



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

The Royal Bank of Scotland Group Public Limited Company

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	36,577	34,252	35,988	33,674	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	36,577	34,252	35,988	33,674	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	45,184	40,494	42,475	39,908	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	45,184	40,494	42,475	39,908	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	54,113	49,382	50,239	47,216	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,113	49,382	50,239	47,216	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	219,167	210,939	222,353	210,209	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	219,167	210,939	222,353	210,209	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.69%	16.24%	16.19%	16.02%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.69%	16.24%	16.19%	16.02%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.62%	19.20%	19.10%	18.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.62%	19.20%	19.10%	18.99%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.69%	23.41%	22.59%	22.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.69%	23.41%	22.59%	22.46%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	762,208	720,609	777,012	735,278	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.93%	5.62%	5.47%	5.43%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

The Royal Bank of Scotland Group Public Limited Company

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	45,184	40,494	42,475	39,908	C 47.00 (r320,c010)	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	41,142	38,781	40,708	38,193	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	762,208	720,609	777,012	735,278	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	762,208	720,609	777,012	735,278	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.9%	5.6%	5.5%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.4%	5.4%	5.2%	5.2%	C 47.00 (r330,c010)	

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Capital

The Royal Bank of Scotland Group Public Limited Company

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	54,113	49,382	50,239	47,216	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	36,577	34,252	35,988	33,674	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	14,734	14,617	15,351	14,701	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	15,927	13,846	14,750	13,647	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	3,453	3,834	3,904	3,752	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	12,237	12,141	12,606	12,085	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	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	0	0	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-528	-791	-828	-889	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,420	-7,396	-7,708	-7,397	C 01.00 (300,010) + C 01.00 (340,010)	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	-824	-827	-839	-969	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-683	-731	-795	-810	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-319	-440	-454	-446	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	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	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	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	0	0	C 01.00 (500,010)	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	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	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	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,607	6,242	6,487	6,234	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,565	4,529	4,720	4,518	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	4,042	1,714	1,767	1,716	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	45,184	40,494	42,475	39,908	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,929	8,888	7,765	7,308	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	7,274	7,248	6,107	5,710	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	1,655	1,640	1,657	1,598	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	219,167	210,939	222,353	210,209	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.69%	16.24%	16.19%	16.02%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.62%	19.20%	19.10%	18.99%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.69%	23.41%	22.59%	22.46%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	36,577	34,252	35,988	33,674	[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)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.69%	16.24%	16.19%	16.02%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(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



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Overview of Risk exposure amounts

The Royal Bank of Scotland Group Public Limited Company

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	158,217	151,232	159,405	150,116	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	26,796	25,939	26,846	19,669	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	124,778	118,954	124,701	122,130	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	1,855	1,778	1,959	3,070	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	12,665	12,024	13,766	12,901	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	2,728	2,745	2,870	2,342	C 02.00 (R640, c010)
Settlement risk	0	1	9	18	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	2,886	3,320	3,410	3,285	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	17,436	16,586	16,564	16,341	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	2,859	2,066	3,269	2,934	C 02.00 (R530, c010)
Of which IMA	14,577	14,520	13,293	13,387	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	749	715	880	696	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	25,235	25,031	26,330	25,206	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	25,235	25,031	26,330	25,206	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	219,167	210,939	222,353	210,209	

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P&L

The Royal Bank of Scotland Group Public Limited Company

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	9,580	12,800	3,289	6,345
Of which debt securities income	591	815	248	466
Of which loans and advances income	8,500	11,369	3,023	5,862
Interest expenses	2,161	2,946	856	1,769
(Of which deposits expenses)	953	1,264	421	777
(Of which debt securities issued expenses)	1,207	1,659	434	968
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	122	33	2	10
Net Fee and commission income	2,052	2,742	784	1,444
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	83	145	28	31
Gains or (-) losses on financial assets and liabilities held for trading, net	1,510	1,677	263	652
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-125	-33	33	50
Gains or (-) losses from hedge accounting, net	-49	-73	17	23
Exchange differences [gain or (-) loss], net	8	11	3	5
Net other operating income /(expenses)	723	724	112	1,315
TOTAL OPERATING INCOME, NET	11,744	15,080	3,675	8,106
(Administrative expenses)	6,299	8,733	1,980	3,798
(Depreciation)	607	828	288	560
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1,293	1,427	20	123
(Commitments and guarantees given)	-11	-36	-1	31
(Other provisions)	1,305	1,462	21	92
Of which pending legal issues and tax litigation ¹		972		
Of which restructuring ¹		69		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	493	511	128	390
(Financial assets at fair value through other comprehensive income)	0	0	0	3
(Financial assets at amortised cost)	494	511	128	387
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	49	52	0	182
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	138	227	-53	-12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	-27	-37
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,141	3,756	1,180	3,004
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,857	2,331	928	2,789
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,857	2,331	928	2,789
Of which attributable to owners of the parent	1,851	2,340	939	2,498

