

2021 Basis of Reporting

for selected Sustainability or Environmental, Social and Governance (ESG) metrics

Metrics

Theme	Metric #	Metric
Climate	1	Operational footprint CO2 equivalent (CO _{2e}) emissions
	2	Climate and Sustainable Funding and Financing (£)
	3.a	Heightened climate-related risk sectors: (£m & %)
	3.b	Harmful activities: Oil and Gas majors & Coal total exposure (£m)
	4	% of our UK customers' homes that are at or above EPC rating C
	5	Retail Banking Green Mortgage product completion value (GBP)
	6	Flood risk profile of Retail Banking residential mortgage portfolio.
Enterprise	7	Number of interventions delivered (or supported through programmes) to start, run, and grow a business (#)
	8	Number of individuals and business supported through enterprise programmes. (All split by % of Female, Black, Asian, and Minority Ethnic, based outside of London and the South-East, people intending to create purpose-led businesses) (%)
Learning	9.a	Individual financial health checks, inclusive of digital financial health checks (#)
	9.b	Fraud educations Interactions (#)
	9.c	Financial capability products and features (#)
	9.d	Young people reached through MoneySense (#)
	9.e	Financial Education (Adult) (#)
	10	Customers helped to start saving (#)

Together Financial capability interactions (#)

Theme	Metric #	Metric
Customer	11	Number and value of attempted fraud prevented in UK (#, £)
	12	Number of First Time Buyer (FTB) mortgage customers supported (#)
	13.a	Number of digitally active (online, mobile, and total) customers (#)
	13.b	Proportion of customers exclusively using digital channels (%)
	13.c	Number of video banking interactions (#)
	13.d	Number of Artificial Intelligence – (Cora) interactions (conversations) (#)
	13.e	Proportion of Artificial Intelligence – (Cora) Interactions that required no human input (%)
Responsible Business	14	Direct community investment (DCI) spend (£)
Colleague	15.a	Proportion of black, Asian, and ethnic minority in top four leadership layers in the UK (%)
	15.b	Gender balance in top three senior layers (%)

Introduction

The tables in this document detail our approach, scope, and controls including the sustainability metrics included within EY's 2021 Sustainability Limited & Reasonable Assurance Engagement. These Sustainability metrics are reported in the 2021 reporting suite including the Strategic Report, the Climate-related disclosures report and the ESG Supplement.

We note that there are currently limited industry standards or globally recognised established practices for measuring Sustainability or ESG performance and for defining ESG metrics. However, we anticipate that standards and definitions will develop and consolidate over time, and we are committed to working to align our reporting, our future approach, and processes in line with these developments.

Theme	Metric	Scope and exclusions	Unit of reporting	Method	Internal reporting and controls	Reporting frequency
Climate	1. Operational footprint CO ₂ equivalent (CO ₂ e) emissions.	<p>Our direct operational carbon emissions are the aggregation of carbon dioxide equivalent (CO₂e) arising from the consumption and use of:</p> <ul style="list-style-type: none"> - Scope 1: natural gas, liquid fossil fuels, hydrofluorocarbons (HFC)s and owned/leased vehicles. - Scope 2: electricity and other imported energy (market-based and location-based). - Scope 3: paper, water, waste, business travel, commuting and working from home. <p>Our operational value chain carbon emissions are the aggregation of carbon dioxide equivalent (CO₂e) arising from the consumption and use of:</p> <ul style="list-style-type: none"> - Scope 3: all upstream and downstream emissions, excluding financed emissions. In 2021, we are reporting all upstream emissions and downstream transportation and distribution, with a plan to report all downstream emissions for our 2022 report (excluding financed as these are reported elsewhere). <p>The reporting period for emissions and other own operational metrics is for the 12 months ending the 30th of September each year.</p>	Tonnes of CO ₂ e (tCO ₂ e)	<p>The emissions reporting boundary is defined as all entities and facilities either owned or under our operational control. Where we do not have direct data, we use calculated extrapolations which account for 1.98% of our carbon footprint in 2021. Emissions have been calculated using the Greenhouse Gas Protocol Corporate Standard and associated guidance and include all greenhouse gases, reported in tonnes of carbon dioxide equivalent (CO₂e) and global warming potential values. When converting data to carbon emissions, we use Emission Factors from UK Government Emissions Conversion Factors for Company Reporting (Department for Business, Energy & Industrial Strategy, 2021), CO₂ Emissions from Fuel Combustion (International Energy Agency, 2021) or relevant local authorities as required. NatWest utilises a third-party software system, Envizi, to capture and record the Group's environmental impact and ensure audit requirements are met. All data is aggregated at a regional level to reflect the total regional consumption. The regional consumption results are then collated to reflect the total NatWest Group footprint. CO₂e values are attributed to these sources via an automatic conversion module in the Envizi system. For more information, please see https://www.natwestgroup.com/our-purpose/environment/own-operational-footprint.</p>	CO ₂ e emissions data is validated by external service providers each month. Monthly and more detailed quarterly checks are carried out on data completeness and data variance.	Reported monthly to the climate governance forum.

