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Powering our Growth



Agenda

10:30	Welcome – Faye Long
10:35	Mid-market customer Q&A – Lisa Phillips, Bill Bullen & Steve Maxwell
11:15	Fireside Chat – Paul Thwaite and Faye Long
11:45	Break
12:00	State of the Nation – Robert Begbie
12:15	Transforming Our Business – James Crozier, Amanda Wickham, Jonathan Hall, Dan Wilkinson & Sameer D'Mello, Malcolm Buchannan & Jen Scott
13:00	Lunch
13:45	Growth – Customer Business Heads
14:45	Performance Culture – Richard Bolingbroke
15:00	Break
15:15	Communicate with Impact – Josh Gaillemin, Whole Story
17:30	Close – Robert Begbie
17:35	Drinks & Canapes



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Mid-market customer **Q&A**



Host



Lisa Phillips
Regional Managing Director,
CMM, Midlands & East

Our panel



Steve Maxwell
CEO,
Worldwide Fruit Ltd



Bill Bullen
CEO,
Utilita Energy



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Fireside Chat

**Paul Thwaite
Faye Long**

Hearing from Customers

**Hearing from
Leaders**

Transformation

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Break



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State of the nation

Robert Begbie

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Transforming C&I in 2026 and beyond

James Crozier
Head of C&I Transformation

Amanda Wickham
Head of Franchise Outcome & Investment Management

Hearing from Customers

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Our ambition to win

For our Customers

Frictionless access to the
best products, channels
and services

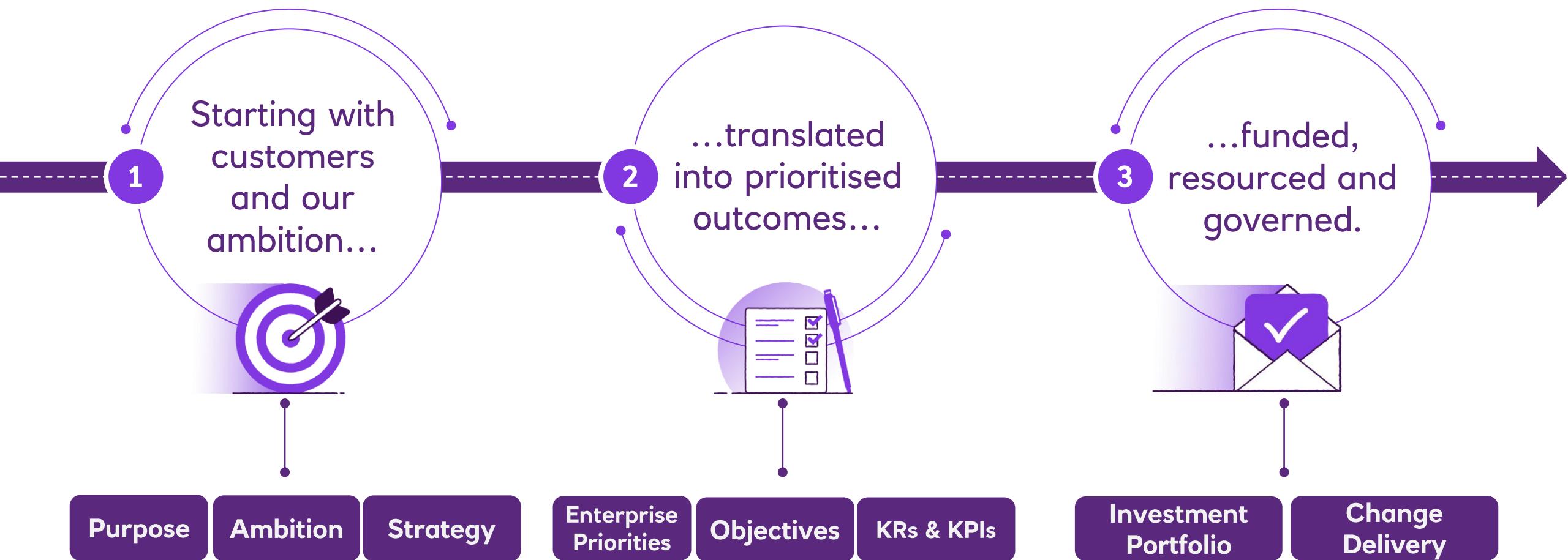
For our Colleagues

Empowered and equipped
to meet evolving customer
needs with no distractions

For our Franchise

Outperform market
on both sides of the
balance sheet

An aligned and prioritised plan