¹ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

The Royal Bank of Scotland Group Public Limited Company

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		133,979				114,532				111,846				109,990									IAS 1.54 (i)
Financial assets held for trading		226,370	29,170	194,266	2,934	215,890	24,597	188,321	2,971	243,599	34,573	206,365	2,661	248,087	27,050	218,572	2,466						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		2,502	63	1,287	1,153	1,860	40	1,410	410	1,888	46	1,460	383	1,261	18	923	320						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		47,945	41,248	6,348	348	51,320	44,879	6,133	309	56,917	49,512	7,166	239	56,823	48,524	8,052	246						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		386,850				378,957				408,174				379,291									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		2,580	0	2,580	0	2,517	0	2,517	0	2,693	0	2,693	0	516	0	516	0						IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0									IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		17,507				17,457				19,094				17,885									
TOTAL ASSETS		817,734				782,531				844,211				813,852									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			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	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	47,180	187	4	-3	-2	-4	50,686	32	3	-3	-3	0	56,129	75	3	-4	-3	0	55,360	117	3	-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	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	9,842	818	23	-2	-1	0	14,208	443	1	-2	0	-1	13,985	646	0	-2	0	0	14,147	640	0	-2	-1	0	Annex V. Part 1.31, 44(b)
	Loans and advances	338,135	32,740	10,013	-361	-925	-3,434	326,698	32,982	8,707	-324	-967	-2,788	356,013	33,393	8,135	-340	-1,019	-2,636	329,054	30,966	8,065	-283	-722	-2,572	Annex V. Part 1.32, 44(a)

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



2019 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					
(min EUR)																										
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018													
Traded Debt Instruments	2,327	1,787	183	67	531	203							180	52	533	175										
Of which: General risk	824	408	130	46	376	132							149	31	389	121										
Of which: Specific risk	1,503	1,379	80	24	266	83							80	24	327	82										
Equities	0	0	6	2	36	4							5	2	39	14										
Of which: General risk	0	0	6	2	36	4							5	2	39	14										
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0										
Foreign exchange risk	532	279	23	7	113	24							40	16	226	53										
Commodities risk	0	0	5	4	17	10							3	0	14	2										
Total	2,859	2,066	197	72	723	351	235	246	0	0	0	14,577	219	71	699	332	244	236	0	0	0	0	0	0	14,520	
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019													
Traded Debt Instruments	2,787	2,390	221	81	460	154							214	61	553	221										
Of which: General risk	1,081	966	184	71	357	116							182	56	408	140										
Of which: Specific risk	1,706	1,423	86	22	303	80							73	23	284	105										
Equities	5	0	10	5	51	35							8	1	76	8										
Of which: General risk	3	0	10	5	51	35							8	1	76	8										
Of which: Specific risk	3	0	0	0	0	0							0	0	0	0										
Foreign exchange risk	457	534	49	14	298	211							35	11	151	18										
Commodities risk	20	10	2	1	6	4							3	0	16	2										
Total	3,269	2,934	231	78	603	282	230	184	0	0	0	13,293	212	64	653	290	205	185	0	0	0	0	0	0	13,387	

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.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	113,509	109,711	1,931		111,903	108,006	968	
	Regional governments or local authorities	479	226	166		469	190	157	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	35	35	0		35	35	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,269	5,666	513		6,750	6,232	634	
	Corporates	16,038	13,078	12,069		15,111	11,971	10,965	
	of which: SME	1,489	1,222	999		1,421	1,136	907	
	Retail	6,884	3,642	2,373		6,247	3,178	2,052	
	of which: SME	3,440	1,216	697		3,341	1,113	638	
	Secured by mortgages on immovable property	18,127	17,523	8,311		18,183	17,579	8,372	
	of which: SME	214	208	114		231	225	150	
	Exposures in default	939	611	764	324	903	619	760	280
	Items associated with particularly high risk	86	31	46		86	32	47	
	Covered bonds	151	151	30		153	153	31	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	728	728	1,542		788	788	1,713		
Other exposures	2,601	2,601	748		2,300	2,300	881		
Standardised Total²		165,845	154,003	28,494	510	162,929	151,082	26,581	493

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	110,871	107,774	1,931		108,829	105,328	967	
	Regional governments or local authorities	263	31	6		263	24	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,923	2,923	196		3,607	3,607	331	
	Corporates	4,658	3,308	2,927		4,766	3,312	2,937	
	of which: SME	835	678	496		825	676	477	
	Retail	5,861	2,652	1,663		5,275	2,222	1,365	
	of which: SME	3,424	1,200	686		3,324	1,096	626	
	Secured by mortgages on immovable property	12,968	12,550	6,008		13,175	12,777	6,137	
	of which: SME	134	131	75		159	154	112	
	Exposures in default	441	392	483	47	403	357	433	43
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	544	544	1,345		614	614	1,526		
Other exposures	2,267	2,267	574		1,938	1,938	705		
Standardised Total²					90				89

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	38	38	0		165	164	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	381	296	6		349	266	5	
	Corporates	100	92	88		91	82	76	
	of which: SME	0	12	6		0	12	6	
	Retail	28	28	12		30	30	14	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	22	22	9		22	22	9	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	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 Total²					0				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	2	2	0		300	300	0	
	Regional governments or local authorities	8	8	2		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,430	1,338	39		1,288	1,266	26	
	Corporates	961	943	943		27	8	9	
	of which: SME	19	2	2		18	1	1	
	Retail	9	9	4		8	4	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	238	234	89		245	240	92	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	56	13	19	43	17	13	20	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	108	108	108		109	109	109		
Other exposures	0	0	0		0	0	0		
Standardised Total²					45				5

