



2017 EU-wide Transparency Exercise

Bank Name	The Royal Bank of Scotland Group Public Limited Company
LEI Code	2138005O9XJIJN4JPN90
Country Code	UK

2017 EU-wide Transparency Exercise Capital

The Royal Bank of Scotland Group Public Limited Company

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	61,088	54,986	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	35,767	36,248	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	40,823	13,506	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-15,109	17,762	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	4,854	-4,342	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	17,860	12,323	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2,180	-1,786	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,517	-7,296	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 34(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,058	-997	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-1,602	-1,395	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-243	-212	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	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	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 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 institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	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 institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-61	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	0	0	CA2 (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	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,441	8,678	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,720	4,595	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	6,722	4,082	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	47,208	44,926	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,879	10,060	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	10,700	8,082	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	3,180	1,978	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	266,556	244,984	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.42%	14.80%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.71%	18.34%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.92%	22.44%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	35,767	36,248	[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))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.42%	14.80%	[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

The Royal Bank of Scotland Group Public Limited Company

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	47,208	44,926	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	40,487	40,843	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	798,208	798,226	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	798,208	798,226	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	5.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.1%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	210,730	195,547
Risk exposure amount for securitisation and re-securitisations in the banking book	2,282	2,533
Risk exposure amount for contributions to the default fund of a CCP	46	36
Risk exposure amount Other credit risk	208,402	192,979
Risk exposure amount for position, foreign exchange and commodities (Market risk)	20,368	18,752
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	1,365	883
Risk exposure amount for Credit Valuation Adjustment	5,446	3,573
Risk exposure amount for operational risk	30,012	27,112
Other risk exposure amounts	1	0
Total Risk Exposure Amount	266,556	244,984

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise P&L

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	13,476	6,436
Of which debt securities income	753	400
Of which loans and advances income	11,879	5,491
Interest expenses	3,076	1,284
(Of which deposits expenses)	1,125	313
(Of which debt securities issued expenses)	1,613	596
(Expenses on share capital repayable on demand)	0	0
Dividend income	16	12
Net Fee and commission income	3,014	1,399
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	-403	-126
Gains or (-) losses on financial assets and liabilities held for trading, net	1,138	1,003
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	30	-3
Gains or (-) losses from hedge accounting, net	0	49
Exchange differences [gain or (-) loss], net	15	4
Net other operating income /(expenses)	569	446
TOTAL OPERATING INCOME, NET	14,780	7,937
(Administrative expenses)	9,437	4,091
(Depreciation)	821	387
(Provisions or (-) reversal of provisions)	8,424	864
(Commitments and guarantees given)	0	0
(Other provisions)	8,424	864
Of which pending legal issues and tax litigation ¹	5,657	
Of which restructuring ¹	1,320	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	677	160
(Loans and receivables)	733	201
(Held to maturity investments, AFS assets and financial assets measured at cost)	-56	-42
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	279	206
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	9	-8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	82	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-4,767	2,220
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-6,130	1,393
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-6,130	1,393
Of which attributable to owners of the parent	-6,141	1,360

⁽¹⁾ Information available only as of end of the year

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
		(mth EUR, %)							
Consolidated data	Central governments or central banks	87,811	86,955	852		100,798	99,837	967	
	Regional governments or local authorities	595	281	194		572	262	184	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	38	38	0		35	35	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,053	4,824	597		5,768	5,419	616	
	Corporates	26,818	21,253	20,673		24,665	19,254	18,866	
	of which: SME	2,196	1,939	1,866		1,466	1,136	1,052	
	Retail	7,626	3,990	2,774		7,418	3,861	2,664	
	of which: SME	3,682	1,214	698		3,603	1,320	758	
	Secured by mortgages on immovable property	18,376	17,882	9,986		18,631	18,184	10,014	
	of which: SME	309	289	210		330	304	182	
	Exposures in default	2,104	1,469	1,661	611	1,618	1,135	1,286	469
	Items associated with particularly high risk	457	457	685		478	433	650	
	Covered bonds	98	98	20		191	191	38	
	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	652	649	1,401		661	658	1,462		
Securitisation	0	0	0		0	0	0		
Other exposures	9,346	9,346	5,792		9,196	9,196	5,913		
Standardised Total²	158,974	147,241	44,633	658	170,031	158,467	42,660	555	

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).

