

# NatWest Holdings Group Q3 2022 Pillar 3 Supplement

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### Presentation of information

This document presents the consolidated Pillar 3 disclosures for NatWest Holdings Group (NWH Group) at 30 September 2022.

As at the date of this report, NWH Ltd is regulated under the UK Capital Requirements Regulation (CRR) and the associated onshored binding technical standards that were created by the European Union (Withdrawal) Act 2018. The CRR has subsequently been amended by a number of statutory instruments and is split across primary legislation and the PRA rulebook.

NWH Group's consolidated disclosures presented in this document were completed in accordance with the Disclosure (CRR) part of the PRA rulebook. The disclosures required under the PRA framework are substantially equivalent to those required by Part Eight of the EU CRR.

Where applicable, the liquidity disclosures in this supplement are completed for the consolidated NWH Group and the UK Domestic Liquidity Subgroup (UK DoLSub). The UK DoLSub waiver allows NWB Plc, RBS plc and Coutts & Co to manage liquidity as a single sub-group rather than at an entity level. Ulster Bank Limited was a member of the UK DoLSub until its removal on 1 January 2022, following the transfer of its business to NWB Plc during 2021. Historical numbers have not been restated. The Pillar 3 disclosures for NWB Plc, RBS plc and Coutts & Co are disclosed in separate reports which are published on the NatWest Group website, located at investors.natwestgroup.com.

A subset of the Pillar 3 templates that are required to be disclosed on a quarterly basis were not applicable to NWH Group at 30 September 2022 and have therefore not been included in the document. These excluded templates are listed below, together with a summary of the reason for their exclusion.

PRA template reference	Template name	Reasons for exclusion
UK CCR7	RWEA flow statements of CCR exposures under	No reportable exposures
	the IMM	
UK MR2-B	RWA flow statements of market risk exposures	No reportable exposures
	under the IMA	

Within this document, row and column references are based on those prescribed in the PRA templates. Rows or columns that are not applicable have not been shown.

# Capital, liquidity and funding Key points

The CET1 decrease was mainly driven by:  Attributable profit in the nine month period of £2.4 billion, offset by  dividend paid of £1.7 billion; foreseeable charges of £0.3 billion; a £0.3 billion decrease in the IFRS 9 transitional adjustment; the removal of adjustment for prudential amortisation on software development costs of £0.4 billion; and other reserve movements and an increase in regulatory deductions.  Total RWAs increased by £18.6 billion to £142.6 billion, mainly reflecting:  An increase in credit risk RWAs of £19.5 billion, primarily due to model adjustments applied as a result of the new regulations applicable to IRB models from 1 January 2022. A decrease in operational risk RWAs of £0.7 billion following the annual recolculation.  The leverage ratio at 30 September 2022 was 5.4% and was calculated in accordance with changes to the UK's Leverage ratio framework which were introduced by the PRA and come into effect from 1 January 2022. As at 31 December 2021, the UK leverage reatio was 5.6%, which was calculated undering your year's UK Leverage methodology. The key driver was a £0.8 billion decrease in Tier 1 capital.  LCR (average)  The average liquidity coverage ratio (LCR) has increased 4% compared to Q2021. The increase is due to higher customer deposits in H1 2022, partially a by an increase in customer lending, shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit.  The net stable funding ratio (NSFR) for Q3 2022 was 148% compared to 155: Q4 2021. The decrease is mainly due to shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit, cou with a reduction in customers deposits and increased lending to our customer with a reduction in customers deposits and increased lending to our customer with a reduction in customers deposits and increased lending to our customers.	key points	
Q3 2022 13.3%  Q4 2021 15.9%  Attributable profit in the nine month period of £2.4 billion, offset by  — dividend paid of £1.7 billion; — foreseeable charges of £0.3 billion; — a £0.3 billion decrease in the IFRS 9 transitional adjustment; — the removal of adjustment for prudential amortisation on software development costs of £0.4 billion; and — other reserve movements and an increase in regulatory deductions.  RWAS  Total RWAs increased by £18.6 billion to £142.6 billion, mainly reflecting; — An increase in credit risk RWAs of £19.5 billion, primarily due to model adjustments applied as a result of the new regulations applicable to IRB models from 1 January 2022. — A decrease in operational risk RWAs of £0.7 billion following the annual recalculation.  UK leverage ratio  The leverage ratio at 30 September 2022 was 5.4% and was calculated in accordance with changes to the UK's Leverage ratio framework which were introduced by the PRA and came into effect from 1 January 2022. As at 31 December 2021, the UK leverage ratio was 5.6%, which was calculated unde prior year's UK Leverage methodology. The key driver was a £0.8 billion decrease in Tier 1 capital.  LCR (average)  The average liquidity coverage ratio (LCR) has increased 4% compared to Q2021. The increase is due to higher customer deposits in H1 2022, partially oby an increase in customer lending, shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit.  The net stable funding ratio (NSFR) for Q3 2022 was 148% compared to 155: Q4 2021. The decrease is mainly due to shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit, cow with a reduction in customers deposits and increased lending to our customer debt and maturing commercial papers and certificates of deposit, cow with a reduction in customers deposits and increased lending to our customers.	CET1 ratio	The OFT4 and a decreased by 200 has been also as 42 200 The decreased and
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Activations profiled in the Information Part of the EAR Distribution, disset by  - dividend paid of £1.7 billion; - foreseeable charges of £0.3 billion; - a £0.3 billion decrease in the IFRS 9 transitional adjustment; - the removal of adjustment for prudential amortisation on software development costs of £0.4 billion; and - other reserve movements and an increase in regulatory deductions.  RWAS  Total RWAs increased by £18.6 billion to £142.6 billion, mainly reflecting: - An increase in credit risk RWAs of £19.5 billion, primarily due to model adjustments applied as a result of the new regulations applicable to IRB models from 1 January 2022 A decrease in operational risk RWAs of £0.7 billion following the annual recalculation.  UK leverage ratio  The leverage ratio at 30 September 2022 was 5.4% and was calculated in accordance with changes to the UK's Leverage ratio framework which were introduced by the PRA and came into effect from 1 January 2022. As at 31 December 2021, the UK leverage ratio was 5.6%, which was calculated unde prior year's UK Leverage methodology. The key driver was a £0.8 billion decrease in Tier 1 capital.  LCR (average)  The average liquidity coverage ratio (LCR) has increased 4% compared to Querous increases in customer lending, shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit.  WSFR  The net stable funding ratio (NSFR) for Q3 2022 was 148% compared to 155: Q4 2021. The decrease is mainly due to shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit, cow with a reduction in customers deposits and increased lending to our customer debt continued to the paper and certificates of deposit, cow with a reduction in customers deposits and increased lending to our customer detaction in customers deposits and increased lending to our customer.		The CET1 decrease was mainly driven by:
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Total RWAs increased by £18.6 billion to £142.6 billion, mainly reflecting:  An increase in credit risk RWAs of £19.5 billion, primarily due to model adjustments applied as a result of the new regulations applicable to IRB models from 1 January 2022.  A decrease in operational risk RWAs of £0.7 billion following the annual recalculation.  WK leverage ratio  The leverage ratio at 30 September 2022 was 5.4% and was calculated in accordance with changes to the UK's Leverage ratio framework which were introduced by the PRA and came into effect from 1 January 2022. As at 31 December 2021, the UK leverage ratio was 5.6%, which was calculated under prior year's UK Leverage methodology. The key driver was a £0.8 billion decrease in Tier 1 capital.  LCR (average)  The average liquidity coverage ratio (LCR) has increased 4% compared to Q4 2021 159%  The average liquidity coverage ratio (LCR) has increased 4% compared to Q4 2021. The increase is due to higher customer deposits in H1 2022, partially oby an increase in customer lending, shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit.  The net stable funding ratio (NSFR) for Q3 2022 was 148% compared to 155 Q4 2021. The decrease is mainly due to shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit, cou with a reduction in customers deposits and increased lending to our customer	RWAs	
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Q3 2022  148%  The net stable funding ratio (NSFR) for Q3 2022 was 148% compared to 1555 Q4 2021. The decrease is mainly due to shareholder distributions, redemption Senior debt and maturing commercial papers and certificates of deposit, cou with a reduction in customers deposits and increased lending to our customer	Q4 2021 159%	ostriio, dobt dira mataring commo dar papero dira continedado el deposit.
Q4 2021. The decrease is mainly due to shareholder distributions, redemption Senior debt and maturing commercial papers and certificates of deposit, counties with a reduction in customers deposits and increased lending to our customers.	NSFR	
	Q3 2022 148%	The net stable funding ratio (NSFR) for Q3 2022 was 148% compared to 155% at Q4 2021. The decrease is mainly due to shareholder distributions, redemption of Senior debt and maturing commercial papers and certificates of deposit, coupled with a reduction in customers deposits and increased lending to our customers.
Q4 2021 155%	Q4 2021 155%	,

