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 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 large subsidiary of NatWest Group.

It complements the NWB Plc 2022 Pillar 3 Report which is published in the same location at: investors.natwestgroup.com/reports-archive/2022

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	liabilities	liabilities
1	İssuer	Common Equity Tier 1 National Westminster Bank Plc	Additional Tier 1 National Westminster Bank Plc	Additional Tier 1 National Westminster Bank Plc
1	Issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private	National Westminster Bank Pic		
2 2a	placement) Public or private placement	n/a	n/a Private	n/a Private
3	Governing law(s) of the instrument Contractual recognition of write down and conversion powers of	English	English	English
3a Regulatory Treatme	resolution authorities	n/a	No	No
4	Current treatment taking into account, where applicable, transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional CRR rules Eliqible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Common Equity Tier 1 Consolidated	Additional Tier 1 Consolidated	Additional Tier 1 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 (Currency in million, as of most recent reporting date)	GBP 12,713m	GBP 1,077m	GBP 541m
9	Nominal amount of instrument in 'Currency of issue'	GBP 12,712,915,000	USD 2,000,000,000	USD 750,000,000
UK-9a	Nominal amount of instrument in 'Currency of reporting' Issue price	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	Accounting classification	Shareholder's equity	Equity	Equity
11 12	Original date of issuance Perpetual or dated	n/a Perpetual	26/04/2018 Perpetual	11/08/2021 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 amount	n/a	Issuer Call 10 Aug 2023 and anytime thereafter/ 100 per cent	Issuer Call 28 Jun 2031 and anytime thereafter/ 100 per cent
16	Subsequent call dates, if applicable	n/a	Anytime after first call	Anytime after first call
Coupons / dividends			Entre ent	Foods Food
17	Fixed or floating dividend/coupon	n/a	Fixed to Fixed	Fixed to Fixed 4.3517 per cent untill 28 Dec 2031. Reset to Rate per
18	Coupon rate and any related index	n/a	3.8495 per cent , '3 year mid-swap rate quotations' for the next reset date	annum equal to the applicable U.S. Treasury Rate as determined by the Calculation Agent and 2.927%, converted to a quarterly rate in accordance with market convention
19	Existence of a dividend stopper	No	No	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	n/a	Fully discretionary	Fully discretionary
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	n/a	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	n/a	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible
23	Convertible of non-convertible	Non-convertible		
24	If convertible, conversion trigger(s)	n/a	National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent. Statutory bail-in power and mandatory write-down/conversion of capital instruments power under the UK Banking Act 2009 (as amended)	National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent. Statutory bail-in power and mandatory write-down/conversion of capital instruments power under the UK Banking Act 2009 (as amended)
25	If convertible, fully or partially	n/a	Fully or partially	Fully or partially
26	If convertible, conversion rate	n/a	To be determined at conversion	To be determined at conversion
27	If convertible, mandatory or optional conversion	n/a	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	n/a	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	n/a	National Westminster Bank Plc	National Westminster Bank Plc
31	Write-down features If write-down, write-down trigger(s)	n/a	Yes Notional Westminster Bank Plc CET1 Ratio is less than 7.00 per cent. Statutory bail-in power and mandatory write-down/conversion of capital instruments power under The UK Banking Act 2009 (as amended)	Yes NWB Plc's CET1 Ratio is less than 7.00 per cent. Statutory bail-in power and mandatory write-down/conversion of capital instruments power under The UK Banking Act 2009 (as amended)
32	If write-down, full or partial	n/a	Fully	Fully
33	If write-down permanent or temporary	n/a	Permanent	Permanent
34	If write-down, permanent or temporary 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, Tier 2		Contractual Subordinated debt qualifying as AT1 ranking junior to
35	Position in subordination hierarchy in liquidation (specify instrument	and senior creditors Immediately subordinate to additional tier 1	Tier 2 and senior to CET1 Subordinate to Tier 2	Tier 2 and senior to CET1 Subordinate to Tier 2
36	type immediately senior to instrument) Non-compliant transitioned features	n/a	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 intrument (signposting)		n/a	
(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 			
(3)	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.			

