitional CRR rules Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Tier 2 Consolidated	Tier 2 Consolidated	Tier 2 Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Securities	Tier 2 Securities	Tier 2 Securities
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	GBP 500m	GBP 1,000m	GBP 342m
9	Nominal amount of instrument in 'Currency of issue'  Nominal amount of instrument in 'Currency of reporting'		GBP 1,000,000,000 GBP 1,000,000,000	EUR 411,400,000 GBP 341,535,498
UK-9a	Issue price		100 per cent	100 per cent
UK-9b	Redemption price	100 per cent	100 per cent	100 per cent
10 11	Accounting classification Oriainal date of issuance	Amortised Cost 14/05/2020	Amortised Cost 28/05/2021	Amortised Cost 14/09/2021
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date  Issuer call subject to prior supervisory approval	14/08/2030 Yes	28/11/2031 Yes	14/09/2032 Yes
15	Optional call date, contingent call dates and redemption		Issuer call on any date between 28 Aug 2026	Issuer call on any date between 14 Jun 2027
16	amount Subsequent call dates, if applicable	& 14 Aug 2025 inclusive/ 100 per cent  None after the 3m call window	& 28 Nov 2026 inclusive/ 100 per cent  None after the 3m call window	to 14 Sep 2027 inclusive/ 100 per cent  None after the 3m call window
		and and an our window	and and an our can window	and an our window
Coupons	s / dividends			
17	Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Fixed
18			2.105 per cent until 28 Nov 2026 and thereafter the Sterling Reference Bond Rate plus 175bps	1.043 per cent until 14 Sep 2027, thereafter sum of mid-swap rate + 1.27 per cent
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
UK-20b	, , , , , , , , , , , , , , , , , , , ,	Mandatory	Mandatory	Mandatory
21	terms of amount)  Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible  If convertible, conversion trigger(s)	Convertible Statutory bail-in power and mandatory write-	Convertible Statutory bail-in power and mandatory write-	Convertible Statutory bail-in power and mandatory write-
	ii contaitais, contaisiin trigger (e)	down/conversion of capital instruments power	down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.	down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.
25	If convertible, fully or partially	n/a	n/a	n/a
26 27	If convertible, conversion rate  If convertible, mandatory or optional conversion	n/a n/a	n/a n/a	n/a n/a
27	ii convertible, manaatory or optional conversion	170	11/4	Tiva
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a
29 30	If convertible, specify issuer of instrument it converts into Write-down features	n/a Yes	n/a Yes	n/a Yes
31	If write-down, write-down trigger(s)	down/conversion of capital instruments power under The UK Banking Act 2009 (as amended)	Statutory bail-in power and mandatory write- down/conversion of capital instruments power under The UK Banking Act 2009 (as amended) at point of non-viability	Statutory bail-in power and mandatory write- down/conversion of capital instruments power under The UK Banking Act 2009 (as amended) at point of non-viability
32	If write-down, full or partial	n/a	n/a	n/a
33 34	,	n/a n/a	n/a n/a	n/a n/a
UK-34a UK-34b	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	Contractual Subordinated debt ranking junior to Senior non preferred debt and Senior to AT1	Contractual Subordinated debt ranking junior to Senior non preferred debt and Senior to AT1	Contractual Subordinated debt ranking junior to Senior non preferred debt and Senior to AT1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to Non-Preferred Senior Creditors	Subordinate to Non-Preferred Senior Creditors	Subordinate to Non-Preferred Senior Creditors
36	Non-compliant transitioned features			No
37 37a	If yes, specify non-compliant features Link to the full term and conditions of the instrument	n/a	n/a n/a	n/a
	(signposting)		180	T
(1)	Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.			
(2)	Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation.  Amounts reported for Additional Tier 1 and Tier 2 instruments are before grandfathering restrictions imposed by CRR.			
(3)	For 8 - Regulatory value provided for instruments in the Own funds only or Own funds and eligible liabilities section. Notional provided for instruments in the eligible liabilities only section.			
(4)	For 8 and 9 - CET1 includes ordinary shares issued and reserves after regulatory adjustments.			

