



Ulster Bank Ireland (DAC) H1 2022 Pillar 3 Supplement

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Presentation of information

This document presents the consolidated Pillar 3 disclosures for Ulster Bank Ireland Designated Activity Company (UBIDAC) at 30 June 2022.

UBIDAC is incorporated in the Republic of Ireland and is a large, listed subsidiary of NatWest Group. Based on the criteria set out in the CRR, NatWest Group primarily defines its large subsidiaries as those designated as an Other Systemically Important Institution (O-SII) by the national competent authority or those with total assets equal to or greater than €30 billion.

UBIDAC being a large subsidiary of NatWest Group (which is a UK parent institution) is subject to the disclosure requirements set out in the Level of Application part of the PRA Rulebook.

Disclosures for large subsidiaries of NatWest Group that are non-UK entities are calculated in accordance with the regulatory requirements in the countries in which they are incorporated. However, they are presented using the prescribed disclosure templates in the PRA rulebook.

Within this document, row and column references are based on those prescribed in the PRA templates. Any tables, rows or columns that are not applicable have not been shown. Where applicable, comparatives have not been provided for first-time disclosures.

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

PRA template reference	Template name	Reasons for exclusion
UK CQ7	Collateral obtained by taking possession and execution processes	Collateral obtained by taking possession is not recognised on the balance sheet
UK CQ8	Collateral obtained by taking possession and execution processes – vintage breakdown	Collateral obtained by taking possession is not recognised on the balance sheet
UK CR10.5	Equity exposures under the simple risk-weighted approach	No reportable exposures
COV1 (EU ref)	Template 1: Information on loans and advances subject to legislative and non-legislative moratoria	No reportable exposures

Capital, liquidity and funding

Key points

CET1 ratio

HY 2022 **27.8%**

YE 2021 **27.8%**

The CET1 ratio remained at 27.8% in the period, due to a £0.1 billion decrease in CET1 capital offset by the impact of a £0.3 billion decrease in RWAs. The CET1 decrease is primarily due to the £0.1 billion attributable loss, decrease in the IFRS 9 transitional adjustment and foreign exchange movements in the period.

RWA

HY 2022 **£11.3bn**

YE 2021 **£11.6bn**

Total RWAs decreased by £0.3 billion to £11.3 billion during H1 2022 reflecting a decrease in credit risk RWAs due to reduced exposures as a result of the phased withdrawal from the Irish market. Part of the reduction is driven by the disposal of the first tranche of commercial loans to Allied Irish Banks p.l.c. in June.

Leverage ratio

HY 2022 **13.8%**

YE 2021 **16.3%**

The leverage ratio at 30 June 2022 has decreased to 13.8% from 16.3%. The key driver of the decrease is an increase in the leverage exposure due to central bank balances no longer being excluded.

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

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

		UBIDAC				
		30 June 2022 £m	31 March 2022 £m	31 December 2021 £m	31 September 2021 £m	30 June 2021 £m
Available capital (amounts) - transitional						
1	Common equity tier 1	3,153	3,168	3,227	3,421	3,394
2	Common equity tier 1 capital as if IFRS 9 transitional arrangements had not been applied	3,090	3,067	3,104	3,224	3,189
3	Tier 1 capital	3,153	3,168	3,227	3,421	3,394
4	Tier 1 capital as if IFRS 9 transitional arrangements had not been applied	3,090	3,067	3,104	3,224	3,189
5	Total capital	3,292	3,327	3,407	3,632	3,630
6	Total capital as if IFRS 9 transitional arrangements had not been applied	3,229	3,226	3,284	3,435	3,425
Risk-weighted assets (amounts)						
7	Total risk-weighted assets	11,333	11,611	11,607	12,860	13,258
8	Total risk-weighted assets as if IFRS 9 transitional arrangements had not been applied	11,333	11,611	11,606	12,859	13,253
Capital ratios		%	%	%	%	%
9	Common equity tier 1 ratio	27.8	27.3	27.8	26.6	25.6
10	Common equity tier 1 ratio as if IFRS 9 transitional arrangements had not been applied	27.3	26.4	26.7	25.1	24.1
11	Tier 1 ratio	27.8	27.3	27.8	26.6	25.6
12	Tier 1 ratio as if IFRS 9 transitional arrangements had not been applied	27.3	26.4	26.7	25.1	24.1
13	Total capital ratio	29.1	28.7	29.4	28.2	27.4
14	Total capital ratio as if IFRS 9 transitional arrangements had not been applied	28.5	27.8	28.3	26.7	25.8
Leverage ratio (2)						
15	Leverage ratio exposure measure (£m)	22,906	19,157	19,796	21,375	21,630
16	Leverage ratio (%)	13.8	16.5	16.3	16.0	15.7
17	Leverage ratio (%) as if IFRS 9 transitional arrangements had not been applied	13.5	16.1	15.8	15.2	14.9

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

UK CC1: Composition of regulatory own funds

The table below sets out the capital resources on a transitional basis. Regulatory adjustments comprise deductions from own funds and prudential filters. The table also includes a cross reference to the corresponding rows in guarantee UK CC2 to facilitate full reconciliation of accounting and regulatory own funds.

		UBIDAC	
		Source based on reference number/letters of the balance sheet under the regulatory scope of consolidation	
		30 June 2022 £m	31 December 2021 £m
CET1 capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	3,642	3,559
	Of which: ordinary shares	2,905	2,839
	Of which: share premium	737	720
2	Retained earnings	(307)	(308)
3	Accumulated other comprehensive income (and other reserves)	(36)	2
UK-3a	Funds for general banking risk	—	—
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	—	—
5	Minority interests (amount allowed in consolidated CET1)	—	—
UK-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	—	—
6	CET1 capital before regulatory adjustments	3,299	3,253
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(1)	—
8	(-) Intangible assets (net of related tax liability)	—	(f)
10	(-) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met)	(10)	(g)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	—	(11)
12	(-) Negative amounts resulting from the calculation of expected loss amounts	—	—
13	Any increase in equity that results from securitised assets (negative amount)	—	—
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	—	—
15	(-) Defined-benefit pension fund assets	(74)	(h) & (i)
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	—	(81)
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	—
18	(-) Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (above the 10% threshold and net of eligible short positions)	—	—
19	(-) Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)	—	—
UK-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	—	—
UK-20b	of which: qualifying holdings outside the financial sector (negative amount)	—	—
UK-20c	of which: securitisation positions (negative amount)	—	—
UK-20d	of which: free deliveries (negative amount)	—	—
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	—	—
22	(-) Amount exceeding the 17.65% threshold	—	—

UK CC1: Composition of regulatory own funds continued

		UBIDAC	
		Source based on reference number/letters of the balance sheet under the regulatory scope of consolidation	
	30 June 2022	31 December 2021	
	£m	£m	
AT1 capital: instruments			
23	(-) Of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	—	—
25	(-) Of which: deferred tax assets arising from temporary differences	—	—
UK-25a	(-) Losses for the current financial period	(88)	(2)
UK-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items in so far as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
27	(-) Qualifying Additional Tier 1 (AT1) deductions that exceed the AT1 items of the institution	—	—
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)	27	68
28	Total regulatory adjustments to CET1	(146)	(26)
29	CET1 capital	3,153	3,227
30	Capital instruments and the related share premium accounts	—	(d)
31	Of which: classified as equity under applicable accounting standards	—	(d)
32	Of which: classified as liabilities under applicable accounting standards	—	—
33	Amount of qualifying items referred to in Article 484(4) and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) CRR	—	—
UK-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	—	—
UK-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	—	—
34	Qualifying tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5 CET1) issued by subsidiaries and held by third parties	—	—
35	Of which: instruments issued by subsidiaries subject to phase out	—	—
36	AT1 capital before regulatory adjustments		
AT1 capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	—	—
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	—
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	—
40	(-) Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)	—	—
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	—	—
42a	Other regulatory adjustments to AT1 capital	—	—
43	Total regulatory adjustments to AT1 capital	—	—
44	AT1 capital	—	—
45	Tier 1 capital (T1 = CET1 + AT1)	3,153	3,227

UK CC1: Composition of regulatory own funds continued

		UBIDAC	
		Source based on reference number/letters of the balance sheet under the regulatory scope of consolidation	
	30 June 2022 £m	31 December 2021 £m	
T2 capital: instruments			
46	Capital instruments and the related share premium accounts	10	(j) 51
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	—	72
UK-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2	—	—
UK-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2	73	(j) —
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	—	—
49	<i>Of which: instruments issued by subsidiaries subject to phase out</i>	—	—
50	Credit risk adjustments	56	57
51	T2 capital before regulatory adjustments	139	180
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	—	—
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	—
54	(-) Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions)	—	—
55	(-) Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)	—	—
UK-56a	(-) Actual or contingent obligations to purchase own AT1 instruments	—	—
UK-56b	(-) Residual amounts deducted from T2 capital with regard to deduction from AT1 capital during the transitional period	—	—
57	Total regulatory adjustments to T2 capital	—	—
58	T2 capital	139	180
59	Total capital (TC = T1 + T2)	3,292	3,407
60	Total risk exposure amount	11,333	11,607
Capital ratios and buffers			
61	CET1 (as a percentage of total risk exposure amount)	27.8%	27.8%
62	T1 (as a percentage of total risk exposure amount)	27.8%	27.8%
63	Total capital (as a percentage of total risk exposure amount)	29.1%	29.4%
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104 (1) CRD, plus combined buffer requirement in accordance with Article 128 (6) CRD) expressed as a percentage of risk exposure amount)	9.5%	9.5%
65	<i>Of which: capital conservation buffer requirement</i>	2.5%	2.5%
66	<i>Of which: counter cyclical buffer requirement</i>	0.0%	0.0%
67	<i>Of which: systemic risk buffer requirement</i>	—	—
UK-67a	<i>Of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer</i>	0.5%	0.5%
68	CET1 available to meet buffers (1) (as a percentage of risk exposure amount)	21.3%	21.3%

