

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



2019 EU-wide Transparency Exercise 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
B.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, %) OWN FUNDS	As of 30/09/2018 54,113		As of 31/03/2019 50,239			
	A	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional		49,382	•		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	36,577	34,252	35,988	•	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	14,734	14,617	15,351		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 (l) 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 institution 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 institution has a	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
		significant investment (-) Amount exceding the 17.65% threshold	0	0	0		C 01.00 (r510,c010)	Article 48 of CRR
OWN FUNDS Transitional period	A.1.19		0	0	0		C 01.00 (r524,c010)	Article 3 CRR
	A.1.20		0	0	0			Artice 3 Citi
			0	0	0		C 01.00 (r529,c010)	
	A.1.21		0	0	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1		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)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	219,167	210,939	222,353	210,209	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
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 (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.62%	19.20%	19.10%	18.99%		_
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	24.69%	23.41%	22.59%	22.46%		-
CET1 Capital	D D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	36,577	34,252	35,988		[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)]	_
Fully loaded CET1 RATIO (%)	-							
Fully loaded ¹	i i	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.69%	16.24%	16.19%		[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
1\The falls leaded CET1 while is an ed	timata calcu	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regul	atory point of view at the repo	ting date are not taken into a	account in this calculation			

(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,
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 08.01 (r060, 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_110)*12.5+C 03.00_010_010.010
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	



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

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Second		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Selection secures recover Selection					
Section Sect					
Internal squeenes					
Contract Agricult Proposed 1988	Of which loans and advances income			·	
Contain part Contain place Contain proper Contain place Contain plac		2,161	·	856	
Processor source grows source from some contents of the cont			·	421	
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He fee as commander income 1885 of 1985 of 19	(Expenses on share capital repayable on demand)	0	0	0	0
Sails of Cy bases on dewoulfind financial ancide and inciditate for freezensed at financial ancide and inciditate for for training, and some of Cy bases of freazen and calculates for for training, and some of Cy bases of freazen and calculates for for training, and some of Cy bases from the operation and can allow the state of training, and some of Cy bases from the operation and can allow the state of Cy bases from the operation and can allow the	Dividend income	122	33	2	10
Search S	Net Fee and commission income	2,052	2,742	784	1,444
Gen or () loses on Francial souts and liabilities of the volue though prift or lose, see 49 43 31 19 Debug of Francis (gain or () lose), red 49 73 11 20 15 Debug of Francis (gain or () lose), red 49 73 74 112 40 13 TOTAL ORDER THIS (DIVIN), COME, NET 40 11,34 15		83	145	28	31
Gen or () loses on Francial souts and liabilities of the volue though prift or lose, see 49 43 31 19 Debug of Francis (gain or () lose), red 49 73 11 20 15 Debug of Francis (gain or () lose), red 49 73 74 112 40 13 TOTAL ORDER THIS (DIVIN), COME, NET 40 11,34 15	Gains or (-) losses on financial assets and liabilities held for trading, net	1,510	1,677	263	652
Same of Coloses from hodge scounting, net 49 17 18 18 18 18 18 18 18			*		
Part		-49	-73	17	23
No. other operatury scores (reportable) 723 724 115		8	11	3	5
Control NOME, NET 1,744 1,508 3,675 3,109 3,786		723	724	112	1,315
Administration exergencies 6,299 8,733 1,180 3,790		11,744	15,080	3,675	8,106
Communication Communicatio				· · · · · · · · · · · · · · · · · · ·	
Modification gains or Dissess, net D		607	828	288	
(Provisions or (-) reversal of provisions) 1,223 1,422 20 1,423 (Commitments and quarantizes given) 9 1,315 1,425 2 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 1 3 3 1 3 1 3 3 3 1 3		0	0	0	0
Commitments and quarantees given)		1,293	1,427	20	123
Common C		-11	-36	-1	31
Of which pending legal issues and tax litigation ¹ 697 600 6		1,305	1,462	21	92
Of which restructuring¹ 69 60 60 (Increases or (-) decreases or (-) decreases or the fund for general banking risks, net)² 0 0 0 0 0 39 (Impairment or (-) reversal of impairment on financial assets at fair value through profit or loss) 4 511 128 389 (Financial assets at fair value through cher comprehensive income) 0 0 0 38 (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 4 511 128 387 (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 4 511 128 387 (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 4 511 2 0 38 (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets at flav ventures and associates and on non-financial assets at flav ventures and associates and on non-financial assets at flav ventures and associates and on non-financial assets at flav ventures and associates and on non-financial assets at flav ventures and associates and non-financial assets at flav ventures and associates and on non-financial assets at flav ve			972		
(Increases or (·) decreases of the fund for general banking risks, net). (Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at aim value through other comprehensive income) (Financial assets at ai			69		
(Impairment or (*) reversal of impairment on financial assets at not measured at fair value through profit or loss of impairment or financial assets at a mortised exist of impairment or (*) reversal of impairment or financial assets at a mortised exist of impairment or financial assets at a mortised exist at exist and disposal groups classified as held for sale not qualifying as discontinued operations ###################################		0	0	0	0
(Financial assets at fair value through other comprehensive income) 0 0 3 (Financial assets at a mortised cost) 494 511 128 387 (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 499 522 0 0 182 (of which Goodwill) 0 0 0 0 0 0 0 Negative goodwill recognised in profit or (-) loss of investments in subsidaries, joint ventures and associates 0 0 0 0 0 Negative goodwill recognised in profit or (-) loss for investments in subsidaries, joint ventures and associates 0 0 0 0 0 Share of the profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 -27 0 -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 9 0 0 0 0 0 0 0 </td <td></td> <td>493</td> <td>511</td> <td>128</td> <td>390</td>		493	511	128	390
(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) 49 512 52 6 6 182 (of which Goodwill) 6 7 6 6 7 6 7 6 7 7 7 7 7<		0	0	0	3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss of investments in subsidaries, joint ventures and associates 138 227 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM discontinued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR TH		494	511	128	387
(of which Goodwill) Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Share of the profit or (·) loss of investments in subsidaries, joint ventures and associates Profit or (·) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (·) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT or (·) loss after tax from discontinued operations PROFIT OR (·) LOSS FOR THE YEAR O O O O O O O O O O O O O		49		0	182
Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR THE YEAR Description or (-) Loss for the year of the profit or loss of investments in subsidaries, joint ventures and associates 188 298 298 208 208 208 208 208 2		0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates 138 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR THE YEAR 138 227 238 248 259 259 269 269 278 2789 2789 2789 2789 2789 2789 2789		0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations O PROFIT OR (-) LOSS FOR THE YEAR PROFIT OR (-) LOSS FOR THE YEAR D D D D D D D D D D D D D		138	227	-53	-12
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,7561,1803,004PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,3319282,789Profit or (-) loss after tax from discontinued operations000PROFIT OR (-) LOSS FOR THE YEAR2,3319282,789		0	0		-37
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 2,789 2,789 2,789 2,789		3.141	3.756		
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 0 928 2,789			·		
PROFIT OR (-) LOSS FOR THE YEAR 2,331 928 2,789		0	0	0	0
		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 IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	r value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	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

(mln	n EUR)			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		Accun	nulated impairmer	nt	Gros	ss carrying amo	ount	Accu	ımulated impair	ment	Gro	oss carrying am	ount	Accu	mulated impai	rment	Gro	ss carrying am	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 edit-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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk	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 creditimpaired	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 creditimpaired	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 -3	0	56,129	75	5	3 -	-4 -:	3	55,360	117		3 -4	-1	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	()	O	0	0	0	0	0	(0 0	0	0	0) (o	0	0)	0 (0		0 0	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	1 -2	0	-1	13,985	646	6	0 -	-2)	0 14,147	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 -324	-967	-2,788	356,013	33,393	8,13	5 -34	-1,01	-2,63	6 329,054	30,966	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.

