

1. CAPITAL

GB088

ROYAL BANK OF SCOTLAND GROUP plc

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	62,068		59,693		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	502		933		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-4,085		-3,179		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-2,333		-2,371		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	57,983	10.3%	56,514	11.1%	
Of which: ordinary shares subscribed by government	3,964		3,964		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	57,983	10.3%	56,514	11.1%	
G) Hybrid instruments not subscribed by government	12,027		10,900		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount) not subscribed by government
H) Tier 1 Capital (F+G)	70,010	12.4%	67,414	13.3%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	563,125		508,683		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	494		443		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	3,959		3,040		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	8,223		7,367		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	96,167		32,166		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
ROYAL BANK OF SCOTLAND GROUP plc	Central banks and central governments		-	-	99,641	-	72,144	-	-	-	9,157	-	27	-	-	-	-	-	-	-
	Institutions		-	-	73,696	152	8,498	-	-	-	24,744	-	1,700	-	-	-	-	-	-	-
	Corporates		-	-	323,635	41,077	79,424	1,038	-	-	210,954	70	70,250	1,466	-	-	-	13,654	22	
	Corporates - Of Which: Specialised Lending		-	-	30,097	3,989	4,483	55	-	-	30,464	-	4,236	77	-	-	-	-	0	
	Corporates - Of Which: SME		-	-	57,378	9,540	7,006	22	-	-	32,445	-	6,870	33	-	-	-	611	0	
	Retail		-	-	200,567	13,149	59,770	977	-	-	59,653	8,770	33,508	1,200	-	-	-	6,998	218	
	Retail - Secured on real estate property	74.7%	-	-	149,235	7,250	40,328	626	-	-	33,311	5,884	19,329	708	-	-	-	2,487	118	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	40	-	-	-	-	-	20	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	149,235	7,250	40,288	626	-	-	33,311	5,884	19,309	708	-	-	-	2,487	118	
	Retail - Qualifying Revolving		-	-	31,556	1,259	1,506	17	-	-	11,086	604	1,129	26	-	-	-	984	10	
	Retail - Other Retail		-	-	19,775	4,640	17,936	333	-	-	15,256	2,282	13,049	466	-	-	-	3,528	90	
	Retail - Other Retail - Of Which: SME		-	-	13,402	2,361	2,867	116	-	-	8,723	1,070	2,146	173	-	-	-	1,642	2	
	Retail - Other Retail - Of Which: non-SME		-	-	6,373	2,278	15,069	217	-	-	6,533	1,211	10,903	292	-	-	-	1,886	89	
	Equity		1,343	20	247	-	949	0	3,884	-	434	-	230	0	-	-	-	-	-	
	Securitisation		-	-	39,757	62	322	-	-	-	8,994	22	321	-	-	-	-	-	-	
	Other non-credit obligation assets		-	-	12,793	8	15,054	-	-	-	9,761	8	9,556	-	-	-	-	-	-	
	TOTAL		1,343	20	750,337	54,448	236,162	2,015	3,884	0	323,697	8,869	115,592	2,666	0	0	-	20,652	-	240
Securitisation and re-securitisations positions deducted from capital *		-	-	-	717	-	317	-	-	-	8,963	-	3,967	-	-	-	-	-	-	-

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments		-	-	1,006	-	61,670	-	-	-	601	-	6	-	-	-	-	-	-	-
	Institutions		-	-	8,881	0	124	-	-	-	2,189	-	62	-	-	-	-	-	-	-
	Corporates		-	-	144,436	15,650	9,966	124	-	-	96,083	49	9,547	175	-	-	-	-	-	13
	Corporates - Of Which: Specialised Lending		-	-	14,414	3,091	0	-	-	-	15,286	-	0	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	50,984	5,720	2,073	2	-	-	25,340	-	1,989	3	-	-	-	-	-	-
	Retail		-	-	179,846	8,434	15,335	251	-	-	39,033	5,647	8,204	305	-	-	-	3,241	77	
	Retail - Secured on real estate property	67.0%	-	-	131,415	3,188	9,997	147	-	-	14,980	3,399	4,209	153	-	-	-	618	12	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	24	-	-	-	-	-	12	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	131,415	3,188	9,973	147	-	-	14,980	3,399	4,196	153	-	-	-	618	12	
	Retail - Qualifying Revolving		-	-	30,066	1,203	-	-	-	-	10,300	587	-	-	-	-	-	953	-	
	Retail - Other Retail		-	-	18,365	4,043	5,338	104	-	-	13,753	1,662	3,996	152	-	-	-	1,671	64	
	Retail - Other Retail - Of Which: SME		-	-	12,267	1,914	2,217	62	-	-	7,517	486	1,658	92	-	-	-	-	2	
	Retail - Other Retail - Of Which: non-SME		-	-	6,098	2,129	3,120	42	-	-	6,236	1,176	2,338	60	-	-	-	1,671	63	
	Equity	689	10	-	-	-	-	1,982	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation</td																			