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	2. Climate and Sustainable Funding and Financing (£)	<p>The Climate and Sustainable Funding and Financing (CSFF) metric is used by NatWest Group to measure the level of support it provides customers to help in their transition towards a low carbon, climate-resilient and sustainable economy. The Climate and Sustainable Finance Inclusion (CSFI) criteria, which was first published in 2020, is used to determine the assets, activities and companies that are eligible to be included in this metric. The detailed CSFI criteria is available at NatWestGroup.com.</p> <p>The assets and activities which are eligible to be considered in scope of the CSFI criteria are informed by the UK Government's strategy for transitioning to a net-zero economy, the various industry standards and taxonomies including any one of the ICMA Green Bond Principles (2018), the ICMA Climate Transition Finance Handbook (2020), the Loan Markets Association ("LMA") Green Loan Principles, and relevant transactions (that include a specific carbon or climate related metric) under the LMA's Sustainability Linked Loan Principles and ICMA Sustainability Linked Loan Bond Principles, the EU Taxonomy for Sustainable Finance and the EU Green Bond Standard and are consistent with the UK Finance White Paper on Sustainable Finance published in November 2020 (the 'UK Finance White Paper'). The CSFI criteria will evolve to ensure consistency with any developments of the existing and/or new external standards, taxonomies, and eligibility criteria (such as the UK Green Finance Taxonomy) and it is therefore expected that over time an updated CSFI criteria will be released. All transactions are also subject to NatWest Group's environmental, social, and ethical (ESE) risk policies.</p> <p>In early 2021, the CSFI criteria was amended to provide additional clarity on existing criteria, and to include transactions to personal customers for properties with Energy Performance Certificate (EPC) A and B ratings.</p> <p>The inclusion of personal customers in the CSFI criteria does not affect the scope of the £20 billion CSFF</p>	£ additional funding and financing	<p>On a quarterly basis, eligible deals are identified and reported. For the purposes of tracking against the CSFF target, quarterly reporting is aggregated (i.e., the sum of CSFF reported in each quarter will be the total CSFF for the year). Eligible deals are categorised and recorded as follows:</p> <p>Green Wholesale Lending: Specific purpose lending to wholesale customers within the scope of the CSFI criteria.</p> <p>Residential mortgages that have an EPC rating of A or B. Included from 1st of July 2021 for eligible mortgages where EPC information is available.</p> <p>Green public bonds, green private placements, and green loan underwriting: Underwriting of specific use of proceeds debt capital market issuances for projects expenditures, as well as green loan commitments when clients meet the CSFI criteria.</p> <p>Sustainability Linked Loans, Bonds and Private Placements made to customers and clients, in line with Loan Market Association (LMA) Sustainability Linked Loan principles and International Capital Market Association (ICMA) Sustainability Linked Bond principles where deal targets include green performance indicators, aligned to CSFI criteria.</p> <p>Other wholesale general purpose lending or wider financing within the CSFI criteria: In addition to transactions that directly meet CSFI criteria based on use of proceeds for green purposes, the CSFI criteria also includes certain general-purpose loans and wider financing (including bonds and private placements)</p>	<p>Attested business line submissions with further checks including reconciling lending facilities against established reporting platforms, criteria eligibility checks and escalation to CSFF disclosure working group where necessary. Quarterly signoffs by Finance and the Climate Centre of Excellence.</p> <p>For onwards reporting, externally as part of the CSFF target, and internally as part of segment reporting, target setting and executive remuneration considerations.</p>	Reported quarterly to climate governance forum.

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		<p>commitment, as set in 2020, which excluded personal lending. The £100 billion CSFF commitment from 1st of July 2021 to the end of 2025 does include eligible residential mortgage properties.</p> <p>In October 2021 a revised CSFI Criteria was announced. For clarity, these criteria will be used to determine eligible assets, activities, and companies for CSFF reporting from 1st of January 2022 and as such is not in use for year end 2021 reporting.</p> <p>Amounts relating to NatWest Group own Green, Social and Sustainability (GSS) bond issuances are excluded from CSFF reporting.</p>		<p>to a customer who can evidence (to NatWest Group's satisfaction) 50% or more of revenues from the categories and sectors outlined in the CSFI criteria.</p> <p>Amount Reported: Lending amounts represent total commitment and include any undrawn portion of committed credit limits. Underwritten deals (Bonds, Private Placement and Loans), amounts represent the NWM Group share of the notional (total underwriting amount lead managed or placed by NWM Group), based on the number of underwriters within a specific deal</p>		

