

# Global Reporting Initiative index

Our 2020 Annual Reporting was prepared with reference to the Global Reporting Initiative Standards (2016), Comprehensive option, and with relevant parts of GRI G4 Financial Services Sector Disclosures. The tables that follow show our full or partial alignment to the relevant standards.

We are aware of the increasing importance of providing our investors and other stakeholders with relevant and meaningful sustainability information so will continue to monitor the GRI standards and develop our alignment going forward.

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ORGANISATIONAL PROFILE		
GRI 102-1	Name of the organisation	NatWest Group plc
GRI 102-2	Activities, brands, products and services	<b>A</b> Building a purpose-led bank p33 to 45 <b>W</b> <a href="#">Our brands</a>
GRI 102-3	Location of headquarters	Edinburgh, Scotland <b>W</b> <a href="#">Worldwide locations</a>
GRI 102-4	Location of operations	<b>W</b> <a href="#">Worldwide locations</a>
GRI 102-5	Ownership and legal form	<b>A</b> Governance p153 to 155 <b>W</b> <a href="#">Equity ownership statistics</a>
GRI 102-6	Markets served	<b>A</b> Building a purpose-led bank p33 to 45 <b>W</b> <a href="#">Worldwide locations</a>
GRI 102-7	Scale of the organisation	<b>A</b> 2020 highlights and progress p5 to 7, Building a purpose-led bank p17 to 22, p33 to 45, Our stakeholders p46 to 47, p57 to 61, Business review p84 to 96, Financial statements p270 The number of persons employed at 31 December 2020, excluding temporary staff, was 59,900. Financial statements p270 for full breakdown.
GRI 102-8	Information on employees and other workers	<b>A</b> Our stakeholders p57 to 61, Financial statements p270 <b>E</b> Responsible Business p74 to 82 <b>W</b> <a href="#">Working at NatWest Group</a>
GRI 102-9	Supply chain	<b>A</b> Our stakeholders p46 to 47 <b>E</b> Responsible Business p60 <b>W</b> <a href="#">Supply chain</a> <b>W</b> <a href="#">Supplier charter</a>
GRI 102-10	Significant changes to the organization and its supply chain	<b>E</b> Responsible Business p60 <b>W</b> <a href="#">Supply chain</a>
GRI 102-11	Precautionary Principle or approach	<b>A</b> Risk Management p62 to 64 <b>E</b> Responsible Business p54 to 59 <b>C</b> Full report p1 to 68

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GRI 102-12	External initiatives	<b>A</b> Governance and compliance p69 to 83 <b>E</b> Building a purpose-led bank p17 to 21, Climate p25, Enterprise p38, Learning p45 <b>C</b> Strategy p20 to 21
GRI 102-13	Membership of associations	<b>A</b> Building a purpose-led bank p20, 21, 26, 30, 31, 41, Governance and compliance p69 to 83 <b>E</b> Building a purpose-led bank p18, p20 to 21, Climate p25, Enterprise p38, Learning p45 <b>C</b> Strategy p20 to 21
GRI 102-14	Statement from senior decision-maker	<b>A</b> 2020 highlights and progress p8 to 10 and p12 to 15 <b>E</b> Group Chief Executive Officer's statement p2 to 3 <b>C</b> Group Chief Executive Officer's statement p2 to 3
GRI 102-15	A description of key impacts, risks, and opportunities.	<b>A</b> Risk management p62 to 64, Governance and compliance p69 to 83 <b>E</b> Responsible Business p54 to 59 <b>C</b> Full report p1 to 68
GRI 102-16	Values, principles, standards, and norms of behaviour	<b>A</b> Building a purpose-led bank p17, 24 to 26, 30 to 31, Our Stakeholders p58 to 59, Governance p127 <b>E</b> Building a purpose-led bank p9 to 10 and p13
GRI 102-17	Mechanisms for advice and concerns about ethics	<b>A</b> Risk management p58 <b>E</b> Responsible Business p56
GRI 102-18	Governance structure	<b>A</b> Our Stakeholders p48 to 52, p65, Governance p97 to 156 <b>E</b> Building a purpose-led bank p15 to 16, Responsible Business p68 to 69 <b>C</b> Governance p29 to 32
GRI 102-19	Delegating authority	<b>E</b> Building a purpose-led bank p15 to 16 <b>C</b> Governance p29 to 32
GRI 102-20	Executive-level responsibility for economic, environmental and social topics	<b>E</b> Building a purpose-led bank p15 to 16 <b>C</b> Governance p29 to 32
GRI 102-21	Consulting stakeholders on economic, environmental, and social topics.	<b>A</b> Our stakeholders p46 to 61 <b>E</b> Building a purpose-led bank p11 to 12 <b>C</b> Strategy p20 to 21 and p28

