



## 2015 EU-wide Transparency Exercise

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

## 2015 EU-wide Transparency Exercise

### Capital

The Royal Bank of Scotland Group Public Limited Company

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
<b>OWN FUNDS</b>	<b>77,984</b>	<b>84,842</b>	CA1 {1}	Articles 4(118) and 72 of CRR
<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>50,903</b>	<b>56,332</b>	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	34,797	38,602	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	-3,233	-2,952	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	6,177	4,216	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	28,553	31,269	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-1,172	-641	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-10,666	-10,929	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,569	-1,695	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-1,914	-1,854	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-305	-352	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-74	-79	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	308	749	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	655	717	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-347	32	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>9,587</b>	<b>9,431</b>	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	9,587	9,431	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>60,490</b>	<b>65,763</b>	CA1 {1.1}	Article 25 of CRR
<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>17,494</b>	<b>19,079</b>	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	17,494	19,079	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>456,944</b>	<b>458,775</b>	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
<b>Common Equity Tier 1 Capital ratio</b>	<b>11.14%</b>	<b>12.28%</b>	CA3 {1}	-
<b>Tier 1 Capital ratio</b>	<b>13.24%</b>	<b>14.33%</b>	CA3 {3}	-
<b>Total Capital ratio</b>	<b>17.07%</b>	<b>18.49%</b>	CA3 {5}	-



# 2015 EU-wide Transparency Exercise

## Risk exposure amounts

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	369,598	373,571
Risk exposure amount for securitisation and re-securitisations in the banking book	11,300	10,707
Risk exposure amount for contributions to the default fund of a CCP	216	104
Risk exposure amount Other credit risk	358,082	362,760
Risk exposure amount for position, foreign exchange and commodities (Market risk)	30,761	31,385
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	4,338	3,045
Risk exposure amount for Credit Valuation Adjustment	9,271	9,343
Risk exposure amount for operational risk	47,226	44,416
Other risk exposure amounts	87	61
<b>Total Risk Exposure Amount</b>	<b>456,944</b>	<b>458,775</b>

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

# 2015 EU-wide Transparency Exercise

## P&L

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	16,993	8,637
Of which debt securities income	940	363
Of which loans and advances income	14,488	7,457
Interest expenses	4,893	2,365
(Of which deposits expenses)	2,373	1,046
(Of which debt securities issued expenses)	2,520	1,319
(Expenses on share capital repayable on demand)	0	0
Dividend income	50	68
Net Fee and commission income	4,607	2,217
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	94	-220
Gains or (-) losses on financial assets and liabilities held for trading, net	1,761	1,285
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	102	396
Gains or (-) losses from hedge accounting, net	-82	34
Exchange differences [gain or (-) loss], net	22	9
Net other operating income /(expenses)	1,009	326
<b>TOTAL OPERATING INCOME, NET</b>	<b>19,663</b>	<b>10,387</b>
(Administrative expenses)	12,530	6,052
(Depreciation)	1,253	992
(Provisions or (-) reversal of provisions)	3,499	2,221
(Commitments and guarantees given)	0	0
(Other provisions)	3,499	2,221
Of which pending legal issues and tax litigation <sup>1</sup>	226	
Of which restructuring <sup>1</sup>	123	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1,705	-432
(Loans and receivables)	-1,721	-586
(Held to maturity investments, AFS assets and financial assets measured at cost)	16	155
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	671	851
(of which Goodwill)	167	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	6	-50
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-32	-241
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,389</b>	<b>413</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>942</b>	<b>0</b>
Profit or (-) loss after tax from discontinued operations	-4,423	503
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-3,481</b>	<b>503</b>
Of which attributable to owners of the parent	-3,558	20

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



**2015 EU-wide Transparency Exercise**  
**Market Risk**

The Royal Bank of Scotland Group Public Limited Company

	SA		IM										IM										
	As of 31/12/2014	As of 30/06/2015	As of 31/12/2014										As of 30/06/2015										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
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)																							
Traded Debt Instruments	6,298	4,706	544	152	1,061	274							570	179	788	239							
Of which: General risk	795	483	446	131	650	173							589	177	772	238							
Of which: Specific risk	5,501	4,206	97	20	412	101							48	13	346	90							
Equities	17	10	23	8	73	18							18	3	40	15							
Of which: General risk	4	5	23	8	73	18							18	3	40	15							
Of which: Specific risk	4	5	0	0	0	0							0	0	0	0							
Foreign exchange risk	1,003	290	73	28	152	59							175	73	230	130							
Commodities risk	39	76	10	2	25	7							10	5	31	10							
<b>Total</b>	<b>7,358</b>	<b>5,082</b>	<b>497</b>	<b>152</b>	<b>992</b>	<b>454</b>	<b>384</b>	<b>320</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23,404</b>	<b>645</b>	<b>211</b>	<b>1,055</b>	<b>452</b>	<b>404</b>	<b>342</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26,303</b>	

## 2015 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

The Royal Bank of Scotland Group Public Limited Company

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	95,984	87,542	29		109,800	107,922	8	
	Regional governments or local authorities	746	503	103		642	312	77	
	Public sector entities	88	71	14		73	66	13	
	Multilateral Development Banks	152	188	0		194	230	0	
	International Organisations	10	10	0		10	10	1	
	Institutions	3,637	2,923	744		4,193	3,373	857	
	Corporates	103,924	82,863	67,891		112,770	89,416	74,429	
	of which: SME	3,207	2,289	2,224		2,942	2,421	2,257	
	Retail	33,146	29,653	21,508		39,501	33,629	24,490	
	of which: SME	5,882	3,512	1,991		3,292	3,249	1,882	
	Secured by mortgages on immovable property	46,503	44,650	24,765		49,888	47,901	27,002	
	of which: SME	745	667	358		1,638	1,531	1,277	
	Exposures in default	2,854	2,253	2,699	381	2,469	1,871	2,195	388
	Items associated with particularly high risk	1	1	1		0	0	1	
	Covered bonds	170	170	17		208	208	21	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	37	37	37		30	30	30	
	Equity	1,667	1,651	3,154		1,842	1,828	3,431	
	Securitisation	1,813	1,743	4,113		1,784	1,718	4,281	
Other exposures	11,603	11,603	9,118		12,499	12,499	9,213		
<b>Standardised Total<sup>2</sup></b>	<b>302,334</b>	<b>265,860</b>	<b>134,194</b>	<b>1,599</b>	<b>335,824</b>	<b>301,014</b>	<b>146,150</b>	<b>1,654</b>	