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Climate	3.a Heightened climate-related risk sectors: (£m & %)	<p>As part of its risk management activity, in 2020 NatWest Group identified 13 sectors (including the Oil and Gas Sector) within the wholesale portfolio as exposed to heightened climate-related risk impacts.</p> <p>An exercise was completed in 2021 to review the heightened climate risk sectors identified in 2020. This review was undertaken for all sectors to which NatWest Group lends and considered NatWest Group-specific data regarding susceptibility to physical and transition risk, emissions intensity and CBES outcomes. The review was approved and a decision was taken to retain the existing heightened climate risk sectors. The residential mortgage portfolio has also been identified as exposed to heightened climate-related risk impacts based on analysis conducted at a property level.</p> <p>This list of sectors will be reviewed on an ongoing basis to reflect evolving policy, technological enhancements, and behaviour changes.</p>	(£m & %)	<p>Reporting method is consistent with other credit exposure reporting as presented in the Risk and Capital Management section of the NatWest Group Annual Reported Accounts.</p> <p>Standard Industrial Classifications (SIC Codes) are used to determine the assets linked to a wholesale sector, while the residential mortgages portfolio is reported on a product basis.</p> <p>Heightened climate-related risk sector exposure is reported as gross (of Expected Credit Loss) loans and advances balance sheet values accounted at amortised cost and fair value through comprehensive income, and in addition, related off-balance sheet amounts typically reflecting undrawn loan commitments and contingent obligations. The exposure values are also presented as a percentage of the total NatWest Group exposure on the same basis.</p> <p>The exposure reflects all lending to customers in these sectors, including climate and sustainable lending.</p>	Key control elements to this reporting include: SME review including IFRS 9 Disclosure working group review of disclosures, Reconciliation controls to other sector disclosures, overall balances reconciled to the ledger, Validation to other existing disclosures, Sign off Disclosure produced from data supporting audited IFRS 9 disclosures supported by RCA process and controls.	Reported monthly to the climate governance forum.

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Climate	3.b Harmful activities: Oil and Gas majors & Coal total exposure (£m)	<p>In February 2020, we stated that we planned:</p> <ul style="list-style-type: none"> to stop lending and underwriting to companies with more than 15% of activities related to thermal and lignite coal unless they had a credible transition plan (CTP) in line with the 2015 Paris Agreement in place by end of 2021. a full phase-out from thermal and lignite coal by 2030; and to stop lending and underwriting to major oil and gas producers unless they had a credible transition plan aligned with the 2015 Paris Agreement in place by the end of 2021. <p>This metric details exposure to Oil and Gas majors and Coal companies that are in scope of these credible transition plan commitments.</p>	(£m)	<p>Our CTP assessment involved three components summarised below:</p> <ul style="list-style-type: none"> a quantitative assessment using an independent third-party proprietary model to assess alignment with the 2015 Paris Agreement. a credibility assessment of customer transition plans management review and assessment <p>Further detail of the CTP assessment approach can be found in the NatWest Group 2021 Climate-related Disclosure Report.</p> <p>Companies that have greater than 15% of activities related to thermal and lignite coal, as defined by EBITDA, have been identified by subject matter experts within the wholesale business. Oil and Gas majors have similarly been identified by subject matter experts and are a subset of the Oil and Gas sector exposure.</p> <p>Exposure to these assets is reported as gross (of Expected Credit Loss) loans and advances balance sheet values accounted at amortised cost and fair value through comprehensive income, and in addition, related off-balance sheet amounts typically reflecting undrawn loan commitments and contingent obligations.</p>	<p>The NatWest Group Reputation Risk Committee (GRRC) approved outcomes of the quantitative and credibility assessments as well as customers' forward-looking strategy and alignment to NWG ESE policies, and the impact of current and expected legislative requirements and policy developments on customers' strategies.</p> <p>Monthly exposure review by business line subject matter expert. Exposure values generated as a subset of credit exposure reporting and reconciled back to ledger and off-balance sheet control report.</p>	Reported monthly to the climate governance forum.

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	4. % of our UK customers' homes that are at or above EPC rating C	<p>Percentage of UK Retail Banking residential mortgages by Energy Performance Certificate (EPC) band. Data source and limitations: EPC data has been sourced from the Energy Performance of Buildings for England and Wales published by the Ministry of Housing, Communities and Local Government's open data source.</p> <p>The data is drawn from EPCs issued for domestic and non-domestic buildings constructed, sold or let since 2008. It provides information on the energy efficiency ratings of domestic and non-domestic buildings during the energy assessment process. The registers do not hold data for every domestic and non-domestic building, or every building occupied by public authorities in England and Wales. For the mortgages on properties in Scotland we are sourcing EPC data from the Public Available Data Extracts site of the Energy Saving Trust, published by the Scottish Government. This data is updated quarterly and contains energy certificates from the start of 2013. An EPC is required when a building is constructed, sold or let, and is valid for 10 years. As a result, the EPC analysis on this page is based on EPC data at the time it was last available. New certificates typically take 3-6 months to be included in the data source.</p>	(%)	Account level matching to source systems.	Business SME review and sign off Production review and sign off ensuring all internal controls have been performed	Quarterly
Climate	5. Retail Banking Green Mortgage product completion value (GBP)	Value in GBP of gross new drawn lending within the calendar year associated with the Retail Banking Green Mortgage product. The product offers lower interest rates for customers purchasing homes with a valid Energy Performance Certificate (EPC) rating of A or B at the time of application.	(GBP)	Product codes are used to identify the green mortgage product in source systems.	Business SME review and sign off Production review and sign off ensuring all internal controls have been performed	Quarterly

