

Natwest Group PLC (NWG:LN)



Financials/Banks

Price: 515.20

Report Date: August 7, 2025

Business Description and Key Statistics

NatWest Group plc is a United Kingdom-based banking company. The Company serves customers in England and Wales, supporting them with their personal, private, and business banking needs. The Company also offers businesses specialist sector knowledge in areas such as sustainable energy, commercial property and technology, as well as access to specialist entrepreneurial support. Its segments include Retail Banking, Private Banking, Commercial & Institutional, and Central items & other. Retail Banking segment serves personal customers in the United Kingdom, including Ulster Bank customers in Northern Ireland. Private Banking segment serves United Kingdom-connected high-net-worth individuals and their business interests. Commercial & Institutional segment consists of customer businesses reported under business banking, commercial mid-market and corporate & institutions, supporting its customers across the full non-personal customer lifecycle, both domestically and internationally.

Website: <https://www.natwestgroup.com/>

ICB Industry: Financials

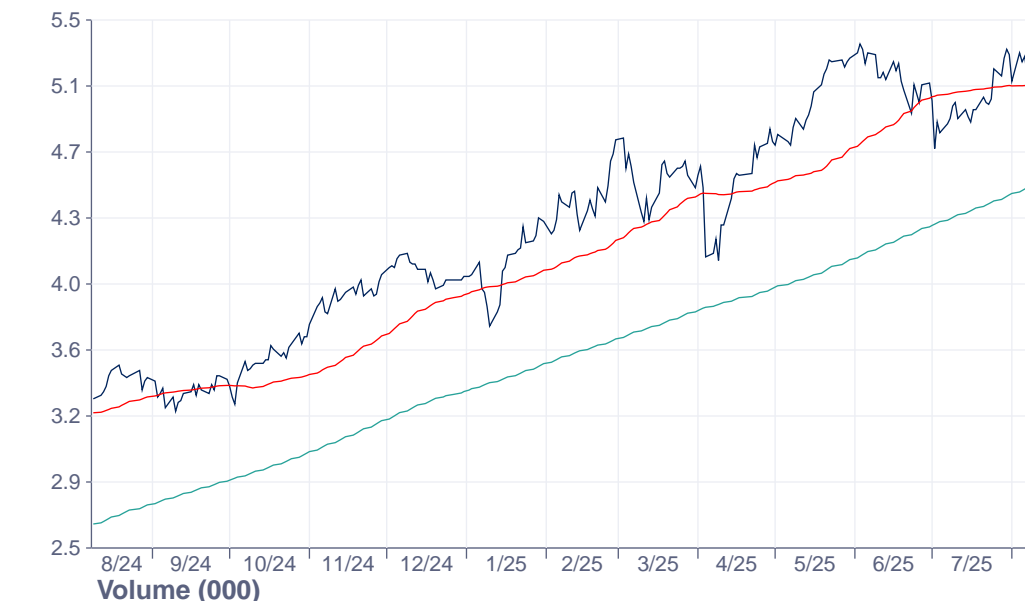
ICB Subsector: Banks

Address: Gogarburn, PO Box 1000
EDINBURGH EH12 1HQ
GBR

Employees: 59,700

	Current	YTY % Chg
Revenue LFY (M)		9.7
EPS Diluted LFY	0.53	17.3
Market Value (M)	45,901	
Shares Outstanding LFY (000)	8,909,287	
Book Value Per Share	4.71	
EBITDA Margin %		
Net Margin %	30.8	
Long-Term Debt / Capital %	52.4	
Dividends and Yield TTM	0.25 - 4.17%	
Payout Ratio TTM %	35.1	
60-Day Average Volume (000)	26,161	
52-Week High & Low	5.33 - 3.26	
Price / 52-Week High & Low	0.97 - 1.58	

