

Composition of capital

GB088
ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	64,239		67,009		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	83,520		85,502		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-17,788		-18,453		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	1,275		645		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-10,263	-2.0%	-8,647	-1.6%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-407		-388		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 ⁽²⁾	-5,725	-1.1%	-4,436	-0.8%	COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-4,131	-0.8%	-3,823	-0.7%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	53,976	10.3%	58,362	10.8%	
Of which: ordinary shares subscribed by government	55,900	10.6%	55,900	10.4%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	0		0		
Hybrids to be converted into ordinary shares by 31st October 2012	0		0		
New CoCos issued according to EBA Common Term Sheet	0		0		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	53,976	10.3%	58,362	10.8%	
G) Hybrid instruments not subscribed by government	12,060		12,222		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	66,036	12.6%	70,585	13.1%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	525,603		538,772		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	-1,301		-1,301		
I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios ⁽³⁾, as of 30th September 2011	82		82		
Sovereign capital buffer for exposures in EEA (H+I)	0		0		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	-268		-36		Please report the write-downs on sovereign exposures accounted during 2011Q4 (Dec 2011 column) and 2012H1 (June 2012 column) with the limit for the total impairments (Dec 2011 + Jun 2012) of the sovereign buffer for each country.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-6,672		-9,873		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-6,940		-9,909		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA)

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.

(3) It includes also possible differences between the book value and the fair value of: (i) direct sovereign exposures in derivatives; (ii) indirect sovereign exposures in the banking and trading book

Composition of RWA

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ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

	Dec-11	Jun-12
Total RWA ⁽¹⁾	525,603	538,772
RWA for credit risk	403,538	415,052
RWA Securitisation and re-securitisations	12,526	7,444
RWA Other credit risk	391,012	407,608
RWA for market risk	76,666	66,886
RWA operational risk	45,399	56,833
Transitional floors	0	0
RWA Other	0	0

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	0	0	-1	0	0	-1	0	0	0		0	0	0
[3M - 1Y]		23	0	20	6	0	14	0	0	0		0	0	0
[1Y - 2Y]		16	0	-17	1	0	-18	10	0	0		0	0	0
[2Y - 3Y]		22	0	-69	0	0	-69	0	3	0		0	0	0
[3Y - 5Y]		93	0	92	0	0	92	527	-8	0		0	0	0
[5Y - 10Y]		111	0	-122	4	0	-126	0	13	0		0	0	0
[10Y - more]		330	0	365	322	0	43	0	0	0		53	44	-97
Total	595	0	268	333	0	-65	537	8	0	0	53	44	-97	
[0 - 3M]	Belgium	24	0	-17	8	0	-25	0	0	0		0	0	0
[3M - 1Y]		16	0	-101	0	0	-101	0	0	0		0	0	0
[1Y - 2Y]		29	0	-42	0	0	-42	2	1	0		0	0	0
[2Y - 3Y]		55	0	-10	0	0	-10	0	2	0		0	0	0
[3Y - 5Y]		90	0	-60	8	0	-68	104	-10	0		0	0	0
[5Y - 10Y]		1,019	0	723	506	0	217	0	19	0		43	17	-60
[10Y - more]		384	0	257	365	0	-108	0	0	0		96	29	-125
Total	1,616	0	752	888	0	-136	106	11	0	0	139	45	-184	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-4	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	2	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	-2	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		117	0	117	12	0	105	0	0	0		0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0	0		0	0	0
[2Y - 3Y]		1	0	1	0	0	1	4	1	0		0	0	0
[3Y - 5Y]		65	0	65	55	0	10	78	0	0		0	0	0
[5Y - 10Y]		69	0	61	65	0	-4	0	0	0		7	1	-7
[10Y - more]		10	0	6	2	0	4	0	0	0		0	0	0
Total	263	0	251	134	0	117	82	0	0	0	7	1	-7	
[0 - 3M]	Denmark	1,474	0	1,470	504	0	966	0	0	0		0	0	0
[3M - 1Y]		397	0	401	0	0	401	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	3	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	-4	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	1,871	0	1,871	504	0	1,367	0	-1	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	1	0	1	0	0	1	0	0	0		0	0	0
[3M - 1Y]		0	0	-5	0	0	-5	0	0	0		0	0	0
[1Y - 2Y]		0	0	-4	0	0	-4	0	0	0		0	0	0
[2Y - 3Y]		0	0	74	0	0	74	0	0	0		0	0	0
[3Y - 5Y]		25	0	-87	0	0	-87	396	-3	0		0	0	0
[5Y - 10Y]		279	11	260	38	0	211	0	4	0		1	5	-6
[10Y - more]		141	134	141	7	0	7	0	0	0		0	0	0
Total	446	145	381	38	0	198	396	0	0	0	1	5	-6	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11

