



## 2016 EU-wide Stress Test

<b>Bank Name</b>	The Royal Bank of Scotland Group Public Limited Company
<b>LEI Code</b>	2138005O9XJIN4JPN90
<b>Country Code</b>	UK



## 2016 EU-wide Stress Test: Summary

The Royal Bank of Scotland Group Public Limited Company

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		35,242.21	34,513.59
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		5,100.92	1,630.94
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-4,651.59	-10,785.05
Cumulative 3y: Profit or (-) loss for the year		<b>7,539.47</b>	<b>-15,193.28</b>
Coverage ratio - Default stock	42.93%	40.61%	43.08%
Common Equity Tier 1 capital	51,382.39	54,829.46	32,124.04
Total Risk exposure amount	330,566.21	345,144.30	397,334.57
<b>Common Equity Tier 1 ratio, %</b>	<b>15.5%</b>	<b>15.9%</b>	<b>8.1%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>15.5%</b>	<b>15.9%</b>	<b>8.1%</b>
Tier 1 capital	63,257.82	62,782.57	40,077.15
Total leverage ratio exposures	957,127.87	957,127.87	957,127.87
<b>Leverage ratio, %</b>	<b>6.6%</b>	<b>6.6%</b>	<b>4.2%</b>
<b>Fully loaded leverage ratio, %</b>	<b>5.6%</b>	<b>6.0%</b>	<b>3.6%</b>
<b>Memorandum items</b>			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			2,734
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

# 2016 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Public Limited Company

	31/12/2015													
	Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>	
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)														
<b>Central banks and central governments</b>	100,315	0	0	0	5,828	0	0	0	0	0	0	0	0	0
<b>Institutions</b>	32,572	0	0	0	11,461	0	0	0	5	0	0	0	0	39.6%
<b>Corporates</b>	208,487	6,214	32,253	3,562	95,607	285	25,360	0	229	3,407	35	1,786	54.7%	51.8%
Corporates - Of Which: Specialised Lending	3,305	791	32,253	3,562	2,627	0	25,360	0	33	412	35	1,786	54.4%	51.8%
Corporates - Of Which: SME	33,059	2,674	0	0	16,585	0	0	0	45	1,458	0	0	0	35.1%
<b>Retail</b>	234,405	10,043	0	0	40,897	8,448	0	0	525	3,530	0	0	0	20.9%
Retail - Secured on real estate property	186,183	6,091	0	0	22,955	6,185	0	0	269	1,403	0	0	0	53.1%
Retail - Secured on real estate property - Of Which: SME	1,565	88	0	0	519	62	0	0	46	46	0	0	0	20.5%
Retail - Secured on real estate property - Of Which: non-SME	184,618	6,004	0	0	22,435	6,122	0	0	269	1,356	0	0	0	64.6%
Retail - Qualifying Revolving	31,577	839	0	0	8,266	431	0	0	9	542	0	0	0	63.1%
Retail - Other Retail	16,645	2,615	0	0	8,676	1,832	0	0	247	1,586	0	0	0	59.1%
Retail - Other Retail - Of Which: SME	10,472	1,241	0	0	4,165	1,125	0	0	23	734	0	0	0	66.9%
Retail - Other Retail - Of Which: non-SME	6,173	1,272	0	0	5,511	707	0	0	224	852	0	0	0	80.6%
<b>Equity</b>	1,213	0	0	0	3,410	0	0	0	0	0	0	0	0	0.0%
<b>Securitisation</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
<b>Other non-credit obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
<b>IRB TOTAL</b>	<b>800,756</b>	<b>16,168</b>	<b>32,253</b>	<b>3,562</b>	<b>158,546</b>	<b>8,740</b>	<b>25,360</b>	<b>0</b>	<b>760</b>	<b>6,937</b>	<b>35</b>	<b>1,786</b>	<b>44.6%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	31/12/2015													
	Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>	
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)														
<b>Central banks and central governments</b>	84	0	0	0	14	0	0	0	4	0	0	0	0	-
<b>Institutions</b>	4,850	0	0	0	1,422	0	0	0	0	0	0	0	0	47.9%
<b>Corporates</b>	130,043	2,050	22,198	2,290	59,724	10	17,636	0	130	1,161	23	1,136	50.9%	44.1%
Corporates - Of Which: Specialised Lending	0	15	0	0	0	0	0	0	0	201	0	0	0	37.7%
Corporates - Of Which: SME	30,870	1,445	0	0	14,917	0	0	0	34	633	0	0	0	12.0%
<b>Retail</b>	170,688	3,036	0	0	25,157	3,006	0	0	217,167	2,786	0	0	0	53.1%
Retail - Secured on real estate property	170,688	3,036	0	0	12,174	1,206	0	0	187	366	0	0	0	10.8%
Retail - Secured on real estate property - Of Which: SME	1,556	87	0	0	516	62	0	0	0	46	0	0	0	64.6%
Retail - Secured on real estate property - Of Which: non-SME	169,132	2,949	0	0	11,658	1,144	0	0	187	320	0	0	0	63.1%
Retail - Qualifying Revolving	30,653	815	0	0	7,886	422	0	0	8	527	0	0	0	59.1%
Retail - Other Retail	15,206	2,127	0	0	9,071	1,378	0	0	29	1,357	0	0	0	67.3%
Retail - Other Retail - Of Which: SME	9,842	915	0	0	3,738	685	0	0	0	540	0	0	0	80.6%
Retail - Other Retail - Of Which: non-SME	5,984	1,213	0	0	5,334	693	0	0	6	816	0	0	0	0.0%
<b>Equity</b>	1,055	0	0	0	2,899	0	0	0	0	0	0	0	0	0.0%
<b>Securitisation</b>	2,420	4	0	0	912	0	0	0	0	0	0	0	0	0.0%
<b>Other non-credit obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
<b>IRB TOTAL</b>	<b>395,619</b>	<b>8,533</b>	<b>22,198</b>	<b>2,290</b>	<b>94,108</b>	<b>3,015</b>	<b>17,636</b>	<b>0</b>	<b>360</b>	<b>3,411</b>	<b>23</b>	<b>1,136</b>	<b>42.2%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	31/12/2015													
	Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>	
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)														
<b>Central banks and central governments</b>	35,113	0	0	0	1,305	0	0	0	0	0	0	0	0	-
<b>Institutions</b>	2,884	0	0	0	898	0	0	0	0	0	0	0	0	54.0%
<b>Corporates</b>	13,711	65	899	15	5,671	0	814	0	6	37	1	5	37.4%	87.2%
Corporates - Of Which: Specialised Lending	0	0	899	15	0	0	814	0	0	0	1	5	0	62.9%
Corporates - Of Which: SME	29	11	0	0	2	0	0	0	0	9	0	0	0	-
<b>Retail</b>	71	3	0	0	13	1	0	0	0	2	0	0	0	62.9%
Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	66	1	0	0	10	1	0	0	0	1	0	0	0	62.9%
Retail - Other Retail	4	0	0	0	2	0	0	0	0	1	0	0	0	65.5%
Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	0	62.3%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Equity</b>	9	0	0	0	27	0	0	0	0	0	0	0	0	-
<b>Securitisation</b>	170	0	0	0	172	0	0	0	0	0	0	0	0	-
<b>Other non-credit obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>IRB TOTAL</b>	<b>51,963</b>	<b>68</b>	<b>899</b>	<b>15</b>	<b>8,086</b>	<b>1</b>	<b>814</b>	<b>0</b>	<b>6</b>	<b>39</b>	<b>1</b>	<b>5</b>	<b>54.3%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	31/12/2015													
	Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>	
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)														
<b>Central banks and central governments</b>	39,272	0	0	0	1,159	0	0	0	0	0	0	0	0	-
<b>Institutions</b>	2,068	0	0	0	905	0	0	0	0	0	0	0	0	43.6%
<b>Corporates</b>	5,066	0	8	15	1,834	0	6	0	1	46	0	2	44.8%	67.0%
Corporates - Of Which: Specialised Lending	0	69	8	15	0	0	6	0	0	36	0	2	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail</b>	23	1	0	0	7	0	0	0	0	7	0	0	0	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving	20	0	0	0	4	0	0	0	0	4	0	0	0	63.8%
Retail - Other Retail	4	0	0	0	3	0	0	0	0	0	0	0	0	69.7%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	68.6%
Retail - Other Retail - Of Which: non-SME	3	0	0	0	3	0	0	0	0	0	0	0	0	70.2%
<b>Equity</b>	0	0	0	0	1	0	0	0	0	0	0	0	0	-
<b>Securitisation</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Other non-credit obligation assets</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>IRB TOTAL</b>	<b>46,429</b>	<b>93</b>	<b>8</b>	<b>15</b>	<b>3,907</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>1</b>	<b>45</b>	<b>0</b>	<b>2</b>	<b>43.8%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:  
Credit risk IRB**  
The Royal Bank of Scotland Group Public Limited Company