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
		(mth EUR, %)							
UNITED KINGDOM	Central governments or central banks	84,542	83,674	818		98,540	97,836	941	
	Regional governments or local authorities	315	24	5		298	8	2	
	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	2,029	2,021	215		1,913	1,876	174	
	Corporates	9,665	5,807	6,448		7,885	5,928	5,769	
	of which: SME	1,278	1,123	1,077		806	595	543	
	Retail	6,118	2,602	1,746		5,947	2,568	1,706	
	of which: SME	3,587	1,119	639		3,514	1,231	703	
	Secured by mortgages on immovable property	11,124	10,914	5,365		11,433	11,268	5,517	
	of which: SME	101	97	84		156	140	76	
	Exposures in default	691	577	721	106	537	483	594	52
	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	556	556	1,293		584	584	1,373		
Securitisation	0	0	0		0	0	0		
Other exposures	7,622	7,622	4,623		8,421	8,421	5,394		
Standardised Total²	120	120	120	120	8,421	8,421	5,394	67	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
		(mth EUR, %)							
GERMANY	Central governments or central banks	9	139	0		12	12	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	5	0		105	20	0	
	Corporates	281	50	44		46	47	42	
	of which: SME	0	0	0		0	0	0	
	Retail	36	36	27		32	32	24	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	5		20	20	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	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		
Securitisation	0	0	0		0	0	0		
Other exposures	6	6	6		1	1	1		
Standardised Total²	0	0	0	0	1	1	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).

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
		(mth EUR, %)							
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	7	7	1		20	20	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	1,640	1,612	52		1,423	1,417	54	
	Corporates	873	865	857		783	761	740	
	of which: SME	0	0	0		0	0	0	
	Retail	11	9	7		8	8	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	258	258	164		229	228	114	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	75	10	12	64	55	8	10	46
	Items associated with particularly high risk	457	457	685		397	397	595	
	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	38	36	36		35	34	34		
Securitisation	0	0	0		0	0	0		
Other exposures	216	216	215		57	57	57		
Standardised Total²	68	68	68	68	57	57	57	48	

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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m EUR, %)									
IRELAND	Central governments or central banks	1	1	3		1	1	3	
	Regional governments or local authorities	2	2	2		2	2	2	
	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	845	715	695		795	696	676	
	of which: SME	279	239	219		307	268	249	
	Retail	6	6	5		6	6	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	47	47	29		128	94	75	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	89	56	74	29	77	50	63	26
	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	6	6	16		6	6	15		
Securitisation									
Other exposures									
Standardised Total ²	562	562	244	29	184	184	45	26	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	76	63	13		69	57	11	
	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	432	432	16		1,146	1,146	28	
	Corporates	152	135	135		360	288	286	
	of which: SME	0	0	0		0	0	0	
	Retail	14	14	11		14	14	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	32	32	12		33	33	12	
	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		
Securitisation									
Other exposures									
Standardised Total ²	6	6	6	14	0	0	0	13	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m EUR, %)									
NETHERLANDS	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	10	10	2		10	10	2	
	Corporates	1,532	1,325	1,325		1,297	1,095	1,090	
	of which: SME	4	4	4		47	26	20	
	Retail	8	8	6		8	8	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	12	12	5		13	13	5	
	of which: SME	1	1	1		1	1	0	
	Exposures in default	1	1	1	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		
Securitisation									
Other exposures									
Standardised Total ²	76	76	76	1	16	16	16	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).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m EUR, %)									
SAUDI ARABIA	Central governments or central banks	2,497	2,497	0		1,789	1,789	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	38	38	0		35	35	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	621	433	222		825	672	276	
	Corporates	8,113	6,897	6,864		7,390	6,247	6,226	
	of which: SME	211	188	188		184	163	163	
	Retail	922	922	691		830	826	619	
	of which: SME	26	26	20		23	23	17	
	Secured by mortgages on immovable property	1,136	1,136	1,109		1,071	1,071	1,028	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	194	66	82	129	178	43	50	136
	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	33	33	39		18	18	24		
Securitisation									
Other exposures									
Standardised Total ²	301	301	223	129	300	300	224	136	