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(in million Euro)

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		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	France	265	0	51	0	0	51	0	0	0		0	0	0
[3M - 1Y]		7,810	0	6,650	262	0	6,388	7	-1	0		0	2	-2
[1Y - 2Y]		704	0	-3,143	594	0	-3,736	12	-1	0		-10	24	-14
[2Y - 3Y]		1,293	0	966	1,261	0	-295	0	-1	0		-22	40	-18
[3Y - 5Y]		1,798	0	1,177	346	0	831	408	34	0		-16	16	0
[5Y - 10Y]		1,105	43	935	389	0	503	0	6	0		4	22	-25
[10Y - more]		1,194	533	743	318	0	-108	0	0	0		60	31	-91
Total	14,168	576	7,380	3,170	0	3,635	427	39	0	0	17	134	-151	
[0 - 3M]	Germany	2,861	0	2,696	573	0	2,123	1	0	0		1	0	-2
[3M - 1Y]		419	0	403	265	0	139	13	0	0		-2	5	-2
[1Y - 2Y]		1,234	0	917	1,140	0	-223	31	0	0		-1	41	-40
[2Y - 3Y]		2,162	0	2,054	2,008	0	47	15	7	0		-56	114	-57
[3Y - 5Y]		4,647	0	3,808	3,442	0	366	447	-15	0		-180	225	-45
[5Y - 10Y]		5,970	0	5,573	5,490	0	83	0	22	0		-231	348	-116
[10Y - more]		2,066	0	1,413	1,490	0	-78	0	-4	0		-157	244	-87
Total	19,361	0	16,865	14,408	0	2,457	507	10	0	0	-626	977	-351	
[0 - 3M]	Greece ⁽⁵⁾	1,528	9	1,528	1,518	0	1	0	0	0		0	0	0
[3M - 1Y]		13	0	13	0	0	13	0	-61	0		0	0	0
[1Y - 2Y]		16	0	12	0	0	12	0	19	0		0	0	0
[2Y - 3Y]		65	0	65	0	0	65	0	83	0		0	0	0
[3Y - 5Y]		22	0	22	16	0	6	0	-83	0		0	0	0
[5Y - 10Y]		235	0	235	229	0	6	0	39	0		0	0	0
[10Y - more]		145	0	142	129	0	13	0	0	0		0	0	0
Total	2,022	9	2,016	1,892	0	116	0	-2	0	1,518	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	-2	0		0	0	0
[1Y - 2Y]		7	0	7	0	0	7	0	-1	0		0	0	0
[2Y - 3Y]		11	0	11	0	0	11	9	3	0		0	0	0
[3Y - 5Y]		0	0	-1	0	0	-1	0	15	0		0	0	0
[5Y - 10Y]		6	0	0	0	0	0	0	-2	0		0	0	0
[10Y - more]		1	0	0	0	0	0	0	0	0		0	0	0
Total	26	0	18	0	0	18	9	13	0	0	0	0	0	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Ireland	1	0	1	0	0	1	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	110	-1	0		0	0	0
[1Y - 2Y]		0	0	-4	0	0	-4	0	-14	0		0	0	0
[2Y - 3Y]		6	4	6	0	0	2	0	-8	0		0	0	0
[3Y - 5Y]		21	14	20	0	0	6	0	-22	0		0	0	0
[5Y - 10Y]		158	22	140	122	0	-4	0	26	0		55	-31	-24
[10Y - more]		14	14	13	-1	0	-1	0	0	0		0	0	0
Total	201	54	177	122	0	1	110	-18	0	0	55	-31	-24	
[0 - 3M]	Italy	90	0	-1,980	0	0	-1,980	0	0	0		0	0	0
[3M - 1Y]		3,380	0	2,082	0	0	2,082	4	0	0		0	0	0
[1Y - 2Y]		302	0	37	0	0	37	12	-8	0		0	0	0
[2Y - 3Y]		92	0	-979	0	0	-979	0	-16	0		0	0	0
[3Y - 5Y]		692	0	587	49	0	538	92	-92	0		8	1	-10
[5Y - 10Y]		1,037	0	480	714	0	-233	0	163	0		188	-75	-113
[10Y - more]		441	0	151	80	0	71	0	3	0		67	-22	-45
Total	6,033	0	377	843	0	-466	108	50	0	0	263	-96	-168	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	1	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	3	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[5Y - 10Y]		1	0	0	0	0	0	0	-3	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11

