



## 2018 EU-wide Transparency Exercise

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

## 2018 EU-wide Transparency Exercise

### Capital

The Royal Bank of Scotland Group Public Limited Company

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>54,023</b>	<b>53,813</b>		
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>36,019</b>	<b>36,059</b>	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	14,485	14,698	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.2	Retained earnings	16,390	15,487	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	3,890	3,715	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	12,216	12,253	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-916	-768	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,316	-7,410	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-957	-842	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,450	-718	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-324	-357	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 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	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	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	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,562</b>	<b>8,608</b>	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,555	4,572	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	4,007	4,036	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>44,581</b>	<b>44,667</b>	C 01.00 (r015,r010)	Article 71 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>9,442</b>	<b>9,147</b>	C 01.00 (r750,r010) + C 01.00 (r890,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,624	7,516	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	1,818	1,631	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>226,461</b>	<b>224,344</b>	C 02.00 (r010,r010)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.91%</b>	<b>16.07%</b>	CA3 (1)	-	
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>19.69%</b>	<b>19.91%</b>	CA3 (3)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>23.86%</b>	<b>23.99%</b>	CA3 (5)	-	
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>36,019</b>	<b>36,059</b>	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))	-	
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.91%</b>	<b>16.07%</b>	D.1/(B-B.1)	-	
<b>Memo items</b>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

(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



## 2018 EU-wide Transparency Exercise

### Leverage ratio

The Royal Bank of Scotland Group Public Limited Company

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	44,581	44,667	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	40,573	40,630	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	765,561	782,634	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	765,561	782,634	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.8%	5.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.2%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	177,512	176,703
Risk exposure amount for securitisation and re-securitisations in the banking book	3,190	2,873
Risk exposure amount for contributions to the default fund of a CCP	68	54
Risk exposure amount Other credit risk	174,254	173,776
Risk exposure amount for position, foreign exchange and commodities (Market risk)	19,175	19,551
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	1,160	809
Risk exposure amount for Credit Valuation Adjustment	2,880	2,816
Risk exposure amount for operational risk	26,870	25,271
Other risk exposure amounts	24	3
<b>Total Risk Exposure Amount</b>	<b>226,461</b>	<b>224,344</b>

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

## 2018 EU-wide Transparency Exercise

### P&L

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	12,900	6,329
Of which debt securities income	798	387
Of which loans and advances income	11,228	5,589
Interest expenses	2,597	1,390
(Of which deposits expenses)	810	599
(Of which debt securities issued expenses)	1,779	789
(Expenses on share capital repayable on demand)	0	0
Dividend income	14	114
Net Fee and commission income	2,794	1,381
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-588	50
Gains or (-) losses on financial assets and liabilities held for trading, net	715	954
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	70	-53
Gains or (-) losses from hedge accounting, net	43	-77
Exchange differences [gain or (-) loss], net	9	4
Net other operating income /(expenses)	1,578	293
<b>TOTAL OPERATING INCOME, NET</b>	<b>14,938</b>	<b>7,605</b>
(Administrative expenses)	8,673	4,067
(Depreciation)	781	367
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	2,176	910
(Commitments and guarantees given)	0	-23
(Other provisions)	2,176	933
Of which pending legal issues and tax litigation <sup>1</sup>	887	
Of which restructuring <sup>1</sup>	604	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	630	203
(Financial assets at fair value through other comprehensive income)	n.a.	-1
(Financial assets at amortised cost)	n.a.	204
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	173	56
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	18	55
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,522</b>	<b>2,058</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,594</b>	<b>1,222</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,594</b>	<b>1,222</b>
Of which attributable to owners of the parent	1,531	1,239