A targeted and agile investment portfolio

C&I strategy first

Multi-year outcomes

Leverage NWG

Accept the trade-offs

↑ 100%
Transformational
outcome spend

↑ £10m
C&I direct investment

↓ 40%
Non transformational
spend



>£375m
investment into
C&I outcomes in
2026

An enhanced approach to delivery

Transformation Pillars

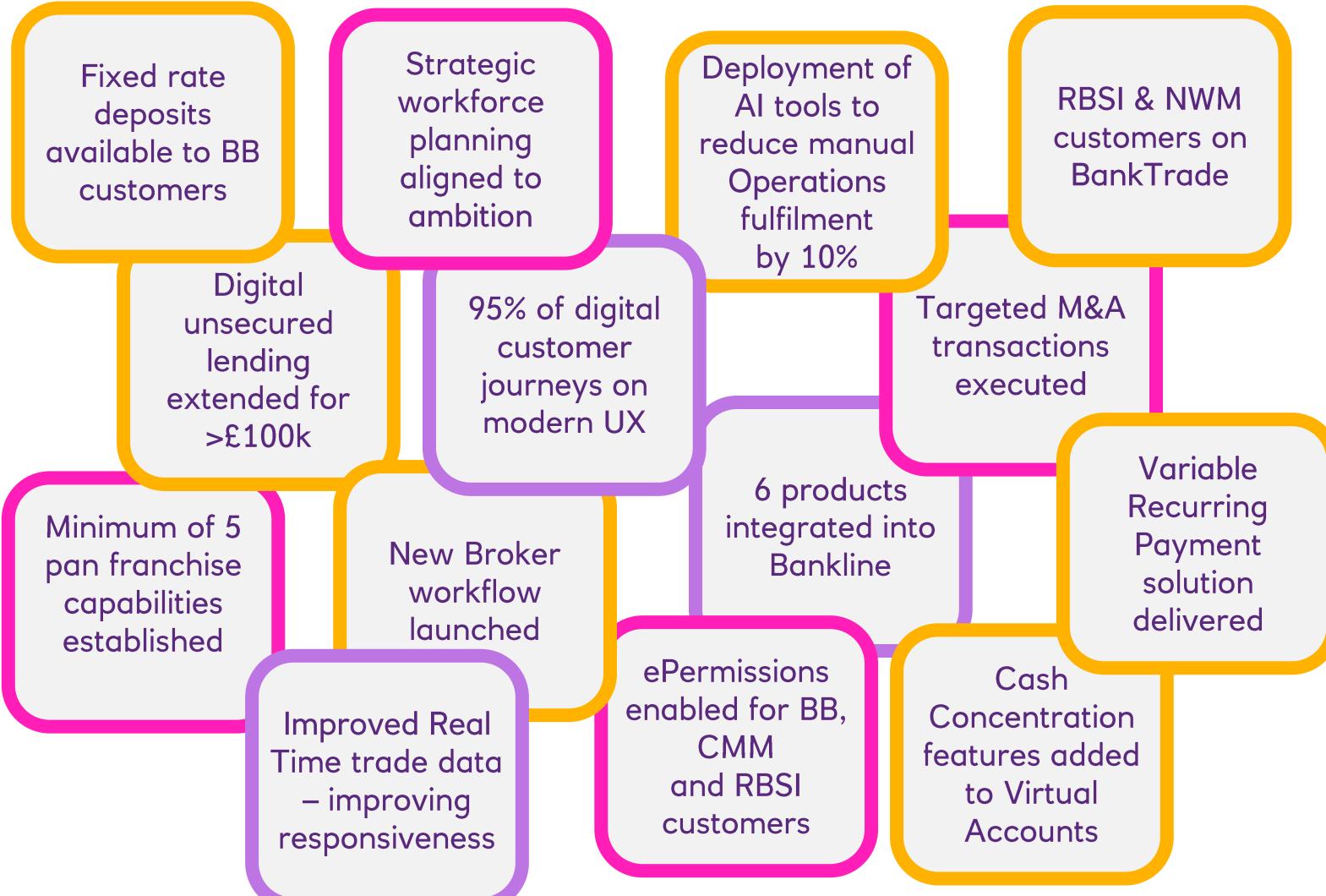
Product & Operational Excellence

Customer & Colleague Channel Experience

Foundational Enablers

Delivering tangible outcomes in 2026

Accelerated by:





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Spotlight on Onboarding

Jonathan Hall

Digital Banking Lead

Hearing from Customers

Hearing from
Leaders

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Spotlight on Onboarding

Where are we today¹

Onboarding has been described as the **#1 pain point**

+41 → -48

Onboarding NPS drop in the past year

95%

Onboarding cases required customer contact

7 platforms and 3 separate logins

Fragmented nature of the current process

40%

Applications not progressing to account opening

vs market leaders

12 days vs same day (simple cases)
40 days vs <10 days (complex cases)

Strategic programme outcomes



95% of simple applications STP



Complex accounts opened within < 5 days



Franchise-wide capability

What we will deliver in 2026

Simple cases:
Mobile Journey
40% STP

Complex cases:
Web Portal
<15 days



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Spotlight on Lending

Dan Wilkinson
Lending Product Lead

Sameer D'Mello
Lending Technology Lead

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Spotlight on Lending

Where are we today

Challenger banks winning with SME customers



40% RM time spent on origination, 60% in-life

61% of broker lending to SMEs by Challenger banks