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments			-	-	33,225	-	6,783	-	-	-	1,896	-	5	-				-	
	Institutions			-	-	11,534	-	764	-	-	-	3,098	-	175	-				-	
	Corporates			-	-	39,225	930	51,044	228	-	-	14,730	-	43,392	262				9	
	Corporates - Of Which: Specialised Lending			-	-	2,047	302	4,252	55	-	-	1,727	-	4,235	77				0	
	Corporates - Of Which: SME			-	-	478	-	-	-	-	-	114	-	-	-				-	
	Retail			-	-	186	8	37,872	506	-	-	30	6	21,825	583				135	
	Retail - Secured on real estate property	86.0%		-	-	122	3	25,817	447	-	-	11	4	13,190	523				105	
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-	-	2	-	-	-	-	-	1	-				-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-	-	122	3	25,816	447	-	-	11	4	13,190	523				105	
	Retail - Qualifying Revolving			-	-	55	1	1,506	17	-	-	12	1	1,129	26				10	
	Retail - Other Retail			-	-	8	3	10,549	42	-	-	7	2	7,506	35				21	
	Retail - Other Retail - Of Which: SME			-	-	4	1	0	-	-	-	2	1	0	-				-	
	Retail - Other Retail - Of Which: non-SME			-	-	4	2	10,549	42	-	-	5	1	7,506	35				21	
	Equity			60	-	-	-	947	0	241	-	-	-	-	229	0			-	
	Securitisation			-	-	7,085	-	322	-	-	-	758	-	321	-				-	
	Other non-credit obligation assets			-	-	-	-	3,378	-	-	-	-	-	2,477	-				-	
	TOTAL			60	0	91,254	938	101,111	734	241	0	20,511	6	68,423	846	-	0	-	0	144
	Securitisation and re-securitisations positions deducted from capital *			-	-	109	-	317	-	-	-	1,366	-	3,967	-				-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments			-	-	460	-	-	-	-	-	247	-	-	-				-	
	Institutions			-	-	1,230	-	13	-	-	-	659	-	6	-				-	
	Corporates			-	-	10,646	13,939	2,800	125	-	-	14,413	20	2,796	188				-	
	Corporates - Of Which: Specialised Lending			-	-	595	61	44	-	-	-	466	-	-	-				-	
	Corporates - Of Which: SME			-	-	3,244	3,569	173	19	-	-	5,474	-	173	29				-	
	Retail			-	-	19,412	4,660	289	106	-	-	20,358	3,086	204	156				1	
	Retail - Secured on real estate property	100.0%		-	-	17,058	4,044	36	4	-	-	18,256	2,466	15	4				1	
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-	-	-	-	-	-	-	-	-	-			-		
	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-	-	17,058	4,044	36	4	-	-	18,256	2,466	15	4				1	
	Retail - Qualifying Revolving			-	-	1,037	42	-	-	-	-	675	11	-	-				-	
	Retail - Other Retail			-	-	1,317	574	252	101	-	-	1,428	609	189	152				0	
	Retail - Other Retail - Of Which: SME			-	-	1,102	438	166	52	-	-	1,185	580	125	78				-	
	Retail - Other Retail - Of Which: non-SME			-	-	215	136	86	50	-	-	242	29	64	74				0	
	Equity			4	-	-	-	-	-	-	-	14	-	-	-				-	
	Securitisation			-	-	478	49	-	-	-	-	152	-	-	-				-	
	Other non-credit obligation assets			-	-	183	-	518	-	-	-	178	-	1	-				-	
	TOTAL			4	0	32,410	18,648	3,620	231	14	0	36,007	3,106	3,008	344	-	0	-	0	1
	Securitisation and re-securitisations positions deducted from capital *			-	-	82	-	-	-	-	-	1,031	-	-	-				-	

Notes and definitions

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **								RWA (as of 31/12/2012) **								Value adjustments and provisions (as of 31/12/2012) **							
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	-	-	42,969	-	4	-	-	-	1,331	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	6,660	-	1,857	-	-	-	2,678	-	68	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	7,617	1,548	403	-	-	-	6,072	-	418	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	1,000	-	-	-	-	-	1,426	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	75	-	281	-	-	-	7	-	281	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	68	1	28	0	-	-	23	1	20	0	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	32	-	3	-	-	-	3	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	32	-	3	-	-	3	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	19	0	-	-	-	-	5	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	17	1	25	0	-	-	15	1	19	0	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	1	0	0	-	-	-	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	17	1	25	0	-	-	15	0	19	0	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	55	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	229	-	-	-	-	-	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1	0	57,598	1,550	2,292	0	3	0	10,185	1	510	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **								RWA (as of 31/12/2012) **								Value adjustments and provisions (as of 31/12/2012) **							
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Netherlands	Central banks and central governments	-	-	3,559	-	-	-	-	-	364	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	7,994	-	309	-	-	-	1,242	-	66	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	10,255	1,073	664	443	-	-	10,720	-	646	665	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	380	-	-	-	-	-	607	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	66	1	39	-	-	-	22	-	39	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	25	1	68	0	-	-	5	0	50	0	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	15	0	60	0	-	-	1	0	45	0	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	15	0	60	0	-	-	1	0	45	0	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	8	0	-	-	-	-	2	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	2	0	8	-	-	-	2	0	6													

Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		-	-	855	-	-	-	-	-	93	-	-	-	-	-	-	-	-	-
	Institutions		-	-	8,031	-	2,443	-	-	-	2,671	-	489	-	-	-	-	-	-	-
	Corporates		-	-	9,885	132	181	1	-	-	7,062	-	119	1	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	1,004	-	-	-	-	-	788	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	28	-	8	-	-	-	23	-	8	-	-	-	-	-	-	-
	Retail		-	-	112	6	21	0	-	-	29	4	14	0	-	-	-	-	-	-
	Retail - Secured on real estate property	70.0%	-	-	46	1	7	-	-	-	6	1	3	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	46	1	7	-	-	-	6	1	3	-	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	53	1	-	-	-	-	14	1	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	12	3	14	0	-	-	10	2	11	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	4	2	0	-	-	-	3	1	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	8	1	14	0	-	-	7	1	11	0	-	-	-	-	-	-
	Equity		146	-	-	-	-	-	-	-	478	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	525	-	-	-	-	-	56	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	9	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-
	TOTAL		146	0	19,418	137	2,646	1	478	0	9,914	4	622	1	0	-	0	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	2	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments		-	-	56	-	-	-	-	-	83	-	-	-	-	-	-	-	-	-
	Institutions		-	-	2,491	-	51	-	-	-	920	-	10	-	-	-	-	-	-	-
	Corporates		-	-	10,722	884	213	-	-	-	8,182	-	213	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	1,886	116	77	-	-	-	1,626	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail		-	-	71	5	368	2	-	-	20	3	151	2	-	-	-	-	-	-
	Retail - Secured on real estate property	62.0%	-	-	24	1	359	2	-	-	3	1	144	2	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	24	1	359	2	-	-	3	1	144	2	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	40	2	-	-	-	-	11	1	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	7	2	9	0	-	-	6	1	7	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	3	1	0	0	-	-	2	0	0	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	5	1	9	0	-	-	4	1	7	0	-	-	-	-	-	-
	Equity		40	-	-	-	-	-	-	-	117	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	154	-	-	-	-	-	338	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	65	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-
	TOTAL		40	0	13,559	889	632	2	117	0	9,562	3	374	2	0	-	0	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	5	-	-	-	-	-	56	-	-	-	-	-	-	-	-	-

Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Cayman Islands	Central banks and central governments																				
	Institutions					5									2						
	Corporates					8,491	101	297						2,611		267					
	Corporates - Of Which: Specialised Lending					83								88							
	Corporates - Of Which: SME					37								29							
	Retail					2	0	11						0	0	8					
	Retail - Secured on real estate property	0.0%				2	0	6						0	0	4					
	Retail - Secured on real estate property - Of Which: SME	0.0%				-	-	-						-	-	-					
	Retail - Secured on real estate property - Of Which: non-SME	0.0%				2	0	6						0	0	4					
	Retail - Qualifying Revolving					1	0	-						0	0	-					
	Retail - Other Retail					0		5						0	-	4					
	Retail - Other Retail - Of Which: SME					0		0						0	-	-					
	Retail - Other Retail - Of Which: non-SME					0		5						0	-	4					
	Equity	10				-	-	-					24		-	-					
	Securitisation					4,186	5	-						843	11	-					
	Other non-credit obligation assets					-	-	-					-	-	-						
	TOTAL		10	0	12,683	106	309	0	24	0	3,456	11	276	0	0	-	0	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *					166		-						2,071		-					

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central banks and central governments					773		1,071			81										
	Institutions					4,530		469			1,000		106								
	Corporates					3,472	10	433			811		348								
	Corporates - Of Which: Specialised Lending					124		-			96		-								
	Corporates - Of Which: SME					6		-			8		-								
	Retail					53	0	390	0		7	0	175								
	Retail - Secured on real estate property	0.0%				40		348			3		144								
	Retail - Secured on real estate property - Of Which: SME	0.0%				-	-	1	-		-	-	0								
	Retail - Secured on real estate property - Of Which: non-SME	0.0%				40		347			3		144								
	Retail - Qualifying Revolving					12	0	-			3	0	-								
	Retail - Other Retail					1	0	41	0		1	0	31								
	Retail - Other Retail - Of Which: SME					1	0	2			1	0	1								
	Retail - Other Retail - Of Which: non-SME					1	0	40	0		1	0	30								
	Equity	52				-	-	-			92		-	-							
	Securitisation					-	-	-			-	-	-								
	Other non-credit obligation assets					16		-			3		-								
	TOTAL		52	0	8,844	10	2,363	0	92	0	1,902	0	630	0	0	-	0	0	-	0	-
	Securitisation and re-securitisations positions deducted from capital *					-	-	-			-	-	-								

