

Country Code	GB
LEI Code	2138005O9XJIJN
Bank Name	The Royal Bank of Scotland Group

up Public Limited Company

N4JPN90



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	36,577	34,252	35,988	33,674	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	36,577	34,252	35,988	33,674	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	45,184	40,494	42,475	39,908	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	45,184	40,494	42,475	39,908	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	54,113	49,382	50,239	47,216	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,113	49,382	50,239	47,216	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	219,167	210,939	222,353	210,209	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	219,167	210,939	222,353	210,209	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.69%	16.24%	16.19%	16.02%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.69%	16.24%	16.19%	16.02%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.62%	19.20%	19.10%	18.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.62%	19.20%	19.10%	18.99%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.69%	23.41%	22.59%	22.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.69%	23.41%	22.59%	22.46%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	762,208	720,609	777,012	735,278	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.93%	5.62%	5.47%	5.43%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	45,184	40,494	42,475	39,908	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	41,142	38,781	40,708	38,193	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	762,208	720,609	777,012	735,278	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	762,208	720,609	777,012	735,278	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	5.6%	5.5%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.4%	5.2%	5.2%	C 47.00 (r330,c010)	



2019 EU-wide Transparency Exercise Capital

The Royal Bank of Scotland Group Public Limited Company

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
		(mln EUR, %)						
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	54,113	49,382	50,239		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	adjustments)	36,577	34,252	35,988	33,674	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	14,734	14,617	15,351	14,701	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	15,927	13,846	14,750	13,647	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	3,453	3,834	3,904	3,752	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	12,237	12,141	12,606	12,085	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-528	-791	-828	-889	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,420	-7,396	-7,708	-7,397	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-824	-827	-839	-969	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-683	-731	-795	-810	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-319	-440	-454	-446	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,607	6,242	6,487	6,234	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,565	4,529	4,720	4,518	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	4,042	1,714	1,767	1,716	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	45,184	40,494	42,475	39,908	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,929	8,888	7,765	7,308	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	7,274	7,248	6,107	5,710	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	1,655	1,640	1,657	1,598	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	219,167	210,939	222,353		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.69%	16.24%	16.19%	16.02%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.62%	19.20%	19.10%	18.99%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.69%	23.41%	22.59%	22.46%	CA3 {5}	- -
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	36,577	34,252	35,988	33,674	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.69%	16.24%	16.19%		[D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0				C 05.01 (r440,c040)	
			U	U	0			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	158,217	151,232	159,405	150,116	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002), + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	26,796	25,939	26,846	19,669	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	124,778	118,954	124,701	122,130	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	1,855	1,778	1,959	3,070	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	12,665	12,024	13,766	12,901	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,728	2,745	2,870	2,342	C 02.00 (R640, c010)
Settlement risk	0	1	9	18	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	2,886	3,320	3,410	3,285	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	17,436	16,586	16,564	16,341	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	2,859	2,066	3,269	2,934	C 02.00 (R530, c010)
Of which IMA	14,577	14,520	13,293	13,387	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	749	715	880	696	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	25,235	25,031	26,330	25,206	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	25,235	25,031	26,330	25,206	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	219,167	210,939	222,353	210,209	





(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	9,580	12,800	3,289	6,345
Of which debt securities income	591	815	248	466
Of which loans and advances income	8,500	11,369	3,023	5,862
Interest expenses	2,161	2,946	856	1,769
(Of which deposits expenses)	953	1,264	421	777
(Of which debt securities issued expenses)	1,207	1,659	434	968
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	122	33	2	10
Net Fee and commission income	2,052	2,742	784	1,444
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	83	145	28	31
Gains or (-) losses on financial assets and liabilities held for trading, net	1,510	1,677	263	652
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-125	-33	33	50
Gains or (-) losses from hedge accounting, net	-49	-73	17	23
Exchange differences [gain or (-) loss], net	8	11	3	5
Net other operating income /(expenses)	723	724	112	1,315
TOTAL OPERATING INCOME, NET	11,744	15,080	3,675	8,106
(Administrative expenses)	6,299	8,733	1,980	3,798
(Depreciation)	607	828	288	560
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1,293	1,427	20	123
(Commitments and guarantees given)	-11	-36	-1	31
(Other provisions)	1,305	1,462	21	92
Of which pending legal issues and tax litigation ¹		972		
Of which restructuring ¹		69		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	493	511	128	390
(Financial assets at fair value through other comprehensive income)	0	0	0	3
(Financial assets at amortised cost)	494	511	128	387
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	49	52	0	182
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	138	227	-53	-12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	-27	-37
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,141	3,756	1,180	3,004
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,857	2,331	928	2,789
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,857	2,331	928	2,789
Of which attributable to owners of the parent	1,851	2,340	939	2,498
⁽¹⁾ Information available only as of end of the year ⁽²⁾ For IERS compliance banks "zero" in cell "Increases or ($_{-}$) decreases of the fund for general banking risks, net" must be read as "n a "				

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2019 EU-wide Transparency Exercise P&L The Royal Bank of Scotland Group Public Limited Company



(mln EUR)	(mln EUR) As of 30/09/2018			As of 31/12/2018						As of 31/	03/2019			As of 30/0			
		Fa	ir value hierarc	hy		Fair	value hierarcl	hy		Fai	r value hierarcl	hy		Fai	r value hierarcl	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	133,979				114,532				111,846				109,990				IAS 1.54 (i)
Financial assets held for trading	226,370	29,170	194,266	2,934	215,890	24,597	188,321	2,971	243,599	34,573	206,365	2,661	248,087	27,050	218,572	2,466	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,502	63	1,287	1,153	1,860	40	1,410	410	1,888	46	1,460	383	1,261	18	923	320	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	47,945	41,248	6,348	348	51,320	44,879	6,133	309	56,917	49,512	7,166	239	56,823	48,524	8,052	246	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	386,850				378,957				408,174				379,291				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,580	0	2,580	0	2,517	0	2,517	0	2,693	0	2,693	0	516	0	516	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	17,507				17,457				19,094				17,885				
TOTAL ASSETS	817,734				782,531				844,211				813,852				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets

(mlr	n EUR)		P	As of 30/09/20	18					As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Асси	nulated impairm	ient	Gros	ss carrying amo	ount	Acc	umulated impai	rment	Gro	oss carrying amo	ount	Accun	nulated impai	ment	Gro	ss carrying am	nount	Accu	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	5	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	47,180) 187	4	-3	-2	-4	50,686	32		3 -	3 -3	3 C	56,129	9 75		3 -4	-3	C	55,360	0 117	7	3 -4	-1	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C) 0	C	0	0	0	0	0	(0	0 0) C	C	0 0) (0 0	C) (o c	D	0 C	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	9,842	818	23	-2	-1	0	14,208	443	-	1 -	2 0) -1	13,985	5 646) -2	2 0	C	14,14	7 640)	0 -2	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	338,135	32,740	10,013	-361	-925	-3,434	326,698	32,982	8,707	7 -32	4 -967	-2,788	356,013	3 33,393	8,13	5 -340	-1,019	-2,636	329,054	30,966	5 8,06	5 -283	-722	-2,572	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution



	SA					II									IM						
			VaR <i>(Memorandun</i>	m item)	STRESSED VaR <i>(N</i>	Aemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		RICE RISKS C HARGE FOR C			VaR <i>(Memora</i>	ndum item)	STRESSED VaR (M	lemorandum item)	INCREME DEFAULT MIGRATIO CAPITAL C	T AND ON RISK		ICE RISKS CAP ARGE FOR CTP		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF F	PREVIOUS AY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE LAST MEASURE MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 1EASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/0	9/2018								As of 31/12	2/2018					
Traded Debt Instruments Of which: General risk	2,327 824	408	183 130	67 46	531 376	203 132						180 149	52 31	533 389	175 121						
Of which: Specific risk Equities Of which: General risk	1,503 0 0	1,379 0 0	80 6 6	24 2 2	266 36 36	83 4 4						5 5	24 2 2	327 39 39	82 14 14						
Of which: Specific risk Foreign exchange risk	0 532	0 279	0 23	0 7	0 113 17	0 24						0 40	0 16	0 226	0 53						
Commodities risk Total		2,066	197	4 72	723	<u>10</u> 351	235 246	0	0	0	14,577	219	71	6 99	332	244	236	0	0	0	14,520
	As of 31/03/2019	As of 30/06/2019				As of 31/0	03/2019								As of 30/06	5/2019					
Traded Debt Instruments Of which: General risk	2,787 1,081	2,390 966	221 184	81	460 357	154						214 182	61	553 408	221 140						
Of which: Specific risk	1,706	1,423	86	22	303	116 80						73	23	284	140						
Equities	5	0	10	5	51	35						8	1	76	8						
Of which: General risk Of which: Specific risk	3	0		5	51	35						8	1	76							
Foreign exchange risk	457	534	49	0 14	298	211						35	11	151	18						
Commodities risk	20	10	2	1	6	4						3	0	16	2						
Total	3,269	2,934	231	78	603	282	230 184	0	0	0	13,293	212	64	653	290	205	185	0	0	0	13,387

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2019 EU-wide Transparency Exercise