SMEs rank "good digital banking" as number 1 reason for bank selection

6 different SME decisioning models

40% STP rate & limited digital offering

Strategic programme outcomes

Market-leading digital journey



£4.5bn L&A growth by 2030

90% Digital decisions made STP

Seamless RM-Led journey



Market share growth to 21%

80% RM-led decisions made in 5 days

Simplified end to end journey



Reduction in cost-to-serve

80% in-life servicing digital self-serve

What we will deliver in 2026

Increased digital offering for existing customers & Broker

- > Digitise 100% unsecured lending to £250k
- > 38% apps through digital-first journey

Increase in-life self-serve requests

23% servicing journeys digital self-serve

Process Improvement

- > 6 to 1 credit decisioning
- > Fulfilment & Portfolio Management



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Spotlight on **RM Effectiveness:** **Banker Tools**

Malcolm Buchanan

RMD, CMM & Co-SRO for RM Effectiveness

Jen Scott

Digital Technology Lead

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Spotlight on Banker Tools

Where are we today

30% of RM time spent on manual activity

No single view of customer data

44 systems for RMs to navigate

Strategic programme outcomes



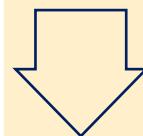
Automation of manual activity

Automated tools, processes + Enhanced Gen AI Capabilities



All the customer insights I need

Data and insight driven customer engagement



Single Colleague Application

44 systems down to a single desktop view

What we will deliver in 2026

50% of CMM meeting content automated

with pilot launched for BBIR + Transcribe & Summarise delivery completed

50% of all CMM/BBIR customer data in a single customer summary view

High growth prospect pipeline delivered

75% of CMM relationship staff on a single collective application (Keystone)