UK CC1: Composition of regulatory own funds continued

		UBIDAC	
		Source based on reference number/letters of the balance sheet under the regulatory scope of consolidation	
	30 June 2022 £m	31 December 2021 £m	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	—	—
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% threshold and net of eligible short positions)	—	—
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability) where the conditions in Article 38 (3) CRR are met	—	—
Available caps on the inclusion of provisions in T2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	—	—
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	12	13
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	138	197
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	56	57
Capital instruments subject to phase-out arrangements (only applicable between 1 January 2014 and 1 January 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	—	—
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	—	—
82	Current cap on AT1 instruments subject to phase out arrangements	—	—
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	—	—
84	Current cap on T2 instruments subject to phase out arrangements	—	13
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	—	—

(1) Row 68 - Represents the CET1 ratio less CET1 currently used to meet SREP requirements (Pillar 1 & 2A)

(2) The references (a) to (k) identify balance sheet components in table UK CC2 that are used in the calculation of regulatory capital table UK CC1. Amounts used in the calculation of regulatory capital table UK CC2 and UK CC1 are not always directly comparable due to differences in definitions and application of Capital Requirements Directive for the calculation of regulatory capital.

(3) The following lines are not presented as they are not applicable under the UK disclosure requirements: 9, 20, 24, 26, 41, 54a, 56, 69, 70, 71 & 74.

UK CC2: Reconciliation of regulatory own funds to balance sheet in the audited financial statements

The table below sets out the reconciliation between the accounting and regulatory consolidation with references showing the linkage between this table and UK CC1.

	UBIDAC		
	As at period end 30 June 2022		
	a	b	
	Balance sheet as at period end	Under regulatory scope of consolidation as at period end	References
	£m	£m	
Assets			
Cash and balances at central banks	4,370	4,370	
Derivatives	146	146	
Loans to banks - amortised cost	148	148	
Loans to customers - amortised cost	996	996	
Other financial assets	1,768	1,768	
Intangible assets	—	—	(d)
Property, plant and equipment	60	60	
Current and deferred tax assets	1	1	
<i>of which: DTAs that rely on future profitability and do not arise from temporary differences</i>	10	10	(e)
<i>of which: DTL on defined benefit pension scheme assets</i>	(11)	(11)	(g)
Prepayments, accrued income and other assets	147	147	
<i>of which: defined benefit pension fund assets</i>	85	85	(f)
Assets of disposal groups	14,187	14,187	
Amounts due from holding companies and fellow subsidiaries	396	396	
Total assets	22,219	22,219	
Liabilities			
Customer deposits	15,852	15,852	
Derivatives	208	208	
Other financial liabilities	—	—	(j)
Provisions, deferred income and other liabilities	262	262	
Retirement benefit liabilities	—	—	
Current and deferred tax liabilities	—	—	
Subordinated liabilities	74	74	(j)
Liabilities of disposal groups	8	8	
Amounts due to holding companies and fellow subsidiaries	2,604	2,604	(j)
Total liabilities	19,008	19,008	
Shareholders' Equity			
Non-controlling interests	—	—	
Owners' equity			
Called up share capital	2,905	2,905	(a)
Reserves	306	306	
<i>of which: amount eligible for retained earnings</i>	(395)	(395)	(b)
<i>of which: amount eligible for accumulated OCI and other reserves</i>	(36)	(36)	(c) & (i)
<i>of which: amount of other equity instruments</i>	—	—	(h)
<i>of which: share premium accounts</i>	737	737	(k)
Total shareholders' equity	3,211	3,211	

(1) The references (a) to (k) identify balance sheet components in table UK CC2 that are used in the calculation of regulatory capital table UK CC1. Amounts between tables UK CC2 and UK CC1 are not always directly comparable due to differences in definitions and application of Capital Requirements Directive for the calculation of regulatory capital.

UK OV1: Overview of risk-weighted exposure amounts

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

		UBIDAC		
		Risk-weighted exposure amounts (RWAs)	Total own funds requirements	
		a	b	c
		30 June 2022	31 March 2022	30 June 2022
		£m	£m	£m
1	Credit risk (excluding counterparty credit risk)	10,297	10,617	824
2	of which: standardised approach	983	970	79
3	of which: the foundation IRB (FIRB) approach	—	—	—
4	of which: slotting approach	564	640	45
UK 4a	of which: equities under the simple risk-weighted approach	—	—	—
5	of which: the advanced IRB (AIRB) approach	8,750	9,007	700
6	Counterparty credit risk	190	153	15
7	of which: standardised approach	46	43	4
8	of which: internal model method (IMM)	—	—	—
UK 8a	of which: exposures to a CCP	—	—	—
UK 8b	of which: credit valuation adjustment (CVA)	57	40	5
9	of which: other counterparty credit risk	87	70	7
15	Settlement risk	—	—	—
16	Securitisation exposures in the non-trading book (after the cap)	—	—	—
17	of which: SEC-IRBA approach	—	—	—
18	of which: SEC-ERBA (including IAA)	—	—	—
19	of which: SEC-SA approach	—	—	—
UK 19a	of which: 1,250%/deduction	—	—	—
20	Position, foreign exchange and commodities risk (market risk)	21	31	2
21	of which: standardised approach	21	31	2
22	of which: IMA	—	—	—
UK 22a	Large exposures	—	—	—
23	Operational risk	825	810	66
UK 23a	of which: basic indicator approach	—	—	—
UK 23b	of which: standardised approach	825	810	66
UK 23c	of which: advanced measurement approach	—	—	—
24	Amounts below the thresholds for deduction (subject to 250% risk-weight) (1)	1	1	—
29	Total	11,333	11,611	907

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

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

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

		UBIDAC
		a
		RWAs
		£m
1	At 31 December 2021	9,393
2	Asset size	(321)
3	Asset quality	174
5	Methodology and policy	169
7	Foreign exchange movements	49
9	At 31 March 2022	9,464
2	Asset size	(324)
3	Asset quality	(32)
6	Acquisitions and disposals	(107)
7	Foreign exchange movements	170
9	At 30 June 2022	9,171

(1) The following rows are not presented in the table because they had zero values for the period: row (4) Model updates, and row (8) Other.

Q2 2022

- The decrease in asset size for the second quarter was due to reduced exposures as a result of the phased withdrawal from the Irish market.
- The reduction due to acquisitions and disposals was driven by the disposal of the first tranche of commercial loans to Allied Irish Banks p.l.c. in June.

UK LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

The table below shows a reconciliation between the total assets under IFRS standards and the leverage exposure measure.

		UBIDAC	
		30 June	31 March
		2022	2022
		£m	£m
1	Total assets as per published financial statements	22,219	22,934
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	—	—
3	(Adjustment for securitised exposure's that meet the operational requirements for the recognition of risk transference)	—	—
4	(Adjustment for exemption of exposures to central banks)	—	(4,620)
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (1) of Article 429a(1) of the CRR)	—	—
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	—	—
7	Adjustment for eligible cash pooling transactions	—	—
8	Adjustment for derivative financial instruments	(17)	6
9	Adjustment for securities financing transactions (SFTs)	—	—
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	763	886
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced tier 1 capital (leverage))	(1)	(2)
UK-11a	(Adjustment for exposure's excluded from the total exposure measure in accordance with point (c) of Article 429a(1) of the CRR)	—	—
UK-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) of the CRR)	—	—
12	Other adjustments	(58)	(47)
13	Total exposure measure	22,906	19,157

UK LR2 - LRCom: Leverage ratio common disclosure

The table below shows the leverage ratio common disclosure on a transitional basis.