## UK KM1: Key metrics

The table below provides a summary of the main prudential regulation ratios and measures. Capital ratios and measures are presented on a transitional basis, and therefore include permissible adjustments for the extended CRR2 grandfathering provisions and remaining IFRS 9 relief. NWH Group has elected to take advantage of the IFRS 9 transitional capital rules in respect of ECL provisions. The revised transitional amendments will maintain a CET1 add-back of relevant ECL provisions until 31 December 2024.

UK 7b Additional AT1 SREP requirements (%) <b>0.5</b> 0.5 0.6 0.6		NWH Group				
Avoilable own funds (amounts)		30 September	30 June	31 March	31 December	30 September
Common equity tier 1 (CET1) capital   18,749   18,769   19,721   19,715   21,371   2   Tier 1 capital   22,631   22,451   23,403   23,397   25,053   3   Total capital   28,003   27,655   28,450   28,541   30,123   3   Total capital   Total risk-weighted exposure amounts   142,637   144,465   142,021   124,076   125,036   20,000   13		2022	2022	2022	2021	2021
Tier 1 capital   22,631   22,631   23,403   23,397   25,033   27,655   28,450   28,541   30,123   28,003   37,655   28,450   28,541   30,123   28,003   37,655   28,450   28,541   30,123   31,000   32,050   32						
3 Total capital Risk-weighted exposure amounts 4 Total risk-weighted exposure amount Capital ratios (as a percentage of risk-weighted exposure amount) 5 Common equity tier 1 ratio (%) 6 Tier 1 ratio (%) 7 Total capital ratios (%) 8 Total capital ratio (%) 8 Total capital ratio (%) 8 Tier 1 ratio (%) 9 Total capital ratio (%) 8 Total capital ratio (%) 8 Total capital ratio (%) 8 Tier 1 ratio (%) 9 Total capital ratio (%) 8 Total capital ratio (%) 8 Total capital ratio (%) 8 Total capital ratio (%) 9 Total capital ratio (%) 8 Total capital ratio (%) 9 Total capital ratio (%) 9 Total capital ratio (%) 10 Total capital ratio (%) 11 Total capital ratio (%) 12 Total capital ratio (%) 13 Total capital ratio (%) 14 Total ratio (%) 15 Total capital ratio (%) 16 Total capital ratio (%) 17 Total capital ratio (%) 18 Total capital ratio (%) 19 Total capital ratio (%) 10 Total ratio (%) 10 Total capital ratio (%) 10 Total ratio (%) 11 Total ratio (%) 11 Total ratio (%) 12 Total ratio (%) 12 Total ratio (%) 13 Total ratio (%) 14 Total ratio (%) 15 Total ratio (%) 16 Total ratio (%) 17 Total ratio (%) 18 Total ratio (%) 19 Total ratio (%) 19 Total ratio (%) 10 Total ratio (%) 11 Total ratio (%) 12 Total ratio (%) 13 Total ratio (%) 14 Total ratio (%) 15 Total ratio (%) 16 Total ratio (%) 17 Total ratio (%) 18 Total ratio (%) 19 Total ratio (%) 19 Total ratio (%) 19 Total ratio (%) 10 Total ratio (%) 10 Total ratio (%) 10 Total ratio (%) 11 Total ratio (%) 11 Total ratio (%) 12 Total ratio (%) 12 Tota			18,769	19,721	-	,-
Risk-weighted exposure amount   142,637   144,465   142,021   124,076   125,036   Capital ratios (as a percentage of risk-weighted exposure amount)   5   Common equity tier 1 ratio (%)   15.0   15.9   15.5   16.5   18.9   20.0   17.1   15.0   15	2 Tier 1 capital	22,631	22,451	23,403	23,397	25,053
Total risk-weighted exposure amount Capital ratios (as a percentage of risk-weighted exposure amount) 5 Common equity tier 1 ratio (%) 6 Tier 1 ratio (%) 7 Total capital ratios (%) 8 15.9 15.5 16.5 18.9 20.0 7 Total capital ratios (%) 8 19.6 19.1 20.0 23.0 24.1 8 Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount) 8 No Additional CET1 SREP requirements (%) 8 1.5 1.4 1.5 1.7 1.7 8 Additional AT1 SREP requirements (%) 8 0.5 0.5 0.5 0.5 0.6 0.6 8 0.7 0.6 0.7 0.6 0.7 0.6 8 Capital conservation buffer (%) 8 Capital conservation buffer (%) 8 Capital conservation buffer (%) 9 1.5 1.5 1.5 1.5 1.5 9 Institution specific countercyclical capital buffer (%) (1) 9 Combined buffer requirement (%) 9 0.0 0.0 0.0 0.0 0.0 9 Global Systemically Important Institution buffer (%) (2) 9 UK 100 Other Systemically Important Institution buffer (%) 10 CeT1 available after meeting the total SREP own funds requirements (%) 11 Combined buffer requirements (%) 12 CET1 available after meeting the total SREP own funds requirements (%) 13 Total exposure measure excluding claims on central banks 14 Leverage ratio 13 Total exposure measure excluding claims on central banks 14 Leverage ratio disclosure requirements (4) UK 14- Fully loaded ECL accounting model leverage ratio excluding claims on central banks (5) 14 Leverage ratio including claims on central banks (8) 15 Total high-quality liquid assets (HQLA) (weighted value-average) 16 (0.0, 16 (0.0, 10.0) 17 (0.0, 10.0) 18 (0.0, 10.0) 19 (0.0, 10.0) 19 (0.0, 10.0) 10 (0.0, 10.0)	3 Total capital	28,003	27,655	28,450	28,541	30,123
Capital ratios (as a percentage of risk-weighted exposure amount)   13.3   13.0   13.9   15.9   17.1						
5 Common equity tier 1 ratio (%) 13.3 13.0 13.9 15.9 17.1 6 Tier 1 ratio (%) 15.9 15.5 16.5 18.9 20.0 24.1 15.9 7 Total capital ratio (%) 19.6 19.1 20.0 23.0 24.1 20.0 Additional capital ratio (%) 19.6 19.6 19.1 20.0 23.0 24.1 20.0 Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount) 10.7 Additional CET1 SREP requirements (%) 1.5 1.4 1.5 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7 1.7	4 Total risk-weighted exposure amount	142,637	144,465	142,021	124,076	125,036
6 Tier 1 ratio (%) 7 Total capital ratio (%) 7 Total capital ratio (%) 8 19.6 19.1 20.0 23.0 24.1 8 Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)  UK 7α Additional CET1 SREP requirements (%)  UK 7α Additional CET1 SREP requirements (%)  UK 7α Additional T1 SREP requirements (%)  UK 7α Total SREP own funds requirements (%)  UK 7α Total SREP own funds requirements (%)  UK 7α Total SREP own funds requirements (%)  10.6 10.6 10.6 10.6 11.0 11.0 11.0  Combined buffer requirement (as a percentage of risk-weighted exposure amount)  8 Capital conservation buffer (%)  9 Institution specific countercyclical capital buffer (%) (1)  O Global Systemically Important Institution buffer (%) (2)  UK 10α Other Systemically Important Institution buffer (%) (2)  UK 10α Other Systemically Important Institution buffer (%) (3)  11.5 1.5 1.5 1.5 1.5 1.5  12. CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio  13 Total exposure measure excluding claims on central banks (%)  Additional leverage ratio excluding claims on central banks (%)  Additional leverage ratio including claims on central banks (%)  5.4 5.3 5.5  UK 146 Average leverage ratio including claims on central banks (%)  5.4 5.5 5.5  UK 146 Average leverage ratio including claims on central banks (%)  5.4 4.2 4.0 4.2  UK 144 Cavardae leverage ratio including claims on central banks (%)  5.4 5.5 5.5  UK 148 Average leverage ratio including claims on central banks (%)  5.4 5.5 5.5  UK 148 Cavardae leverage ratio including claims on central banks (%)  5.4 5.5 5.5  5.5 5.5  5.5 5.5  5.6 5.6 6.0  140,048  140,048  140,048  140,048  140,048  140,048  140,048  141,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  140,048  1	Capital ratios (as a percentage of risk-weighted exposure amount)					
7 Total capital ratio (%) Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount) UK 70 Additional CET1 SREP requirements (%) UK 70 Additional TI SREP requirements (%) UK 70 Total SREP own funds requirement (%) UK 100 Combined buffer requirement (%) UK 100 Combined buffer requirement (%) UK 110 Combined buffer requirement (%) UK 110 Coverall capital requirements (%) UK 110 Overall capital requirements (%) UK 110 Overall capital requirements (%) UK 110 Overall capital requirements (%) UK 110 Exposure measure excluding claims on central banks (%) Leverage ratio UK 140 Exposure measure excluding claims on central banks (%) Additional leverage ratio excluding claims on central banks (%) UK 140 Eval exposure measure excluding claims on central banks (%) UK 140 Eval exposure measure excluding claims on central banks (%)  UK 140 Eval exposure measure excluding claims on central banks (%)  UK 140 Eval exposure measure excluding claims on central banks (%)  UK 140 Eval exposure measure excluding claims on central banks (%)  UK 140 Eval exposure measure excluding claims on central banks (%)  UK 140 Eval exposure measure excluding claims on central banks (%)  UK 140 Eval exposure measure excluding claims on central banks (%)  UK 140 Eval exposure measure excluding claims on central banks (%)  UK 140 Eval exposure measure excluding claims on c	. , , , , , , , , , , , , , , , , , , ,					
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)  UK 7a Additional CET1 SREP requirements (%)  UK 7b Additional AT1 SREP requirements (%)  UK 7c Additional AT1 SREP requirements (%)  UK 7c Additional Tier 2 SREP requirements (%)  UK 7c Additional Tier 2 SREP requirements (%)  UK 7d Total SREP own funds requirements (%)  Experiments (%)  10.6 10.6 10.6 10.6 10.6 10.0 10.0 10.0	6 Tier 1 ratio (%)			16.5		