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GRI 102-22	Composition of the highest governance body and its committees	<b>A</b> Governance p97 to 105 <b>W</b> <b>Executive management team</b>
GRI 102-23	Chair of the highest governance body	Howard Davies <b>A</b> 2020 highlights and progress p8 to 10, Governance p97
GRI 102-24	Nominating and selecting the highest governance body	<b>A</b> Governance p103 and 104
GRI 102-25	Conflicts of interest	<b>A</b> Governance p103 and 104 <b>E</b> Responsible business p56
GRI 102-26	Role of the highest governance in setting purpose, values and strategy	<b>A</b> Governance p99 to 105 <b>E</b> Building a purpose-led bank p15 and 16 <b>W</b> <b>Board and committees</b>
GRI 102-27	Collective knowledge of highest governance body	<b>A</b> Governance p97 to 105 <b>W</b> <b>Board and committees</b>
GRI 102-28	Evaluating the highest governance body's performance	<b>A</b> Governance p101 to 122
GRI 102-29	Identifying and managing economic, environmental, and social impacts	<b>A</b> Building a purpose-led bank p10 to 27, Governance and Compliance p69 to 83 <b>C</b> Full report p1 to 68 <b>E</b> Building a purpose-led bank p5 to 23, Climate p25 to 36, Enterprise p38 to 43, Learning p45 to 52, How we do business p58 to 59, Additional disclosures p84 to 93
GRI 102-30	Effectiveness of risk management processes	<b>A</b> Risk and capital management p157 to 245 <b>C</b> Risk management p34 to 39 <b>E</b> Responsible business p54 to 55
GRI 102-31	Review of economic, environmental, and social topics	<b>A</b> Building a purpose-led bank p20 to 22 and p25 to 36, Governance and Compliance p69 to 83 <b>E</b> Building a purpose-led bank p8, 10, 13, 14 and 19, Climate p24 to 37, Enterprise p38 to 43, Learning p45 and 52, How we do business p58 to 59, Additional disclosures p84 to 93
GRI 102-32	Highest governance body's role in sustainability reporting	<b>A</b> Governance p99 to 105 <b>C</b> Governance p30 to 32 <b>E</b> Building a purpose-led bank p15 and 16

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GRI 102-33	Communicating critical concerns	<b>A</b> Our stakeholders p58 <b>E</b> Responsible business p56
GRI 102-34	Nature and total number of critical concerns	<b>E</b> Responsible business p69
GRI 102-35	Remuneration policies	<b>A</b> Governance p119 to 150 <b>E</b> Responsible business p79 to 82 <b>W</b> <a href="#">Director's remuneration policy</a>
GRI 102-36	Process for determining remuneration	<b>A</b> Governance p119 to 150 <b>E</b> Responsible business p79 to 82
GRI 102-37	Stakeholders' involvement in remuneration	<b>A</b> Governance p119 to 150 <b>E</b> Responsible business p79 to 82
GRI 102-38	Annual total compensation ratio	<b>A</b> Governance p143
GRI 102-39	Percentage increase in annual total compensation ratio	<b>A</b> Governance p143
GRI 102-40	List of stakeholder groups	<b>A</b> Our stakeholders p46 to 47 <b>E</b> Building a purpose-led bank p11 to 12 <b>C</b> Strategy p20 to 21 and p28
GRI 102-41	Percentage of total employees covered by collective bargaining agreements.	<b>E</b> Responsible business p74
GRI 102-42	Identifying and selecting stakeholders	<b>A</b> Our stakeholders p46 to 47 <b>E</b> Building a purpose-led bank p11 to 12 <b>C</b> Strategy p20 to 21 and p28
GRI 102-43	Approach to stakeholder engagement	<b>A</b> Our stakeholders p46 to 61 <b>E</b> Building a purpose-led bank p11 to 12 <b>C</b> Strategy p20 to 21 and p28