Market Risk

The Royal Bank of Scotland Group Public Limited Company

	SA					I	М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS (HARGE FOR (VaR (Memor	andum item)	STRESSED VaR (/	Memorandum item)		LT AND ON RISK		ICE RISKS CAP IARGE FOR CTF		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	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-1)	12 WEEKS AVERAGE MEASURE	LAST 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 MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/12	2/2018					
raded Debt Instruments	2,327	1,787	183	67	531	203							180	52	533	175						
Of which: General risk	824		130	46	531 376	132							149	31	389	121						
Of which: Specific risk	1,503		80	24	266	83							80	24	327	82						
uities	0	0	6	2	36	4							5	2	39	14						
Of which: General risk	0	0	6	2	36	4							5	2	39	14						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
reign exchange risk	532	279	23	7	113	24							40	16	226	53						
ommodities risk	0	0	5	4	17	10							3	0	14	2						
otal	2,859	2,066	197	72	723	351	235	246	0	0	0	14,577	219	71	699	332	244	236	0	0	0	14,520
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	5/2019					
aded Debt Instruments	2,787	2,390	221	81	460	154							214	61	553	221						
Of which: General risk	1,081	966	184	71	357	116							182	56	408	140						
Of which: Specific risk	1,706		86	22	303	80							73	23	284	105						
uities	5	0	10	5	51	35							8	1	76	8						
Of which: General risk	3	0	10	5	51	35							8	1	76	8						
Of which: Specific risk	3	0	0	0	0	0							0	0	0	0						
reign exchange risk	457	534	49	14	298	211							35	11	151	18						
nmodities risk	20	10	1 2	1	I 6 l	4							■ 3	1 0	16	1 2						

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.



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 amoun	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	113,509	109,711	1,931		111,903	108,006	968	
	Regional governments or local authorities	479	226	166		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	0		0	0	0	
	Institutions	6,269	5,666	513		6,750	6,232	634	
	Corporates	16,038	13,078	12,069		15,111	11,971	10,965	
	of which: SME	1,489	1,222	999		1,421	1,136	907	
	Retail	6,884	3,642	2,373		6,247	3,178	2,052	
Consolidated data	of which: SME	3,440	1,216	697		3,341	1,113	638	
Consolidated data	Secured by moregages on mimovable property	18,127	17,523	8,311		18,183	17,579	8,372	
	of which: SME	214	208	114		231	225	150	
	Exposures in default	939	611	764	324	903	619	760	280
	Items associated with particularly high risk	86	31			86	32	47	
	Covered bonds	151	151	30		153	153	31	
	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	728	728	1,542		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	162,92	9 151,	082 26,58	1 493

⁽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	d 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	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 Institutions	2 022	2 022	100		2 (07	2.607	0	
		2,923 4,658	2,923 3,308	196 2,927		3,607 4,766	3,607 3,312	331 2,937	
	Corporates of which: SME	835	5,306 678	486		825	676	477	
	Retail	5,861	2,652	1,663		5,275	2,222	1,365	
		3,424	1,200	686		3,324	1,096	626	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable 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	0	
	Equity	544	544	1,345		614	614	1,526	
	Other exposures	2,267	2,267	574		1,938	1,938	705	
	Standardised Total ²				90				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.

		exposures, but includes genera	r credit risk dajustinents.						
					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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(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			91	82	76	
	of which: SME	0	12	I		0	12	6	
	Retail	28	28	12		30	30	14	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIVI I/ II VI	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	
	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 Standardised Total ²	0	0	0	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 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 gener	al credit risk adjustments.						
					Standardise	d 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	
3111123 3171123	Secured by mortgages on immovable property of which: SME	238	234	89		245	240	92	
	Exposures in default	56	13	19	43	17	12	20	4
	Items associated with particularly high risk	J0	12	19	43	1/	12	20	4
	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	l 0	l 0		0	0		
	Equity	108	108	108		109	109	109	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, and the second	Ü		45	Ü			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	Priginal 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	1			
	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 Institutions	0	0	0		0	0	0			
		969	016	790		0	756	731			
	Corporates of which: SME	455	816 401	375		892 382	321	296			
	Retail	433	401	3/3		J02 1	J21 1	290			
	of which: SME	0	0	1		0	0				
IRELAND	Secured by mortgages on immovable property	170	140	120		219	170	134			
	of which: SME	170	0	0		0	0	0			
	Exposures in default	47	22	31	23	33	18	25			
	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				2		

(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

					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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)	0				0			
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities 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	
	Institutions	5	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	
LUVEMBOUDC	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	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	(
	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 expectator	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	U	U		U	U	U	

(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 genera		terpurty excidues those for seed	ristisation exposures, duditional	valuation dajustments (71775) d	ind other own funds reductions	related to the	
					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 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 Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0	0		
	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	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
NETTIEREANDS	Secured by mortgages on immovable property	88	87	78		85	85	77	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	0
	Covered bonds	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				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 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	48	36	7		47	17	3					
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0						
	Institutions	506	505	12		523	521	14					
	Corporates	203	157	157		226	174	174					
	of which: SME	0	0	0		21	0	0					
	Retail	16	15	7		16	16	8					
FRANCE	of which: SME	0	0	0		0	0	0					
INAINCL	Secured by mortgages on immovable property	31	31	11		36	34	12					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	1	1	1	0				
	Items associated with particularly high risk 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	0	0			0	0						
	Other exposures	0	0			0	0	0					
	Standardised Total ²				15				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 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 au 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 Institutions	0	0	0		0	0	0 1	
	Corporates	223	174	183		189	154	163	
	of which: SME	1	1/ 1 0	103		0	134	0	
	Retail	69	46	35		42	30	22	
	of which: SME	0	0	0		0	0	0	
JERSEY	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	
	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) 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