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
IRELAND	Central governments or central banks	0	0	0		0	0	1	
	Regional governments or local authorities	2	2	2		2	2	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	969	816	790		892	756	731	
	of which: SME	455	401	375		382	321	296	
	Retail	6	5	4		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	170	140	120		219	170	134	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	47	22	31	23	33	18	25	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	10		4	4	9		
Other exposures	42	42	8		36	36	7		
Standardised Total ²				31				20	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
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	5	1	1		6	1	1	
	Corporates	214	197	197		206	185	185	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	77	69	72		59	56	61	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		4	4	4	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
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	14	0	0		0	0	0	
	Corporates	296	132	132		352	121	121	
	of which: SME	1	0	0		1	0	0	
	Retail	7	7	3		8	3	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	88	87	78		85	85	77	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				2	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	48	36	7		47	17	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	506	505	12		523	12	14	
	Corporates	203	157	157		226	174	174	
	of which: SME	0	0	0		21	0	0	
	Retail	16	15	7		16	16	8	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	31	31	11		36	34	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				15				32	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(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	223	174	183		189	154	163	
	of which: SME	1	0	0		0	0	0	
	Retail	69	46	35		42	30	22	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,007	913	463		1,014	918	470	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	10	10	10	0	43	43	43	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(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	92	88	88		179	136	136	
	of which: SME	3	3	3		0	0	0	
	Retail	14	14	11		14	14	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	659	651	287		634	628	267	
	of which: SME	4	3	1		3	3	1	
	Exposures in default	7	6	7	1	8	6	7	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	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	276	256	256		347	296	296	
	of which: SME	0	0	0		0	0	0	
	Retail	7	7	3		8	8	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	5		13	13	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	10	12	4	12	7	9	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				16				7	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	118,209	109,951	872		114,323	102,689	812	
	Regional governments or local authorities	1,460	223	162		299	37	6	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	36	36	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,771	8,160	826		6,511	6,259	393	
	Corporates	15,260	12,305	11,239		8,276	6,207	5,701	
	of which: SME	1,301	1,046	852		1,371	1,048	864	
	Retail	5,395	3,208	2,024		5,955	2,799	1,698	
	of which: SME	1,218	1,217	698		1,227	1,223	699	
	Secured by mortgages on immovable property	19,286	18,591	8,852		18,663	17,956	8,511	
	of which: SME	204	198	125		185	182	96	
	Exposures in default	982	639	784	264	553	412	485	64
	Items associated with particularly high risk	88	33	49		87	32	49	
	Covered bonds	147	147	29		141	141	28	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	842	842	1,789		651	651	1,566		
Other exposures	1,654	1,654	1,034		1,953	1,953	970		
Standardised Total ²	172,130	155,790	27,662	472	157,411	139,136	20,218	242	

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

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	115,126	107,264	871		112,367	101,033	811	
	Regional governments or local authorities	1,219	23	4		238	8	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,914	3,925	474		2,690	2,728	270	
	Corporates	5,149	3,701	3,276		5,000	3,654	3,280	
	of which: SME	757	607	443		620	645	489	
	Retail	4,495	2,325	1,400		5,682	2,549	1,547	
	of which: SME	1,202	1,201	686		1,225	1,220	697	
	Secured by mortgages on immovable property	13,761	13,331	6,414		13,389	12,922	6,182	
	of which: SME	132	127	87		127	125	66	
	Exposures in default	485	369	441	39	418	308	362	36
	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	630	630	1,564		613	613	1,525		
Other exposures	1,301	1,301	869		1,835	1,835	946		
Standardised Total ²				92				81	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	159	158	0		161	160	0	
	Regional governments or local authorities	29	29	0		13	13	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	531	443	23		361	277	24	
	Corporates	93	76	76		15	8	8	
	of which: SME	0	0	0		0	0	0	
	Retail	31	31	12		30	30	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	28	25	10		24	24	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	304	304	0		950	950	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,507	1,454	31		1,586	1,527	32	
	Corporates	23	2	11		21	1	1	
	of which: SME	1	0	0		19	0	0	
	Retail	9	9	3		9	9	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	252	250	95		273	269	102	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	14	21	4	17	14	21	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	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	142	142	142		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				4	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ 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	914	791	762		935	827	799	
	of which: SME	352	296	267		416	361	333	
	Retail	1	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	207	146	109		196	151	131	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	21	27	12	31	17	24	12
	Items associated with particularly high risk	1	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	9		2	2	4		
Other exposures	39	39	8		45	45	13		
Standardised Total ²				16				16	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	1	1		10	0	0	
	Corporates	235	199	199		185	163	163	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	61	58	63		81	57	62	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	4	4	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		20	0	0	
	Corporates	238	74	74		333	103	103	
	of which: SME	1	0	0		36	29	29	
	Retail	8	8	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	91	91	80		86	86	77	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	46	15	3		45	14	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,765	1,751	37		1,596	1,585	33	
	Corporates	209	164	160		183	136	132	
	of which: SME	21	0	0		20	0	0	
	Retail	17	17	7		7	7	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	38	35	12		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				33				32	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(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	195	160	160		185	148	148	
	of which: SME	9	7	7		8	7	7	
	Retail	43	30	23		53	37	28	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,100	997	527		1,053	962	512	
	of which: SME	3	3	2		3	3	2	
	Exposures in default	8	8	8	0	7	7	7	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(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	123	110	110		83	79	78	
	of which: SME	1	1	0		0	0	0	
	Retail	15	15	11		17	16	12	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	724	687	315		670	630	275	
	of which: SME	3	3	1	1	3	3	1	1
	Exposures in default	9	8	8		8	7	8	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				2				2	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	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	347	295	295		338	287	287	
	of which: SME	0	0	0		0	0	0	
	Retail	8	8	4		8	7	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	4		10	10	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	12	14	5	11	6	8	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				6				7	