Market Risk



Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

					Standardise	ed Approach							
			As of 30/	09/2018		As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(mln EUR, %)												
	Central governments or central banks	113,509	109,711			111,903	108,006	968					
	Regional governments or local authorities	479	226	166	5	469	190	157					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	35	35	0		35	35	0					
	International Organisations	0	0	512		0	0	0					
	Institutions	6,269	5,666	513		6,750	6,232	634					
	Corporates of which: SME	16,038 1,489	13,078 1,222	12,069 999		15,111 1,421	11,971 1,136	10,965 907					
	Retail	6,884	3,642	2,373		6,247	3,178	2,052					
	of which: SME	3,440	1,216	697		3,341	1,113	638					
Consolidated data	Secured by mortgages on immovable property	18,127	17,523	8,311		18,183	17,579	8,372					
	of which: SME	214	208	114	1	231	225	150					
	Exposures in default	939	611	764		903	619	760	280				
	Items associated with particularly high risk	86	31	46	5	86	32	47	200				
	Covered bonds	151	151	30)	153	153	31					
	Claims on institutions and corporates with a ST credit assessment	0	0	C		0	0	0					
	Collective investments undertakings (CIU)	0	0	C		0	0	0					
	Equity	728	728	1,542	2	788	788	1,713					
	Other exposures	2,601	2,601	748		2,300	2,300	881					
	Standardised Total ²	165,845	154,003	28,494	510	162,929	151,082	2 26,581	493				

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

Standardise	ed Approach
As of 30/09/2018	As of 31/12/2018

	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	110,871	107,774	1,931		108,829	105,328	967	
	Regional governments or local authorities	263	31	6		263	24	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,923	2,923	196		3,607	3,607	331	
	Corporates	4,658	3,308	2,927		4,766	3,312	2,937	
	of which: SME	835	678	486		825	676	477	
	Retail	5,861	2,652	1,663		5,275	2,222	1,365	
UNITED KINGDOM	of which: SME	3,424	1,200	686		3,324	1,096	626	
	Secured by mortgages on miniovable property	12,968	12,550	6,008		13,175	12,777	6,137	
	of which: SME	134	131	75		159	154	112	
	Exposures in default	441	392	483	47	403	357	433	43
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity Other exposures	544 2,267	544 2,267	1,345 574		614 1,938	614 1,938	1,526 705	
	Standardised Total ²	2,207	2,207	5/4	90	1,938	1,930	703	89

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 30/09/2018				As of 31/	12/2018	
		Original Exposure ¹	Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk exposure amou						
	(mln EUR, %)								
	Central governments or central banks	38	38	0		165	164	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	381	296	6		349	266	5	
	Corporates	100	92	88		91	82	76	
	of which: SME	0	12	6		0	12	6	
	Retail	28	28	12		30	30	14	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANT	Secured by mortgages on immovable property	22	22	9		22	22	9	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

			Standardised Approach								
			As of 30/	09/2018			As of 31,	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	2	2	0		300	300	0			
	Regional governments or local authorities	8	8	2		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,430	1,338	39		1,288	1,266	26			
	Corporates	961	943	943		27	8	9			
	of which: SME	19	2	2		18	1	1			
	Retail	9	9	4		8	8	4			
UNITED STATES	of which: SME	0	0	0		0	0	0			
UNITED STATES	Secured by mortgages on immovable property	238	234	89		245	240	92			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	56	13	19	43	17	13	20	4		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	108	108	108		109	109	109			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				45				5		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	riginal Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk exposure amount						
	(min EUR, %)	0	0	0		0	0	1	
	Central governments or central banks	0	0	0		0	0		
	Regional governments or local authorities Public sector entities	2	2	2		2	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	969	816	790		892	756	731	
	of which: SME	455	401	375		382	321	296	
	Retail	6	5	4		1	1	1	
	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	170	140	120		219	170	134	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	47	22	31	23	33	18	25	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	10		4	4	9	
	Other exposures	42	42	8		36	36	7	
	Standardised Total ²				31				20

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach As of 30/09/2018 As of 31/12/2018

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	1	1		6	1	1	
	Corporates	214	197	197		206	185	185	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUXEMBOOKG	Secured by mortgages on immovable property	77	69	72		59	56	61	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.	
--	--

			Standardised Approach							
			As of 30/	09/2018			As of 31/	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)	0	0	0		0	0	0		
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	ů O	0	0		0	0	ů O		
	Institutions	14	0	0		0	0	0		
	Corporates	296	132	132		352	121	121		
	of which: SME	1	0	0		1	0	0		
	Retail	7	7	3		8	8	3		
	of which: SME	0	0	0		0	0	0		
NETHERLANDS	Secured by mortgages on immovable property	88	87	78		85	85	77		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	0	0	0		0	0			
	Standardised Total ²	0	0	0	0	0	0	0	2	
					l v				2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.

			Standardised Approach								
			As of 30/	/09/2018			As of 31,	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	48	36	7		47	17	3			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	506	505	12		523	521	14			
	Corporates	203	157	157		226	174	174			
	of which: SME Retail	0	U 15	0		21	0	U			
	of which: SME	10	15	/		10	16	8			
FRANCE		0	U 21	11		0	0 34	12			
_	Secured by mortgages on immovable property of which: SME	51	51	11		00	54 0	12			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0		0		1	1			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				15				3		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

					Standardise	d Approach			
			As of 30/09/2018 As of 31/12/2018					/12/2018	
		Original Exposure ¹	Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk exposure amount						
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	223	174	183		189	154	163	
	of which: SME	1	0	0		0	0	0	
	Retail	69	46	35		42	30	22	
JERSEY	of which: SME	0	0	0		0	0	0	
JERGET	Secured by mortgages on immovable property	1,007	913	463		1,014	918	470	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	10	10	10	0	43	43	43	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				2				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	92	88	88		179	136	136	
	of which: SME	3	3	3		0	0	0	
	Retail	14	14	11		14	14	11	
GUERNSEY	of which: SME	0	0	0		0	0	0	
GUERNSET	Secured by mortgages on immovable property	659	651	287		634	628	267	
	of which: SME	4	3	1		3	3	1	
	Exposures in default	7	6	7	1	8	6	7	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures,	but inclue	des general	credit risk	adjustments.	

			Standardised Approach							
			As of 30/	/09/2018			As of 31/	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0			
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	276	256	256		347	296	296		
	of which: SME	0	0	0		0	0	0		
	Retail	7	7	3		8	8	4		
SPAIN	of which: SME	0	0	0		0	0	0		
JFAIN	Secured by mortgages on immovable property	13	13	5		13	13	5		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	13	10	12	4	12	/	9		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0	0			
	Collective investments undertakings (CIU)	0				0	0			
	Equity	0	0 0			0	0			
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				16					

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	118,209		872		114,323	102,689	812	
	Regional governments or local authorities	1,460	223	162		299	37	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	36	36	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,771	8,160	826		6,511	6,259	393	
	Corporates	15,260	12,305	11,239		8,276	6,207	5,701	
	of which: SME	1,301	1,046	852		1,371	1,048	864	
	Retail	5,395	3,208	2,024		5,955	2,799	1,698	
Consolidated data	of which: SME	1,218	1,217	698		1,227	1,223	699	
	Secured by mortgages on immovable property	19,286	18,591	8,852		18,663	17,956	8,511	
	of which: SME	204	198	125		185	182	96	C.A.
	Exposures in default	982	639		264	553	412	485	64
	Items associated with particularly high risk	88	33 147	49		8/	32	49	
	Covered bonds	147	147	29		141	141	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	U		0			
	Collective investments undertakings (CIU)	0	040	U 1 700					
	Equity	842	842 1,654	1,789		651 1,953	651	1,566 970	
	Other exposures	1,654	,	1,034		<i>'</i>	1,953		
	Standardised Total ²	172,130	155,790	27,662	472	157,411	139,13	5 20,218	242

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

Standardised Approach						
As of 31/03/2019	As of 30/06/2019					

	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	115,126	107,264	871		112,367	101,033	811	
	Regional governments or local authorities	1,219	23	4		238	8	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,914	3,925	474		2,690	2,728	270	
	Corporates	5,149	3,701	3,276		5,000	3,654	3,280	
	of which: SME	757	607	443		820	645	489	
	Retail	4,496	2,325	1,400		5,682	2,549	1,547	
UNITED KINGDOM	of which: SME	1,202	1,201	686		1,225	1,220	697	
	Secured by mortgages on miniovable property	13,761	13,331	6,414		13,389	12,922	6,182	
	of which: SME	132	127	87		127	125	66	
	Exposures in default	485	369	441	39	418	308	362	36
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity Other exposures	630 1,301	630 1,301	1,564 869		613 1,835	613 1,835	1,525 946	
	Other exposures Standardised Total ²	1,301	1,501	009	92	1,035	1,000	940	81

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31/	03/2019			As of 30/	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	150	150	0		101	100	0	
	Central governments or central banks Regional governments or local authorities	159 29	158 29	0		161 13	160	0	
	Public sector entities	29	29	0		13	15	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	531	443	23		361	277	24	
	Corporates	93	76	76		15	8	8	
	of which: SME	0	0	0		0	0	0	
	Retail	31	31	12		30	30	11	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	28	25	10		24	24	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31/	03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	304	304	0		950	950	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,507	1,454	31		1,586	1,527	32	
	Corporates	23	2	11		21	1	1	
	of which: SME	1	0	0		19	0	0	
	Retail	9	9	3		9	9	4	
UNITED STATES	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	252	250	95		273	269	102	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	14	21	4	17	14	21	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	142	142	142		U 1	U 1	U 1	
	Equity Other expectives	142	142	142			1		
	Other exposures	U	0	0	E I	U	U	0	A
	Standardised Total ²	(1) Original experience unlike Evr			5				4