Your role in transforming C&I

LEADERSHIP

ADVOCACY

NO DISTRACTIONS



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Lunch



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CIB Growth Plan

Introduction and CIB priorities for 2026 - Isabelle Girolami

Q&A with Isabelle Girolami, Jonathan Peberdy and Jane Howard

Securitisation: Guillaume Fleuti & Jennifer Wallaert

Underwriting: James Tayler & David Basra

Hearing from Customers

Hearing from
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CIB as part of NatWest Group

Corporate and Institutional Banking (CIB) was established to bring together our former Corporate Banking & Structured Finance (CBSF) and Financial Institutions (FI) businesses in a unified, customer-centric model

Who we are



Brought together in **February 2025**



Three customer pillars to provide single coverage model and customer strategy



Specialist product areas across operational banking (inc. deposits), lending and debt raising, hedging, and FX

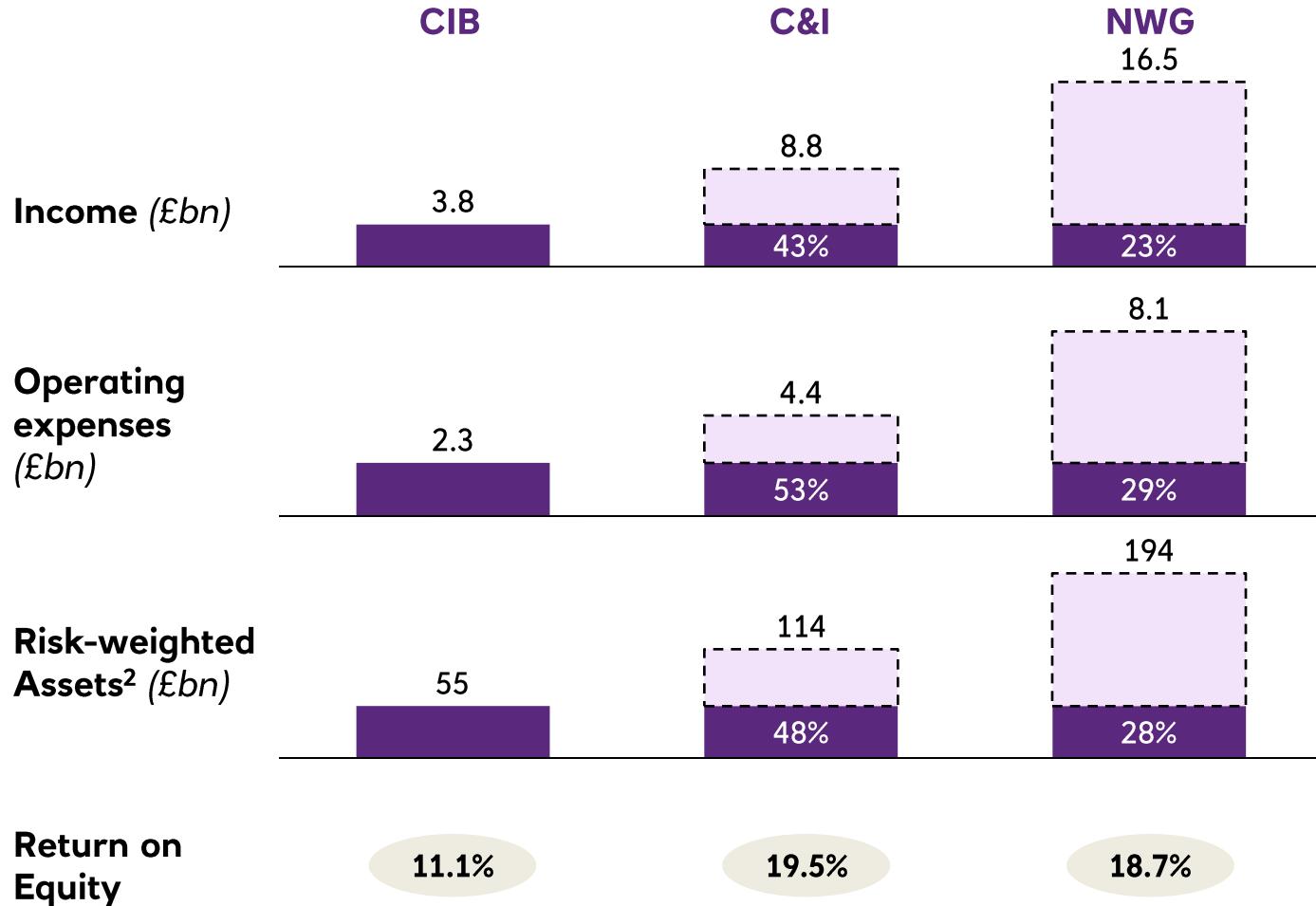


Targeted international footprint in Europe and the US, with the UK as our home market



Three entities delivering specialist products and expertise

CIB's contribution to C&I and NatWest Group, FY2025 rolling forecast ¹



Notes: (1) Rolling forecast as of September 2025 flash; (2) Year-end spot position



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Commercial Mid-Market Growth Plan

Andy Gray



Commercial Mid-Market growth plan

Be the #1 Bank for Customers

- ⌚ Power of our **Regional Coverage Model** as our **Right To Win**
- ⌚ **Deliver growth in targeted sectors and segments**, outpacing the market