GB088

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(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	-1		0	0	0	0
[3Y - 5Y]		0	0	-2	0	0	-2	0	0	-3		0	0	0	0
[5Y - 10Y]		1	0	0	0	0	0	0	0	1		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		1	0	-2	0	0	-2	0	-3	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	49	0	26	0	26	0	0	0	0		0	0	0	0
[3M - 1Y]		549	10	549	61	0	478	0	0	0		-4	4	0	0
[1Y - 2Y]		31	0	31	0	0	31	0	0	0		0	0	0	0
[2Y - 3Y]		122	0	108	0	0	108	0	2	0		0	0	0	0
[3Y - 5Y]		256	0	198	223	0	-25	49	0	0		-2	4	0	0
[5Y - 10Y]		1,386	0	1,382	1,186	195	0	0	-2	0		-78	127	-51	0
[10Y - more]		366	0	-242	262	0	-504	0	0	0		-5	59	-53	0
Total		2,761	10	2,052	1,732	0	309	49	0	0	0	-89	193	-104	0
[0 - 3M]	Norway	1	0	1	0	1	0	0	0	0		0	0	0	0
[3M - 1Y]		6	0	5	0	5	0	0	0	0		0	0	0	0
[1Y - 2Y]		1	0	-7	0	0	-7	3	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		2	0	2	0	0	2	0	0	0		0	0	0	0
[5Y - 10Y]		2	0	2	0	0	2	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		13	0	4	0	4	3	0	0	0	0	0	0	0	0
[0 - 3M]	Poland	88	42	88	45	0	0	0	0	0		0	0	0	0
[3M - 1Y]		69	0	69	69	0	0	0	-1	0		0	0	0	0
[1Y - 2Y]		5	0	5	0	0	5	0	1	0		0	0	0	0
[2Y - 3Y]		6	0	5	0	0	5	0	0	0		0	0	0	0
[3Y - 5Y]		8	0	8	0	0	8	0	2	0		0	0	0	0
[5Y - 10Y]		8	0	-4	0	0	-4	0	-4	0		0	0	0	0
[10Y - more]		1	0	-2	0	0	-2	0	0	0		0	0	0	0
Total		186	42	169	115	0	12	0	-2	0	0	0	0	0	0
[0 - 3M]	Portugal	1	0	-41	0	-41	0	0	-4	0		0	0	0	0
[3M - 1Y]		0	0	-60	0	0	-60	0	2	0		0	0	0	0
[1Y - 2Y]		0	0	-41	0	0	-41	0	-8	0		0	0	0	0
[2Y - 3Y]		0	0	-1	0	0	-1	0	-13	0		0	0	0	0
[3Y - 5Y]		2	0	-5	0	0	-5	23	-39	0		0	0	0	0
[5Y - 10Y]		85	0	55	51	0	4	0	77	0		50	-38	-12	0
[10Y - more]		20	0	20	16	0	5	0	0	0		19	-12	-7	0
Total		109	0	-72	67	0	-139	23	14	0	0	69	-50	-19	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11
GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Romania	124	46	124	73	0	5	0	0	0		0	0	0
[3M - 1Y]		167	3	167	113	0	51	0	0	0		0	0	0
[1Y - 2Y]		8	0	8	8	0	0	0	-1	0		0	0	0