		UBIDAC	
		30 June 2022	31 March 2022
		£m	£m
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	22,072	22,831
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	—	—
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	—	—
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	—	—
5	(General credit risk adjustments to on-balance sheet items)	—	—
6	(Asset amounts deducted in determining Tier 1 capital (leverage))	(58)	(47)
7	Total on-balance sheet exposures (excluding derivatives, and SFTs)	22,014	22,784
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	67	49
UK-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	—	—
9	Add-on amounts for PFE associated with SA-CCR derivatives transactions	63	60
UK-9a	Derogation for derivatives: potential future exposure contribution under the simplified standardised approach	—	—
UK-9b	Exposure determined under the original exposure method	—	—
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	—	—
UK-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	—	—
UK-10b	(Exempted CCP leg of client-cleared trade exposures) (original exposure method)	—	—
11	Adjusted effective notional amount of written credit derivatives	—	—
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—
13	Total derivative exposures	130	109
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	—	—
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	—	—
16	Counterparty credit risk exposure for SFT assets	—	—
UK-16a	Derogation for SFTs: counterparty credit risk exposure in accordance with Articles 429e(5) and 222 of the CRR	—	—
UK-17	Agent transaction exposures	—	—
UK-17a	(Exempted CCP leg of client cleared SFT exposures)	—	—
18	Total securities financing transaction exposure's	—	—
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	2,321	2,586
20	(Adjustments for conversion to credit equivalent amounts)	(1,558)	(1,700)
21	(General provisions deducted in determining tier 1 capital (leverage) and specific provisions associated with off-balance sheet exposures)	(1)	(2)
22	Off-balance sheet exposures	762	884

UK LR2 - LRCom: Leverage ratio common disclosure continued

		UBIDAC	
		30 June 2022	31 March 2022
		£m	£m
Excluded exposures			
UK-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) of the CRR)	—	—
UK-22b	(Exposure's exempted in accordance with point (j) of Article 429a(1) of the CRR (on-and off-balance sheet))	—	—
UK-22g	(Excluded excess collateral deposited at triparty agents)	—	—
UK-22k	(Total exempted exposures)	—	—
Capital and total exposure measure			
23	Tier 1 capital (leverage)	3,153	3,168
24	Total exposure measure including claims on central banks	22,906	23,777
UK-24a	(-) Claims on central banks excluded	—	(4,620)
UK-24b	Total exposure measure excluding claims on central banks	22,906	19,157
Leverage ratio			
25	Leverage ratio excluding claims on central banks (%)	13.8	16.5
UK-25a	Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	13.5	16.1
UK-25b	Leverage ratio excluding central bank reserves as if the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income had not been applied (%)	13.8	16.5
UK-25c	Leverage ratio including claims on central banks (%)	13.8	13.3
26	Regulatory minimum leverage ratio requirement (%) (1)		
Additional leverage ratio disclosure requirements - leverage ratio buffers (1)			
27	Leverage ratio buffer (%)		
UK-27a	Of which: G-SII or O-SII additional leverage ratio buffer (%)		
UK-27b	Of which: countercyclical leverage ratio buffer (%)		
Additional leverage ratio disclosure requirements - disclosure of mean values (1)			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
UK-31	Average total exposure measure excluding claims on central banks		
UK-32	Average total exposure measure including claims on central banks		
UK-33	Average leverage ratio excluding claims on central banks		
UK-34	Average leverage ratio including claims on central banks		

(1) UBIDAC is not an LREQ firm therefore not subject to the additional leverage ratio disclosure requirements.

(2) The prior period values are as at 31 March 2022 to provide a comparable view of the leverage metrics in line with other NatWest Group large subsidiaries.

UK LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

The table below shows the breakdown of the leverage ratio exposures on a transitional basis.

		UBIDAC	
		30 June	31 March
		2022	2022
		£m	£m
UK-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	22,014	18,164
UK-2	Trading book exposures	—	—
UK-3	Banking book exposures, of which:	22,014	18,164
UK-4	Covered bonds	296	340
UK-5	Exposures treated as sovereigns	5,302	1,106
UK-6	Exposures to regional governments, multilateral development bank, international organisations and public sector entities not treated as sovereigns	289	286
UK-7	Institutions	641	597
UK-8	Secured by mortgages of immovable properties	12,482	12,660
UK-9	Retail exposures	398	421
UK-10	Corporate	1,830	1,847
UK-11	Exposures in default	432	519
UK-12	Other exposures (e.g. equity, securitisations, and non-credit obligation assets)	344	388

UK CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

As part of the banking reforms introduced by Basel III, a countercyclical capital buffer is required to ensure banks take account of the macro-financial environment when assessing adequate capital requirements.

The table below summarises UBIDAC's total exposures and own funds requirements based on country of economic operation of the customer. Where applicable, a countercyclical capital buffer rate is applied to the own funds requirement for the geographic region to capture an additional countercyclical requirement.

General credit and trading book exposures exclude those with central governments/banks, regional governments, local authorities, public sector entities, multilateral development banks, international organisations and institutions. The exposures below therefore differ from those presented in the credit risk section.

	UBIDAC												
	a	b	c	d	e	f	g	h	i	j	k	l	m
	Relevant credit exposures -						Own fund requirements						
	General credit exposures		Market risk										
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures - Market risk	Relevant credit exposures - Securitisation positions in the non trading book	Total	Risk weighted exposure amounts	Own fund requirements weights	Countercyclical buffer rate
30 June 2022	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	%	%
Breakdown by country													
Norway	—	43	—	—	—	43	—	—	—	—	4	0.05	1.50
Hong Kong	—	—	—	—	—	—	—	—	—	—	—	—	1.00
Slovakia	—	—	—	—	—	—	—	—	—	—	—	—	1.00
Luxembourg	—	1	—	—	—	1	—	—	—	—	—	—	0.50
Czech Republic	—	—	—	—	—	—	—	—	—	—	—	—	0.50
Bulgaria	—	—	—	—	—	—	—	—	—	—	—	—	0.50
Total (countries with existing CCyB rates)	—	44	—	—	—	44	—	—	—	—	4	0.05	
Ireland	683	16,310	—	—	—	16,993	715	—	—	715	8,934	96.24	
United Kingdom	35	317	—	—	—	352	23	—	—	23	287	3.09	
Total (countries with own funds requirement weights 1% and above)	718	16,627	—	—	—	17,345	738	—	—	738	9,221	99.33	
Total (rest of the world below 1% requirement)	—	302	—	—	—	302	5	—	—	5	58	0.62	
Total	718	16,973	—	—	—	17,691	743	—	—	743	9,283	100.00	

UK CCyB2: Amount of institution-specific countercyclical capital buffer

	UBIDAC 30 June 2022 £m
1 Total risk exposure amount	11,333
2 Institution specific countercyclical capital buffer	0.00%
3 Institution specific countercyclical capital buffer requirement (1)	—

- (1) In response to COVID-19 many countries reduced their CCyB rates. In December 2021, the Financial Policy Committee announced an increase in the UK CCyB rate from 0% to 1% effective from 13 December 2022. A further increase from 1% to 2% was announced on 5 July 2022, effective 5 July 2023. In June 2022, the Central Bank of Ireland announced that the CCyB on Irish exposures will increase from 0% to 0.5%, applicable from 15 June 2023. This is the first step towards a gradual increase, which conditional on macro-financial developments, would see a CCyB of 1.5% announced by mid-2023.

UK LIQ1: Quantitative information of LCR

The tables below show the breakdown of high-quality liquid assets, cash inflows and cash outflows, on both an unweighted and weighted basis, that are used to derive the liquidity coverage ratio for UBIDAC. The values presented are the simple average of the preceding monthly periods ending on the quarterly reporting date as specified in the table. LCR outflows do not capture all liquidity risks (e.g. intra-day liquidity).

		UBIDAC							
		Total unweighted value (average)				Total weighted value (average)			
		30 June 2022	31 March 2022	31 December 2021	30 September 2021	30 June 2022	31 March 2022	31 December 2021	30 September 2021
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
		£m	£m	£m	£m	£m	£m	£m	£m
High-quality liquid assets									
1	Total high-quality liquid assets (HQLA)	6,851	7,285	7,652	7,743	6,827	7,261	7,627	7,718
Cash - outflows									
2	Retail deposits and deposits from small business customers, of which:	10,806	11,378	11,696	11,869	863	888	899	902
3	Stable deposits	5,715	6,068	6,277	6,418	286	303	314	321
4	Less stable deposits	4,783	4,863	4,883	4,864	577	585	586	582
5	Unsecured wholesale funding	6,245	6,108	5,936	5,866	2,719	2,621	2,510	2,499
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,562	1,538	1,493	1,474	391	384	373	369
7	Non-operational deposits (all counterparties)	4,683	4,570	4,443	4,392	2,328	2,237	2,137	2,130
8	Unsecured debt	—							
9	Secured wholesale funding								
10	Additional requirements	2,277	2,514	2,771	3,000	215	240	267	289
11	Outflows related to derivative exposures and other collateral requirements	1	1	1	1	1	1	1	1
12	Outflows related to loss of funding on debt products	—							
13	Credit and liquidity facilities	2,276	2,513	2,770	2,999	214	239	266	288
14	Other contractual funding obligations	135	68	63	41	84	22	22	—
15	Other contingent funding obligations	299	316	321	328	14	16	16	17
16	Total cash outflows	19,762	20,384	20,787	21,104	3,895	3,787	3,714	3,707
Cash - inflows									
17	Secured lending (e.g. reverse repos)	—	—	—	—	—	—	—	—
18	Inflows from fully performing exposures	514	553	585	526	453	490	526	468
19	Other cash inflows	226	130	116	127	142	43	26	28
20	Total cash inflows	740	683	701	653	595	533	552	496
UK-20c	Inflows subject to 75% cap	740	683	701	653	595	533	552	496
Total adjusted value									
UK-21	Liquidity buffer	6,827	7,261	7,627	7,718	6,827	7,261	7,627	7,718
22	Total net cash outflows	3,300	3,254	3,162	3,211	3,300	3,254	3,162	3,211
23	Liquidity coverage ratio (%)	213%	228%	244%	241%	213%	228%	244%	241%

(1) The following rows are not presented in the table because they had zero values for the period: rows 19a, 19b, 20a, 20b.