Of risk-weighted exposure amount   UK 7a Additional CET1 SREP requirements (%)   1.5   1.4   1.5   1.7   1.7     UK 7b Additional AT1 SREP requirements (%)   0.5   0.5   0.5   0.6   0.6     UK 7c Additional TI er 2 SREP requirements (%)   0.6   0.7   0.6   0.7   0.7     UK 7d Total SREP own funds requirements (%)   10.6   10.6   10.6   10.6   11.0   11.0     Combined buffer requirement (as a percentage of risk-weighted exposure amount)     8 Capital conservation buffer (%)   2.5   2.5   2.5   2.5   2.5     9 Institution specific countercyclical capital buffer (%) (2)     UK 10a Other Systemically Important Institution buffer (%) (2)     UK 10a Other Systemically Important Institution buffer (%)   1.5   1.5   1.5   1.5   1.5     11 Combined buffer requirement (%)   4.0   4.0   4.0   4.0     UK 11a Overall capital requirements (%)   14.6   14.6   14.6   15.0   15.0     12 CET1 available after meeting the total SREP own funds requirements (%) (3)   7.3   7.1   7.9   9.7   10.9     Leverage ratio   13 Total exposure measure excluding claims on central banks (%)   5.4   5.3   5.6   5.6   6.0     UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)   4.2   4.0   4.2     UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)   4.2   4.0   4.2     UK 14a Caverage leverage ratio excluding claims on central banks (%)   4.1   4.2   4.1     UK 14a Caverage leverage ratio including claims on central banks (%)   4.1   4.2   4.1     UK 14a Cauntercyclical leverage ratio buffer (%)   0.0   0.0   0.0    15 Total high-quality liquid assets (HQLA) (weighted value-average)   160,257   160,810   156,754   149,315   140,048    160,257   160,810   156,754   149,315   140,048    170	7 Total capital ratio (%)	19.6	19.1	20.0	23.0	24.1
UK 7a Additional CET1 SREP requirements (%)  UK 7b Additional AT1 SREP requirements (%)  UK 7c Additional Tier 2 SREP requirements (%)  UK 7c Additional Tier 2 SREP requirements (%)  UK 7d Total SREP own funds requirements (%)  Combined buffer requirement (as a percentage of risk-weighted exposure amount)  8 Capital conservation buffer (%)  8 Capital conservation buffer (%)  9 Institution specific countercyclical capital buffer (%) (1)  10 Global Systemically Important Institution buffer (%) (2)  UK 10a Other Systemically Important Institution buffer (%)  11 Combined buffer requirement (%)  UK 11a Overall capital requirements (%)  12 CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio  13 Total exposure measure excluding claims on central banks (%)  14 Leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Countercyclical leverage ratio buffer (%)  UK 14d Countercyclical leverage ratio buffer (%)  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 15.5, 1.5, 1.7, 1.7, 1.7, 1.7, 1.7, 1.7, 1.7, 1.7	Additional own funds requirements based on SREP (as a percentage					
UK 76 Additional AT1 SREP requirements (%) UK 76 Additional Tier 2 SREP requirements (%) UK 76 Total SREP own funds requirements (%) UK 7d Total SREP own funds requirements (%)  Combined buffer requirement (as a percentage of risk-weighted exposure amount)  8 Capital conservation buffer (%) 9 Institution specific countercyclical capital buffer (%) (1) 10 Global Systemically Important Institution buffer (%) (2) UK 100 Other Systemically Important Institution buffer (%) (2) UK 110 Overall capital requirement (%) 11 Combined buffer requirement (%) 12 CET1 available after meeting the total SREP own funds requirements (%) (3) Leverage ratio 13 Total exposure measure excluding claims on central banks (%) Additional leverage ratio disclosure requirements (4) UK 140 Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) UK 144 Everage ratio including claims on central banks (%) UK 144 Average leverage ratio including claims on central banks (%) UK 144 Countercyclical leverage ratio buffer (%) UK 145 Countercyclical leverage ratio buffer (%) UK 146 Countercyclical leverage ratio buffer (%) UK 147 Coverage ratio 15 Total high-quality liquid assets (HQLA) (weighted value-average)	of risk-weighted exposure amount)					
UK 7c Additional Tier 2 SREP requirements (%) UK 7d Total SREP own funds requirements (%) Combined buffer requirement (as a percentage of risk-weighted exposure amount)  8 Capital conservation buffer (%) 9 Institution specific countercyclical capital buffer (%) (1) 10 Global Systemically Important Institution buffer (%) (2) UK 10c Other Systemically Important Institution buffer (%) 11 Combined buffer requirement (%) 12 CET1 available after meeting the total SREP own funds requirements (%) (3) 12 CET1 available after meeting the total SREP own funds requirements (%) (3) 13 Total exposure measure excluding claims on central banks (%) 14 Leverage ratio excluding claims on central banks (%) 15 Additional leverage ratio including claims on central banks (%) 16 Leverage ratio including claims on central banks (%) 17 State Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) 18 Leverage ratio including claims on central banks (%) 19 Leverage ratio including claims on central banks (%) 19 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio including claims on central banks (%) 10 Leverage ratio central banks (%) 10 Leverage ratio central banks (%) 10 Leverage ratio central banks (%) 10 Leverage rat	UK 7a Additional CET1 SREP requirements (%)	1.5	1.4	1.5	1.7	1.7
UK 7d Total SREP own funds requirements (%)  Combined buffer requirement (as a percentage of risk-weighted exposure amount)  8 Capital conservation buffer (%)  9 Institution specific countercyclical capital buffer (%) (1)  10 Global Systemically Important Institution buffer (%) (2)  UK 100 Other Systemically Important Institution buffer (%) (2)  UK 100 Other Systemically Important Institution buffer (%) (2)  UK 110 Otheral Capital requirement (%)  11 Combined buffer requirement (%)  12 CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio  13 Total exposure measure excluding claims on central banks (%)  14 Leverage ratio excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 140 Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 146 Average leverage ratio excluding claims on central banks (%)  UK 146 Average leverage ratio excluding claims on central banks (%)  UK 146 Average leverage ratio including claims on central banks (%)  UK 146 Countercyclical leverage ratio buffer (%)  UK 146 Countercyclical leverage ratio buffer (%)  UK 146 Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	UK 7b Additional AT1 SREP requirements (%)	0.5	0.5	0.5	0.6	0.6
Combined buffer requirement (as a percentage of risk-weighted exposure amount)  8	UK 7c Additional Tier 2 SREP requirements (%)	0.6	0.7	0.6	0.7	0.7
of risk-weighted exposure amount) 8 Capital conservation buffer (%) 9 Institution specific countercyclical capital buffer (%) (1) 10 Global Systemically Important Institution buffer (%) (2)  UK 100 Other Systemically Important Institution buffer (%) 11 Combined buffer requirement (%) 12 CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio 13 Total exposure measure excluding claims on central banks (%) 14 Leverage ratio excluding claims on central banks (%) 15 Additional leverage ratio disclosure requirements (4)  UK 146 Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) 15 Average leverage ratio excluding claims on central banks (%) 15 Average leverage ratio excluding claims on central banks (%) 15 Average leverage ratio including claims on central banks (%) 15 Average leverage ratio including claims on central banks (%) 16 Average leverage ratio including claims on central banks (%) 17 Average leverage ratio including claims on central banks (%) 18 Average leverage ratio including claims on central banks (%) 19 Average leverage ratio including claims on central banks (%) 10 Average leverage ratio including claims on central banks (%) 10 Average leverage ratio including claims on central banks (%) 10 Average leverage ratio including claims on central banks (%) 10 Average leverage ratio including claims on central banks (%) 11 Average leverage ratio including claims on central banks (%) 12 Average leverage ratio including claims on central banks (%) 13 Average leverage ratio including claims on central banks (%) 14 Average leverage ratio including claims on central banks (%) 15 Average leverage ratio including claims on central banks (%) 16 Average leverage ratio including claims on central banks (%) 17 Average leverage ratio including claims on central banks (%) 18 Average leverage ratio including claims on central banks (%) 19 Average leverage ratio including claims on central banks (%) 19 Average leverage ratio including claims on centr		10.6	10.6	10.6	11.0	11.0