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

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

		IRB Approach															
		As of 30/09/2018					As of 31/12/2018										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure 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	
(min EUR, %)																	
Consolidated data	Central banks and central governments	104,072	3	75,221	3,864	0	2	85,831	3	62,497	3,914	0	3				
	Institutions	32,178	22	22,993	9,255	0	21	30,669	40	21,159	8,936	0	21				
	Corporates	224,891	3,614	167,837	80,298	414	1,741	222,562	3,640	163,992	77,192	430	1,533				
	Corporates - Of Which: Specialised Lending	24,015	1,347	23,080	15,278	0	457	22,082	1,380	21,266	14,014	29	372				
	Corporates - Of Which: SME	27,613	827	23,898	12,217	370	438	27,251	854	23,604	11,930	364	404				
	Retail	243,590	5,842	232,760	42,260	6,723	2,645	238,443	4,813	229,146	40,231	5,073	2,209				
	Retail - Secured on real estate property	189,845	4,370	189,670	23,251	5,701	1,317	186,587	3,442	186,400	21,699	4,140	918				
	Retail - Secured on real estate property - Of Which: SME	1,554	27	1,520	556	24	14	1,559	28	1,520	568	24	12				
	Retail - Secured on real estate property - Of Which: non-SME	188,291	4,343	188,150	22,694	5,677	1,303	185,028	3,414	184,880	21,130	4,116	906				
	Retail - Qualifying Revolving	36,850	708	25,330	6,777	993	564	35,215	672	25,302	6,609	355	581				
	Retail - Other Retail	16,895	765	17,760	12,232	629	765	16,641	698	17,444	11,923	578	710				
	Retail - Other Retail - Of Which: SME	9,770	304	10,445	4,539	249	234	9,557	290	10,193	4,385	221	223				
	Retail - Other Retail - Of Which: non-SME	7,124	460	7,315	7,693	381	531	7,084	409	7,252	7,538	357	487				
	Equity	241	1	241	704	0	0	236	0	217	636	0	0				
	Other non credit-obligation assets																
IRB Total ²				141,169						135,469							

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

		IRB Approach															
		As of 30/09/2018					As of 31/12/2018										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure 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	
(min EUR, %)																	
UNITED KINGDOM	Central banks and central governments	327	0	251	21	0	0	401	0	326	23	0	0				
	Institutions	6,193	0	3,955	1,699	0	1	5,013	0	2,870	1,282	0	0				
	Corporates	144,498	2,172	110,882	54,964	405	1,179	141,977	2,188	107,255	52,874	394	1,118				
	Corporates - Of Which: Specialised Lending	15,502	497	14,906	10,027	0	274	14,030	463	13,445	9,116	0	247				
	Corporates - Of Which: SME	25,443	688	21,868	11,203	370	342	25,195	713	21,670	10,979	364	313				
	Retail	223,254	2,906	212,255	29,821	1,422	1,516	219,305	2,799	209,871	30,712	1,424	1,484				
	Retail - Secured on real estate property	171,320	1,495	170,867	11,747	433	241	169,217	1,496	168,794	13,076	525	243				
	Retail - Secured on real estate property - Of Which: SME	1,547	27	1,512	553	23	14	1,552	28	1,513	566	24	12				
	Retail - Secured on real estate property - Of Which: non-SME	169,773	1,468	169,355	11,194	409	227	167,665	1,467	167,281	12,510	501	231				
	Retail - Qualifying Revolving	35,768	685	24,564	6,452	381	544	34,156	650	24,542	6,270	344	561				
	Retail - Other Retail	16,166	726	16,824	11,621	608	732	15,932	653	16,536	11,366	555	680				
	Retail - Other Retail - Of Which: SME	9,286	284	9,758	4,123	233	218	9,086	271	9,526	4,012	206	209				
	Retail - Other Retail - Of Which: non-SME	6,879	442	7,066	7,498	376	514	6,846	382	7,010	7,354	349	471				
	Equity	221	1	221	646	0	0	214	0	195	569	0	0				
	Other non credit-obligation assets																
IRB Total																	

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

		IRB Approach															
		As of 30/09/2018					As of 31/12/2018										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure 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	
(min EUR, %)																	
GERMANY	Central banks and central governments	74,408	0	48,494	1,278	0	1	50,174	0	31,439	1,014	0	1				
	Institutions	2,972	0	2,860	1,196	0	1	1,592	0	1,479	755	0	0				
	Corporates	5,283	32	3,381	1,131	0	6	4,065	31	2,281	727	0	7				
	Corporates - Of Which: Specialised Lending	19	13	19	5	0	0	19	13	5	0	0	0				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	54	0	50	6	0	0	53	0	49	6	0	0				
	Retail - Secured on real estate property	33	0	33	2	0	0	32	0	32	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	33	0	33	2	0	0	32	0	32	2	0	0				
	Retail - Qualifying Revolving	19	0	15	3	0	0	19	0	15	3	0	0				
	Retail - Other Retail	2	0	2	2	0	0	2	0	2	2	0	0				
	Retail - Other Retail - Of Which: SME	0	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 30/09/2018					As of 31/12/2018										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure 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	
(min EUR, %)																	
UNITED STATES	Central banks and central governments	9,653	0	9,653	742	0	0	13,094	0	13,094	924	0	0				
	Institutions	11,851	0	6,978	2,505	0	0	12,349	0	7,054	2,599	0	0				
	Corporates	11,842	7	7,294	2,719	0	7	14,144	7	9,554	3,239	0	8				
	Corporates - Of Which: Specialised Lending	211	0	176	207	0	1	212	0	177	207	0	0				
	Corporates - Of Which: SME	5	0	3	1	0	0	4	0	3	1	0	0				
	Retail	229	3	214	785	1	1	223	3	209	20	1	1				
	Retail - Secured on real estate property	161	1	162	776	0	0	157	1	157	12	0	0				
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	160	1	160	776	0	0	155	1	156	11	0	0				
	Retail - Qualifying Revolving	65	1	49	7	1	1	64	1	49	7	1	1				
	Retail - Other Retail	3	1	4	2	0	0	3	1	3	2	0	0				
	Retail - Other Retail - Of Which: SME	0	0	3	1	0	0	2	0	3	1	0	0				
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0				
	Equity	4	0	4	11	0	0	7	0	7	21	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 30/09/2018					As of 31/12/2018										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure 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	
(min EUR, %)																	
IRELAND	Central banks and central governments	3,141	0	3,133	411	0	0	2,813	0	2,805	368	0	1				
	Institutions	112	0	93	53	0	0	125	0	106	72	0	0				
	Corporates	8,150	363	6,970	4,130	9	216	8,309	345	7,017	4,094	7	164				
	Corporates - Of Which: Specialised Lending	1,182	11	1,131	855	0	8	1,221	12	1,149	863	0	7				
	Corporates - Of Which: SME	1,580	109	1,467	669	0											