		Included in own funds and eligible liabilities	Included in own funds and eligible liabilities	Included in own funds and eligible liabilities
			Tier 2	Tier 2
1		National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a
2a 3	Public or private placement Governing law(s) of the instrument		Private	Private
3 3a		n/a	English n/a	English n/a
	of resolution authorities			
4	ory treatment  Current treatment taking into account, where applicable,	Tier 2	Tier 2	Tier 2
-	transitional CRR rules	T. 2	T. 2	T' 2
6	Post-transitional CRR rules Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Tier 2 Consolidated	Tier 2 Consolidated	Tier 2 Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Securities	Tier 2 Securities	Tier 2 Securities
/				
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	GBP 581m	GBP 650m	GBP 600m
9	Nominal amount of instrument in 'Currency of issue'  Nominal amount of instrument in 'Currency of reporting'	, ,	GBP 650,000,000 GBP 650,000,000	GBP 600,000,000 GBP 600,000,000
UK-9a	Issue price		100 per cent	100 per cent
UK-9b	Redemption price	100 per cent Amortised Cost	100 per cent	100 per cent
10 11	Accounting classification Original date of issuance		Amortised Cost 02/06/2023	Amortised Cost 17/09/2024
12 13	Perpetual or dated Original maturity date	Dated 28/02/2034	Dated 06/06/2033	Dated 17/10/2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		Issuer call on any date between 2 Jun 2028 to 6 Jun 2028 (including)/ 100 per cent	Issuer Call 17 Oct 2029/ 100 per cent
16	Subsequent call dates, if applicable	None after the 3m call window	None after the 5 days call window	None after first call
Carrie	. / dividende			
	s / dividends Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Fixed
18	Coupon rate and any related index	5.763 per cent until 28 Feb 2029 and thereafter Mid Swap Rate plus margin of 260bps	7.536 per cent until 6 Jun 2028 and thereafter Sterling Reference Bond Rate plus margin of 336.2bps	5.642 per cent until 17 Oct 2029 and thereafter Sterling Reference Bond Rate plus margin of 2.100 per cent
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22 23	Non-cumulative or cumulative Convertible or non-convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
24	If convertible, conversion trigger(s)	down/conversion of capital instruments power	Statutory bail-in power and mandatory write- down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.	Statutory bail-in power and mandatory write-down/conversion of capital instruments power under the UK Banking Act 2009 (as amended) at point of non-viability.
25	If convertible, fully or partially If convertible, conversion rate	n/a n/a	n/a	n/a
26 27	If convertible, conversion rate  If convertible, mandatory or optional conversion	n/a	n/a n/a	n/a n/a
20	If you cartilly greatful and the control of the con	7.0	-1-	- (-
28 29	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	n/a n/a	n/a n/a	n/a n/a
31	Write-down features  If write-down, write-down trigger(s)	down/conversion of capital instruments power under The UK Banking Act 2009 (as amended)	Yes Statutory bail-in power and mandatory write-down/conversion of capital instruments power under The UK Banking Act 2009 (as amended) at point of non-viability	Yes Statutory bail-in power and mandatory write-down/conversion of capital instruments power under The UK Banking Act 2009 (as amended) at point of non-viability
32 33	If write-down, full or partial If write-down, permanent or temporary	n/a n/a	n/a n/a	n/a n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
UK-34a UK-34b	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	Contractual Subordinated debt ranking junior to Senior non preferred debt and Senior to AT1	Contractual Subordinated debt ranking junior to Senior non preferred debt and Senior to AT1	Contractual Subordinated debt ranking junior to Senior non preferred debt and Senior to AT1
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinate to Non-Preferred Senior Creditors	Subordinate to Non-Preferred Senior Creditors	Subordinate to Non-Preferred Senior Creditors
36	Non-compliant transitioned features			No
37 37a	If yes, specify non-compliant features Link to the full term and conditions of the instrument	n/a	n/a	n/a
-	(signposting) Notes:		· <del>·</del>	
(1)	Nominal Value versus Regulatory Value  Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance  Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.			
(3)	Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation.  Amounts reported for Additional Tier 1 and Tier 2 instruments are before grandfathering restrictions imposed by CRR.  For 8 - Regulatory value provided for instruments in the Own			
	funds only or Own funds and eligible liabilities section. Notional provided for instruments in the eligible liabilities only section.			
(4)	For 8 and 9 - CET1 includes ordinary shares issued and reserves after regulatory adjustments.			