B Capital conservation buffer (%) 9 Institution specific countercyclical capital buffer (%) (1) 10 Global Systemically Important Institution buffer (%) (2) UK 10a Other Systemically Important Institution buffer (%) 11 Combined buffer requirement (%) UK 11a Overall capital requirements (%) 12 CET1 available after meeting the total SREP own funds requirements (%) (3) Leverage ratio 13 Total exposure measure excluding claims on central banks (%) 14 Leverage ratio excluding claims on central banks (%) UK 14a Evel Pully loaded ECL accounting model leverage ratio excluding claims on central banks (%) UK 14b Leverage ratio including claims on central banks (%) UK 14c Average leverage ratio excluding claims on central banks (%) UK 14d Average leverage ratio including claims on central banks (%) UK 14d Average leverage ratio including claims on central banks (%) UK 14d Average leverage ratio including claims on central banks (%) UK 14d Countercyclical leverage ratio buffer (%) Liquidity coverage ratio 15 Total high-quality liquid assets (HQLA) (weighted value-average)  15 Total high-quality liquid assets (HQLA) (weighted value-average)  15 Total high-quality liquid assets (HQLA) (weighted value-average)						
9 Institution specific countercyclical capital buffer (%) (1) 10 Global Systemically Important Institution buffer (%) (2)  UK 100 Other Systemically Important Institution buffer (%) 11 Combined buffer requirement (%) 12 CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio 13 Total exposure measure excluding claims on central banks 14 Leverage ratio excluding claims on central banks (%) 14 Leverage ratio disclosure requirements (4)  UK 114 Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 144 Everage ratio including claims on central banks (%)  UK 144 Average leverage ratio excluding claims on central banks (%)  UK 144 Average leverage ratio including claims on central banks (%)  UK 144 Average leverage ratio including claims on central banks (%)  UK 144 Everage ratio excluding claims on central banks (%)  UK 144 Everage ratio including claims on central banks (%)  UK 144 Average leverage ratio excluding claims on central banks (%)  UK 144 Everage ratio excluding claims on central banks (%)  UK 144 Everage ratio including claims on central banks (%)  UK 144 Everage ratio excluding claims on central banks (%)  UK 144 Everage ratio excluding claims on central banks (%)  UK 144 Everage ratio excluding claims on central banks (%)  UK 144 Everage ratio excluding claims on central banks (%)  UK 145 Everage ratio excluding claims on central banks (%)  UK 146 Everage ratio excluding claims on central banks (%)  UK 147 Everage ratio excluding claims on central banks (%)  UK 148 Everage ratio including claims on central banks (%)  UK 149 Everage ratio including claims on central banks (%)  UK 140 Everage ratio excluding claims on central banks (%)  UK 140 Everage ratio excluding claims on central banks (%)  UK 148 Everage ratio excluding claims on central banks (%)  UK 149 Everage ratio excluding claims on central banks (%)  UK 140 Everage ratio excluding claims on central banks (%)  UK 140 Everage ratio excluding claims on central banks (%)  U						
Global Systemically Important Institution buffer (%) (2)  UK 100 Other Systemically Important Institution buffer (%) (2)  UK 100 Other Systemically Important Institution buffer (%) (3)  11 Combined buffer requirement (%) (4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0	8 Capital conservation buffer (%)	2.5	2.5	2.5	2.5	2.5
UK 10c Other Systemically Important Institution buffer (%)  11 Combined buffer requirement (%)  UK 11c Overall capital requirements (%)  12 CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio  13 Total exposure measure excluding claims on central banks (%)  14 Leverage ratio excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 14c Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14c Average leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio including claims on central banks (%)  UK 14c Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  15 Total high-quality liquid assets (HQLA) (weighted value-average)	9 Institution specific countercyclical capital buffer (%) (1)	0.0	0.0	0.0	0.0	0.0
11 Combined buffer requirement (%)  UK 11a Overall capital requirements (%)  12 CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio  13 Total exposure measure excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14c Average leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio buffer (%)  UK 14d Average leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	Global Systemically Important Institution buffer (%) (2)					
UK 11a Overall capital requirements (%)  12 CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio  13 Total exposure measure excluding claims on central banks (%)  14 Leverage ratio excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,810 15.0  14.6 14.6 14.6 14.6 15.0  15.0  15.0  15.0  15.0  15.0  16.810 15.0  15	UK 10a Other Systemically Important Institution buffer (%)	1.5	1.5	1.5	1.5	1.5
CET1 available after meeting the total SREP own funds requirements (%) (3)  Leverage ratio  Total exposure measure excluding claims on central banks Leverage ratio excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048		4.0	4.0	4.0	4.0	4.0
requirements (%) (3)  Leverage ratio  13 Total exposure measure excluding claims on central banks 14 Leverage ratio excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	UK 11a Overall capital requirements (%)	14.6	14.6	14.6	15.0	15.0
Leverage ratio  13 Total exposure measure excluding claims on central banks 14 Leverage ratio excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio buffer (%)  UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	12 CET1 available after meeting the total SREP own funds					
Total exposure measure excluding claims on central banks  14 Leverage ratio excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio buffer (%)  UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	requirements (%) (3)	7.3	7.1	7.9	9.7	10.9
14 Leverage ratio excluding claims on central banks (%)  Additional leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	Leverage ratio					
Additional leverage ratio disclosure requirements (4)  UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	Total exposure measure excluding claims on central banks	*	420,093	420,304	418,306	417,670
UK 14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Countercyclical leverage ratio buffer (%)  UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	3 ,	5.4	5.3	5.6	5.6	6.0
claims on central banks (%)  UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Countercyclical leverage ratio buffer (%)  UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048						
UK 14b Leverage ratio including claims on central banks (%)  UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  4.2  4.3  4.2  4.1  4.2  4.1  4.1  UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15  Total high-quality liquid assets (HQLA) (weighted value-average)  160,257  160,810  156,754  149,315  140,048	UK 14a Fully loaded ECL accounting model leverage ratio excluding			_		
UK 14c Average leverage ratio excluding claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14d Average leverage ratio including claims on central banks (%)  UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	claims on central banks (%)	5.3				
UK 14d Average leverage ratio including claims on central banks (%)  UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048		4.2				
UK 14e Countercyclical leverage ratio buffer (%)  Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048						
Liquidity coverage ratio  15 Total high-quality liquid assets (HQLA) (weighted value-average)  160,257 160,810 156,754 149,315 140,048	• • • • • • • • • • • • • • • • • • • •		4.2			
Total high-quality liquid assets (HQLA) (weighted value-average) <b>160,257</b> 160,810 156,754 149,315 140,048	, , ,	0.0	0.0	0.0		
	1 , 3					
UK 16a Cash outflows - Total weighted value <b>107,012</b> 106,045 103,529 101,011 98,619		•	,		-	
		•	-			
UK 16b Cash inflows - Total weighted value <b>8,431</b> 8,120 7,908 7,194 7,319		*	,		,	,
16 Total net cash outflows (adjusted value) <b>98,581</b> 97,925 95,621 93,817 91,300	Total net cash outflows (adjusted value)	98,581	97,925	95,621	93,817	91,300
17 Liquidity coverage ratio (%) (5) 163 164 164 159 153	, , , , , , , , , , , , , , , , , , , ,	163	164	164	159	153
Net stable funding ratio						
18 Total available stable funding <b>375,829</b> 385,100 381,097 383,859 373,052		•		-	-	-
19 Total required stable funding <b>254,485</b> 253,279 250,433 247,248 245,981	. 3	•	*	,	,	,
20 NSFR ratio (%) (6) 148 152 155 152	20 NSFR ratio (%) (6)	148	152	152	155	152