[2Y - 3Y]		12	5	12	7	0	0	0	0	0		0	0	0
[3Y - 5Y]		6	0	6	6	0	0	0	1	0		0	0	0
[5Y - 10Y]		25	25	25	0	0	0	0	-3	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		342	79	342	207	0	56	0	-3	0	0	0	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	-1	0	0	-1	0	0	0		0	0	0
[3Y - 5Y]		6	0	6	0	0	6	0	-1	0		0	0	0
[5Y - 10Y]		22	0	22	20	0	1	0	2	0		2	0	-2
[10Y - more]		0	0	-4	0	0	-4	0	0	0		0	0	0
Total		28	0	23	20	0	2	0	0	0	2	0	-2	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	1	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-1	0		0	0	0
[3Y - 5Y]		0	0	-1	0	0	-1	0	0	0		0	0	0
[5Y - 10Y]		1	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		1	0	-1	0	0	-1	0	-1	0	0	0	0	
[0 - 3M]	Spain	14	0	-29	0	0	-29	0	0	0		0	0	0
[3M - 1Y]		94	11	51	0	0	40	0	1	0		0	0	0
[1Y - 2Y]		55	0	-225	0	0	-225	0	-4	0		0	0	0
[2Y - 3Y]		26	0	-123	0	0	-123	0	1	0		0	0	0
[3Y - 5Y]		55	0	-73	40	0	-113	42	-78	0		18	-12	-6
[5Y - 10Y]		97	0	-4	0	0	-4	0	99	0		0	0	0
[10Y - more]		141	0	-14	0	0	-14	0	0	0		0	0	0
Total		483	11	-417	40	0	-468	42	19	0	18	-12	-6	
[0 - 3M]	Sweden	116	112	116	0	0	4	0	0	0		0	0	0
[3M - 1Y]		41	0	10	0	0	10	1	0	0		0	0	0
[1Y - 2Y]		11	0	5	11	0	-6	10	0	0		0	0	0
[2Y - 3Y]		252	39	240	0	0	201	3	0	0		0	0	0
[3Y - 5Y]		97	0	-25	35	0	-60	52	-1	0		-1	-1	0
[5Y - 10Y]		153	70	-138	0	0	-208	0	-4	0		0	0	0
[10Y - more]		191	187	24	0	0	-163	0	0	0		0	0	0
Total		860	409	232	45	0	-223	66	-5	0	0	0	0	
[0 - 3M]	United Kingdom	2,903	2,525	2,595	73	0	-4	3	0	0		0	0	0
[3M - 1Y]		56	27	32	5	0	5	12	0	5		0	0	0
[1Y - 2Y]		1,375	4	1,176	402	0	770	0	0	0		-4	4	0
[2Y - 3Y]		964	6	387	923	0	-542	4	0	0		-29	30	0
[3Y - 5Y]		3,238	9	2,786	2,603	0	175	26	0	0		-120	132	-5
[5Y - 10Y]		11,114	11	10,590	8,709	0	1,870	0	0	0		-787	852	-63
[10Y - more]		11,611	1,815	9,988	3,370	0	4,803	0	0	7		-368	693	-326
Total		31,261	4,397	27,554	16,085	0	7,072	45	0	12	0	-1,306	1,711	-394
TOTAL EEA 30		82,649	5,731	60,239	40,644	0	13,863	2,510	130	12	1,518	-1,396	2,921	-1,513

