



## Spring 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	The Royal Bank of Scotland Group Public Limited Company
<b>LEI Code</b>	213800509XJIJN4JPN90
<b>Country Code</b>	GB

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

The Royal Bank of Scotland Group Public Limited Company

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	33,614	34,149	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	33,614	34,149	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	39,959	40,680	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	39,959	40,680	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	47,163	47,982	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	47,163	47,982	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	213,928	210,592	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	213,928	210,592	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.71%	16.22%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.71%	16.22%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.68%	19.32%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.68%	19.32%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.05%	22.78%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.05%	22.78%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	756,505	756,786	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.28%	5.38%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

The Royal Bank of Scotland Group Public Limited Company

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	39,959	40,680	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	38,188	38,910	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	756,505	756,786	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	756,505	756,786	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.1%	C 47.00 (r330,c010)	

## Spring 2020 EU-wide Transparency Exercise

### Capital

The Royal Bank of Scotland Group Public Limited Company

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>47,163</b>	<b>47,982</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>33,614</b>	<b>34,149</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	14,889	15,501	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	13,321	14,239	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	3,822	1,782	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	12,234	12,739	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	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,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,171	-686	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,503	-7,784	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-826	-890	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-699	-196	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-452	-557	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	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,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	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>6,345</b>	<b>6,531</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,574	4,761	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	1,771	1,769	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>39,959</b>	<b>40,680</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,205</b>	<b>7,303</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	5,622	5,759	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	1,582	1,543	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	213,928	210,592	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.71%</b>	<b>16.22%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.68%</b>	<b>19.32%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>22.05%</b>	<b>22.78%</b>	CA3 {5}	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>33,614</b>	<b>34,149</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>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.71%</b>	<b>16.22%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c040)	-

(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



## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

The Royal Bank of Scotland Group Public Limited Company

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	150,945	151,191	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	20,118	21,039	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	122,648	121,949	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,835	3,071	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	13,703	12,135	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,698	2,119	C 02.00 (R640, c010)
Settlement risk	1	21	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	3,391	3,368	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	17,677	15,197	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	2,680	2,335	C 02.00 (R530, c010)
Of which IMA	14,962	12,804	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	493	548	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	25,514	26,562	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	25,514	26,562	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	213,928	210,592	



## Spring 2020 EU-wide Transparency Exercise

### P&L

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	9,721	13,528
Of which debt securities income	778	1,142
Of which loans and advances income	8,928	12,385
Interest expenses	2,824	3,906
(Of which deposits expenses)	1,176	1,644
(Of which debt securities issued expenses)	1,612	2,210
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	31
Net Fee and commission income	2,164	2,922
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	50	88
Gains or (-) losses on financial assets and liabilities held for trading, net	879	1,081
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	65	84
Gains or (-) losses from hedge accounting, net	14	57
Exchange differences [gain or (-) loss], net	5	6
Net other operating income /(expenses)	1,387	2,895
<b>TOTAL OPERATING INCOME, NET</b>	<b>11,472</b>	<b>16,785</b>
(Administrative expenses)	5,590	8,115
(Depreciation)	729	964
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	1,154	1,456
(Commitments and guarantees given)	-1	0
(Other provisions)	1,155	1,456
Of which pending legal issues and tax litigation <sup>1</sup>		-12
Of which restructuring <sup>1</sup>		176
(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)	668	882
(Financial assets at fair value through other comprehensive income)	3	2
(Financial assets at amortised cost)	665	880
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	259	485
(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	-1	131
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-37	-39
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,032</b>	<b>4,975</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,587</b>	<b>4,467</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,587</b>	<b>4,467</b>
Of which attributable to owners of the parent	2,292	4,159

<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."