		31/12/2015														Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
Ireland (min EUR, %)		<b>Central banks and central governments</b>														-
		<b>Institutions</b>														-
		<b>Corporates</b>														67.4%
		Corporates - Of Which: Specialised Lending														71.7%
		Corporates - Of Which: SME														66.6%
		<b>Retail</b>														31.3%
		Retail - Secured on real estate property														28.3%
		Retail - Secured on real estate property - Of Which: SME														40.1%
		Retail - Secured on real estate property - Of Which: non-SME														28.3%
		Retail - Qualifying Revolving														63.9%
		Retail - Other Retail														59.1%
		Retail - Other Retail - Of Which: SME														59.2%
		Retail - Other Retail - Of Which: non-SME														58.6%
		<b>Equity</b>														-
		<b>Securitisation</b>														-
		<b>Other non-credit obligation assets</b>														-
		<b>IRB TOTAL</b>		<b>25,624</b>	<b>6,361</b>	<b>857</b>	<b>18</b>	<b>16,741</b>	<b>5,451</b>	<b>726</b>	<b>0</b>	<b>340</b>	<b>2,823</b>	<b>0</b>	<b>13</b>	<b>44.5%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
Netherlands (min EUR, %)		<b>Central banks and central governments</b>														-
		<b>Institutions</b>														6
		<b>Corporates</b>														58.3%
		Corporates - Of Which: Specialised Lending														55.3%
		Corporates - Of Which: SME														31.9%
		<b>Retail</b>														65.1%
		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														57.3%
		Retail - Other Retail														69.9%
		Retail - Other Retail - Of Which: SME														70.6%
		Retail - Other Retail - Of Which: non-SME														67.9%
		<b>Equity</b>														-
		<b>Securitisation</b>														-
		<b>Other non-credit obligation assets</b>														-
		<b>IRB TOTAL</b>		<b>16,944</b>	<b>86</b>	<b>202</b>	<b>23</b>	<b>6,638</b>	<b>0</b>	<b>148</b>	<b>0</b>	<b>1</b>	<b>51</b>	<b>0</b>	<b>12</b>	<b>58.3%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
France (min EUR, %)		<b>Central banks and central governments</b>														-
		<b>Institutions</b>														-
		<b>Corporates</b>														29.9%
		Corporates - Of Which: Specialised Lending														22.3%
		Corporates - Of Which: SME														6.8%
		<b>Retail</b>														61.5%
		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														64.9%
		Retail - Other Retail														59.2%
		Retail - Other Retail - Of Which: SME														55.6%
		Retail - Other Retail - Of Which: non-SME														66.7%
		<b>Equity</b>														-
		<b>Securitisation</b>														-
		<b>Other non-credit obligation assets</b>														-
		<b>IRB TOTAL</b>		<b>12,753</b>	<b>11</b>	<b>431</b>	<b>7</b>	<b>4,126</b>	<b>2</b>	<b>285</b>	<b>0</b>	<b>1</b>	<b>51</b>	<b>1</b>	<b>2</b>	<b>33.8%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015														Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
Channel Islands (min EUR, %)		<b>Central banks and central governments</b>														-
		<b>Institutions</b>														-
		<b>Corporates</b>														55.5%
		Corporates - Of Which: Specialised Lending														58.0%
		Corporates - Of Which: SME														33.3%
		<b>Retail</b>														68.6%
		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														69.2%
		Retail - Other Retail														67.9%
		Retail - Other Retail - Of Which: SME														-
		Retail - Other Retail - Of Which: non-SME														67.9%
		<b>Equity</b>														-
		<b>Securitisation</b>														-
		<b>Other non-credit obligation assets</b>														-
		<b>IRB TOTAL</b>		<b>5,243</b>	<b>16</b>	<b>3,994</b>	<b>15</b>	<b>2,484</b>	<b>0</b>	<b>2,227</b>	<b>0</b>	<b>1</b>	<b>11</b>	<b>2</b>	<b>6</b>	<b>55.5%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:  
Credit risk IRB**  
The Royal Bank of Scotland Group Public Limited Company

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Saudi Arabia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	29	0	0	0	19	0	0	0	0	0	0	0	0	-
	Corporates	16	0	0	0	4	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	2	0	0	0	0	0	0	0	0	0	0	0	0	62.3%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	0	0	0	0	0	62.1%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	62.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	60.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	67.9%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>62.3%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Belgium	Central banks and central governments	589	0	0	0	76	0	0	0	0	0	0	0	0	-
	Institutions	1,215	0	0	0	388	0	0	0	0	0	0	0	0	-
	Corporates	4,913	0	0	0	1,471	0	0	0	0	0	0	0	0	45.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	22.4%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	6	0	0	0	1	0	0	0	0	0	0	0	0	66.7%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	6	0	0	0	1	0	0	0	0	0	0	0	0	64.5%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	70.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	70.2%
	Equity	6	0	0	0	18	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	36	0	0	0	7	0	0	0	0	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>6,866</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,961</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>64.2%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Switzerland	Central banks and central governments	12,725	0	0	0	32	0	0	0	0	0	0	0	0	-
	Institutions	713	0	0	0	221	0	0	0	0	0	0	0	0	-
	Corporates	2,839	141	44	0	954	0	38	0	1	115	0	0	0	81.5%
	Corporates - Of Which: Specialised Lending	0	0	44	0	0	0	36	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	15	0	0	0	0	0	0	0	0	0	0	0	0	65.5%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	14	0	0	0	3	0	0	0	0	0	0	0	0	61.1%
	Retail - Other Retail	1	0	0	0	1	0	0	0	0	0	0	0	0	71.2%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	1	0	0	0	0	0	0	0	0	71.2%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	18	0	0	0	0	0	0	0	0	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>5,310</b>	<b>141</b>	<b>44</b>	<b>0</b>	<b>1,219</b>	<b>0</b>	<b>38</b>	<b>0</b>	<b>1</b>	<b>115</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>81.5%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)