		Included only in eligible liabilities (but	Included only in eligible liabilities (but	Included only in eligible liabilities (but
		not own funds)	not own funds)	not own funds)
		Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
2	Issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
2	private placement)			170
2a	Public or private placement		Private English	Private English
3 3a	Governing law(s) of the instrument  Contractual recognition of write down and conversion powers	n/a	n/a	n/a
	of resolution authorities			
Regulato	ory treatment	0/2	2/2	2/2
4	Current treatment taking into account, where applicable, transitional CRR rules	n/a	n/a	n/a
5	Post-transitional CRR rules	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
0	A	CDD 1 20/	CDD 240	CDD 707
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	GBP 1,396m	GBP 319m	GBP 797m
9	Nominal amount of instrument in 'Currency of issue'	USD 1,750,000,000	USD 400,000,000	USD 1,000,000,000
	Nominal amount of instrument in 'Currency of reporting'	GBP 1,395,589,936	GBP 318,991,985	GBP 797,479,963
UK-9a UK-9b	Issue price Redemption price	100 per cent 100 per cent	100 per cent 100 per cent	100 per cent 100 per cent
10	Accounting classification		Amortised Cost	Amortised Cost
11	Original date of issuance	19/12/2018	08/05/2019	22/05/2020
12 13	Perpetual or dated Original maturity date	Dated 18/05/2029	Dated 08/05/2030	Dated 22/05/2028
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption	Issuer Call 18 May 2028/ 100 per cent	Issuer Call 08 May 2029/ 100 per cent	Issuer Call 22 May 2027/ 100 per cent
	amount			
16	Subsequent call dates, if applicable	None after first call	None after first call	None after first call
Comme				
Coupons 17	s / dividends Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed to Fixed
18	Coupon rate and any related index	5.573 per cent until 18 May 2028. Reset to 3	4.445 per cent until 08 May 2029. Reset to 3	3.073 per cent until 22 May 2027. Reset to
		month USD LIBOR plus 262.9bps, if not called	month USD LIBOR plus 187.1bps, if not called	Rate per annum equal to the applicable U.S. Treasury Rate as determined by the Calculation Agent plus 255bps
19	Existence of a dividend stopper	No	No	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timina)		Mandatory	Mandatory
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible  If convertible, conversion trigger(s)	Convertible  Exercise of Resolution Powers with respect to	Convertible  Exercise of Resolution Powers with respect to	Convertible  Exercise of Resolution Powers with respect to
		National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.
25 26	If convertible, fully or partially If convertible, conversion rate	n/a n/a	n/a	n/a n/a
27	If convertible, mandatory or optional conversion	Optional (at the discretion of UK Resolution	Optional (at the discretion of UK Resolution	Optional (at the discretion of UK Resolution
			Authority)	Authority)
28 29	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	n/a n/a	n/a n/a	n/a n/a
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	National Westminster Bank Plc by the UK Resolution Authority, or by any other authority	Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.
32 33	If write-down, full or partial	n/a n/a	n/a	n/a
33	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	n/a n/a	n/a n/a	n/a n/a
UK-34a UK-34b	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2	Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2	Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2
35	Position in subordination hierarchy in liquidation (specify		Subordinate to Ordinary non-preferential debts	
	instrument type immediately senior to instrument)			
36 37	Non-compliant transitioned features  If yes, specify non-compliant features	No n/a	No n/a	No n/a
37a	Link to the full term and conditions of the instrument	I W G	n/a	μwα
	(signposting) Notes:			
(1)	Nominal Value versus Regulatory Value  Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance  Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.			