(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).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Central governments or central banks	81,372	72,513	3		94,076	91,874	7	
	Regional governments or local authorities	223	50	10		321	25	5	
	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	55	78	12		59	75	29	
	Corporates	13,626	11,623	8,385		12,829	11,394	8,813	
	of which: SME	1,388	650	606		1,204	1,149	1,112	
	Retail	5,542	3,566	2,371		7,889	3,619	2,395	
	of which: SME	3,585	1,704	973		1,370	1,368	781	
	Secured by mortgages on immovable property	11,527	11,330	5,663		11,946	11,761	6,246	
	of which: SME	612	572	293		367	328	321	
	Exposures in default	741	659	745	81	652	562	630	80
	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)	1	1	1		0	0	0	
	Equity	1,038	1,037	2,485		1,167	1,164	2,766	
	Securitisation								
Other exposures	5,436	5,436	5,916		6,176	6,176	4,921		
<b>Standardised Total<sup>2</sup></b>				<b>144</b>				<b>123</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Central governments or central banks	10,706	10,706	1		12,672	12,672	0	
	Regional governments or local authorities	64	30	25		71	54	24	
	Public sector entities	88	71	14		73	66	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	857	857	190		862	852	179	
	Corporates	60,979	48,494	38,660		68,442	54,609	44,103	
	of which: SME	31	19	18		978	643	501	
	Retail	25,153	24,437	17,971		28,915	27,956	20,583	
	of which: SME	1,187	1,164	605		1,300	1,275	659	
	Secured by mortgages on immovable property	29,318	27,867	16,184		31,558	30,061	17,409	
	of which: SME	6	6	1		1,129	1,065	894	
	Exposures in default	1,408	1,161	1,473	61	1,235	995	1,214	82
	Items associated with particularly high risk	1	1	1		0	0	1	
	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)	36	36	36		30	30	30	
	Equity	483	471	471		530	522	522	
	Securitisation								
Other exposures	1,438	1,438	362		5,101	5,101	3,273		
<b>Standardised Total<sup>2</sup></b>				<b>1,055</b>				<b>1,165</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central governments or central banks	97	97	0		0	0	0	
	Regional governments or local authorities	121	120	0		17	17	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	281	281	58		521	521	136	
	Corporates	1,459	1,315	575		1,482	1,302	423	
	of which: SME	3	0	0		0	0	0	
	Retail	28	23	17		30	25	19	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	6	3		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	6	6	6	14	5	5	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	0	0		2	0	0	
	Securitisation								
Other exposures	99	99	98		10	10	10		
<b>Standardised Total<sup>2</sup></b>				<b>8</b>				<b>10</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
IRELAND	Central governments or central banks	18	164	0		19	171	0	
	Regional governments or local authorities	1	1	1		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	1,206	881	853		1,176	837	835	
	of which: SME	268	203	175		235	192	185	
	Retail	34	14	10		98	82	65	
	of which: SME	23	4	3		72	55	42	
	Secured by mortgages on immovable property	142	141	90		75	74	35	
	of which: SME	49	49	37		0	0	0	
	Exposures in default	146	65	90	51	70	55	68	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	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		115	115	115		
<b>Standardised Total<sup>2</sup></b>				<b>82</b>				<b>37</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Central governments or central banks	8	8	8		9	9	0	
	Regional governments or local authorities	88	63	13		70	57	11	
	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	127	127	25		105	105	21	
	Corporates	1,727	1,090	1,104		1,732	1,155	1,121	
	of which: SME	24	4	3		6	6	6	
	Retail	22	10	7		240	121	90	
	of which: SME	15	3	2		0	0	0	
	Secured by mortgages on immovable property	12	12	6		14	14	7	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	10	9	9		520	520	521		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central governments or central banks	212	211	0		58	57	0	
	Regional governments or local authorities	91	87	17		87	85	17	
	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	814	146	31		741	110	4	
	Corporates	1,353	1,290	375		1,131	1,068	299	
	of which: SME	17	16	13		0	0	0	
	Retail	15	13	10		14	13	10	
	of which: SME	1	1	0		0	0	0	
	Secured by mortgages on immovable property	50	50	25		57	57	31	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		4	4	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		8	8	8		
<b>Standardised Total<sup>2</sup></b>				<b>7</b>				<b>3</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SAUDI ARABIA	Central governments or central banks	2,153	2,153	13		2,305	2,305	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	472	407	177		523	452	189	
	Corporates	7,467	6,079	6,031		8,574	7,009	6,957	
	of which: SME	0	0	0		0	0	0	
	Retail	615	614	482		802	801	648	
	of which: SME	128	128	118		224	224	215	
	Secured by mortgages on immovable property	583	583	572		744	744	729	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	76	3	4	73	83	2	3	81
	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	33	32	32		37	37	38		
Securitisation	0	0	0		0	0	0		
Other exposures	270	270	221		274	274	198		
<b>Standardised Total<sup>2</sup></b>				<b>73</b>				<b>81</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Central governments or central banks	813	808	0		450	444	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	1	1	0		1	1	1	
	Institutions	329	329	73		560	559	113	
	Corporates	222	149	105		240	140	104	
	of which: SME	11	6	2		0	0	0	
	Retail	56	37	28		55	32	24	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	258	252	92		263	262	96	
	of which: SME	2	2	1		0	0	0	
	Exposures in default	1	1	1	0	7	5	5	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	164	164	16		190	190	19	
	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	75	75	131		69	69	69		
Securitisation									
Other exposures	170	170	33		97	97	11		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>3</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
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	9	9	0		0	0	0	
	Institutions	70	70	35		92	71	22	
	Corporates	1,057	946	938		1,445	1,234	1,226	
	of which: SME	629	651	643		74	74	74	
	Retail	2	1	1		4	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	60	21	20		39	27	24	
	of which: SME	59	20	20		0	0	0	
	Exposures in default	0	0	0	0	49	10	15	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1	1	1		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

(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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
JAPAN	Central governments or central banks	474	474	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	225	224	46		272	272	55	
	Corporates	364	274	29		60	53	21	
	of which: SME	0	0	0		0	0	0	
	Retail	3	2	2		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	15	15	7		28	28	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	1	0	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		13	13	13		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>1</b>	

(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 does not include Securitisation exposures