<sup>(1)</sup> Information available only as of end of the year

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



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	105,882	105,231	1,172		112,179	111,527	1,912	
	Regional governments or local authorities	555	235	174		540	228	169	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	34	34	0		34	34	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,342	5,106	536		6,439	6,144	499	
	Corporates	16,056	13,053	12,674		16,198	13,203	12,270	
	of which: SME	1,336	1,078	864		1,335	1,117	910	
	Retail	6,950	3,434	2,384		6,704	3,545	2,408	
	of which: SME	2,977	661	381		3,369	1,212	695	
	Secured by mortgages on immovable property	17,540	17,260	8,411		17,977	17,306	8,185	
	of which: SME	223	219	119		206	202	102	
	Exposures in default	1,607	1,102	1,242	495	1,515	981	1,118	528
	Items associated with particularly high risk	83	38	57		85	32	47	
	Covered bonds	179	179	36		148	148	30	
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	734	733	1,647		703	703	1,511		
Securitisation	0	0	0		0	0	0		
Other exposures	1,026	1,026	785		1,031	1,031	1,026		
<b>Standardised Total<sup>2</sup></b>	<b>156,889</b>	<b>148,530</b>	<b>29,120</b>	<b>573</b>	<b>165,555</b>	<b>156,883</b>	<b>29,176</b>	<b>666</b>	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	103,398	102,981	1,171		110,224	109,649	1,912	
	Regional governments or local authorities	307	8	2		299	6	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	2,225	2,223	206		3,059	3,059	183	
	Corporates	5,877	4,420	4,189		5,119	3,691	3,399	
	of which: SME	788	628	444		856	696	513	
	Retail	5,889	2,409	1,616		5,677	2,561	1,678	
	of which: SME	2,948	635	363		3,352	1,196	683	
	Secured by mortgages on immovable property	11,831	11,714	5,998		12,878	12,397	5,910	
	of which: SME	142	140	81		138	136	75	
	Exposures in default	568	496	590	65	487	431	532	51
	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	657	657	1,557		558	558	1,354		
Securitisation	0	0	0		0	0	0		
Other exposures	1,615	1,615	617		2,701	2,701	847		
<b>Standardised Total<sup>2</sup></b>	<b>161,515</b>	<b>161,515</b>	<b>617</b>	<b>76</b>	<b>172,925</b>	<b>172,349</b>	<b>684</b>	<b>99</b>	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
GERMANY	Central governments or central banks	28	28	0		32	32	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	140	55	1		225	140	5	
	Corporates	149	113	109		126	105	99	
	of which: SME	0	0	0		0	0	0	
	Retail	30	30	23		28	28	18	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	7		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>268</b>	<b>268</b>	<b>8</b>	<b>0</b>	<b>327</b>	<b>327</b>	<b>10</b>	<b>0</b>	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
UNITED STATES	Central governments or central banks	19	19	0		1	1	0	
	Regional governments or local authorities	13	13	3		30	30	6	
	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	1,632	1,628	44		1,591	1,587	45	
	Corporates	942	914	907		1,071	1,000	999	
	of which: SME	0	0	0		0	0	0	
	Retail	9	9	6		9	9	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	251	251	110		245	240	91	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	52	7	9	44	59	14	20	45
	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	32	32	32		107	107	107		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>2,655</b>	<b>2,655</b>	<b>167</b>	<b>44</b>	<b>2,944</b>	<b>2,944</b>	<b>167</b>	<b>45</b>	

<sup>1</sup> 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).

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

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Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
IRELAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2	2	2		2	2	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	827	688	665		913	758	734	
	of which: SME	329	280	257		350	301	277	
	Retail	7	6	4		4	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	129	92	72		168	132	112	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	80	48	64	30	54	30	42	23
	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	5	5	13		4	4	10		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	38	38	8	32	41	41	8	29	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	0	0		4	0	0	
	Corporates	308	233	225		226	210	210	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	61	49	52		78	71	74	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	65	53	11		50	38	8	
	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	572	572	15		751	751	177	
	Corporates	293	241	289		200	161	168	
	of which: SME	0	0	0		0	0	0	
	Retail	16	16	12		15	15	10	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	30	30	10		31	31	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	12	0	0	0	15	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	195	142	137		193	118	118	
	of which: SME	42	21	16		2	0	0	
	Retail	8	8	6		7	7	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	16	16	6		91	91	80	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	2	1	1	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

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



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
SAUDI ARABIA	Central governments or central banks	2,162	2,162	0		1,780	1,780	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	34	34	0		34	34	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	535	423	203		615	453	206	
	Corporates	6,639	5,685	5,666		7,016	6,096	5,593	
	of which: SME	161	140	140		111	111	111	
	Retail	747	747	560		705	705	529	
	of which: SME	20	20	15		12	12	9	
	Secured by mortgages on immovable property	1,038	1,036	743		92	87	31	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	210	62	79	148	220	35	38	184
	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	18	18	24		19	19	26		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	225	225	152	148	243	243	163	185	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
JERSEY	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	131	103	103		395	217	227	
	of which: SME	1	0	0		1	0	0	
	Retail	59	43	32		53	38	29	
	of which: SME	1	1	1		0	0	0	
	Secured by mortgages on immovable property	1,032	951	508		991	911	467	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	19	16	16	3	12	12	13	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	1	1	1	5	0	0	0	2	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m EUR, %)									
GUERNSEY	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	52	37	37		39	32	31	
	of which: SME	0	0	0		0	0	0	
	Retail	21	20	15		43	29	22	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	634	627	251		654	640	268	
	of which: SME	10	10	7		3	3	1	
	Exposures in default	9	8	10	1	7	6	6	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	1	0	0	0	1	

<sup>1</sup> 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).