## 2016 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Public Limited Company

		31/12/2015						Coverage Ratio - Default Stock <sup>2</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
<b>The Royal Bank of Scotland Group Public Limited Company</b>	Central governments or central banks	88,105	0	37	0	0	0	0.0%
	Regional governments or local authorities	393	0	267	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	23	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	7,549	0	1,017	0	0	0	0.0%
	Corporates	27,276	32	25,678	32	79	10	29.9%
	of which: SME	3,990	0	3,536	0	5	0	38.1%
	Retail	4,976	0	3,488	0	3	0	89.5%
	of which: SME	1,330	0	799	0	3	0	0.0%
	Secured by mortgages on immovable property	18,767	3	10,417	3	5	1	44.6%
	of which: SME	20	0	5	0	0	0	0.0%
	Items associated with particularly high risk	245	15	368	22	0	6	40.1%
	Covered bonds	196	0	20	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	16	0	16	0	0	0	0.0%
	Equity	824	0	1,745	0	0	0	80.6%
Securitisation								
Other exposures	11,834	1,030	10,576	340	104	115	11.2%	
<b>Standardised Total</b>	<b>160,205</b>	<b>1,080</b>	<b>53,628</b>	<b>398</b>	<b>192</b>	<b>132</b>	<b>12.2%</b>	

<sup>2</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>2</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
<b>United Kingdom</b>	Central governments or central banks	84,542	0	6	0	0	0	0.0%
	Regional governments or local authorities	0	0	2	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,427	0	334	0	0	0	0.0%
	Corporates	8,298	2	7,612	2	14	1	89.2%
	of which: SME	1,649	0	1,586	0	4	0	38.1%
	Retail	3,466	0	2,371	0	3	0	89.5%
	of which: SME	1,244	0	710	0	3	0	0.0%
	Secured by mortgages on immovable property	11,702	0	6,033	0	3	0	0.0%
	of which: SME	16	0	4	0	0	0	0.0%
	Items associated with particularly high risk	230	15	345	22	0	6	40.1%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	34	0	34	0	0	0	80.6%
Securitisation								
Other exposures	8,547	633	5,807	160	30	63	9.9%	
<b>Standardised Total</b>	<b>119,256</b>	<b>650</b>	<b>22,644</b>	<b>193</b>	<b>50</b>	<b>70</b>	<b>10.8%</b>	

<sup>2</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>2</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
<b>United States</b>	Central governments or central banks	130	0	0	0	0	0	0.0%
	Regional governments or local authorities	10	0	2	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3,094	0	342	0	0	0	0.0%
	Corporates	952	0	936	0	0	0	0.0%
	of which: SME	32	0	32	0	0	0	0.0%
	Retail	12	0	9	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	224	0	133	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	16	0	16	0	0	0	0.0%
	Equity	34	0	34	0	0	0	0.0%
Securitisation								
Other exposures	550	17	550	22	0	8	48.0%	
<b>Standardised Total</b>	<b>5,030</b>	<b>17</b>	<b>2,021</b>	<b>22</b>	<b>1</b>	<b>8</b>	<b>48.0%</b>	

<sup>2</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

## 2016 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Public Limited Company

		31/12/2015						Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	8	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	215	0	20	0	0	0	0.0%
	Corporates	28	0	28	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	39	0	29	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	33	0	33	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>326</b>	<b>0</b>	<b>112</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	1	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	800	0	596	0	0	0	0.0%
	of which: SME	196	0	147	0	0	0	0.0%
	Retail	5	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	52	0	29	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	576	193	681	26	16	5	2.5%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>1,385</b>	<b>193</b>	<b>1,311</b>	<b>26</b>	<b>16</b>	<b>5</b>	<b>2.5%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	28	0	6	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	9	0	2	0	0	0	0.0%
	Corporates	965	0	940	0	0	0	0.0%
	of which: SME	321	0	302	0	0	0	0.0%
	Retail	8	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	11	0	5	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	155	0	155	0	0	0	41.6%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>1,176</b>	<b>0</b>	<b>1,114</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>41.6%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

## 2016 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Public Limited  
Company

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	79	0	16	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	605	0	44	0	0	0	0.0%
	Corporates	312	0	312	0	0	0	0.0%
	of which: SME	10	0	10	0	0	0	0.0%
	Retail	19	0	14	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	34	0	13	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	9	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	47	1	47	0	0	0	8.0%	
<b>Standardised Total</b>	<b>1,105</b>	<b>1</b>	<b>447</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8.0%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Channel Islands	Central governments or central banks	10	0	0	0	0	0	0.0%
	Regional governments or local authorities	20	0	20	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	2,958	0	2,952	0	3	0	0.0%
	of which: SME	865	0	859	0	0	0	0.0%
	Retail	188	0	130	0	0	0	0.0%
	of which: SME	60	0	34	0	0	0	0.0%
	Secured by mortgages on immovable property	2,312	0	1,453	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	176	11	114	14	11	5	45.5%	
<b>Standardised Total</b>	<b>5,666</b>	<b>11</b>	<b>4,670</b>	<b>14</b>	<b>15</b>	<b>5</b>	<b>45.5%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Saudi Arabia	Central governments or central banks	2,473	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	379	0	153	0	0	0	0.0%
	Corporates	7,460	0	7,432	0	57	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	903	0	677	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	860	0	846	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	49	0	51	0	0	0	0.0%
Securitisation								
Other exposures	259	3	183	4	0	2	60.5%	
<b>Standardised Total</b>	<b>12,383</b>	<b>3</b>	<b>9,343</b>	<b>4</b>	<b>57</b>	<b>2</b>	<b>60.5%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

## 2016 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Public Limited  
Company

		31/12/2015						Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	169	0	34	0	0	0	0.0%
	Corporates	50	0	50	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	8	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	6	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	7	0	7	0	0	0	0.0%	
Securitisation								
Other exposures	1	0	1	0	0	0	0.0%	
<b>Standardised Total</b>	<b>242</b>	<b>0</b>	<b>101</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	687	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	194	0	39	0	0	0	0.0%
	Corporates	24	0	20	0	0	0	0.0%
	of which: SME	5	0	1	0	0	0	0.0%
	Retail	28	0	21	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	140	0	50	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	182	0	18	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	66	0	66	0	0	0	0.0%	
Securitisation								
Other exposures	126	0	119	0	0	0	0.0%	
<b>Standardised Total</b>	<b>1,448</b>	<b>0</b>	<b>334</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)