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	111,938				107,085				IAS 1.54 (i)	
Financial assets held for trading	290,500	30,111	257,984	2,405	257,370	24,525	230,221	2,624	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,155	21	812	323	841	21	709	110	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	57,796	48,876	8,662	258	57,654	48,392	8,996	267	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	396,940				408,357				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	462	0	462	0	238	0	238	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	17,662				17,709					
<b>TOTAL ASSETS</b>	<b>876,453</b>				<b>849,254</b>				<b>IAS 1.9(a), IG 6</b>	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	56,464	150	0	-4	-1	0	56,327	10	0	-4	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	13,083	441	0	-3	-1	0	13,007	2	0	-3	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances	347,668	31,289	8,157	-330	-774	-2,590	359,297	32,743	7,643	-349	-845	-3,136	Annex V. Part 1.32, 44(a)

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

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	294,798	259,527	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,738	3,505	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	519,520	526,280	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	14	26	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,284	3,287	IAS 37.10; IAS 1.54(l)
Tax liabilities	747	442	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	4,511	4,994	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>826,612</b>	<b>798,060</b>	<b>IAS 1.9(b);IG 6</b>

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		196,165	172,636	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	25,821	24,902	Annex V.Part 1.31
Deposits	Central banks	17,454	16,302	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	21	41	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,104	8,152	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,499	5,366	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	37,621	32,460	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	24,934	21,485	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	95,176	89,799	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	53,887	55,890	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	134,549	139,919	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	124,022	127,952	ECB/2013/33 Annex 2.Part 2.9.1
Households		220,429	231,746	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	206,285	217,737	Annex V.Part 1.42(f), 44(c)
Debt securities issued		67,023	66,160	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		11,516	11,729	Annex V.Part 1.37
Other financial liabilities		15,728	7,262	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>818,070</b>	<b>789,338</b>	





### Spring 2020 EU-wide Transparency Exercise

#### Market Risk

The Royal Bank of Scotland Group Public Limited Company

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	2,131	1,866	196	55	903	161							172	76	490	169								
Of which: General risk	928	688	150	42	587	105							137	64	345	113								
Of which: Specific risk	1,203	1,179	100	28	443	118							72	25	372	84								
Equities	0	0	9	3	74	26							8	2	95	41								
Of which: General risk	0	0	9	3	74	26							8	2	95	41								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	545	460	76	21	128	24							49	12	158	56								
Commodities risk	5	9	1	0	9	2							1	0	7	3								
<b>Total</b>	<b>2,680</b>	<b>2,335</b>	<b>226</b>	<b>64</b>	<b>753</b>	<b>331</b>	<b>218</b>	<b>196</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,962</b>	<b>173</b>	<b>61</b>	<b>638</b>	<b>288</b>	<b>213</b>	<b>177</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,804</b>