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted <sup>2</sup>	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
Consolidated data	Central banks and central governments	76,274	0	69,517	4,071	0	82,821	3	71,507	4,045	0	2	
	Institutions	31,724	1	23,687	8,776	0	33,353	22	25,464	9,593	0	22	
	Corporates	238,001	2,939	179,353	84,342	11	1,789	230,544	3,595	172,822	83,596	464	1,626
	Corporates - Of Which: Specialised Lending	29,400	57	28,573	19,579	0	495	24,657	1,374	23,916	16,073	0	457
	Corporates - Of Which: SME	31,082	913	27,497	12,796	0	390	27,707	879	24,669	12,554	420	428
	Retail	238,059	6,316	227,835	40,392	6,387	2,463	241,858	5,972	231,082	40,927	6,765	2,660
	Retail - Secured on real estate property	185,202	4,538	185,138	22,909	5,260	1,208	188,187	4,440	188,031	22,452	5,736	1,290
	Retail - Secured on real estate property - Of Which: SME	1,602	33	1,566	568	23	15	1,585	27	1,549	563	22	15
	Retail - Secured on real estate property - Of Which: non-SME	183,600	4,505	183,572	22,341	5,237	1,193	186,602	4,413	186,482	21,889	5,715	1,276
	Retail - Qualifying Revolving	36,432	778	25,392	6,788	425	350	36,881	736	25,387	6,825	401	578
	Retail - Other Retail	16,425	1,001	17,306	10,695	702	905	16,790	797	17,664	11,650	628	792
	Retail - Other Retail - Of Which: SME	9,875	366	10,540	4,495	254	256	9,812	315	10,491	4,624	258	250
	Retail - Other Retail - Of Which: non-SME	6,550	634	6,765	6,200	448	649	6,978	482	7,173	7,026	370	542
	Equity	294	2	290	848	0	0	231	1	231	653	0	0
Securitisation	15,324	0	15,324	3,190	0	13	14,670	0	14,670	2,873	0	153	
Other non credit-obligation assets				5,342						4,573			
IRB Total				146,982						146,261			