		Included in own funds and eligible liabilities Additional Tier 1	Included in own funds and eligible liabilities Additional Tier 1	Included in own funds and eligible liabilities
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	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 of resolution authorities	No	No	No
Regulatory Treatme	Current treatment taking into account, where applicable, transitional	Additional Tier 1	Additional Tier 1	Tier 2
5	CRR rules Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Tier 2
7	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated Instrument type (types to be specified by each jurisdiction)	Consolidated Contingent Capital Note	Consolidated Contingent Capital Note	Consolidated Tier 2 Securities
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	GBP 400m	GBP 500m	GBP 700m
9	Nominal amount of instrument in 'Currency of issue'	GBP 400,000,000	GBP 500,000,000	GBP 700,000,000
UK-9a	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 700,000,000 100 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	Amortised Cost 02/01/2008
12 13	Perpetual or dated Original maturity date	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity
15	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Issuer Call 31 Mar 2028 and anytime thereafter/ 100 per cent	Yes Issuer Call 12 May 2027 and anytime thereafter/ 100 per cent	Yes Issuer Call 31 Mar 2023 on every 5th annversary / 100 per cent
16	Subsequent call dates, if applicable	Anytime after first call	Anytime after first call	Every 5 years after first call
Coupons / dividend	ls Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Floating
		3.9438 per cent until 30 Sep 2028. Reset to applicable Reference Bond Rate on the relevant	6.8543 per cent. per annum until 12/05/2027, Resets	
18	Coupon rate and any related index	Reset Determination Date and 3.473%, converted to a quarterly rate in accordance with market convention	to 5y Conventional Gilt Rate + Margin of 5.562% at each reset date if not called	SONIA Compounded Index plus 1.6193 per cent
19	Existence of a dividend stopper	No	No	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Mandatory
UK-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent. Statutory bail-in power and mandatory write-down/conversion of capital instruments power under the UK Banking Act 2009 (as amended)	National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent. Statutory bail-in power and mandatory write-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)
25	If convertible, fully or partially	Fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory upon satisfaction of certain conditions
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29 30	If convertible, specify issuer of instrument it converts into Write-down features	National Westminster Bank Plc Yes	National Westminster Bank Plc Yes	National Westminster Bank Plc Yes
31	lf write-down, write-down trigger(s)	National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent. Statutory bail-in power and mandatory write-down/conversion of capital instruments power under The UK Banking Act 2009 (as amended)	National Westminster Bank Plc CET1 Ratio is less than 7.00 per cent. Statutory bail-in power and mandatory write-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)
32	If write-down, full or partial	Fully	Fully	Fully or partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent
34 UK-34a	If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	n/a Contractual	n/a Contractual	n/a Contractual
UK-34b	Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument	Tier 2 and senior to CET1	Subordinated debt qualifying as AT1 ranking junior to Tier 2 and senior to CET1	non; preferred debt and Senior to AT1
35 36	type immediately senior to instrument) Non-compliant transitioned features	Subordinate to Tier 2 No	Subordinate to Tier 2 No	Subordinate to Senior Creditors No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a (1)	Link to the full term and conditions of the intrument (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	
(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 			
(3)	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.			