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure 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	6,537	0	4,464	84	0	0	9,009	0	5,395	101	0	0
	Institutions	149	0	144	24	0	0	170	0	166	27	0	0
	Corporates	6,162	1	4,444	1,685	0	25	7,271	16	5,227	1,814	0	15
	Corporates - Of Which: Specialised Lending	616	0	612	416	0	1	518	0	515	365	0	0
	Corporates - Of Which: SME	43	0	39	34	0	0	30	0	30	9	0	0
	Retail	6	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	1	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	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure 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	1,322	0	874	44	0	0	1,425	0	981	44	0	0
	Institutions	1,940	0	1,933	390	0	0	1,980	0	1,959	391	0	0
	Corporates	5,784	24	3,808	1,659	0	13	5,143	26	3,096	1,207	0	12
	Corporates - Of Which: Specialised Lending	127	8	128	99	0	0	125	8	125	95	0	0
	Corporates - Of Which: SME	4	4	4	0	0	0	4	4	4	0	0	0
	Retail	25	0	22	3	0	0	24	0	22	3	0	0
	Retail - Secured on real estate property	14	0	14	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	14	0	14	1	0	0	14	0	14	1	0	0
	Retail - Qualifying Revolving	10	0	7	2	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	5	0	5	15	0	0	4	0	4	13	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 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure 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	1,674	0	1,674	175	0	0	1,850	0	1,850	226	0	0
	Institutions	2,437	22	2,238	973	0	1	2,787	40	2,617	1,118	0	0
	Corporates	7,393	8	3,542	1,529	0	2	7,307	6	3,614	1,462	0	2
	Corporates - Of Which: Specialised Lending	169	0	168	222	0	0	113	0	113	85	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	112	2	90	14	1	1
	Retail - Secured on real estate property	44	0	44	2	0	0	41	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	43	0	43	2	0	0	41	0	41	2	0	0
	Retail - Qualifying Revolving	67	1	44	8	1	1	66	1	43	8	1	1
	Retail - Other Retail	5	0	5	4	0	0	5	0	5	4	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	3	0	0	4	0	4	3	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 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure 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	12	0	8	1	0	0	14	0	11	1	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,917	3	5,964	2,526	0	7	6,759	72	5,425	2,224	0	16
	Corporates - Of Which: Specialised Lending	1,870	3	1,793	1,217	0	3	1,683	72	1,617	1,074	0	13
	Corporates - Of Which: SME	196	0	193	117	0	0	136	0	133	80	0	0
	Retail	3	0	3	0	0	0	4	0	4	1	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	2	0	2	0	0	0	2	0	3	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													
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 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure 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	6	0	5	0	0	0	8	0	7	1	0	0
	Institutions	15	0	14	2	0	0	70	0	71	13	0	0
	Corporates	4,649	0	4,060	1,724	0	4	5,143	14	4,383	1,903	0	5
	Corporates - Of Which: Specialised Lending	1,400	0	1,351	843	0	2	1,358	0	1,340	828	0	1
	Corporates - Of Which: SME	137	0	132	83	0	0	149	14	143	82	0	2
	Retail	1	0	1	0	0	0	1	0	1	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	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													
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 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	306	0	296	193	0	0	274	0	261	183	0	0
	Corporates	3,150	721	2,025	828	0	136	3,377	716	2,352	909	0	69
	Corporates - Of Which: Specialised Lending	790	705	786	67	0	127	785	702	781	65	0	62
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	75	2	56	9	1	1	72	2	54	9	1	1
	Retail - Secured on real estate property	22	0	22	1	0	0	19	0	19	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	21	0	21	1	0	0	19	0	19	1	0	0
	Retail - Qualifying Revolving	52	1	33	7	1	1	51	1	33	6	1	1
	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							