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Channel Islands	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		-	-	26	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-
	Corporates		-	-	5,825	430	1,577	2	-	-	4,444	-	1,567	3	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	1,421	1	-	-	-	-	2,169	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	684	145	109	-	-	-	563	-	109	-	-	-	-	-	-	-
	Retail		-	-	6	0	1,324	8	-	-	1	0	695	10	-	-	-	-	-	-
	Retail - Secured on real estate property	47.0%	-	-	4	-	868	4	-	-	0	-	355	4	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	4	-	868	4	-	-	0	-	355	4	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	1	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	1	0	456	5	-	-	0	0	340	7	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	0	-	348	2	-	-	0	-	262	2	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	0	0	108	3	-	-	0	0	78	5	-	-	-	-	-	-
	Equity	2	-	-	-	-	2	-	7	-	-	-	-	2	-	-	-	-	-	-
	Securitisation		-	-	507	-	-	-	-	-	58	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	9	-	1	-	-	-	9	-	1	-	-	-	-	-	-	-
	TOTAL		2	0	6,373	431	2,904	10	7	0	4,516	0	2,264	13	-	0	-	0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	64	-	-	-	-	-	804	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
ROYAL BANK OF SCOTLAND GROUP plc	Central banks and central governments		-	-	89,031	-	75,765	-	-	-	6,214	-	26	-			58		-	-
	Institutions		-	-	64,587	142	7,226	-	-	-	21,497	-	1,659	-			-		-	-
	Corporates		-	-	294,919	38,992	75,278	770	-	-	192,554	62	68,066	1,105			18,534		195	
	Corporates - Of Which: Specialised Lending		-	-	35,866	4,602	4,875	73	-	-	37,473	-	4,857	93			-		0	
	Corporates - Of Which: SME		-	-	46,472	9,797	8,390	78	-	-	27,760	-	8,320	117			605		-	
	Retail		-	-	188,264	12,853	56,763	934	-	-	53,935	8,362	31,494	1,100			6,058		181	
	Retail - Secured on real estate property	72.4%	-	-	141,534	7,345	38,094	681	-	-	31,028	5,718	17,888	752			2,086		95	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	71	5	-	-	-	-	46	5			-		1	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	141,534	7,345	38,023	676	-	-	31,028	5,718	17,842	746			2,086		95	
	Retail - Qualifying Revolving		-	-	29,101	1,159	1,483	16	-	-	9,707	534	1,112	24			830		12	
	Retail - Other Retail		-	-	17,629	4,350	17,187	237	-	-	13,200	2,110	12,494	325			3,142		73	
	Retail - Other Retail - Of Which: SME		-	-	11,895	2,263	2,711	67	-	-	7,504	1,051	2,030	100			1,534		2	
	Retail - Other Retail - Of Which: non-SME		-	-	5,733	2,086	14,476	170	-	-	5,697	1,059	10,464	225			1,608		71	
	Equity		897	26	220	-	1,017	0	3,015	-	698	-	347	0			-		-	
	Securitisation		-	-	32,201	61	549	-	-	-	6,856	18	257	-			17		-	
	Other non-credit obligation assets		-	-	10,466	9	15,626	-	-	-	7,612	8	10,324	-			-		-	
	TOTAL		897	26	679,689	52,058	232,225	1,704	3,015	0	289,367	8,451	112,174	2,206	0	0	24,667	-	376	
Securitisation and re-securitisations positions deducted from capital *			-	-	715	-	290	-	-	-	8,939	-	3,631	-			-		-	

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments		-	-	922	-	64,134	-	-	-	142	-	7	-			-		-	-
	Institutions		-	-	8,476	0	48	-	-	-	2,496	-	10	-			-		-	-
	Corporates		-	-	131,002	15,365	8,429	123	-	-	93,347	40	7,713	159			443		34	
	Corporates - Of Which: Specialised Lending		-	-	19,549	3,358	-	-	-	-	22,147	-	-	-			-		-	
	Corporates - Of Which: SME		-	-	41,703	5,678	388	12	-	-	22,206	-	386	18			-		-	
	Retail		-	-	168,868	7,963	13,867	296	-	-	35,300	5,276	7,469	344			258		71	
	Retail - Secured on real estate property	65.0%	-	-	124,150	3,120	9,156	208	-	-	14,122	3,279	3,945	216			69		14	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	57	5	-	-	-	-	38	5			-		1	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	124,150	3,120	9,099	203	-	-	14,122	3,279	3,908	211			69		13	
	Retail - Qualifying Revolving		-	-	28,197	1,106	-	-	-	-	9,185	518	-	-			187		-	
	Retail - Other Retail		-	-	16,521	3,737	4,711	87	-	-	11,993	1,479	3,524	128			2		57	
	Retail - Other Retail - Of Which: SME		-	-	11,027	1,795	2,078	55	-	-	6,551	454	1,554	82			-		1	
	Retail - Other Retail - Of Which: non-SME		-	-	5,494	1,942	2,633	32	-	-	5,442	1,025	1,970	46			2		56	
	Equity		485	8	-	-	49	-	1,627	-	-	-	-	49	-		-	-	-	
	Securitisation		-	-	10,013	-	-	-	-	-	3,725	-	-	-			10		-	

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **								Value adjustments and provisions (as of 30/06/2013) **									
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
U.S.	Central banks and central governments			-	-	41,613	-	8,318	-	-	-	1,548	-	3	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions			-	-	8,714	-	747	-	-	-	2,579	-	252	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates			-	-	35,916	515	49,511	408	-	-	17,178	-	43,725	590	-	-	-	-	-	-	147	-	14	-	-	
	Corporates - Of Which: Specialised Lending			-	-	1,722	265	4,350	73	-	-	1,516	-	4,333	93	-	-	-	-	-	-	-	0	-	-	-	
	Corporates - Of Which: SME			-	-	266	1	28	-	-	-	68	-	28	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail			-	-	182	8	36,706	481	-	-	28	7	20,673	542	-	-	-	-	-	-	-	-	104	-	-	
	Retail - Secured on real estate property	73.0%		-	-	122	4	24,631	430	-	-	11	5	12,012	492	-	-	-	-	-	-	-	-	80	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-	-	122	4	24,631	430	-	-	11	5	12,012	492	-	-	-	-	-	-	-	-	80	-	-	
	Retail - Qualifying Revolving			-	-	52	1	1,483	16	-	-	10	1	1,112	24	-	-	-	-	-	-	-	-	12	-	-	
	Retail - Other Retail			-	-	8	3	10,592	35	-	-	7	2	7,549	26	-	-	-	-	-	-	-	-	11	-	-	
	Retail - Other Retail - Of Which: SME			-	-	4	1	0	-	-	-	3	1	0	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME			-	-	4	2	10,592	35	-	-	4	1	7,549	26	-	-	-	-	-	-	-	-	11	-	-	
	Equity			60	-	-	-	937	0	194	-	-	-	-	267	0	-	-	-	-	-	-	-	-	-	-	-
	Securitisation			-	-	5,322	-	549	-	-	-	634	-	257	-	-	-	-	-	-	-	-	3	-	-	-	
	Other non-credit obligation assets			-	-	-	-	-	3,620	-	-	-	-	-	2,697	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL			60	0	91,746	523	100,388	889	194	0	21,968	7	67,874	1,133	-	0	-	-	150	-	117	-	-	-	-	-
	Securitisation and re-securitisations positions deducted from capital *			-	-	76	-	290	-	-	-	948	-	3,631	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **								Value adjustments and provisions (as of 30/06/2013) **								
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central banks and central governments			-	-	797	-	-	-	-	-	366	-	-	-	-	-	-	-	-	-	0	-	-	-	-
	Institutions			-	-	1,152	-	17	-	-	-	610	-	9	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates			-	-	9,022	14,304	989	167	-	-	10,545	23	953	251	-	-	-	-	-	-	7	-	-	-	-
	Corporates - Of Which: Specialised Lending			-	-	548	62	35	-	-	-	424	-	35	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME			-	-	2,523	3,955	146	66	-	-	4,066	-	146	99	-	-	-	-	-	-	-	-	-	-	-
	Retail			-	-	18,127	4,834	208	34	-	-	18,399	3,046	146	48	-	-	-	-	-	-	-	1	-	-	-
	Retail - Secured on real estate property	100.0%		-	-	16,623	4,200	31	4	-	-	16,834	2,413	13	4	-	-	-	-	-	-	-	1	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-	-	16,623	4,20																			

Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments		-	-	28,330	-	-	-	-	-	1,051	-	-	-	-	-	1	-	-	
	Institutions		-	-	5,799	-	931	-	-	-	2,325	-	81	-	-	-	-	-	-	
	Corporates		-	-	6,349	1,397	835	-	-	-	3,965	-	812	-	-	-	8	-	-	
	Corporates - Of Which: Specialised Lending		-	-	870	-	-	-	-	-	826	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME		-	-	55	-	768	-	-	-	35	-	768	-	-	-	-	-	-	
	Retail		-	-	64	1	24	0	-	-	20	1	17	0	-	-	-	-	-	
	Retail - Secured on real estate property	0.0%	-	-	31	-	2	-	-	-	3	-	1	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	31	-	2	-	-	-	3	-	1	-	-	-	-	-	-	
	Retail - Qualifying Revolving		-	-	17	0	-	-	-	-	4	0	-	-	-	-	-	-	-	
	Retail - Other Retail		-	-	16	1	21	0	-	-	14	0	16	0	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME		-	-	1	0	0	-	-	-	0	0	0	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	15	1	21	0	-	-	13	0	16	0	-	-	-	-	-	
	Equity		-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation		-	-	149	-	-	-	-	-	18	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets		-	-	247	-	-	-	-	-	82	-	-	-	-	-	-	-	-	
	TOTAL		1	0	40,938	1,398	1,791	0	3	0	7,460	1	911	0	0	0	9	-	0	
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Netherlands	Central banks and central governments		-	-	4,068	-	-	-	-	-	295	-	-	-	-	-	3	-	-	
	Institutions		-	-	7,710	-	111	-	-	-	1,268	-	27	-	-	-	-	-	-	-
	Corporates		-	-	9,871	1,325	475	27	-	-	8,337	-	466	41	-	-	16	-	-	
	Corporates - Of Which: Specialised Lending		-	-	359	251	-	-	-	-	617	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME		-	-	52	1	35	-	-	-	24	-	35	-	-	-	-	-	-	
	Retail		-	-	24	1	65	0	-	-	5	1	26	0	-	-	-	-	-	
	Retail - Secured on real estate property	0.0%	-	-	15	1	58	0	-	-	1	1	21	0	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	15	1	58	0	-	-	1	1	21	0	-	-	-	-	-	
	Retail - Qualifying Revolving		-	-	7	0	-	-	-	-	2	0	-	-	-	-	-	-	-	
	Retail - Other Retail		-	-	2	0	7	-	-	-	2	0	5	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME		-	-	1	0	0	-	-	-	0	0	0	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	1	0	7	-	-	-	1	0	5	-	-	-	-	-	-	
	Equity		-	-	220	-	-	-	-	-	698	-	-	-	-	-	-	-	-	
	Securitisation		-	-	8,694	6	-	-	-	-	1,072	10	-	-	-	-	3	-	-	
	Other non-credit obligation assets		-	-	55	-	1,972	-	-	-	52	-	1,266	-	-	-	-	-	-	
	TOTAL		0	0	30,642	1,333	2,622	28	0	0	11,727	11	1,785	41	0	0	22	-	0	
	Securitisation and re-securitisations positions deducted from capital *																			

Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments		-	-	438	-	-	-	-	-	53	-	-	-	-	-	-	-	-	-
	Institutions		-	-	7,657	-	2,908	-	-	-	2,436	-	582	-	-	-	-	-	-	-
	Corporates		-	-	8,781	255	114	1	-	-	4,266	-	114	1	-	-	-	-	64	-
	Corporates - Of Which: Specialised Lending		-	-	841	-	-	-	-	-	746	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	20	0	35	-	-	-	28	-	35	-	-	-	-	-	-	-
	Retail		-	-	106	5	21	0	-	-	24	3	13	0	-	-	-	-	-	-
	Retail - Secured on real estate property	70.0%	-	-	46	1	7	-	-	-	4	1	3	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	46	1	7	-	-	-	4	1	3	-	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	50	1	-	-	-	-	12	1	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	11	3	14	0	-	-	8	1	10	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	4	2	0	-	-	-	2	1	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	7	1	14	0	-	-	6	0	10	0	-	-	-	-	-	-
	Equity		175	-	-	-	-	-	-	-	512	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	456	-	-	-	-	-	58	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	9	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	TOTAL		175	0	17,448	260	3,043	1	512	0	6,840	3	709	1	0	-	0	64	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments		-	-	10	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	Institutions		-	-	2,383	-	53	-	-	-	783	-	11	-	-	-	-	-	-	-
	Corporates		-	-	10,017	838	104	-	-	-	6,747	-	104	-	-	-	-	-	110	-
	Corporates - Of Which: Specialised Lending		-	-	1,861	117	77	-	-	-	1,631	-	77	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail		-	-	68	5	341	7	-	-	18	3	143	7	-	-	-	-	-	-
	Retail - Secured on real estate property	61.0%	-	-	24	2	334	7	-	-	2	2	137	7	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	24	2	334	7	-	-	2	2	137	7	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	37	1	-	-	-	-	10	1	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	7	2	8	0	-	-	5	1	6	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	3	1	0	0	-	-	2	0	0	0	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	4	1	7	0	-	-	3	0	5	0	-	-	-	-	-	-
	Equity		31	-	-	-	-	-	-	-	225	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	104	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	76	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-
	TOTAL		31	0	12,657	844	499	7	225	0	7,604	3	258	7	0	-	0	110	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	0	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-

Notes and definitions

Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Cayman Islands	Central banks and central governments																			
	Institutions					5									2					
	Corporates					7,726	64	392						1,982		378				23
	Corporates - Of Which: Specialised Lending					76								80						
	Corporates - Of Which: SME					94								78						
	Retail					2	0	11						0	0	8				
	Retail - Secured on real estate property	0.0%				1	0	8						0	0	6				
	Retail - Secured on real estate property - Of Which: SME	0.0%				-	-	-						-	-	-				
	Retail - Secured on real estate property - Of Which: non-SME	0.0%				1	0	8						0	0	6				
	Retail - Qualifying Revolving					1	0	-						0	0	-				
	Retail - Other Retail					0		3						0	-	2				
	Retail - Other Retail - Of Which: SME					0		0						0	-	0				
	Retail - Other Retail - Of Which: non-SME					0		3						0	-	2				
	Equity	43				-		21			114		-	-		21				
	Securitisation					2,516	4	-						549	8	-				1
	Other non-credit obligation assets					-	-	-						-	-	-				
	TOTAL		43	0	10,249	68	423	0	114	0	2,533	8	407	0	0	-	0	23	-	0
	Securitisation and re-securitisations positions deducted from capital *					134		-						1,676		-				

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Switzerland	Central banks and central governments					855		1,060			15									
	Institutions					3,548		429			760		89							
	Corporates					3,688	11	253			1,025		150							
	Corporates - Of Which: Specialised Lending					120		-			92		-							
	Corporates - Of Which: SME					-	-	-			-	-	-							
	Retail					48	1	413			7	0	189							
	Retail - Secured on real estate property	0.0%				36	0	353			4	0	145							
	Retail - Secured on real estate property - Of Which: SME	0.0%				-	-	1			-	-	0							
	Retail - Secured on real estate property - Of Which: non-SME	0.0%				36	0	353			4	0	144							
	Retail - Qualifying Revolving					11	0	-			3	0	-							
	Retail - Other Retail					1	0	59			1	0	45							
	Retail - Other Retail - Of Which: SME					0	0	1			0	0	1							
	Retail - Other Retail - Of Which: non-SME					1	0	58			1	0	43							
	Equity	20				-	-	-			56		-		-					
	Securitisation					15		-			3		-							
	Other non-credit obligation assets					-	-	-			-	-	-							
	TOTAL		20	0	8,153	12	2,156	0	56	0	1,810	0	428	0	0	0	0	0	0	0
	Securitisation and re-securitisations positions deducted from capital *					-	-	-			-	-	-							

Notes and definitions

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Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Channel Islands	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		-	-	12	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-
	Corporates		-	-	5,319	406	1,090	2	-	-	4,277	-	1,080	3	-	-	-	-	47	-
	Corporates - Of Which: Specialised Lending		-	-	1,655	3	-	-	-	-	2,067	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	531	74	0	-	-	-	495	-	0	-	-	-	-	-	-	-
	Retail		-	-	5	0	1,271	9	-	-	1	0	690	10	-	-	-	-	-	-
	Retail - Secured on real estate property	46.0%	-	-	3	-	814	6	-	-	0	-	348	6	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	3	-	814	6	-	-	0	-	348	6	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	1	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	1	0	457	3	-	-	0	0	342	4	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	0	-	365	1	-	-	0	-	274	1	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	0	0	92	2	-	-	0	0	68	3	-	-	-	-	-	-
	Equity		1	-	-	-	2	-	5	-	-	-	-	2	-	-	-	-	-	-
	Securitisation		-	-	652	-	-	-	-	-	60	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	6	-	1	-	-	-	6	-	1	-	-	-	-	-	-	-
	TOTAL		1	0	5,994	407	2,363	11	5	0	4,346	0	1,772	13	-	0	-	47	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	71	-	-	-	-	-	890	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

GB088
ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	41,176	33,817
Trading Book (excl. correlation trading)	4,283	4,038
Correlation Trading Portfolio	0	0
Total	45,459	37,855