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item **does not include** exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Austria	19	0	11	0	0	11	0	0	0		0	0	0
[3M - 1Y]		6	0	4	6	0	-2	0	0	0		0	0	0
[1Y - 2Y]		40	0	37	1	0	36	4	0	0		0	0	0
[2Y - 3Y]		15	0	0	0	0	0	0	4	0		0	0	0
[3Y - 5Y]		42	0	29	0	29	29	462	-9	0		0	0	0
[5Y - 10Y]		203	0	47	4	0	43	0	11	0		0	0	0
[10Y - more]		336	0	312	335	0	-22	0	0	0		57	56	-113
Total	661	0	440	346	29	94	465	6	0	0	57	56	-113	
[0 - 3M]	Belgium	212	0	203	0	0	203	0	0	0		0	0	0
[3M - 1Y]		376	0	357	9	0	348	1	0	0		0	0	0
[1Y - 2Y]		14	0	-86	0	0	-86	0	1	0		0	0	0
[2Y - 3Y]		59	0	53	4	0	50	0	-2	0		0	0	0
[3Y - 5Y]		351	0	254	198	0	56	117	-3	0		4	20	-24
[5Y - 10Y]		946	0	423	336	0	87	0	10	0		19	27	-46
[10Y - more]		521	0	382	377	0	5	0	0	0		94	52	-146
Total	2,478	0	1,587	923	0	663	118	6	0	0	117	99	-216	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-4	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	-3	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	40	0	40	40	0	0	0	0	0		0	0	0
[3M - 1Y]		24	0	24	0	0	24	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		9	0	9	9	0	0	72	0	0		0	0	0
[3Y - 5Y]		55	0	48	53	0	-5	0	0	0		-2	2	0
[5Y - 10Y]		112	0	103	89	0	14	0	0	0		5	6	-11
[10Y - more]		2	0	2	2	0	0	0	0	0		0	0	0
Total	240	0	226	193	0	32	72	1	0	0	3	8	-11	
[0 - 3M]	Denmark	1,078	0	1,078	337	0	741	0	0	0		0	0	0
[3M - 1Y]		2,346	0	2,346	0	0	2,346	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	2	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	-3	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	3,425	0	3,425	337	0	3,088	0	-1	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Finland	12	0	12	0	0	12	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		6	0	6	0	0	6	0	0	0		0	0	0
[2Y - 3Y]		0	0	-21	0	0	-21	0	0	0		0	0	0
[3Y - 5Y]		346	0	291	0	0	291	454	-3	0		0	0	0
[5Y - 10Y]		129	16	125	40	0	69	0	4	0		0	6	-6
[10Y - more]		167	124	82	0	0	-42	0	0	0		0	0	0
Total	661	140	496	40	0	316	454	1	0	0	0	6	-6	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)							
[0 - 3M]	France	2,129	0	2,128	0	0	2,128	0	0	0		0	0	0
[3M - 1Y]		2,620	5	751	27	0	719	1	1	0		0	0	0
[1Y - 2Y]		658	0	-659	642	0	-1,301	9	1	0		-19	19	0
[2Y - 3Y]		409	0	206	126	0	79	0	0	0		-5	5	0
[3Y - 5Y]		1,367	22	480	67	0	390	234	22	0		-12	12	0
[5Y - 10Y]		754	51	-170	177	0	-398	0	-5	0		7	22	-30
[10Y - more]		1,562	538	1,066	336	0	192	0	0	0		62	43	-105
Total		9,500	617	3,802	1,376	0	1,810	244	19	0	0	33	102	-135
[0 - 3M]	Germany	47	0	6	0	0	6	0	0	0		0	0	0
[3M - 1Y]		2,920	0	2,635	84	0	2,551	1	0	0		0	1	-1
[1Y - 2Y]		602	0	231	59	0	171	26	-1	0		-1	4	-1
[2Y - 3Y]		1,112	0	854	787	0	67	3	11	0		-22	37	-15
[3Y - 5Y]		5,123	0	4,601	3,770	0	830	579	-24	0		-197	262	-64
[5Y - 10Y]		6,156	0	6,023	4,879	0	1,144	0	19	0		-330	438	-109
[10Y - more]		1,510	0	1,020	1,094	0	-74	0	-5	0		-69	151	-82
Total		17,470	0	15,369	10,674	0	4,695	609	0	0	0	-620	892	-273