⁽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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
JERSEY	Central governments or central banks	11	6	0		11	7	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	2	0	0		2	0	0	
	Corporates	2,518	1,783	1,781		2,210	1,456	1,455	
	of which: SME	237	220	218		23	15	14	
	Retail	201	153	106		221	153	107	
	of which: SME	46	46	26		42	42	24	
	Secured by mortgages on immovable property	1,639	1,504	1,035		1,493	1,370	919	
	of which: SME	38	33	28		43	38	33	
	Exposures in default	29	24	25	6	36	30	32	6
	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		
Securitisation									
Other exposures									
Standardised Total ²	100	100	49	12	1	1	1	10	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
GUERNSEY	Central governments or central banks	6	0	0		24	14	0	
	Regional governments or local authorities	14	15	4		14	14	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	0	0	0		0	0	0	
	Corporates	1,662	973	971		1,856	1,143	1,140	
	of which: SME	62	56	54		45	37	34	
	Retail	24	21	16		45	33	24	
	of which: SME	2	2	1		1	1	0	
	Secured by mortgages on immovable property	1,143	1,065	718		1,079	1,031	689	
	of which: SME	65	55	50		40	37	32	
	Exposures in default	11	9	11	2	8	5	6	3
	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		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	2	0	0	0	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
LUXEMBOURG	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	2	0	0		4	0	0	
	Corporates	613	482	474		937	751	743	
	of which: SME	0	0	0		0	0	0	
	Retail	11	4	3		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	245	230	231		257	281	283	
	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		
Securitisation									
Other exposures									
Standardised Total ²	7	7	7	1	0	0	0	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).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	101,859	0	72,217	4,967	0	0	63,836	0	62,371	4,305	0	0
	Institutions	40,885	1	31,238	12,689	0	1	35,993	1	27,363	10,907	0	0
	Corporates	264,926	3,475	202,214	102,782	112	2,440	240,767	2,273	188,220	92,726	2	1,841
	Corporates - Of Which: Specialised Lending	32,917	626	32,093	22,363	0	877	30,826	190	29,951	20,788	0	671
	Corporates - Of Which: SME	30,568	1,171	26,963	12,593	0	508	31,350	1,002	27,775	13,532	0	433
	Retail	242,464	7,429	228,155	40,540	5,979	2,809	240,887	6,976	227,929	39,537	6,156	2,591
	Retail - Secured on real estate property	184,013	5,237	183,747	23,231	4,605	1,300	184,492	5,057	184,505	22,167	4,942	1,253
	Retail - Secured on real estate property - Of Which: SME	1,623	46	1,590	940	34	24	1,631	38	1,600	561	26	70
	Retail - Secured on real estate property - Of Which: non-SME	182,390	5,191	182,156	22,691	4,571	1,277	182,861	5,019	182,905	21,606	4,916	1,233
	Retail - Qualifying Revolving	42,193	918	27,205	7,208	516	411	40,050	846	26,147	6,939	477	387
	Retail - Other Retail	16,238	1,272	17,204	10,101	858	1,098	16,346	1,073	17,276	10,431	737	951
	Retail - Other Retail - Of Which: SME	9,997	550	10,709	4,548	366	343	9,976	433	10,696	4,518	285	278
	Retail - Other Retail - Of Which: non-SME	6,261	724	6,494	5,553	492	755	6,370	640	6,580	5,912	452	673
	Equity	275	2	272	795	0	0	301	2	297	844	0	0
Securitisation	13,830	0	13,830	2,282	0	0	11,434	0	11,434	2,533	0	21	
Other non credit-obligation assets				438		34							
IRB Total				164,493							151,267		