<sup>(1)</sup> The institution specific countercyclical capital buffer requirement is based on the weighted average of the buffer rates in effect for the countries in which institutions have exposures.

<sup>(2)</sup> NatWest Group entities are not subject to a G-SII buffer.

<sup>(3)</sup> Represents the CET1 ratio less CET1 currently used to meet SREP requirements (Pillar 1 & 2A).

<sup>(4)</sup> Additional disclosure requirements for LREQ firms from 1 January 2022 therefore comparatives were not presented.

<sup>(5)</sup> The liquidity coverage ratio (LCR) uses the simple average of the preceding 12 monthly periods ending on the quarterly reporting date as specified in the table.

<sup>(6)</sup> The NSFR ratio is presented on a spot basis in line with historic disclosures in the NWH Group document. As of 2023, NSFR disclosures in UK KM1 will be calculated as an average of four quarter ends reflecting PRA rules as of 1 January 2022.

# IFRS 9-FL<sup>(1)</sup>: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECL

The table below shows key prudential regulation ratios and measures with and without the application of IFRS 9 transitional relief. NWH Group has elected to take advantage of the transitional capital rules in respect of ECL provisions. Following the adoption of IFRS 9 from 1 January 2018, the CRR introduced transitional rules to phase in the full CET1 effect over a five-year period. The revised transitional amendments will maintain a CET1 add-back of relevant ECL provisions until 31 December 2024. Capital measures in this table are presented in line with table UK KM1.

