

# NatWest Markets Business Continuity Statement

Business Continuity Planning ("BCP") is an integral component of conducting and planning for all business at NatWest Markets. NatWest Markets is committed to maintaining a robust, comprehensive business continuity plan addressing a wide range of business interruption scenarios. The NatWest Markets BCP team is comprised of the regional Business Continuity professional and designated individuals from both the business and technology areas and has oversight at the highest level of the company.

The NatWest Markets BCP program is designed to meet the particular business needs associated with its activities. As such, the BCP program's focus is on maintaining communication lines with NatWest Markets customers, both telephonically and electronically, maintaining access to the fixed income, futures and other markets, both telephonically and electronically, and maintaining access to and authority over funds and securities held in account at its clearing banks, or that are to be processed through the clearing organizations in which it participates. NatWest Markets does not maintain custody of customer funds or securities.

The BCP program's detailed recovery plan includes an alternate staff production site located an appropriate distance away from our US headquarters site, which houses a production ready datacenter, with real-time data, software, and market prices, as well as trading and support workstations. Where necessary, some business lines can transfer to other global locations. Our first line of defense against business interruption, however, is maintaining a resilient infrastructure at our US headquarters including generators, redundant power utility feeds, multiple telecommunications and data providers with multiple separate access points to the building.

Our recovery plan is tested a minimum of once per year, with key employees ensuring they can access mission critical systems and perform their required functions from our remote location. Our US datacenters are also failed over and tested with business user participation. As our businesses change, our plan is reviewed and revised as necessary to ensure complete coverage for all businesses. NatWest Markets also participates in industry-wide planning and testing to assure that our regular operations, as well as our BCP procedures, are compatible with and perform in coordination with other banks' and securities clearing corporations' BCP operations.

In the event of a disaster, NatWest Markets is prepared and committed to continuing or resuming business within four hours, if feasible, to the extent that the markets in which it participates are open. NatWest Markets will generally adhere to the recommendations of the Securities Industry and Financial Markets Association (SIFMA) regarding whether the markets should be open or closed on a particular day or time. If the US markets are open, and the Firm is unable to adequately maintain the communications lines and access described above from its main headquarters, it will utilize a secondary remote location with:

- (1) real-time data replication to the site;
- (2) alternate means of communications among employees, customers and regulators; and
- (3) an automated emergency messaging service for employee and customer access.

If it is necessary to activate our remote location, employees will be asked to relocate to our disaster recovery site and resume operations. In the event we must evacuate our headquarters, but cannot travel to our disaster recovery site, we will take measures to ensure that all trade settlement and liquidity requirements are met to the best of our ability and will prepare to open the next day at the remote site or at our headquarters.

In an emergency, our customers may call into our customer toll free number at 1-800-913-8196 for additional information. If you require additional information regarding our Business Continuity and Disaster Recovery procedures, you may contact Angela Evans (Head of Business Resilience, US) at 203 897 2205 or Wally Beddoe (Business Resilience and Incident Management, US) at 203 8972206.