⁽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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	902	0	269	19	0	0	339	0	265	17	0	0
	Institutions	6,514	0	4,061	1,492	0	0	6,409	0	3,845	1,376	0	0
	Corporates	148,019	1,597	113,712	53,517	3	945	141,394	1,312	106,820	49,171	2	785
	Corporates - Of Which: Specialised Lending	13	0	13	15	0	0	0	0	0	13	0	1
	Corporates - Of Which: SME	28,676	903	25,171	11,467	0	393	29,369	768	25,926	12,383	0	348
	Retail	221,372	4,329	207,021	28,098	2,082	1,630	220,044	3,890	207,047	27,107	1,823	1,454
	Retail - Secured on real estate property	164,906	2,257	164,434	11,802	764	225	165,372	2,077	165,408	10,723	662	209
	Retail - Secured on real estate property - Of Which: SME	1,615	46	1,582	937	34	23	1,621	38	1,591	588	26	20
	Retail - Secured on real estate property - Of Which: non-SME	163,291	2,212	162,852	11,265	730	202	163,951	2,040	163,817	10,166	635	189
	Retail - Qualifying Revolving	40,964	886	26,354	6,881	504	393	38,877	816	25,329	6,636	462	370
	Retail - Other Retail	15,502	1,186	16,234	9,416	815	1,012	15,595	996	16,310	9,747	699	874
	Retail - Other Retail - Of Which: SME	9,488	506	9,993	4,041	334	301	9,478	398	9,989	4,022	258	243
	Retail - Other Retail - Of Which: non-SME	6,014	680	6,240	5,374	481	711	6,117	599	6,321	5,725	441	631
	Equity	232	2	229	668	0	3	269	2	266	750	0	3
Securitisation													
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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GERMANY	Central banks and central governments	41,826	0	38,596	1,250	0	0	38,234	0	37,901	1,203	0	0
	Institutions	2,619	0	2,374	980	0	0	2,757	0	2,455	950	0	0
	Corporates	6,211	102	3,821	1,424	0	44	5,547	88	3,267	1,354	0	19
	Corporates - Of Which: Specialised Lending	70	70	71	0	0	26	64	64	0	0	0	13
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	58	1	51	6	0	0	57	1	51	6	0	0
	Retail - Secured on real estate property	32	0	32	2	0	0	33	0	33	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	2	0	0	33	0	33	2	0	0
	Retail - Qualifying Revolving	24	0	17	3	0	0	22	0	16	3	0	0
	Retail - Other Retail	2	0	2	2	0	0	2	0	2	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	2	0	0	1	0	1	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	31,563	0	13,063	905	0	0	9,379	0	9,444	917	0	0
	Institutions	10,065	0	6,526	2,464	0	0	9,656	0	6,927	2,502	0	0
	Corporates	16,859	51	11,196	4,681	0	12	15,765	38	10,752	3,984	0	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	38	7	36	4	0	6	32	1	30	1	0	0
	Retail	267	4	242	22	2	1	247	4	228	19	2	1
	Retail - Secured on real estate property	181	2	182	11	1	0	170	2	171	9	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	180	2	181	11	1	0	169	2	169	9	1	0
	Retail - Qualifying Revolving	83	1	57	9	1	0	74	1	54	8	1	0
	Retail - Other Retail	2	1	3	2	0	1	3	0	3	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	1	1	1	0	1	0	1	1	1	0	0
	Equity	11	0	11	32	0	0	5	0	5	14	0	0
Securitisation													
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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
IRELAND	Central banks and central governments	2,820	0	2,810	373	0	0	3,055	0	3,044	399	0	0
	Institutions	284	0	141	105	0	0	305	0	167	96	0	0
	Corporates	7,303	372	6,191	4,420	0	220	7,164	306	5,875	3,826	0	182
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,431	223	1,345	878	0	95	1,608	203	1,494	943	0	78
	Retail	19,471	3,869	19,735	12,285	3,883	1,170	19,219	3,059	19,548	12,287	4,320	1,129
	Retail - Secured on real estate property	18,151	2,965	18,353	11,367	3,837	1,074	18,009	2,965	18,184	11,392	4,276	1,043
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18,150	2,964	18,352	11,366	3,837	1,074	18,008	2,965	18,183	11,391	4,276	1,043
	Retail - Qualifying Revolving	594	22	446	254	6	14	588	21	420	234	9	12
	Retail - Other Retail	726	83	936	664	41	82	722	73	933	661	35	73
	Retail - Other Retail - Of Which: SME	499	43	702	501	31	42	488	35	694	492	26	35
	Retail - Other Retail - Of Which: non-SME	228	40	234	163	9	41	234	38	240	170	9	38
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
FRANCE	Central banks and central governments	3,124	0	3,136	314	0	0	1,983	0	1,987	203	0	0
	Institutions	3,638	0	3,247	1,668	0	0	2,801	0	2,436	1,247	0	0
	Corporates	8,852	9	4,336	1,862	0	2	7,534	8	3,665	1,505	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	5	5	0	0	0	5	5	5	0	0	0
	Retail	132	2	100	15	1	1	126	2	96	14	1	1
	Retail - Secured on real estate property	44	1	44	3	0	0	43	0	43	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	43	1	43	2	0	0	42	0	42	2	0	0
	Retail - Qualifying Revolving	83	1	50	9	1	0	79	1	48	9	1	0
	Retail - Other Retail	4	0	5	3	0	0	4	0	5	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	4	3	0	0	3	0	3	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
NETHERLANDS	Central banks and central governments	3,711	0	2,207	135	0	0	1,429	0	996	89	0	0
	Institutions	4,448	0	4,414	858	0	0	4,513	0	4,481	869	0	0
	Corporates	7,372	69	4,646	1,849	0	11	6,103	18	3,732	1,562	0	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16	4	14	1	0	0	11	4	8	1	0	0
	Retail	28	0	24	3	0	0	28	0	25	3	0	0
	Retail - Secured on real estate property	16	0	16	1	0	0	17	0	17	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	1	0	0	17	0	17	1	0	0
	Retail - Qualifying Revolving	12	0	8	1	0	0	11	0	7	1	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	22	0	22	67	0	0	19	0	18	55	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SAUDI ARABIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	38	0	25	17	0	0	19	0	10	6	0	0
	Corporates	46	0	46	5	0	0	263	0	263	11	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	6	1	0	0	7	0	6	1	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	2	0	1	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
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
JERSEY	(m EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6	0	3	1	0	0	0	0	0	0	0
	Corporates	2,886	7	2,309	1,138	0	1	3,813	8	3,004	1,133	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	45	0	41	14	0	0	57	0	53	15	0
	Retail	4	0	4	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	3	0	3	0	0	0
	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	3	0	3	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	1	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GUERNSEY	(m EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	33	0	33	9	0	1	0	1	0	0	0
	Corporates	3,378	10	2,632	1,513	0	3,094	0	2,655	1,270	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	83	10	80	51	0	75	0	70	50	0	0
	Retail	2	0	2	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0	0
	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	1	0	1	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
LUXEMBOURG	(m EUR, %)											
	Central banks and central governments	222	0	86	2	0	768	0	561	11	0	0
	Institutions	364	0	361	73	0	126	0	120	26	0	0
	Corporates	3,437	1	2,400	1,137	0	3,133	1	1,935	744	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	48	0	48	11	0	47	0	47	12	0	0
	Retail	5	0	5	0	0	6	0	5	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	4	0	4	0	0	0
	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	3	0	3	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	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).