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GRI 102-44	Key topics and concerns raised	<b>A</b> Our stakeholders p46 to 47 <b>E</b> Building a purpose-led bank p11 to 12 <b>C</b> Strategy p20 to 21 and p28
GRI 102-45	Entities included in the consolidated financial statements	<b>A</b> Financial statements p333 to 338
GRI 102-46	Defining report content and topic Boundaries	<b>A</b> Building a purpose-led bank p24 to 26 <b>E</b> Building a purpose-led bank p10
GRI 102-47	List of material topics	<b>A</b> Building a purpose-led bank p24 to 26 <b>E</b> Building a purpose-led bank p10 <b>C</b> Full report p1 to 68
GRI 102-50	Reporting period	The year ended and as at 31 December 2020 unless otherwise stated
GRI 102-51	Date of most recent report	The 2020 Annual Report and Accounts was released on 19 February 2021 along with the Climate-related disclosure report 2020.
GRI 102-52	Reporting cycle	Annual
GRI 102-53	Contact point for questions regarding the report	<b>W</b> <a href="#">Contact us   NatWest Group</a>
GRI 102-54	Claims of reporting in accordance with the GRI Standards	NatWest Group reports with reference to the Core option of the GRI Standards
GRI 102-55	GRI Content Index	GRI Index
GRI 102-56	External Assurance	<b>A</b> Governance and compliance p66, Financial statements p247 to 257 <b>C</b> Introduction p10 <b>E</b> Additional disclosures p115 <b>W</b> <a href="#">External assurance</a>

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GRI 103-1	Explanation of the material topic and its Boundary	<b>A</b> Building a purpose-led bank p24 to 26, Our stakeholders p46 to 48, Risk management p62 to 64 <b>C</b> Full report p1 to 68 <b>E</b> Building a purpose-led bank p10 to 12
GRI 103-2	The management approach and its components	<b>A</b> 2020 highlights and progress p4, p8 to 15, Building a purpose-led bank p16 to 22, p24 to 26 and p30 to 31 <b>C</b> Full report p1 to 68 <b>E</b> Building a purpose-led bank p6 to 23, Climate p25 to 26, p31 to 33, Enterprise p38, Learning p45, Responsible Business p54 to 82

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ECONOMIC STANDARDS		
GRI 201: ECONOMIC PERFORMANCE		
201	Economic performance: Management approach	<b>A</b> 2020 highlights and progress p5 to 7, p11 to 15, Building a purpose-led bank p19, p33 to 45, Financial statements p258 to 342
GRI 201-1	Direct economic value generated and distributed	The revenues, operating costs, employee wages and benefits, taxes and distributions are presented in the Business review and Financial statements. Where material geographic and business splits are also included. <b>A</b> Building a purpose-led bank p33 to 45, Business review p84 to 96, Financial statements p258 to 342
GRI 201-2	Financial implications and other risks and opportunities due to climate change	<b>A</b> Building a purpose-led bank p20 to 21, Governance and compliance 69 to 83, Risk and capital management p242 to 243 <b>C</b> Full report p1 to 68
GRI 201-3	Defined benefit plan obligations and other retirement plans	<b>A</b> Risk and capital management p240, Financial statements p276 to 280
GRI 202: MARKET PRESENCE		
202	Market presence: Management approach	<b>A</b> Our stakeholders p57 to 61 <b>E</b> Learning p49 to 52, Responsible business p74 to 82
GRI 202-1	Ratios of standard entry level wage by gender compared to local minimum wage	<b>A</b> Our stakeholders p57 to 61 <b>E</b> Learning p49 to 52, Responsible business p74 to 82
GRI 203: INDIRECT ECONOMIC IMPACTS		
203	Indirect economic impacts: Management approach	<b>A</b> 2020 highlights and progress p6 to 23, Building a purpose-led bank 16 to 21, p24 to 26, p30 to 31 and p34 to 45. <b>E</b> Building a purpose-led bank p6 to 23, Climate 25 to 26, Enterprise 38 to 42, Learning 45 to 48, Additional disclosures p84 to 93 <b>C</b> Strategy p11 to 28