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	101,707	100,906	503		97,265	96,455	380	
	Regional governments or local authorities	355	97	11		315	47	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	5,656	5,533	375		4,299	4,262	258	
	Corporates	8,446	6,728	6,295		12,260	10,226	9,497	
	of which: SME	1,494	1,153	967		2,289	1,832	1,648	
	Retail	6,106	2,913	1,783		6,099	2,797	1,685	
	of which: SME	1,261	1,253	716		1,203	1,201	686	
	Secured by mortgages on immovable property	19,266	18,589	8,861		17,612	16,673	6,513	
	of which: SME	158	154	76		128	126	53	
	Exposures in default	559	416	491	65	645	477	575	70
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	144	144	29		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	694	694	1,668		788	788	1,903		
Other exposures	1,695	1,695	846		1,581	1,581	838		
<b>Standardised Total<sup>2</sup></b>	<b>144,627</b>	<b>137,715</b>	<b>20,862</b>	<b>185</b>	<b>140,863</b>	<b>133,305</b>	<b>21,657</b>	<b>183</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> Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	99,846	99,333	502		93,801	93,267	379	
	Regional governments or local authorities	253	32	6		252	22	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,466	2,505	238		1,932	1,970	150	
	Corporates	4,648	3,560	3,263		7,456	6,292	5,833	
	of which: SME	872	686	530		1,664	1,430	1,265	
	Retail	5,817	2,648	1,626		5,796	2,536	1,531	
	of which: SME	1,258	1,250	715		1,200	1,198	685	
	Secured by mortgages on immovable property	13,923	13,447	6,490		12,414	11,740	4,487	
	of which: SME	108	104	50		77	76	28	
	Exposures in default	424	311	368	37	513	380	461	39
	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	651	651	1,622		746	746	1,860		
Other exposures	1,574	1,574	821		1,498	1,498	821		
<b>Standardised Total<sup>2</sup></b>	<b>144,627</b>	<b>137,715</b>	<b>20,862</b>	<b>83</b>	<b>140,863</b>	<b>133,305</b>	<b>21,657</b>	<b>81</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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	829	829	0		2,351	2,351	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,512	1,476	31		859	827	19	
	Corporates	207	175	174		192	162	162	
	of which: SME	20	1	1		20	0	4	
	Retail	8	8	3		12	9	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	285	278	105		317	303	114	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	14	22	4	21	14	21	7
	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	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>144,627</b>	<b>137,715</b>	<b>20,862</b>	<b>5</b>	<b>140,863</b>	<b>133,305</b>	<b>21,657</b>	<b>7</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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	165	164	0		164	164	0	
	Regional governments or local authorities	50	50	0		14	14	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	533	448	53		456	456	38	
	Corporates	34	23	23		33	23	23	
	of which: SME	0	0	0		0	0	0	
	Retail	30	30	11		31	31	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	21	21	9		24	24	9	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>144,627</b>	<b>137,715</b>	<b>20,862</b>	<b>1</b>	<b>140,863</b>	<b>133,305</b>	<b>21,657</b>	<b>1</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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
IRELAND	Central governments or central banks	0	0	1		0	0	1	
	Regional governments or local authorities	2	2	2		1	1	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,094	970	940		1,193	929	882	
	of which: SME	441	380	349		440	309	290	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	193	156	137		249	167	147	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	29	16	22	12	27	15	21	9
	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	2	2	4		1	1	2		
Other exposures	42	42	12		23	23	7		
Standardised Total <sup>2</sup>				16				13	

<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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln 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	0	0	0		0	0	0	
	Corporates	175	164	164		211	205	185	
	of which: SME	2	2	0		0	0	0	
	Retail	2	2	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	37	37	42		11	11	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	4	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	44	13	3		40	9	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	964	964	20		876	876	20	
	Corporates	176	137	131		180	142	138	
	of which: SME	21	0	0		21	0	0	
	Retail	17	17	6		18	18	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	35	35	12		32	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		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				32				32	

<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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	0	4	0		0	4	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	277	107	107		488	177	177	
	of which: SME	32	26	26		32	26	26	
	Retail	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	86	86	77		89	89	79	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	0		0	0	0		
Standardised Total <sup>2</sup>				1				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.



Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</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	229	205	205		393	379	379	
	of which: SME	40	35	35		33	29	29	
	Retail	53	37	28		49	33	25	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,038	952	501		885	805	345	
	of which: SME	5	5	3		3	3	2	
	Exposures in default	12	12	12	0	21	17	17	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				5	

<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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</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	117	102	102		138	121	121	
	of which: SME	0	0	0		4	4	4	
	Retail	14	14	10		13	13	10	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	695	660	292		687	652	267	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	9	7	6	2	4	3	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				2				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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
COOK ISLANDS	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				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.

Spring 2020 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments	63,053	3	62,808	5,068	0	4	63,756	3	63,510	4,047	0	4
	Institutions	22,313	0	19,196	8,152	0	20	22,672	0	19,592	7,209	0	26
	Corporates	228,889	3,461	169,611	80,076	271	1,452	230,188	2,717	171,657	78,373	237	1,620
	Corporates - Of Which: Specialised Lending	24,082	1,302	21,459	14,170	3	373	21,570	707	20,651	13,888	0	349
	Corporates - Of Which: SME	27,111	801	23,741	11,842	236	400	27,505	802	24,035	10,347	205	431
	Retail	247,949	4,503	238,209	42,093	4,324	2,334	262,899	4,548	252,856	43,665	4,286	2,714
	Retail - Secured on real estate property	194,523	3,005	194,113	21,711	3,337	821	207,183	3,006	206,653	22,875	3,283	1,104
	Retail - Secured on real estate property - Of Which: SME	1,529	28	1,491	602	23	13	1,561	31	1,517	615	26	15
	Retail - Secured on real estate property - Of Which: non-SME	192,995	2,977	192,622	21,109	3,314	808	205,623	2,975	205,136	22,260	3,258	1,089
	Retail - Qualifying Revolving	35,948	702	25,791	6,826	388	628	37,519	712	27,195	7,041	393	649
	Retail - Other Retail	17,478	796	18,305	13,556	599	885	18,197	831	19,008	13,749	609	961
	Retail - Other Retail - Of Which: SME	9,591	304	10,238	4,781	220	253	9,887	316	10,508	4,532	217	278
	Retail - Other Retail - Of Which: non-SME	7,886	492	8,067	8,775	379	633	8,310	514	8,500	9,217	392	684
Equity	860	0	860	1,675	0	0	983	0	983	1,879	0	0	
Other non credit-obligation assets													
IRB Total <sup>2</sup>				142,409							140,305		