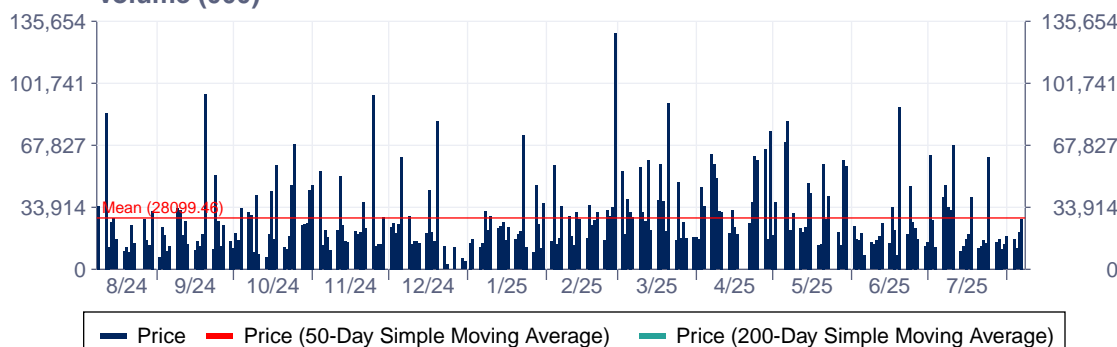
Price, Moving Averages & Volume



Natwest Group PLC is currently trading at 515.20 which is 10,021.8% above its 50 day moving average price of 5.09 and 11,298.2% above its 200 day moving average price of 4.52.

NWG:LN is currently 9,569.7% above its 52-week high price of 5.33 and is 15,713.4% above its 52-week low price of 3.26. Over the past 52-weeks, NWG:LN is up 56.9% while on a calendar year-to-date basis it is up 28.1%.

The Relative Strength Index (RSI) indicator for NWG:LN is currently 52.21. An RSI value of 70 and above is considered overbought and 30 and below oversold.



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Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	-1.98	-1.37	50-Day Average Price	5.09
1-Week %	-2.24	-1.92	Price / 50-Day Average	1.01
4-Week %	3.04	1.68	200-Day Average Price	4.52
52-Week %	56.88	46.07	Price / 200-Day Average	1.14
Quarter-to-Date %	0.74	-2.84	RSI - Relative Strength Index	52.21
Year-to-Date %	28.13	17.43	Risk Metrics	
Last Month %	3.05	-0.87	Price Volatility	0.14
Last Quarter %	13.19	10.08	Sharpe Ratio	0.13
Last Calendar Year %	83.27	77.72	Sortino Ratio	0.23

5-Year Price Performance vs. FTSE 350

Natwest Group PLC
FTSE 350 Index

Current: 4.43 CAGR: 34.8%
Current: 1.45 CAGR: 7.8%



Over the past five years, Natwest Group PLC's stock price is up 343.0% which is 297.5% above the FTSE 350 Index performance of 45.4% over the same period. Natwest Group PLC's cumulative annualized growth rate (CAGR) over the five year period has been 34.8% while that of the FTSE 350 Index has been 7.8%.

Over the past year, Natwest Group PLC's stock price performance of 56.9% has outperformed that of the FTSE 350 Index by 46.1%. On a year-to-date basis, Natwest Group PLC's stock price performance of 28.1% has outperformed the FTSE 350 Index by 17.4%.

Over the past week, Natwest Group PLC's stock price performance of -2.2% has underperformed that of the FTSE 350 Index by 1.9%.

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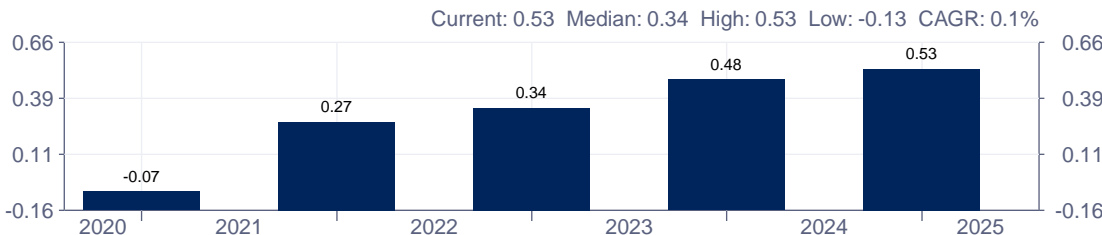
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Growth and Profitability Metrics