<sup>1</sup> 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).  
<sup>2</sup> For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	1,092	0	1,015	33	0	342	0	253	24	0	0	
	Institutions	6,143	0	3,866	1,488	0	6,330	0	4,143	1,688	0	0	
	Corporates	133,862	1,950	99,487	43,213	11	978	146,462	2,301	112,406	56,692	455	1,132
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	5	16,069	539	15,544	10,659	0	280
	Corporates - Of Which: SME	28,878	740	25,442	11,564	0	309	25,621	727	22,134	11,992	420	338
	Retail	217,568	3,245	207,265	27,980	1,572	1,350	221,615	2,996	210,692	29,121	1,482	1,567
	Retail - Secured on real estate property	166,370	1,568	166,337	11,490	496	184	169,759	1,527	169,256	11,622	487	252
	Retail - Secured on real estate property - Of Which: SME	1,594	33	1,557	565	23	15	1,577	27	1,541	560	22	15
	Retail - Secured on real estate property - Of Which: non-SME	164,976	1,535	164,780	10,925	473	170	168,181	1,501	167,815	11,062	465	238
	Retail - Qualifying Revolving	35,245	750	24,694	6,464	411	325	35,799	712	24,611	6,324	388	558
	Retail - Other Retail	15,653	927	16,324	10,026	664	831	16,058	757	16,724	10,975	607	757
	Retail - Other Retail - Of Which: SME	9,388	332	9,820	4,020	227	223	9,324	295	9,800	4,149	242	232
	Retail - Other Retail - Of Which: non-SME	6,266	595	6,504	6,006	437	608	6,735	462	6,925	6,826	365	524
	Equity	181	2	178	508	0	3	211	1	211	595	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach										
		As of 31/12/2017				As of 30/06/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
GERMANY	Central banks and central governments	50,902	0	45,509	1,278	0	51,608	0	43,012	1,262	0	0
	Institutions	2,534	0	2,411	993	0	2,952	0	2,836	1,174	0	2
	Corporates	5,621	37	3,531	1,524	0	5,800	33	3,863	1,650	0	6
	Corporates - Of Which: Specialised Lending	17	17	17	0	0	19	13	19	5	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	54	1	49	6	0	54	1	50	6	0	0
	Retail - Secured on real estate property	32	0	32	2	0	33	0	33	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	2	0	33	0	33	2	0	0
	Retail - Qualifying Revolving	20	0	15	3	0	19	0	15	3	0	0
	Retail - Other Retail	2	0	2	2	0	2	0	2	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	2	0	1	0	1	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
UNITED STATES	Central banks and central governments	9,542	0	9,537	830	0	10,942	0	10,942	917	0	0	
	Institutions	8,633	0	5,073	1,520	0	9,794	0	6,289	2,377	0	0	
	Corporates	12,695	38	8,087	2,558	0	5	13,725	10	8,945	3,150	0	9
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	322	0	286	332	0	1
	Corporates - Of Which: SME	26	1	24	1	0	4	1	3	0	0	0	
	Retail	236	4	222	20	2	1	229	3	214	19	1	1
	Retail - Secured on real estate property	167	2	168	10	1	0	160	2	161	9	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	166	2	166	9	1	159	2	159	9	1	0	
	Retail - Qualifying Revolving	66	1	50	8	1	65	1	50	8	1	1	
	Retail - Other Retail	3	1	4	2	0	1	3	1	4	2	0	0
	Retail - Other Retail - Of Which: SME	2	0	3	1	0	2	0	3	1	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	0	1	1	0	0	
	Equity	6	0	6	19	0	3	0	3	11	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

<sup>1</sup> 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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

		IRB Approach																
		As of 31/12/2017					As of 30/06/2018											
	(min EUR, %)	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
IRELAND	Central banks and central governments	2,731	0	2,731	398	0	0	3,098	0	3,098	405	0	0	0				
	Institutions	99	0	89	51	0	0	105	0	86	57	0	0	0				
	Corporates	7,428	226	6,030	3,981	0	0	154	8,004	224	6,840	4,250	9	167				
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	1,171	12	1,120	849	0	7				
	Corporates - Of Which: SME	1,580	139	1,461	874	0	0	72	1,519	122	1,396	643	0	81				
	Retail	19,133	3,046	19,357	12,276	4,804	1,105	18,852	2,953	19,143	11,668	5,272	1,083					
	Retail - Secured on real estate property	17,806	2,957	17,972	11,369	4,760	1,023	17,574	2,901	17,817	10,779	5,246	1,036					
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0					
	Retail - Secured on real estate property - Of Which: non-SME	17,805	2,957	17,971	11,368	4,760	1,023	17,573	2,901	17,816	10,779	5,246	1,036					
	Retail - Qualifying Revolving	581	19	434	259	9	12	575	16	419	236	8	14					
	Retail - Other Retail	745	70	651	646	71	703	37	907	652	19	32						
	Retail - Other Retail - Of Which: SME	508	34	707	470	27	32	479	19	678	470	15	17					
	Retail - Other Retail - Of Which: non-SME	237	37	243	178	8	39	225	17	228	182	4	15					
	Equity	0	0	0	0	0	0	0	0	0	0	0	0					
	Securitisation																	
Other non credit-obligation assets																		
IRB Total																		

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

		IRB Approach																
		As of 31/12/2017					As of 30/06/2018											
	(min EUR, %)	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	Central banks and central governments	761	0	549	10	0	0	6,546	0	4,913	92	0	0	0				
	Institutions	323	0	318	53	0	0	166	0	161	24	0	0					
	Corporates	3,808	2	2,756	1,102	0	2	6,782	2	4,781	2,101	0	7					
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	684	0	678	453	0	0					
	Corporates - Of Which: SME	61	0	61	21	0	0	90	0	85	41	0	0					
	Retail	7	0	6	1	0	0	7	0	7	1	0	0					
	Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	0	0	0					
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	5	0	5	0	0	0					
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	1	0	0	0	0					
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Equity	0	0	0	0	0	0	0	0	0	0	0	0					
	Securitisation																	
Other non credit-obligation assets																		
IRB Total																		