Central governments or central banks Central governments or local authorities Central governments or central banks Central governments Central governments or central banks Central governments Central g			exposures, but includes genera			, , , , , , , , , , , , , , , , , , ,				
Central governments or central banks Regional povernments or central banks Regional povernments or local authorities 0						Standardise	ed Approach			
Central governments or central banks 0 0 0 0 0 0 0 0 0				As of 30	/09/2018			As of 31,	12/2018	
Central governments or central banks 0 0 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional governments or local authorities 0 0 0 0 0 0 0 0 0										
Public sector entities			0 0	0	0 0		0 0	0	0	
Multilateral Development Banks 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Institutions 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Corporates			0	0	0		0	0	0	
GUERNSEY Of which: SME Retail Of which: SME Secured by mortgages on immovable property Of which: SME Secured by mortgages on immovable property Of which: SME Exposures in default Exposures in default Covered bonds Covered bonds Collective investments undertakings (CIU) Equity Other exposures Of which: SME 3 3 3 3 11 14 14 11 14 15 16 16 17 18 18 19 19 10 10 10 10 10 10 10 10		Institutions	0	0	0		0	0	0	
Retail 14			92	88	88		179	136	136	
Of which: SME Secured by mortgages on immovable property 659 651 287 634 628 267			3	3	3		0	0	0	
Secured by mortgages on immovable property 659 651 287 634 628 267			14	14	11		14	14	11	
of which: SME	GUERNSEY		0	0	0		0	0	0	
Exposures in default 7 6 7 1 8 6 7 1 Items associated with particularly high risk 0 <th>COLITION</th> <th></th> <th>659</th> <th>651</th> <th>28/</th> <th></th> <th>634</th> <th>628</th> <th>26/</th> <th></th>	COLITION		659	651	28/		634	628	26/	
Items associated with particularly high risk0000Covered bonds0000Claims on institutions and corporates with a ST credit assessment0000Collective investments undertakings (CIU)0000Equity00000Other exposures00000			4	3		1	3 0	3		1
Covered bonds00000Claims on institutions and corporates with a ST credit assessment00000Collective investments undertakings (CIU)000000Equity000000Other exposures00000			/	0	/	1	δ n	0	/	1
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 N	0		0	0	0	
Collective investments undertakings (CIU)0000Equity0000Other exposures0000			n	0			0	0		
Equity 0 <th></th> <th></th> <th>0</th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0</th> <th>0</th> <th></th>			0	0	0		0	0	0	
Other exposures 0 0 0 0 0 0			0	0	0		0	0		
			0	0	0		0	0	0	
Standardised Total ²		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 genera		nterparty excludes those for secu	ristisation exposures, additional	valuation aujustments (AVAS) a	nd other own rands reductions	related to the	
					Standardise	d 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 Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	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	
OI AIIV	Secured by mortgages on immovable property	13	13	5		13	13	5	
	of which: SME	0	0	0	4	0	0	0	
	Exposures in default	13	10	12	4	12	/	9	5
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				16				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 - 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	109,951	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			1,371	1,048	864	
	Retail	5,395	3,208	2,024		5,955	2,799	1,698	
	of which: SME	1,218	1,217	698		1,227	1,223	699	
Consolidated data	of which: SME Secured by mortgages on immovable property	19,286	18,591	8,852		18,663	17,956	8,511	
	of which: SME	204	198			185	182	96	
	Exposures in default	982	639	784	264	553	412	485	64
	Items associated with particularly high risk	88	33	49		87	32	49	
	Covered bonds	147	147	29		141	141	28	
	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	842	842	1,789		651	651	1,566	
	Other exposures	1,654	1,654	1,034		1,953	1,953	970	
	Standardised Total ²	172,130	155,790	27,662	472	157,411	139,136	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.

					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	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 Secured by mortgages on immovable property	1,202	1,201	686		1,225	1,220	697	
	Secured by mortgages on immovable property	13,761	13,331	6,414		13,389	12,922	6,182	
	of which: SME	132	127	87	20	127	125 308	66	26
	Exposures in default	485	369	441	39	418	308	362	36
	Items associated with particularly high risk 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	630	630	1,564		613	613	1,525	
	Other exposures	1,301	1,301	869		1,835	1,835	946	
	Standardised Total ²	1,501	1,501	009	92	1,033	1,000	940	81
	Standardiscu Total	(1) Oviginal expressing unlike Ex							<u> </u>

(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 general credit risk adjustments.										
					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	159	158	0		161	160	0				
	Regional governments or local authorities	29	29	0		13	13	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	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				
GERMANY	of which: SME	0	0	0		0	0	0				
OLIVITANI	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 genera		recipality excidues those for sec	anscisation exposures, additiona	r valuation adjustments (AVAS)	and other own rands reduction	3 related to the	
					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	
OMITED STATES	Secured by moregages on miniovable 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	
	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	142	142	142					
	Other exposures	0	0	0	_	0	0	0	
	Standardised Total ²				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	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 a 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 of which: SME	914 352	791 296			935 416	827 361	799 333	
	Retail	352	290	207		710	301	333	
	of which: SME		1			2	1	1	
RELAND	Secured by mortgages on immovable property	207	146	109		196	151	131	
	of which: SME	207	140	109		0	131	151	
	Exposures in default	35	21	27	12	31	17	24	
	Items associated with particularly high risk	1	0	1 0	12	0	0	1	
	Covered bonds	0	n			n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	4	4	9		2	2	4	
	Other exposures	39	39	8		45	45	13	
	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

					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 CME	235	199	199		185	163	163	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	2 0	2	1		2 0	2	1	
LUXEMBOURG	Secured by mortgages on immovable property	61	58	63		ν η	57	62	
	of which: SME	01	30 0	03		01	0	02	
	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.

		exposures, but includes general	,		Standardise	d 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	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		20	0	0	
	Corporates	238	74	74		333	103	103	
	of which: SME	1	0	0		36	29	29	
	Retail	8	8	3		8	8	3	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
NETTIEREANDS	Secured by mortgages on immovable property	91	91	80		86	86	77	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk 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			n	0		
	Equity	0	0			n l	0		
	Other exposures	0	0			0	0		
	Standardised Total ²				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 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 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 a 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	
FRAINCE	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	
	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				

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	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	
<i>5</i> <u> </u>	Secured by mortgages on immovable property of which: SME	1,100	997	527		1,053	962	512	
	Exposures in default	3 0	3	2 0	0	3 7	3 7	2 7	0
	Items associated with particularly high risk	0	0	0	Ü	, 0	7	,	U
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			n l	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	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

		(2) Total value adjustments and exposures, but includes genera	d provisions per country of cou al credit risk adjustments.	interparty excludes those for sec	uristisation exposures, additional	l valuation adjustments (AVAs) a	and other own funds reductio	ns related to the	
					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, %)	0	•			0	^		
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0		
	Multilateral Development Banks	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	
GUERNSEY	of which: SME	0	0	0		0	0	0	
GUERNSET	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	U	0		0	0	0	
	Equity Other exposures	ا م	0			0	0	0	
	Standardised Total ²	U	0		2	U	0	<u> </u>	2
	Standardised Total								

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.

		exposures, but includes gener	ai 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 Institutions	0	0	0		0	0	0	
	Corporates	347	295	295		338	287	287	
	of which: SME	34/	293	293		336	207	267	
	Retail	U o	U	0		U Q	7	0	
	of which: SME	8	0	7		0	7	3	
SPAIN	Secured by mortgages on immovable property	11	11	4		10	10	3	
	of which: SME	0	1	'n		0	0		
	Exposures in default	16	12	14	5	11	6	8	5
	Items associated with particularly high risk	0	0	0	3	0	0		3
	Covered bonds	0	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				6				7

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 - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

						,	OI SCOLIAIIU GI			- /			
							IRB App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Exp	oosure ¹	Exposure Value ¹	Risk exposui	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		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	104,072	3	75,221	3,864	0	2	85,831	3	62,497	3,914	0)
	Institutions	32,178	22	22,993	9,255	0	21	30,669	40	21,159	8,936	0	2
	Corporates	224,891	3,614	167,837	80,298	414	1,741	222,562	3,640		77,192	430	
	Corporates - Of Which: Specialised Lending	24,015	1,347	23,080	15,278	0	457	22,082	1,380	21,266	14,014	29	
	Corporates - Of Which: SME	27,613	827	23,898	12,217	370	438	27,251	854	23,604	11,930	364	
	Retail	243,590	5,842	232,760	42,260	6,723	2,645	238,443	4,813	-	40,231	5,073	
	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	91
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	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	188,291	4,343	188,150	22,694	5,677	1,303	185,028	3,414		21,130	4,116	
	Retail - Qualifying Revolving	36,850	708	25,330	6,777	393	564	35,215	672	, , , , , , , , , , , , , , , , , , ,	6,609	355	
	Retail - Other Retail	16,895	765	17,760	12,232	629	765	16,641	698	•	11,923	578	
	Retail - Other Retail - Of Which: SME	9,770	304	10,445	4,539	249	234	9,557	290	•	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	48
	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.