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	riginal Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk exposure an						Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	1		0	0	1	
	Regional governments or local authorities	2	2	2		1	1	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	914	791	762		935	827	799	
	of which: SME Retail	352	296	267		416	361	333	
	of which: SME	1	1			2	1	1	
IRELAND		207	0 146	109		196	151	131	
	Secured by mortgages on immovable property of which: SME	207	0	109		0	151	131	
	Exposures in default	35	21	27	12	31	17	24	12
	Items associated with particularly high risk	1	21	0	12	51	17	27	12
	Covered bonds		0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	9		2	2	4	
	Other exposures	39		8		45	45	13	
	Standardised Total ²				16				16

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

exposures, but includes genera	ai cicult fisk aujustricitts.								
			Standardise	ed Approach					
	As of 31/	03/2019		As of 30/06/2019					

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	1	1		10	0	0	
	Corporates	235	199	199		185	163	163	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUALINDOUKG	Secured by mortgages on immovable property	61	58	63		81	57	62	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	4	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30,	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
r	(mln EUR, %)					-			
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0 74	0 74		20	102	102	
	Corporates	238	/4	/4		333	103 29	103 29	
	of which: SME Retail	1	U	0		36	29	29	
	of which: SME	o 0	8	3		8	8	3	
NETHERLANDS	Secured by mortgages on immovable property	0	91	80		86	86		
	of which: SME	91	91	0		00	00	//	
	Exposures in default	0	0		0	0	0	0	0
	Items associated with particularly high risk	0	0		0	0	0		0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	ů l	0	0		0	0	0	
	Standardised Total ²		-		0		·		0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	46	15	3		45	14	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,765	1,751	37		1,596	1,585	33	
	Corporates	209	164	160		183	136	132	
	of which: SME	21	0	0		20	0	0	
	Retail	17	17	7		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
INANCE	Secured by mortgages on immovable property	38	35	12		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				33				32

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	195	160	160		185	148	148	
	of which: SME	9	7	7		8	7	7	
	Retail	43	30	23		53	37	28	
JERSEY	of which: SME	0	0	0		0	0	0	
521(821	Secured by mortgages on immovable property	1,100	997	527		1,053	962	512	
	of which: SME	3	3	2	0	3	3	2 7	0
	Exposures in default	8	8	8	0	/	/	/	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		0	0	1	0	0		1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

schosules, put includes genera											
			Standardise	d Approach							
	As of 31/	03/2019		As of 30/06/2019							

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	123	110	110		83	79	78	
	of which: SME	1	1	0		0	0	0	
	Retail	15	15	11		17	16	12	
CHEDNICEV	of which: SME	0	0	0		0	0	0	
GUERNSEY	Secured by mortgages on immovable property	724	687	315		670	630	275	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	9	8	8	1	8	7	8	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				2				2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31/	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	347	295	295		338	287	287	
	of which: SME	0	0	0		0	0	0	
	Retail	8	8	4		8	7	3	
SPAIN	of which: SME	0	0	0		0	0	0	
JIAIN	Secured by mortgages on immovable property	11	11	4		10	10	3	
	of which: SME	0	0	0		0	0	0	_
	Exposures in default	16	12	14	5	11	6	8	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				6				7

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

							IRB Apj	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	104,072		75,221	3,864	0	2	85,831	3	62,497	3,914	0	3
	Institutions	32,178	22	22,993	9,255	0	21	30,669	40	21,159	8,936	0	21
	Corporates	224,891	3,614	167,837	80,298	414	1,741	222,562	3,640	163,992	77,192	430	,
	Corporates - Of Which: Specialised Lending	24,015		23,080	15,278	0	457	22,082	1,380	21,266	14,014	29	372
	Corporates - Of Which: SME	27,613	827	23,898	12,217	370		27,251	854	23,604	11,930	364	404
	Retail	243,590	5,842	232,760	42,260	6,723		238,443	4,813	229,146	40,231	5,073	2,209
	Retail - Secured on real estate property	189,845	4,370	189,670	23,251	5,701	1,317	186,587	3,442	186,400	21,699	4,140	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,554	27	1,520	556	24	14	1,559	28	1,520	568	24	12
Consoliuated uata	Retail - Secured on real estate property - Of Which: non-SME	188,291	4,343	188,150	22,694	5,677		185,028	3,414	184,880	21,130	4,116	
	Retail - Qualifying Revolving	36,850	708	25,330	6,777	393		35,215	672	25,302	6,609	355	
	Retail - Other Retail	16,895	765	17,760	12,232	629	765	16,641	698	17,444	11,923	578	
	Retail - Other Retail - Of Which: SME	9,770	304	10,445	4,539	249	234	9,557	290	10,193	4,385	221	
	Retail - Other Retail - Of Which: non-SME	7,124	460	7,315	7,693	381	531	7,084	409	7,252	7,538	357	487
	Equity	241	1	241	704	0		236	0	217	636	0	
	Other non credit-obligation assets				4,788						4,561		
	IRB Total ²				141,169						135,469		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	adjustments and
	(mln EUR, %)		Of which: defaulted	Vulue		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	327	0	251	21	0	0	401	0	326	23	0)
	Institutions	6,193	0	3,955	1,699	0	1	5,013	0	2,870	1,282	0)
	Corporates	144,498	2,172	110,882	54,964	405	1,179	141,977	2,188	107,255	52,874	394	1,1
	Corporates - Of Which: Specialised Lending	15,602	497	14,906	10,027	0	274	14,030	463	13,445	9,116	0) 2
	Corporates - Of Which: SME	25,443	688	21,868	11,203	370	342	25,195	713	21,670	10,979	364	H C
	Retail	223,254	2,906	212,255	29,821	1,422	1,516	219,305	2,799	209,871	30,712	1,424	1,4
	Retail - Secured on real estate property	171,320	1,495	170,867	11,747	433	241	169,217	1,496	168,794	13,076	525	5 3
	Retail - Secured on real estate property - Of Which: SME	1,547	27	1,512	553	23	14	1,552	28	1,513	566	24	ł
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	169,773	1,468	169,355	11,194	409	227	167,665	1,467	167,281	12,510	501	
	Retail - Qualifying Revolving	35,768	685	24,564	6,452	381	544	34,156	650	24,542	6,270	344	ł
	Retail - Other Retail	16,166	726	16,824	11,621	608	732	15,932	653	16,536	11,366	555	5
	Retail - Other Retail - Of Which: SME	9,286	284	9,758	4,123	233	218	9,086	271	9,526	4,012	206	5
	Retail - Other Retail - Of Which: non-SME	6,879	442	7,066	7,498	376	514	6,846	382	7,010	7,354	349)
	Equity	221	1	221	646	0	0	214	0	195	569	0	
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
			As of 30/	/09/2018			As of 31	/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments					
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions	Of which: defaulted	value		Of which: defaulted	and provisions					
	Central banks and central governments	74,408	0 48,494		0 1	50,174	0 31,439	1,014	() 1					
	Institutions	2,972	2,860	1,196	0 1	1,592	0 1,479		(0 0					
	Corporates	5,283 33	2 3,381	1,131	0 6	4,065	31 2,281	727	(7					
	Corporates - Of Which: Specialised Lending	19 1	3 19	5	0 0	19	13 19	5	(0 0					
	Corporates - Of Which: SME	0	0 0	0	0 0	0	0 0	0	(0 0					
	Retail	54	0 50	6	0 0	53	0 49	6	(0 0					
	Retail - Secured on real estate property	33	0 33	2	0 0	32	0 32	2	(0 0					
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0 0	0	0 0	0	(0 0					
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	33	0 33	2	0 0	32	0 32	2	(0 0					
	Retail - Qualifying Revolving	19	0 15	3	0 0	19	0 15	3	(0 0					
	Retail - Other Retail	2	0 2	2	0 0	2	0 2	2	(0 0					
	Retail - Other Retail - Of Which: SME	0	0 1	0	0 0	1	0 1	0	(0 0					
	Retail - Other Retail - Of Which: non-SME	1	0 1	1	0 0	1	0 1	1	(0 0					
	Equity	0	0 0	0	0 0	0	0 0	0	(0 0					
	Other non credit-obligation assets														
	IRB Total														

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach										
As of 30/09/2018	As of 31/12/2018									