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		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	Tier 2
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	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 of	No	No	No
Regulatory Treatme	resolution authorities nt			
4	Current treatment taking into account, where applicable, transitional CRR rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Tier 2	Tier 2
7	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated Instrument type (types to be specified by each jurisdiction)	Consolidated Tier 2 Securities	Consolidated Tier 2 Securities	Consolidated Tier 2 Securities
Ω	Amount recognised in regulatory capital or eligible liabilities	GBP 623m	GBP 500m	GBP 1,000m
0	(Currency in million, as of most recent reporting date)	OBI 023111	OBI SOUTH	
9	Nominal amount of instrument in 'Currency of issue'	USD 750,000,000	GBP 500,000,000	GBP 1,000,000,000
	Nominal amount of instrument in 'Currency of reporting'	GBP 622,923,588	GBP 500,000,000	GBP 1,000,000,000
UK-9a	Issue price	100 per cent	100 per cent	100 per cent
UK-9b	Redemption price	100 per cent	100 per cent	100 per cent
10	Accounting classification Original date of issuance	Amortised Cost 01/11/2019	Amortised Cost 14/05/2020	Amortised Cost 28/05/2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date Issuer call subject to prior supervisory approval	01/11/2029 Yes	14/08/2030 Yes	28/11/2031 Yes
15	Optional call date, contingent call dates and redemption amount	Issuer Call 01 Nov 2024/ 100 per cent	Issuer call on any date between 14 May 2025 & 14 Aug 2025 inclusive/ 100 per cent	Issuer call on any date between 28 Aug 2026 & 28 Nov 2026 inclusive/ 100 per cent
			Aug 2023 inclusive/ 100 per Cent	NOV 2020 Inclusive/ 100 per cent
16	Subsequent call dates, if applicable	None after first Call	None after the 3m call window	None after the 3m call window
Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Fixed
		3.754 per cent untill 01 Nov 2024. Reset to Rate per	2 (22	2405
18	Coupon rate and any related index	annum equal to the applicable U.S. Treasury Rate as determined by the Calculation Agent plus 210bps	3.622 per cent untill 14 Aug 2025 and thereafter the five year gilt plus 355bps	2.105 per cent untill 28 Nov 2026 and thereafter the five year gilt plus 175bps
		2, and Gardination rigenic plus 2100ps		
19	Existence of a dividend stopper	No	No	No
UK-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
LIK 20k	Fully discretionary, partially discretionary or mandatory (in terms of	Mandatan	Mandahan	Mandahan
UK-20b	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	Convertible or non-convertible	Convertible	Convertible	Convertible
23	Convertible of non-convertible	Convertible	Convertible	Convertible
		Statutory bail-in power and mandatory write-	Statutory bail-in power and mandatory write-	Statutory bail-in power and mandatory write-
24	If convertible, conversion trigger(s)		down/conversion of capital instruments power under The UK Banking Act 2009 (as amended)	
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25	If convertible, fully or partially	Fully or partially	Fully or partially	Fully or partially
	, , ,			
26	If convertible, conversion rate	To be determined at conversion	To be determined at conversion	To be determined at conversion
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions	Mandatory upon satisfaction of certain conditions
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Statutory bail-in power and mandatory write- down/conversion of capital instruments power under	Statutory bail-in power and mandatory write- down/conversion of capital instruments power under	Statutory bail-in power and mandatory write- down/conversion of capital instruments power under
		The UK Banking Act 2009 (as amended)	The UK Banking Act 2009 (as amended)	The UK Banking Act 2009 (as amended)
32	If write-down, full or partial	Fully or partially	Fully or partially	Fully or partially
32	c down, rail or partial	. say or paradily	. any or paradity	. any or partially
33	If write-down permanent or temperate	Permanent	Permanent	Permanent
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Permanent n/a	Permanent n/a	Permanent n/a
UK-34a	Type of subordination (only for eligible liabilities)	Contractual Subordinated debt ranking junior to Senior	Contractual Subordinated debt ranking junior to Senior	Contractual Subordinated debt rapking junior to Senior
UK-34b	Ranking of the instrument in normal insolvency proceedings	Subordinated debt ranking junior to Senior non; preferred debt and Senior to AT1	Subordinated debt ranking junior to Senior non; preferred debt and Senior to AT1	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 Senior Creditors	Subordinate to Senior Creditors	Subordinate to Senior Creditors
36	Non-compliant transitioned features	No	No	No
27	If you appoint you appoint the state of the	2/2	2/2	2/2
37	If yes, specify non-compliant features	n/a	n/a	n/a
370	Link to the full term and one divine of the language.		~ t~	
37a	Link to the full term and conditions of the intrument (signposting) Notes		n/a	
(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			
	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.			