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	6. Flood risk profile of Retail Banking residential mortgage portfolio.	Proportion of properties at high (11 or over) and very high risk (over 31) of flood, as a percentage of total Retail Banking mortgage lending and by region in the UK (based on GBP value). This is based on the JBA flood scoring scale.	(%)	Account level matching to source systems.	Business SME review and sign off Production review and sign off ensuring all internal controls have been performed	Annual

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Enterprise	7. Number of Interventions delivered (or supported through programmes) to start, run, and grow a business	<p>This represents the total number of interventions, submitted by internal teams or external partners which occurred in the reporting period 1 January to 31 December 2021.</p> <p>The interventions are not restricted to NatWest customers only.</p> <p>An intervention is defined as the participation of an individual in an enterprise-related activity. The intervention must be free to access and funded or resourced by the NatWest Group and must be a minimum of twenty minutes in length. The count of interventions assumes that individuals joined with (i) intent; (ii) had a meaningful interaction; and (iii) were present for the full length of the interaction they attended.</p> <p>As interventions are varied, estimation of impacts for each intervention are not currently estimated.</p> <p>Enterprise related activities include one to one support, workshops, events, awards, or competitions</p> <p>External partners are all the companies and charities, that NatWest Group work with to deliver enterprise related activities and initiatives. This includes but is not limited to Swoop, The Prince's Trust, etc.</p> <p>UK banking entity's including NatWest (Retail), RBS (Retail), Ulster Bank (NI Retail) does not include Coutts and Ulster bank (ROI).</p>	# interventions	Data is collated monthly by third party supplier, PNE. Data is collected from external partners and internal NatWest group areas. Data is collected from various sources e.g., Zoom, CRM, etc.	<p>Each intervention set is reviewed on its merits by the 3rd party (PNE) and a reporting steering committee to ensure (using the Yes check) that it is a material and credible intervention.</p> <p>Interventions that are run in conjunction with 3rd parties, such as Local Enterprise Partnerships, councils, event agencies and partners are evidenced by the event organiser sharing confirmation of numbers at that event. There is no incentive for these 3rd parties to misrepresent the numbers, and NatWest Group does not take action to verify these.</p>	Reported monthly to Enterprise Engagement Forum and Nerve Centre for distribution to Group Exec, and quarterly at Enterprise Forum

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Enterprise	8. Number of individuals and business supported through enterprise programmes. (All split by % of social Purpose led, outside London and southeast, female, and ethnic minority).	<p>This represents the total number of interventions submitted by internal teams or external partners where a unique email address is provided to identify the individual or business who attended the event.</p> <p>Exceptions can be made if there is a valid reason for not collecting emails such as working with young people or restrictions created by working with third party privacy policy requirements.</p> <p>The % of female, Black, Asian, and Minority Ethnic, outside of London and the South East and social purpose led is calculated based on the proportion of the population that disclosed information and extrapolated across the total population of individuals.</p> <p>An intervention is defined as the participation of an individual in an enterprise-related activity. The intervention must be free to access and funded or resourced by the NatWest Group and must be a minimum of twenty minutes in length. The count of interventions is based on the assumption that individuals joined with (i) intent; (ii) had a meaningful interaction; and (iii) were present for the full length of the interaction they attended.</p> <p>The programmes are not restricted to NatWest customers only.</p> <p>Duplications are removed where relevant, i.e., where an individual or business has participated in more than one enterprise related activity.</p> <p>External partners are all the companies and charities, that we work with to deliver enterprise related activities and initiatives. This includes but is not limited to Swoop, The Prince's Trust, etc.</p> <p>UK banking entity's including NatWest (Retail), RBS (Retail), Ulster Bank (NI Retail) does not include Coutts and Ulster bank (ROI).</p>	# of individuals and businesses supported by enterprise programmes, split by %	Data is collated monthly by third party supplier, PNE. Data is collected from external partners and internal NatWest group areas. Data is collected from various sources e.g., Zoom, CRM, etc.	Each intervention set is reviewed on its merits by the 3 rd party (PNE) and a reporting steering committee to ensure (using the Yes check) that it is a material and credible intervention	Reported monthly to Nerve Centre for ExCo reporting, and to Enterprise Engagement Forum. Reported quarterly at Enterprise Forum