		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Vulue		Of which: defaulted	provisions		Of which: defaulted	Vulue		Of which: defaulted	provisions
	Central banks and central governments	9,653	0	9,653	742	0	0	13,094	0	13,094	924	0	0
	Institutions	11,851	0	6,978	2,505	0	0	12,349	0	7,054	2,599	0	0
	Corporates	11,842	7	7,294	2,719	0	7	14,144	7	9,554	3,239	0	8
	Corporates - Of Which: Specialised Lending	211	0	176	207	0	1	212	0	177	207	0	1
	Corporates - Of Which: SME	5	0	3	1	0	0	4	0	3	1	0	0
	Retail	229	3	214	785	1	. 1	223	3	209	20	1	1
	Retail - Secured on real estate property	161	1	162	776	0	0	157	1	157	12	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	160	1	160	776	0	0	155	1	156	11	0	0
	Retail - Qualifying Revolving	65	1	49	7	1	. 1	64	1	49	7	1	1
	Retail - Other Retail	3	1	4	2	0	0	3	1	3	2	0	0
	Retail - Other Retail - Of Which: SME	2	0	3	1	0	0	2	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	4	0	4	11	0	0	7	0	7	21	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 30/	/09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	3,141		3,133	411	0	1	2,813		2,805	368	0) 1
	Institutions	112		93	52	0	0	125		106	72	0	0 0
	Corporates	8,150	363	6,970	4,130	9	216	8,309	345	7,017	4,094	7	164
	Corporates - Of Which: Specialised Lending	1,182	11	1,131	855	0	8	1,221	12	1,149	863	0) 7
	Corporates - Of Which: SME	1,580	109	1,467	669	0	86	1,526		1,425	673	0) 75
	Retail	18,953		19,265	11,395		1,119	17,859		18,135	9,326		. 714
	Retail - Secured on real estate property	17,676	2,864	17,950	10,547	5,265	1,074	16,603	1,938	16,837	8,510	3,613	673
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0 0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	17,675		17,949			1,074		1,938	16,836	8,509	3,613	
	Retail - Qualifying Revolving	576		411			14	571	14	417	279	7	' 14
	Retail - Other Retail	701		904		19	30		43	881	538	21	. 28
	Retail - Other Retail - Of Which: SME	475		675	412	15	16	463	18	656	369	15	5 14
	Retail - Other Retail - Of Which: non-SME	226	16	230	177	4	15	222	24	225	169	6	5 14
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

		IRB Approach												
				As of 30/	09/2018					As of 31/	12/2018			
		Original	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	
	(mln EUR, %)	Of which: defaulted		Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
LUXEMBOURG	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	6,537 149 6,162 616 43 6 4 0 4 2 0 4 0 0 0 0 0 0	0 0 1	4,464 144 4,444 612 39 5 4 0 4 1 0 4 1 0 0 0 0 0 0	84 24 1,685 416 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 25 1 0 0 0 0 0 0 0 0 0 0 0 0 0	9,009 170 7,271 518 30 5 4 0 4 2 0 4 2 0 0 0 0 0 0 0	0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,395 166 5,227 515 30 5 4 0 4 1 0 4 0 0 0 0 0 0	101 27 1,814 365 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		D 0 D 0 D 15 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0 D 0	
	IRB Total			a value is reported b										

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	kposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposı	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	ſ	Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,332	0	874	44	C) 0	1,425	0	981	44	()
	Institutions	1,940	0	1,933	390		0 0	1,980	0	1,959	391	(D
	Corporates	5,784	24	3,808	1,659	C) 13	5,143	26	3,096	1,207	() 1
	Corporates - Of Which: Specialised Lending	127	8	128	99	C	0 0	125	8	125	95	(D
	Corporates - Of Which: SME	4	4	4	0	C	0 0	4	4	4	0	(D
	Retail	25	0	22	3	C	0 0	24	0	22	3	(0
	Retail - Secured on real estate property	14	0	14	1	C	0 0	14	0	14	1	(D
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0 0	0	0	0	0	(D
INET HERLANDS	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	1	C	0 0	14	0	14	1	(D
	Retail - Qualifying Revolving	10	0	7	2	C	0 0	10	0	7	1	(D
	Retail - Other Retail	0	0	0	0	C	0 0	0	0	0	0	(D
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0 0	0	0	0	0	(D
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	C	0 0	0	0	0	0	(D
	Equity	5	0	5	15	C	0 0	4	0	4	13	(D
	Other non credit-obligation assets												
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
			As of 30,	/09/2018					As of 31/	12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original Expo	osure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments			
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value⁻	Of which: defaulted	and provisions				
	Central banks and central governments	1,674	0 1,674) 0	1,850	0	1,850	226	(0 0			
	Institutions	2,437	22 2,238		C	1	2,787	40	2,617	1,118		0 0			
	Corporates	7,393	8 3,542			2	7,307	6	3,614	1,462	(2			
	Corporates - Of Which: Specialised Lending	169	0 168	222	C	0	113	0	113	85	(0 0			
	Corporates - Of Which: SME	5	5 5	0	0	0 0	5	5	5	0	(0 0			
	Retail	116	2 93	14	1	. 1	112	2	90	14	1	1 1			
	Retail - Secured on real estate property	44	0 44	2	C	0	41	0	42	3	(0 0			
FRANCE	Retail - Secured on real estate property - Of Which: SME	1	0 1	0	C	0 0	1	0	1	0	(0 0			
TRAINCL	Retail - Secured on real estate property - Of Which: non-SME	43	0 43	2	C	0	41	0	41	2	(0 0			
	Retail - Qualifying Revolving	67	1 44	8	1	. 1	66	1	43	8	1	1 1			
	Retail - Other Retail	5	0 5	4	0	0 0	5	0	5	4	(0 0			
	Retail - Other Retail - Of Which: SME	1	0 1	1	C	0 0	1	0	1	1	(0 0			
	Retail - Other Retail - Of Which: non-SME	4	0 4	3	C	0	4	0	4	3	(0 0			
	Equity	0	0 0	0	(0	0	0	0	0	(0 0			
	Other non credit-obligation assets														
	IRB Total	⁽¹⁾ Original expective unlike Expect													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	oproach					
				As of 30/	/09/2018					As of 31,	/12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
JERSEY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	12 0 6,917 1,870 196 3 2 0 2 1 0 2 1 0 0 2 1 0 0 0 0 0 0		8 0 5,964 1,793 193 3 2 0 2 0 2 0 0 2 0 0 0 0 0 0 0 0 0 0	1 0 2,526 1,217 117 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 7 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 6,759 1,683 136 4 3 0 2 1 0 2 1 0 0 0 0 0 0	72	11 0 5,425 1,617 133 4 3 0 3 1 0 3 1 0 0 0 0 0 0 0	1 0 2,224 1,074 80 1 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 16 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach												
				As of 30/	09/2018					As of 31/	12/2018			
		Original Exposure ¹		Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original Ex	kposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	
	(min EUD 0/)	Of which defaulter		value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions	
	(min EUR, %) Central banks and central governments	G	u O	5	0		0	8		7	1	Gerauiteu		
	Institutions	15	0	14	2	0	0	70	0	, 71	13	(
	Corporates	4,649	0	4,060	1,724	0	4	5,143	14	4,383	1,903	(5	
	Corporates - Of Which: Specialised Lending	1,400	0	1,351	843	0	2	1,358	0	, 1,340	828	C) 1	
	Corporates - Of Which: SME	137	0	132	83	0	0	149	14	143	82	C	2	
	Retail	1	0	1	0	0	0	1	0	1	0	C	0 0	
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	C	0 0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	0 0	
GUERNSEY	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	C	0 0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	0 0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	C	0 0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C	0 0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(0 0	
	Equity	0	0	0	0	0	0	0	0	0	0	(0	
	Other non credit-obligation assets													
	IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 30/	09/2018					As of 31,	12/2018		
		Original Exposure	re ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		vhich: aulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
SPAIN	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 306 3,150 790 1 75 22 0 21 52 1 1 1 1 1 1 0	0 0 721 705 0 2 0 0 0 0 1 0 0 0 0 0 0	0 296 2,025 786 1 56 22 0 21 33 2 1 1 1 0	0 193 828 67 0 9 1 0 1 7 1 0 1 0 1		0 0 136 127 0 1 0 0 0 1 0 0 0 0 0	0 274 3,377 785 1 72 19 0 19 51 1 1 1 1 0	0 0 716 702 0 2 0 0 0 0 1 0 0 0 0 0		0 183 909 65 0 9 1 0 1 6 1 0 1 0		0 0 0 69 0 62 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total	⁽¹⁾ Original exposure, unlike											

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposı	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	93,274	3	66,643	4,615	0	3	94,545	3	68,655	4,986	0	3
	Institutions	33,066		23,119	9,795	0	21	31,518	0	21,668		0	20
	Corporates	228,895		169,974	80,511	409	· ·	225,826	3,478	· ·	78,437	333	
	Corporates - Of Which: Specialised Lending	22,519		21,553	14,188	29		22,625	1,306		14,237	29	
	Corporates - Of Which: SME	28,260		24,480	12,388	341	400	27,285	811	23,605	11,896	280	
	Retail	247,983		238,176	42,539	5,056		240,795	4,537	231,140	41,834	4,475	
	Retail - Secured on real estate property	193,642		193,633	22,613	4,066	927	188,392	3,071	188,133	21,920	3,497	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,616		1,578	623	25	12	1,536	29	1,499	609	25	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	192,026		192,055	21,990	4,042	914	186,856	3,042	186,633	21,311		
	Retail - Qualifying Revolving	36,763		26,108	6,834	387		35,323	706	<i>'</i>	6,690	383	
	Retail - Other Retail	17,577	756	18,436	13,092	603	779	17,080	760		13,225	594	
	Retail - Other Retail - Of Which: SME	9,975		10,656	4,947	228		9,551	294	10,200	4,893	234	
	Retail - Other Retail - Of Which: non-SME	7,602		7,780	8,145	374	554	7,529	465	7,705	8,331	360	595
	Equity	256	0	256	744	0		1,047	0	1,047	1,949	0	
	Other non credit-obligation assets				5,899						5,248		
	IRB Total ²				144,102						141,508		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