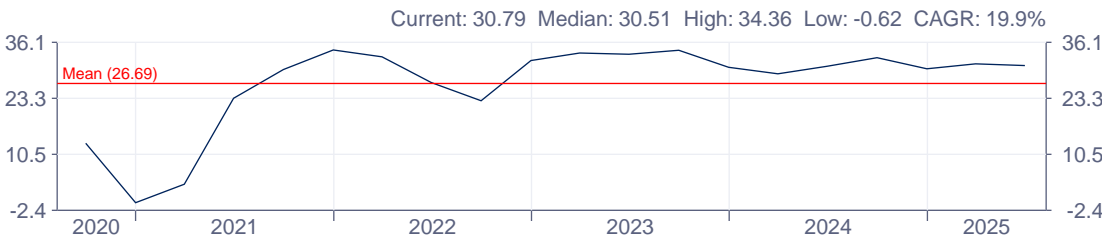
Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	10.7	3.7	1.3	Gross Margin %			
Revenues Per Share %	19.6	10.3	3.9	EBITDA Margin %			
EBITDA %				Pre-Tax Margin %	41.0	31.7	17.2
EPS Diluted %	25.1	29.5	16.7	Net Margin %	30.8	26.7	19.3
Free Cash Flow %	-65.9	999.9	999.9	Return on Equity %	13.6	10.6	7.2
Cash from Operations %	-67.9	999.9	999.9	Return on Capital %	4.9	3.8	2.8
Book Value %	9.4	4.2	-0.7	Return on Assets %	0.7	0.5	0.4

EPS Diluted



Natwest Group PLC's cumulative annualized EPS growth rate over the charted period is 0.1%. This compares to cumulative annualized growth of 25.1% over the past 3 years.

Net Profit Margin %



Natwest Group PLC's net profit margin of 30.8% is 4.1% above the period's mean net margin of 26.7%. During the charted period, the observed net profit margin high and low were 34.4% and -0.6% respectively.

Return on Equity %



Natwest Group PLC's return on equity of 13.6% is 3.0% above the period's mean return on equity of 10.6%. During the charted period, the observed ROE high and low were 16.1% and -0.2% respectively.

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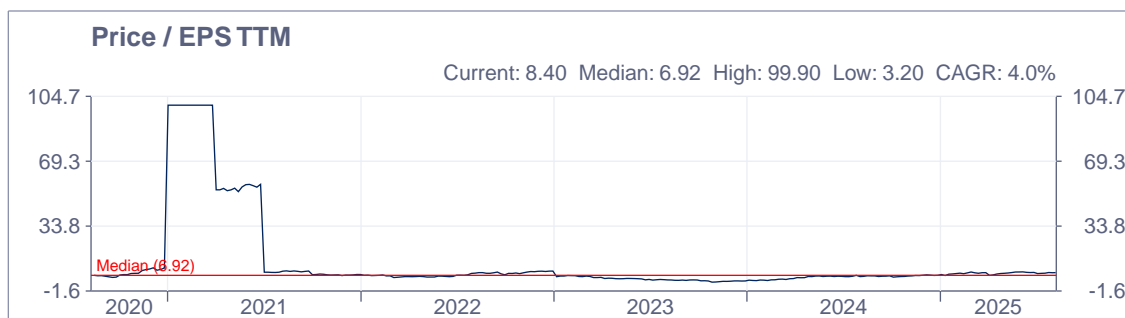
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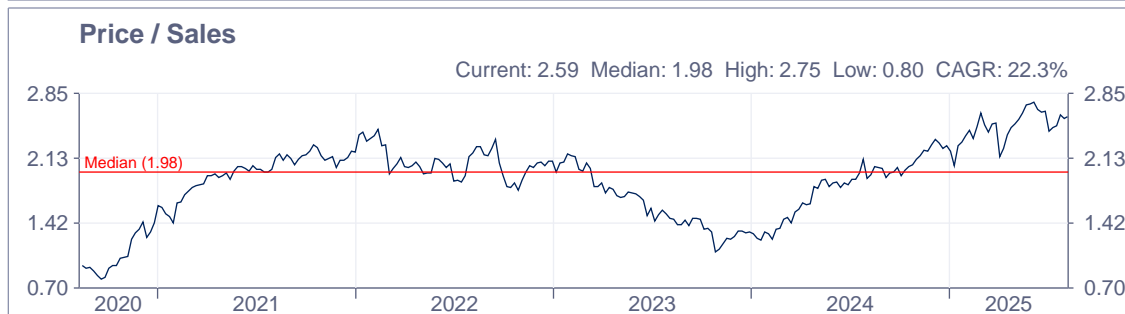
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Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	8.4	6.9	8.4	Earnings Yield %	11.91	14.45	11.91
Price / Sales	2.6	2.0	1.9	Free Cash Flow Yield %	3.75	4.01	0.51
Price / Operating Cash Flow	8.9	6.5	7.9	Dividend Yield %	4.17	4.26	1.89
Price / Book Value	1.1	0.7	0.6	Enterprise Value / EBITDA			