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	327	0	251	21	0	0	401	0	326	23	0	0
	Institutions	6,193	0	3,955	1,699	0	1	5,013	0	2,870	1,282	0	0
	Corporates	144,498	2,172	110,882	54,964	405	1,179	141,977	2,188	107,255	52,874	394	1,118
	Corporates - Of Which: Specialised Lending	15,602	497	14,906	10,027	0	274	14,030	463	13,445	9,116	0	247
	Corporates - Of Which: SME	25,443	688	21,868	11,203	370	342	25,195	713	21,670	10,979	364	313
	Retail	223,254	2,906	212,255	29,821	1,422		219,305	2,799	209,871		1,424	
	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	243
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	1,547	27	1,512	553	23	14	1,552	28	1,513	566	24	12
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	169,773	1,468	169,355	11,194	409		167,665	1,467	167,281	12,510	501	231
	Retail - Qualifying Revolving	35,768	685	24,564	6,452	381		34,156	650	24,542	6,270	344	561
	Retail - Other Retail	16,166	726	16,824	11,621	608		15,932	653	16,536		555	
	Retail - Other Retail - Of Which: SME	9,286	284	9,758	4,123	233	218	9,086	271	9,526		206	209
	Retail - Other Retail - Of Which: non-SME	6,879	442	7,066	7,498	376	514	6,846	382	7,010	7,354	349	471
	Equity	221	1	221	646	0	0	214	0	195	569	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).

(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 ¹	Exposure	Risk exposure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	— Value ¹	Of which: defaulted	and provisions		Of which: defaulted	Value ¹	Of which: defaulted	
	Central banks and central governments	74,408	0 48,494	1,278	0 1	50,174	0	31,439	1,014	0
	Institutions	2,972	0 2,860	1,196	0 1	1,592	0	1,479	755	0
	Corporates	5,283	3,381	1,131	0 6	4,065	31	2,281	727	0
	Corporates - Of Which: Specialised Lending	19	.3 19	5	0 0	19	13	19	5	0
	Corporates - Of Which: SME	0	0 0	0	0 0	0	0	0	0	0
	Retail	54	0 50	6	0 0	53	0	49	6	0
	Retail - Secured on real estate property	33	0 33	2	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
GERMAINT	Retail - Secured on real estate property - Of Which: non-SME	33	0 33	2	0	32	0	32	2	0
	Retail - Qualifying Revolving	19	0 15	3	0	19	0	15	3	0
	Retail - Other Retail	2	0 2	2	0	2	0	2	2	0
	Retail - Other Retail - Of Which: SME	0	0 1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0 1	1	0	1	0	1	1	0
	Equity	0	0 0	0	0 0	0	0	0	0	0
	Other non credit-obligation assets									
	IRB Total									

					IRB Ap	proach					
			As of 30/	09/2018				As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Ex	(posure¹	Exposure Value ¹	Risk exposu	ıre 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	9,653	9,653	742	0	13,094	0	13,094	924		
	Institutions	11,851	6,978	2,505	0	12,349	0	, 7,054	2,599		
	Corporates	11,842	7,294	2,719	7	14,144	7	9,554	3,239		
	Corporates - Of Which: Specialised Lending	211	176	207	1	212	0	177	207	0	
	Corporates - Of Which: SME	5	3	1	0	4	0	3	1	0	
	Retail	229	214	785	1 1	223	3	209	20	1	
	Retail - Secured on real estate property	161	162	776	0	157	1	157	12	0	
NITED CTATEC	Retail - Secured on real estate property - Of Which: SME	1	1	0	0	1	0	1	1	0	
NITED STATES	Retail - Secured on real estate property - Of Which: non-SME	160	160	776	0	155	1	156	11	0	
	Retail - Qualifying Revolving	65	L 49	7	1 1	64	1	49	7	1	
	Retail - Other Retail	3	4	2	0	3	1	3	2	0	
	Retail - Other Retail - Of Which: SME	2	3	1	0	2	0	3	1	0	
	Retail - Other Retail - Of Which: non-SME	1	1	1	0	1	0	1	1	0	
	Equity	4	4	11 (0	7	0	7	21	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 App	roach					
				As of 30/	09/2018					As of 31/1	12/2018		
		Original Ex	posure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original Ex	posure ¹	Exposure Value ¹	Risk exposu	re amount	Valı adjustr an
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provis
	Central banks and central governments	3,141	0	3,133	411	0	1	2,813	0	2,805	368	0	Į.
	Institutions	112	0	93	52	0	0	125	0	106	72	0	,
	Corporates	8,150	363	6,970	4,130	9	216	8,309	345	7,017	4,094	7	
	Corporates - Of Which: Specialised Lending	1,182	11	1,131	855	0	8	1,221	12	1,149	863	0'	
	Corporates - Of Which: SME	1,580	109	1,467	669	5 201	86	1,526	95	1,425	673	0	
	Retail Convey on your control	18,953 17,676	2,914 2,864	19,265 17,950	11,395	5,291 5,265	1,119 1,074	17,859 16,603	1,994 1,938	18,135 16,837	9,326 8,510	3,641	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1/,0/0	2,804	17,950	10,547	5,205	1,0/4	10,003	1,938	10,837	8,510	3,613	,
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	17,675	2,864	17,949	10,546	5,265	1,074	16,602	1,938	16,836	8,509	3,613	,
	Retail - Qualifying Revolving	576	2,004	411	260	3,203 7	1,074	571	1,936	417	279	3,013	,
	Retail - Qualifying Revolving Retail - Other Retail	701	36	904	588	19	30	685	43	881	538	21	
	Retail - Other Retail - Of Which: SME	475	19	675	412	15	16	463	18	656	369	15	;
	Retail - Other Retail - Of Which: non-SME	226	16	230	177	4	15	222	24	225	169	6	5
	Equity	0	0	0	0	0	0	0	0	0	0	. 0	ار
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

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

						IRB Ap	proach					
			As of 30	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposu	re amount	Value adjustments
		Of which:	— Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	1,332	0 874	44	(0	1,425		981	44	0	
	Institutions	1,940	0 1,933	390	(0	1,980		1,959 3,096	391	0	
	Corporates	5,784	3,808	1,659	(13	5,143		3,096	1,207	0	
	Corporates - Of Which: Specialised Lending	127	8 128	99	(0	125	8	125	95	0	
	Corporates - Of Which: SME	4	4	0	(0	4	4	4	0	0	
	Retail	25	0 22	3	(0	24	0	22	3	0	
	Retail - Secured on real estate property	14	0 14	1	(0	14	0	14	1	0	
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	0	
NL ITILKLANDS	Retail - Secured on real estate property - Of Which: non-SME	14	0 14	1	(0	14	0	14	1	0	
	Retail - Qualifying Revolving	10	0 7	2	(0	10	0	7	1	0	
	Retail - Other Retail	0	0	0	(0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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	
	Equity	5	0 5	15	(0	4	0	4	13	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 ¹	Exposure	Risk exposure amount	Value adjustments	Original Exp	posure ¹	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of which: defaulted		Of which: defaulted			Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	1,674	0 1,674	175	0 0	1,850	0	1,850	226	C	
	Institutions	2,437	22 2,238	973	0 1	2,787	40	2,617	1,118	0	
	Corporates Of Which: Specialized Londing	7,393 169	8 3,542 0 168	1,529 222	2	7,307 113	Ь	3,614 113	1,462 85	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	109	5 5	0		113	5	113	03	0	
	Retail	116	2 93	14		112	2	90	14	1	
	Retail - Secured on real estate property	44	0 44	2	0 0	41	0	42	3	Ö	
ED ANCE	Retail - Secured on real estate property - Of Which: SME	1	0 1	0	0 0	1	0	1	0	C	o l
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	43	0 43	2	0 0	41	0	41	2	C	D
	Retail - Qualifying Revolving	67	1 44	8	1 1	66	1	43	8	1	1
	Retail - Other Retail	5	0 5	4	0	5	0	5	4	C	
	Retail - Other Retail - Of Which: SME	1	0 1	1	0	1	0	1	1	C)
	Retail - Other Retail - Of Which: non-SME	4	0 4	3	0 0	4	0	4	3	C	
	Equity	0	0 0	0	0 0	0	0	0	0	C)
	Other non credit-obligation assets										
	IRB Total			pefore taking into account any effe							