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

Qualitative information	30 June 2022
Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	<p>Reduction in Liquid Asset Buffer driven by the repayment of ECB TLTRO funding.</p> <p>Increase in net outflows driven by</p> <ol style="list-style-type: none"> 1) a change in deposit mix in favour of nonfinancial corporates and 2) term deposits trending downwards as a consequence of the low-rate environment. Monies traditionally held in term are being held increasingly in current / call accounts thereby increasing the volume of deposits inside the 30day window for the LCR. <p>Noting the change in deposit mix and repayment of TLTRO has been influenced by Ulster Bank Ireland DAC's phased withdrawal from the Republic of Ireland (announced in Q1 2021).</p> <p>In Q2 2022 Ulster Bank Ireland DAC commenced communication with all depositors requesting they close their account and find an alternate banking provider. As a result, we've noted an increase in deposit outflows related to the phased withdrawal. Ulster Bank Ireland DAC have access to an unsecured committed liquidity facility with NatWest Bank to support it during the phased withdrawal.</p>
Explanations on the changes in the LCR over time	<p>Reduction in Liquid Asset Buffer driven by the repayment of ECB TLTRO funding.</p> <p>Increase in net outflows driven by</p> <ol style="list-style-type: none"> 1) a change in deposit mix in favour of nonfinancial corporates and 2) term deposits trending downwards as a consequence of the low-rate environment. Monies traditionally held in term are being held increasingly in current / call accounts thereby increasing the volume of deposits inside the 30day window for the LCR. <p>Noting the change in deposit mix and repayment of TLTRO has been influenced by Ulster Bank Ireland DAC's phased withdrawal from the Republic of Ireland (announced in Q1 2021).</p> <p>In Q2 2022 Ulster Bank Ireland DAC commenced communication with all depositors requesting they close their account and find an alternate banking provider. As a result, we've noted an increase in deposit outflows related to the phased withdrawal. Ulster Bank Ireland DAC have access to an unsecured committed liquidity facility with NatWest Bank to support it during the phased withdrawal.</p>
Explanations on the actual concentration of funding sources	<p>UBIDAC is predominantly deposit funded. During the timeframe of the submission the deposit base was ~60-65% Retail/SME. With the residual being mostly nonfinancial corporates as well as some nonbanking financial institutions / credit unions / government entites.</p> <p>UBIDAC also had TLTRO funding which it repaid in December 2021.</p> <p>In Q2 2022 Ulster Bank Ireland DAC commenced communication with all depositors requesting they close their account and find an alternate banking provider. As a result, we've noted an increase in deposit outflows related to the phased withdrawal. Ulster Bank Ireland DAC have access to an unsecured committed liquidity facility with NatWest Bank to support it during the phased withdrawal.</p>
High-level description of the composition of the institution's liquidity buffer	All HQLA level 1. ~70% cash the residual being HQLA level 1 bonds.
Derivative exposures and potential collateral calls	N/a, UBIDAC has nonmaterial amount of swaps / collateral calls.
Currency mismatch in the LCR	The Bank's balance sheet is c97.5% euro denominated.
Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	<p>Ulster Bank Ireland DAC's phased withdrawal from the Republic of Ireland (announced in Q1 2021).</p> <p>In Q2 2022 Ulster Bank Ireland DAC commenced communication with all depositors requesting they close their account and find an alternate banking provider. As a result, we've noted an increase in deposit outflows related to the phased withdrawal. Ulster Bank Ireland DAC have access to an unsecured committed liquidity facility with NatWest Bank to support it during the phased withdrawal.</p>

UK LIQ2: Net Stable Funding Ratio

The table below shows UBIDAC's NSFR and key components. According to the EU CRR requirements, NSFR should be disclosed on a spot basis.

		UBIDAC				
30 June 2022		a	b	c	d	e
(In currency amount)		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weighted Value
Available stable funding (ASF) Items						
1	Capital items and instruments	—	—	10	3,283	3,283
2	Own funds	—	—	10	3,283	3,283
3	Other capital instruments		—	—	—	—
4	Retail Deposits		8,965	—	—	8,298
5	Stable deposits		4,601	—	—	4,370
6	Less stable deposits		4,364	—	—	3,928
7	Wholesale funding		8,684	17	524	3,481
8	Operational deposits		1,612	—	—	806
9	Other wholesale funding		7,072	17	524	2,675
10	Interdependent liabilities		—	—	—	—
11	Other liabilities	208	528	—	—	—
12	NSFR derivative liabilities	208				
13	All other liabilities and capital instruments not included in the above categories		528	—	—	—
14	Total available stable funding (ASF)					15,062
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					223
UK-15a	Assets encumbered for more than 12 million in cover pool		—	—	—	—
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		1,090	13,075	1,241	8,017
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	—	—	—
19	Performing securities financing transactions with financial customer collateralised by other assets		123	—	344	356
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		306	2,181	610	2,237
21	With a risk weight of less than or equal to 35% under Basel II Standardised Approach for credit risk		112	750	366	669
22	Performing residential mortgages, of which:		660	10,895	287	5,423
23	With a risk weight of less than or equal to 35% under the the Basel II Standardised Approach for credit risk		600	9,920	251	5,423
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		—	—	—	—
25	Interdependent assets		—	—	—	—
26	Other assets:	—	163	128	384	675
27	Physical traded commodities				—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				—	—
29	NSFR derivative assets		147	—	—	147
30	NSFR derivative liabilities before deduction of variation margin posted		—	—	—	—
31	All other assets not included in the above categories		16	128	384	528
32	Off-balance sheet items		2,117	—	—	106
33	Total RSF					9,020
34	Net Stable Funding Ratio (%)					167%

UK LIQ2: Net Stable Funding Ratio continued

		UBIDAC				
		a	b	c	d	e
31 March 2022		Unweighted value by residual maturity				
(In currency amount)		No maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weighted Value
Available stable funding (ASF) Items						
1	Capital items and instruments	—	—	29	3,298	3,298
2	Own funds	—	—	29	3,298	3,298
3	Other capital instruments		—	—	—	—
4	Retail Deposits		10,427	—	—	9,667
5	Stable deposits		5,667	—	—	5,383
6	Less stable deposits		4,760	—	—	4,284
7	Wholesale funding		8,060	68	518	3,454
8	Operational deposits		1,614	—	—	807
9	Other wholesale funding		6,446	68	518	2,647
10	Interdependent liabilities		—	—	—	—
11	Other liabilities	122	411	—	—	—
12	NSFR derivative liabilities	122				
13	All other liabilities and capital instruments not included in the above categories		411	—	—	—
14	Total available stable funding (ASF)					16,419
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					228
UK-15a	Assets encumbered for more than 12 million in cover pool		—	—	—	—
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		1,080	8,668	5,851	8,920
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	—	—	—
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		—	—	338	348
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		365	2,283	529	2,427
21	With a risk weight of less than or equal to 35% under Basel II Standardised Approach for credit risk		127	865	113	570
22	Performing residential mortgages, of which:		615	6,385	4,984	6,144
23	With a risk weight of less than or equal to 35% under the the Basel II Standardised Approach for credit risk		560	5,776	4,579	6,144
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		—	—	—	—
25	Interdependent assets		—	—	—	—
26	Other assets:	—	126	350	277	753
27	Physical traded commodities				—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				—	—
29	NSFR derivative assets		101	—	—	101
30	NSFR derivative liabilities before deduction of variation margin posted				—	—
31	All other assets not included in the above categories		25	350	277	652
32	Off-balance sheet items		2,408	—	—	120
33	Total RSF					10,021
34	Net Stable Funding Ratio (%)					164%

Credit risk

UK CR1: Performing and non-performing exposures and related provisions

The table below shows gross carrying amount of performing and non-performing exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, accumulated partial write-off and collateral and financial guarantees received by portfolio and exposure class.