Natwest Group PLC is trading at 8.40 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 6.92, while high and low observations have been 99.90 and 3.20.



Natwest Group PLC is trading at a Price to Sales ratio of 2.59 based on sales generated during the latest fiscal year. This ratio is above the historically observed median ratio of 1.98, while high and low observations have been 2.75 and 0.80.



Natwest Group PLC is trading at a Price to Book ratio of 1.09 based on book value at the latest fiscal year end. This ratio is above the historically observed median of 0.67, while high and low observations have been 1.13 and 0.25.



Natwest Group PLC has a Free Cash Flow Yield of 3.75% based on free cash flow generated during the latest fiscal year. This value is below the historically observed median yield of 4.00%, while high and low observations have been 100.00% and 0.00%.

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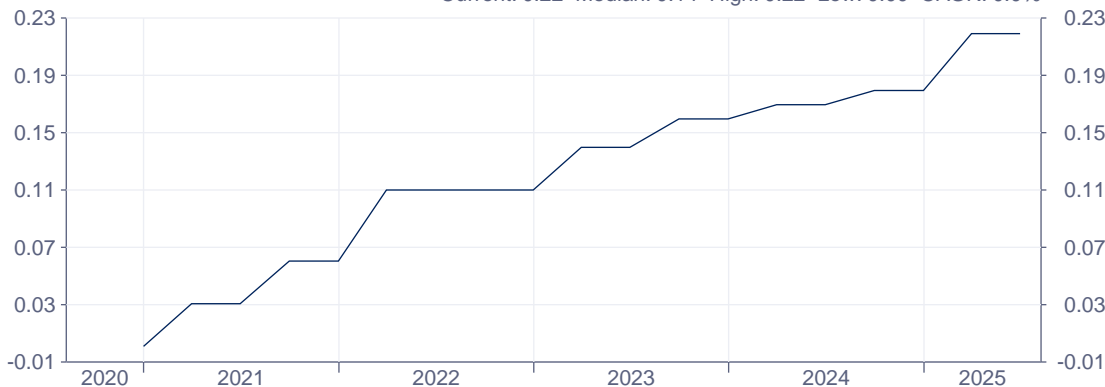
Dividends Data

Dividends Per Share TTM		0.25	Payout Ratio TTM %		35.05%	Dividend Yield TTM %		4.17%
Rate	Ex Date	Record Date	Payment Date	Currency	Note			
0.095	07-08-2025	08-08-2025	12-09-2025	GBP				
0.155	13-03-2025	14-03-2025	28-04-2025	GBP				
0.060	08-08-2024	09-08-2024	13-09-2024	GBP				
0.115	14-03-2024	15-03-2024	29-04-2024	GBP				
0.055	10-08-2023	11-08-2023	15-09-2023	GBP				
0.100	16-03-2023	17-03-2023	02-05-2023	GBP				
0.035	25-08-2022	26-08-2022	16-09-2022	GBP				
0.075	17-03-2022	18-03-2022	04-05-2022	GBP				
0.030	12-08-2021	13-08-2021	17-09-2021	GBP				
0.030	25-03-2021	26-03-2021	04-05-2021	GBP				
0.020	15-08-2019	16-08-2019	20-09-2019	GBP				

Dividend Growth and Yield

Dividends Per Share TTM

Current: 0.22 Median: 0.14 High: 0.22 Low: 0.00 CAGR: 0.0%



Natwest Group PLC's trailing 12-month dividend per share is 0.22 and its dividend has grown at a cumulative annualized rate of 0.0% over the charted period. This compares to dividend growth of 42.90% over the past year and cumulative annualized growth of 31.30% over the past 3 years.