Explanatory footnotes

4. MARKET RISK

GB088
ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	6,273	45,329	5,428	38,888
TDI - General risk	1,190	0	1,400	0
TDI - Specific risk	2,696	0	1,555	0
Equities	414	0	70	0
Equities - General risk	20	0	2	0
Equities - Specific risk	394	0	68	0
Foreign exchange risk	187	0	286	0
Commodities risk	27	0	26	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Austria	0	0	0	0	0	0	-0
[3M - 1Y]		50	0	50	1	0	49	1
[1Y - 2Y]		20	0	4	0	0	4	1
[2Y - 3Y]		30	14	14	0	0	0	-4
[3Y - 5Y]		86	0	86	0	0	86	-7
[5Y - 10Y]		158	0	0	0	0	0	7
[10Y - more]		374	0	365	365	0	0	0
Total		718	14	519	366	0	139	424
[0 - 3M]	Belgium	34	0	34	0	0	34	-0
[3M - 1Y]		622	0	597	0	0	597	1
[1Y - 2Y]		69	0	69	0	0	69	0
[2Y - 3Y]		7	0	0	0	0	0	1
[3Y - 5Y]		434	0	358	205	0	153	125
[5Y - 10Y]		637	0	364	364	0	0	-5
[10Y - more]		757	0	592	437	0	154	0
Total		2,560	0	2,014	1,006	0	1,007	125
[0 - 3M]	Bulgaria	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0
[3Y - 5Y]		0	0	0	0	0	0	-1
[5Y - 10Y]		0	0	0	0	0	0	-1
[10Y - more]		0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	0	0	2	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	-0
[10Y - more]		0	0	0	0	0	0	0
Total		3	0	3	0	0	3	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0
[3M - 1Y]		12	0	12	0	0	12	-0
[1Y - 2Y]		2	0	1	0	0	1	0
[2Y - 3Y]		9	0	9	9	0	84	1
[3Y - 5Y]		125	0	125	124	0	1	0
[5Y - 10Y]		91	0	89	71	0	18	0
[10Y - more]		0	0	0	0	0	0	0
Total		239	0	236	204	0	32	87
[0 - 3M]	Denmark	0	0	0	0	0	0	0
[3M - 1Y]		135	0	135	0	0	135	81
[1Y - 2Y]		2	0	2	0	0	2	0
[2Y - 3Y]		0	0	0	0	0	0	-1
[3Y - 5Y]		0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	1
[10Y - more]		0	0	0	0	0	0	0
Total		137	0	137	0	0	137	81
[0 - 3M]	Estonia	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0
[3M - 1Y]		34	0	34	0	0	34	0
[1Y - 2Y]		62	0	62	0	0	62	1
[2Y - 3Y]		350	0	350	0	0	350	-0
[3Y - 5Y]		46	2	38	2	0	33	290
[5Y - 10Y]		153	14	141	0	0	127	-0
[10Y - more]		344	125	344	0	0	219	1
Total		989	141	970	2	0	825	460

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	France	142	0	105	0	0	105	0
[3M - 1Y]		4,546	0	4,414	50	0	4,363	1
[1Y - 2Y]		125	0	85	54	0	31	5
[2Y - 3Y]		33	0	0	0	0	0	-1
[3Y - 5Y]		817	32	525	23	0	469	310
[5Y - 10Y]		784	70	252	183	0	0	-6
[10Y - more]		1,165	503	846	343	0	0	4
Total		7,612	605	6,227	653	0	4,968	316
[0 - 3M]	Germany	251	0	78	78	0	0	0
[3M - 1Y]		3,463	0	3,459	0	0	3,459	1
[1Y - 2Y]		1,472	0	1,269	705	0	565	25
[2Y - 3Y]		234	0	94	94	0	0	-1
[3Y - 5Y]		4,697	0	4,585	4,275	0	310	621
[5Y - 10Y]		5,199	0	5,055	4,452	0	603	0
[10Y - more]		826	0	325	325	0	0	-2
Total		16,142	0	14,865	9,929	0	4,937	654
[0 - 3M]	Greece	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		10	0	10	0	0	10	0
[3Y - 5Y]		0	0	0	0	0	0	21
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0
Total		11	0	11	0	0	11	21
[0 - 3M]	Hungary	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	2
[1Y - 2Y]		2	0	2	0	0	2	0
[2Y - 3Y]		1	0	0	0	0	0	1
[3Y - 5Y]		15	0	0	0	0	0	1
[5Y - 10Y]		7	0	5	0	0	5	4
[10Y - more]		0	0	0	0	0	0	0
Total		25	0	7	0	0	7	9

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Iceland	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0
[0 - 3M]	Ireland	39	1	39	0	38	0	-0
[3M - 1Y]		6	0	6	0	6	2	-0
[1Y - 2Y]		9	2	9	0	6	0	-4
[2Y - 3Y]		7	7	7	0	0	0	-2
[3Y - 5Y]		13	13	13	0	0	0	4
[5Y - 10Y]		181	16	172	156	0	0	2
[10Y - more]		50	13	50	0	37	0	0
Total		305	52	296	156	0	87	2
[0 - 3M]	Italy	0	0	0	0	0	0	-0
[3M - 1Y]		796	0	629	0	629	0	0
[1Y - 2Y]		499	0	0	0	0	0	1
[2Y - 3Y]		725	0	350	0	350	0	-68
[3Y - 5Y]		627	0	152	107	0	45	-9
[5Y - 10Y]		912	11	554	292	0	262	27
[10Y - more]		348	0	102	102	0	0	4
Total		3,907	11	1,787	500	0	1,286	98
[0 - 3M]	Latvia	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	2
[2Y - 3Y]		0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	-2
[5Y - 10Y]		6	0	6	0	6	0	-2
[10Y - more]		0	0	0	0	0	0	0
Total		6	0	6	0	0	6	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB088