		UBIDAC														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions								
								Performing exposures – accumulated impairment, accumulated negative changes in fair value due to			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to			Collateral and financial guarantees received		
		Performing exposures			Non-performing exposures			impairment and provisions			credit risk and provisions			Accumulated	On	On non-
		Total	Of which: Stage 1	Of which: Stage 2	Total	Of which: Stage 2	Of which: Stage 3	Total	Of which: Stage 1	Of which: Stage 2	Total	Of which: Stage 2	Of which: Stage 3	partial write-off	performing exposures	performing exposures
		£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
30 June 2022																
005	Cash balances at central banks and other demand deposits	4,408	4,408	—	—	—	—	—	—	—	—	—	—	—	—	—
010	Loans and advances	1,120	895	225	646	14	632	(48)	(9)	(39)	(357)	(6)	(351)	(3)	474	267
020	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
030	General governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
040	Credit institutions	370	370	—	—	—	—	—	—	—	—	—	—	—	—	—
050	Other financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
060	Non-financial corporations	162	56	106	132	1	131	(31)	(2)	(29)	(46)	—	(46)	—	83	69
070	Of which: SMEs	75	12	62	68	—	68	(16)	—	(16)	(34)	—	(34)	—	41	29
080	Households	588	469	119	514	13	501	(17)	(7)	(10)	(311)	(6)	(305)	(3)	391	198
090	Debt securities	1,768	1,768	—	—	—	—	—	—	—	—	—	—	—	—	—
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	858	858	—	—	—	—	—	—	—	—	—	—	—	—	—
120	Credit institutions	657	657	—	—	—	—	—	—	—	—	—	—	—	—	—
130	Other financial corporations	253	253	—	—	—	—	—	—	—	—	—	—	—	—	—
140	Non-financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
150	Off-balance sheet exposures	2,296	1,972	323	23	—	22	—	—	—	—	—	—	—	159	2
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
170	General governments	4	4	—	—	—	—	—	—	—	—	—	—	—	—	—
180	Credit institutions	81	81	—	—	—	—	—	—	—	—	—	—	—	—	—
190	Other financial corporations	101	94	7	—	—	—	—	—	—	—	—	—	—	2	—
200	Non-financial corporations	1,592	1,358	233	15	—	15	—	—	—	—	—	—	—	146	2
210	Households	518	435	83	8	—	7	—	—	—	—	—	—	—	11	—
220	Total	9,592	9,043	548	669	14	654	(48)	(9)	(39)	(357)	(6)	(351)	(3)	633	269

UK CR1: Performing and non-performing exposures and related provisions continued

UBIDAC															
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions								
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Collateral and financial guarantees received		
	Total	Of which: Stage 1	Of which: Stage 2	Total	Of which: Stage 2	Of which: Stage 3	Total	Of which: Stage 1	Of which: Stage 2	Total	Of which: Stage 2	Of which: Stage 3	Accumulated partial write-off	On performing exposures	On non-performing exposures
31 December 2021	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
005 Cash balances at central banks and other demand deposits	4,509	4,509	—	—	—	—	—	—	—	—	—	—	—	—	—
010 Loans and advances	6,960	6,152	808	832	45	787	(70)	(10)	(60)	(392)	(4)	(388)	(3)	5,734	409
020 Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
030 General governments	4	4	—	—	—	—	—	—	—	—	—	—	—	—	—
040 Credit institutions	673	673	—	—	—	—	—	—	—	—	—	—	—	—	—
050 Other financial corporations	1	1	—	—	—	—	—	—	—	—	—	—	—	—	—
060 Non-financial corporations	446	252	194	144	3	141	(39)	(2)	(37)	(60)	(1)	(59)	—	194	64
070 Of which: SMEs	210	119	91	81	1	80	(18)	(1)	(17)	(40)	(1)	(39)	—	73	33
080 Households	5,836	5,222	614	688	42	646	(31)	(8)	(23)	(332)	(3)	(329)	(3)	5,540	345
090 Debt securities	2,091	2,091	—	—	—	—	—	—	—	—	—	—	—	—	—
100 Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110 General governments	1,011	1,011	—	—	—	—	—	—	—	—	—	—	—	—	—
120 Credit institutions	823	823	—	—	—	—	—	—	—	—	—	—	—	—	—
130 Other financial corporations	257	257	—	—	—	—	—	—	—	—	—	—	—	—	—
140 Non-financial corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
150 Off-balance sheet exposures	2,825	2,573	252	23	—	23	(1)	—	(1)	—	—	—	—	245	3
160 Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
170 General governments	4	4	—	—	—	—	—	—	—	—	—	—	—	—	—
180 Credit institutions	80	80	—	—	—	—	—	—	—	—	—	—	—	—	—
190 Other financial corporations	138	130	8	—	—	—	—	—	—	—	—	—	—	1	—
200 Non-financial corporations	1,982	1,806	176	16	—	16	(1)	—	(1)	—	—	—	—	232	3
210 Households	621	553	68	7	—	7	—	—	—	—	—	—	—	12	—
220 Total	16,385	15,325	1,060	855	45	810	(71)	(10)	(61)	(392)	(4)	(388)	(3)	5,979	412

(1) Exposures classified as held-for-trading and held-for-sale are excluded from the table in accordance with FINREP definitions.

UK CR1-A: Maturity of exposures

The table below shows a breakdown of gross carrying amount net of related accumulated impairment, provisions and accumulated change in fair value due to credit risk.

		UBIDAC					
		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
30 June 2022		£m	£m	£m	£m	£m	£m
1	Loans and advances	73	70	196	1,022	—	1,361
2	Debt securities	—	614	1,154	—	—	1,768
3	Total	73	684	1,350	1,022	—	3,129

		UBIDAC					
		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
31 December 2021		£m	£m	£m	£m	£m	£m
1	Loans and advances	360	638	1,036	5,296	—	7,330
2	Debt securities	—	418	1,673	—	—	2,091
3	Total	360	1,056	2,709	5,296	—	9,421

UK CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries

The table below shows movements of gross carrying amounts of non-performing loans and advances during the period, including a view of associated net accumulated recoveries where applicable.

		UBIDAC	
		a	b
		Gross carrying amount	Related net accumulated recoveries
		£m	£m
30 June 2022			
010	Initial stock of non-performing loans and advances	832	—
020	Inflows to non-performing portfolios	217	—
030	Outflows from non-performing portfolios	(403)	—
040	Outflow to performing portfolio	(120)	—
050	Outflow due to loan repayment, partial or total	(179)	—
060	Outflow due to collateral liquidations	—	—
070	Outflow due to taking possession of collateral	—	—
080	Outflow due to sale of instruments	—	—
090	Outflow due to risk transfers	—	—
100	Outflows due to write-offs	(14)	—
110	Outflow due to other situations	—	—
120	Outflow due to reclassification as held for sale	(90)	—
130	Final stock of non-performing loans and advances	646	—

UK CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries continued

		UBIDAC	
		a	b
		Gross carrying amount	Related net accumulated recoveries
		£m	£m
31 December 2021			
010	Initial stock of non-performing loans and advances	1,259	—
020	Inflows to non-performing portfolios	366	—
030	Outflows from non-performing portfolios	(793)	—
040	Outflow to performing portfolio	(393)	—
050	Outflow due to loan repayment, partial or total	(213)	—
060	Outflow due to collateral liquidations	—	—
070	Outflow due to taking possession of collateral	—	—
080	Outflow due to sale of instruments	(103)	—
090	Outflow due to risk transfers	—	—
100	Outflows due to write-offs	(28)	—
110	Outflow due to other situations	—	—
120	Outflow due to reclassification as held for sale	(56)	—
130	Final stock of non-performing loans and advances	832	—

UK CQ1: Credit quality of forborne exposures

The table below shows gross carrying amount of forborne exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk and collateral and financial guarantees received by portfolio and exposure class.

		UBIDAC								
		a	b	c	d	e		f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Performing forborne	Non-performing forborne	Of which: Defaulted	Of which: Impaired	On performing forborne exposures	On non-performing forborne exposures			
30 June 2022		£m	£m	£m	£m	£m	£m	£m	£m	
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—	
010	Loans and advances	127	483	470	470	(26)	(252)	326	228	
020	Central banks	—	—	—	—	—	—	—	—	
030	General governments	—	—	—	—	—	—	—	—	
040	Credit institutions	—	—	—	—	—	—	—	—	
050	Other financial corporations	—	—	—	—	—	—	—	—	
060	Non-financial corporations	79	88	87	87	(21)	(20)	123	66	
070	Households	48	395	383	383	(5)	(232)	203	162	
080	Debt securities	—	—	—	—	—	—	—	—	
090	Loan commitments given	47	3	3	3	—	—	4	2	
100	Total	174	486	473	473	(26)	(252)	330	230	

UK CQ1: Credit quality of forborne exposures continued

		UBIDAC								
		a	b	c	d	e		f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Performing forborne £m	Non-performing forborne £m	Of which: Defaulted £m	Of which: Impaired £m	On performing forborne exposures £m	On non-performing forborne exposures £m	£m	£m	
31 December 2021										
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—	—
010	Loans and advances	537	623	582	582	(34)	(275)	828	339	
020	Central banks	—	—	—	—	—	—	—	—	—
030	General governments	—	—	—	—	—	—	—	—	—
040	Credit institutions	—	—	—	—	—	—	—	—	—
050	Other financial corporations	—	—	—	—	—	—	—	—	—
060	Non-financial corporations	99	89	86	86	(22)	(26)	126	56	
070	Households	438	534	496	496	(12)	(249)	702	283	
080	Debt securities	—	—	—	—	—	—	—	—	—
090	Loan commitments given	46	3	3	3	—	—	4	2	
100	Total	583	626	585	585	(34)	(275)	832	341	

(1) Exposures classified as held-for-trading and held-for-sale are excluded from the table in accordance with FINREP definitions.