Dividend Yield TTM %

Current: 4.17 Median: 4.26 High: 8.52 Low: 0.00 CAGR: 19.3%



Natwest Group PLC's current dividend yield is 4.17% based on trailing 12 month dividends. The current yield is below the historically observed median of 4.26% and, over the charted time period, the observed high yield has been 8.52% and the observed low yield has been 0.00%.

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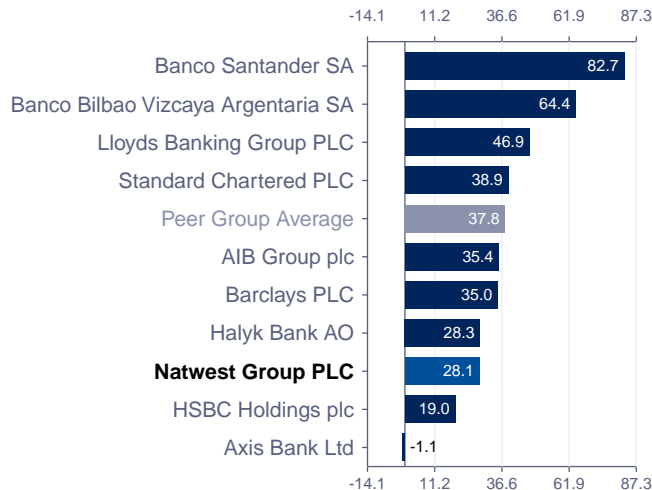
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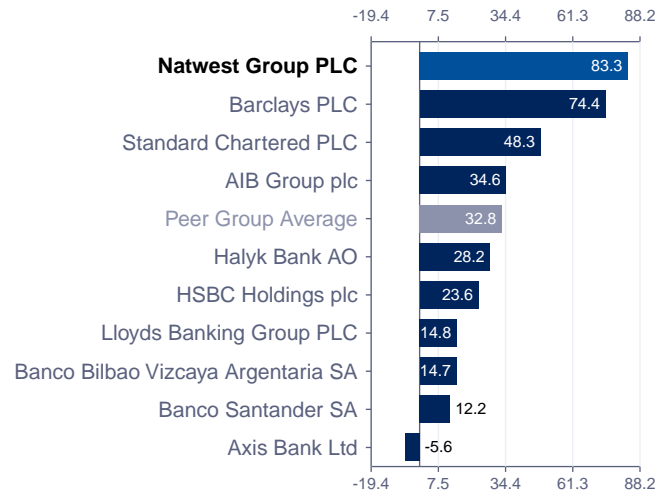
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ICB Subsector Peer Comparisons