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		Included in own funds and eligible liabilities	not own funds)	Included only in eligible liabilities (but not own funds)
		Tier 2	Senior unsecured debt	Senior unsecured debt
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 of resolution authorities	No	No	No
Regulatory Treatme				
4	CRR rules Post-transitional CRR rules	Tier 2	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)	Tier 2 Securities	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 365m	GBP 166m	GBP 1,453m
9	Nominal amount of instrument in 'Currency of issue'	EUR 411,400,000	USD 200,000,000	USD 1,750,000,000
UK-9a	Nominal amount of instrument in 'Currency of reporting' Issue price	GBP 364,813,337 100 per cent	GBP 166,112,957 100 per cent	GBP 1,453,488,372 100 per cent
UK-9b	Redemption price	100 per cent	100 per cent	100 per cent
10	Accounting classification	Amortised Cost	Amortised Cost	Amortised Cost
11	Original date of issuance	14/09/2021	19/12/2018	19/12/2018
12 13	Perpetual or dated Original maturity date	Dated 14/09/2032	Dated 25/06/2024	Dated 18/05/2029
14	Issuer call subject to prior supervisory approval	Yes Issuer call on any date between 14 Jun 2027 to 14	No	No
15	Optional call date, contingent call dates and redemption amount	Sep 2027 inclusive/ 100 per cent	Issuer Call 25 Jun 2023/ 100 per cent	Issuer Call 18 May 2028/ 100 per cent
16	Subsequent call dates, if applicable	None after the 3m call window	None after first call	None after first call
Coupons / dividends		Fords Ford	Foods Food	Fords Ford
17	Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Fixed
18	Coupon rate and any related index	1.043 per cent until 14 June 2027.	5.168 per cent untill 25 June 2023. Reset to 3 month USD LIBOR plus 230.4bps, if not called	5.573 per cent untill 18 May 2028. Reset to 3 month USD LIBOR plus 262.9bps, if not called
19	Existence of a dividend stopper	No	No	No
	Fully discussion and a second			
UK-20a	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	Non-cumulative or cumulative	Cumulative	Cumulative	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)	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	Fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	To be determined at conversion	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Mandatory upon satisfaction of certain conditions	Optional (at the discretion of UK Resolution Authority)	Optional (at the discretion of UK Resolution Authority)
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
31	Write-down features If write-down, write-down trigger(s)	Yes Statutory bail-in power and mandatory write-down/conversion of capital instruments power under The UK Banking Act 2009 (as amended)	competent under the law to exercise Resolution	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
32	If write-down, full or partial	Fully or partially	Powers. Fully or partially	Powers. Fully or partially
22	W 5 1			
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Permanent n/a	Permanent n/a	Permanent n/a
UK-34a	Type of subordination (only for eligible liabilities)	Contractual Subordinated debt ranking junior to Senior	Statutory Senior Non-Preferred debt ranking junior to Senior	Statutory Senior Non-Preferred debt ranking junior to Senior
UK-34b 35	Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt ranking junior to Senior non: preferred debt and Senior to AT1 Subordinate to Senior Creditors	Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts	Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts
36	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 intrument (signposting)		n/a	
(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.			