(1)	Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is			
(2)	Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.  Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation.  Amounts reported for Additional Tier 1 and Tier 2 instruments			
(1) (2) (3) (4)	Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.  Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation. Amounts reported for Additional Tier 1 and Tier 2 instruments are before grandfathering restrictions imposed by CRR.  For 8 - Regulatory value provided for instruments in the Own funds only or Own funds and eligible liabilities section. Notional			

Senior unsecured debt  Senior unsecured debt  Issuer  Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  Private  Private  Governing law(s) of the instrument  Contractual recognition of write down and conversion powers of resolution authorities  Regulatory treatment	enior unsecured debt ational Westminster Bank Plc a	not own funds) Senior unsecured debt National Westminster Bank Plc n/a
1 Issuer National Westminster Bank Plc National Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  2a Public or private placement Private Private  3 Governing law(s) of the instrument English English  3a Contractual recognition of write down and conversion powers of resolution authorities  Regulatory treatment	ational Westminster Bank Plc a	National Westminster Bank Plc
private placement)  2a Public or private placement Private Private  3 Governing law(s) of the instrument English English  3a Contractual recognition of write down and conversion powers of resolution authorities  Regulatory treatment		n/a
2a       Public or private placement       Private       Private         3       Governing law(s) of the instrument       English       English         3a       Contractual recognition of write down and conversion powers of resolution authorities       n/a       n/a         Regulatory treatment	ivete	
3a Contractual recognition of write down and conversion powers of resolution authorities  Regulatory treatment		Private
of resolution authorities  Regulatory treatment		English n/a
	0	170
4 Current treatment taking into account, where applicable, n/a	'a	n/a
transitional CRR rules	u	170
5 Post-transitional CRR rules n/a n/a 6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated Consolidated Consolidated		n/a Consolidated
, , , , , , , , , , , , , , , , , , , ,	enior unsecured debt	Senior unsecured debt
8 Amount recognised in regulatory capital or eligible liabilities (GBP 589m (Currency in million, as of most recent reporting date)	BP 241m	GBP 1,196m
		USD 1,500,000,000 GBP 1,196,219,945
	-, -, -	100 per cent
		100 per cent Amortised Cost
		14/06/2021
12         Perpetual or dated         Dated         Date           13         Original maturity date         26/02/2030         26/0	ated 6/02/2030	Dated 14/06/2027
14 Issuer call subject to prior supervisory approval No No	0	No
Optional call date, contingent call dates and redemption amount Issuer Call 26 Feb 2029/ 100 per cent Issuer	suer Call 26 Feb 2029/ 100 per cent	Issuer Call 14 Jun 2026/ 100 per cent
16 Subsequent call dates, if applicable None after first call None	one after first call	None after first call
Coupons / dividends		
17 Fixed or floating dividend/coupon Fixed to Floating Fixed	xed to Floating	Fixed to Fixed
	, , ,	1.642 per cent until 14 Jun 2026. Reset to Rate per annum equal to the applicable U.S. Treasury Rate as determined by the Calculation Agent plus 90bps
19 Existence of a dividend stopper No No	0	No
terms of timing)	andatory	Mandatory
UK-20b Fully discretionary, partially discretionary or mandatory (in Mandatory terms of amount)	andatory	Mandatory
21 Existence of step up or other incentive to redeem No No 22 Non-cumulative or cumulative Cumulative Cumulative		No Cumulative
	umulative onvertible	Convertible
National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.  National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	ational Westminster Bank Plc by the UK esolution Authority, or by any other authority UK that is competent under the law to	Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.
25 If convertible, fully or partially n/a n/a 26 If convertible, conversion rate n/a		n/a n/a
27 If convertible, mandatory or optional conversion Optional (at the discretion of UK Resolution Option	ptional (at the discretion of UK Resolution	Optional (at the discretion of UK Resolution
Authority) Auth  28 If convertible, specify instrument type convertible into n/a n/a	//	Authority) n/a
29 If convertible, specify issuer of instrument it converts into n/a n/a	'a	n/a
National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.  National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	kercise of Resolution Powers with respect to ational Westminster Bank Plc by the UK esolution Authority, or by any other authority UK that is competent under the law to kercise Resolution Powers.	Yes Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.
32   If write-down, full or partial   n/a   n/a   n/a   33   If write-down, permanent or temporary   n/a   n		n/a n/a
34 If temporary write-down, description of write-up mechanism n/a n/a		n/a
UK-34b Ranking of the instrument in normal insolvency proceedings Senior Non-Preferred debt ranking junior to Senior		Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2
Position in subordination hierarchy in liquidation (specify  Subordinate to Ordinary non-preferential debts Subordinate	ubordinate to Ordinary non-preferential debts	Subordinate to Ordinary non-preferential debts
instrument type immediately senior to instrument)  36 Non-compliant transitioned features No No		No
37 If yes, specify non-compliant features n/a n/a 37a Link to the full term and conditions of the instrument	'a n/a	n/a
(signposting)  Notes:	TVG	
(1) Nominal Value versus Regulatory Value  • Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance  • Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.		
(2) Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation.  Amounts reported for Additional Tier 1 and Tier 2 instruments are before grandfathering restrictions imposed by CRR.		
(3) For 8 - Regulatory value provided for instruments in the Own funds only or Own funds and eligible liabilities section. Notional provided for instruments in the eligible liabilities only section.		
(4) For 8 and 9 - CET1 includes ordinary shares issued and reserves after regulatory adjustments.		