		NWH Group				
		30 September	30 June	31 March	31 December	30 September
۸۷۰	ailable capital (amounts) - transitional	2022 £m	2022 £m	2022 £m	2021 £m	2021 £m
1	Common equity tier 1	18,949	18,769	19,721	19,715	21,371
2	Common equity tier 1 capital as if IFRS 9 transitional	40.574	40.450	40.004	40.077	00.404
	arrangements had not been applied	18,571	18,453	19,294	19,066	20,404
3	Tier 1 capital	22,631	22,451	23,403	23,397	25,053
4	Tier 1 capital as if IFRS 9 transitional arrangements had not					
	been applied	22,253	22,135	22,976	22,748	24,086
5	Total capital	28,003	27,655	28,450	28,541	30,123
6	Total capital as if IFRS 9 transitional arrangements had not					
	been applied	28,034	27,726	28,347	27,996	29,347
Risk	k-weighted assets (amounts)					
7	Total risk-weighted assets	142,637	144,465	142,021	124,076	125,036
8	Total risk-weighted assets as if IFRS 9 transitional					
	arrangements had not been applied	142,557	144,432	141,992	124,038	124,980
Cap	pital ratios	%	%	%	%	%
9	Common equity tier 1 ratio	13.3	13.0	13.9	15.9	17.1
10	Common equity tier 1 ratio as if IFRS 9 transitional					
	arrangements had not been applied	13.0	12.8	13.6	15.4	16.3
11	Tier 1 ratio	15.9	15.5	16.5	18.9	20.0
12	Tier 1 ratio as if IFRS 9 transitional arrangements had not					
	been applied	15.6	15.3	16.2	18.3	19.3
13	Total capital ratio	19.6	19.1	20.0	23.0	24.1
14	Total capital ratio as if IFRS 9 transitional arrangements had					
	not been applied	19.7	19.2	20.0	22.6	23.5
Lev	verage ratio (2)					
15	Leverage ratio exposure measure (£m)	417,683	420,093	420,304	566,064	554,311
16	Leverage ratio (%)	5.4	5.3	5.6	4.1	4.5
17	Leverage ratio (%) as if IFRS 9 transitional arrangements		2.2	2.0		
	had not been applied	5.3	5.3	5.5	4.0	4.4
	and the second planes.					

<sup>(1)</sup> The requirement to complete this table until the end of transitional period is based on EBA guidelines (EBA/GL/2018/01) and has been onshored in the UK disclosure framework via a joint Statement of Policy by the Bank of England and PRA.

<sup>(2)</sup> From 1 January 2022, the leverage metrics for UK entities are calculated in accordance with the Leverage (CRR) part of the PRA Rulebook.

## UK LR2 - LRCom: Leverage ratio common disclosure

The table below shows an abridged version of the disclosure template UK LR2 - LRCom for NWH Group<sup>(1)</sup>. The leverage metrics for UK entities are calculated in accordance with the Leverage ratio (CRR) part of the PRA Rulebook.

		NWH Grou	up
		30 September	30 June
		2022	2022
Capita	ıl and total exposure measure	£m	£m
UK-24b	Total exposure measure excluding claims on central banks	417,683	420,093
Levero	age ratio		
25	Leverage ratio excluding claims on central banks (%)	5.4	5.3
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	5.3	5.3
UK-25c	Leverage ratio including claims on central banks (%)	4.2	4.0
Additio	onal leverage ratio disclosure requirements - leverage ratio buffers		
27	Leverage ratio buffer (%)	0.525	0.525
UK-27b	Of which: countercyclical leverage ratio buffer (%)	0.0	0.0
Additio	onal leverage ratio disclosure requirements - disclosure of mean values		
UK-31	Average total exposure measure excluding claims on central banks	414,974	420,604
UK-32	Average total exposure measure including claims on central banks	544,019	555,170
UK-33	Average leverage ratio excluding claims on central banks (%)	5.4	5.5
UK-34	Average leverage ratio including claims on central banks (%)	4.1	4.2

<sup>(1)</sup> NWH Group is an LREQ firm therefore subject to the additional quarterly disclosures for averaging and countercyclical leverage ratio buffer.

#### Q3 2022

The NWH Group average leverage ratio decreased to 5.4% in the quarter. This was predominantly due to a decrease in 3-month average Tier 1 capital offset by a decrease in average leverage exposure due to a decrease in average balance sheet exposures.

## UK LIQ1: Quantitative information of LCR

The tables below show the breakdown of high-quality liquid assets, cash inflows and cash outflows, on both an unweighted and weighted basis, that are used to derive the liquidity coverage ratio for NWH Group and UK DoLSub. The weightings applied reflect the stress factors applicable under the UK LCR rules. The values presented are the simple average of the preceding monthly periods ending on the quarterly reporting date as specified in the table. LCR outflows do not capture all liquidity risks (e.g. intraday liquidity). NatWest Group assesses these risks as part of its Individual Liquidity Adequacy Assessment Process and maintains appropriate levels of liquidity.

	NWH Group								
		Total u	nweighted v	alue (averag	e)	Total	weighted va	lue (average	)
		30 September	30 June	31 March	31 December	30 September	30 June	31 March	31 December
		2022		2022	2021	2022	2022	2022	2021
Number	of data points used in the calculation of averages	12 £m	12 £m	12 £m	12 £m	12 £m	12 £m	12 £m	12 £m
High-	quality liquid assets		2	2	2	2	2	2	2
1	Total high-quality liquid assets (HQLA)					160,257	160.810	156,754	149,315
	- outflows						,		,
2	Retail deposits and deposits from small								
	business customers,	262,096	259,692	256.359	251,637	20,534	20,333	20,018	19,572
	of which:	, , ,	- ,-	,	- /	-,	-,	-,-	,-
3	Stable deposits	160,422	161,045	160,979	160,187	8,021	8,052	8,049	8,009
4	Less stable deposits	97,249		94,051	91,304	12,254	12,065	11,807	11,416
5	Unsecured wholesale funding	165,424	165,857	-	158,912	72,803	72,568	70,707	68,830
6	Operational deposits	ŕ	,	*	,	,	,	,	•
	(all counterparties) and deposits in								
	networks of cooperative banks	65,902	66,537	66,178	64,655	16,163	16,321	16,232	15,852
7	Non-operational deposits		•	•	•	·	•	•	
	(all counterparties)	98,999	98,773	96,247	93,739	56,117	55,700	53,904	52,460
8	Unsecured debt	523	547	571	518	523	547	571	518
9	Secured wholesale funding					5	_	_	_
10	Additional requirements	53,985	54,339	54,692	55,302	8,606	8,551	8,559	8,540
11	Outflows related to derivative								
	exposures and other collateral								
	requirements	2,072	2,182	2,302	2,368	1,868	1,851	1,859	1,856
12	Outflows related to loss of funding								
	on debt products	_	_	_	_				
13	Credit and liquidity facilities	51,913	52,157	52,390	52,934	6,738	6,700	6,700	6,684
14	Other contractual funding obligations	540	524	496	1,178	9	9	8	5
15	Other contingent funding obligations	46,622	45,256	44,480	44,387	5,055	4,584	4,237	4,064
16	Total cash outflows					107,012	106,045	103,529	101,011
Cash	- inflows								
17	Secured lending (e.g. reverse repos)	9,682	10,426	11,376	12,121	_	_	_	_
18	Inflows from fully performing exposures	7,707	7,373	7,233	6,412	6,177	5,818	5,692	4,893
19	Other cash inflows	10,404	10,478	10,404	10,473	2,254	2,302	2,216	2,301
UK-19a	(Difference between total weighted								
	inflows and total weighted outflows								
	arising from transactions in third								
	countries where there are transfer								
	restrictions or which are denominated								
	in non-convertible currencies)	_	_	_	_	_	_	_	_
UK-19b	(Excess inflows from a related								
	specialised credit institution)	_	_	_	_	_	_	_	
20	Total cash inflows	27,793	28,277	29,013	29,006	8,431	8,120	7,908	7,194
	Fully exempt inflows	_	_	_	_	_	_	_	_
	Inflows subject to 90% cap	_	_	_	_	_	_	_	_
	Inflows subject to 75% cap	27,793	28,277	29,013	29,006	8,431	8,120	7,908	7,194
	adjusted value								
UK-21	Liquidity buffer						160,810		149,315
22	Total net cash outflows					98,581	97,925	95,621	93,817
23	Liquidity coverage ratio (%)					163	164	164	159