		Included only in eligible liabilities (but not own funds)	Included only in eligible liabilities (but not own funds)	Included only in eligible liabilities (but not own funds)
		Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
1	Issuer	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
2 2a	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Public or private placement	n/a Private	n/a Private	n/a Private
3	Governing law(s) of the instrument Contractual recognition of write down and conversion powers of	English	English	English
3a Regulatory Treatme	resolution authorities	No	No	No
4	Current treatment taking into account, where applicable, transitional CRR rules	n/a	n/a	n/a
5	Post-transitional CRR rules Eliqible at solo/(sub-)consolidated/ solo&(sub-)consolidated	n/a Consolidated	n/a Consolidated	n/a 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 1,246m	GBP 332m	GBP 831m
9	Nominal amount of instrument in 'Currency of issue'	USD 1,500,000,000	USD 400,000,000	USD 1,000,000,000
UK-9a	Nominal amount of instrument in 'Currency of reporting' Issue price	GBP 1,245,847,176 100 per cent	GBP 332,225,913 100 per cent	GBP 830,564,784 100 per cent
UK-9b	Redemption price	100 per cent	100 per cent	100 per cent
10	Accounting classification	Amortised Cost	Amortised Cost	Amortised Cost
11 12	Original date of issuance Perpetual or dated	22/03/2019 Dated	08/05/2019 Dated	22/05/2020 Dated
13 14	Original maturity date Issuer call subject to prior supervisory approval	22/03/2025 No	08/05/2030 No	22/05/2028 No
15	Optional call date, contingent call dates and redemption amount	Issuer Call 22 Mar 2024/ 100 per cent	Issuer Call 08 May 2029/ 100 per cent	Issuer Call 22 May 2027/ 100 per cent
16	Subsequent call dates, if applicable	First Call date 22 March 2024 then no call till maturity on 22 March 2025	First Call date 08 May 2029 then no call till maturity on 08 May 2030	None after first call
Coupons / dividends	Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Fixed
18	Coupon rate and any related index	4.269 per cent until 22nd March 2024. Reset to 3 month USD LIBOR plus 176.2bps, if not called	4.445 per cent until 08 May 2029. Reset to 3 month USD LIBOR plus 187.1bps, if not called	3.073 per cent untill 22 May 2027. Reset to 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 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	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
		Exercise of Resolution Powers with respect to	Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution	Exercise of Resolution Powers with respect to National Westminster Bank Plc by the UK Resolution
24	If convertible, conversion trigger(s)	Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.	Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers.
25	If convertible, fully or partially	Fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional (at the discretion of UK Resolution Authority)	Optional (at the discretion of UK Resolution Authority)	Optional (at the discretion of UK Resolution Authority)
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
30	If convertible, specify issuer of instrument it converts into Write-down features	National Westminster Bank Plc Yes	National Westminster Bank Plc Yes	National Westminster Bank Plc Yes
31	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 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.	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.
		Fully or partially	Fully or partially	Fully or partially
32	If write-down, full or partial	Tally or particular	Tany or particular	
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent
		Permanent n/a Statutory	Permanent r/a Statutory	n/a Statutory
33 34	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	Permanent n/a	Permanent n/a	n/a
33 34 UK-34a UK-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	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2	n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2
33 34 UK-34a UK-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)	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts	n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts
33 34 UK-34a UK-34b 35 36	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 intrument (signposting)	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No
33 34 UK-34a UK-34b 35 36	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	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No
33 34 UK-34a UK-34b 35 36 37	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 intrument (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	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No
33 34 UK-34a UK-34b 35 36 37 (1)	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 intrument (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 are before grandfathering restrictions imposed by CRR	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No
33 34 UK-34a UK-34b 35 36 37	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 intrument (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 are	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No n/a	Permanent n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No	n/a Statutory Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2 Ordinary non-preferential debts No

		Included only in clinible liabilities (but	Included only in clinible limbilities (but	Included only in clinible liabilities (but
		not own funds)	not own funds)	Included only in eligible liabilities (but not own funds)
		Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
1	Issuer Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
2	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 of resolution authorities	No	No	No
Regulatory Treatme	nt Current treatment taking into account, where applicable, transitional	- 1-		
5	CRR rules Post-transitional CRR rules	n/a	n/a	n/a
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Consolidated	Consolidated	Consolidated
/	Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital or eligible liabilities	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
8	(Currency in million, as of most recent reporting date)	GBP 630m	GBP 257m	GBP 1,246m
9	Nominal amount of instrument in 'Currency of issue'	EUR 710,000,000	EUR 290,000,000	USD 1,500,000,000
	Nominal amount of instrument in 'Currency of reporting'	GBP 629,600,070	GBP 257,160,592	GBP 1,245,847,176
UK-9a	Issue price	100 per cent	100 per cent	100 per cent
UK-9b	Redemption price	100 per cent	100 per cent	100 per cent
10 11	Accounting classification Original date of issuance	Amortised Cost 26/02/2021	Amortised Cost 26/02/2021	Amortised Cost 14/06/2021
12	Perpetual or dated Original maturity date	26/02/2030	26/02/2030	Dated 14/06/2027
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates and redemption amount	Issuer Call 26 Feb 2029/ 100 per cent	Issuer 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 after first call	None after first call
Coupons / dividends	Fixed or floating dividend/coupon	Fixed to Fixed	Fixed to Fixed	Fixed to Fixed
	₩ - YELE YELE			
18	Coupon rate and any related index	0.780 per cent until 26 Feb 2029. Reset to 3m Euribor 94.9bps, if not colled	0.780 per cent until 26 Feb 2029. Reset to 3m Euribor 94.9bps, if not called	1.642 per cent untill 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	No
UK-20a	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	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
		Exercise of Resolution Powers with respect to	Exercise of Resolution Powers with respect to	Exercise of Resolution Powers with respect to