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	491	0	387	34	0	0	427	0	327	25	0	0
	Institutions	4,682	0	2,480	1,115	0	0	4,811	0	2,621	1,054	0	0
	Corporates	145,930	1,888	108,930	54,210	263	982	146,463	1,836	110,797	51,909	233	1,117
	Corporates - Of Which: Specialised Lending	15,993	369	13,559	9,268	0	221	13,569	380	12,843	8,684	0	228
	Corporates - Of Which: SME	24,902	680	21,577	10,850	236	330	24,966	685	21,683	9,018	205	349
	Retail	228,973	2,942	219,144	34,248	1,541	1,730	243,991	3,046	233,846	35,859	1,579	1,942
	Retail - Secured on real estate property	177,290	1,497	176,669	14,698	585	254	190,019	1,556	189,271	15,886	606	371
	Retail - Secured on real estate property - Of Which: SME	1,522	28	1,484	599	23	13	1,555	31	1,511	612	25	15
	Retail - Secured on real estate property - Of Which: non-SME	175,768	1,470	175,186	14,100	562	241	188,464	1,526	187,760	15,274	581	355
	Retail - Qualifying Revolving	34,894	681	25,050	6,571	377	616	36,458	691	26,437	6,788	383	636
	Retail - Other Retail	16,789	764	17,425	12,978	579	861	17,514	800	18,137	13,185	591	935
	Retail - Other Retail - Of Which: SME	9,139	286	9,599	4,397	205	238	9,439	299	9,876	4,162	204	263
	Retail - Other Retail - Of Which: non-SME	7,650	478	7,826	8,580	374	622	8,075	501	8,262	9,022	387	672
Equity	240	0	240	701	0	0	251	0	251	730	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
UNITED STATES	Central banks and central governments	15,424	0	15,424	1,259	0	1	14,598	0	14,598	1,170	0	0
	Institutions	6,479	0	6,095	2,364	0	0	7,649	0	7,279	2,098	0	1
	Corporates	14,126	93	9,405	3,206	0	5	14,954	7	9,748	3,500	0	5
	Corporates - Of Which: Specialised Lending	141	0	106	111	0	0	134	0	107	102	0	0
	Corporates - Of Which: SME	7	0	5	7	0	0	7	0	1	0	0	0
	Retail	216	2	202	19	1	1	222	2	209	19	1	1
	Retail - Secured on real estate property	151	1	151	11	0	0	155	1	156	10	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	150	1	150	10	0	0	155	1	156	10	0	0
	Retail - Qualifying Revolving	63	1	48	7	1	1	65	1	50	7	1	1
	Retail - Other Retail	2	0	3	2	0	0	2	0	3	2	0	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	1	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	0
Equity	21	0	21	62	0	0	20	0	20	60	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
GERMANY	Central banks and central governments	27,030	0	26,965	964	0	1	27,922	0	27,874	566	0	1
	Institutions	1,075	0	1,059	620	0	0	826	0	809	475	0	0
	Corporates	4,240	16	2,482	945	0	0	4,358	29	2,524	936	0	18
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	56	1	51	6	0	1	59	1	55	10	0	1
	Retail - Secured on real estate property	35	0	35	2	0	0	38	0	38	7	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	35	0	35	2	0	0	38	0	38	7	0	0
	Retail - Qualifying Revolving	19	0	15	2	0	0	20	0	15	2	0	0
	Retail - Other Retail	1	0	2	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		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, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
IRELAND	Central banks and central governments	3,670	0	3,663	481	0	1	3,721	0	3,713	487	0	1
	Institutions	88	0	77	35	0	0	91	0	80	35	0	0
	Corporates	9,152	169	7,922	4,225	4	133	9,361	172	8,078	4,579	4	165
	Corporates - Of Which: Specialised Lending	1,160	10	1,138	812	0	5	1,277	6	1,257	867	0	5
	Corporates - Of Which: SME	1,705	92	1,620	694	0	64	1,856	89	1,750	991	0	72
	Retail	17,657	1,541	17,885	7,708	2,773	593	17,563	1,481	17,803	7,644	2,696	760
	Retail - Secured on real estate property	16,423	1,498	16,630	6,952	2,749	566	16,333	1,440	16,547	6,902	2,674	731
	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	16,422	1,498	16,629	6,952	2,749	566	16,332	1,440	16,546	6,902	2,674	731
	Retail - Qualifying Revolving	566	13	399	195	6	6	566	12	407	194	5	6
	Retail - Other Retail	668	30	856	561	18	22	664	28	649	548	16	23
	Retail - Other Retail - Of Which: SME	446	18	630	380	14	14	442	17	623	366	13	14
	Retail - Other Retail - Of Which: non-SME	223	11	226	181	3	8	222	10	225	182	3	10
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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