[0 - 3M]	Greece ⁽⁵⁾	4	4	4	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		10	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		20	0	20	0	0	20	0	0	0		0	0	0
Total		34	4	24	0	0	20	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		9	0	-5	0	0	-5	0	1	0		0	0	0
[1Y - 2Y]		26	0	25	0	0	25	0	0	0		0	0	0
[2Y - 3Y]		1	0	0	0	0	0	0	2	0		0	0	0
[3Y - 5Y]		9	0	7	0	0	7	0	5	0		0	0	0
[5Y - 10Y]		25	0	25	0	0	25	0	5	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		69	0	52	0	0	52	0	13	0	0	0	0	0
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	3	3	3	0	0	0	0	0	0		0	0	0
[3M - 1Y]		4	4	4	0	0	4	2	-1	0		0	0	0
[1Y - 2Y]		5	4	5	0	0	1	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	-3	0		0	0	0
[3Y - 5Y]		17	17	17	0	0	0	0	-36	0		0	0	0
[5Y - 10Y]		158	17	152	135	0	0	0	21	0		45	-16	-29
[10Y - more]		14	14	9	-5	0	-5	0	0	0		0	0	0
Total		201	55	190	135	0	2	-19	0	0	0	45	-16	-29
[0 - 3M]	Italy	2,960	0	2,339	0	0	2,339	0	0	0		0	0	0
[3M - 1Y]		245	0	-2,478	0	0	-2,478	4	-3	0		0	0	0
[1Y - 2Y]		305	0	79	0	0	79	0	-15	0		0	0	0
[2Y - 3Y]		219	0	-659	0	0	-659	0	21	0		0	0	0
[3Y - 5Y]		702	0	530	53	0	477	97	-112	0		9	0	-9
[5Y - 10Y]		702	0	166	265	0	-99	0	203	0		56	-9	-46
[10Y - more]		348	0	-99	86	0	-185	0	3	0		69	-17	-53
Total		5,481	0	-121	404	-526	100	98	0	0	0	134	-26	-108
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	2	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-5	0		0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	1	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	-2	0	0	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾	
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios						
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	-2	0	0	-2	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	-1	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-3	0		0	0	0	0
[5Y - 10Y]		4	0	4	0	0	4	0	1	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		5	0	2	0	0	2	0	-3	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	9	0	7	0	0	7	0	0	0		0	0	0	0
[3M - 1Y]		375	4	347	50	0	294	0	0	0		-1	1	0	0
[1Y - 2Y]		108	0	108	0	0	108	0	0	0		0	0	0	0
[2Y - 3Y]		441	0	307	221	0	87	0	5	0		-5	5	0	0
[3Y - 5Y]		493	0	164	0	0	164	44	-3	0		0	0	0	0
[5Y - 10Y]		1,336	0	875	1,097	0	-222	0	-2	0		-81	141	-59	0
[10Y - more]		434	0	-102	252	0	-353	0	0	0		14	52	-67	0
Total		3,196	4	1,707	1,619	0	84	44	-1	0	0	200	-126	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		2	0	2	0	0	2	1	0	0		0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	2	0	0		0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0	0		0	0	0	0
[3Y - 5Y]		6	0	6	0	0	6	0	0	0		0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0	0		0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0	0
Total		11	0	11	0	0	11	3	0	0	0	0	0	0	
[0 - 3M]	Poland	47	0	47	47	0	0	0	1	0		0	0	0	0
[3M - 1Y]		76	0	76	73	0	2	0	1	0		0	0	0	0
[1Y - 2Y]		5	0	-16	0	0	-16	0	2	0		0	0	0	0
[2Y - 3Y]		0	0	-10	0	0	-10	0	0	0		0	0	0	0
[3Y - 5Y]		82	0	81	0	0	81	0	1	0		0	0	0	0
[5Y - 10Y]		14	0	10	0	0	10	0	-3	0		0	0	0	0
[10Y - more]		1	0	0	0	0	0	0	0	0		0	0	0	0