24	If convertible, conversion 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.	
25	If convertible, fully or partially	Fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
27	If convertible, mandatory or optional conversion	Optional (at the discretion of UK Resolution Authority)	Optional (at the discretion of UK Resolution Authority)	Optional (at the discretion of UK Resolution Authority)
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29	If convertible, specify issuer of instrument it converts into	National Westminster Bank Plc	National Westminster Bank Plc	National Westminster Bank Plc
31	Write-down features If write-down, write-down trigger(s)	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.	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	Fully or partially	Fully or partially	Fully or partially
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent
34 UK-34a	If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities)	n/a Statutory	n/a Statutory	n/a Statutory
UK-34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2	Senior Non-Preferred debt ranking junior to Senior Preferred debt and Senior to Tier 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Ordinary non-preferential debts	Ordinary non-preferential debts	Ordinary non-preferential debts
36	Non-compliant transitioned features	No No	No 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 intrument (signposting)		n/a	
(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.			

1968 1968 1969			Included only in eligible liabilities (but	Included only in eligible liabilities (but
Marcel M				
Second	1	Issuer	National Westminster Bank Plc	National Westminster Bank Plc
The Concess programme for concess of the Concess of Section 1997 (1998) The Concess of Section 1997 (1998)	2		n/a	n/a
Section Proteins The Committee Proteins The Committe				
Former comment with the proposal and an expension comment of the proposal of t	3a		No	
See State of the processor of the comment of the co	Regulatory Treatmen		n/a	n/a
Process of the proposed by approach place process process of a control and process of the proc	5		•	
Service of the control of informers of income and represents of the control of the control of informers of income and inc	7			
Meritan amount of Common	8	Amount recognised in regulatory capital or eligible liabilities	GBP 50m	GBP 700m
March Management March	9	Nominal amount of instrument in 'Currency of issue'	GBP 50,000,000	GBP 700,000,000
Section Sect	UK-9a			
Has began about missand by the common common and the common and th				
22 Popular of settled Po				
Section 2015 Section of the Control of the cont		•		
Source Cal 27 May 2009 100 per com. Solar Cal 27 May 2009 100 per				
December of between the control of t		, , , , , , , , , , , , , , , , , , , ,		
Parent of Reservice Annual Property Annual Property of State of Freed	16	Subsequent call dates, if applicable	None after first call	None after first call
LAYSE NET 20 May 2001 thereafter resetting to the special content of the properties and any visited bries. LAYSE NET 20 May 2001 thereafter resetting to the special chartery findement found with Maryle 2016 per particular section of the properties of the properti		End of the first of the tr	Fuch Fuch	Forte Fort
psycholic Earling Relevance Based Race with Maryle Capital Sorting Relevance Race Race Race with Maryle Capital Sorting Relevance Race Race Race Race Race Race Race Ra	1/	Fixed or floating dividend/coupon	Fixed to Fixed	
Incode Part Advanced process Part Advanced process Part Advanced process Part	18	Coupon rate and any related index	applicable Sterling Reference Bond Rate with Margin:	applicable Sterling Reference Bond Rate with Margin
Management Man	19	Existence of a dividend stopper	No	No
Entire Communication of Communication	UK-20a		Mandatory	Mandatory
Non-cumulative or cumulative Convertible or non-convertible Convertible or non-convertible Convertible or non-convertible Convertible or non-convertible or non-convertible Convertible or non-convertible or non-convert		Fully discretionary, partially discretionary or mandatory (in terms of	·	·
Convertible or non-convertible Convertible Convertib	21	Existence of step up or other incentive to redeem	No	No
Exercise of Resolution Powers with respect to Notional Westiminer Bank Ric by the UK Resolution Authority by the UK Resolution Powers with respect to Notional Westiminer Bank Ric by the UK Resolution Authority by the UK Resolution Resolution Sources. Fully or partially	22	Non-cumulative or cumulative	Cumulative	Cumulative