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

		IRB Approach																
		As of 31/12/2017					As of 30/06/2018											
	(min EUR, %)	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	1,903	0	1,911	182	0	0	1,695	0	1,696	182	0	0					
	Institutions	2,956	0	2,676	1,154	0	0	2,863	22	2,634	1,139	0	1					
	Corporates	7,111	9	3,337	1,260	0	2	7,391	7	3,578	1,413	0	1					
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	170	0	169	225	0	0					
	Corporates - Of Which: SME	5	5	5	0	0	0	5	5	5	0	0	0					
	Retail	116	2	93	14	1	1	115	2	92	15	1	1					
	Retail - Secured on real estate property	43	0	43	3	0	0	42	0	43	3	0	0					
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0					
	Retail - Secured on real estate property - Of Which: non-SME	42	0	42	2	0	0	42	0	42	2	0	0					
	Retail - Qualifying Revolving	69	1	45	8	0	0	68	1	44	8	1	1					
	Retail - Other Retail	4	0	5	3	0	0	5	0	5	4	0	0					
	Retail - Other Retail - Of Which: SME	3	0	3	3	0	0	4	0	4	3	0	0					
	Retail - Other Retail - Of Which: non-SME	1	0	2	0	0	0	1	0	1	1	0	0					
	Equity	0	0	0	0	0	0	0	0	0	0	0	0					
	Securitisation																	
Other non credit-obligation assets																		
IRB Total																		

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

		IRB Approach																
		As of 31/12/2017					As of 30/06/2018											
	(min EUR, %)	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>		Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	1,416	0	753	78	0	0	1,335	0	884	42	0	0					
	Institutions	4,335	0	4,273	804	0	0	4,338	0	4,319	668	0	0					
	Corporates	5,736	18	3,699	1,329	0	17	5,925	27	3,955	1,682	0	14					
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	128	8	128	101	0	0					
	Corporates - Of Which: SME	8	4	5	0	0	4	4	4	4	0	0	0					
	Retail	26	0	23	3	0	0	25	0	22	3	0	0					
	Retail - Secured on real estate property	15	0	16	1	0	0	14	0	14	1	0	0					
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	1	0	0	14	0	14	1	0	0					
	Retail - Qualifying Revolving	10	0	7	1	0	0	10	0	7	1	0	0					
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0					
	Equity	95	0	95	288	0	0	5	0	5	16	0	0					
	Securitisation																	
Other non credit-obligation assets																		
IRB Total																		

<sup>1</sup> 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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)											
SAUDI ARABIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	21	0	12	7	0	26	0	17	9	0
	Corporates	637	0	637	29	0	617	0	617	26	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	6	1	0	6	0	6	1	0
	Retail - Secured on real estate property	4	0	4	0	0	4	0	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	0	0	4	0	4	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)											
JERSEY	Central banks and central governments	11	0	8	1	0	12	0	8	1	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	4,526	9	3,766	1,332	0	1	6,942	3	6,005	2,608
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1,872	3	1,822	1,216
	Corporates - Of Which: SME	181	0	171	111	0	0	133	0	129	85
	Retail	4	0	4	0	0	3	0	4	0	0
	Retail - Secured on real estate property	3	0	3	0	0	3	0	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)											
GUERNSEY	Central banks and central governments	6	0	4	0	0	6	0	4	0	0
	Institutions	15	0	14	1	0	15	0	15	2	0
	Corporates	4,676	0	3,995	1,883	0	5,157	0	4,578	1,828	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	1,437	0	1,394	873	0
	Corporates - Of Which: SME	143	0	136	77	0	135	0	129	79	0
	Retail	1	0	2	0	0	1	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation										
Other non credit-obligation assets											
IRB Total											

<sup>1</sup> 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).