## UK LIQ1: Quantitative information of LCR continued

- 11	v	Dal	SII	Ь

UK DoLSub									
				alue (average	-			lue (average)	
		30 September	30 June		31 December	30 September	30 June		31 December
Niverbar		2022 12	2022 12	2022	2021	2022	2022	2022	2021
Number	of data points used in the calculation of averages	£m	£m	12 £m	12 £m	12 £m	12 £m	12 £m	12 £m
High-	quality liquid assets	-		-					
1	Total high-quality liquid assets (HQLA)					154,616	154,519	150.007	141,469
	- outflows						10 .,017	200,007	2 . 2 , . 0 ,
	Retail deposits and deposits from small								
2	business customers,	252,957	249,528	245,763	240,793	19,934	19,664	19,315	18,845
	of which:								
3	Stable deposits	154.462	154,343	153 920	152,892	7,723	7,717	7,696	7,645
4	Less stable deposits		92,614		87,755	11,950	-		11,054
5	Unsecured wholesale funding		161,040		154,288	71,657	-		67,803
6	Operational deposits	100,027	101,040	130,200	134,200	71,037	71,300	07,040	07,003
Ü	(all counterparties) and deposits in								
	networks of cooperative banks	64,326	64,946	64,637	63,201	15,769	15,924	15,847	15,488
7	Non-operational deposits	04,320	04,740	04,037	03,201	13,707	13,724	13,047	13,400
,	(all counterparties)	95,780	95,547	93,000	90,569	55,365	55,035	53,222	51,797
8	Unsecured debt	523	53,547 547	571	518	523	547	571	51,777
9	Secured wholesale funding	323	347	3/1	318	525	347	3/1	316
10	Additional requirements	56,242	54,895	53,453	52,740	10,454	9,754	9,089	8,589
10	Outflows related to derivative	50,242	34,673	55,455	32,740	10,454	9,754	9,009	0,307
11									
	exposures	2 442	2 220	2 275	2 447	1 000	1 000	1 022	1.024
12	and other collateral requirements	2,112	2,239	2,375	2,447	1,908	1,908	1,932	1,934
12	Outflows related to loss of funding								
40	on debt products	- 	- 	 	- 	0.54/	7.04/	7 1 5 7	
13	Credit and liquidity facilities	54,130	-	51,078	50,293	8,546	7,846	7,157	6,655
14	Other contractual funding obligations	739	666	546	1,199	212	155	58	26
15	Other contingent funding obligations	45,825	44,490	43,571	43,311	5,022	4,538	4,176	3,989
16	Total cash outflows					107,284	105,617	102,278	99,252
	- inflows								
17	Secured lending (e.g. reverse repos)	9,867	10,555	11,314	12,058	118	62		_
18	Inflows from fully performing exposures	7,764	7,721	7,690	7,797	6,419	6,360		6,482
19	Other cash inflows	10,505	10,578	10,504	10,574	2,366	2,414	2,329	2,413
UK-19a	(Difference between total weighted								
	inflows and total weighted outflows								
	arising from transactions in third								
	countries where there are transfer								
	restrictions or which are denominated								
	in non-convertible currencies)	_	_	_	_	_	_	_	_
UK-19b	(Excess inflows from a related								
	specialised credit institution)	_	_	_	_	_	_	_	
20	Total cash inflows	28,136	28,854	29,508	30,429	8,903	8,836	8,685	8,895
UK-20a	Fully exempt inflows	_	_	_		_	_		
UK-20b		_	_	_	_	_	_	_	_
UK-20c	Inflows subject to 75% cap	28,136	28,854	29,508	30,429	8,903	8,836	8,685	8,895
Total	adjusted value								
UK-21	Liquidity buffer					154,616	154,519	150,007	141,469
22	Total net cash outflows					98,381	96,781	93,593	90,357
23	Liquidity coverage ratio (%)					157	160	160	156

# UK LIQB: Qualitative information on LCR, which complements template UK LIQ1

	NWH Group
Qualitative information	30 September 2022
	The LCR aims to ensure that Banks and Banking Groups hold a sufficient reserve of High-Quality Liquid Assets (HQLA) to survive a period of liquidity stress lasting 30 calendar days.
Explanations on the main drivers of LCR results and	The LCR is prepared in accordance with the Liquidity Coverage Ratio (CRR) part of the PRA Rulebook, subject to modification of Article 10(1)(c)(i), (ii) and (iv), Article 10(1)(d)(i) and Article 11(1)(b) effective from 1 January 2022, as per Directive given by PRA under section 138A of FSMA.
the evolution of the contribution of inputs to the LCR's calculation over time	Following the UK exit from the European Union the relevant BCBS liquidity standards have been incorporated into the UK regulatory framework by inclusion in the Prudential Regulatory Authority (PRA) Rulebook. The UK liquidity rules came into effect on 1 January 2022, prior to this NWH Group was subject to similar rules due to the onshoring of the Capital Requirements Regulation (575/2013) (CRR).
	All figures included in the table represent a 12 month rolling average for the period October 2021 - September 2022.
Explanations on the changes in the LCR over time	As at 30 September 2022 the LCR ratio for NWH Group was 152% or £50 billion of excess over the regulatory minimum of 100%. This compares to 173% as at 31 October 2021 or £70 billion of excess over the regulatory minimum of 100%. The reduction in the quarter 3 LCR is driven by £2 billion of shareholder distributions, £3 billion redemption of Senior debt and maturing commercial papers and certificates of deposit, coupled with a reduction of £14 billion customers deposits and £10 billion increased lending to our customers.
	The average LCR ratio for the 12 months to 30 September 2022 has decreased 1% over the previous quarter, from 164% to 163%.
Explanations on the actual concentration of funding sources	NWH Group maintains a diversified set of funding sources of which retail, SME and corporate deposits are the biggest contributors. Other sources include wholesale unsecured funding, capital (including equity and MREL-eligible bonds), central banks (TFSME), repos and covered bonds. Wholesale unsecured funding includes a range of products including deposits, commercial paper and certificates of deposit, and is accepted from various corporate counterparties and financial institutions.
High-level description of the composition of the institution's liquidity buffer	HQLA is primarily held in Level 1 Cash and Central Bank Reserves (85%) and Level 1 high quality securities (15%).
Derivative exposures and potential collateral calls	NWH Group actively manages its derivative exposures and potential calls with derivative outflows under stress captured within the Historical Look Back Approach which considers the impact of an adverse market scenario on derivatives. Potential collateral calls under a 3 notch downgrade of the credit ratings of the entities within NWH Group are also captured.
Currency mismatch in the LCR	The LCR is calculated for EUR, USD and GBP which have been identified as significant currencies (having liabilities > 5 % of total group liabilities excluding regulatory capital and off balance sheet liabilities) in accordance with the Liquidity Coverage Ratio (CRR) part of the PRA Rulebook (subject to modification). NWH Group manages currency mismatch for significant currencies according to its internal liquidity adequacy assessment framework.
Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	We do not consider anything else of material relevance for disclosure.