2019 EU-wide Transparency Exercise

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

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	93,274	3	66,643	4,613	3	94,545	3	68,655	4,986	0	3	
	Institutions	33,066	0	23,119	9,795	0	31,518	0	21,668	9,055	0	20	
	Corporates	228,895	3,180	169,974	80,511	409	1,331	225,826	3,478	167,120	78,437	333	1,421
	Corporates - Of Which: Specialised Lending	22,519	1,388	21,553	14,188	29	376	22,625	1,306	21,587	14,237	29	330
	Corporates - Of Which: SME	28,260	843	24,480	12,388	341	400	27,285	811	23,605	11,896	280	405
	Retail	247,983	4,923	238,176	42,539	5,056	2,333	240,795	4,537	231,140	41,834	4,475	2,214
	Retail - Secured on real estate property	193,642	3,435	193,633	22,613	4,066	927	188,392	3,071	188,133	21,920	3,497	812
	Retail - Secured on real estate property - Of Which: SME	1,616	28	1,578	623	25	12	1,536	29	1,499	609	25	14
	Retail - Secured on real estate property - Of Which: non-SME	192,026	3,407	192,055	21,990	4,042	914	186,856	3,042	186,633	21,311	3,472	798
	Retail - Qualifying Revolving	36,763	722	26,108	6,834	387	627	35,323	706	25,102	6,690	383	577
	Retail - Other Retail	17,577	756	18,436	13,092	603	779	17,080	760	17,905	13,225	594	825
	Retail - Other Retail - Of Which: SME	9,975	302	10,656	4,947	228	225	9,551	294	10,200	4,893	234	231
	Retail - Other Retail - Of Which: non-SME	7,602	453	7,780	8,145	374	554	7,529	465	7,705	8,331	360	595
	Equity	256	0	256	744	0	0	1,047	0	1,047	1,949	0	0
Other non credit-obligation assets				5,899	0					5,248	0	0	
IRB Total ²				144,102						141,508			

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

		IRB Approach				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	452	0	376	32	0	434	0	336	28	0	0	
	Institutions	5,681	0	3,646	1,561	0	5,088	0	2,840	1,184	0	0	
	Corporates	148,524	1,825	112,136	55,800	373	944	142,526	1,911	107,410	53,330	304	971
	Corporates - Of Which: Specialised Lending	14,276	446	13,482	9,157	0	252	14,457	397	13,629	9,205	0	231
	Corporates - Of Which: SME	26,222	712	22,591	11,478	341	316	25,060	684	21,548	10,899	280	328
	Retail	228,715	2,994	218,805	33,166	1,538	1,621	221,945	2,905	212,176	33,135	1,506	1,607
	Retail - Secured on real estate property	176,168	1,556	175,930	14,124	580	266	171,219	1,492	170,749	14,099	557	250
	Retail - Secured on real estate property - Of Which: SME	1,609	28	1,571	620	24	12	1,530	29	1,493	606	25	14
	Retail - Secured on real estate property - Of Which: non-SME	174,560	1,537	174,359	13,504	555	254	169,689	1,463	169,256	13,493	532	236
	Retail - Qualifying Revolving	35,680	709	25,349	6,562	376	607	34,339	686	24,410	6,439	373	560
	Retail - Other Retail	16,867	719	17,526	12,480	583	748	16,387	727	17,017	12,597	576	797
	Retail - Other Retail - Of Which: SME	9,506	283	9,989	4,528	214	211	9,091	275	9,548	4,457	219	217
	Retail - Other Retail - Of Which: non-SME	7,362	435	7,536	7,952	369	537	7,296	451	7,468	8,140	356	580
	Equity	224	0	224	653	0	0	241	0	241	702	0	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				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
GERMANY	Central banks and central governments	52,226	0	30,727	1,021	0	50,489	0	32,051	1,052	0	1	
	Institutions	1,119	0	1,008	687	0	1,131	0	1,029	650	0	0	
	Corporates	4,155	19	2,405	957	0	6	4,170	18	2,411	979	0	7
	Corporates - Of Which: Specialised Lending	2	0	2	0	0	2	0	2	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	55	0	51	6	0	53	0	48	6	0	0	
	Retail - Secured on real estate property	34	0	34	2	0	32	0	32	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	34	0	34	2	0	32	0	32	2	0	0	
	Retail - Qualifying Revolving	20	0	15	3	0	19	0	14	2	0	0	
	Retail - Other Retail	2	0	2	1	0	2	0	2	1	0	0	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	0	1	1	0	0	
	Equity	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				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED STATES	Central banks and central governments	14,399	0	14,399	1,152	0	14,233	0	14,233	1,164	0	0	
	Institutions	13,073	0	7,174	2,610	0	12,866	0	7,634	2,786	0	0	
	Corporates	15,176	7	10,407	3,525	0	8	15,373	97	10,361	3,465	0	9
	Corporates - Of Which: Specialised Lending	176	0	141	182	0	1	127	0	100	100	0	0
	Corporates - Of Which: SME	7	0	6	1	0	6	0	5	1	0	0	
	Retail	230	3	216	20	1	1	217	2	204	24	1	1
	Retail - Secured on real estate property	162	1	162	11	0	152	1	153	15	0	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	160	1	161	10	0	151	1	152	15	0	0	
	Retail - Qualifying Revolving	66	1	50	7	1	1	62	1	47	7	1	1
	Retail - Other Retail	3	0	3	2	0	3	0	3	2	0	0	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	1	0	1	1	0	0	
	Equity	15	0	15	44	0	0	16	0	16	47	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				IRB Approach							