## 2016 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Public Limited Company

		Baseline Scenario							
		31/12/2016		31/12/2017		31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
France	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%		
	Regional governments or local authorities	0.0%	0	0.0%	0.0%	0	0.0%		
	Public sector entities	-	0	-	-	0	-		
	Multilateral Development Banks	-	0	-	-	0	-		
	International Organisations	-	0	-	-	0	-		
	Institutions	0.0%	0	9.4%	0.0%	0	9.4%		
	Corporates	0.2%	1	52.8%	0.2%	1	52.6%		
	of which: SME	1.6%	0	24.7%	1.8%	0	24.8%		
	Retail	0.1%	0	14.5%	0.1%	0	13.7%		
	of which: SME	-	0	-	-	0	-		
	Secured by mortgages on immovable property	0.0%	0	7.4%	0.0%	0	7.3%		
	of which: SME	-	0	-	-	0	-		
	Items associated with particularly high risk	-	0	-	-	0	-		
	Covered bonds	-	0	-	-	0	-		
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-		
	Collective investments undertakings (CIU)	-	0	-	-	0	-		
	Equity	-	0	-	-	0	-		
	Other exposures	0.0%	0	8.9%	0.0%	0	9.0%		
<b>Standardised Total</b>	<b>0.1%</b>	<b>1</b>	<b>29.6%</b>	<b>0.1%</b>	<b>2</b>	<b>34.3%</b>	<b>0.1%</b>	<b>2</b>	<b>36.0%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario							
		31/12/2016		31/12/2017		31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
France	Central governments or central banks	0.2%	0	40.0%	0.0%	0	40.0%		
	Regional governments or local authorities	-	0	-	-	0	-		
	Public sector entities	-	0	-	-	0	-		
	Multilateral Development Banks	-	0	-	-	0	-		
	International Organisations	-	0	-	-	0	-		
	Institutions	9.3%	11	9.4%	0.0%	11	9.4%		
	Corporates	0.5%	1	55.9%	0.5%	3	57.5%		
	of which: SME	3.9%	0	33.8%	5.5%	0	41.2%		
	Retail	0.3%	0	20.1%	0.2%	0	17.4%		
	of which: SME	-	0	-	-	0	-		
	Secured by mortgages on immovable property	0.1%	0	14.3%	0.3%	0	16.5%		
	of which: SME	-	0	-	-	0	-		
	Items associated with particularly high risk	-	0	-	-	0	-		
	Covered bonds	-	0	-	-	0	-		
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-		
	Collective investments undertakings (CIU)	-	0	-	-	0	-		
	Equity	-	0	-	-	0	-		
	Other exposures	0.0%	0	9.0%	0.0%	0	9.0%		
<b>Standardised Total</b>	<b>2.5%</b>	<b>13</b>	<b>10.0%</b>	<b>0.4%</b>	<b>14</b>	<b>10.8%</b>	<b>0.4%</b>	<b>16</b>	<b>11.7%</b>

		Baseline Scenario							
		31/12/2016		31/12/2017		31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
Channel Islands	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%		
	Regional governments or local authorities	0.0%	0	0.0%	0.0%	0	0.0%		
	Public sector entities	0.0%	0	6.1%	0.0%	0	6.1%		
	Multilateral Development Banks	-	0	-	-	0	-		
	International Organisations	-	0	-	-	0	-		
	Institutions	-	0	-	-	0	-		
	Corporates	0.1%	6	26.2%	0.1%	10	26.6%		
	of which: SME	0.1%	1	13.9%	0.1%	4	14.0%		
	Retail	1.0%	2	56.3%	1.1%	4	56.4%		
	of which: SME	0.9%	1	61.7%	0.9%	1	61.7%		
	Secured by mortgages on immovable property	0.1%	2	12.9%	0.1%	5	12.9%		
	of which: SME	-	0	-	-	0	-		
	Items associated with particularly high risk	0.4%	0	24.7%	0.4%	0	24.8%		
	Covered bonds	-	0	-	-	0	-		
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-		
	Collective investments undertakings (CIU)	-	0	-	-	0	-		
	Equity	-	0	-	-	0	-		
	Other exposures	0.1%	17	49.3%	0.4%	17	48.5%		
<b>Standardised Total</b>	<b>0.1%</b>	<b>27</b>	<b>30.2%</b>	<b>0.2%</b>	<b>36</b>	<b>27.4%</b>	<b>0.2%</b>	<b>45</b>	<b>26.1%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario							
		31/12/2016		31/12/2017		31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
Channel Islands	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%		
	Regional governments or local authorities	0.0%	0	0.0%	0.0%	0	0.0%		
	Public sector entities	0.1%	0	6.6%	0.2%	0	8.8%		
	Multilateral Development Banks	-	0	-	-	0	-		
	International Organisations	-	0	-	-	0	-		
	Institutions	-	0	-	-	0	-		
	Corporates	0.4%	13	28.6%	0.3%	22	30.5%		
	of which: SME	0.1%	1	15.5%	0.1%	3	18.9%		
	Retail	1.5%	3	56.7%	2.3%	7	56.9%		
	of which: SME	1.6%	1	61.7%	2.6%	3	61.7%		
	Secured by mortgages on immovable property	0.2%	5	17.7%	0.3%	13	20.2%		
	of which: SME	-	0	-	-	0	-		
	Items associated with particularly high risk	0.9%	0	33.8%	1.4%	0	41.2%		
	Covered bonds	-	0	-	-	0	-		
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-		
	Collective investments undertakings (CIU)	-	0	-	-	0	-		
	Equity	-	0	-	-	0	-		
	Other exposures	1.3%	19	53.0%	2.1%	24	56.4%		
<b>Standardised Total</b>	<b>0.4%</b>	<b>41</b>	<b>31.3%</b>	<b>0.4%</b>	<b>65</b>	<b>31.1%</b>	<b>0.4%</b>	<b>88</b>	<b>31.4%</b>

		Baseline Scenario							
		31/12/2016		31/12/2017		31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
Saudi Arabia	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%		
	Regional governments or local authorities	-	0	-	-	0	-		
	Public sector entities	-	0	-	-	0	-		
	Multilateral Development Banks	-	0	-	-	0	-		
	International Organisations	-	0	-	-	0	-		
	Institutions	0.1%	0	75.0%	0.1%	0	75.0%		
	Corporates	0.2%	73	67.7%	0.2%	87	67.7%		
	of which: SME	-	0	-	-	0	-		
	Retail	1.0%	9	62.8%	1.0%	18	62.7%		
	of which: SME	0.2%	2	64.5%	0.2%	3	64.3%		
	Secured by mortgages on immovable property	-	0	-	-	0	-		
	of which: SME	-	0	-	-	0	-		
	Items associated with particularly high risk	-	0	-	-	0	-		
	Covered bonds	-	0	-	-	0	-		
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-		
	Collective investments undertakings (CIU)	-	0	-	-	0	-		
	Equity	-	0	-	-	0	-		
	Other exposures	0.0%	2	67.6%	0.0%	2	67.6%		
<b>Standardised Total</b>	<b>0.2%</b>	<b>86</b>	<b>65.9%</b>	<b>0.2%</b>	<b>110</b>	<b>65.8%</b>	<b>0.2%</b>	<b>134</b>	<b>65.7%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario							
		31/12/2016		31/12/2017		31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
Saudi Arabia	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%		
	Regional governments or local authorities	-	0	-	-	0	-		
	Public sector entities	-	0	-	-	0	-		
	Multilateral Development Banks	-	0	-	-	0	-		
	International Organisations	-	0	-	-	0	-		
	Institutions	0.2%	0	75.0%	0.1%	1	75.0%		
	Corporates	1.2%	144	69.7%	0.3%	165	69.4%		
	of which: SME	-	0	-	-	0	-		
	Retail	1.9%	17	62.8%	1.4%	29	62.8%		
	of which: SME	0.4%	3	67.2%	0.3%	6	66.0%		
	Secured by mortgages on immovable property	-	0	-	-	0	-		
	of which: SME	-	0	-	-	0	-		
	Items associated with particularly high risk	-	0	-	-	0	-		
	Covered bonds	-	0	-	-	0	-		
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-		
	Collective investments undertakings (CIU)	-	0	-	-	0	-		
	Equity	-	0	-	-	0	-		
	Other exposures	0.0%	2	67.6%	0.0%	2	67.6%		
<b>Standardised Total</b>	<b>0.9%</b>	<b>167</b>	<b>67.1%</b>	<b>0.3%</b>	<b>203</b>	<b>66.8%</b>	<b>0.3%</b>	<b>240</b>	<b>66.7%</b>