Action Westmisser Boan R by the UK Resolution Authority. A water cannot be the thin by the cannot be the thin by the cannot by the thin by the cannot be the period of the time of competent under the low to exercise Resolution Powers. Fully or partially Fully or pa	23	Convertible or non-convertible	Convertible	Convertible
If convertible, conversion rate	24	If convertible, conversion 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	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
If convertible, mondatory or optional conversion	25	If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, manicatory or optional conversion Authority Authority	26	If convertible, conversion rate	At the discretion of UK Resolution Authority	At the discretion of UK Resolution Authority
If write-down, write-down fall or partial If write-down, full or partial If write-down, permanent or temporary Permanent	27	If convertible, mandatory or optional conversion		
Yes Service down features Yes Exercise of Resolution Powers with respect to National Westminster Bank Pic by the UK Resolution Powers with respect to National Westminster Bank Pic by the UK Resolution Powers with respect to National Westminster Bank Pic by the UK Resolution Powers with respect to National Westminster Bank Pic by the UK Resolution Powers with respect to National Westminster Bank Pic by the UK Resolution Powers with respect to National Westminster Bank Pic by the UK Resolution Powers. Service All Picture Powers	28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1
Exercise of Resolution Powers with respect to National Watminster Bank Pic by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers. Statutory and the powers with respect to National Watminster Bank Pic by the UK Resolution Authority, or by any other authority in UK that is competent under the law to exercise Resolution Powers. 32	29	If convertible, specify issuer of instrument it converts into	National Westminster Bank Plc	National Westminster Bank Plc
Second Companies Fully or partially Fully or partially Fully or partially Fully or partially	_		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	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
If temporary write-down, description of write-up mechanism	32	If write-down, full or partial	Fully or partially	Fully or partially
UK-34a 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) Ronking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Ron-compliant transitioned features No No No No If yes, specify non-compliant features No Link to the full term and conditions of the intrument (signposting) Notes No 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 a Tier 2 instrument within its lost 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				
Ranking of the instrument in normal insolvency proceedings Preferred debt and Senior to Tier 2 Ordinary non-preferential debts Ordinary non-preferential debts No No No If yes, specify non-compliant transitioned features No If yes, specify non-compliant features No Notes Notes No 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 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 Sonly or Own funds and eligible liabilities section. Notional provided for			Statutory	Statutory
35 type immediately senior to instrument) 36 Non-compliant transitioned features No No No No 17 If yes, specify non-compliant features No Notes 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 extrement of 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	UK-34b	Ranking of the instrument in normal insolvency proceedings	Senior Non-Preferred debt ranking junior to Senior	
37a Link to the full term and conditions of the intrument (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 EX rate on time of issuance 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		type immediately senior to instrument)		
37a Link to the full term and conditions of the intrument (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 (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	36	Non-compliant transitioned features	No	No
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	37	If yes, specify non-compliant features	n/a	n/a
(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	37a	Link to the full term and conditions of the intrument (signposting)	n	//a
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	(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		
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	(2)	maturity will be subject to straight line amortisation		
only or Own funds and eligible liabilities section. Notional provided for	(3)	before grandfathering restrictions imposed by CRR		
	,	only or Own funds and eligible liabilities section. Notional provided for		