Total		224	0	187	120	0	67	0	1	0	0	0	0	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0		0	0	0	0
[3M - 1Y]		1	0	1	0	0	1	0	-5	0		0	0	0	0
[1Y - 2Y]		0	0	-22	0	0	-22	0	17	0		0	0	0	0
[2Y - 3Y]		0	0	-1	0	0	-1	0	5	0		0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	22	-43	0		0	0	0	0
[5Y - 10Y]		56	0	53	48	0	5	0	59	0		25	-15	-10	0
[10Y - more]		24	0	24	20	0	4	0	0	0		19	-11	-7	0
Total		81	0	55	68	0	-14	22	33	0	43	-26	-17	0	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) ⁽⁴⁾	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) ⁽⁴⁾
		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios					
[0 - 3M]	Romania	81	1	81	71	0	9	0	0	0		0	0	0
[3M - 1Y]		224	0	224	202	0	22	0	-1	0		0	0	0
[1Y - 2Y]		61	4	61	50	0	7	0	-1	0		0	0	0
[2Y - 3Y]		20	0	20	16	0	4	0	2	0		1	-1	0
[3Y - 5Y]		1	0	1	0	0	1	0	0	0		0	0	0
[5Y - 10Y]		28	23	28	0	0	5	0	-2	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		415	29	415	338	0	48	0	-2	0	0	1	-1	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y]		25	0	22	22	0	0	5	0	0		1	1	-2
[5Y - 10Y]		5	0	-2	0	0	-2	0	1	0		0	0	0
[10Y - more]		6	0	6	0	0	6	0	0	0		0	0	0
Total		36	0	26	22	0	4	5	1	0	0	1	1	-2
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	-1	0		0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0		0	0	0
[5Y - 10Y]		1	0	0	0	0	0	0	0	0		0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0		0	0	0
Total		2	0	1	0	0	1	0	-1	0	0	0	0	0
[0 - 3M]	Spain	62	11	-17	0	0	-29	0	0	0		0	0	0
[3M - 1Y]		141	0	103	0	0	103	0	-3	0		0	0	0
[1Y - 2Y]		41	0	-214	0	0	-214	0	-12	0		0	0	0
[2Y - 3Y]		26	0	6	0	0	6	0	29	0		0	0	0
[3Y - 5Y]		73	0	25	36	0	-11	3	-100	0		24	-16	-7
[5Y - 10Y]		104	0	45	0	0	45	0	115	0		0	0	0
[10Y - more]		76	0	-36	0	0	-36	0	5	0		0	0	0
Total		523	11	-89	36	0	-136	3	34	0	0	24	-16	-7
[0 - 3M]	Sweden	103	89	103	0	0	14	0	0	0		0	0	0
[3M - 1Y]		5	0	5	0	0	5	0	0	0		0	0	0
[1Y - 2Y]		216	0	214	11	0	203	3	-1	0		0	0	0
[2Y - 3Y]		78	0	78	14	0	64	0	1	0		0	0	0
[3Y - 5Y]		95	23	42	35	0	-16	60	-2	0		0	0	0
[5Y - 10Y]		179	47	53	0	0	6	0	-3	0		0	0	0
[10Y - more]		191	189	186	0	0	-2	0	0	0		0	0	0
Total		867	348	681	59	0	274	63	-5	0	0	0	0	0
[0 - 3M]	United Kingdom	2,619	2,619	2,620	0	0	1	0	0	0		0	0	0
[3M - 1Y]		432	7	38	418	0	-387	2	0	6		-2	2	0
[1Y - 2Y]		1,060	3	722	671	0	48	0	0	0		-15	15	0
[2Y - 3Y]		784	4	652	739	0	-90	4	0	0		-24	26	-1
[3Y - 5Y]		3,194	6	2,950	2,407	0	537	1	0	0		-105	112	-4
[5Y - 10Y]		8,530	25	7,295	6,962	0	309	0	0	0		-825	875	-47
[10Y - more]		10,561	1,876	10,095	3,539	0	4,680	0	0	6		-381	647	-266
Total		27,180	4,540	24,373	14,735	0	5,098	7	0	11	0	-1,352	2,955	-319
TOTAL EEA 30		72,761	5,748	52,860	31,427	29	15,684	2,213	176	12	0	-1,588	2,955	-1,362

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions **the economic substance over the form** must be used as a criteria for the identification of the exposures to be included in this column. This item **does not include** exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
- (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).