# 2016 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Public Limited Company

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Belgium	Central governments or central banks	0	-	-	0	-	-	0	-	-
	Regional governments or local authorities	-	0	-	0	-	-	0	-	-
	Public sector entities	-	0	-	-	-	-	0	-	-
	Multilateral Development Banks	-	0	-	-	-	-	0	-	-
	International Organisations	-	0	-	-	-	-	0	-	-
	Institutions	0.0%	0	9.4%	0.0%	0	9.4%	0.0%	0	9.4%
	Corporates	0.3%	0	31.6%	0.3%	1	31.5%	0.3%	1	31.5%
	of which: SME	3.3%	0	43.2%	2.5%	0	42.6%	1.9%	0	42.0%
	Retail	0.1%	0	11.3%	0.1%	0	11.0%	0.1%	0	10.8%
	of which: SME	1.3%	0	57.6%	1.2%	0	57.6%	1.4%	0	57.6%
	Secured by mortgages on immovable property	0.1%	0	12.0%	0.1%	0	11.9%	0.1%	0	11.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	64.2%	0.0%	0	64.2%	0.0%	0	64.2%	
Standardised Total	<b>0.1%</b>	<b>1</b>	<b>17.9%</b>	<b>0.1%</b>	<b>1</b>	<b>17.7%</b>	<b>0.1%</b>	<b>1</b>	<b>17.8%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Belgium	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	-	-	-	0	-
	Multilateral Development Banks	-	0	-	-	-	-	-	0	-
	International Organisations	-	0	-	-	-	-	-	0	-
	Institutions	0.1%	0	9.4%	0.0%	0	9.4%	0.0%	0	9.4%
	Corporates	1.5%	1	33.5%	0.4%	1	32.9%	0.3%	1	32.5%
	of which: SME	8.8%	0	47.4%	2.6%	0	45.6%	1.0%	0	44.3%
	Retail	0.2%	0	16.0%	0.2%	0	14.5%	0.2%	0	14.2%
	of which: SME	1.9%	0	57.6%	4.2%	0	57.6%	3.5%	0	57.6%
	Secured by mortgages on immovable property	0.2%	0	18.2%	0.4%	0	19.3%	0.4%	0	20.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	64.0%	0.0%	0	64.0%	0.0%	0	64.0%	
Standardised Total	<b>0.3%</b>	<b>1</b>	<b>18.2%</b>	<b>0.1%</b>	<b>1</b>	<b>18.2%</b>	<b>0.1%</b>	<b>2</b>	<b>18.0%</b>	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Switzerland	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	11.7%	0.0%	0	11.7%	0.0%	0	11.7%
	Corporates	0.2%	0	33.7%	0.2%	0	33.8%	0.2%	0	33.8%
	of which: SME	2.0%	0	67.5%	2.0%	0	67.5%	2.1%	0	67.5%
	Retail	0.2%	0	21.5%	0.2%	0	21.6%	0.2%	0	21.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	5.4%	0.0%	0	5.4%	0.0%	0	5.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	9.1%	0.0%	0	9.1%	0.0%	0	9.0%	
Standardised Total	<b>0.0%</b>	<b>0</b>	<b>9.1%</b>	<b>0.0%</b>	<b>0</b>	<b>9.1%</b>	<b>0.0%</b>	<b>0</b>	<b>9.0%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
Switzerland	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	11.8%	0.0%	0	11.7%	0.0%	0	11.7%
	Corporates	0.4%	0	33.6%	0.4%	0	33.9%	0.3%	0	34.1%
	of which: SME	4.2%	0	70.1%	3.5%	0	69.7%	2.4%	0	69.2%
	Retail	0.3%	0	24.9%	0.4%	0	25.1%	0.4%	0	24.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	0	12.5%	0.2%	1	15.1%	0.3%	1	16.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	14.5%	0.0%	1	16.1%	0.0%	1	16.9%	
Standardised Total	<b>0.0%</b>	<b>0</b>	<b>14.5%</b>	<b>0.0%</b>	<b>1</b>	<b>16.1%</b>	<b>0.0%</b>	<b>1</b>	<b>16.9%</b>	



## 2016 EU-wide Stress Test: Securitisations

The Royal Bank of Scotland Group Public Limited Company

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	1						
	IRB	12,233						
	<b>Total</b>	12,234						
Risk exposure amounts	STA	14	14	14	14	14	14	14
	IRB	6,028	9,950	10,678	11,330	11,750	15,009	17,658
	<b>Total</b>	6,042	9,964	10,691	11,344	11,764	15,023	17,672
Impairments	<b>Total banking book others than assessed at fair value</b>	10	16	0	0	26	0	0