# 2015 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

The Royal Bank of Scotland Group Public Limited Company

	(min EUR, %)	IRB Approach												
		As of 31/12/2014						As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
Consolidated data	Central banks and central governments	103,812	1	80,926	4,792	0	10	129,024	0	94,844	5,443	0	9	
	Institutions	56,421	53	42,877	14,755	0	67	52,116	168	38,612	13,423	0	106	
	Corporates	453,453	18,376	321,635	146,801	22	17,637	417,245	11,758	295,158	141,433	26	11,223	
	Corporates - Of Which: Specialised Lending	48,282	764	47,387	33,020	0	4,627	44,634	551	43,557	31,998	0	2,478	
	Corporates - Of Which: SME	57,654	9,501	52,480	20,625	0	6,548	44,466	6,111	40,091	17,387	0	4,611	
	Retail	240,904	12,157	221,676	53,820	9,221	5,269	263,777	11,543	241,474	53,746	9,656	4,791	
	Retail - Secured on real estate property	168,695	7,575	168,946	31,315	7,022	1,970	187,004	7,453	187,116	30,984	7,044	2,793	
	Retail - Secured on real estate property - Of Which: SME	1,867	100	1,849	696	29	0	1,744	96	1,716	624	77	0	
	Retail - Secured on real estate property - Of Which: non-SME	166,827	7,475	167,097	30,619	6,993	1,970	185,260	7,357	185,400	30,360	6,967	2,793	
	Retail - Qualifying Revolving	53,223	1,281	31,920	9,841	490	649	57,217	1,291	33,890	9,823	485	430	
	Retail - Other Retail	18,886	3,301	20,811	12,664	1,709	2,650	19,556	2,798	20,468	12,939	2,127	1,568	
	Retail - Other Retail - Of Which: SME	11,489	1,936	13,063	5,992	857	1,051	11,777	1,492	12,318	5,865	1,277	843	
	Retail - Other Retail - Of Which: non-SME	7,396	1,375	7,758	6,671	852	1,598	7,779	1,306	8,150	7,074	850	725	
	Equity	428	25	417	1,226	0	0	254	4	243	780	0	0	
	Securitisation	22,361	0	22,361	0	0	26	19,998	0	19,998	6,326	0	51	
	Other non credit-obligation assets													
	IRB Total				232,834						225,009			

(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).

	(min EUR, %)	IRB Approach												
		As of 31/12/2014						As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
UNITED KINGDOM	Central banks and central governments	2,155	0	2,118	214	0	6	1,207	0	1,259	69	0	9	
	Institutions	9,430	0	6,547	1,626	0	9	9,049	0	5,663	1,389	0	4	
	Corporates	168,456	4,219	127,717	55,233	8	2,700	181,838	3,107	136,353	61,832	12	2,219	
	Corporates - Of Which: Specialised Lending	16	1	16	10	0	0	16	1	16	10	0	1	
	Corporates - Of Which: SME	43,999	2,669	39,470	16,622	0	1,456	37,787	2,021	33,543	15,516	0	1,066	
	Retail	217,698	7,128	198,552	34,990	3,791	3,406	240,724	6,801	218,549	36,001	4,263	3,066	
	Retail - Secured on real estate property	147,971	3,088	148,031	14,358	2,096	215	166,445	3,211	166,375	14,846	2,137	1,148	
	Retail - Secured on real estate property - Of Which: SME	1,854	99	1,835	690	28	0	1,734	95	1,706	620	77	0	
	Retail - Secured on real estate property - Of Which: non-SME	146,118	2,990	146,196	13,669	2,068	215	164,711	3,116	164,699	14,225	2,061	1,148	
	Retail - Qualifying Revolving	51,932	1,231	30,866	9,090	480	642	55,774	1,247	32,921	9,325	476	425	
	Retail - Other Retail	17,795	2,808	19,555	11,543	1,216	2,549	18,505	2,343	19,254	11,830	1,650	1,493	
	Retail - Other Retail - Of Which: SME	10,692	1,514	12,098	5,099	384	1,051	11,007	1,103	11,393	4,979	817	843	
	Retail - Other Retail - Of Which: non-SME	7,103	1,294	7,457	6,444	832	1,498	7,498	1,240	7,861	6,851	833	650	
	Equity	264	20	253	736	0	1	208	3	198	631	0	2	
	Securitisation													
	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).

	(min EUR, %)	IRB Approach												
		As of 31/12/2014						As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
UNITED STATES	Central banks and central governments	40,821	0	38,774	1,091	0	0	53,849	0	40,275	1,246	0	0	
	Institutions	6,685	0	3,650	1,312	0	1	5,515	0	2,927	851	0	0	
	Corporates	77,369	23	42,358	13,964	0	42	50,328	34	27,703	10,024	0	36	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1,019	11	804	476	0	16	30	11	26	18	0	16	
	Retail	274	7	241	31	3	0	299	8	262	31	4	0	
	Retail - Secured on real estate property	169	3	169	14	2	0	185	5	186	14	3	0	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	167	3	168	13	2	0	184	5	185	14	3	0	
	Retail - Qualifying Revolving	99	2	64	12	1	0	108	2	70	12	1	0	
	Retail - Other Retail	6	2	7	5	1	0	6	2	6	4	1	0	
	Retail - Other Retail - Of Which: SME	2	1	3	2	0	0	2	0	3	1	0	0	
	Retail - Other Retail - Of Which: non-SME	4	1	4	3	1	0	3	1	4	3	0	0	
	Equity	8	0	8	41	0	0	2	0	2	5	0	0	
	Securitisation													
	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).