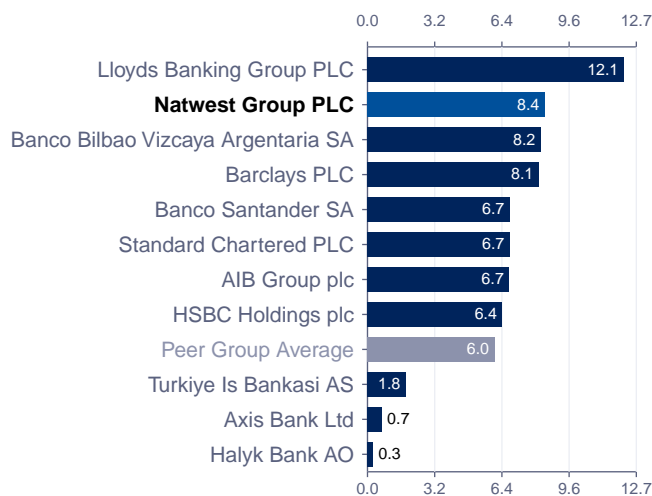
Price Change Year to Date %



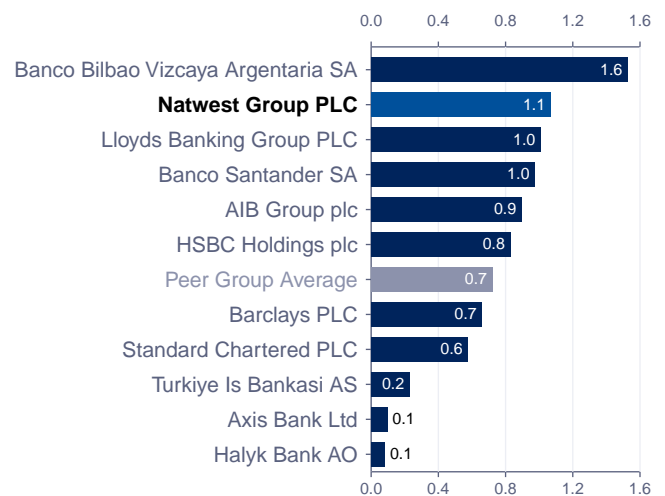
Price Change Last Calendar Year %



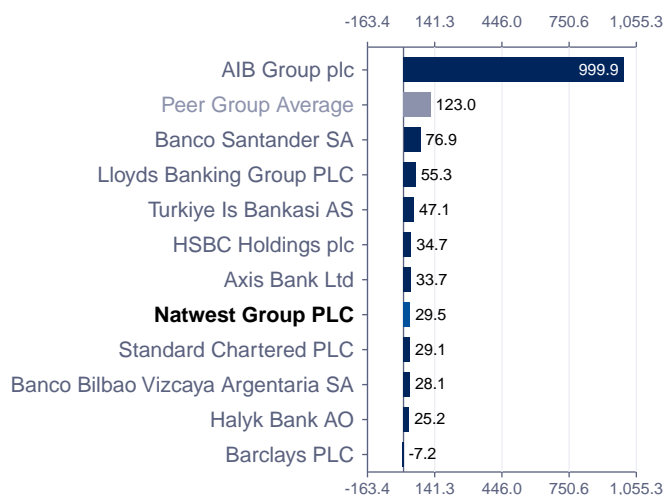
Price / EPS TTM



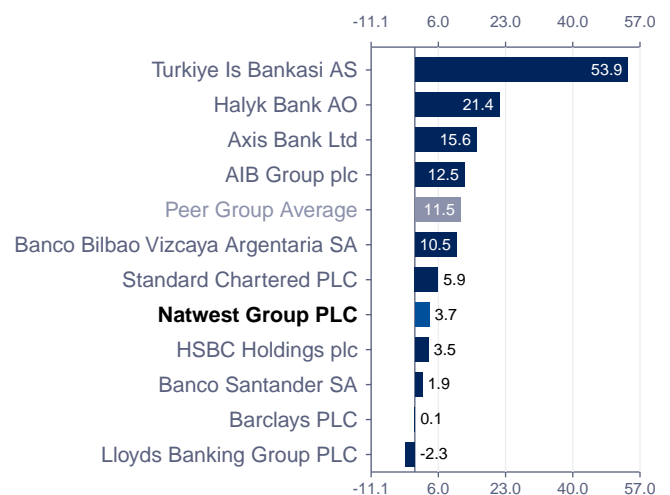
Price / Book Value



EPS 5-Year Growth Rate %



Revenue 5-Year Growth Rate %



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Abbreviations:

CAGR	- Cumulative annual growth rate.
EBIT	- Earnings before interest and taxes.
EBITDA	- Earnings before interest, taxes, depreciation & amortization.
LFY	- Last fiscal year
M	- Million
LON	- London Stock Exchange

Definitions:

Market Value - Weekly Price times latest Shares Outstanding times any applicable ADR factor.

Revenue - Sum of the last four quarters of Revenues.

Revenue Per Share - Sum of the last four quarters of Total Revenue divided by Weighted Average Shares Outstanding.

Normalized EPS LFY - EPS excluding non-recurring, non-operating items, fiscal year aligned TTM value.