		Original E	xposure ¹	Exposure Value ¹	Risk exposı	ire amount	adjustments and	Original E	xposure ⁺	Exposure Value ¹	Risk exposur	e amount	adjustments and
	(mln EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	452	0	376	32	0	0	434	0	336	28	0	r C
	Institutions	5,681	0	3,646	1,561	0	0	5,088	0	2,840	1,184	0	<i>i</i> (
	Corporates	148,524	1,825	112,136	55,800	373	944	142,526	1,911	107,410	53,330	304	r 97:
	Corporates - Of Which: Specialised Lending	14,276	446	13,482	9,157	0	252	14,457	397	13,629	9,205	0	231
	Corporates - Of Which: SME	26,222	712	22,591	11,478	341		25,060	684	21,548	10,899	280	328
	Retail	228,715	2,994	218,805	33,166	1,538	1,621	221,945	2,905	212,176	33,135	1,506	5 1,607
	Retail - Secured on real estate property	176,168	1,566	175,930	14,124	580	266	171,219	1,492	170,749	14,099	557	7 250
	Retail - Secured on real estate property - Of Which: SME	1,609	28	1,571	620	24	12	1,530	29	1,493	606	25	, 14
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	174,560	1,537	174,359	13,504	555	254	169,689	1,463	169,256	13,493	532	2 23
	Retail - Qualifying Revolving	35,680	709	25,349	6,562	376	607	34,339	686	24,410	6,439	373	3 56
	Retail - Other Retail	16,867	719	17,526	12,480	583	748	16,387	727	17,017	12,597	576	5 79
	Retail - Other Retail - Of Which: SME	9,506	283	9,989	4,528	214	211	9,091	275	9,548	4,457	219	21
	Retail - Other Retail - Of Which: non-SME	7,362	435	7,536	7,952	369	537	7,296	451	7,468	8,140	356	5 58
	Equity	224	0	224	653	0	0	241	0	241	702	C)
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB Ap	proach					
				As of 31/	03/2019				As of 30/	06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value	Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	52,226	0	30,727	1,021) 1	50,489	0	32,051	1,052	() 1
	Institutions	1,119	0	1,008		0 0	1,131	0	1,029	650	C) 0
	Corporates	4,155	19	2,405	957 () 6	4,170	18	2,411	979	() 7
	Corporates - Of Which: Specialised Lending	2	2	2	0	0 0	2	2	2	0	C	0 0
	Corporates - Of Which: SME	0	0	0	0	0 0	0	0	0	0	(0 0
	Retail	55	0	51	6 (0 0	53	0	48	6	C	0 0
	Retail - Secured on real estate property	34	0	34	2	0 0	32	0	32	2	(0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	0	0	0	(0
	Retail - Secured on real estate property - Of Which: non-SME	34	0	34	2	0	32	0	32	2	(0
	Retail - Qualifying Revolving	20	0	15	3	0	19	0	14	2		0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2	0	2			2	0	2	1		
	Retail - Other Retail - Of Which: non-SME		0	1	1		1	0	1	0		
			0	1			1	0	1			
	Other non credit-obligation assets		0	0			0	0	0	0		
	IRB Total											
		(1) Original ovnos			before taking into account any effect	t due te gradit ganv	unation factors on an	dit viels mitigation	techniques (e.e. eu	hatitution offecto)		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Ap	oproach
As of 31/03/2019	As of 30/06/2019

		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	14,399	0	14,399			0	14,233	0	14,233	1,164	0	0
	Institutions	13,073	0	7,174			0	12,866	0	7,634	2,786	0	0
	Corporates	15,176	7	10,407	3,525	0	8	15,373	97	10,361	3,465	0	9
	Corporates - Of Which: Specialised Lending	176	0	141	182	0	1	127	0	94	100	0	(O
	Corporates - Of Which: SME	7	0	6	1	0	0	6	0	5	1	0	(O
	Retail	230	3	216	20	1	. 1	217	2	204	24	1	. 1
	Retail - Secured on real estate property	162	1	162	11	0	0	152	1	153	15	0	<i>i</i> O
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	<i>i</i> 0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	160	1	161	10	0	0	151	1	152	15	0	<i>i</i> 0
	Retail - Qualifying Revolving	66	1	50	7	1	1	62	1	47	7	1	. 1
	Retail - Other Retail	3	0	3	2	0	0	3	0	3	2	0) O
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0) O
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	15	0	15	44	0	0	16	0	16	47	0	, O
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	3,716	0	3,708	486	0	1	4,119	0	4,111	539		1
	Institutions	101	0	81	42	0	0	82	0	63	33	0	0
	Corporates	8,259	264	7,160	4,051	7	156	8,657	179	7,397	4,086	1	. 150
	Corporates - Of Which: Specialised Lending	1,241	12	1,223	885	0	7	1,112	10	1,092	787	0	6
	Corporates - Of Which: SME	1,397	95	1,326	622	0	78	1,593	92	1,486	660	0	71
	Retail	17,893	1,908	18,146		3,509	700	17,661	1,614		8,536		
	Retail - Secured on real estate property	16,635	1,860	16,861	8,399	3,484	659	16,420	1,570	16,627	7,725	2,938	560
IRELAND	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
INLLAND	Retail - Secured on real estate property - Of Which: non-SME	16,634	1,860	16,860		3,484	659	16,419	1,570	, ,		2,938	560
	Retail - Qualifying Revolving	572	13	402	209	7	13	566	13	397	199	6	5 11
	Retail - Other Retail	687	35	883	592	18	29	675	31	868	612	17	27
	Retail - Other Retail - Of Which: SME	461	18	655	414	14	14	453	19	642	433	14	14
	Retail - Other Retail - Of Which: non-SME	225	16	228	178	4	15	222	12	226	180	3	13
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	/06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
LUXEMBOURG	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	9,033 131 7,745 554 27 5 4 0 4 0 4 2 0 0 0 0 0	0 0	5,038 131 5,599 549 27 5 4 0 4 1 0 4 0 0 0 0	95 20 1,860 383 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 16 0 0 0 0 0 0 0 0 0 0 0 0	8,987 121 7,977 522 26 5 4 0 4 2 0 4 0 0 0 0 0	0 0 15 0 0 0 0 0 0 0 0 0 0 0 0	5,576 121 5,845 518 26 5 4 0 4 1 0 4 0 0 0 0 0	105 20 1,891 369 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total			e value, is reported									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ire amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	4,083 0	3,382	88	C) 0	7,074	C	3,452	88	() 0
	Institutions	2,062 0	2,031	407	c	0 0	1,600	0	1,594	355	(0 0
	Corporates	5,553 20	3,514	1,439	c	13	5,659	106	3,598	1,477	() 47
	Corporates - Of Which: Specialised Lending	122 4	123	117	c) 1	117	4	117	106	() 1
	Corporates - Of Which: SME	4 4	4	0	c	0 0	42	7	40	42	C) 0
	Retail	26 0	23	3	(c	0 0	25	0	22	3	(0 0
	Retail - Secured on real estate property	16 0	16	1	c	0 0	15	C	15	2	(0 0
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	c	0 0	0	C	0	0	(0 0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	15 0	15	1	c	0 0	15	0	15	2	(0 0
	Retail - Qualifying Revolving	10 0	7	1	c	0 0	10	0) 7	1	(0 0
	Retail - Other Retail	0 0	0	0	c	0 0	0	C	0	0	C) 0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0 0	0	0) 0	0	C) 0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0) 0	0	0) 0	0	() 0
	Equity	4 0	4	11	C	0	3	0) 3	9		0
	Other non credit-obligation assets											
	IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	1,781 2,850 6,874 112 5 117 44 1 43 69 4 1 43 69 4 1	0 0 6 0 5	1,781 2,690 3,495 112 5 93 44 1 43 45 5 1 4 4 0	222 1,189 1,467 83 0 21 9 0 9 0 9 8 4 1 3 0	(((0 0 1 1 0 3 0 0 0 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,746 2,530 6,775 111 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 171	1,746 2,370 3,507 110 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,062	(((0 0 1 69 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original Ex	(posure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
JERSEY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	15 0 6,644 1,688 288 4 3 0 3 1 0 3 1 0 0 0 0 0 0 0	0 0 108 108 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 5,636 1,647 227 4 3 0 3 1 0 3 1 0 0 0 0 0 0	1 0 2,180 1,038 121 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 32 0 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 7,157 2,023 241 3 3 0 2 1 0 2 1 0 0 0 0 0 0 0	0 0 103 103 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 0 6,278 1,940 199 4 3 0 2 1 0 0 0 0 0 0 0 0	1 0 2,572 1,327 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 29 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Ex	posure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	value	Γ	Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	8	0	8	1	0	0	8	0	7	1	0) 0
	Institutions	72	0	72	12	0	0	87	0	84	17	0	0
	Corporates	4,921	14	4,310	1,928	0	5	4,935	14	4,345	1,886	0	5
	Corporates - Of Which: Specialised Lending	1,434	0	1,393	846	0	1	1,303	0	1,264	799	0) 1
	Corporates - Of Which: SME	148	14	143	83	0	2	131	13	125	81	0	2
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
CHEDNICEY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	<i>i</i> 0
GUERNSEY	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	<i>i</i> 0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	· 0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
			As of 31/	03/2019			As of 30/06/2019					
	Original Expo	sure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and
(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
 of Which: Specialised Lending of Which: SME cured on real estate property Secured on real estate property - Of Which: SME Secured on real estate property - Of Which: non-SME secured on real estate property - Of Which: non-SME betail Pother Retail Other Retail - Of Which: SME Other Retail - Of Which: non-SME Secured on assets 	4 308 3,615 785 1 1 74 19 0 19 53 1 1 53 1 1 1 1 1 0	0 0 718 704 0 2 0 0 0 0 1 0 0 0 0 0 0 0	4 297 2,502 782 1 55 19 0 19 0 19 34 2 1 1 1 0	1 199 1,029 64 0 9 1 0 1 7 1 0 1 7 1 0 1 0		0 0 52 44 0 1 0 0 0 0 0 0 0 0 0	4 360 3,316 759 1 70 18 0 18 51 1 1 1 1 0		0 4 0 351 2,288 755 0 1 2 52 0 18 0 18 0 18 0 1 0 1 0 1 0 1 0 1 0 0 0 0	1,067		0 0 0 27 0 25 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
her Reta Other Reta Other Reta	il il - Of Which: SME il - Of Which: non-SME	il il il - Of Which: SME 1 il - Of Which: non-SME 1 ation assets 0	il 0 il - Of Which: SME 1 il - Of Which: non-SME 1 ation assets 0 ation assets 0	il 0 2 il - Of Which: SME 1 0 1 il - Of Which: non-SME 1 0 1 ation assets 0 0 0	il 0 2 1 il - Of Which: SME 1 0 1 0 il - Of Which: non-SME 1 0 1 1 ol 0 0 0 0 ation assets I I I I	il 0 2 1 0 il - Of Which: SME 1 0 1 0 0 il - Of Which: non-SME 1 0 1 1 0 0 ation assets	il 0 2 1 0 0 il - Of Which: SME 1 0 1 0 0 0 il - Of Which: non-SME 1 0 1 1 0 0 0 ation assets Image: state sta	il 0 2 1 0 0 1 il - Of Which: SME 1 0 1 0 0 0 1 il - Of Which: non-SME 1 0 1 1 0 0 1 1 ation assets Image: state	il 0 2 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 0 1 0 0 1 0 0 1 0	il 0 2 1 0 1 0 1 il - Of Which: SME 1 0 1 0 0 0 1 0 1 il - Of Which: non-SME 1 0 1 1 0 0 1 0 1 ation assets Image: constraint of the set	il 0 2 1 0 1 1 il - Of Which: SME 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 1 0 1 1 0 1 1 1 0 1	il 0 2 1 0 1 0 1 1 0 il - Of Which: SME 1 0 1 0 0 0 1 0 1 0 1 0 1 0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	19 23 111 0 268 184 0 606	19 7 91 0 214 0 0 0 332	1: 20 18 60
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	0 114 105 28 107 605 0 960	0 38 105 0 10 482 0 634	10 11 41 70
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia			