	(min EUR, %)	IRB Approach												
		As of 31/12/2014						As of 30/06/2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
GERMANY	Central banks and central governments	31,260	0	21,199	659	0	0	42,092	0	28,104	814	0	0	
	Institutions	3,923	0	2,980	1,122	0	0	3,269	0	2,671	1,105	0	0	
	Corporates	10,889	21	6,500	2,514	0	87	11,343	18	7,036	2,713	0	53	
	Corporates - Of Which: Specialised Lending	70	0	70	101	0	0	74	0	74	262	0	0	
	Corporates - Of Which: SME	114	0	113	42	0	2	4	0	3	1	0	7	
	Retail	79	1	70	22	0	0	89	1	79	24	1	0	
	Retail - Secured on real estate property	33	0	33	2	0	0	40	0	40	3	1	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	40	0	40	3	1	0	
	Retail - Qualifying Revolving	29	1	19	4	0	0	31	0	21	4	0	0	
	Retail - Other Retail	17	0	18	16	0	0	18	0	19	17	0	0	
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	17	0	17	15	0	0	18	0	18	16	0	0	
	Equity	1	1	1	1	0	0	0	0	0	1	0	0	
	Securitisation													
	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 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted	
													Of which: defaulted
(min EUR, %)													
IRELAND	Central banks and central governments	915	0	864	312	0	0	1,994	0	1,953	343	0	0
	Institutions	457	0	416	269	0	0	533	0	457	251	0	0
	Corporates	19,974	10,997	17,744	5,004	13	8,697	14,884	6,242	13,089	5,554	14	5,346
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8,054	5,748	7,930	2,142	0	4,644	5,470	3,518	5,366	1,579	0	3,127
	Retail	21,403	4,976	21,597	18,574	5,404	1,863	21,077	4,691	21,254	17,487	5,367	1,725
	Retail - Secured on real estate property	19,770	4,463	19,957	16,867	4,913	1,755	19,492	4,219	19,669	16,047	4,893	1,644
	Retail - Secured on real estate property - Of Which: SME	1	0	2	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19,768	4,463	19,955	16,866	4,913	1,755	19,491	4,218	19,668	16,047	4,893	1,644
	Retail - Qualifying Revolving	621	34	471	649	5	7	611	28	453	394	4	6
	Retail - Other Retail	1,012	479	1,168	1,058	486	101	975	445	1,131	1,046	470	75
	Retail - Other Retail - Of Which: SME	779	407	929	883	471	0	755	385	906	877	457	0
	Retail - Other Retail - Of Which: non-SME	234	72	239	175	15	101	220	60	225	169	13	75
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted	
													Of which: defaulted
(min EUR, %)													
NETHERLANDS	Central banks and central governments	6,528	0	2,614	120	0	0	3,875	0	2,296	177	0	0
	Institutions	7,333	0	6,910	1,082	0	0	6,669	0	6,387	1,352	0	0
	Corporates	22,516	206	10,022	4,184	0	45	20,702	521	8,898	3,426	0	159
	Corporates - Of Which: Specialised Lending	142	0	142	359	0	0	152	127	152	31	0	59
	Corporates - Of Which: SME	362	5	348	68	0	5	365	5	83	8	0	3
	Retail	32	1	27	5	0	0	36	1	31	5	0	0
	Retail - Secured on real estate property	16	0	16	1	0	0	20	0	20	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	16	0	16	1	0	0	19	0	20	1	0	0
	Retail - Qualifying Revolving	14	0	9	2	0	0	15	0	9	2	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	2	1	0	0	2	0	2	2	0	0
	Equity	26	0	26	79	0	0	28	0	28	86	0	0
Securitisation													
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 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted	
													Of which: defaulted
(min EUR, %)													
FRANCE	Central banks and central governments	1,026	0	983	83	0	0	2,646	0	2,623	174	0	0
	Institutions	6,727	0	5,891	1,029	0	0	8,204	0	7,311	2,275	0	0
	Corporates	12,694	101	6,830	2,511	0	29	12,515	93	6,765	2,397	0	31
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	993	56	982	99	0	10	54	49	54	2	0	10
	Retail	162	5	123	24	2	0	177	5	133	26	3	0
	Retail - Secured on real estate property	52	1	52	4	0	0	58	1	58	5	1	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	51	1	51	4	0	0	57	1	57	5	1	0
	Retail - Qualifying Revolving	101	2	60	13	1	0	109	2	64	13	1	0
	Retail - Other Retail	10	2	11	7	1	0	10	2	11	8	1	0
	Retail - Other Retail - Of Which: SME	3	2	4	2	1	0	3	1	3	2	1	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	5	0	0	8	0	8	6	0	0
	Equity	2	0	2	3	0	0	1	0	1	3	0	0
Securitisation													
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 31/12/2014						As of 30/06/2015					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted	
													Of which: defaulted
(min EUR, %)													
SAUDI ARABIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	91	0	83	26	0	0	51	0	42	14	0	0
	Corporates	715	0	671	21	0	0	138	0	124	6	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	9	0	8	1	0	0	11	0	9	1	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	7	0	7	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	0	0	0	7	0	7	0	0	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

(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 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SWITZERLAND	Central banks and central governments	1,339	0	770	12	0	0	2,218	0	1,414	25	0	0	0	0
	Institutions	1,869	0	1,661	532	0	0	1,474	0	1,139	390	0	0	0	0
	Corporates	6,529	3	3,842	1,353	0	2	6,449	205	3,820	1,260	0	194	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	83	0	67	28	0	0	0	0	0	0	0	0	0	0
	Retail	82	1	77	8	0	0	91	0	82	9	0	0	0	0
	Retail - Secured on real estate property	58	0	58	4	0	0	66	0	66	5	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58	0	58	4	0	0	66	0	66	5	0	0	0	0
	Retail - Qualifying Revolving	22	0	17	3	0	0	24	0	15	3	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0	0	0
	Equity	21	0	21	59	0	0	0	0	0	0	0	0	0	0
Securitisation															
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 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
LUXEMBOURG	Central banks and central governments	447	0	390	35	0	0	352	0	98	2	0	0	0	0
	Institutions	776	0	752	85	0	0	93	0	92	50	0	0	0	0
	Corporates	6,833	107	3,540	1,482	0	81	7,116	50	3,687	1,496	0	17	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	171	54	142	75	0	25	55	49	55	5	0	57	0	0
	Retail	6	0	5	1	0	0	6	0	6	1	0	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	4	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	4	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	2	0	0	0	0	0
	Retail - Other Retail	0	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	5	0	5	14	0	0	8	0	8	38	0	0	0	0
Securitisation															
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 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
JAPAN	Central banks and central governments	5,153	0	2,284	303	0	0	4,164	0	3,467	456	0	0	0	0
	Institutions	1,220	0	842	410	0	0	1,216	0	853	358	0	0	0	0
	Corporates	4,440	4	1,109	439	0	1	1,150	0	848	374	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	19	0	13	2	0	0	21	0	15	2	0	0	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	8	0	8	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	8	0	8	1	0	0	0	0
	Retail - Qualifying Revolving	11	0	5	1	0	0	12	0	6	1	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation															
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).







## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
	United Kingdom	2,779	2,301	2,460	159	0	0	0	0	0	0	0	0	0	0	0	0
	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Norway	0	0	0	0	0	0	0	0	111	-3	0	0	0	0	0	0
	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>26,268</b>	<b>6,367</b>	<b>21,501</b>	<b>6,093</b>	<b>0</b>	<b>3,216</b>	<b>71</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>110</b>	<b>4</b>	<b>0</b>	<b>118</b>	<b>-3</b>	

## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

The Royal Bank of Scotland Group Public Limited Company

(mln EUR)				As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
									Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
		of which: loans and advances		of which: AFS banking book	of which: FV0 (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)												
[ 0 - 3M ]	China	146	0	146	146	0	0	910	13	956	-58	0	0	0	0	0	0	
[ 3M - 1Y ]		104	0	104	104	0	0	11	0	112	0	112	0	126	0	0	0	
[ 1Y - 2Y ]		15	0	15	15	0	0	8	0	33	0	64	0	74	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	16	0	74	-1	23	0	36	-1	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	100	2	100	0	100	-2	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	21	0	22	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>266</b>	<b>0</b>	<b>266</b>	<b>266</b>	<b>0</b>	<b>0</b>	<b>946</b>	<b>13</b>	<b>1,063</b>	<b>-60</b>	<b>320</b>	<b>3</b>	<b>360</b>	<b>-3</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Switzerland	134	0	134	134	0	134	1,790	17	1,997	-63	0	0	0	0	0	0	
[ 3M - 1Y ]		166	0	166	0	0	166	2,217	18	9,067	-45	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	2,137	53	1,155	-49	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	1,943	131	1,945	-110	0	0	0	0	0	0	
[ 3Y - 5Y ]		81	0	81	81	0	0	747	63	459	-47	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>380</b>	<b>0</b>	<b>380</b>	<b>81</b>	<b>0</b>	<b>299</b>	<b>8,834</b>	<b>281</b>	<b>13,724</b>	<b>-314</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Other advanced economies non EEA	297	0	297	297	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		158	0	158	158	0	0	0	0	0	0	23	0	33	0	0	0	
[ 1Y - 2Y ]		4	0	4	0	0	0	4	0	0	0	138	1	75	-1	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	143	2	136	-2	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	537	25	402	-10	0	0	
[ 5Y - 10Y ]		1	0	1	0	0	0	1	0	0	0	514	9	397	-7	0	0	
[ 10Y - more ]	176	0	176	0	0	176	0	0	0	0	0	0	8	0	0	0		
<b>Total</b>		<b>639</b>	<b>0</b>	<b>639</b>	<b>454</b>	<b>0</b>	<b>155</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,354</b>	<b>37</b>	<b>1,052</b>	<b>-20</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	54	0	54	44	0	10	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		13	0	13	0	0	0	0	0	0	0	4	0	21	0	0	0	
[ 1Y - 2Y ]		10	0	9	0	0	0	9	0	0	0	9	0	18	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	30	-1	0	0	
[ 5Y - 10Y ]		1	0	0	0	0	0	0	0	0	0	10	1	2	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>80</b>	<b>0</b>	<b>76</b>	<b>56</b>	<b>0</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>62</b>	<b>3</b>	<b>80</b>	<b>-2</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	165	-6	21	0	50	-1	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	8	-1	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	39	-1	0	0	
[ 5Y - 10Y ]		9	0	9	0	0	0	9	0	0	0	29	0	16	0	0	0	
[ 10Y - more ]	4	0	4	0	0	0	4	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>13</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>2</b>	<b>0</b>	<b>165</b>	<b>-6</b>	<b>56</b>	<b>1</b>	<b>113</b>	<b>-3</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		44	3	44	0	0	41	0	0	0	0	33	2	45	-2	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	128	1	143	-1	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	110	2	119	-2	0	0	
[ 3Y - 5Y ]		9	9	9	0	0	0	0	0	0	0	302	7	305	-7	0	0	
[ 5Y - 10Y ]		1	0	1	0	0	0	0	0	0	0	85	13	83	-13	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>54</b>	<b>12</b>	<b>54</b>	<b>0</b>	<b>0</b>	<b>42</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>657</b>	<b>25</b>	<b>695</b>	<b>-25</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Others	233	12	233	217	0	16	4	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		270	3	270	266	1	0	0	0	0	0	105	0	88	0	0	0	
[ 1Y - 2Y ]		46	6	46	39	0	1	99	2	0	0	172	2	222	-2	0	0	
[ 2Y - 3Y ]		292	12	293	253	27	1	0	0	0	0	199	6	169	-4	0	0	
[ 3Y - 5Y ]		213	37	221	69	114	0	69	0	0	0	134	2	232	-9	0	0	
[ 5Y - 10Y ]		88	71	84	0	0	13	0	0	0	0	31	1	23	-1	0	0	
[ 10Y - more ]	4	0	4	0	0	3	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>1,145</b>	<b>141</b>	<b>1,149</b>	<b>843</b>	<b>143</b>	<b>22</b>	<b>99</b>	<b>2</b>	<b>0</b>	<b>641</b>	<b>11</b>	<b>734</b>	<b>-17</b>	<b>0</b>	<b>0</b>		

#### Notes and definitions

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

(2) The banks disclose the exposures in the 'Financial assets held for trading' portfolio after offsetting the cash short positions having the same maturities.