		, ,	Included only in eligible liabilities (but	Included only in eligible liabilities (but
		not own funds) Senior unsecured debt	not own funds) Senior unsecured debt	not own funds) Senior unsecured debt
1	Issuer		National Westminster Bank Plc	National Westminster Bank Plc
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	n/a	n/a
	Public or private placement		Private	Private
	Governing law(s) of the instrument  Contractual recognition of write down and conversion powers	English n/a	English n/a	English n/a
	of resolution authorities			
Regulato	ory treatment  Current treatment taking into account, where applicable,	n/a	n/a	n/a
4	transitional CRR rules	170	170	11/4
5 6	Post-transitional CRR rules Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	n/a Consolidated	n/a Consolidated	n/a Consolidated
0		Consolidated	Consolidated	Consolidated
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	GBP 50m	GBP 700m	GBP 415m
9	Nominal amount of instrument in 'Currency of issue'		GBP 700,000,000	EUR 500,000,000
	Nominal amount of instrument in 'Currency of reporting' Issue price	GBP 50,000,000 100 per cent	GBP 700,000,000 100 per cent	GBP 415,089,327 100 per cent
UK-9b	Redemption price	100 per cent	100 per cent	100 per cent
	Accounting classification Oriainal date of issuance		Amortised Cost 29/03/2022	Amortised Cost 14/03/2023
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date  Issuer call subject to prior supervisory approval	29/03/2029 No	29/03/2029 No	14/03/2028 No
	Optional call date, contingent call dates and redemption amount	Issuer Call 29 Mar 2028/ 100 per cent	Issuer Call 29 Mar 2028/ 100 per cent	Issuer Call 14 Mar 2027/ 100 per cent
16	Subsequent call dates, if applicable	None after first call	None after first call	None after first call
0				
	s / dividends Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Floating
	Coupon rate and any related index		3.619 per cent until 29 Mar 2028 thereafter resetting to the applicable Sterling Reference Bond Rate with Margin: 2.10 per cent p.a.	4.699 per cent until 14 Mar 2027. Reset to 3m Euribor plus 128.9bps, if not called
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No .	No .	No
22 23	Non-cumulative or cumulative Convertible or non-convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
24	If convertible, conversion trigger(s)	National Westminster Bank Plc by the UK Resolution Authority, or by any other authority	Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.
25	If convertible, fully or partially If convertible, conversion rate	n/a	n/a n/a	n/a n/a
26 27	If convertible, conversion rate  If convertible, mandatory or optional conversion	n/a Optional (at the discretion of UK Resolution	Optional (at the discretion of UK Resolution	Optional (at the discretion of UK Resolution
20	, ,	Authority)	Authority)	Authority)
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	n/a n/a	n/a n/a	n/a n/a
31	Write-down features  If write-down, write-down trigger(s)	National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	Yes  Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	Yes  Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.
32 33	If write-down, full or partial If write-down, permanent or temporary	n/a n/a	n/a n/a	n/a n/a
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a
	Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings	Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2	Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2	Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2
35	Position in subordination hierarchy in liquidation (specify	Subordinate to Ordinary non-preferential debts	Subordinate to Ordinary non-preferential debts	Subordinate to Ordinary non-preferential debts
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)  Notes:		n/a	T
(1)	Nominal Value versus Regulatory Value  Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance  Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.			
	Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation.  Amounts reported for Additional Tier 1 and Tier 2 instruments are before grandfathering restrictions imposed by CRR.			
, ,	For 8 - Regulatory value provided for instruments in the Own funds only or Own funds and eligible liabilities section. Notional provided for instruments in the eligible liabilities only section.			
(4)	For 8 and 9 - CET1 includes ordinary shares issued and reserves after regulatory adjustments.			

		Included only in eligible liabilities (but not own funds)
		Senior unsecured debt
	Issuer	National Westminster Bank Plc
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	n/a
a	Public or private placement	Private
	Governing law(s) of the instrument	English
а	Contractual recognition of write down and conversion powers of resolution authorities	n/a
	ory treatment	
	Current treatment taking into account, where applicable, transitional CRR rules	n/a
	Post-transitional CRR rules	n/a
	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated
	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt
	instrument type (types to be specified by each jurisdiction)	Seriior drisecured debt
	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	GBP 1,196m
	Nominal amount of instrument in 'Currency of issue'	USD 1,500,000,000
	Nominal amount of instrument in 'Currency of reporting'	GBP 1,196,219,945
K-9a K-9b	Issue price Redemption price	100 per cent 100 per cent
)	Accounting classification	Amortised Cost
<u>,                                     </u>	Original date of issuance	29/02/2024
2	Perpetual or dated	Dated
3 1	Original maturity date	01/03/2035
5	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	No Issuer Call 01 Mar 2034 / 100 per cent
)	Subsequent call dates, if applicable	None after first call
oupor 7	ns / dividends Fixed or floating dividend/coupon	Fixed to Fixed
3	Coupon rate and any related index	5.778 per cent until 01 Mar 2034. Reset to
	,	Rate per annum equal to the applicable U.S.