- ⌚ **RM effectiveness**, unleashing the full value-add capability of RM teams to deliver **Customer Ambition** – Winning Together

Invest in our RM Team Capability

- ⌚ National roll-out of **Precision Growth**, supported with great **Leadership embedding**
- ⌚ **Banker Tools investment** – help deliver more of the bank to our customers and grow market share
- ⌚ Embed **Performance Culture shift** and an **externally competitive mindset**

Support more customer needs

- ⌚ Meet more customer needs through **partnerships and collaboration with Enterprise partners**
- ⌚ Enhance our **deposits capability** and **cadence** to fuel the **C&I growth ambition**
- ⌚ **Anticipate and meet more customer needs** through RM capability and effectiveness



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Business Banking Growth Plan

Jon Neil



Business Banking – Growing the business in 2026



Technology



People



Collaboration

Acquire

Start Ups >100k

Switchers >5k

Deepen

Lending >20k

- ⑤ High profile **Start Up Marketing campaign**
- ⑤ Broadening **Accelerator business support**
- ⑤ More than a Bank; **FreeAgent embedded accounting**

- ⑤ Leveraging the **opportunity of BBIR**
- ⑤ **Enterprise-wide collaboration**
- ⑤ **Digitising fixed term deposit products**

- ⑤ **Transforming digital lending**
- ⑤ **Scaling Broker Channel**
- ⑤ **AI augmented colleagues** enabling more time with customers

Key Enabler: Digital Onboarding Transformation

Helping small businesses make
their dreams come true

staffscanner



Burnett Edgar
Medical Centre



Dennys House





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Unlocking our High Performance Culture