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

						IRB App	oroach					
			As of 30/	09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	re amount	Val adjustr
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	an provis
	Central banks and central governments	6	5	0	(0	8	0	7	1	C)
	Institutions	15	14	2	(0	70	0	71	13	O)
	Corporates	4,649	4,060	1,724	(4	5,143		4,383	1,903	C)
	Corporates - Of Which: Specialised Lending	1,400	1,351	843	(2	1,358		1,340	828	C)
	Corporates - Of Which: SME	137	132	83	(0	149	14	143	82	C)
	Retail	1	1	0	(0	1	0	1	0	C)
	Retail - Secured on real estate property	1	1	0	(0	1	0	1	0	C)
CHEDNICEV	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	C)
GUERNSEY	Retail - Secured on real estate property - Of Which: non-SME	1	1	0	(0	1	0	1	0	C)
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0	0	C)
	Retail - Other Retail	0	0	0	(0	0	0	0	0	C)
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	0	0	0	0	C)
	Equity	0	0	0	(0	0	0	0	0	C)
	Other non credit-obligation assets											
	IRB Total											

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	/12/2018		
		Original Exp	osure¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Va adjust
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	ar provi
	Central banks and central governments	0	0	0	0	C	0	0	0	0	0	0	
	Institutions	306	0	296	193	C	0	274	0	261	183	0	
	Corporates	3,150	721		828	C	136	3,377	716	2,352		0	
	Corporates - Of Which: Specialised Lending	790	705	786	67	C	127	785	702	781	65	0	
	Corporates - Of Which: SME	1	0	1 1	0	C	0	1	0	1	0	0)
	Retail	75	2	56	9]		72	2	54	9	1	
	Retail - Secured on real estate property	22	0	22	1	(19	0	19		0	
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	21	0	(10	0	10	١	0	
01 / 121 1	Retail - Secured on real estate property - Of Which: non-SME	21	1	21	1 7	1	'l	19	1	19	1 6	1	1
	Retail - Qualifying Revolving Retail - Other Retail	32	1	33	/	1		31	1	33 1	0	1	
	Retail - Other Retail - Of Which: SME	1	0	1	0	(1	0	1		0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	(1	0	1		0	
	Equity	0	0	0	0	C		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach The Royal Bank of Scotland Group Public Limited Company

							IRB App	roach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Ex	posure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	93,274	3	66,643	4,615	0	3	94,545	3	68,655	4,986	0	/
	Institutions	33,066	0	23,119	9,795	0	21	31,518	0	21,668	9,055	0)
	Corporates	228,895	3,180	169,974	80,511	409	1,331	225,826	3,478	167,120	78,437	333	3
	Corporates - Of Which: Specialised Lending	22,519	1,388	21,553	14,188	29	376	22,625	1,306	21,587	14,237	29	1
	Corporates - Of Which: SME	28,260	843	24,480	12,388	341	400	27,285	811	23,605	11,896	280	1
	Retail	247,983	4,923	238,176	42,539	5,056	2,333	240,795	4,537	231,140	41,834	4,475	5
	Retail - Secured on real estate property	193,642	3,435	193,633	22,613	4,066	927	188,392	3,071	188,133	21,920	3,497	
Canadidated data	Retail - Secured on real estate property - Of Which: SME	1,616	28	1,578	623	25	12	1,536	29	1,499	609	25	i
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	192,026	3,407	192,055	21,990	4,042	914	186,856	3,042	186,633	21,311	3,472	
	Retail - Qualifying Revolving	36,763	732	26,108	6,834	387	627	35,323	706	,	6,690	383	
	Retail - Other Retail	17,577	756	18,436	13,092	603	779	17,080	760	17,905	13,225	594	
	Retail - Other Retail - Of Which: SME	9,975	302	10,656	4,947	228	225	9,551	294	10,200	4,893	234	
	Retail - Other Retail - Of Which: non-SME	7,602	453	7,780	8,145	374	554	7,529	465	7,705	8,331	360	1
	Equity	256	0	256	744	0		1,047	0	1,047	1,949	0	<i>)</i>
	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 (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	roach					
				As of 31/0	03/2019					As of 30/0	06/2019		
		Original E	kposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original Ex	kposure¹	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	452	0	376	32	0	0	434	0	336	28	0	(
	Institutions	5,681	0	3,646	1,561	0	0	5,088	0	2,840	1,184	0	(
	Corporates	148,524	1,825	112,136	55,800	373	944	142,526	1,911	107,410	53,330	304	
	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		221,945	2,905	212,176	33,135	1,506	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	250
LINITED KINCDOM	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		169,689	1,463	169,256	13,493		
	Retail - Qualifying Revolving	35,680	709	25,349	6,562	376		34,339	686	24,410	6,439	373	
	Retail - Other Retail	16,867	719	17,526	12,480	583	748	16,387	727	17,017	12,597	576	797
	Retail - Other Retail - Of Which: SME	9,506	283	9,989	4,528	214		9,091	275	9,548	4,457	219	
	Retail - Other Retail - Of Which: non-SME	7,362	435	7,536	7,952	369	537	7,296	451	7,468	8,140	356	580
	Equity	224	0	224	653	0	0	241	0	241	702	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 Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments	Original E	xposure¹	Exposure Value ¹	Risk exposu	re 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	30,727	1,021	(1	50,489		32,051	1,052	0	1
	Institutions	1,119	1,008	687	(0	1,131		1,029		0	
	Corporates	4,155	2,405	957	(6	4,170	18	2,411	979	0	
	Corporates - Of Which: Specialised Lending	2	2 2	0	(0	2	2	2 2	0	0	
	Corporates - Of Which: SME	0	0	0	(0	0	C	0	0	0	
	Retail	55	51	6	(0	53	C	48	6	0	
	Retail - Secured on real estate property	34	34	2	(0	32	C	32	2	0	
CEDMANIV	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	C	0	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	34	34	2	(0	32	C	32	2	0	
	Retail - Qualifying Revolving	20	15	3	(0	19	C	14	2	0	
	Retail - Other Retail	2	2	1	(0	2	C	2	1	0	(
	Retail - Other Retail - Of Which: SME	1 (1	0	(0	1	C	1	0	0	(
	Retail - Other Retail - Of Which: non-SME	1 (1	1	(0	1	C	1	1	0	C
	Equity	0 0	0	0	(0	0	O	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 Ex	kposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustmen and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provision
	Central banks and central governments	14,399	0	14,399	1,152		0	14,233	0	14,233	1,164		0
	Institutions	13,073	0	7,174	2,610		0	12,866	0	7,634	2,786		0
	Corporates	15,176	7	10,407	3,525	0	8	15,373	97	10,361	3,465	(0
	Corporates - Of Which: Specialised Lending	176	0	141	182	0	1	127	0	94	100	(0
	Corporates - Of Which: SME	7	0	6	1	0	0	6	0	5	1	(0
	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
INITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	(0
DNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	160	1	161	10	0	0	151	1	152	15	(0
	Retail - Qualifying Revolving	66	1	50	7	1	. 1	62	1	47	7]	1
	Retail - Other Retail	3	0	3	2	0	0	3	0	3	2	(0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	(0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	(0
	Equity	15	0	15	44	0	0	16	0	16	47	(0
	Other non credit-obligation assets												

(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).