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures				
e sl	heet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
19 23 111 0 268 184 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
62 50 28 107 457 0 '04	0 0 0 0 0 0 0 0	53 55 0 0 148 0 255	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
U		0		0	0		

	Off balar	nce sheet			
		Off-balance sheet exposures			
air value					
			Risk weighted exposure amount		
	Nominal	Provisions			
al amount					
0 0	0 0	0 0			
0 0 0	0 0 0	0 0 0			
0 0 0 0 0	0 0 0 0	0 0 0 0	0		
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			
0 0 0	0 0	0 0	50		
0 0 0 0 0	0 0 0 0 0	0 0 0 0			
0 0 0 0	0 0 0 0	0 0 0 0	0		



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	110 1 348 0 131 436 0 1,026	110 0 343 0 110 340 0 902	1 3- 1 3- 91
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	207 319 657 593 351 930 0 3,056	207 113 581 491 174 609 0 2,173	1. 2. 1. 5. 1.1.6
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	899 920 2,149 1,069 1,360 2,068 0 8,464	210 0 1,379 1,007 1,037 1,588 0 5,222	74 61 1,5 3
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia	0 0 1 0 0 0 0 0 0 1	0 0 1 0 0 0 0 0 1	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece	0 1 0 4 2 0 7	0 1 0 4 2 0 7	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary	2 0 0 0 56 0 0 58	2 0 0 56 0 0 58	5
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	0 7 132 5 265 21 0 428	0 0 99 5 187 0 0 290	1 2 39
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	428 56 456 176 67 680 802 0 2,236	230 53 282 42 0 310 43 0 729	44 44 11 64 80 2,23
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	2,236	/29	

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Dire	ct exposures				
e sl	heet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
110 0 343 0 110 356 0		0 0 0 0 20 80	0 1 5 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
0 19 67	0 0 0	0 100 140	6 0	0 0 0	0	0 0 0	
33 122 230 141 569 0	0 0 0 0 0 0	140 283 527 340 206 361 0	3 8 17 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
62 1 92 67 747 528 0	0 0 0 0 0 0	1,857 897 911 2,027 968 552 1,440	31 0 8 31 34 61 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 36 0	0 0 0	0 6,794 0	0 134 0	0 0 0	0 0 0	0 0 0	
0 1 0 0 0				0 0 0 0 0 0	0 0 0 0 0 0		
1 0	0 0	0	0	0	0	0	
1 0 4 2 0 7	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
2 0 0 56 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
58 0 7 115 0 249	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 16 5 16	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
20 0	00	0	0	0	0	0	
91 56 456 176 67 580 302 0 36	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	37 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	
30	0			0	0	0	

	Off balar	nce sheet	
	Off-balance sh	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0	0 0 0	0 0	
0 0 0	0 0	0 0 0	
0 0 0	0 0 0	0 0 0	34
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0	1 0	0	362
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0	0 0 0	0 0	464
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	104
0 0 0	0 0 0	0 0 0	104
0 0 0	0 0 0	0 0 0	
0 0	0 0	0 0	0
0 0	0 0 11	0 0 0	0
0 0 0	11 17 0 21 16 0	0 0 0 0	
0 0 0	16 0 64	0 0 0	32
0 0 0	0 0	0	52
0 0	0 0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0 0 0	18



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	1 154 92 14 284 804 0 1,348	0 41 0 0 112 654 0 807	6
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 0 0 0 0 0 0 0 8	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	1 0 0 16 191 417 0 624	1 0 0 16 52 56 0 123	1' 4 62
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	0 0 0 0 0 2 0 0 0 0 2	0 0 0 0 0 2 0 0 0 0 2	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia		2	

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures				
e sl	heet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative f
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0	0	0	0	0	0	0	
1 26 14 95 674 0	0 0 0 0 0 0 0 0 0	0 153 66 0 189 130 0 537	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
8 0 0 0 0 0 0 0 0 8	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
1 0 16 191 417 0 24	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 2 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
-							

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0	0 0	0 0	
0 0 0	0 0 0	0 0	
0 0	0 0	0 0 0	-
0	0	0	0
0	0	0	
0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0	
0	0 0 0 0 0 0	0	
0 0	0 0 0	0	36
0 0	0 0	0 0 0 0 0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
0 0 0	0 0	0 0 0 0 0 0 0	
-	0 0		0
0 0 0 0 0 0 0	0 0 0	0 0 0	0
0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0	0	0	0
0 0 0	0 0 0 0	0 0 0	
0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	
0 0	0 0 0	0 0 0	1



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	16 31 17 246 209 182 0 702	16 16 7 234 0 0 0 0 2 74	24 20 18 70
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	8 0 59 0 15 0 0 0 82	8 0 59 0 0 0 0 0 0 0 0 0	8
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	United Kingdom	3,158 2,703 2,986 2,698 8,586 10,329 0	3,158 2,703 2,986 2,698 8,586 10,318 0	11 55 1,3i 3,2
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland	30,461	30,450	5,51
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	19 0 0 0 7 0 0 0 27	19 0 0 0 7 0 0 0 27	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Australia			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 3 0 0 0 19 0 23	0 3 0 0 19 0 22	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong			

General governments exposures by country of the counterparty

			As of 31/12/2018	3			
		Direc	ct exposures				
e sl	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
16 31 17 246 209 182 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
8 0 59 15 0 0 81	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
90 104 592 99 382 247 0 5 15	0 0 0 0 0 0 0 0 0 0	573 1,028 1,495 1,225 4,487 5,816 0 14,624	2,495 1,572 898 1,374 2,562 1,266 0 10,167	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 7 0 0 8	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	19 0 0 0 0 0 0 0 19	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 3 0 0 19 0 23	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sh	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 127	0 0 0	0
0 0 0	0 0 0	0 0 0	
0 0 0	0 0 127	0 0 0	8
0 0 0	10 2 83	0 0 0	
0 0 0 0	0 694 0	0 0 0	
0	0 790	0 0	318
0	9	0	
0 0 0 0	0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0	9	0	0
0 0 0	0 0 0	0 0 0	
0 0 0 0 0 0	44 0 0 0	0 0 0 0	
0	44	<u> </u>	7



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan	3,264 1,691 471 0 0 0 0 0 5 ,426	3,264 1,691 471 0 0 0 0 0 5,426	2,4 1,2 3,6 7
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.	282 2,383 2,269 3,777 3,318 4,383 0 16,412	282 2,383 2,269 3,769 3,268 4,252 0 16,222	1 4 1,7 5 2,0 4,88
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China	10,412	10,222	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland	0 0 0 0 0 10 0 10 0	0 0 0 0 0 10 0 10 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA	5 0 19 3 2 2 2 0 31	5 0 19 3 2 1 0 30	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Middle East	0 2 0 0 143 173 0 318	0 2 0 0 143 173 0 318	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	318 3 26 0 0 8 1 1 0 38	318 3 26 0 0 0 1 1 0 29	