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Learning	9.a Individual financial health checks, inclusive of digital (#)	<p>The number of full financial health checks completed by senior personal bankers, or premium banking 'Know me' appointments kept in the reporting period 1 January to 31 December 2021.</p> <p>Digital financial health checks are completed online.</p> <p>The financial health checks are not restricted to NatWest customers only.</p> <p>Scope of reporting includes the UK banking entities including NatWest (Retail), RBS (Retail), Ulster Bank (NI) and Coutts.</p>	# individual FHC completed	<p>Data is captured monthly by the senior personal banker when the financial health checks are completed.</p> <p>Digital financial health checks are captured by analytical data tools and are reported monthly.</p>	Data is collected for face-to-face delivery and for virtual/ digital delivery. Various customer analytic data tools are used, and individual data is collated centrally. Control checks are performed.	Reported monthly to Retail Banking governance forum.
	9.b Fraud educations interactions (#)	<p>The number of fraud education (Keeping Your Money Safe) interactions in the reporting period 1 January to 31 December 2021.</p> <p>Fraud education interactions help participants to spot a fraud or scam, and empower them to help prevent themselves, relatives, neighbours, and friends from becoming victims of scams or fraud. The training has typically been run face-to-face but since 2020 has also been delivered virtually.</p> <p>A fraud education interaction occurs when participants have:</p> <ol style="list-style-type: none"> 1. Had the fraud education interaction script read to them 2. Watched the video/ presentation hosted on YouTube, Facebook, or other formats on the electronic learning assistant frontline learning tool 3. Attended a group presentation delivered by a bank colleague 4. Attended a crime scene investigation workshop included as part of the wider MoneySense workshop programme. All interactions are fraud education interactions so there is no double counting with MoneySense. <p>A fraud education interaction in Wealth occurs when participants have:</p>	# of Fraud education interactions	<p>Keeping Your Money Safe in retail banking is captured by the community bankers in customer analytics software. Virtual delivery is captured by data analytics tools and the data is collated and reviewed centrally by the 'customers in vulnerable situations' team. Data from third party websites like YouTube are also captured.</p> <p>The total number of people who attend or who view a live Wealth Fraud Awareness presentation/event/discussion is recorded at the time of 1-2-1 telephone or zoom call. Numbers are recorded on a spreadsheet manually.</p>	Keeping Your Money Safe data is collected for face-to-face delivery and virtual alternatives. Various customer analytics data tools are used, and individual data is collated centrally, and control checks are performed.	Reported monthly to Retail Banking governance forum.

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		<p>1. Attended a live fraud awareness presentation/event/discussion - these can be via Zoom or Face to Face</p> <p>2. Been a victim of fraud and are offered a fraud awareness call with a specialist to provide guidance to help protect themselves going forward.</p>				
Learning	9.c Financial capability products and features (#)	<p>The number of financial capability interactions in the reporting period 1 January to 31 December 2021. Financial capability products and features have the following criteria: provision of knowledge and skills, active engagement and helping people change their behaviour.</p> <p>'Saving goal' tool The number of unique customers interacting with the Savings Goal tool through NatWest Banking app or online through digital banking.</p> <p>'Spending' features tool The total number of unique active user (calculated as devices) who have clicked into the Spending' features in the NatWest, Royal Bank of Scotland, and Ulster Bank NI mobile banking app more than once in a rolling 90-day period.</p> <p>Know my Credit Score tool The number of customers opted in to the Know My Credit Score feature within the NatWest, Royal Bank of Scotland, and Ulster Bank NI mobile banking app. This is tracked by taking the number of confirmed customers opt ins to the Know My Credit Score service as provided from Trans Union, who are our partners in offering this credit score facility.</p>	# of financial capability products and features captured.	<p>Savings goal Data can be collected from different sources for face-to-face delivery and virtual alternatives. Various analytics data tools are used, and sense checks are performed.</p> <p>Spending features Data is collected using various data analytics tools to capture number unique visitors to access the Spending Feature tool in the last 90 days.</p> <p>Know my Credit Score Data is uploaded directly from the KMCS app monthly to Trans Union, who provide reports, tracking the total number of customers opted in to the Know My Credit Score feature and subtracted against</p>	Reported monthly in arrears to financial capability management forums	Reported monthly to Retail Banking governance forum.