		Treasury Rate as determined by the Calculation Agent plus 1.50 per cent
9	Existence of a dividend stopper	No
K-20a	Fully discretionary, partially discretionary or mandatory (in	Mandatory
	terms of timing)	,
K-20b	Fully discretionary, partially discretionary or mandatory (in	Mandatory
1	terms of amount)  Existence of step up or other incentive to redeem	No
<u>1</u> 2	Non-cumulative or cumulative	Cumulative
3	Convertible or non-convertible	Convertible
4	If convertible, conversion trigger(s)	Exercise of Resolution Powers with respect to
		National Westminster Bank Plc by the UK Resolution Authority, or by any other authorit in UK that is competent under the law to exercise Resolution Powers.
5	If convertible, fully or partially	n/a
6	If convertible, conversion rate	n/a
7	If convertible, mandatory or optional conversion	Optional (at the discretion of UK Resolution
3	If convertible, specify instrument type convertible into	Authority) n/a
9	If convertible, specify issuer of instrument it converts into	n/a
0	Write-down features	Yes
1	If write-down, write-down trigger(s)	Exercise of Resolution Powers with respect to
		National Westminster Bank Plc by the UK
		Resolution Authority, or by any other authori in UK that is competent under the law to
		exercise Resolution Powers.
	If write-down, full or partial	n/a
3	If write-down, permanent or temporary	n/a n/a
3 4		n/a
3 4 K-34a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism  Type of subordination (only for eligible liabilities)	n/a n/a Statutory
3 4 K-34a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	n/a n/a
3 4 K-34a K-34b	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2
3 4 K-34a K-34b	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb
3 4 K-34a K-34b	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2
3 4 K-34a K-34b 5 6	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb
33 44 K-34a K-34b 55	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting)	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb No n/a
3 4 K-34a K-34b 5 6 7 7	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb No n/a
3 4 K-34a K-34b 5 7 7	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value • Regulatory value for equity accounted instrument is	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb No n/a
3 4 4 K-34a K-34b 5 6 7 7a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb No n/a
3 4 1K-34a 1K-34b 5 6 7 7a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb
3 4 1K-34a 1K-34b 5 6 7 7a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.  Regulatory value for a Tier 2 instrument within its last five	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb
3 4 1K-34a 1K-34b 5 6 7 7a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.  Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation.	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb No n/a n/a
3 4 1K-34a 1K-34b 5 6 7 7a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.  Regulatory value for a Tier 2 instrument within its last five	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb No n/a n/a
3 4 IK-34a IK-34b 5 6 7 7a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.  Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation. Amounts reported for Additional Tier 1 and Tier 2 instruments	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential deb No n/a n/a
12 13 14 14 11K-34a 11K-34b 15 16 17 17 17 11	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.  Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation. Amounts reported for Additional Tier 1 and Tier 2 instrument are before grandfathering restrictions imposed by CRR.  For 8 - Regulatory value provided for instruments in the Own funds only or Own funds and eligible liabilities section. Notional	n/a n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Subordinate to Ordinary non-preferential debt No n/a n/a
3 4 4 K-34a K-34b 5 6 7 7 7a	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Link to the full term and conditions of the instrument (signposting) Notes: Nominal Value versus Regulatory Value Regulatory value for equity accounted instrument is translated to GBP at the FX rate on time of issuance Regulatory value for amortised cost accounted instrument is translated to GBP at the current FX rate.  Regulatory value for a Tier 2 instrument within its last five years to maturity will be subject to straight line amortisation. Amounts reported for Additional Tier 1 and Tier 2 instrument are before grandfathering restrictions imposed by CRR.  For 8 - Regulatory value provided for instruments in the Own	n/a n/a  Statutory  Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2  Subordinate to Ordinary non-preferential debt  No n/a  n/a