General governments exposures by country of the counterparty

			As of 31/12/2018	3				
		Dire	ct exposures					
e sł	neet				Deriva	tives		
				Derivatives with positive fair value Derivatives with nega				
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona	
437 236 0 0 0 0 0	0 0 0 0 0 0 0	827 455 471 0 0 0 0		0 0 0 0 0 0 0		0 0 0 0 0 0 0		
73 105 50 406 722 504 095 0	0 0 0 0 0 0 0 0 0	1,753 177 2,235 1,851 1,956 2,755 2,262 0	0 98 12 99 60 26 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
81	0	11,236	294	0	0	0		
0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 10 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	10 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
0 5 0 8 3 2 2 0 0 20	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11 0 0 0 0 0 0 11	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		
20 0 2 0 0 0 3 0 5	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 0 0 0 0 143 170 0 313	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
0 26 0 8 1 0 35	0 0 0 0 0 0 0 0 0		313 3 0 0 0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		

	Off balar	nce sheet	
	Off-balance st	neet exposures	
fair value			Risk weighted
al amount	Nominal	Provisions	exposure amount
0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	252
0	0	0	926
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0
0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 624 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	9
0 0 0 0 0 0 0 0 0 0 0	624 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	43
0 0	0 0	0	0



		As of 31/12/2018												
						Dire	ct exposures							-
	(mln EUR)			On balance sl	neet				Deriva	atives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa	0 0 10 0 1 1 1 1 2	0 0 10 0 1 1 1 1 0 12	0 0 10 0 1 1 1 0 12	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	231 344 1 40 2 5 0	922 -80 -34 -693 -204 -585 0	0 0 6 0 5 0	0 0 0 0 0 0 0	23 293 0 0 0 0 0 0	208 51 1 34 1 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 5 23 20 8 49 0	0 0 0 0 0 0 0	
Total		622	-672	11	0	316	295	0	0 0	0	0	105	0	320

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others". (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen. Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

The Royal Bank of Scotland Group Public Limited Company

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe,



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 2 3 44 146 908 119 1,222	0 1 0 0 108 415 0 523	1 9 1 1,2 2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	21 92 107 55 76 514 720 1,584	21 74 107 0 0 157 0 359	3 7 1,3 :
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Estonia			

General governments exposures by country of the counterparty

			As of 30/06/2019)			
		Direc	ct exposures				
e sl	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 2 3 44 146 908 119	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
21 42 54 55 76 364 720 31	0 0 0 0 0 0 0 0 0	0 50 53 0 0 151 0 254	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0	0	0	0	0	0	0	

	Off balar	nce sheet	
	Off-balance sl	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0 0 0	0 0 0	0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	0
0 0 0 0 0	0 0 0 0 0	0 0 0 0	
0 0 0 0	0 0 0 0	0 0 0 0	49
0	0	0	
0 0 0 0	0 0 0 0	0 0 0 0	
0 0 0	0 0 0	0 0 0	0



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	1 12 58 0 230 168 126 595	0 12 0 230 144 62 448	20 43
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	France	126 454 670 184 1,069 1,408 1,153 5,065	125 388 589 0 0 340 0 1,441	1 1 1 8 9 9 9 3,09
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Germany	116 1,938 1,828 956 1,196 1,956 1,112 9,102	111 1,935 1,715 831 1,104 808 0 6,505	3 1 4 7 3 2,18
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Croatia	0 0 0 0 0 0 3 0 0 0 3 0 0 3 3	0 0 0 0 0 3 0 0 0 3 0 0 0 3	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece	3 0 0 0 0 5 2 2 2 8	3 0 0 0 0 5 2 2 2 8	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hungary	8 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Ireland	0 0 20 59 80 67 148	0 0 1 59 0 58 60	11
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Italy	374 97 395 175 219 658 1,114 1,245	179 83 335 88 0 8 422 0 936	34 39 11 2 60 1,1 1,2 1,2 3,90
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	3,902 0 0 0 0 0 0 0 1 1 1	936 0 0 0 0 0 0 1 1 1	3,90

General governments exposures by country of the counterparty

			As of 30/06/2019				
		Direc	ct exposures				
e sl	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative f
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 7 58 0 209 81 74	0 0 0 0 0 0 0 0	0 0 0 0 20 81 0	1 5 0 0 0 7 52	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
30 76	0	101 50	64	0	0	0	
109 100 28 305 986 991 95	0 0 0 0 0 0 0	343 557 155 262 381 0 1,749	2 14 1 2 41 162 221	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
66 309 70 157 469	0 0 0 0 0 0	50 1,588 1,758 766 667 1,239	0 40 0 33 60 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
716 396 83 0	0 0 0	716 6,785 0	0 133 0	0 0 0	0 0 0	0 0 0	
0 0 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
3 0	0	0	0	0	0	0	
0 0 5 2 2					0 0 0 0 0		
8 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0	0	0 0	0 0	0 0	0	0 0	
0 59 72 67 145	0 0 0 0 0		20 1 8 0 3	0 0 0 0 0	0 0 0 0	0 0 0 0 0	
43 97 395	0 0 0	0 0 0	31 0 0	0 0	0 0 0	0 0 0	
395 175 219 558 114 245 02		0 0 0 0 0		0 0 0 0 0	0 0 0 0	0 0 0 0 0	
0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
0 1 1	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	

	Off balar	nce sheet	
	Off-balance sh	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
al amount			
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	32
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	343
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	410
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	0
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	579
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	0
0	0	0	
0	0	0	
0 0	0 11 0 17 0 16 0 0	0	
0 0 0	0 16	0 0 0 0 0 0	
0 0 0	44	0	20
0 0 0	0 0 0		
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0	0	0	
0 0 0	0 0 0	0	24
0 0 0 0 0	0 0 0 0 0 0	0 0 0	
0 0 0	0 0 0	0 0 0 0 0 0	
0	0	0	0
0	0	0	
0	0	0	



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 0 0 0 0 0 0 6 9 15	0 0 0 0 0 6 9 15	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	17 114 69 101 765 777 376 2,219	0 95 69 29 264 433 0 891	6 6 3 1,75
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	0 0 0 0 0 0 0 0 11 11	0 0 0 0 0 0 0 11 11	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	1 1 34 0 0 110 127 88 361	1 34 0 0 84 0 0 120	1 1 36
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	0 5 0 1 0 8 1 1 1 4	0 5 0 1 0 8 0 13	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovakia	0 0 0 0 0 4 0 0 4 0 0 0 4	0 0 0 0 4 0 4 0 0 4	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	4	4	

General governments exposures by country of the counterparty

			As of 30/06/2019)			
		Direc	ct exposures				
e sl	neet				Deriva	tives	
				Derivatives with pos	itive fair value	Derivatives with	negative fa
ets	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
0 0 0 0 6 9 15	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
17 34 25 555 546 376 59	0 0 0 0 0 0 0 0 0 0 0	0 80 63 76 110 131 0 460	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 11 11	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
1 34 0 110 127 88 61	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 5 0 1 0 8 1 14	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
0 0 0 4 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted
			exposure amount
	Nominal	Provisions	
	Nominai	PTOVISIONS	
al amount			
0 0	0 0	0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	0 0	0 0	
0	0	0	0
0 0	0	0	
0 0 0	0 0 0	0 0 0 0 0 0	
0	0	0	32
0 0	0 0	0 0 0 0 0 0 0 0 0	32
0 0 0	0 0 0	0 0 0	
0	0	0	0
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
0 0 0	0 0 0	0 0 0	
-			0
0	0 0 0 0 0 0	0 0	
0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0	
0 0 0	0 0 0	0 0 0	0
0	0		
0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 0 0	0 0 0	1
•			-



	(mln EUR)			On balance she
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	8 119 2 55 243 1,268 330 2,025	8 119 0 217 845 0 1,190	8 119 2 55 243 1,268 330 2,025
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	0 4 21 0 32 30 41 128	0 4 19 0 32 26 34 115	0 3 21 0 32 30 8 94
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	4,479 706 3,547 2,747 7,655 10,051 14,590 43,774	4,479 706 3,547 2,747 7,655 10,040 14,578 43,751	81 103 943 54 1,716 2,180 6,492 11,568
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland	43,774	43,731	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway	23 0 0 0 3 0 0 0 26	23 0 0 0 3 0 0 0 26	0 0 0 0 3 0 0 0 0 3
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Hong Kong			

General governments exposures by country of the counterparty

				As of 30/06/2019)			
			Direc	ct exposures				
	On balance sl	heet				Derivat	tives	
					Derivatives with pos	itive fair value	Derivatives with	negative fa
ng amount of tive financial let of short tions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
8 119 0 217 845 0	8 119 2 55 243 1,268 330	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
1,190 0 4 19 0 32 26 34 115	2,025 0 3 21 0 32 30 8 94	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 33 34	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	
4,479 706 3,547 2,747 7,655 10,040 14,578 43,751	81 103 943 54 1,716 2,180 6,492 11,568	0 0 0 0 0 0 0 0 0 0 0 0 0	447 459 1,629 1,159 3,629 6,267 8,081 21,670	34 3,951 144 975 1,533 2,148 1,604 17 10,375	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
23 0 0 3 0 0 26	0 0 0 3 0 0 0 3 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	23 0 0 0 0 0 0 0 23	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	