2017 EU-wide Transparency Exercise
Sovereign Exposure

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
TOTAL - ALL COUNTRIES	76,738.5	7,955.1	68,783.4	26,981.1	2,646.6	24,334.5	28.7	0.0	28.7	38,761.3	0.0	38,761.3	5,362.3	5,308.5	53.8	5,569.7	0.0	5,569.7
Austria	847.6	0.0	847.6															
Belgium	1,391.9	22.5	1,369.4															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	2.8	0.0	2.8															
Estonia	0.0	0.0	0.0															
Finland	1,120.2	70.5	1,049.7															
France	5,070.8	545.5	4,525.2															
Germany	11,028.3	83.2	10,945.0															
Greece	0.1	0.0	0.1															
Hungary	108.7	108.5	0.2															
Ireland	116.3	32.2	84.1															
Italy	1,858.2	0.0	1,858.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.9	0.0	0.9															
Luxembourg	23.9	0.0	23.9															
Malta	0.0	0.0	0.0															
Netherlands	3,451.2	1,617.7	1,833.5															
Poland	2.0	0.0	2.0															
Portugal	181.5	0.0	181.5															
Romania	1.3	0.0	1.3															
Slovakia	35.0	34.9	0.2															
Slovenia	0.0	0.0	0.0															
Spain	559.1	0.0	559.1															
Sweden	399.2	178.1	221.1															
United Kingdom	25,189.5	4,124.9	21,064.6															
Iceland	19.7	0.0	19.7															
Liechtenstein	0.0	0.0	0.0															
Norway	36.4	19.2	17.2															
Switzerland	2.8	0.0	2.8															
Australia	7.9	7.9	0.0															
Canada	233.2	0.0	233.2															
China	305.5	305.5	0.0															
Hong Kong	1.2	0.0	1.2															
Japan	9,686.8	0.0	9,686.8															
U.S.	13,221.6	273.5	12,948.1															
Other advanced economies non EEA	460.5	0.0	460.5															
Other Central and eastern Europe countries non EEA	114.5	27.5	87.0															
Middle East	170.0	116.2	53.8															
Latin America and the Caribbean	69.9	6.0	63.9															
Africa	0.0	0.0	0.0															
Others	1,020.2	381.5	638.7															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise
Sovereign Exposure