		As of 31/03/2019		As of 31/03/2019		As of 30/06/2019		As of 30/06/2019					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
IRELAND	Central banks and central governments	3,716	0	3,708	486	0	4,119	0	4,111	539	0	1	
	Institutions	101	0	81	42	0	82	0	63	33	0	0	
	Corporates	8,259	264	7,160	4,051	7	156	8,657	179	7,397	4,066	1	150
	Corporates - Of Which: Specialised Lending	1,241	12	1,223	885	0	7	1,112	10	1,092	787	0	6
	Corporates - Of Which: SME	1,397	95	1,326	622	0	78	1,593	92	1,486	660	0	71
	Retail	17,893	1,908	18,146	9,200	3,509	700	17,661	1,614	17,893	8,536	2,961	599
	Retail - Secured on real estate property	16,635	1,860	16,861	8,399	3,484	659	16,420	1,570	16,627	7,725	2,938	560
	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	16,634	1,860	16,860	8,399	3,484	659	16,419	1,570	16,626	7,724	2,938	560
	Retail - Qualifying Revolving	572	13	402	209	7	13	566	13	397	199	6	11
	Retail - Other Retail	887	35	893	592	18	29	675	31	868	612	17	27
	Retail - Other Retail - Of Which: SME	461	18	655	414	14	14	453	19	642	433	14	14
	Retail - Other Retail - Of Which: non-SME	225	16	228	178	4	15	222	12	226	180	3	13
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
LUXEMBOURG	Central banks and central governments	9,033	0	5,038	95	0	0	8,987	0	5,576	105	0	0
	Institutions	131	0	131	20	0	0	121	0	121	20	0	0
	Corporates	7,745	15	5,599	1,860	0	16	7,977	15	5,845	1,891	0	19
	Corporates - Of Which: Specialised Lending	554	0	549	383	0	0	522	0	518	369	0	0
	Corporates - Of Which: SME	27	0	27	6	0	0	26	0	26	6	0	0
	Retail	5	0	5	0	0	0	5	0	5	0	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	Central banks and central governments	4,983	0	3,382	88	0	0	7,074	0	3,452	88	0	0
	Institutions	2,062	0	2,031	407	0	0	1,600	0	1,594	355	0	0
	Corporates	5,553	20	3,514	1,439	0	13	5,659	106	3,598	1,477	0	47
	Corporates - Of Which: Specialised Lending	122	4	123	117	0	1	117	4	117	106	0	1
	Corporates - Of Which: SME	4	4	4	0	0	0	42	7	40	42	0	1
	Retail	26	0	23	3	0	0	25	0	22	3	0	0
	Retail - Secured on real estate property	16	0	16	1	0	0	15	0	15	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	16	0	16	1	0	0	15	0	15	2	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	4	0	4	11	0	0	3	0	3	9	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 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
FRANCE	Central banks and central governments	1,781	0	1,781	222	0	0	1,746	0	1,746	223	0	0
	Institutions	2,850	0	2,690	1,189	0	1	2,530	0	2,370	1,062	0	1
	Corporates	6,874	6	3,495	1,467	0	3	6,775	171	3,507	1,332	0	69
	Corporates - Of Which: Specialised Lending	112	0	112	83	0	0	111	0	110	82	0	0
	Corporates - Of Which: SME	5	5	5	0	0	0	5	5	5	0	0	0
	Retail	117	2	93	21	1	1	0	0	0	0	0	0
	Retail - Secured on real estate property	44	1	44	9	0	0	0	0	0	0	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	43	1	43	9	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	69	1	45	8	1	1	0	0	0	0	0	0
	Retail - Other Retail	4	0	5	4	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	3	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													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(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	6,644	108	5,636	2,180	0	32	7,157	103	6,278	2,572	0	29
	Corporates - Of Which: Specialised Lending	1,688	108	1,647	1,038	0	30	2,023	103	1,940	1,327	0	28
	Corporates - Of Which: SME	288	0	227	121	0	0	241	0	199	107	0	0
	Retail	4	0	4	0	0	0	3	0	4	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	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	3	0	3	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													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GUERNSEY	Central banks and central governments	8	0	8	1	0	0	8	0	7	1	0	0
	Institutions	72	0	72	12	0	0	87	0	84	17	0	0
	Corporates	4,921	14	4,310	1,928	0	5	4,935	14	4,345	1,886	0	5
	Corporates - Of Which: Specialised Lending	1,434	0	1,393	846	0	1	1,303	0	1,264	799	0	1
	Corporates - Of Which: SME	148	14	143	83	0	2	131	13	125	81	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													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SPAIN	Central banks and central governments	4	0	4	1	0	0	4	0	4	1	0	0
	Institutions	308	0	297	199	0	0	360	0	351	214	0	0
	Corporates	3,615	718	2,502	1,029	0	52	3,316	681	2,288	1,067	0	27
	Corporates - Of Which: Specialised Lending	785	704	782	64	0	44	759	680	755	63	0	25
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	74	2	55	9	1	1	70	2	52	9	1	1
	Retail - Secured on real estate property	19	0	19	1	0	0	18	0	18	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	19	0	19	1	0	0	18	0	18	1	0	0
	Retail - Qualifying Revolving	53	1	34	7	1	1	51	1	32	7	1	1
	Retail - Other Retail	1	0	2	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	1	0	0	0	0	0	0	1	0	0</