(3) 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



(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M ]	Austria	4	0	0	0	0	4,100	3	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	63	1	72	-2	
[ 1Y - 2Y ]		551	0	551	0	551	3,225	2	190	-12	45	1	139	-2	
[ 2Y - 3Y ]		152	0	84	0	84	50	2	363	-51	327	6	318	-6	
[ 3Y - 5Y ]		107	0	52	0	52	1,500	8	0	0	0	0	339	-10	
[ 5Y - 10Y ]		427	0	330	0	330	2,800	97	0	0	2	0	31	-1	
[ 10Y - more ]	186	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>1,407</b>	<b>0</b>	<b>1,018</b>	<b>0</b>	<b>1,018</b>	<b>13,194</b>	<b>294</b>	<b>561</b>	<b>-67</b>	<b>437</b>	<b>8</b>	<b>900</b>	<b>-22</b>	
[ 0 - 3M ]	Belgium	370	0	363	363	0	0	0	37	0	22	0	40	0	
[ 3M - 1Y ]		429	0	357	90	0	267	0	0	0	48	1	58	-2	
[ 1Y - 2Y ]		243	0	291	0	291	0	0	0	0	125	2	143	-2	
[ 2Y - 3Y ]		129	1	130	0	0	129	0	0	0	44	1	28	-1	
[ 3Y - 5Y ]		35	0	0	0	0	0	0	0	0	88	2	180	-5	
[ 5Y - 10Y ]		503	0	311	28	0	283	0	0	0	0	0	80	-2	
[ 10Y - more ]	430	0	191	191	0	0	0	161	-41	0	0	0	0		
<b>Total</b>		<b>2,239</b>	<b>1</b>	<b>1,643</b>	<b>672</b>	<b>0</b>	<b>970</b>	<b>0</b>	<b>198</b>	<b>-41</b>	<b>327</b>	<b>6</b>	<b>529</b>	<b>-11</b>	
[ 0 - 3M ]	Bulgaria	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	
[ 1Y - 2Y ]		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	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Cyprus	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	
[ 1Y - 2Y ]		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	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	31	1	73	-3	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	4	0	9	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	8	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	109	19	0	0	0	3	0	
[ 5Y - 10Y ]		1	0	1	0	1	0	0	0	0	0	0	0	0	
[ 10Y - more ]	1	0	1	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>140</b>	<b>20</b>	<b>73</b>	<b>-3</b>	<b>4</b>	<b>0</b>	<b>20</b>	<b>0</b>	
[ 0 - 3M ]	Denmark	0	0	0	0	0	1	0	100	-3	0	0	0	0	
[ 3M - 1Y ]		10	0	10	10	0	11	0	67	-3	8	1	18	-1	
[ 1Y - 2Y ]		0	0	0	0	0	100	8	232	-18	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	106	9	49	-4	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	263	43	0	0	24	1	297	-2	
[ 5Y - 10Y ]		0	0	0	0	0	130	4	73	-5	4	0	62	0	
[ 10Y - more ]	0	0	0	0	0	67	9	0	0	0	0	0	0		
<b>Total</b>		<b>10</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>678</b>	<b>74</b>	<b>522</b>	<b>-33</b>	<b>77</b>	<b>1</b>	<b>376</b>	<b>-3</b>	
[ 0 - 3M ]	Estonia	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	
[ 1Y - 2Y ]		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	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Finland	52	0	52	52	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	31	31	0	891	29	0	0	8	1	18	-1	
[ 1Y - 2Y ]		0	0	0	0	0	340	31	753	-100	0	0	0	0	
[ 2Y - 3Y ]		381	5	382	0	0	377	0	635	0	0	0	27	0	
[ 3Y - 5Y ]		346	1	321	0	0	320	865	150	0	18	0	174	-1	
[ 5Y - 10Y ]		561	7	551	0	0	544	7	96	0	300	0	0	0	
[ 10Y - more ]	52	152	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>1,423</b>	<b>165</b>	<b>1,489</b>	<b>83</b>	<b>0</b>	<b>1,241</b>	<b>3,681</b>	<b>394</b>	<b>-184</b>	<b>26</b>	<b>1</b>	<b>219</b>	<b>-2</b>	
[ 0 - 3M ]	France	1,334	0	1,261	721	0	540	28	32	-3	0	0	0	0	
[ 3M - 1Y ]		3,891	0	3,880	1,719	0	2,161	138	9	64	-3	35	71	-1	
[ 1Y - 2Y ]		2,336	0	2,263	101	0	2,162	26	2	12	0	453	5	656	
[ 2Y - 3Y ]		654	5	427	35	0	387	0	0	0	0	285	0	135	
[ 3Y - 5Y ]		23	34	55	21	0	33	0	0	0	0	34	1	568	
[ 5Y - 10Y ]		457	71	136	65	0	0	0	0	0	0	491	11	128	
[ 10Y - more ]	547	333	415	82	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>9,542</b>	<b>443</b>	<b>8,436</b>	<b>2,744</b>	<b>0</b>	<b>5,249</b>	<b>192</b>	<b>13</b>	<b>108</b>	<b>-6</b>	<b>1,598</b>	<b>18</b>	<b>1,558</b>	



		As of 30/06/2015														
(mln EUR)		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region	of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
0 - 3M f	Netherlands	104	0	100	100	0	0	545	26	1,750	-80	45	0	45	0	
3M - 1Y f		32	4	29	25	0	0	789	27	2,000	-90	8	18	-2		
1Y - 2Y f		836	0	836	465	0	381	3,348	195	8,025	-602	18	0	27		
2Y - 3Y f		628	0	594	0	0	554	3,562	303	3,557	-390	0	31	0		
3Y - 5Y f		98	0	0	0	0	0	8,417	465	4,058	-114	0	89	0		
5Y - 10Y f		283	0	0	0	0	0	204	13	2,636	-440	9	0	0		
10Y - more	153	0	46	0	0	0	1,000	170	6,122	-2,794	0	0	0			
Total	2,135	4	1,566	627	0	935	17,865	1,199	28,148	-4,810	80	1	210	-2		
0 - 3M f	Poland	11	0	11	0	0	11	27	0	27	-5	0	0	0	0	
3M - 1Y f		7	0	7	4	0	3	0	0	7	0	0	0	0	0	
1Y - 2Y f		4	0	4	0	0	4	0	0	0	14	0	26	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		1	0	1	0	0	1	0	0	1	0	0	0	0	0	
5Y - 10Y f		3	0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	-1	0	1	0	0	1	0	0	0	0	0	0	0	0		
Total	28	0	25	4	0	21	0	27	0	5	14	0	35	0		
0 - 3M f	Portugal	3	0	0	0	0	0	0	0	0	0	21	0	89	-2	
3M - 1Y f		3	0	0	0	0	0	0	0	0	62	1	12	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	12	0	
2Y - 3Y f		37	0	37	0	0	37	0	0	0	374	0	0	685	-18	
3Y - 5Y f		8	0	0	0	0	0	0	0	0	13	0	16	0	0	
5Y - 10Y f		13	0	0	0	0	0	0	0	0	16	1	13	-1	0	
10Y - more	-49	0	27	0	0	27	0	0	0	27	0	0	0	0		
Total	112	0	63	0	0	63	0	0	0	492	10	824	-21	0		
0 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		4	0	4	0	0	4	0	0	0	0	0	0	0	0	
5Y - 10Y f		4	0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	4	0	4	0	0	4	0	0	0	0	0	0	0	0		
0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		3	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	312	-45	0	0	0	0	
3Y - 5Y f		3	0	1	0	0	1	0	0	0	0	0	0	0	0	
5Y - 10Y f		1	0	0	0	0	0	0	0	96	-13	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	7	0	1	0	0	1	0	0	407	-56	0	0	0	0		
0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
0 - 3M f	Spain	11	0	0	0	0	11	0	0	0	0	18	0	36	0	
3M - 1Y f		27	0	16	0	0	16	0	0	0	84	1	84	-2		
1Y - 2Y f		28	0	0	0	0	0	0	0	0	310	1	934	-5		
2Y - 3Y f		363	0	351	0	0	351	0	0	0	107	0	196	-2		
3Y - 5Y f		329	0	0	0	0	0	0	0	0	693	5	821	-6		
5Y - 10Y f		164	0	0	0	0	0	0	0	0	68	2	37	-1		
10Y - more	202	0	0	0	0	0	0	0	0	202	0	0	0	0		
Total	1,129	0	367	0	0	367	0	0	0	1,280	10	2,107	-16	0		
0 - 3M f	Sweden	0	107	107	0	0	0	1	27	2	0	0	0	0	0	
3M - 1Y f		41	0	39	0	0	39	7	54	8	-2	0	18	-1		
1Y - 2Y f		1	0	0	0	0	1	35	2	622	-49	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	31	0	
3Y - 5Y f		56	18	55	0	0	37	141	49	1,080	-56	0	0	125	-1	
5Y - 10Y f		128	8	0	0	0	8	0	10	81	-11	0	0	11	0	
10Y - more	1	175	175	0	0	0	0	0	0	0	0	0	0	0		
Total	228	308	384	0	0	76	183	64	1,891	-124	8	1	174	-2		