UK LIQB: Qualitative information on LCR, which complements template UK LIQ1 continued

	UK DoLSub
Qualitative information	30 September 2022
	The LCR aims to ensure that Banks and Banking Groups hold a sufficient reserve of High-Quality Liquid Assets (HQLA) to survive a period of liquidity stress lasting 30 calendar days.
Explanations on the main drivers of LCR results and the evolution of the	The LCR is prepared in accordance with the Liquidity Coverage Ratio (CRR) part of the PRA Rulebook, subject to modification of Article 10(1)(c)(i), (ii) and (iv), Article 10(1)(d)(i) and Article 11(1)(b) effective from 1 January 2022, as per Directive given by PRA under section 138A of FSMA.
contribution of inputs to the LCR's calculation over time	Following the UK exit from the European Union the relevant BCBS liquidity standards have been incorporated into the UK regulatory framework by inclusion in the Prudential Regulatory Authority (PRA) Rulebook. The UK liquidity rules came into effect on 1 January 2022, prior to this the DoLSub was subject to similar rules due to the onshoring of the Capital Requirements Regulation (575/2013) (CRR).
	All figures included in the table represent a 12 month rolling average for the period October 2021 - September 2022.
Explanations on the changes in the LCR over time	As at 30 September 2022 the LCR ratio for the DoLSub was 142% or £42 billion of excess over the regulatory minimum of 100%. This compares to 168% as at 31 October 2021 or £64 billion of excess over the regulatory minimum of 100%. The reduction in the quarter 3 LCR is driven by £2 billion of shareholder distributions, £3 billion redemption of Senior debt and maturing commercial papers and certificates of deposit, coupled with a reduction of £14 billion customers deposits and £10 billion increased lending to our customers.
	The average LCR ratio for the 12 months to 30 September 2022 has decreased 3% over the previous quarter, from 160% to 157%.
Explanations on the actual concentration of funding sources	The DoLSub maintains a diversified set of funding sources of which retail, SME and corporate deposits are the biggest contributors. Other sources include wholesale unsecured funding, capital (including equity and MREL-eligible bonds), central banks (TFSME), repos and covered bonds. Wholesale unsecured funding includes a range of products including deposits, commercial paper and certificates of deposit, and is accepted from various corporate counterparties and financial institutions.
High-level description of the composition of the institution's liquidity buffer	HQLA is primarily held in Level 1 cash and central bank Reserves (85%) and Level 1 high quality securities (15%).
Derivative exposures and potential collateral calls	The DoLSub actively manages its derivative exposures and potential calls with derivative outflows under stress captured within the Historical Look Back Approach which considers the impact of an adverse market scenario on derivatives. Potential collateral calls under a 3 notch downgrade of the credit ratings of the entities within the DoLSub are also captured.
Currency mismatch in the LCR	The LCR is calculated for EUR, USD and GBP which have been identified as significant currencies (having liabilities > 5 % of total group liabilities excluding regulatory capital and off balance sheet liabilities) in accordance with the Liquidity Coverage Ratio (CRR) part of the PRA Rulebook (subject to modification). The DoLSub manages currency mismatch for significant currencies according to its internal liquidity adequacy assessment framework.
Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	We do not consider anything else of material relevance for disclosure.

## UK OV1: Overview of risk-weighted exposure amounts

The table below shows RWAs and total own funds requirements by risk type. Total own funds requirements are calculated as 8% of RWAs.

		NWH Group				
		а	b	С		
		Risk-weigh	Total own funds requirements			
		exposure amounts (RWAs)  30 Spetember 30 June				
		30 Spetember	30 June	30 September		
		2022	2022	2022		
		£m	£m	£m		
1	Credit risk (excluding counterparty credit risk)	124,659	126,174	9,973		
2	Of which: standardised approach	22,858	16,659	1,829		
3	Of which: the foundation IRB (FIRB) approach	_	_	_		
4	Of which: slotting approach	10,294	10,508	824		
UK 4a	Of which: equities under the simple risk-weighted approach	_	_	_		
5	Of which: the advanced IRB (AIRB) approach	91,507	99,007	7,320		
6	Counterparty credit risk	429	750	34		
7	Of which: standardised approach	217	210	17		
8	Of which: internal model method (IMM)	_	_	_		
UK 8a	Of which: exposures to a CCP	33	50	3		
UK 8b	Of which: credit valuation adjustment (CVA)	142	121	11		
9	Of which: other counterparty credit risk	37	369	3		
15	Settlement risk	_	_	_		
16	Securitisation exposures in the non-trading book (after the cap)	111	121	9		
17	Of which: SEC-IRBA approach	_	_	_		
18	Of which: SEC-ERBA (including IAA)	_	_	_		
19	Of which: SEC-SA approach	111	121	9		
UK 19a	Of which: 1,250%/deduction	_	_	_		
20	Position, foreign exchange and commodities risk (market risk)	216	198	17		
21	Of which: standardised approach	216	198	17		
22	Of which: IMA	_		_		
UK 22a	Large exposures	_	_	_		
23	Operational risk	17,222	17,222	1,378		
UK 23a	Of which: basic indicator approach	_	_	_		
UK 23b	Of which: standardised approach	17,222	17,222	1,378		
UK 23c	Of which: advanced measurement approach	_	_	_		
24	Amounts below the thresholds for deduction (subject to 250% risk-weight) (1)	1,531	1,516	122		
29	Total	142,637	144,465	11,411		

<sup>(1)</sup> The amount is shown for information only, as these exposures are already included in rows 1 and 2.

### Q3 2022

The reduction of credit risk under the advanced IRB approach reflects Ulster Bank RoI reverting to the standardised approach for calculating capital requirements as of July 2022, relating to the phased withdrawal from the Republic of Ireland. The standardised credit risk number is partially offset by reduced portfolio within Ulster Bank RoI and decreased bond positions within Group Treasury.

### RWA movement table

## UK CR8: RWA flow statement of credit risk exposures under the IRB approach

The table below shows movements in RWAs for credit risk exposures under the internal ratings based (IRB) approach. It excludes counterparty credit risk, securitisations and non-credit obligation assets.

		NWH Group
		a
		RWAs £m
_		
1	At 31 December 2021	83,846
2	Asset size	769
3	Asset quality	(1,137)
4	Model updates	19,066
5	Methodology and policy	167
7	Foreign exchange movements	185
9	At 31 March 2022	102,896
2	Asset size	1,123
3	Asset quality	(1,703)
4	Model updates	170
6	Acquisitions and disposals	(106)
7	Foreign exchange movements	611
8	Other	2,726
9	At 30 June 2022	105,717
2	Asset size	1,211
3	Asset quality	(457)
4	Model updates	(8,854)
7	Foreign exchange movements	561
9	At 30 September 2022	98,178

#### Q3 2022

- Overall, credit risk RWAs under the IRB approach decreased in the quarter.
- The decrease in model updates was primarily due to Ulster Bank Rol no longer calculating RWAs under the IRB approach, relating to the phased withdrawal from the Republic of Ireland.
- The uplift in asset size primarily related to increases in Commercial & Institutional as a result of drawdowns and new facilities.
   These movements were offset by a decrease within Group Treasury following maturity/disposal of bond positions.
- The increase in foreign exchange movements was mainly a result of sterling weakening against the US dollar and euro during the period.
- The reduction in asset quality was primarily due to improved risk metrics in Commercial & Institutional and Retail Banking as well as customers moving into default.