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GRI 203-2	Significant indirect economic impacts	<b>A</b> 2020 highlights and progress p4, Building a purpose-led bank p16 to 21, p24 to 26, p30 to 31 and p34 to 45. <b>E</b> Building a purpose-led bank p6 to 23, Climate p25 to 26, Enterprise p38 to 42, Learning p45 to 48, Additional disclosures p84 to 93 <b>C</b> Strategy p11 to 28
<b>GRI 205: ANTI-CORRUPTION</b>		
205	Anti-corruption: Management approach	<b>A</b> Our stakeholders p58, Risk management p63 <b>E</b> Responsible business p54 to 57
GRI 205-1	Operations assessed for risks related to corruption	<b>A</b> Our stakeholders p58, Risk management p63 <b>E</b> Responsible business p54 to 57
GRI 205-2	Communication and training about anti-corruption policies and procedures	<b>A</b> Our stakeholders p58, Risk management p63 <b>E</b> Responsible business p54 to 57
<b>ENVIRONMENTAL STANDARDS</b>		
<b>GRI 302: ENERGY</b>		
GRI 302	Energy: Management approach	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 302-1	Energy consumption within the organisation	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 302-2	Energy consumption outside of the organisation	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 302-3	Energy intensity	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 302-4	Reduction of energy consumption	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52

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<b>GRI 303: WATER AND EFFLUENTS</b>		
303	Water and effluents: Management approach	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
303-5	Water consumption	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
<b>GRI 305: EMISSIONS</b>		
305	Emissions: Management approach	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 305-1	Direct (Scope 1) emissions	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 305-2	Energy indirect (Scope 2) GHG emissions	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 305-3	Other indirect (Scope 3) GHG emissions	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 305-4	GHG emissions intensity	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 305-5	Reduction of GHG emissions	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 305-6	Emissions of ozone-depleting substances	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
<b>GRI 306: EFFLUENTS AND WASTE</b>		
306	Effluents and waste: Management approach	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52
GRI 306-2	Waste by type and disposal method	<b>A</b> Governance and compliance p78 to 79 <b>C</b> Metrics and targets p47 to 52

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GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT		
308	Supplier environmental assessment: Management approach	<b>A</b> Our stakeholders p46 to 47 <b>C</b> Metrics and targets p52 <b>E</b> Responsible business p60 <b>W</b> <a href="#">Supplier charter</a>
GRI 308-1	New suppliers that were screened using environmental criteria	<b>A</b> Our stakeholders p46 to 47 <b>C</b> Metrics and targets p52 <b>E</b> Responsible business p60 <b>W</b> <a href="#">Supplier charter</a>
SOCIAL STANDARDS		
GRI 401: EMPLOYMENT		
401	Employment: Management approach	<b>A</b> Ours stakeholders p57 to 61 <b>E</b> Learning p49 to 51, Responsible business p74 to 82
GRI 401-1	New employee hires and employee turnover	<b>A</b> Ours stakeholders p57 to 61 <b>E</b> Learning p49 to 51, Responsible business p74 to 82
GRI 401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	<b>A</b> Ours stakeholders p57 to 61 <b>E</b> Learning p49 to 51, Responsible business p74 to 82
GRI 401-3	Parental leave	<b>A</b> Ours stakeholders p57 to 61 <b>E</b> Learning p49 to 51, Responsible business p74 to 82

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<b>GRI 403: OCCUPATIONAL HEALTH &amp; SAFETY</b>		
403	Occupational health & safety: Management approach	<b>A</b> Our stakeholders p59 <b>E</b> Responsible business p78 <b>W</b> <b>Health and safety</b>
403-1	Occupational health and safety management system	<b>A</b> Our stakeholders p59 <b>E</b> Responsible business p78 <b>W</b> <b>Health and safety</b>
<b>GRI 404: TRAINING AND EDUCATION</b>		
404	Training and education: Management approach	<b>A</b> Our stakeholders p58 to 59 <b>C</b> Education p18 <b>E</b> Learning p49 to 52, Responsible business p74 to 82
GRI 404-2	Programs for upgrading employee skills and transition assistance programs	<b>A</b> Our stakeholders p58 to 59 <b>C</b> Education p18 <b>E</b> Learning p49 to 52, Responsible business p74 to 82
GRI 404-3	Percentage of employees receiving regular performance and career development reviews	<b>A</b> Our stakeholders p58 to 59 <b>E</b> Responsible business p80
<b>GRI 405: DIVERSITY AND EQUAL OPPORTUNITY</b>		
405	Diversity and equal opportunity: Management approach	<b>A</b> Our stakeholders p60 to 61, Governance p132 to 146 <b>E</b> Responsible business p75 to 77
405-1	Diversity of governance bodies and employees	<b>A</b> Our stakeholders p60 to 61, Governance p132 to 146 <b>E</b> Responsible business p75 to 77
405-2	Ratio of basic salary and remuneration of women to men	<b>A</b> Our stakeholders p60 to 61, Governance p132 to 146 <b>E</b> Responsible business p75 to 77