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		<p>Invest data products</p> <p>Online Invest is a digital investment service enabling NatWest Group customers to save for their longer-term goals via a range of 5 ready-made funds and manage their investment online 24/7. The funds have differing levels of risk ('Low' to 'High') allowing customers to choose the one best suited to them, and they can start investing from as little as £50. We offer a Stocks & Shares ISA account, a General Investment Account, and a Junior Stocks & Shares ISA (JISA).</p> <p>Digital Assist is a service that combines an automated online tool to provide investment advice and expert Digital Wealth Managers who are on-hand to help customers make sense of the advice provided by the tool. The advice covers how much a customer can afford to invest, what type of investment is right for them, and how much risk they are willing to take. There is a one-off charge of £10 if the customer decides to invest</p> <p>Your Money Picture is a point-in-time digital financial check-up and future lifestyle planning service. Customers enter their data and receive a diagnosis of their finances and an action plan that they can take to improve their circumstances.</p> <p>Digital Regular Saver This is an account for building savings habits. Savers can regularly pay in £1-£50 each month when they open their account. Preference rates are paid on the first £1,000. This is measured by the number of digital regular saver accounts opened.</p> <p>Scope of reporting includes the UK banking entities including NatWest (Retail), RBS (Retail), Ulster Bank (NI) and Coutts.</p>		<p>December 2020's volume to show how many opt ins have joined in 2021.</p> <p>Invest data tool Data is collected using various data analytics tools to capture number unique visitors to access the products in the period.</p> <p>Digital Regular saver Data is collected using various data analytics tools to capture number unique visitors to access the tools in the period. We report performance weekly in our internal performance trading pack. Sense checks are performed.</p>		

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	9.d Young people reached through MoneySense (#)	<p>MoneySense is a free financial education programme for young people. Through fun activities, games and resources, children are taught about money at home, as well as in schools.</p> <p>The number of young people reached is firstly measured by the data collected from the MoneySense data base where teachers record the number of classes to whom the programme has been delivered. Using the teachers' registration details, the data is collated in the database as a total of all teachers, this is then split between regions and age ranges.</p> <p>The number of pupils is then calculated from information on the average number of pupils in a class for each given age range. This number is obtained from the Scottish government website (class sizes for each year) This number is then multiplied by the number of classes taught to find the total number of students reached.</p> <p>The accuracy of the data is dependent on the accuracy of the data provided by teachers' registration.</p> <p>In 2020 several additional MoneySense delivery mechanisms such as MoneySense Mondays on Facebook were introduced in response to Covid related school closures. The interactions in relation to these initiatives are not included in this metric. We acknowledge that a small number of valid interventions will not be captured, and therefore metrics may be understated.</p>	# young people reached through Money Sense	A third party (John Brown Media) collates the raw data monthly from multiple sources and by different means for face-to-face delivery and virtual alternatives. The raw data provided is collated centrally by John Brown Media, and control checks are performed. John Brown Media send a monthly report to NatWest Group for review by NatWest Group. A monthly meeting is held to discuss the key analytical review points in the report		Reported monthly to Retail Banking governance forum.
Learning	9.e Financial Education (Adult) (#)	<p>The number of participants who have attended the financial education workshops (Facts and Foundations and Changes and Choices - both workshops within the Financial Foundations Workshops suite) in the reporting period 1 January to 31 December 2021. These workshops are delivered via Zoom by Community Bankers.</p> <p>NatWest Group have created two workshops to strengthen financial capability skills within communities.</p>	# of attendees of the financial education workshops	Community bankers facilitate the workshops and keep a running total of the number of participants in each workshop delivered. This data is collected manually in a spreadsheet and a total is provided at the end of each month to the financial capability reporting team.	Various validation checks for completeness and consistency are completed including checks against the previous months' data and expected volumes.	Reported monthly to Retail Banking governance forum.

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		<p>These workshops are designed for those that are new to the world of work, starting their first job and/or want to improve their understanding of basic financial concepts and products.</p> <p>Workshop 1, Facts & Foundations, will cover the essentials such as, what a bank can offer, how to read a payslip, reflections on personal spending habits and things that can impact your income.</p> <p>Workshop 2, Changes & Choices, explores participants' relationship with money and tackles the issue of debt - both avoidance and management.</p>				
	10. Customers helped to start saving (#)	<p>Number of customers who have savings of £100 for the first time compared to the January 2019 baseline in the reporting period 1 January to 31 December 2021.</p> <p>Analysis includes all savings accounts and all customers linked to these accounts, so there will be some double counting in instances of joint accounts, since it's based on value of balances that the customers have access to.</p> <p>We acknowledge that there may be instances where customers had existing savings with other banks and transferred them into their NatWest Group account.</p> <p>The metric excludes Current accounts.</p> <p>Scope of reporting relates to UK banking entity's including NatWest (Retail), RBS (Retail), Ulster Bank (NI Retail) does not include Channel Island, Isle of man, Coutts, and Ulster bank (ROI).</p>	# of customers helped to start saving	<p>The data and analytics team extract the data using a bespoke report that captures:</p> <ol style="list-style-type: none"> 1. Active adult (17yrs and over) with money transmission accounts (MTA) and who have >£100 in savings accounts 2. Savings balance (summed per customer) with >=£100 is classed as someone who has "started to save" 3. Excludes customers who had >= £100+ in savings from January 2020-Jan 2021 	Various validation checks for completeness and consistency are completed including checks against the previous months' data and expected volumes.	Reported monthly to Retail Banking governance forum.
Customer	11. Number and value of attempted fraud cases prevented in UK (£)	<p>Number and value of reported fraud cases by customers for which loss or partial loss is prevented in the reporting period 1 January to 31 December 2021. The types of fraud included are Non-plastic, Credit Card, Debit Card.</p> <p>Internal Fraud, Scams and ATM fraud are excluded.</p>	# / £ of attempted fraud cases prevented	<p>Data is sourced from the case management and fraud prevention systems.</p> <p>At end of year, month-end figures are refreshed to account for any additions/subtractions throughout the year to give a more accurate end-of-year position.</p>	Data is subject to internal quality assurance by Performance Insights Team. Includes a manual completeness and consistency checks.	Reported monthly to the external industry body, UK Finance, and to internal risk appetite governance forums.