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	86,860.1	6,947.1	79,912.9	35,404.3	1,985.4	33,418.9	0.0	0.0	0.0	41,230.3	0.0	41,230.3	5,040.2	4,961.7	78.4	5,171.8	0.0	5,171.8
Austria	896.1	0.0	896.1															
Belgium	2,353.6	19.4	2,334.2															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.7	0.0	0.7															
Estonia	0.0	0.0	0.0															
Finland	585.2	69.2	516.0															
France	4,794.1	365.7	4,428.4															
Germany	9,917.2	84.7	9,832.6															
Greece	0.1	0.0	0.1															
Hungary	126.1	120.1	5.9															
Ireland	260.2	27.5	232.7															
Italy	4,802.7	26.4	4,776.4															
Latvia	0.0	0.0	0.0															
Lithuania	4.5	0.0	4.5															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	1,821.7	936.5	885.2															
Poland	20.0	0.0	20.0															
Portugal	397.2	0.0	397.2															
Romania	12.7	0.0	12.7															
Slovakia	35.1	33.0	2.1															
Slovenia	0.4	0.0	0.4															
Spain	796.0	0.0	796.0															
Sweden	766.0	119.3	646.7															
United Kingdom	30,542.5	3,891.0	26,651.5															
Iceland	2.8	0.0	2.8															
Liechtenstein	0.0	0.0	0.0															
Norway	38.7	14.1	24.6															
Switzerland	2.8	0.0	2.8															
Australia	4.9	4.9	0.0															
Canada	46.0	0.0	46.0															
China	485.6	485.6	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	10,590.2	0.0	10,590.2															
U.S.	16,405.3	242.5	16,162.8															
Other advanced economies non EEA	84.9	0.0	84.9															
Other Central and eastern Europe countries non EEA	131.9	22.3	109.6															
Middle East	163.9	104.8	59.1															
Latin America and the Caribbean	60.3	3.5	56.8															
Africa	0.0	0.0	0.0															
Others	710.6	376.7	333.9															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Bolivia, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
				Of which: defaulted										
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	57,618	0	206	72	23	73	0	59,118	0	75	11	0	32	0
Central banks	1,762	0	0	0	0	0	0	1,042	0	0	0	0	0	0
General governments	44,414	0	0	0	0	0	0	46,481	0	0	0	0	0	0
Credit institutions	1,723	0	0	0	0	0	0	3,846	0	0	0	0	0	0
Other financial corporations	9,165	0	203	69	23	72	0	7,392	0	73	8	0	31	0
Non-financial corporations	554	0	3	3	0	1	0	357	0	3	3	0	1	0
Loans and advances (including at amortised cost and fair value)	493,000	823	16,692	12,794	585	4,837	8,442	510,801	2,339	14,582	11,132	534	4,173	7,904
Central banks	88,853	0	0	0	0	0	0	102,020	0	0	0	0	0	0
General governments	5,309	0	0	0	0	0	0	4,962	0	0	0	0	0	0
Credit institutions	26,856	0	0	0	3	0	0	35,630	0	0	0	0	0	0
Other financial corporations	31,577	1	122	93	16	61	40	31,940	972	105	26	12	60	31
Non-financial corporations	134,566	131	7,131	5,574	242	2,223	2,237	128,206	354	5,687	4,480	219	1,750	2,038
of which: small and medium-sized enterprises at amortised cost	37,338	46	2,001	904	52	693	706	37,883	71	1,613	1,181	60	556	686
Households	205,839	691	9,440	7,127	323	2,552	6,164	208,043	1,013	8,791	6,626	302	2,364	5,835
DEBT INSTRUMENTS other than HFT	550,618	823	16,898	12,867	608	4,910	8,442	569,919	2,339	14,658	11,143	534	4,205	7,904
OFF-BALANCE SHEET EXPOSURES	225,661		1,109	797	0	8	134	179,776		795	584	0	8	139

⁽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⁾ Institutions 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⁾ Institutions 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)

2017 EU-wide Transparency Exercise

Forborne exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 31/12/2016					As of 30/06/2017				
	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		Collateral and financial guarantees received on exposures with forbearance measures	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		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
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)	12,777	9,322	2,084	2,036	8,478	11,466	8,334	1,800	1,755	7,643
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	29	22	3	3	19	34	19	1	1	18
Non-financial corporations	5,146	3,892	900	889	2,252	4,392	3,174	679	670	1,884
of which: small and medium-sized enterprises at amortised cost	1,635	1,152	207	205	790	1,587	975	149	144	776
Households	7,603	5,408	1,182	1,144	6,207	7,040	5,141	1,120	1,084	5,741
DEBT INSTRUMENTS other than HFT	12,777	9,322	2,084	2,036	8,478	11,466	8,334	1,800	1,755	7,643
Loan commitments given	661	365	0	0	158	544	246	0	0	166

⁽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