# 2016 EU-wide Stress Test: Sovereign

The Royal Bank of Scotland Group Public Limited Company

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	519	15	148	0	0	0	0	0	
[ 3M - 1Y ]		120	121	107	0	14	0	0	572	21	0	0	223	1	223	-1	
[ 1Y - 2Y ]		134	134	78	0	56	0	0	436	32	1,009	-100	0	0	56	0	
[ 2Y - 3Y ]		26	26	26	0	0	0	0	865	102	0	0	46	0	46	0	
[ 3Y - 5Y ]		173	114	0	0	114	0	0	1,179	203	204	-30	74	1	362	-2	
[ 5Y - 10Y ]		317	117	75	0	42	317	0	1,294	163	409	-95	28	1	28	-1	
[ 10Y - more ]	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	785	512	286	0	226	0	0	4,865	536	1,770	-224	371	4	715	-5		
[ 0 - 3M ]	France	575	474	474	0	0	0	0	0	0	0	0	0	0	74	0	
[ 3M - 1Y ]		2,616	2,303	1,384	0	920	0	0	0	0	0	0	297	0	492	-1	
[ 1Y - 2Y ]		1,266	1,112	315	0	797	0	0	0	0	0	0	65	0	260	-1	
[ 2Y - 3Y ]		1,454	1,236	184	0	1,052	0	0	0	0	0	0	139	0	476	-1	
[ 3Y - 5Y ]		272	0	0	0	0	0	0	0	0	0	0	320	1	1,279	-3	
[ 5Y - 10Y ]		420	105	105	0	0	0	0	0	0	0	0	1,163	13	494	-6	
[ 10Y - more ]	826	273	55	0	218	0	0	0	0	0	0	241	7	241	-7		
Tot	7,428	5,503	2,517	0	2,987	0	0	0	0	0	0	2,226	22	3,316	-19		
[ 0 - 3M ]	Germany	853	803	803	0	0	0	0	0	0	395	-15	0	0	0	0	
[ 3M - 1Y ]		1,531	972	799	0	173	0	0	0	0	954	-39	0	0	0	0	
[ 1Y - 2Y ]		2,572	2,173	1,501	0	672	0	0	0	0	136	-12	0	0	28	0	
[ 2Y - 3Y ]		1,386	1,214	1,214	0	0	0	0	5,439	671	102	-14	0	0	0	0	
[ 3Y - 5Y ]		1,486	1,173	1,173	0	0	0	0	68	12	2,950	-387	0	0	390	-2	
[ 5Y - 10Y ]		3,733	3,338	3,338	0	0	0	0	3,732	1,014	620	-189	297	8	297	-8	
[ 10Y - more ]	1,425	891	891	0	0	0	0	1,219	429	4,094	-1,741	91	1	72	-1		
Tot	12,987	10,564	9,719	0	845	0	0	10,459	2,126	9,251	-2,396	388	9	787	-10		
[ 0 - 3M ]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	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	13	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		10	10	0	0	10	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		8	0	0	0	8	0	0	0	0	0	0	9	0	9	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	18	18	0	0	18	0	0	0	0	0	0	9	0	22	0		
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	9	0	9	0	
[ 3Y - 5Y ]		79	20	0	0	20	0	0	0	0	0	0	0	0	13	0	
[ 5Y - 10Y ]		165	146	0	0	146	0	0	0	0	0	0	0	0	13	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	245	168	0	0	168	0	0	0	0	0	0	9	0	22	0		

# 2016 EU-wide Stress Test: Sovereign

The Royal Bank of Scotland Group Public Limited Company

		31/12/2015															
		(min EUR)															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M ]	Italy	90	0	0	0	0	0	0	0	0	0	0	0	0	0	46	0
[ 3M - 1Y ]		2,414	1,590	0	0	1,590	0	0	0	0	0	54	0	0	0	43	0
[ 1Y - 2Y ]		219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		860	132	0	0	132	0	0	0	82	-1	28	0	0	0	0	0
[ 3Y - 5Y ]		386	0	0	0	0	0	0	0	0	0	19	0	0	0	38	0
[ 5Y - 10Y ]		2,134	1,135	0	0	1,135	0	0	0	0	0	352	7	0	0	188	-3
[ 10Y - more ]	296	0	0	0	0	0	0	409	9	-36	0	0	0	0	0	0	
Tot	<b>6,398</b>	<b>2,857</b>	<b>0</b>	<b>0</b>	<b>2,857</b>	<b>0</b>	<b>0</b>	<b>409</b>	<b>9</b>	<b>-37</b>	<b>452</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>316</b>	<b>-4</b>	
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		4	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	<b>8</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	37	1	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Netherlands	27	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		362	360	360	0	0	0	0	251	5	5,450	-249	0	0	0	0	0
[ 1Y - 2Y ]		322	296	214	0	82	0	0	4,311	213	3,339	-313	37	0	56	0	0
[ 2Y - 3Y ]		827	781	0	0	781	0	0	4,853	383	4,846	-526	0	0	83	0	0
[ 3Y - 5Y ]		128	116	0	0	116	0	0	10,514	671	6,483	-194	199	5	366	-6	0
[ 5Y - 10Y ]		353	110	0	0	38	0	0	1,691	25	2,178	-539	221	8	239	-8	0
[ 10Y - more ]	149	0	0	0	0	0	0	1,362	269	7,575	-3,425	0	0	0	0	0	
Tot	<b>2,168</b>	<b>1,669</b>	<b>645</b>	<b>0</b>	<b>1,023</b>	<b>0</b>	<b>0</b>	<b>22,983</b>	<b>1,567</b>	<b>29,872</b>	<b>-5,246</b>	<b>456</b>	<b>14</b>	<b>744</b>	<b>-15</b>	<b>0</b>	
[ 0 - 3M ]	Poland	3	364	361	0	3	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	20	0	39	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	<b>4</b>	<b>365</b>	<b>361</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>20</b>	<b>0</b>	<b>39</b>	<b>0</b>	<b>0</b>	



# 2016 EU-wide Stress Test: Sovereign

The Royal Bank of Scotland Group Public Limited Company

		31/12/2015																		
		(min EUR)																		
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		3	3	0	0	3	0	0	0	0	35	-1	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		1	1	0	0	1	0	0	0	0	92	-6	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		20	20	0	0	20	0	0	0	0	35	-5	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	156	-25	9	0	37	0	0	0	0	
[ 5Y - 10Y ]		1	1	0	0	1	0	0	0	0	0	0	0	19	0	0	28	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		26	26	0	0	26	0	0	0	319	-38	28	0	65	0	0	0			
[ 0 - 3M ]	Australia	3	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	10	10	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		15	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ]	Canada	221	221	221	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	215	-8	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	226	47	0	0	0	0	0	0			
[ 2Y - 3Y ]		18	0	0	0	0	0	0	0	600	128	0	0	0	0	0	0			
[ 3Y - 5Y ]		5	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Tot		255	225	221	0	4	0	0	826	174	215	-8	0	0	0	0				
[ 0 - 3M ]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	40	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Tot		18	0	0	0	0	0	0	0	48	0	0	0	0	0	0				
[ 0 - 3M ]	Japan	8,772	8,772	0	0	8,772	0	0	623	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		954	954	0	0	954	0	0	1,455	11	0	0	0	0	0	0				
[ 1Y - 2Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0				
[ 2Y - 3Y ]		23	23	0	0	23	0	0	0	0	0	0	93	1	102	-1				
[ 3Y - 5Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	46	-1				
[ 5Y - 10Y ]		25	25	0	0	25	0	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Tot		9,776	9,776	0	0	9,776	0	0	2,078	11	0	0	93	1	148	-2				