UK CQ2: Quality of forbearance

The table below shows the gross carrying amount of forborne loans and advances exposures, according to the scope of regulatory consolidation.

		UBIDAC
		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	397
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	482

		UBIDAC
		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	807
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	619

(1) Exposures classified as Held for Sale are excluded from the table in accordance with FINREP definitions.

UK CQ4: Quality of non-performing exposures by geography

The table below shows gross carrying amount of performing and non-performing exposures and the related accumulated impairment, provisions and accumulated change in fair value due to credit risk by geography. Geographical analysis is based on the country of operation of the customer.

		UBIDAC						
		a	b	c	d	e	f	g
		Gross carrying/ nominal amount	Of which: non-performing	Of which: defaulted	Of which: subject to impairment	Accumulated impairment	Provisions on off-balance- sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
30 June 2022		£m	£m	£m	£m	£m	£m	£m
010	On-balance sheet exposures	3,534	646	633	3,534	(405)	—	—
020	UK	395	22	22	395	(11)	—	—
030	Rol	1,372	624	611	1,372	(393)	—	—
040	Other Western Europe	1,486	—	—	1,486	(1)	—	—
050	US	—	—	—	—	—	—	—
060	Other countries	281	—	—	281	—	—	—
070	Off-balance sheet exposures	2,319	23	22	—	—	—	—
080	UK	303	1	1	—	—	—	—
090	Rol	1,966	22	21	—	—	—	—
100	Other Western Europe	29	—	—	—	—	—	—
110	US	21	—	—	—	—	—	—
120	Other countries	—	—	—	—	—	—	—
130	Total	5,853	669	655	3,534	(405)	—	—

UK CQ4: Quality of non-performing exposures by geography continued

		UBIDAC						
		a	b	c	d	e	f	g
		Gross carrying/ nominal amount	Of which: non-performing	Of which: defaulted	Of which: subject to impairment	Accumulated impairment	Provisions on off-balance- sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
31 December 2021		£m	£m	£m	£m	£m	£m	£m
010	On-balance sheet exposures	9,883	832	787	9,883	(462)	—	—
020	<i>UK</i>	706	23	22	706	(13)	—	—
030	<i>Rol</i>	7,086	809	765	7,086	(448)	—	—
040	<i>Other Western Europe</i>	1,741	—	—	1,741	(1)	—	—
050	<i>US</i>	—	—	—	—	—	—	—
060	<i>Other countries</i>	350	—	—	350	—	—	—
070	Off-balance sheet exposures	2,848	23	23	—	—	(1)	—
080	<i>UK</i>	340	1	1	—	—	—	—
090	<i>Rol</i>	2,429	22	22	—	—	(1)	—
100	<i>Other Western Europe</i>	28	—	—	—	—	—	—
110	<i>US</i>	51	—	—	—	—	—	—
120	<i>Other countries</i>	—	—	—	—	—	—	—
130	Total	12,731	855	810	9,883	(462)	(1)	—

(1) The geographical breakdown disclosed is based on combined on and off-balance sheet exposures and represent greater than 95% of total exposure.

(2) Exposures classified as held-for-trading and held-for-sale are excluded from the table in accordance with FINREP definitions. Cash balances at central banks and other demand deposits are also excluded.

UK CQ5: Credit quality of loans and advances to non-financial corporations by industry continued

The table below shows gross carrying amount of performing and non-performing exposures to non-financial corporations and the related accumulated impairment, provisions and accumulated change in fair value due to credit risk by industry.

		UBIDAC					
		a	b	c	d	e	f
		Gross carrying amount	Of which: Non-performing	Of which: Defaulted	Of which Loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
30 June 2022		£m	£m	£m	£m	£m	£m
010	Agriculture, forestry and fishing	11	4	4	11	(3)	—
020	Mining and quarrying	—	—	—	—	—	—
030	Manufacturing	33	27	27	33	(9)	—
040	Electricity, gas, steam and air conditioning supply	—	—	—	—	—	—
050	Water supply	—	—	—	—	—	—
060	Construction	4	3	3	4	(3)	—
070	Wholesale and retail trade	34	10	10	34	(7)	—
080	Transport and storage	2	1	1	2	(1)	—
090	Accommodation and food service activities	158	70	70	158	(32)	—
010	Information and communication	1	1	1	1	(1)	—
110	Financial and insurance activities	—	—	—	—	—	—
120	Real estate activities	14	8	7	14	(6)	—
130	Professional, scientific and technical activities	3	2	2	3	(2)	—
140	Administrative and support service activities	4	—	—	4	(3)	—
150	Public administration and defence, compulsory social security	—	—	—	—	—	—
160	Education	3	2	2	3	(2)	—
170	Human health services and social work activities	4	1	1	4	(3)	—
180	Arts, entertainment and recreation	2	2	2	2	(2)	—
190	Other services	21	1	1	21	(3)	—
200	Total	294	132	131	294	(77)	—

UK CQ5: Credit quality of loans and advances to non-financial corporations by industry

		UBIDAC					
		a	b	c	d	e	f
		Gross carrying amount £m	Of which: Non-performing £m	Of which: Defaulted £m	Of which Loans and advances subject to impairment £m	Accumulated impairment £m	Accumulated negative changes in fair value due to credit risk on non-performing exposures £m
31 December 2021							
010	Agriculture, forestry and fishing	96	7	7	96	(5)	—
020	Mining and quarrying	—	—	—	—	—	—
030	Manufacturing	60	29	29	60	(18)	—
040	Electricity, gas, steam and air conditioning supply	—	—	—	—	—	—
050	Water supply	2	—	—	2	—	—
060	Construction	34	4	4	34	(4)	—
070	Wholesale and retail trade	91	15	15	91	(12)	—
080	Transport and storage	8	1	1	8	(1)	—
090	Accommodation and food service activities	171	62	61	171	(34)	—
100	Information and communication	8	1	1	8	(1)	—
110	Financial and insurance activities	—	—	—	—	—	—
120	Real estate activities	34	10	10	34	(8)	—
130	Professional, scientific and technical activities	18	3	2	18	(3)	—
140	Administrative and support service activities	12	2	2	12	(3)	—
150	Public administration and defence, compulsory social security	—	—	—	—	—	—
160	Education	6	3	3	6	(2)	—
170	Human health services and social work activities	16	3	3	16	(4)	—
180	Arts, entertainment and recreation	7	3	3	7	(2)	—
190	Other services	27	1	—	27	(2)	—
200	Total	590	144	141	590	(99)	—

(1) Exposures classified as held-for-trading and held-for-sale are excluded from the table in accordance with FINREP definitions.

UK CQ6: Collateral valuation - loans and advances

The table below shows the collateral valuation and other information on loans and advances per days past due.

		UBIDAC												
		a	b	c	d	e		f	g	h	i	j	k	l
		Loans and advances	Performing	Of which: past due > 30 days ≤ 90 days	Non- performing	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days	Of which: past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years	
30 June 2022														
010	Gross carrying amount	1,766	1,120	14	646	262	384	40	35	50	117	59	83	
020	Of which secured	1,096	518	12	578	235	343	34	33	46	100	52	78	
030	Of which secured with immovable property	1,081	505	11	576	235	341	34	33	45	100	51	78	
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	142	42		100	30	70							
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	61	1		60	15	45							
060	Of which instruments with LTV higher than 100%	24	—		24	5	19							
070	Accumulated impairment for secured assets	(353)	(43)	(1)	(310)	(108)	(202)	(19)	(18)	(25)	(61)	(33)	(46)	
080	Collateral													
090	Of which value capped at the value of exposure	739	473	10	266	127	139	13	15	18	40	20	33	
100	Of which immovable property	730	464	9	266	127	139	13	15	18	40	20	33	
110	Of which value above the cap	2,229	1,249	24	980	274	706	46	45	81	222	103	209	
120	Of which immovable property	2,206	1,227	24	979	274	705	46	44	81	222	103	209	
130	Financial guarantees received	2	1	—	1	—	1	—	—	—	1	—	—	
140	Accumulated partial write-off	(3)	—	—	(3)	—	(3)	—	—	—	(3)	—	—	

UK CQ6: Collateral valuation - loans and advances continued

		UBIDAC											
		a	b	c	d	e	f	g	h	i	j	k	l
		Loans and advances	Performing	Of which: past due > 30 days ≤ 90 days	Non-performing	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days	Of which: past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years
31 December 2021													
010	Gross carrying amount	7,792	6,960	32	832	376	456	63	47	64	132	51	99
020	Of which secured	6,572	5,810	29	762	353	409	60	43	55	115	45	91
030	Of which secured with immovable property	6,489	5,761	29	728	346	382	56	42	49	108	45	82
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	1,459	1,327		132	64	68						
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	486	383		103	39	64						
060	Of which instruments with LTV higher than 100%	94	49		45	11	34						
070	Accumulated impairment for secured assets	(400)	(59)	(2)	(341)	(108)	(233)	(28)	(23)	(30)	(70)	(27)	(55)
080	Collateral												
090	Of which value capped at the value of exposure	6,111	5,705	27	406	243	163	26	19	21	45	18	34
100	Of which immovable property	6,104	5,700	27	404	241	163	26	19	21	45	18	34
110	Of which value above the cap	12,536	11,350	53	1,186	486	700	66	65	75	213	93	188
120	Of which immovable property	12,491	11,316	53	1,175	476	699	66	65	74	213	93	188
130	Financial guarantees received	32	29	—	3	—	3	—	—	3	—	—	—
140	Accumulated partial write-off	(3)	—	—	(3)	—	(3)	—	—	—	(3)	—	—

(1) Exposures classified as Held for Sale are excluded from the table in accordance with FIRNEP definitions.