(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	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Variac		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	0	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		1,092	787	0	6
	Corporates - Of Which: SME	1,397	95	1,326	622	0	78	1,593		1,486	660	0	71
	Retail	17,893	1,908	18,146		3,509		17,661				2,961	
	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
IRLLAND	Retail - Secured on real estate property - Of Which: non-SME	16,634	1,860	16,860	8,399	3,484		16,419		,	7,724	2,938	
	Retail - Qualifying Revolving	572	13	402	209	7	13	566	13	397	199	6	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												

Credit Risk - IRB Approach The Royal Bank of Scotland Group Public Limited Company

						IRB App	proach					
			As of 31/0	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	- Value¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	9,033	5,038	95		0	8,987	Octobrica 0	5,576	105	derdanced (3
	Institutions	131	131	20	0	0	121	0	121	20	(ა
	Corporates	7,745	5,599	1,860	0	16	7,977	15	5,845	1,891	(ა
	Corporates - Of Which: Specialised Lending	554	549	383		0	522	0	518	369	(ა
	Corporates - Of Which: SME	27	27	6	0	0	26	0	26	6	(J
	Retail	5	5	0	0	0	5	0	5	0	(J
	Retail - Secured on real estate property	4	9	0	0	0	4	0	4	0	(J
LLIVEMPOLIDO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	(J
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	4	0 4	0	0	0	4	0	4	0	(J
	Retail - Qualifying Revolving	2	1	0	0	0	2	0	1	0	(J
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	(J
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	(J
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	()
	Equity	0	0	0	0	0	0	0	0	0	()
	Other non credit-obligation assets											
	IRB Total											

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisio
	Central banks and central governments	4,083	0	3,382	88	C	0	7,074	0	3,452	88		0
	Institutions	2,062	0	2,031	407	0	0	1,600	0	1,594	355	(0
	Corporates	5,553	20	3,514	1,439	0	13	5,659	106	3,598	1,477	(0
	Corporates - Of Which: Specialised Lending	122	4	123	117	0	1	117	4	117	106	(0
	Corporates - Of Which: SME	4	4	4	0	0	0	42	7	40	42	(0
	Retail	26	0	23	3	0	0	25	0	22	3	(0
	Retail - Secured on real estate property	16	0	16	1	0	0	15	0	15	2	(0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0
NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	1	0	0	15	0	15	2	(0
	Retail - Qualifying Revolving	10	0	7	1	0	0	10	0	7	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	4	0	4	11	C	0	3	0	3	9		U
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/0	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure	e amount	Valu adjustn
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	an provis
	Central banks and central governments	1,781	0	1,781	222	0	0	1,746	0	1,746	223	0	
	Institutions	2,850	0	2,690	1,189	0	1	2,530	0	2,370	1,062	0	1
	Corporates	6,874	6	3,495	1,467	0	3	6,775	171	3,507	1,332	0	1
	Corporates - Of Which: Specialised Lending	112	0	112	83	0	0	111	0	110	82	0	1
	Corporates - Of Which: SME	5	5	5	0	0	0	5	5	5	0	0	1
	Retail	117	2	93	21	1	1	0	0	0	0	0	1
	Retail - Secured on real estate property	44	1	44	9	0	0	0	0	0	0	0	1
ED ANCE	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	1
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	43	1	43	9	0	0	0	0	0	0	0	1
	Retail - Qualifying Revolving	69	1	45	8	1	1	0	0	0	0	0	1
	Retail - Other Retail	4	0	5	4	0	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	4	0	4	3	0	0	0	0	0	0	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB App	oroach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Expo	osure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	15	0	12	1	0	0	15	0	12	1	(0
	Institutions	0	0	0	0	0	0	0	0	0	0	(0
	Corporates	6,644	108	5,636	2,180	0	32	7,157	103	6,278	2,572	(0
	Corporates - Of Which: Specialised Lending	1,688	108	1,647	1,038	0	30	2,023	103	1,940	1,327	(0
	Corporates - Of Which: SME	288	0	227	121	0	0	241	0	199	107	(0
	Retail	4	0	4	0	0	0	3	0	4	0	(0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	(0
1EDCEV	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(ס
JERSEY	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	2	0	2	0	()
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	()
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	(ס
	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	C	0	0	0	0	0	(ס
	Other non credit-obligation assets												
	IRB Total												

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposı	ıre amount	Value adjustments	Original I	exposure ¹	Exposure	Risk exposu	e amount	Valu adjustm
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
GUERNSEY	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	8 72 4,921 1,434 148 1 0 0 1 0 0	0 0 14 0 14 0 0 0 0 0 0	8 72 4,310 1,393 143 1 1 0 1 0 0	1 12 1,928 846 83 0 0 0 0 0		0 0 0 5 1 2 0 0 0 0 0 0 0 0	8 87 4,935 1,303 131 1 0 0 0 0	0	7 84 4,345 1,264 125 1 0 0 0 0	1 17 1,886 799 81 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
	Equity Other non credit-obligation assets IRB Total	0	U	U	U			0	0	U	0	0	

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustme and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	Central banks and central governments	4	0	4	1	C	0	4	0	4	1	C)
	Institutions	308	0	297	199	c	0	360	0	351	214	C	
	Corporates	3,615	718	2,502	1,029	C	52	3,316	681	2,288	1,067	C)
	Corporates - Of Which: Specialised Lending	785	704	782	64	C	44	759	680	755	63	C)
	Corporates - Of Which: SME	1	0	1	0	C	0	1	0	1	0	C	
	Retail	74	2	55	9	1	1	70	2	52	9	1	
	Retail - Secured on real estate property	19	0	19	1	C	0	18	0	18	1	C)
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	0	0	0	0	C	
OI AIN	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	1	(0	18	0	18	1	C)
	Retail - Qualifying Revolving	53	1	34	7	1		51	1	32	7	1	
	Retail - Other Retail		0	2	1	(0	1	0	1	1	(
	Retail - Other Retail - Of Which: SME		0	1	0	(1	0	$\begin{bmatrix} 1 \\ 1 \end{bmatrix}$	0	(
	Retail - Other Retail - Of Which: non-SME		0	1	1	(1	0	$\frac{1}{2}$	1	(
	Equity	0	U	U	U	,	0	U	U	U	U	,)
	Other non credit-obligation assets IRB Total												



General governments exposures by country of the counterparty

						The Royal Bank	of Scotland Group Public							
						Dire	As of 31/12/2018 et exposures							
	(mln EUR)			On balance s	heet	Direc	ct exposures		Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	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 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	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	19 23 111 0 268 184 0	91 0 214 0 0	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
Total [0 - 3M [Belgium	0 114 105 28 107 605 0	0 38 105 0 10 482	0 62 50 28 107 457 0	0 0 0 0 0	0 53 55 0 0 148 0	0 0 0 0 0 0	() () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 - 3M [Bulgaria		331	701										
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Estonia			0			U		U	U		U	O.	U



General governments exposures by country of the counterparty

						The Royal Ban	k of Scotland Group Publi	C Limited Company						
							As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	110 1 348 0 131 436 0	0 343 0 110 340 0	110 0 343 0 110 356 0	0 0 0 0 0 0	0 0 0 0 20 80 0	0 1 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 0 0	34
[0 - 3M [France	207 319 657 593 351 930 0	207 113 581 491 174 609 0	67 33 122 230 141 569 0	0 0 0 0 0 0	140 283 527 340 206 361 0	0 3 8 17 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 - 3M [Germany	899 920 2,149 1,069 1,360 2,068 0	210 0 1,379 1,007 1,037 1,588	2 1 92 67 747 628 0 1,536	0 0 0 0 0 0	897 911 2,027 968 552 1,440 0	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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Croatia	0 0 1 0 0 0	0 0 1 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	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 [Greece	0 1 0 0 4 2 0	0 1 0 0 4 2 0	0 1 0 0 4 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	104
[0 - 3M [Hungary	2 0 0 0 56 0 0	2 0 0 0 56 0 0	2 0 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 0	0 0 0 0 0 0	0 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 [Ireland	0 7 132 5 265 21 0	0 0 99 5 187 0 0	0 7 115 0 249 20 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 0 0 0	0 11 17 0 21 16 0	0 0 0 0 0	
[0 - 3M [Italy	56 456 176 67 680 802 0	53 282 42 0 310 43 0	56 456 176 67 680 802 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	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 [Latvia													