60-Day Average Volume (000) - The average of the last 60 daily volume values in thousands of shares.

Price 52-Week High - The high closing price from the last 52 weeks of daily closing prices.

Price 52-Week Low - The low closing price from the last 52 weeks of daily closing prices.

Price / 52-Week High - Latest price divided by the high price from the past 52 weeks of daily closing prices.

Price / 52-Week Low - Latest price divided by the low price from the past 52 weeks of daily closing prices.

50-Day Average Price - Mean of last 50 daily closing prices.

200-Day Average Price - Mean of last 200 daily closing prices.

Price / 50-Day Average Price - Latest closing price divided by mean of last 50 daily closing prices, as a percentage.

Price / 200-Day Average Price - Latest closing price divided by mean of last 200 daily closing prices, as a percentage.

Relative Strength Index - Relative Strength Index or RSI measures the magnitude of gains over a given time period against the magnitude of losses over that period. The equation is $RSI = 100 - 100 / (1 + RS)$ where $RS = (\text{total gains} / n) / (\text{total losses} / n)$ and n = number of RSI periods. In this item, 14 days is used and one year of daily prices are considered. A value of 30 or below may imply oversold and 70 or above may imply overbought.

Price Volatility - The standard deviation of the last 20 days of daily closing prices.

Sharpe Ratio - The 5 year average of the excess monthly return over the risk - free rate(1 - month T - bill) over the 5 year standard deviation of the same series.

Sortino Ratio - The same calculation as the Sharpe Ratio but with positive excess returns set to zero for the standard deviation denominator, so only negative volatility weighs in.

Dividends Per Share TTM - Sum of the last four quarters of Dividends Per Share.

Payout Ratio - Dividends Per Share TTM divided by Normalized EPS TTM.

Dividend Yield TTM % - Sum of the last four quarter of Dividends Per Share divided by Weekly Price.

EBITDA - Sum of the last four quarters of EBITDA (Operating Income + Depreciation & Amortization).

Free Cash Flow - Sum of the last four quarters Net Cash from Operations minus Capital Expenditures (Purchase of Property, Plant & Equipment), from the Cash Flow Statement.

Book Value Per Share - Total Common Equity last quarter divided by Shares Outstanding last quarter.

Gross Margin % - Sum of the last four quarters Gross Profit divided by the sum of the last four quarters Revenues.

EBITDA Margin % - Sum of the last four quarters EBITDA divided by the sum of the last four quarters Revenues.

Pre-Tax Margin % - Sum of the last four quarters of Earnings Before Taxes divided by sum of the last four quarters Revenues.

Net Profit Margin % - Sum of the last four quarters of Normalized EPS divided by sum of the last four quarters Revenues Per Share.

Return on Equity % - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Book Value.

Return on Capital % - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Total Capital Per Share.

Return on Assets % - Sum of the last four quarters of Normalized EPS divided by the average of the last four quarters Total Assets Per Share.

Price / EPS TTM - Weekly Price divided by the sum of the last four quarters of Normalized EPS (capped at 99.9).

Price / Sales - Weekly Price divided by Revenues Per Share TTM.

Price / Book Value - Weekly Price divided by Book Value Per Share last quarter. Book Value Per Share is Total Common Equity last quarter divided by Shares Outstanding last quarter (capped at 49.9).

Free Cash Flow Yield % - Free Cash Flow Per Share TTM divided by Weekly Price.

Enterprise Value - Market Value plus Total Debt last year plus Preferred Equity last year minus Cash & Cash Equivalents last year.

Enterprise Value / Sales - Enterprise Value divided by the sum of the last four quarters of Revenue.

Enterprise Value / EBITDA - Enterprise Value divided by EBITDA TTM.

Enterprise Value / EBIT - Enterprise Value divided by trailing four quarters of Operating Income.

Enterprise Value / Free Cash Flow - Enterprise Value divided by the sum of the last four quarters of Free Cash Flow.

Russell 1000 Index - The largest 1,000 stocks by market cap, the index comprehensively covers the US large cap universe.

EPS 5-Year Growth Rate % is capped at 999.9%.

Revenue 5-Year Growth Rate % is capped at 999.9%.

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