# 2016 EU-wide Stress Test: Sovereign

The Royal Bank of Scotland Group Public Limited Company

		31/12/2015																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[ 0 - 3M ]	U.S.	1,086	1,011	789	0	222	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		6,067	5,401	5,401	0	0	0	782	2	876	-1	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1,912	1,291	321	0	970	0	1,189	41	2,252	-62	0	0	0	0	0	0	0
[ 2Y - 3Y ]		729	116	116	0	0	0	313	16	2,753	-136	74	0	74	0	0	0	0
[ 3Y - 5Y ]		4,196	3,038	2,637	0	401	0	1,652	162	2,327	-48	56	0	56	0	0	0	0
[ 5Y - 10Y ]		4,265	3,638	3,449	0	189	0	7,770	638	6,387	-460	301	1	301	-1	0	0	0
[10Y - more Tot	2,166 20,421	1,314 15,809	1,284 13,996	0 0	30 1,812	0 0	7,357 19,061	1,035 1,894	4,442 19,036	-711 -1,419	13 443	2	13 443	0 -2	0 0	0 0	0 0	
[ 0 - 3M ]	China	172	172	172	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		5	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	28
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot	0 177	0 178	0 178	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 28	0 0
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	1,195	25	1,468	-26	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	3,440	46	4,247	-29	0	0	0	0	0	0	
[ 1Y - 2Y ]		20	0	0	0	0	0	3,407	132	4,581	-119	0	0	0	0	0	0	
[ 2Y - 3Y ]		46	0	0	0	0	0	1,084	74	743	-49	0	0	0	0	0	0	
[ 3Y - 5Y ]		22	0	0	0	0	0	215	2	165	-9	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot	89 89	0 0	0 0	0 0	0 0	0 0	9,341	279	11,204	-232	0	0	0	0	0	0	0	
[ 0 - 3M ]	Other advanced economies non EEA	681	681	678	0	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot	191 899	159 842	0 678	0 0	159 163	0 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		33	33	19	0	49	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot	0 101	0 101	0 52	0 0	49 49	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	1,194	20	652	-8	0	0	9	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	15	0	4	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	19	0	19	-1	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	28	1	67	-1	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	28	2	65	-1	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	165	3	56	-1	0	0	
[10Y - more Tot	0 0	0 0	0 0	0 0	0 0	0 0	1,194	20	652	-8	243	6	219	-3	0	0		
[ 0 - 3M ]	Latin America and the Caribbean	4	4	0	0	4	0	0	0	0	0	0	0	37	0	0	0	
[ 3M - 1Y ]		25	25	0	0	25	0	0	0	0	0	0	0	45	0	0	0	
[ 1Y - 2Y ]		22	22	0	0	22	0	0	0	0	0	19	0	19	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		8	0	0	0	8	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		1	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	
[10Y - more Tot	5 65	1 60	0 0	0 0	1 60	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 1	0 100	0 0	0 0		

# 2016 EU-wide Stress Test: Sovereign

The Royal Bank of Scotland Group Public Limited Company

		31/12/2015																			
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables														
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
[ 0 - 3M ]	Others	634	632	630	0	3	0	0	0	0	0	0	9	0	0						
[ 3M - 1Y ]		170	170	163	0	7	0	0	0	0	0	0	74	0	130						
[ 1Y - 2Y ]		307	307	271	29	7	0	0	0	0	0	0	51	0	140						
[ 2Y - 3Y ]		195	197	74	122	0	0	0	0	0	0	0	45	0	213						
[ 3Y - 5Y ]		3	1	0	0	1	0	0	0	0	0	0	37	1	37						
[ 5Y - 10Y ]		4	1	0	0	1	0	0	0	0	0	0	8	0	4						
[ 10Y - more ]		1	1	0	0	1	0	0	0	0	0	0	0	0	11						
Tot	1,313	1,310	1,138	151	20	0	0	0	0	0	0	225	2	534							
Total	92,268	72,902	43,056	151	23,003	6,691	0	84,374	7,201	77,906	-9,973	7,441	105	12,114	-132						

**Notes, definitions and regions:**

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

**Other advanced non EEA:** Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

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

**Middle East:** Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

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

**Africa:** South Africa, Tunisia, Morocco, Eavot and Aloeria.



## 2016 EU-wide Stress Test - Risk exposure amounts

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	252,726	262,674	264,837	267,305	289,519	307,603	309,400
Risk exposure amount for securitisations and re-securitisations	6,042	9,964	10,691	11,344	11,764	15,023	17,672
Risk exposure amount other credit risk	246,685	252,710	254,146	255,960	277,756	292,580	291,728
Risk exposure amount for market risk	34,764	34,764	34,764	34,764	41,372	43,897	44,858
Risk exposure amount for operational risk	43,051	44,299	43,051	43,051	44,299	43,051	43,051
Other risk exposure amounts	25	25	25	25	25	25	25
<b>Total risk exposure amount</b>	<b>330,566</b>	<b>341,762</b>	<b>342,677</b>	<b>345,144</b>	<b>375,215</b>	<b>394,576</b>	<b>397,335</b>

## 2016 EU-wide Stress Test - P&L

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
<b>Net interest income (1)</b>	12,083	11,752	11,691	11,799	11,424	11,470	11,620
Interest income	16,389	19,583	20,334	21,298	20,567	21,461	22,375
(Interest expense)	-4,306	-7,831	-8,643	-9,498	-9,143	-9,991	-10,755
<b>Dividend income</b>	74	74	74	74	41	41	41
<b>Net fee and commission income</b>	3,947	3,947	3,947	3,947	3,645	3,645	3,645
<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	1,532	1,700	1,700	1,700	-862	1,275	1,275
<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net</b>	88				-58		
<b>Other operating income not listed above, net</b>	144	293	293	293	204	263	263
<b>Total operating income, net</b>	17,869	17,767	17,706	17,815	14,394	16,694	16,844
<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	965	-2,152	-1,245	-1,254	-4,585	-3,497	-2,703
<b>Other income and expenses not listed above, net</b>	-22,529	-13,082	-12,596	-12,187	-26,480	-12,958	-12,269
<b>Profit or (-) loss before tax from continuing operations</b>	-3,695	2,532	3,865	4,373	-16,671	239	1,872
(Tax expenses or (-) income related to profit or loss from continuing operations)	-19	-760	-1,160	-1,312	0	-72	-562
<b>Profit or (-) loss after tax from discontinued operations</b>	2,100	0	0	0	0	0	0
<b>Profit or (-) loss for the year (2)</b>	<b>-1,614</b>	<b>1,773</b>	<b>2,706</b>	<b>3,061</b>	<b>-16,671</b>	<b>167</b>	<b>1,311</b>
<b>Attributable to owners of the parent</b>	-2,171	1,773	2,706	3,061	-16,671	167	1,311
Amount of dividends paid	524	2,230	623	623	2,230	5	0
<b>Attributable to owners of the parent net of estimated dividends</b>	-2,695	-458	2,083	2,439	-18,901	162	1,311

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €536mln; 2017 Baseline €1003mln; 2018 Baseline €1376mln; 2016 Adverse €536mln; 2017 Adverse €1003mln; 2018 Adverse €1376mln