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<b>GRI 412: HUMAN RIGHTS ASSESSMENT</b>		
412	Human rights assessment: Management approach	<b>A</b> Building a purpose-led bank p26 <b>E</b> Responsible business p63 <b>W</b> <a href="#">Human Rights Statement</a>
412-1	Operations that have been subject to human rights reviews or impact assessments	<b>E</b> Responsible business p63
412-2	Employee training on human rights policies	<b>A</b> Building a purpose-led bank p26 <b>E</b> Responsible business p63 <b>W</b> <a href="#">Human Rights Statement</a>
412-3	Local communities: Management approach	<b>E</b> Responsible business p71 to 73
<b>GRI 413: LOCAL COMMUNITIES</b>		
413	Local communities: Management approach	<b>E</b> Responsible business p71 to 73
GRI 413-1	Operations with local community engagement, impact assessments, and development programs	<b>E</b> Responsible business p71 to 73
<b>GRI 414: SUPPLIER SOCIAL ASSESSMENT</b>		
414	Supplier social assessment: Management approach	<b>E</b> Responsible business p60
GRI 414-1	New suppliers that were screened using social criteria	<b>E</b> Responsible business p60
<b>GRI 415: PUBLIC POLICY</b>		
415	Public policy: Management approach	<b>A</b> Governance p155 <b>E</b> Responsible business p57

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GRI 415-1	Political contributions	<b>A</b> Governance p155 <b>E</b> Responsible business p57
<b>GRI 417: MARKETING AND LABELLING</b>		
GRI 417-1	Requirements for product and service information and labelling	<b>E</b> Responsible business p68 to 69
<b>GRI 418: CUSTOMER PRIVACY</b>		
418	Customer privacy: Management approach	<b>E</b> Responsible business p70
GRI 418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	<b>E</b> Responsible business p70
<b>GRI 419: SOCIOECONOMIC COMPLIANCE</b>		
419	Socioeconomic compliance: Management approach	<b>A</b> Governance p151, Risk and capital management p240 to 241
GRI 419-1	Non-compliance with laws and regulations in the social and economic area	<b>A</b> Financial statements p306 and p315 to 319
<b>FINANCIAL SERVICES SECTOR DISCLOSURES</b>		
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	<b>A</b> Building a purpose-led bank p21 to 22, p30-31, p33 to 44, Business review p84 to 96 <b>E</b> Building a purpose-led bank p13, Enterprise p38 to 43
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	<b>A</b> Building a purpose-led bank p21, p33 to 44, Business review p84 to 96 <b>E</b> Building a purpose-led bank p13, Climate p24 to 36 <b>C</b> Full document p1 to 68

## Key

<b>A</b>	2020 Annual Report and Accounts
<b>C</b>	Climate-Related Disclosures Report 2020
<b>E</b>	2020 ESG Supplement
<b>W</b>	NatWest Group Website

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TOPIC SPECIFIC STANDARDS		
General Standard Disclosures		Page number (or Link)
		Information related to Standard Disclosures required by the 'in accordance' options may already be included in other reports by the organisation. In these circumstances, the organisation may elect to add a specific reference to where the relevant information can be found.
FS13	Access points in low-populated or economically disadvantaged areas by type	<b>A</b> Building a purpose-led bank p21 to 22 and p34 to 35 <b>E</b> Learning p45 to 48, Responsible business p66-67
FS14	Initiatives to improve access to financial services for disadvantaged people	<b>A</b> Building a purpose-led bank p21 to 22 and p34 to 35 <b>E</b> Learning p45 to 48, Responsible business p66-67

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