General governments exposures by country of the counterparty

						The Royal Bank	c of Scotland Group Publi As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with r	negative fair value	Off-balance s	heet exposures	
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	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 [Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [Luxembourg													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Malta													
[0 - 3M [Netherlands	1 154 92 14 284 804 0	0 41 0 0 112 654 0	1 2 26 14 95 674 0		0 153 0 66 0 189 0 130 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 0	36
[0 - 3M [Poland	8 0 0 0 0 0 0	8 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 - 3M [Portugal	1 0 0 16 191 417 0	1 0 0 16 52 56 0	1 0 0 16 191 417		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [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 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Slovakia	0 0 0 0 0 2 0	0 0 0 0 0 2 0	0 0 0 0 0 2 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 - 3M [Slovenia									V	U			



General governments exposures by country of the counterparty

						The Royal Bank	of Scotland Group Publi	c Limited Company						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
						1								Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
i comunication (country, region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [16 31	16 16	16 31	0 0	0 0	0		0 0	0 0	0 0	0 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Spain	246 209	234 0	17 246 209	0	0	0		0 0 0	0 0	0 0	0 0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		182 0 702	0 0 274	182 0 702	0 0	0	0 0		0 0 0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [8 0 50	8 0 50	8 0 50	0	0	0		0 0 0	0	0	0 127	0	
[2Y - 3Y [[3Y - 5Y [Sweden	0 15	0	0 15	0	0	0	(0 0	0	0	0	0	
[5Y - 10Y [0 0 82	0 0 66	0 0 81	0 0	0 0 0	0 0 1		0 0 0	0 0	0 0	0 0 127	0 0 0	8
1 M S - 0 J		3,158 2,703 2,986 2,698 8,586	3,158 2,703 2,986 2,698 8,586 10,318	90 104 592	0	573 1,028 1,495	2,495 1,572 898		0 0 0	0 0 0	0	10 2 83	0	
[3M - 1Y [United Kingdom	2,698 8,586	2,698 8,586	99 1,382 3,247	0	1,028 1,495 1,225 4,487 5,816	1,572 898 1,374 2,562 1,266		0 0	0	0	0 694	0	
lotai		10,329 0 30,461	0	5,247 0 5,515	0	0	0		0 0	0 0	0 0	790	0	318
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Iceland													
Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Liechtenstein													
I IOTAL		10	10	0	0	0	10		0	0	0	۵	0	
[0 - 3M [0 0	0 0	0	0	0	0		0 0 0	0 0	0	0	0 0	
[3Y - 5Y [[5Y - 10Y [Norway	7 0	7 0	7 0	0	0	0 0	(0 0	0 0	0 0	0	0	
I 0 - 3M I		0 27	27	0 8	0	0 0	0 19		0 0	0 0	0	9 9	0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[3Y - 5Y [[5Y - 10Y [Australia													
Total		0	0	0	0	0	0		0 0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [3 0 0	3 0 n	3 0 0	0 0 0	0 0	0 0		0 0 0 0	0 0 0	0 0	0 0 44	0 0	
[0 - 3M [Canada	0 19	0 19	0 19	0	0	0 0		0 0 0	0	0	0	0	
Total [0 - 3M [23	22	23	0	0	0		0 0	0	0	44	0	7
[0 - 3M [Hong Vor-													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Hong Kong													
Total														



General governments exposures by country of the counterparty

						The Royal Bank	c of Scotland Group Public As of 31/12/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sh	neet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0 - 3M [Japan	3,264 1,691 471 0 0	471 0 0 0 0	2,437 1,236 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 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 [U.S.	5,426 282 2,383 2,269 3,777 3,318 4,383 0 16,412	282 2,383 2,269 3,769 3,268 4,252	3,673 105 50 406 1,722 504 2,095 0 4,881	0 0 0 0 0 0	177 2,235 1,851 1,956 2,755 2,262	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 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [China	10,712	TOJELE	4,001			234			Ü				320
[0 - 3M [Switzerland	0 0 0 0 0 10 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 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 - 3M [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 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Other Central and eastern Europe countries non EEA	5 0 19 3 2 2 2 0	5 0 19 3 2 1 0	5 0 8 3 2 2 2 0	0 0 0 0 0 0	0 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 0 0	
[0 - 3M [Middle East	0 2 0 0 143 173	0 2 0 0 143 173 0	0 2 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 143 170 0	0 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	
Total [0 - 3M [Latin America and the Caribbean	318 3 26 0 0 8 1	3 26 0 0 0 1	0 26 0 0 8 1	0 0 0 0 0 0	0 0 0 0 0 0 0	313 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	624 0 0 0 0 0 0	0 0 0 0 0 0 0	43
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean	26 0 0 8 1 0	26 0 0 0 1 1 0	26 0 0 8 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

The Royal Bank of Scotland Group Public Limited Company

						THE ROyal Dall	coi Scotiana Group Public	c Limited Company						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
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	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 [Africa	0 0 10 0 1 1 1 0	0 0 10 0 1 1 1 0	0 0 10 0 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 0 0 0 0	0 0 0 0 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 [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	23 293 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 5 23 20 8 49 0	0 0 0 0 0 0	

Notes and definition

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.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, Caym
- 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, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (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.



General governments exposures by country of the counterparty

						The Royal Bank	of Scotland Group Public							
						Dire	As of 30/06/2019 ct exposures							
	(mln EUR)			On balance s	heet	Direc	ct exposures		Derivat	tives		Off balan	ce sheet	
	(mm 2017)											Off-balance sh	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	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 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	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	0 2 3 44 146 908 119	0	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
Total [0 - 3M [Belgium	21 92 107 55 76 514 720	21 74 107 0 0 157	21 42 54 55 76 364 720	0 0 0 0 0	0 50 53 0 0 151 0	0 0 0 0 0 0	((((((0 0 0 0 0 0 0 0 0 0	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 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic													
[0 - 3M [Denmark	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Estonia						U	U		U			Ü	



General governments exposures by country of the counterparty

						The Royal Bank	of Scotland Group Publi	ic Limited Company						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	exposure amount
[0 - 3M [Finland	1 12 58 0 230 168 126	0 12 0 0 230 144 62 448	0 7 58 0 209 81 74	0 0 0 0 0 0	0 0 0 0 20 81 0	1 5 0 0 0 7 52 64		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 - 3M [France	126 454 670 184 1,069 1,408 1,153	125 388 589 0 0 340	76 109 100 28 805 986 991	0 0 0 0 0 0	50 343 557 155 262 381 0	0 2 14 1 2 41 162	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Germany	116 1,938 1,828 956 1,196 1,956 1,112	111 1,935 1,715 831 1,104 808	66 309 70 157 469 716 396	0 0 0 0 0 0 0	50 1,588 1,758 766 667 1,239 716	40 0 33 60 0		0 0 0 0 0 0 0 0 0 0 0 0 0	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 - 3M [Croatia	0 0 0 0 3 0 0	0 0 0 0 3 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Greece	0 0 0 0 5 2 2	0 0 0 0 5 2 2	0 0 0 0 5 2 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 - 3M [Hungary	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Ireland	0 0 20 59 80 67 148	0 0 0 1 59 0 58 60	0 0 0 0 59 72 67 145	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 20 1 8 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 11 0 17 0 16 0 0	0 0 0 0 0 0	
Total [0 - 3M [Italy	374 97 395 175 219 658 1,114 1,245	83 335 88 0 8 422	97 395 175 219 658 1,114 1,245	0 0 0 0 0	0 0 0 0 0	31 0 0 0 0 0 0 0	() () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Latvia	3,902 0 0 0 0 0 0 1	936 0 0 0 0 0 0 1	3,902 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