UK CR3: CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

The table below shows net carrying values of credit risk exposures analysed by use of different credit risk mitigation techniques as recognised under the applicable accounting framework regardless of whether these techniques are recognised under CRR. The credit risk exposures in scope of this template are presented irrespective of whether the standardised approach or the IRB approach is used for RWA calculation. Counterparty credit risk exposures are excluded.

		UBIDAC				
		a	b	c	d	e
		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		£m	£m	£m	£m	£m
30 June 2022						
1	Loans and advances	5,026	743	739	2	—
2	Debt securities	1,768	—	—	—	—
3	Total	6,794	743	739	2	—
4	Of which non-performing exposures	21	268	266	1	—
5	Of which defaulted	21	261	258	1	—

		UBIDAC				
		a	b	c	d	e
		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		£m	£m	£m	£m	£m
31 December 2021						
1	Loans and advances	5,667	6,172	6,110	33	—
2	Debt securities	2,091	—	—	—	—
3	Total	7,758	6,172	6,110	33	—
4	Of which non-performing exposures	19	421	406	3	—
5	Of which defaulted	18	381	366	3	—

(1) Exposures classified as held-for-trading and held-for-sale are excluded from the table in accordance with FINREP definitions and Basel disclosure requirements. Comparatives were restated to reflect these requirements.

UK CR4: Standardised approach – Credit risk exposures and CRM effects

The table below shows the effect of CRM techniques on credit risk exposures under the standardised approach. It shows exposures both pre and post CRM and CCFs as well as associated RWAs and RWA density, split by exposure class. It excludes counterparty credit risk and securitisations.

UBIDAC						
	a	b	c	d	e	f
	Exposures pre CCF and CRM		Exposure's post CCF and CRM		RWAs and RWAs density	
	On-balance sheet	Off-balance sheet	On-balance sheet	Off-balance sheet	RWA	RWA density
	£m	£m	£m	£m	£m	%
30 June 2022						
1 Central governments or central banks	—	—	—	—	1	250
2 Regional governments or local authorities	—	—	—	—	—	—
3 Public sector entities	—	—	—	—	—	—
4 Multilateral development banks	—	—	—	—	—	—
5 International organisations	—	—	—	—	—	—
6 Institutions	396	79	396	12	243	60
7 Corporates	526	365	526	88	651	106
8 Retail	18	101	18	—	13	71
9 Secured by mortgages on immovable property	39	—	39	—	40	100
10 Exposures in default	15	3	22	—	29	132
11 Items associated with particularly high risk	—	—	—	—	—	—
12 Covered bonds	—	—	—	—	—	—
13 Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14 Collective investment undertakings	—	—	—	—	—	—
15 Equity	—	—	—	—	—	—
16 Other items	26	—	26	—	6	21
17 Total	1,020	548	1,027	100	983	87

UBIDAC						
	a	b	c	d	e	f
	Exposures pre CCF and CRM		Exposure's post CCF and CRM		RWAs and RWAs density	
	On-balance sheet	Off-balance sheet	On-balance sheet	Off-balance sheet	RWA	RWA density
	£m	£m	£m	£m	£m	%
31 December 2021						
1 Central governments or central banks	—	—	—	—	1	250
2 Regional governments or local authorities	—	—	—	—	—	—
3 Public sector entities	—	—	—	—	—	—
4 Multilateral development banks	—	—	—	—	—	—
5 International organisations	—	—	—	—	—	—
6 Institutions	683	78	682	29	411	58
7 Corporates	462	382	463	94	597	108
8 Retail	11	104	11	—	8	69
9 Secured by mortgages on immovable property	38	2	38	1	39	100
10 Exposures in default	10	4	17	—	20	114
11 Items associated with particularly high risk	—	—	—	—	—	—
12 Covered bonds	—	—	—	—	—	—
13 Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14 Collective investment undertakings	—	—	—	—	—	—
15 Equity	—	—	—	—	—	—
16 Other items	14	—	15	—	3	24
17 Total	1,218	570	1,226	124	1,079	80

UK CR7: IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques

The table below shows the effect of credit derivatives on the calculation of IRB approach capital requirements by AIRB exposure class. The table excludes counterparty credit risk, securitisations, equity exposures and non-credit obligation assets.

		UBIDAC	
		30 June 2022	
		a	b
		Pre credit derivatives RWAs £m	Actual RWAs £m
5	Exposures under AIRB	8,606	8,606
6	Central governments and central banks	703	703
7	Institutions	71	71
8	Corporates	2,342	2,342
8.1	<i>of which Corporates - SMEs</i>	661	661
8.2	<i>of which Corporates - Specialised lending (2)</i>	—	—
8.3	<i>of which: Other</i>	1,681	1,681
9	Retail	5,490	5,490
9.1	<i>Retail - Secured by real estate SMEs - Secured by immovable property collateral</i>	—	—
9.2	<i>Retail - Secured by real estate non-SMEs - Secured by immovable property collateral</i>	4,894	4,894
9.3	<i>Retail - Qualifying revolving</i>	156	156
9.4	<i>Retail - Other SMEs</i>	328	328
9.5	<i>Retail - Other non-SMEs</i>	112	112
10	Total	8,606	8,606

(1) Rows 1 - 4.2 are not presented as UBIDAC does not use FIRB to calculate capital requirements for IRB exposures.

(2) Specialised lending exposures under the slotting approach are excluded.

UK CR7-A: IRB approach – Disclosure of the extent of the use of CRM techniques

The table below provides a view of the CRR credit risk mitigation techniques used in the capital requirements calculation for IRB exposures. These are presented by AIRB exposures class only as UBIDAC does not apply the FIRB method. The table excludes counterparty credit risk, securitisations and non-credit obligation assets.

A-IRB		UBIDAC														
			Credit risk Mitigation techniques										Unfunded credit protection (UFCP)		Credit risk Mitigation methods in the calculation of RWAs	
			Funded credit Protection (FCP)													
			Total exposures £m	Part of exposures covered by financial collaterals %	Part of exposures covered by other eligible collaterals %	Part of exposures covered by immovable property collaterals %	Part of exposures covered by receivables %	Part of exposures covered by other physical collaterals %	Part of exposures covered by other funded credit protection %	Part of exposures covered by cash on deposit %	Part of exposures covered by life insurance policies %	Part of exposures covered by instruments held by a third party %	Part of exposures covered by guarantees %	Part of exposures covered by credit derivatives %		
30 June 2022		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments and central banks	5,589	—	—	—	—	—	—	—	—	—	—	—	703	703	
2	Institutions	303	—	0.18	0.18	—	—	—	—	—	—	—	—	71	71	
3	Corporates	3,180	4.43	94.27	89.56	—	4.71	0.13	—	—	0.13	3.57	—	2,342	2,342	
3.1	Of which Corporates – SMEs	921	0.46	158.32	151.75	—	6.57	0.23	—	—	0.23	7.64	—	661	661	
3.2	Of which Corporates – Specialised lending	5	—	—	—	—	—	—	—	—	—	—	—	—	—	
3.3	Of which Corporates – Other	2,255	6.06	68.3	64.34	—	3.96	0.09	—	—	0.09	1.92	—	1,681	1,681	
4	Retail	12,681	—	255.38	255.38	—	—	—	—	—	—	0.01	—	5,490	5,490	
4.1	Of which Retail – Immovable property SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
4.2	Of which Retail – Immovable property non-SMEs	11,877	—	272.68	272.68	—	—	—	—	—	—	—	—	4,894	4,894	
4.3	Of which Retail – Qualifying revolving	253	—	—	—	—	—	—	—	—	—	—	—	156	156	
4.4	Of which Retail – Other SMEs	442	—	—	—	—	—	—	—	—	—	0.40	—	328	328	
4.5	Of which Retail – Other non-SMEs	110	—	—	—	—	—	—	—	—	—	—	—	112	112	
5	Total	21,753	0.65	162.66	161.97	—	0.69	0.02	—	—	0.02	0.53	—	8,606	8,606	

UK CR7-A: IRB approach – Disclosure of the extent of the use of CRM techniques continued

A-IRB		UBIDAC														
		Total exposures £m	Credit risk Mitigation techniques										Unfunded credit protection (UFCP)		Credit risk Mitigation methods in the calculation of RWAs	
			Funded credit Protection (FCP)													
			Part of exposures covered by financial collaterals	Part of exposures covered by other eligible collaterals	Part of exposures covered by immovable property collaterals	Part of exposures covered by receivables	Part of exposures covered by other physical collaterals	Part of exposures covered by other funded credit protection	Part of exposures covered by cash on deposit	Part of exposures covered by life insurance policies	Part of exposures covered by instruments held by a third party	Part of exposures covered by guarantees	Part of exposures covered by credit derivatives	RWA post all CRM assigned to the obligor exposure class £m	RWA with substitution effects £m	
a	b	c	d	e	f	g	h	i	j	k	l	m	n			
6	Specialised lending under the slotting approach	822	0	182	165	—	16	0	—	—	0	1	—	564	564	
7	Equity Exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	

UK CR10: Specialised lending and equity exposures under the simple risk-weighted approach

The table below shows IRB specialised lending exposures subject to the supervisory slotting approach analysed by type of lending and regulatory category. UBIDAC does not have object finance and commodities finance exposures and therefore these are not presented separately. It excludes counterparty credit risk and securitisations. For specialised lending exposures under the PD/LGD method, refer to table UK CR7-A.