Theme	Metric	Scope and exclusions	Unit of reporting	Method	Internal reporting and controls	Reporting frequency
		Scope of reporting includes the UK banking entities including NatWest (Commercial & Retail), RBS (Commercial & Retail), Ulster Bank (NI) and Coutts (and UK its subsidiary brands). NWM and RBSI are excluded.		Published externally annually and reported monthly to external industry body, UK Finance, and to internal risk appetite governance forums.		
	12. Number of First Time Buyer (FTB) mortgage customers supported (#)	<p>Number of FTB (First Time Buyer) customers with a mortgage drawn down and funds exchanged in the reporting period 1 January to 31 December 2021.</p> <p>A first-time buyer is a customer who has not owned a property previously. Joint mortgages, where one of the parties has not owned a property previously are included within this.</p> <p>Each application is counted as one customer.</p> <p>It excludes mortgage applications for business purposes and completed applications that never progressed to a drawn down mortgage where funds are exchanged. First time Buy to Let mortgages are included.</p> <p>Scope of reporting includes the UK banking entities including NatWest (Retail), RBS Retail), Ulster Bank (NI) (and UK its subsidiary brands). NWM and RBSI are excluded.</p>	# of customers	Data is extracted from mortgage data monitoring systems with data capture from NatWest Group mortgage system GMS (Group Mortgage System). FTB customers are tagged with a flag to highlight them to the system	Data is subject to internal quality assurance by Credit Risk and retail banking management information teams	Reported monthly by the retail banking management information team
	13.a Number of digitally active (online, mobile, and total) retail and business banking customers (#)	<p>The number of active retail and business banking customers that have accessed a mobile banking app or online banking platform within the last 90 days as of 31 December 2021.</p> <p>Active customer is someone that has carried out a customer-initiated transaction in the last 12 months – this is a transaction outside of fees, charges, and interest.</p> <p>Scope of reporting includes the UK banking entities including NatWest (Retail, Business), RBS (Retail, Business), Ulster Bank (NI) (Retail, Business) (and UK its subsidiary brands). NWM and RBSI are excluded.</p>	# of active retail and business banking customers	Data is sourced from an analytical software that holds all underlying data.	Data is verified by Security and Fraud preventions centre of excellence.	Reported monthly to Digital Penetration management forum.

Theme	Metric	Scope and exclusions	Unit of reporting	Method	Internal reporting and controls	Reporting frequency
	13.b Proportion of customers exclusively using digital channels (%)	<p>The percentage of customers with active current accounts that have accessed a digital platform (online or mobile) and not used branch or telephony in the same period within the last 90 days as of 31 December 2021.</p> <p>Active customer is someone that has carried out a customer-initiated transaction in the last 12 months – this is a transaction outside of fees, charges, and interest.</p> <p>Branch and telephony usage is a non-digital transaction. Credit card payments would not be captured in the digital channel, unless, transferred to an agent on credit card line, as cloud 9, system that is used for digital is not connected to telephony. All digital data is de-duplicated, automatic system reads if a customer has used any other digital channel and will not collect the data again for the same day. Data is collected on retail banking current account customers only based on the average for the last 90 days.</p> <p>Scope of reporting includes the UK banking entities including NatWest Retail), RBS (Retail), Ulster Bank (NI) (and UK its subsidiary brands). NWM and RBSI are excluded.</p>	% of customers exclusively using digital channels	Data is sourced from an analytical software that holds all underlying data.	Data is subject to internal quality assurance by Performance Insights Team. Includes manual completeness and consistency checks.	Reported monthly to Digital Penetration management forum.
Customer	13.c Number of video banking appointments (#)	<p>The number of video banking interactions of retail banking customers with 'Video banker held appointments' in the reporting period 1 January to 31 December 2021. (Excludes Contact centre video banking appointments),</p> <p>Scope of reporting includes the UK banking entities including NatWest Retail), RBS (Retail), Ulster Bank (NI) (Retail) (and UK its subsidiary brands). NWM and RBSI are excluded.</p>	# of retail banking video banking appointments per week	Data is sourced from an analytical software that holds all underlying data.	Data is subject to internal quality assurance by Performance Insights Team.	Reported monthly to Digital Penetration management forum.
	13.d Artificial intelligence – (Cora) interactions	The number of retail banking Cora interactions when the customer has interacted with Cora, rather than just opened a Cora conversation window, and made no conversation in the reporting period 1 January to 31 December 2021.	# of retail banking artificial intelligence (Cora) interactions	Data is sourced from Cognos, an analytical software that holds all underlying data.	Data is subject to internal quality assurance. Includes manual completeness and consistency checks.	Reported monthly