		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
LUXEMBOURG	Central banks and central governments	4,745	0	4,814	90	0	0	4,658	0	4,725	0	0	0
	Institutions	143	0	143	22	0	0	148	0	148	21	0	0
	Corporates	9,292	2	7,211	2,902	0	19	9,492	2	7,753	2,697	0	18
	Corporates - Of Which: Specialised Lending	636	0	634	444	0	0	782	0	766	557	0	1
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	5	0	5	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	4	0	4	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
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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 30/09/2019					As of 31/12/2019						
		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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
FRANCE	Central banks and central governments	1,751	0	1,751	226	0	0	1,410	0	1,410	151	0	0
	Institutions	2,352	0	2,186	995	0	0	2,113	0	1,977	901	0	0
	Corporates	6,945	186	3,827	1,510	0	78	6,898	174	3,788	1,542	0	56
	Corporates - Of Which: Specialised Lending	259	0	260	185	0	0	258	0	259	182	0	0
	Corporates - Of Which: SME	5	5	5	0	0	0	5	5	5	0	0	0
	Retail	111	3	89	14	1	1	113	2	91	14	1	2
	Retail - Secured on real estate property	42	1	42	3	0	0	42	0	42	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	41	1	42	3	0	0	41	0	42	3	0	0
	Retail - Qualifying Revolving	65	1	42	7	1	1	67	1	44	8	1	1
	Retail - Other Retail	4	1	4	3	0	1	4	1	4	3	1	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	1	3	3	0	1	3	1	3	3	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