		(mln EUR,%)							
		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
OWN FUNDS	<b>A</b>	<b>OWN FUNDS</b>	<b>81,815</b>	<b>77,589</b>	<b>78,214</b>	<b>79,134</b>	<b>58,075</b>	<b>56,614</b>	<b>56,428</b>
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>51,382</b>	<b>50,028</b>	<b>52,268</b>	<b>54,829</b>	<b>30,514</b>	<b>30,668</b>	<b>32,124</b>
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	45,977	45,977	45,977	45,977	45,977	45,977	45,977
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	-5,476	-5,934	-3,851	-1,412	-24,378	-24,216	-22,905
	A.1.3	Accumulated other comprehensive income	3,323	2,431	2,431	2,431	14,162	14,162	14,162
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	284	284	284	284	-305	-305	-305
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	135	135	135	135	-776	-776	-776
	A.1.4	Other Reserves	20,868	20,868	20,868	20,868	20,868	20,868	20,868
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-1,286	-1,286	-1,286	-1,286	-1,286	-1,286	-1,286
	A.1.8	(-) Intangible assets (including Goodwill)	-8,946	-8,878	-8,798	-8,751	-8,878	-8,798	-8,751
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,405	-1,404	-1,404	-1,404	-1,404	-1,404	-1,404
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,678	-1,042	-1,022	-1,003	-1,364	-1,389	-1,229
	A.1.11	(-) Defined benefit pension fund assets	-219	-783	-783	-783	-13,501	-13,501	-13,501
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	194	194	194	194	194	194	194
A.1.21	Transitional adjustments	30	-113	-57	0	122	61	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	-113	-57	0	122	61	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	30	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,875</b>	<b>10,569</b>	<b>9,261</b>	<b>7,953</b>	<b>10,569</b>	<b>9,261</b>	<b>7,953</b>	
A.2.1	Additional Tier 1 Capital instruments	2,734	2,734	2,734	2,734	2,734	2,734	2,734	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	-14	-14	-14	-14	-14	-14	-14	
A.2.4	Additional Tier 1 transitional adjustments	9,155	7,849	6,541	5,233	7,849	6,541	5,233	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>63,258</b>	<b>60,598</b>	<b>61,530</b>	<b>62,783</b>	<b>41,084</b>	<b>39,929</b>	<b>40,077</b>	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>18,557</b>	<b>16,992</b>	<b>16,685</b>	<b>16,351</b>	<b>16,992</b>	<b>16,685</b>	<b>16,351</b>	
A.4.1	Tier 2 Capital instruments	10,915	11,511	12,120	12,702	11,511	12,120	12,702	
A.4.2	Other Tier 2 Capital components and deductions	-14	-14	-14	-14	-14	-14	-14	
A.4.3	Tier 2 transitional adjustments	7,655	5,495	4,579	3,663	5,495	4,579	3,663	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>330,566</b>	<b>341,762</b>	<b>342,677</b>	<b>345,144</b>	<b>375,215</b>	<b>394,576</b>	<b>397,335</b>
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>15.54%</b>	<b>14.64%</b>	<b>15.25%</b>	<b>15.89%</b>	<b>8.13%</b>	<b>7.77%</b>	<b>8.08%</b>
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>19.14%</b>	<b>17.73%</b>	<b>17.96%</b>	<b>18.19%</b>	<b>10.95%</b>	<b>10.12%</b>	<b>10.09%</b>
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>24.75%</b>	<b>22.70%</b>	<b>22.82%</b>	<b>22.93%</b>	<b>15.48%</b>	<b>14.35%</b>	<b>14.20%</b>
CAPITAL RATIOS (%) Fully loaded	<b>D.1</b>	<b>Common Equity Tier 1 Capital ratio (1)</b>	<b>15.53%</b>	<b>14.67%</b>	<b>15.27%</b>	<b>15.89%</b>	<b>8.10%</b>	<b>7.76%</b>	<b>8.08%</b>
	<b>D.2</b>	<b>Tier 1 Capital ratio (2)</b>	<b>16.36%</b>	<b>15.47%</b>	<b>16.06%</b>	<b>16.67%</b>	<b>8.83%</b>	<b>8.45%</b>	<b>8.77%</b>
	<b>D.3</b>	<b>Total Capital ratio (3)</b>	<b>19.66%</b>	<b>18.83%</b>	<b>19.60%</b>	<b>20.35%</b>	<b>11.89%</b>	<b>11.51%</b>	<b>11.96%</b>
<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
<b>F</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					2734	2734	2734	
<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0	
Memorandum items	<b>G.1</b>	<b>Total leverage ratio exposures (transitional)</b>	<b>957,128</b>	<b>957,128</b>	<b>957,128</b>	<b>957,128</b>	<b>957,128</b>	<b>957,128</b>	<b>957,128</b>
	<b>G.2</b>	<b>Total leverage ratio exposures (fully loaded)</b>	<b>957,098</b>	<b>957,098</b>	<b>957,098</b>	<b>957,098</b>	<b>957,098</b>	<b>957,098</b>	<b>957,098</b>
	<b>G.3</b>	<b>Leverage ratio (transitional)</b>	<b>6.61%</b>	<b>6.33%</b>	<b>6.43%</b>	<b>6.56%</b>	<b>4.29%</b>	<b>4.17%</b>	<b>4.19%</b>
	<b>G.4</b>	<b>Leverage ratio (fully loaded)</b>	<b>6.65%</b>	<b>6.52%</b>	<b>6.75%</b>	<b>6.61%</b>	<b>3.46%</b>	<b>3.48%</b>	<b>3.64%</b>

(1) Fully loaded CET1 capital ratio estimation:  $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]/(B-B.1)$

(2) Fully loaded T1 capital ratio estimation:  $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/(B-B.1)$

(3) Fully loaded Total capital ratio estimation:  $[A.1-A.1.21+A.2.4+A.4.3]/(B-B.1)$ . This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

## 2016 EU-wide Stress Test

### Information on performing and non-performing exposures<sup>1</sup>

The Royal Bank of Scotland Group Public Limited Company

31/12/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted	Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>64,918</b>	<b>0</b>	<b>455</b>	<b>208</b>	<b>7</b>	<b>258</b>	<b>0</b>
Central banks	2,299	0	0	0	0	0	0
General governments	49,923	0	0	0	0	0	0
Credit institutions	1,686	0	0	0	0	0	0
Other financial corporations	10,660	0	451	204	7	258	0
Non-financial corporations	349	0	4	4	0	0	0
<b>Loans and advances(including at amortised cost and fair value)</b>	<b>552,609</b>	<b>1,220</b>	<b>22,547</b>	<b>15,984</b>	<b>821</b>	<b>9,015</b>	<b>10,218</b>
Central banks	109,814	0	0	0	1	1	0
General governments	5,937	10	0	0	0	3	0
Credit institutions	27,155	57	37	0	2	8	0
Other financial corporations	31,682	24	253	137	105	64	68
Non-financial corporations	157,280	326	9,463	6,839	146	5,030	2,260
Households	220,741	803	12,793	9,008	567	3,909	7,890
<b>DEBT INSTRUMENTS other than HFT</b>	<b>617,526</b>	<b>1,220</b>	<b>23,002</b>	<b>16,193</b>	<b>827</b>	<b>9,272</b>	<b>10,218</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>270,014</b>		<b>1,832</b>	<b>864</b>	<b>0</b>	<b>10</b>	<b>187</b>

<sup>1</sup> 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

<sup>2</sup> Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> 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)



## 2016 EU-wide Stress Test

### Information on forbore exposures<sup>1</sup>

The Royal Bank of Scotland Group Public Limited Company

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>16,766</b>	<b>10,842</b>	<b>2,787</b>	<b>2,654</b>	<b>7,978</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	36	36	0	0	0
Other financial corporations	102	97	52	52	25
Non-financial corporations	6,935	3,986	1,045	1,027	1,928
Households	9,693	6,723	1,690	1,576	6,024
<b>DEBT INSTRUMENTS other than HFT</b>	<b>16,766</b>	<b>10,842</b>	<b>2,787</b>	<b>2,654</b>	<b>7,978</b>
<b>Loan commitments given</b>	<b>812</b>	<b>243</b>	<b>0</b>	<b>0</b>	<b>99</b>

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