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## NatWest Reports £4.2B Loan Surge, Dividend Up

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NatWest Group plc (NYSE: NWG), a major UK-based financial institution headquartered in Edinburgh, reported strong first-half results for 2025, underscoring its continued growth in both retail and commercial banking.

The bank recorded a £4.2 billion increase in net loans to customers, bringing the total to £336.2 billion as of June 30, 2025. This includes £2.2 billion in personal loans and credit

card balances acquired from Sainsbury's Bank. Within the Retail Banking division, mortgage balances rose by £4.1 billion, reflecting robust demand. Meanwhile, the Commercial & Institutional segment reported a £2.0 billion increase, driven by lending to housebuilders, housing associations, and firms within the Corporate & Institutions division.

NatWest also posted an operating cash flow of £2.5 billion and returned £1.4 billion to shareholders via dividends during the same period. Its latest semi-annual dividend stands at \$0.1543 per share, reflecting a dividend yield of 3.92% as of July 25.

The company's consistent performance, coupled with its increased focus on customer lending, signals strong fundamentals amid a competitive banking landscape. Analysts note that while NatWest offers reliable income through dividends, other sectors, particularly technology, may present different risk-return profiles.

NatWest continues to solidify its position as one of the UK's major banking groups, with investors closely watching its dividend stability and strategic direction.