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	United Kingdom	1,179	2,700	3,830	1,130	0	1,421	0	116	-5	0	0	0	0	
[3M - 1Y]		2,266	27	2,217	2,004	0	186	1,534	4	0	8	1	18	-1	
[1Y - 2Y]		1,103	14	1,070	216	0	405	2,963	13	0	0	0	0	0	
[2Y - 3Y]		1,605	581	1,776	238	0	0	26	2	0	0	0	0	0	
[3Y - 5Y]		3,780	45	3,350	1,168	0	0	23	2	0	0	0	0	0	
[5Y - 10Y]		7,629	152	6,125	2,568	0	0	44	6	0	0	0	0	0	
[10Y - more]	5,365	7,089	4,633	2,544	0	0	956	780	0	0	0	0	0		
Total		<b>22,918</b>	<b>5,608</b>	<b>23,000</b>	<b>9,869</b>	<b>0</b>	<b>590</b>	<b>6,968</b>	<b>308</b>	<b>116</b>	<b>-5</b>	<b>8</b>	<b>18</b>	<b>-1</b>	
[0 - 3M]	Iceland	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	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[0 - 3M]	Liechtenstein	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	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[0 - 3M]	Norway	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	
[1Y - 2Y]		1	0	0	0	0	0	0	0	103	-9	0	0	0	
[2Y - 3Y]		8	0	8	8	0	0	8	29	-3	0	0	8	0	
[3Y - 5Y]		0	0	0	0	0	0	0	125	-16	0	0	13	0	
[5Y - 10Y]		2	0	2	0	0	2	0	0	0	0	0	5	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		<b>11</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>257</b>	<b>-29</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>0</b>	
[0 - 3M]	Australia	167	0	167	167	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		191	0	191	187	0	4	0	0	0	0	0	0	0	
[1Y - 2Y]		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	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		17	0	17	0	0	17	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		<b>375</b>	<b>0</b>	<b>375</b>	<b>354</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[0 - 3M]	Canada	48	0	48	48	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		7	0	7	0	0	7	185	20	-16	0	0	0	0	
[1Y - 2Y]		7	0	7	0	0	7	292	56	143	-3	0	0	0	
[2Y - 3Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	
[3Y - 5Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	
[5Y - 10Y]		75	0	75	0	0	75	0	0	0	0	0	0	75	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		<b>139</b>	<b>0</b>	<b>139</b>	<b>48</b>	<b>0</b>	<b>69</b>	<b>456</b>	<b>76</b>	<b>314</b>	<b>-19</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[0 - 3M]	Hong Kong	520	0	520	520	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		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	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		<b>520</b>	<b>0</b>	<b>520</b>	<b>520</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[0 - 3M]	Japan	10,098	0	10,098	0	0	10,098	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	660	0	0	123	1	99	-1	
[1Y - 2Y]		0	0	0	0	0	0	807	11	0	4	0	4	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	45	0	45	-1	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	22	0	
[5Y - 10Y]		24	0	23	0	0	23	665	7	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		<b>10,122</b>	<b>0</b>	<b>10,121</b>	<b>0</b>	<b>0</b>	<b>10,121</b>	<b>2,132</b>	<b>18</b>	<b>0</b>	<b>172</b>	<b>2</b>	<b>175</b>	<b>-2</b>	
[0 - 3M]	U.S.	457	116	273	0	0	157	0	0	0	0	0	0	0	
[3M - 1Y]		1,955	91	1,480	1,300	0	185	0	0	0	48	0	48	0	
[1Y - 2Y]		2,086	69	1,071	956	0	46	0	0	0	0	0	0	0	
[2Y - 3Y]		624	5	51	46	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		3,645	1	2,639	2,041	0	597	0	0	0	0	0	0	0	
[5Y - 10Y]		3,445	8	2,635	2,627	0	0	0	0	0	0	0	75	0	
[10Y - more]	11,323	180	1,213	932	0	101	0	0	0	0	0	0	0		
Total		<b>24,255</b>	<b>470</b>	<b>9,365</b>	<b>7,993</b>	<b>0</b>	<b>902</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>123</b>	<b>0</b>	<b>123</b>	<b>0</b>	