Theme	Metric	Scope and exclusions	Unit of reporting	Method	Internal reporting and controls	Reporting frequency
		Scope of reporting includes the UK banking entities including NatWest Retail), RBS (Retail), Ulster Bank (NI) (and UK its subsidiary brands). NWM and RBSI are excluded.				
	13.e Artificial intelligence (Cora) interactions that required no human input (%)	<p>The percentage of retail banking Cora containment is based on the interactions that have answered the customer's question and require no human input for the reporting period 1 January to 31 December 2021. This is when an interactive Cora chat did not lead to a human handoff or phone number given (incomplete chats are not included).</p> <p>Scope of reporting includes the UK banking entities including NatWest Retail), RBS Retail), Ulster Bank (NI) (and UK its subsidiary brands). NWM and RBSI are excluded.</p>	% of retail interactions that require no human input	Data is sourced from Cognos, an analytical software that holds all underlying data.	Data is subject to internal quality assurance. It includes manual completeness and consistency checks.	Reported monthly
Responsible Business	14. Direct community investment (DCI) spend (£)	<p>The DCI is one component of the overall Business for Societal Impact (B4SI) benchmark, which is a framework used by corporates to calculate their community investment spending (it was known as the London Benchmarking Group framework until the end of 2020).</p> <p>The DCI includes cash donated directly to charities through customer and colleague charitable activity and the direct spending on our community investment programmes such as MoneySense. DCI does not include the cash value of staff time (volunteering), in-kind contributions (for example where we forego fees on banking services to community organisations or notional property costs to deliver our programmes) or management costs (salaries of those working directly on community activities) although these are included in the overall B4SI metric.</p>	£ DCI spend	Community programme spend and other charitable donations are captured through various central and local data collection tools and financial reporting systems. The various data points are collated and reviewed centrally.	Data is subject to internal quality assurance by central team who monitor the overall spend and manage the community investment programmes and initiatives.	Collated and reviewed annually at management level
Colleagues	15.a Proportion of Black, Asian, and Ethnic minority in top four leadership	The percentage of Black, Asian, and Ethnic minority employees in senior roles in the UK, defined as CEO-1, CEO-2, CEO-3, and CEO-4 management layers according to line-management reporting lines as at 31 December 2021.	% of Black, Asian, and Ethnic minority colleagues in total target population	Data is sourced from Workday (human capital management software) on the last day of the quarter and is used to produce quarterly scorecards.	Data is representative of Workday. Worker gender and worker ethnic origin are managed through both Workday validation and	Reported quarterly in scorecards for each business area.

Theme	Metric	Scope and exclusions	Unit of reporting	Method	Internal reporting and controls	Reporting frequency
	layers in the UK (%)	<p>Specific rules and exclusions include</p> <ol style="list-style-type: none"> 1. Where individuals are on secondment, their secondment role is used as a basis for reporting 2. Based on active headcount only - non-active headcount includes individuals on maternity / paternity leave, long term sick and career breaks 3. All clerical, appointed and lower management level roles and some business management and leadership support roles in these levels i.e., Executive Assistant and Business Support are excluded from CEO-1, CEO-2 and CEO-3 but are included for CEO-4. 	(UK disclosed population only)		<p>monthly data profiling activities are completed based around the Data Management Policy guidelines and based on self-attestation.</p> <p>The process is mostly automated and manual checks are completed on the key areas to ensure accuracy of reporting especially around exclusions.</p>	
	15.b Gender balance in top three senior layers (%)	<p>The percentage of women employees in senior roles, defined as the CEO- 1, CEO-2, and CEO-3 management layers according to line-management reporting structure as at 31 December 2021.</p> <p>Specific rules and exclusions include</p> <ol style="list-style-type: none"> 1. Where individuals are on secondment, their secondment role is used as a basis for reporting 2. Based on active headcount only - non-active headcount includes individuals on maternity / paternity leave, long term sick and career breaks 3. 3. All clerical, appointed and lower management level roles and some business management and leadership support roles in these levels i.e., Executive Assistant and Business Support are excluded. 	% female colleagues in total target population			