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

The Royal Bank of Scotland Group Public Limited Company

As of 31/12/2018

		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)	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			
[0 - 3M [Africa	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
[1Y - 2Y [		10	10	10	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
[3Y - 5Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		12	12	12	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Others	231	922	0	0	23	208	0	0	0	0	0	0	0	0	
[3M - 1Y [		344	-80	0	0	293	51	0	0	0	0	5	0	0	
[1Y - 2Y [		1	-34	0	0	0	1	0	0	0	0	23	0	0	
[2Y - 3Y [		40	-693	6	0	0	34	0	0	0	0	20	0	0	
[3Y - 5Y [		2	-204	0	0	0	1	0	0	0	0	8	0	0	
[5Y - 10Y [		5	-585	5	0	0	0	0	0	0	0	49	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		622	-672	11	0	316	295	0	0	0	0	105	0	320		

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.

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

The Royal Bank of Scotland Group Public Limited Company

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	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				
[0 - 3M [Africa	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
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		35	35	35	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		36	36	36	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Others	231	136	0	0	23	209	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		340	305	0	0	301	39	0	0	0	0	0	4	0	0	0
[1Y - 2Y [		9	-169	0	0	0	8	0	0	0	0	0	23	0	0	0
[2Y - 3Y [		4	-627	0	0	0	4	0	0	0	0	0	42	0	0	0
[3Y - 5Y [		1	-362	0	0	0	1	0	0	0	0	0	25	0	0	0
[5Y - 10Y [		3	-148	3	0	0	0	0	0	0	0	0	46	0	0	0
[10Y - more	52	-4,075	1	0	0	52	0	0	0	0	0	3	0	0	0		
Total		642	-5,140	4	0	324	314	0	0	0	0	144	0	0	200		

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 Barthelemy, 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.

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	58,199	0	27	27	8	3	0	66,148	0	4	1	9	0	0
Central banks	951	0	0	0	0	0	0	1,004	0	0	0	0	0	0
General governments	46,126	0	3	3	2	3	0	54,177	0	0	0	3	0	0
Credit institutions	4,447	0	0	0	1	0	0	4,532	0	0	0	0	0	0
Other financial corporations	6,481	0	23	23	3	0	0	6,161	0	3	0	4	0	0
Non-financial corporations	194	0	0	0	2	0	0	274	0	1	1	2	0	0
Loans and advances (including at amortised cost and fair value)	515,513	1,126	11,651	10,030	1,408	3,316	5,385	481,909	1,157	10,180	8,421	1,381	2,700	4,879
Central banks	124,505	0	0	0	0	0	0	102,534	0	0	0	1	0	0
General governments	5,426	20	3	3	0	0	0	3,929	0	3	3	0	0	0
Credit institutions	22,575	0	0	0	1	0	0	26,617	0	0	0	2	0	0
Other financial corporations	22,304	2	69	69	45	57	1	19,194	1	38	30	17	24	7
Non-financial corporations	127,487	280	4,120	3,485	629	1,246	871	118,044	396	3,863	3,176	626	1,145	1,048
of which: small and medium-sized enterprises at amortised cost	29,181	76	1,045	938	91	406	255	30,833	55	1,140	985	102	392	289
Households	213,215	824	7,459	6,473	732	2,013	4,512	211,590	759	6,276	5,212	735	1,532	3,825
DEBT INSTRUMENTS other than HFT	573,712	1,126	11,678	10,057	1,416	3,320	5,385	548,057	1,157	10,183	8,421	1,390	2,700	4,879
OFF-BALANCE SHEET EXPOSURES	202,072		798	650	87	12	124	195,771		701	641	79	10	73

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	71,595	0	3	0	9	0	0	70,930	0	3	3	8	0	0
Central banks	1,137	0	0	0	0	0	0	154	0	0	0	0	0	0
General governments	57,861	0	0	0	4	0	0	56,464	0	0	0	3	0	0
Credit institutions	5,409	0	0	0	1	0	0	5,821	0	0	0	1	0	0
Other financial corporations	6,960	0	3	0	4	0	0	8,308	0	3	3	4	0	0
Non-financial corporations	228	0	0	0	0	0	0	183	0	0	0	1	0	0
Loans and advances (including at amortised cost and fair value)	508,821	808	9,583	7,962	1,458	2,536	4,683	477,143	893	9,471	7,835	927	2,650	4,357
Central banks	103,174	0	0	0	1	0	0	99,398	0	0	0	1	0	0
General governments	3,741	0	3	3	0	0	1	4,061	0	3	3	0	0	1
Credit institutions	25,258	0	0	0	2	0	0	20,018	0	0	0	2	0	0
Other financial corporations	28,511	6	27	19	17	14	3	27,534	17	28	25	14	13	2
Non-financial corporations	127,161	147	3,609	2,804	665	937	1,026	115,210	334	3,915	3,145	315	1,079	1,076
of which: small and medium-sized enterprises at amortised cost	30,027	80	1,071	984	104	396	302	29,135	73	1,008	933	105	410	275
Households	220,977	655	5,943	5,136	773	1,585	3,653	210,922	543	5,526	4,662	596	1,558	3,278
DEBT INSTRUMENTS other than HFT	580,417	808	9,586	7,962	1,467	2,536	4,683	548,073	893	9,475	7,838	935	2,650	4,357
OFF-BALANCE SHEET EXPOSURES	204,428		688	640	87	6	104	198,114		741	699	55	38	99

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees 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 ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mIn EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,531	6,468	1,561	1,492	6,238	8,189	5,250	1,173	1,100	5,555
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	17	10	0	0	5	24	17	11	11	5
Non-financial corporations	3,411	1,827	453	432	1,354	3,235	1,734	419	399	1,482
of which: small and medium-sized enterprises at amortised cost	1,302	477	137	131	750	1,315	540	124	118	751
Households	6,103	4,631	1,107	1,059	4,879	4,929	3,499	743	690	4,067
DEBT INSTRUMENTS other than HFT	9,531	6,468	1,561	1,492	6,238	8,189	5,250	1,173	1,100	5,555
Loan commitments given	413	162	1	0	171	312	42	1	0	142

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees 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 ²		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)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	8,095	4,975	1,101	1,017	5,411	7,673	4,610	998	957	5,277
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	13	8	0	0	3	5	3	0	0	2
Non-financial corporations	3,385	1,686	364	341	1,566	3,218	1,504	365	342	1,556
of which: small and medium-sized enterprises at amortised cost	1,400	500	119	112	829	1,379	490	135	123	782
Households	4,697	3,282	736	676	3,842	4,450	3,102	633	615	3,719
DEBT INSTRUMENTS other than HFT	8,095	4,975	1,101	1,017	5,411	7,673	4,610	998	957	5,277
Loan commitments given	372	51	2	0	174	367	50	1	0	136

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.