Richard Bolingbroke

Hearing from Customers

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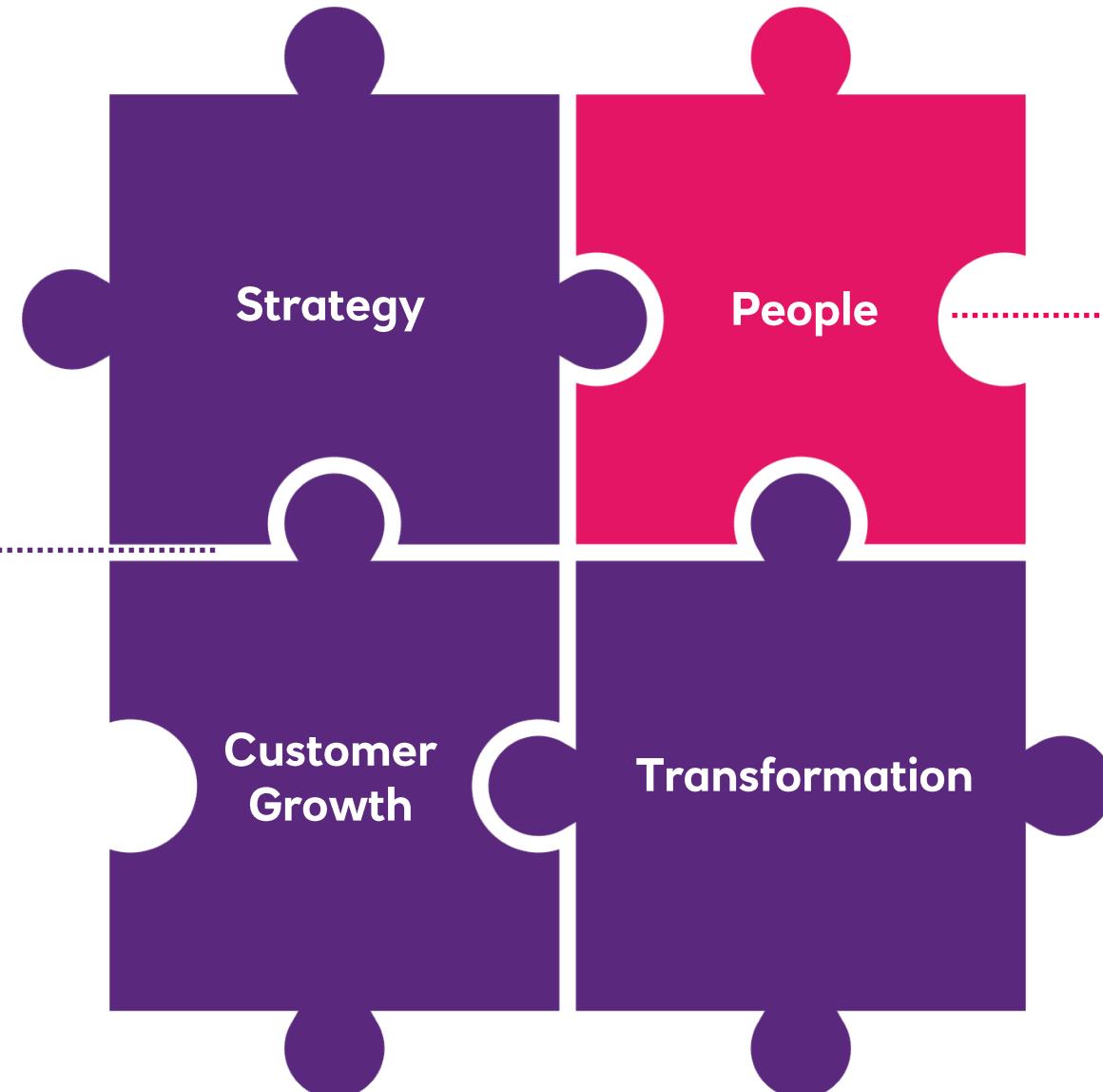
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Unlocking future growth for C&I

**Ambitious
plans to fuel
customer
success and
growth**



A high performance culture that powers our success

Insights from the colleagues who serve our customers...

Key feedback themes

“Our organisation does not always facilitate **efficient operations**”

“Our internal processes are not geared towards providing **best possible customer outcomes**”

“We are not always doing a good job of **moving quickly from idea to implementation**”