	Off balar	nce sheet	
	Off-balance sł	neet exposures	
air value			
			Risk weighted exposure amount
	Nominal	Provisions	
al amount			
0 0 0	0 0 0	0 0	
0 0	0 0	0 0 0	
0 0 0	0 0 0	0 0 0	0
0 0 0	123 0 0	0 0 0	
0 0 0	0 0 0	0 0 0 0	
0 0 0	0 123 0	0 0	8
0 0 0	13 84 1 682	0 0 0	
0 0 0	0 78	0 0 0	
0	859	0	204
0	0	0	
0 0 0	0 5 0 0	0 0 0	
0 0 0	0 0 0	0 0 0	
0 0 0	5 0 0	0 0 0	0
0 0 0 0 0 0 0	5 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
0	0	0	0
0 0 0	0 0 0	0 0 0	
0 0 0 0 0 0 0 0 0	44 0 0 0 44	0 0 0 0 0 0 0 0 0	
0 0	0 44	0 0	6



	(mln EUR)			On balance
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial asset held for trading
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan	2,727 1,882 890 0 0 0 0 0 0 0 5 ,499	2,727 1,882 890 0 0 0 0 0 0 0 5 ,499	2,50 1,14 3,70
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	U.S.	1,148 2,832 2,222 3,741 5,057 6,251 3,800 25,050	1,148 2,831 2,187 3,741 5,041 6,133 3,657 24,737	1,76 1,62 1,63 2,00 2,50 1,22 9,88
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other Central and eastern Europe countries non EEA	0 1 17 10 1 0 0 0 29	0 1 17 10 0 0 0 0 28	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	0 0 0 143 212 0	0 0 0 143 212 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	355 0 33 0 0 9 1 1 0 43	355 0 33 0 0 0 1 1 0 34	4

General governments exposures by country of the counterparty

			As of 30/06/2019)			
		Dire	ct exposures				
e sł	neet				Deriva	tives	
				Derivatives with pos	sitive fair value	Derivatives witl	ו negative fa
ts	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notiona
564 140 0 0 0 0 0 0	0 0 0 0 0 0 0 0	163 741 890 0 0 0 0 0 0 1,795	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
30 761 520 534 065 505 273	0 0 0 0 0 0 0 0 0	1,118 1,070 1,488 2,107 2,863 3,746 2,527 14,919	0 0 114 0 129 0 0 0 243	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 1 8 10 1 0 0 20	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0 0 0 0 0 0 0 9	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 143 212 0 355	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
0 30 0 9 1 0			0 3 0 0 0 0 0 0 0				

	Off balar	nce sheet	
		neet exposures	
fair value			
			Risk weighted exposure amount
al amount	Nominal	Provisions	
0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	256
0	0	0	1,168
0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
0 0 0 0 0 0 0 0 0 0	0 598 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	9
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	598 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	48
0 0	0	0	0



							As of 30/06/2019							
						Dire	ct exposures					_		
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa	0 1 0 0 0 0 35 0 36	0 1 0 0 0 35 0 35 0 36	0 1 0 0 35 0 36	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	231 340 9 4 1 3 52 642	136 305 -169 -827 -362 -148 -4,075	0 0 0 0 0 0 3 1 4	0 0 0 0 0 0 0 0	23 301 0 0 0 0 0 0 0	209 39 8 4 1 0 52	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 4 23 42 25 46 3 144	0 0 0 0 0 0 0 0 0	

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018. (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others". (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen. Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

2019 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

The Royal Bank of Scotland Group Public Limited Company

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guadeloupe,



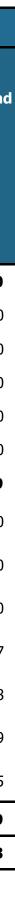
			ł	As of 30/09/201	8					A	As of 31/12/201	.8		
		Gross carry	ing amount		Accumulated i accumulated c value due to c provisions ⁴	hanges in fair	Collaterals and financial		Gross carryi	ng amount		Accumulated i accumulated o value due to c provisions ⁴	hanges in fair	Collaterals and financial guarantees
		Of which performing but past due >30		n-performing ¹	On performing exposures ²	performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	performing	received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	58,199	0	27	27	8	3	0	66,148	0	4	1	9	0	0
Central banks	951	0	0	0	0	0	0	1,004	0	0	0	0	0	0
General governments	46,126	0	3	3	2	3	0	54,177	0	0	0	3	0	0
Credit institutions	4,447	0	0	0	1	0	0	4,532	0	0	0	0	0	0
Other financial corporations	6,481	0	23	23	3	0	0	6,161	0	3	0	4	0	0
Non-financial corporations	194	0	0	0	2	0	0	274	0	1	1	2	0	0
Loans and advances(including at amortised cost and fair value)	515,513	1,126	11,651	10,030	1,408	3,316	5,385	481,909	1,157	10,180	8,421	1,381	2,700	4,879
Central banks	124,505	0	0	0	0	0	0	102,534	0	0	0	1	0	0
General governments	5,426	20	3	3	0	0	0	3,929	0	3	3	0	0	0
Credit institutions	22,575	0	0	0	1	0	0	26,617	0	0	0	2	0	0
Other financial corporations	22,304	2	69	69	45	57	1	19,194	1	38	30	17	24	7
Non-financial corporations	127,487	280	4,120	3,485	629	1,246	871	118,044	396	3,863	3,176	626	1,145	1,048
of which: small and medium-sized enterprises at amortised cost	29,181	76	1,045	938	91	406	255	30,833	55	1,140	985	102	392	289
Households	213,215	824	7,459	6,473	732	2,013	4,512	211,590	759	6,276	5,212	735	1,532	3,825
DEBT INSTRUMENTS other than HFT	573,712	1,126	11,678	10,057	1,416	3,320	5,385	548,057	1,157	10,183	8,421	1,390	2,700	4,879
OFF-BALANCE SHEET EXPOSURES	202,072		798	650	87	12	124	195,771		701	641	79	10	73

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29 ⁽²⁾ Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT) ⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures





			A	s of 31/03/201	9					J	As of 30/06/201	.9		
		Gross carrying amount			provisions ⁴ finar		Collaterals and financial		Gross carry	ing amount		Accumulated i accumulated o value due to c provisions ⁴	changes in fair	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which nor	1-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	71,595	0	3	0	9	0	0	70,930	0	3	3	8	0	0
Central banks	1,137	0	0	0	0	0	0	154	0	0	0	0	0	0
General governments	57,861	0	0	0	4	0	0	56,464	0	0	0	3	0	0
Credit institutions	5,409	0	0	0	1	0	0	5,821	0	0	0	1	0	0
Other financial corporations	6,960	0	3	0	4	0	0	8,308	0	3	3	4	0	0
Non-financial corporations	228	0	0	0	0	0	0	183	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	508,821	808	9,583	7,962	1,458	2,536	4,683	477,143	893	9,471	7,835	927	2,650	4,357
Central banks	103,174	0	0	0	1	0	0	99,398	0	0	0	1	0	0
General governments	3,741	0	3	3	0	0	1	4,061	0	3	3	0	0	1
Credit institutions	25,258	0	0	0	2	0	0	20,018	0	0	0	2	0	0
Other financial corporations	28,511	6	27	19	17	14	3	27,534	17	28	25	14	13	2
Non-financial corporations	127,161	147	3,609	2,804	665	937	1,026	115,210	334	3,915	3,145	315	1,079	1,076
of which: small and medium-sized enterprises at amortised cost	30,027	80	1,071	984	104	396	302	29,135	73	1,008	933	105	410	275
Households	220,977	655	5,943	5,136	773	1,585	3,653	210,922	543	5,526	4,662	596	1,558	3,278
DEBT INSTRUMENTS other than HFT	580,417	808	9,586	7,962	1,467	2,536	4,683	548,073	893	9,475	7,838	935	2,650	4,357
OFF-BALANCE SHEET EXPOSURES	204,428		688	640	87	6	104	198,114		741	699	55	38	99

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29
(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

EBA EUROPEAN BANKING AUTHORITY

2019 EU-wide Transparency Exercise

The Royal Bank of Scotland Group Public Limited Company

			As of 30/09/2018	3				As of 31/12/2018	3	
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,531	6,468	1,561	1,492	6,238	8,189	5,250	1,173	1,100	5,555
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	10	0	0	5	24	17	11	11	5
Non-financial corporations	3,411	1,827	453	432	1,354	3,235	1,734	419	399	1,482
of which: small and medium-sized enterprises at amortised cost	1,302	477	137	131	750	1,315	540	124	118	751
Households	6,103	4,631	1,107	1,059	4,879	4,929	3,499	743	690	4,067
DEBT INSTRUMENTS other than HFT	9,531	6,468	1,561	1,492	6,238	8,189	5,250	1,173	1,100	5,555
Loan commitments given	413	162	1	0	171	312	42	1	0	142

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Forborne exposures

EBA EUROPEAN BANKING AUTHORITY

2019 EU-wide Transparency Exercise

The Royal Bank of Scotland Group Public Limited Company

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing f	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	8,095	4,975	1,101	1,017	5,411	7,673	4,610	998	957	5,277
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	13	8	0	0	3	5	3	0	0	2
Non-financial corporations	3,385	1,686	364	341	1,566	3,218	1,504	365	342	1,556
of which: small and medium-sized enterprises at amortised cost	1,400	500	119	112	829	1,379	490	135	123	782
Households	4,697	3,282	736	676	3,842	4,450	3,102	633	615	3,719
DEBT INSTRUMENTS other than HFT	8,095	4,975	1,101	1,017	5,411	7,673	4,610	998	957	5,277
Loan commitments given	372	51	2	0	174	367	50	1	0	136

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Forborne exposures