<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 30/09/2019					As of 31/12/2019						
		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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
NETHERLANDS	Central banks and central governments	2,349	0	2,349	66	0	0	3,723	0	3,774	90	0	0
	Institutions	1,434	0	1,430	311	0	0	1,455	0	1,451	310	0	0
	Corporates	6,215	95	4,195	1,755	0	17	5,845	97	3,896	1,645	0	47
	Corporates - Of Which: Specialised Lending	114	0	115	102	0	0	171	2	171	142	0	3
	Corporates - Of Which: SME	4	4	4	0	0	0	4	4	4	0	0	0
	Retail	26	0	23	3	0	0	26	0	24	4	0	0
	Retail - Secured on real estate property	16	0	16	2	0	0	16	0	16	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	2	0	0	15	0	15	2	0	0
	Retail - Qualifying Revolving	10	0	7	1	0	0	11	0	8	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	3	0	3	9	0	0	7	0	7	20	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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 30/09/2019					As of 31/12/2019						
		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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
JERSEY	Central banks and central governments	15	0	12	1	0	0	15	0	12	1	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,426	104	5,792	2,262	0	66	6,743	98	5,902	2,380	0	36
	Corporates - Of Which: Specialised Lending	1,646	104	1,592	1,022	0	63	1,747	98	1,702	1,104	0	32
	Corporates - Of Which: SME	253	0	207	117	0	0	312	0	248	129	0	1
	Retail	3	0	4	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	2	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	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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 30/09/2019					As of 31/12/2019						
		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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GUERNSEY	Central banks and central governments	8	0	7	1	0	0	8	0	7	1	0	0
	Institutions	93	0	93	13	0	0	104	0	104	8	0	0
	Corporates	4,711	70	4,143	1,689	0	20	4,750	127	4,220	1,622	0	29
	Corporates - Of Which: Specialised Lending	1,329	52	1,279	800	0	17	1,468	115	1,416	823	0	25
	Corporates - Of Which: SME	140	13	134	76	0	2	135	12	128	82	0	2
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	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	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
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 30/09/2019					As of 31/12/2019						
		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, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
COOK ISLANDS	Central banks and central governments	3,669	0	3,669	665	0	1	3,867	0	3,867	697	0	1
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME												















**Spring 2020 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

The Royal Bank of Scotland Group Public Limited Company

**As of 31/12/2019**

		Direct exposures													Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 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 [		1	1	1	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 [		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	1	-3	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>3</b>	<b>-1</b>	<b>3</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 [	Others	602	602	0	0	311	290	0	0	0	0	0	0	4	0	0	
[ 3M - 1Y [		94	94	0	0	0	94	0	0	0	0	0	0	14	0	0	
[ 1Y - 2Y [		10	-95	0	0	0	9	0	0	0	0	0	0	19	0	0	
[ 2Y - 3Y [		3	-814	0	0	0	2	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		1	-3,036	0	0	0	0	0	0	0	0	0	0	11	0	0	
[ 5Y - 10Y [		3	-210	0	0	0	0	0	0	0	0	0	0	9	0	0	
[ 10Y - more	9	-1,734	0	0	0	6	0	0	0	0	0	0	8	0	0		
<b>Total</b>		<b>721</b>	<b>-5,192</b>	<b>9</b>	<b>0</b>	<b>311</b>	<b>401</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>65</b>	<b>0</b>	<b>0</b>	<b>170</b>	

**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.

- 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".
- 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
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- 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
- 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.

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

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</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>4</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>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>		On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
<b>Debt securities (including at amortised cost and fair value)</b>	<b>70,762</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>69,708</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>9</b>	<b>4</b>	<b>0</b>
Central banks	160	0	0	0	0	0	0	157	0	0	0	0	0	0
General governments	55,729	0	0	0	3	0	0	55,231	0	0	0	3	0	0
Credit institutions	6,380	0	0	0	1	0	0	6,541	0	0	0	1	0	0
Other financial corporations	8,340	0	0	0	5	0	0	7,650	0	4	0	5	4	0
Non-financial corporations	152	0	0	0	0	0	0	130	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>498,068</b>	<b>823</b>	<b>9,047</b>	<b>8,239</b>	<b>1,062</b>	<b>2,632</b>	<b>4,027</b>	<b>505,165</b>	<b>885</b>	<b>8,434</b>	<b>7,629</b>	<b>1,155</b>	<b>3,176</b>	<b>4,536</b>
Central banks	99,441	0	0	0	1	0	0	94,554	0	0	0	1	0	0
General governments	4,039	0	3	3	0	0	1	4,032	0	3	3	1	0	3
Credit institutions	22,650	1	0	0	2	0	0	18,280	0	0	0	2	0	0
Other financial corporations	38,734	6	16	16	10	8	2	37,496	8	14	14	14	8	6
Non-financial corporations	116,453	278	3,420	3,195	386	1,051	802	120,467	296	2,734	2,460	412	1,299	1,090
of which: small and medium-sized enterprises at amortised cost	29,138	62	1,022	948	132	398	247	30,185	61	1,053	984	156	445	403
Households	216,750	538	5,608	5,024	663	1,573	3,221	230,336	581	5,682	5,152	725	1,868	3,437
<b>DEBT INSTRUMENTS other than HFT</b>	<b>568,830</b>	<b>823</b>	<b>9,047</b>	<b>8,239</b>	<b>1,071</b>	<b>2,632</b>	<b>4,027</b>	<b>574,873</b>	<b>885</b>	<b>8,438</b>	<b>7,629</b>	<b>1,164</b>	<b>3,180</b>	<b>4,536</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>150,355</b>		<b>685</b>	<b>647</b>	<b>57</b>	<b>53</b>	<b>77</b>	<b>153,414</b>		<b>690</b>	<b>661</b>	<b>55</b>	<b>57</b>	<b>73</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.