**2018 EU-wide Transparency Exercise**

**Sovereign Exposure**

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>			Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>			Loans and Receivables <sup>4</sup>			Held-to-maturity investments		
				of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	
<b>TOTAL - ALL COUNTRIES</b>	<b>78,676.8</b>	<b>6,990.6</b>	<b>71,686.2</b>	<b>26,992.6</b>	<b>2,289.6</b>	<b>24,702.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>42,325.3</b>	<b>0.0</b>	<b>42,325.3</b>	<b>4,701.0</b>	<b>4,701.0</b>	<b>0.0</b>	<b>4,652.4</b>	<b>0.0</b>	<b>4,652.4</b>
Austria	966.3	0.0	966.3															
Belgium	1,369.1	12.0	1,357.2															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	2.1	0.0	2.1															
Estonia	0.0	0.0	0.0															
Finland	469.1	68.1	401.0															
France	3,671.0	349.2	3,321.7															
Germany	8,866.4	73.8	8,792.6															
Greece	0.1	0.0	0.1															
Hungary	111.8	57.4	54.4															
Ireland	511.0	264.8	246.2															
Italy	2,642.8	30.7	2,612.1															
Latvia	1.2	0.0	1.2															
Lithuania	2.6	0.0	2.6															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	1,742.7	627.0	1,115.7															
Poland	7.1	0.0	7.1															
Portugal	294.0	0.0	294.0															
Romania	3.6	0.0	3.6															
Slovakia	5.0	2.7	2.3															
Slovenia	3.7	0.0	3.7															
Spain	949.3	0.0	949.3															
Sweden	343.2	71.1	272.1															
United Kingdom	32,317.0	3,770.1	28,546.9															
Iceland	2.4	0.0	2.4															
Liechtenstein	0.0	0.0	0.0															
Norway	50.7	12.4	38.3															
Switzerland	2.6	0.0	2.6															
Australia	2.7	2.6	0.1															
Canada	3.0	0.0	3.0															
China	1,004.9	1,004.9	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	8,499.3	0.0	8,499.3															
U.S.	13,896.5	226.6	13,669.9															
Other advanced economies non EEA	70.1	0.4	69.7															
Other Central and eastern Europe countries non EEA	85.0	17.3	67.7															
Middle East	103.4	94.8	8.6															
Latin America and the Caribbean	51.8	1.3	50.5															
Africa	0.0	0.0	0.0															
Others	625.3	303.4	321.9															

**Notes:**

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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

**Regions:**

**Other advanced economies 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, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

**Africa:** Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

<sup>1</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

<sup>3</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

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



**2018 EU-wide Transparency Exercise**

**General governments exposures by country of the counterparty**

The Royal Bank of Scotland Group Public Limited Company

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
	Finland	1 0 - 3M f	25	0	0	0	25	0	0	0	0	0	0	0	0	
		1 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 1Y - 2Y f	26	26	20	0	0	6	0	0	0	0	0	0	0	
		1 2Y - 3Y f	30	30	30	0	0	0	0	0	0	0	0	0	0	
		1 3Y - 5Y f	12	0	12	0	0	0	0	0	0	0	0	0	0	
		1 5Y - 10Y f	251	86	152	0	98	0	0	0	0	0	0	0	0	
	1 10Y - more	413	203	353	0	60	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>756</b>	<b>314</b>	<b>566</b>	<b>0</b>	<b>124</b>	<b>67</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37</b>	
	France	1 0 - 3M f	153	70	4	0	150	0	0	0	0	0	0	0	0	
		1 3M - 1Y f	601	296	92	0	504	0	0	0	0	0	0	0	0	
		1 1Y - 2Y f	355	340	163	0	183	4	0	0	0	0	0	0	0	
		1 2Y - 3Y f	729	28	147	0	554	15	0	0	0	0	0	0	0	
		1 3Y - 5Y f	562	22	319	0	222	8	0	0	0	0	0	0	0	
		1 5Y - 10Y f	722	26	587	0	109	0	0	0	0	0	0	0	0	
	1 10Y - more	1,631	270	1,161	0	192	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>4,552</b>	<b>1,052</b>	<b>2,472</b>	<b>0</b>	<b>1,721</b>	<b>218</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>379</b>	
	Germany	1 0 - 3M f	426	322	2	0	425	0	0	0	0	0	0	0	0	
		1 3M - 1Y f	1,710	70	15	0	1,695	0	0	0	0	0	0	0	0	
		1 1Y - 2Y f	1,203	124	103	0	1,100	0	0	0	0	0	0	0	0	
		1 2Y - 3Y f	779	0	779	0	682	0	0	0	0	0	0	0	0	
		1 3Y - 5Y f	1,536	4	430	0	1,107	0	0	0	0	0	0	0	0	
		1 5Y - 10Y f	3,099	3	1,075	0	2,024	0	0	0	0	0	0	0	0	
	1 10Y - more	2,501	19	1,476	0	1,425	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>11,654</b>	<b>541</b>	<b>3,197</b>	<b>0</b>	<b>8,458</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>603</b>	
	Croatia	1 0 - 3M f	21	21	21	0	0	0	0	0	0	0	0	0	0	
		1 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>21</b>	<b>21</b>	<b>21</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>	
	Greece	1 0 - 3M f	1	1	1	0	0	0	0	0	0	0	0	0	0	
		1 3M - 1Y f	1	1	1	0	0	0	0	0	0	0	0	0	0	
		1 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 3Y - 5Y f	10	10	10	0	0	0	0	0	0	0	0	0	0	
		1 5Y - 10Y f	2	2	2	0	0	0	0	0	0	0	0	0	0	
	1 10Y - more	2	2	2	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>14</b>	<b>14</b>	<b>14</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>18</b>	
	Hungary	1 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	
	1 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</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>	
	Ireland	1 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
		1 3M - 1Y f	111	103	111	0	0	0	0	0	0	0	0	0	0	
		1 1Y - 2Y f	131	122	130	0	1	0	0	0	0	0	0	0	0	
		1 2Y - 3Y f	140	140	140	0	0	0	0	0	0	0	0	0	0	
		1 3Y - 5Y f	304	229	294	0	10	0	0	0	0	0	0	0	0	
		1 5Y - 10Y f	39	23	39	0	0	0	0	0	0	0	0	0	0	
	1 10Y - more	149	5	137	0	3	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>866</b>	<b>619</b>	<b>832</b>	<b>0</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>24</b>	