CR10.1

		UBIDAC					
		a	b	c	d	e	f
		Specialised lending: Project finance (Slotting approach)					
		On-balance sheet exposure £m	Off-balance sheet exposure £m	Risk-weight	Exposure value £m	Risk-weighted exposure amount £m	Expected loss amount £m
30 June 2022	Remaining maturity						
Category 1	Less than 2.5 years	8	3	50%	10	4	—
	Equal to or more than 2.5 years	152	18	70%	166	101	1
Category 2	Less than 2.5 years	—	—	70%	—	—	—
	Equal to or more than 2.5 years	5	—	90%	5	4	—
Category 3	Less than 2.5 years	—	—	115%	—	—	—
	Equal to or more than 2.5 years	1	2	115%	3	3	—
Category 4	Less than 2.5 years	—	—	250%	—	—	—
	Equal to or more than 2.5 years	—	—	250%	—	—	—
Category 5	Less than 2.5 years	—	—	—	—	—	—
	Equal to or more than 2.5 years	—	—	—	—	—	—
Total	Less than 2.5 years	8	3		10	4	—
	Equal to or more than 2.5 years	158	20		174	108	1

		UBIDAC					
		a	b	c	d	e	f
		Specialised lending: Project finance (Slotting approach)					
		On-balance sheet exposure £m	Off-balance sheet exposure £m	Risk-weight	Exposure value £m	Risk-weighted exposure amount £m	Expected loss amount £m
31 December 2021	Remaining maturity						
Category 1	Less than 2.5 years	6	2	50%	7	3	—
	Equal to or more than 2.5 years	161	17	70%	174	107	1
Category 2	Less than 2.5 years	—	—	70%	—	—	—
	Equal to or more than 2.5 years	5	—	90%	5	4	—
Category 3	Less than 2.5 years	—	—	115%	—	—	—
	Equal to or more than 2.5 years	1	1	115%	3	3	—
Category 4	Less than 2.5 years	—	—	250%	—	—	—
	Equal to or more than 2.5 years	—	—	250%	—	—	—
Category 5	Less than 2.5 years	—	—	—	—	—	—
	Equal to or more than 2.5 years	—	—	—	—	—	—
Total	Less than 2.5 years	6	2	—	7	3	—
	Equal to or more than 2.5 years	167	18	—	181	114	1

UK CR10: Specialised lending and equity exposures under the simple risk-weighted approach continued

CR10.2

		UBIDAC					
		a	b	c	d	e	f
		Specialised lending: Income-producing real estate and high volatility commercial real estate (Slotting approach)					
		On-balance sheet exposure £m	Off-balance sheet exposure £m	Risk-weight	Exposure value £m	Risk-weighted exposure amount £m	Expected loss amount £m
30 June 2022	Remaining maturity						
Category 1	Less than 2.5 years	262	13	50%	275	138	—
	Equal to or more than 2.5 years	168	1	70%	169	149	1
Category 2	Less than 2.5 years	129	11	70%	137	96	1
	Equal to or more than 2.5 years	33	2	90%	35	46	—
Category 3	Less than 2.5 years	14	—	115%	15	16	—
	Equal to or more than 2.5 years	6	—	115%	6	6	—
Category 4	Less than 2.5 years	—	—	250%	—	—	—
	Equal to or more than 2.5 years	—	—	250%	—	1	—
Category 5	Less than 2.5 years	1	—	—	1	—	—
	Equal to or more than 2.5 years	—	1	—	0	—	—
Total	Less than 2.5 years	406	24		428	250	1
	Equal to or more than 2.5 years	207	4		210	202	1

		UBIDAC					
		a	b	c	d	e	f
		Specialised lending: Income-producing real estate and high volatility commercial real estate (Slotting approach)					
		On-balance sheet exposure £m	Off-balance sheet exposure £m	Risk-weight	Exposure value £m	Risk-weighted exposure amount £m	Expected loss amount £m
31 December 2021	Remaining maturity						
Category 1	Less than 2.5 years	316	37	50%	348	174	—
	Equal to or more than 2.5 years	182	1	70%	183	158	1
Category 2	Less than 2.5 years	93	7	70%	100	70	—
	Equal to or more than 2.5 years	100	5	90%	104	117	1
Category 3	Less than 2.5 years	3	—	115%	3	3	—
	Equal to or more than 2.5 years	5	—	115%	6	6	—
Category 4	Less than 2.5 years	—	—	250%	—	—	—
	Equal to or more than 2.5 years	1	—	250%	1	2	—
Category 5	Less than 2.5 years	1	—	—	1	—	1
	Equal to or more than 2.5 years	1	2	—	1	—	—
Total	Less than 2.5 years	413	44	—	452	247	1
	Equal to or more than 2.5 years	289	8	—	295	283	2

COVID-19 - Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

		UBIDAC								
		a	b	c	d	e	f	g	h	i
		Gross carrying amount								
		Residual maturity of moratoria								
		Number of obligators	£m	Of which: Legislative moratoria £m	Of which: Expired £m	<= 3 months £m	> 3 months <= 6 months £m	> 6 months <= 9 months £m	> 9 months <= 12 months £m	> 1 year £m
30 June 2022										
1	Loans and advances for which moratorium was offered	2,320	312							
2	Loans and advances subject to moratorium (granted)	2,316	312	—	312	—	—	—	—	—
3	Of which: Households		224	—	224	—	—	—	—	—
4	Of which: Collateralised by residential immovable property		212	—	212	—	—	—	—	—
5	Of which: Non-financial corporations		88	—	88	—	—	—	—	—
6	Of which: Small and medium-sized enterprises		38	—	38	—	—	—	—	—
7	Of which: Collateralised by commercial immovable property		79	—	79	—	—	—	—	—

		UBIDAC								
		a	b	c	d	e	f	g	h	i
		Gross carrying amount								
		Residual maturity of moratoria								
		Number of obligators	£m	Of which: Legislative moratoria £m	Of which: Expired £m	<= 3 months £m	> 3 months <= 6 months £m	> 6 months <= 9 months £m	> 9 months <= 12 months £m	> 1 year £m
31 December 2021										
1	Loans and advances for which moratorium was offered	9,318	1,115							
2	Loans and advances subject to moratorium (granted)	8,747	1,043	—	1,043	—	—	—	—	—
3	Of which: Households		1,002	—	1,002	—	—	—	—	—
4	Of which: Collateralised by residential immovable property		990	—	990	—	—	—	—	—
5	Of which: Non-financial corporations		41	—	41	—	—	—	—	—
6	Of which: Small and medium-sized enterprises		30	—	30	—	—	—	—	—
7	Of which: Collateralised by commercial immovable property		19	—	19	—	—	—	—	—

(1) Exposures classified as Held for Sale (HFS) are excluded from the table. Change in the HFS exposures scope is the main driver of the year-to-date movements.

COVID-19 - Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

		UBIDAC			
		a	b	c	d
		Gross carrying amount	Of which:	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Forborne	Public guarantees received	Inflows to
		£m	£m	£m	non-performing exposures
30 June 2022					£m
1	Newly originated loans and advances subject to public guarantee schemes	—	—	—	—
2	Of which: Households	—	—	—	—
3	Of which: Collateralised by residential immovable property	—	—	—	—
4	Of which: Non-financial corporations	—	—	—	—
5	Of which: Small and medium-sized enterprises	—	—	—	—
6	Of which: Collateralised by commercial immovable property	—	—	—	—

		UBIDAC			
		a	b	c	d
		Gross carrying amount	Of which:	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Forborne	Public guarantees received	Inflows to
		£m	£m	£m	non-performing exposures
31 December 2021					£m
1	Newly originated loans and advances subject to public guarantee schemes	4	—	3	—
2	Of which: Households	1	—	—	—
3	Of which: Collateralised by residential immovable property	—	—	—	—
4	Of which: Non-financial corporations	3	—	3	—
5	Of which: Small and medium-sized enterprises	2	—	—	—
6	Of which: Collateralised by commercial immovable property	—	—	—	—

(1) There are no balances reportable as at 30 June 2022. Exposures classified as Held for Sale (HFS) are excluded from the table.