		The Royal Bank of Scotland Group Public Limited Company															
							As of 30/06/2019										
						Dire	ct exposures										
	(mln EUR)			On balance sl	heet				Deriva	itives		Off bala	nce sheet				
												Off-balance sl	neet exposures				
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted			
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	exposure amount			
[0 - 3M [Lithuania	0 0 0 0 0 6 9	0 0 0 0 0 6 9	0 0 0 0 0 6 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 - 3M [Luxembourg																
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta																
[0 - 3M [Netherlands	17 114 69 101 765 777 376	0 95 69 29 264 433 0	17 34 6 25 655 646 376 1,759	0 0 0 0 0 0 0	0 80 63 76 110 131 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	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 - 3M [Poland	0 0 0 0 0 0 0 11 11	0 0 0 0 0 0 0	0 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0				
[0 - 3M [Portugal	1 34 0 0 110 127 88	1 34 0 0 84 0	1 34 0 0 110 127 88 361	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [Romania	361 0 5 0 1 1 0 8	0 5 0 1 0 8 0	361 0 5 0 1 0 8 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 0 0	0 0 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 [Slovakia	14 0 0 0 0 0 4 0 0	0 0 0 0 4 0	0 0 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 - 3M [Slovenia	4	4	4	0	0	U			0	U	U	0	1			



General governments exposures by country of the counterparty

						The Royal Bank	of Scotland Group Publi	c Limited Company						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
Davidsol Materilla	Country / Borier	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [8	8 119	8 119	0	0	0		0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Spain	2 55	0	2 55	0	0	0 0		0 0	0	0 0	0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spani	243 1,268 330	217 845 0	243 1,268 330	0 0	0 0	0 0		0 0 0	0 0	0 0	0 0 0	0 0	
Total [0 - 3M [2,025	1,190	2,025	0	0	0		0	0	0	123	_	0
[0 - 3M [Sweden	21	19 0	21 0	0	0	0			0	0 0	0 0	0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Sweden	32 30 41	32 26 34	32 30 8	0	0	0 0 33		0 0	0 0	0 0	0	0 0	
		128 4,479	115 4,479	94	0	447	3,951		o o	0	0	123	0	8
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [706 3,547 2.747	706 3,547 2,747	103 943 54	0 0	459 1,629 1,159	144 975 1,533		0 0 0	0 0	0 0	13 84 1	0 0	
[0 - 3M [United Kingdom	7,479 706 3,547 2,747 7,655 10,051 14,590	4,479 706 3,547 2,747 7,655 10,040 14,578	1,716 2,180 6,492 11,568	0	1,629 1,159 3,629 6,267 8,081	975 1,533 2,148 1,604		0 0	0	0	682 0	0	
Total [0 - 3M [43,774	43,751	11,568	0	21,670	10,375		0 0	0	0	859	0	204
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Iceland													
[10Y - more Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Liechtenstein													
I IOTAL		23	23	0	0	0	23) 0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0		0 0	0	0	5 0	0	
[3Y - 5Y [[3Y - 10Y [Norway	3 0	3 0	3 0	0	0	0 0		0 0	0	0 0	0 0	0 0	
[10Y - more Total [0 - 3M [0 26 0	0 26 0	3 0	0 0 0	0 0 0	0 23 0	(0 0 0	0 0	0 0 0	0 5	0 0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [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	
[10Y - more Total [0 - 3M [0	0 0	0 0	0 0	0 0	0		0 0	0 0	0 0	0 0	0 0	0
Γ 3M - 1Y Γ		0	0 0	0 0	0 0	0	0 0			0	0 0	0 0	0 0	
[1Y - 2Y [Canada	0 0	0 0 0	0 0 n	0 0	0 0	0 0 0		0 0 0	0 0	0 0 0	44 0 0	0 0	
Total		0 0	0	0	0	0	0) 0) 0	0 0	0	0 44	0	6
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Hong Kong													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														



General governments exposures by country of the counterparty

			The Royal Bank of Scotland Group Public Limited Company As of 30/06/2019												
						Dire	ct exposures								
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet		
												Off-balance s	neet exposures		
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted	
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	exposure amount	
[0 - 3M [Japan	2,727 1,882 890 0	2,727 1,882 890 0	2,564 1,140 0 0	0 0 0 0 0	163 741 890 0	0 0 0 0 0	0 0 0 0 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		5,499	5,499	3,704	0 0 0			0 0	0	0 0	0	0 0 0	0 0 0	256	
[0 - 3M [u.s.	1,148 2,832 2,222 3,741 5,057 6,251 3,800	1,148 2,831 2,187 3,741 5,041 6,133 3,657	30 1,761 620 1,634 2,065 2,505 1,273 9,888	0 0 0 0 0 0	1,118 1,070 1,488 2,107 2,863 3,746 2,527	0	0 0 0 0 0	0 0 0 0 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 [China	25,050	24,/3/	9,888	0	14,919	243	O		U	0	O .	0	1,168	
Total [0 - 3M [Switzerland														
Total [0 - 3M [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 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Other Central and eastern Europe countries non EEA	0 0 1 17 10 1 0 0	0 1 17 10 0 0	0 1 8 10 1 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Middle East	0 0 0 0 143 212 0	0 0 0 0 143 212 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 143 212 0	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		
Total [0 - 3M [Latin America and the Caribbean	355 0 33 0 0 9 1 0	0 33 0 0 0 1 0	0 30 0 0 9 1	0 0 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	598 0 0 0 0 0 0	0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

The Royal Bank of Scotland Group Public Limited Company

						rne koyai Bani	of Scotland Group Public	c Limited Company						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives witl	h negative fair value	Off-balance s	sheet exposures	Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	erivative financial assets assets (net of short positions)	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	Notional amount	Nominal amount	Provisions	
[0 - 3M [Africa	0 1 0 0 0 0 35 0	0 1 0 0 0 0 35 0	0 1 0 0 0 0 35 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Others	231 340 9 4 1 3 52	136 305 -169 -827 -362 -148 -4,075	0 0 0 0 0 0 3 1	0 0 0 0 0 0	23 301 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 4 23 42 25 46 3	0 0 0 0 0 0	

Notes and definition

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.

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

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, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,

(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.



Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018						
		Gross carry	ing amount		accumulated o				Gross carryi	ng amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees
		Of which performing but past due >30	_	-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	On non- performing	received on non- performing
(mln FLID)		days and <=90 days		Of which: defaulted	CAPOCUI CO	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
(mln EUR) 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 incurrred 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.



Performing and non-performing exposures

			A	s of 31/03/201	9			As of 30/06/2019							
		Gross carry	ing amount	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial		Gross carryi	ing amount		Accumulated in accumulated convalue due to conprovisions ⁴	hanges in fair	Collaterals and financial	
	Of which performing but past due >30		Of which non	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	guarantees 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)	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 incurrred 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.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018						
	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 exposures with measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures wit forbearance measures ²		Collateral and financial guarantees		
(rela EUD)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		
(mln 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)	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

			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 exposures wit measures	amount of h forbearance	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			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		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)	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.