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)			Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M ]	China	110	0	110	110	0	0	3,119	50	1,779	-30	34	0	52	0
[ 3M - 1Y ]		11	0	11	11	0	0	11	0	0	0	10	0	3	0
[ 1Y - 2Y ]		4	0	4	4	0	0	9	0	0	0	22	0	36	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	36	1	36	-1
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	11	0	11	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>125</b>	<b>0</b>	<b>125</b>	<b>125</b>	<b>0</b>	<b>0</b>	<b>3,139</b>	<b>50</b>	<b>1,779</b>	<b>-30</b>	<b>114</b>	<b>1</b>	<b>138</b>	<b>-1</b>
[ 0 - 3M ]	Switzerland	0	0	0	0	0	0	2,578	17	2,093	-62	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	2,271	32	3,207	-22	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	2,663	131	3,206	-112	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	702	55	962	-32	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	13	0	97	-6	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,228</b>	<b>235</b>	<b>8,944</b>	<b>-234</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Other advanced economies non EEA	624	0	624	624	0	0	0	0	0	0	13	0	0	0
[ 3M - 1Y ]		59	0	59	69	0	0	0	0	0	0	115	1	79	-1
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	145	1	125	-2
[ 2Y - 3Y ]		4	0	4	0	0	4	0	0	0	0	255	18	197	-4
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	342	9	339	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	399	8	377	-8
[ 10Y - more ]	188	0	156	0	156	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>886</b>	<b>0</b>	<b>853</b>	<b>693</b>	<b>160</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,269</b>	<b>38</b>	<b>1,117</b>	<b>-24</b>
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	60	0	60	60	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 ]		0	0	0	0	0	0	0	0	0	0	7	0	2	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	18	2	47	-1
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	9	1	12	-1
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	20	2	9	-1
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>60</b>	<b>0</b>	<b>60</b>	<b>60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>41</b>	<b>3</b>	<b>37</b>	<b>-2</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	9	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	7	0	9	-1
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	9	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	18	2	47	-1
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	4	1	55	-2
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>61</b>	<b>3</b>	<b>165</b>	<b>-4</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	1	0	1	0
[ 3M - 1Y ]		34	0	34	0	34	0	0	0	0	0	10	0	22	0
[ 1Y - 2Y ]		4	0	4	0	4	0	0	0	0	0	21	0	30	-1
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	4	4	4	0
[ 3Y - 5Y ]		1	0	1	0	1	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		6	0	6	0	6	0	1	0	0	0	5	0	3	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>45</b>	<b>0</b>	<b>50</b>	<b>0</b>	<b>41</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>57</b>	<b>1</b>	<b>77</b>	<b>-1</b>
[ 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 ]		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
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Others	284	2	286	283	1	0	0	115	1	0	81	0	111	0
[ 3M - 1Y ]		186	1	187	174	0	11	0	0	0	0	81	0	138	0
[ 1Y - 2Y ]		190	12	210	160	30	8	117	1	0	0	121	3	86	-2
[ 2Y - 3Y ]		337	27	363	214	122	0	0	0	0	0	94	0	76	-3
[ 3Y - 5Y ]		1	15	16	0	0	1	1	0	0	0	83	0	127	-7
[ 5Y - 10Y ]		6	66	67	0	0	1	0	0	0	0	2	0	0	0
[ 10Y - more ]	8	0	8	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1,012</b>	<b>123</b>	<b>1,135</b>	<b>831</b>	<b>153</b>	<b>28</b>	<b>117</b>	<b>1</b>	<b>115</b>	<b>-1</b>	<b>431</b>	<b>6</b>	<b>538</b>	<b>-12</b>

Notes and definitions

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

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

(3) 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

## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>				Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
(min EUR, %)															
<b>Debt securities (including at amortised cost and fair value)</b>	<b>49,645</b>	<b>0</b>	<b>386</b>	<b>377</b>	<b>31</b>	<b>325</b>	<b>0</b>	<b>54,865</b>	<b>0</b>	<b>460</b>	<b>48</b>	<b>65</b>	<b>264</b>	<b>0</b>	
Central banks	2,486	0	0	0	0	0	0	2,614	0	0	0	0	0	0	
General governments	34,978	0	0	0	0	0	0	39,606	0	0	0	0	0	0	
Credit institutions	1,343	0	0	0	0	0	0	1,685	0	0	0	0	0	0	
Other financial corporations	10,586	0	373	364	31	325	0	10,474	0	454	42	65	260	0	
Non-financial corporations	252	0	13	13	0	0	0	487	0	6	6	0	3	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>437,359</b>	<b>2,511</b>	<b>40,256</b>	<b>35,870</b>	<b>1,356</b>	<b>21,231</b>	<b>13,509</b>	<b>459,730</b>	<b>1,393</b>	<b>32,011</b>	<b>24,585</b>	<b>1,005</b>	<b>14,246</b>	<b>12,307</b>	
Central banks	2,409	0	0	0	0	0	0	4,171	0	0	0	1	0	0	
General governments	6,524	7	4	4	4	0	0	6,879	4	0	0	0	0	0	
Credit institutions	1,336	33	91	55	4	51	0	3,156	26	75	38	1	35	0	
Other financial corporations	39,412	37	760	588	4	356	105	44,503	18	664	380	12	326	95	
Non-financial corporations	182,409	1,261	22,149	22,149	462	14,214	4,093	182,628	466	15,757	13,305	424	8,849	3,339	
Households	205,269	1,173	17,253	13,075	882	6,611	9,311	218,392	878	15,515	10,861	568	5,036	8,873	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>487,004</b>	<b>2,511</b>	<b>40,642</b>	<b>36,247</b>	<b>1,387</b>	<b>21,556</b>	<b>13,509</b>	<b>514,595</b>	<b>1,393</b>	<b>32,471</b>	<b>24,633</b>	<b>1,070</b>	<b>14,509</b>	<b>12,307</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>336,862</b>		<b>2,495</b>	<b>1,161</b>	<b>0</b>	<b>20</b>	<b>321</b>	<b>387,657</b>		<b>2,657</b>	<b>1,225</b>	<b>0</b>	<b>22</b>	<b>553</b>	

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

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

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

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

The Royal Bank of Scotland Group Public Limited Company

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	1	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>26,816</b>	<b>18,984</b>	<b>8,307</b>	<b>7,970</b>	<b>7,852</b>	<b>21,811</b>	<b>15,303</b>	<b>4,823</b>	<b>4,674</b>	<b>9,833</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	52	52	15	15	0	37	37	0	0	0
Other financial corporations	125	90	43	43	17	105	74	16	16	39
Non-financial corporations	13,767	9,753	5,550	5,438	2,805	10,445	7,159	2,721	2,702	2,909
Households	12,872	9,089	2,700	2,474	5,030	11,225	8,034	2,086	1,955	6,884
<b>DEBT INSTRUMENTS other than HFT</b>	<b>26,817</b>	<b>18,984</b>	<b>8,308</b>	<b>7,970</b>	<b>7,852</b>	<b>21,812</b>	<b>15,303</b>	<b>4,823</b>	<b>4,674</b>	<b>9,833</b>
<b>Loan commitments given</b>	<b>1,111</b>	<b>205</b>	<b>0</b>	<b>0</b>	<b>205</b>	<b>1,330</b>	<b>368</b>	<b>0</b>	<b>0</b>	<b>233</b>

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



## 2015 EU-wide Transparency Exercise

### Leverage ratio

The Royal Bank of Scotland Group Public Limited Company

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
<b>A</b>	<b>Tier 1 capital</b>	51,250	56,302	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
<b>B</b>	<b>Total leverage ratio exposures</b>	1,206,188	1,229,266	LRCom {21}	
<b>C</b>	<b>Leverage ratio</b>	<b>4.25%</b>	<b>4.58%</b>	A/B	





## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

The Royal Bank of Scotland Group Public Limited Company

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>
<b>Loans and advances</b>	210,648	183,673	227,619	211,680
of which: Other financial corporations	540	540	3,694	3,523
of which: Non-financial corporations	55,285	39,175	38,095	31,619
of which: Households	154,793	143,958	185,829	176,538

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.