2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

The Royal Bank of Scotland Group Public Limited Company

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount			
		On balance sheet							Derivatives				Off balance sheet						
		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		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures		
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions	
Residual Maturity	Country / Region																		
	Portugal	[ 0 - 3M ]	5	5	5	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	
[ 1Y - 2Y ]		50	50	50	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 ]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		131	125	131	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	36	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>225</b>	<b>180</b>	<b>225</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>	
	Romania	[ 0 - 3M ]	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	
[ 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 ]	6	1	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>6</b>	<b>1</b>	<b>6</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>	
	Slovakia	[ 0 - 3M ]																	
[ 3M - 1Y ]																			
[ 1Y - 2Y ]																			
[ 2Y - 3Y ]																			
[ 3Y - 5Y ]																			
[ 5Y - 10Y ]																			
[ 10Y - more ]																			
<b>Total</b>																			
	Slovenia	[ 0 - 3M ]																	
[ 3M - 1Y ]																			
[ 1Y - 2Y ]																			
[ 2Y - 3Y ]																			
[ 3Y - 5Y ]																			
[ 5Y - 10Y ]																			
[ 10Y - more ]																			
<b>Total</b>																			
	Spain	[ 0 - 3M ]	48	48	48	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		34	31	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		16	0	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		82	72	82	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		109	109	109	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		477	45	477	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	278	0	278	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>1,045</b>	<b>197</b>	<b>1,045</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>	
	Sweden	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		12	8	11	0	0	0	0	1	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 ]		23	23	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		20	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	42	40	7	0	0	0	0	34	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>98</b>	<b>72</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35</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>7</b>	
	United Kingdom	[ 0 - 3M ]	3,271	3,271	27	0	566	2,678	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		1,263	1,261	20	0	754	0	507	0	0	0	0	0	0	0	0	0	10	
[ 1Y - 2Y ]		4,039	4,039	967	0	1,846	0	1,226	0	0	0	0	0	0	0	0	0	83	
[ 2Y - 3Y ]		2,749	2,749	537	0	1,901	0	311	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		7,088	7,083	1,367	0	3,445	0	1,625	0	0	0	0	0	0	0	0	0	731	
[ 5Y - 10Y ]		11,013	11,009	2,556	0	7,660	0	797	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	11,430	11,430	5,307	0	4,576	0	10	0	0	0	0	0	0	0	0	0	65		
<b>Total</b>		<b>40,860</b>	<b>40,843</b>	<b>10,781</b>	<b>0</b>	<b>20,748</b>	<b>7,142</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>889</b>	<b>0</b>	<b>0</b>	<b>878</b>		





## 2018 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

The Royal Bank of Scotland Group Public Limited Company

As of 30/06/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		6	6	6	0	0	0	0	0	0	0	0	0	0	0	
		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
		224	224	0	0	19	215	19	0	0	0	0	0	0	0	
		321	321	0	0	283	38	0	0	0	0	0	6	0	0	
		14	14	0	0	0	14	0	0	0	0	0	77	0	0	
		10	10	0	0	0	9	0	0	0	0	0	0	0	0	
		4	4	2	0	0	2	0	0	0	0	0	0	0	0	
		1	1	0	0	0	1	0	0	0	0	0	0	0	0	
		61	61	9	0	0	52	0	0	0	0	0	4	0	0	
		645	645	11	0	302	332	0	0	0	0	0	88	0	315	

#### Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic 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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(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, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

**Africa:** Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>59,047</b>	<b>0</b>	<b>34</b>	<b>26</b>	<b>0</b>	<b>32</b>	<b>0</b>	<b>62,420</b>	<b>0</b>	<b>26</b>	<b>23</b>	<b>6</b>	<b>26</b>	<b>0</b>
Central banks	1,044	0	0	0	0	0	0	939	0	0	0	0	0	0
General governments	46,978	0	0	0	0	0	0	48,378	0	0	0	3	0	0
Credit institutions	2,461	0	0	0	0	0	0	4,554	0	0	0	0	0	0
Other financial corporations	8,060	0	31	23	0	31	0	7,600	0	26	23	2	26	0
Non-financial corporations	506	0	3	3	0	1	0	950	0	0	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>498,860</b>	<b>904</b>	<b>13,886</b>	<b>10,823</b>	<b>533</b>	<b>4,016</b>	<b>6,879</b>	<b>507,525</b>	<b>1,171</b>	<b>12,106</b>	<b>10,916</b>	<b>1,201</b>	<b>3,490</b>	<b>5,949</b>
Central banks	114,164	0	0	0	0	0	0	119,916	0	0	0	1	0	0
General governments	4,701	0	0	0	0	0	0	5,808	75	3	3	0	0	3
Credit institutions	23,329	0	0	0	0	0	0	22,909	0	5	5	3	0	0
Other financial corporations	24,655	1	115	20	10	54	20	26,430	2	129	119	46	57	4
Non-financial corporations	122,563	229	5,784	4,595	216	1,758	1,740	118,374	643	4,252	4,191	498	1,310	1,089
of which: small and medium-sized enterprises at amortised cost	35,447	40	1,529	993	40	419	649	27,272	138	988	977	87	434	212
Households	209,449	673	7,986	6,209	307	2,203	5,120	214,088	450	7,717	6,598	653	2,123	4,853
<b>DEBT INSTRUMENTS other than HFT</b>	<b>557,908</b>	<b>904</b>	<b>13,920</b>	<b>10,849</b>	<b>533</b>	<b>4,047</b>	<b>6,879</b>	<b>569,945</b>	<b>1,171</b>	<b>12,132</b>	<b>10,939</b>	<b>1,207</b>	<b>3,516</b>	<b>5,949</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>176,102</b>		<b>1,040</b>	<b>830</b>	<b>0</b>	<b>6</b>	<b>131</b>	<b>179,270</b>		<b>637</b>	<b>600</b>	<b>80</b>	<b>8</b>	<b>43</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> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> 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.

## 2018 EU-wide Transparency Exercise

### Forborne exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 31/12/2017					As of 30/06/2018					
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(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>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,384</b>	<b>7,539</b>	<b>1,691</b>	<b>1,650</b>	<b>6,769</b>	<b>10,127</b>	<b>6,586</b>	<b>1,618</b>	<b>1,565</b>	<b>6,581</b>	<b>6,581</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	20	7	0	0	6	18	12	0	0	3	3
Non-financial corporations	3,885	2,785	591	586	1,572	3,836	1,828	538	516	1,503	1,503
of which: small and medium-sized enterprises at amortised cost	1,554	906	119	115	798	1,351	410	134	127	733	733
Households	6,479	4,748	1,100	1,063	5,191	6,273	4,746	1,079	1,048	5,075	5,075
<b>DEBT INSTRUMENTS other than HFT</b>	<b>10,384</b>	<b>7,539</b>	<b>1,691</b>	<b>1,650</b>	<b>6,769</b>	<b>10,127</b>	<b>6,586</b>	<b>1,618</b>	<b>1,565</b>	<b>6,581</b>	<b>6,581</b>
<b>Loan commitments given</b>	<b>475</b>	<b>226</b>	<b>0</b>	<b>0</b>	<b>131</b>	<b>350</b>	<b>52</b>	<b>1</b>	<b>0</b>	<b>113</b>	<b>113</b>

<sup>(1)</sup> 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□

<sup>(2)</sup> 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.