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <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>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>7,835</b>	<b>4,171</b>	<b>1,006</b>	<b>931</b>	<b>5,408</b>	<b>7,926</b>	<b>4,041</b>	<b>1,242</b>	<b>1,154</b>	<b>5,493</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	57	3	0	0	4	41	3	0	0	4
Non-financial corporations	3,477	1,155	377	317	1,822	3,525	1,039	437	374	2,017
of which: small and medium-sized enterprises at amortised cost	1,380	473	128	113	803	1,359	481	151	135	834
Households	4,301	3,014	629	614	3,582	4,360	3,000	805	780	3,472
<b>DEBT INSTRUMENTS other than HFT</b>	<b>7,835</b>	<b>4,171</b>	<b>1,006</b>	<b>931</b>	<b>5,408</b>	<b>7,926</b>	<b>4,041</b>	<b>1,242</b>	<b>1,154</b>	<b>5,493</b>
<b>Loan commitments given</b>	<b>396</b>	<b>71</b>	<b>1</b>	<b>0</b>	<b>149</b>	<b>432</b>	<b>42</b>	<b>0</b>	<b>0</b>	<b>146</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.

**Spring 2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	3,942	93	3,942	36	0	4,339	86	4,339	51	0
B Mining and quarrying	1,243	95	1,243	43	0	1,506	81	1,506	69	0
C Manufacturing	9,264	112	9,264	72	0	9,967	132	9,967	116	0
D Electricity, gas, steam and air conditioning supply	3,593	21	3,593	28	0	3,829	20	3,829	21	0
E Water supply	2,675	7	2,675	9	0	2,928	6	2,928	8	0
F Construction	6,414	411	6,414	178	0	6,878	412	6,878	224	0
G Wholesale and retail trade	18,425	361	18,425	305	0	17,379	402	17,379	357	0
H Transport and storage	7,167	258	7,167	142	0	7,065	167	7,065	139	0
I Accommodation and food service activities	5,487	205	5,487	78	0	6,062	207	6,062	97	0
J Information and communication	3,542	43	3,542	30	0	4,016	30	4,016	33	0
K Financial and insurance activities	10	0	10	0	0	2	0	2	0	0
L Real estate activities	33,802	1,152	33,672	253	0	34,717	530	34,604	272	0
M Professional, scientific and technical activities	5,918	106	5,918	58	0	6,048	100	6,048	70	0
N Administrative and support service activities	6,150	280	6,150	105	0	6,764	279	6,764	135	0
O Public administration and defence, compulsory social security	46	4	46	1	0	30	4	30	0	0
P Education	678	7	678	5	0	726	11	726	6	0
Q Human health services and social work activities	5,444	236	5,444	72	0	5,747	236	5,747	83	0
R Arts, entertainment and recreation	1,564	12	1,564	11	0	1,637	19	1,637	14	0
S Other services	1,088	15	1,088	10	0	829	13	829	16	0
<b>Loans and advances</b>	<b>116,453</b>	<b>3,420</b>	<b>116,322</b>	<b>1,437</b>	<b>0</b>	<b>120,467</b>	<b>2,734</b>	<b>120,354</b>	<b>1,711</b>	<b>0</b>

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.