Our people priorities



Improving **colleague experience**

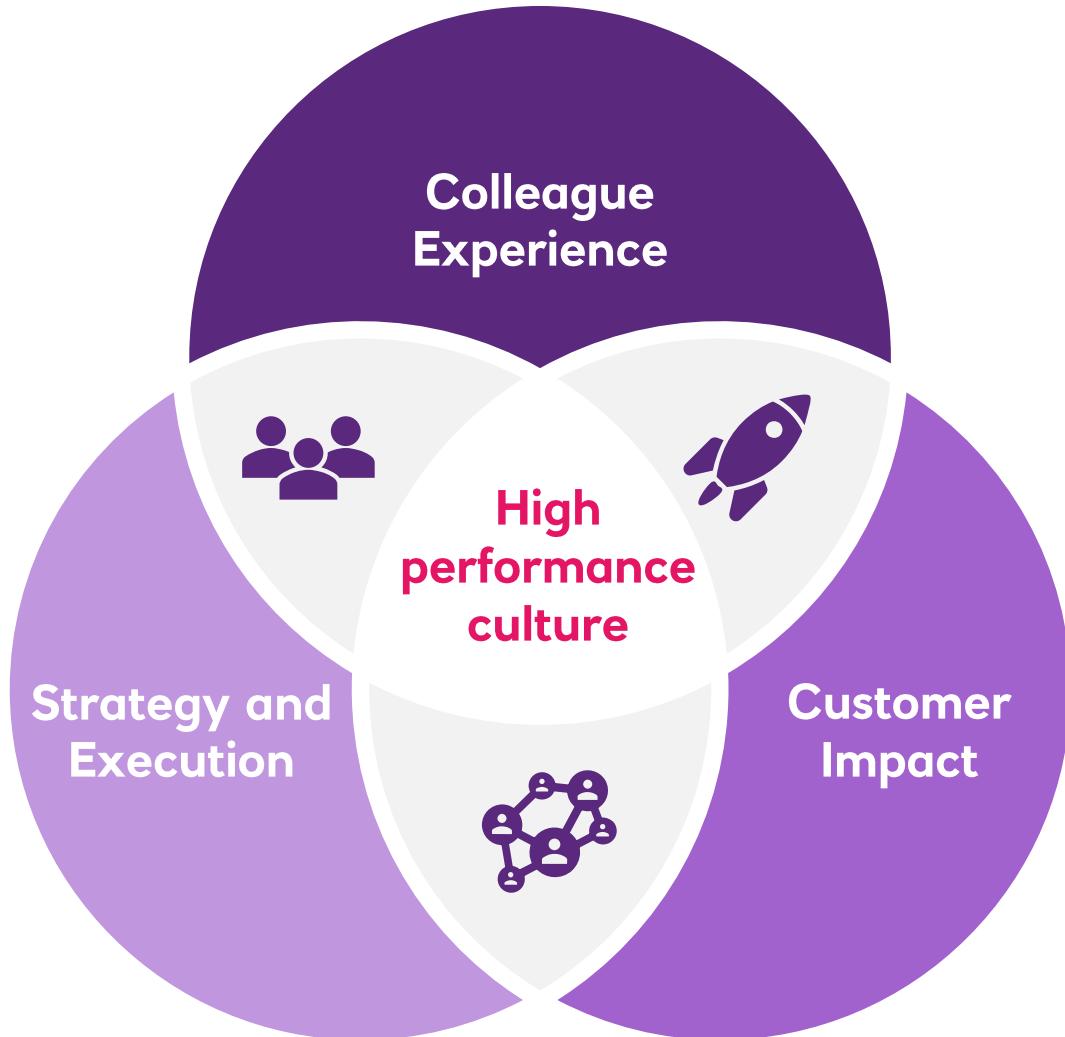


Accelerating **customer impact**



Connecting **strategy to execution**

Unlocking a high-performance culture for C&I



Improving colleague experience

An **inclusive** culture where **talent thrives**, **removing friction** and providing the **tools and support** to succeed

Accelerating customer impact

Faster decisions, simpler governance, and **connected teams** that are united around **winning with customers**

Connecting strategy to execution

Turning **ambition into impact** through **leadership accountability** and **performance-driven execution**

Winning together with our people and culture

Winning Together



Raise the bar in 2026. Bigger expectations, bolder ambition

Champion our people, driving growth, excellence & pace

Lead boldly and shape the next chapter of C&I



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Break



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Close

Robert Begbie



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