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	-0
[3Y - 5Y]		6	0	6	0	0	0	1
[5Y - 10Y]		2	0	0	0	0	0	1
[10Y - more]		0	0	0	0	0	0	0
Total		8	0	6	0	0	6	2
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		20	20	20	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		20	20	20	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Netherlands	16	9	9	0	0	0	-0
[3M - 1Y]		105	0	102	0	0	102	0
[1Y - 2Y]		462	0	462	0	0	462	0
[2Y - 3Y]		349	0	346	216	0	130	-1
[3Y - 5Y]		99	0	0	0	0	0	1
[5Y - 10Y]		1,356	0	921	795	0	126	-2
[10Y - more]		434	0	273	273	0	0	0
Total		2,821	9	2,113	1,284	0	820	44
								-2
[0 - 3M]	Norway	0	0	0	0	0	0	0
[3M - 1Y]		4	0	1	0	0	1	-0
[1Y - 2Y]		0	0	0	0	0	0	1
[2Y - 3Y]		0	0	0	0	0	0	-1
[3Y - 5Y]		1	0	1	0	0	1	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		5	0	2	0	0	2	0
[0 - 3M]	Poland	294	0	294	294	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	5
[1Y - 2Y]		1	0	0	0	0	0	0
[2Y - 3Y]		12	0	7	0	0	7	-1
[3Y - 5Y]		13	0	11	0	0	11	0
[5Y - 10Y]		47	0	34	0	0	34	-2
[10Y - more]		0	0	0	0	0	0	0
Total		367	0	346	294	0	52	2
[0 - 3M]	Portugal	0	0	0	0	0	0	0
[3M - 1Y]		10	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		2	0	2	0	0	2	10
[3Y - 5Y]		17	0	17	10	0	7	2
[5Y - 10Y]		60	0	56	53	0	4	21
[10Y - more]		33	0	33	26	0	7	0
Total		122	0	108	89	0	20	33

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Romania	145	0	145	130	0	15	0
[3M - 1Y]		91	0	91	64	0	27	0
[1Y - 2Y]		114	3	114	50	0	61	0
[2Y - 3Y]		33	0	33	10	0	23	0
[3Y - 5Y]		2	0	2	0	0	2	0
[5Y - 10Y]		25	22	25	0	0	4	0
[10Y - more]		0	0	0	0	0	0	0
Total		410	25	410	254	0	132	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		4	0	4	0	0	4	0
[3Y - 5Y]		23	0	23	23	0	0	16
[5Y - 10Y]		1	0	0	0	0	0	1
[10Y - more]		0	0	0	0	0	0	0
Total		28	0	27	23	0	4	16
[0 - 3M]	Slovenia	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	-1
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-1
[0 - 3M]	Spain	172	0	170	0	0	170	0
[3M - 1Y]		284	0	200	0	0	200	0
[1Y - 2Y]		94	0	22	0	0	22	0
[2Y - 3Y]		105	0	66	0	0	66	0
[3Y - 5Y]		100	0	45	45	0	0	22
[5Y - 10Y]		194	0	94	0	0	94	0
[10Y - more]		59	0	0	0	0	0	0
Total		1,008	0	597	45	0	552	4

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Sweden	132	131	132	0	0	1	0
[3M - 1Y]		2	0	2	0	0	2	0
[1Y - 2Y]		81	0	66	0	0	66	10
[2Y - 3Y]		67	0	67	0	0	67	-1
[3Y - 5Y]		44	2	36	34	0	0	65
[5Y - 10Y]		226	50	187	0	0	137	0
[10Y - more]		175	175	175	0	0	0	-4
Total		727	358	665	34	0	273	75
[0 - 3M]	United Kingdom	491	269	491	0	0	222	0
[3M - 1Y]		906	25	859	0	0	828	3
[1Y - 2Y]		256	19	22	0	0	4	3
[2Y - 3Y]		167	7	7	0	0	0	0
[3Y - 5Y]		2,601	24	2,592	1,910	0	658	0
[5Y - 10Y]		7,087	121	7,028	5,030	0	1,877	0
[10Y - more]		9,990	1,860	8,765	2,801	0	4,104	0
Total		21,498	2,325	19,764	9,741	0	7,693	6
[0 - 3M]		353	0	353	353	0	0	0
[3M - 1Y]		39	0	39	39	0	0	0
[1Y - 2Y]	Australia	0	0	0	0	0	0	-0
[2Y - 3Y]		6	0	6	0	0	6	1
[3Y - 5Y]		798	798	798	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	-0
[10Y - more]		54	51	54	0	0	2	0
Total		1,250	849	1,250	392	0	8	15
[0 - 3M]	Canada	0	0	0	0	0	0	0
[3M - 1Y]		350	0	350	0	0	350	7
[1Y - 2Y]		180	0	85	0	0	85	0
[2Y - 3Y]		48	0	0	0	0	0	0
[3Y - 5Y]		274	0	274	49	0	225	33
[5Y - 10Y]		17	0	5	5	0	0	0
[10Y - more]		38	0	20	0	0	20	0
Total		907	0	734	54	0	680	40

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Hong Kong	464	0	464	464	0	0	-0
[3M - 1Y]		2	0	2	2	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		466	0	466	466	0	0	0
[0 - 3M]	Japan	6,360	0	6,360	1,206	0	5,154	0
[3M - 1Y]		626	0	626	446	0	180	0
[1Y - 2Y]		294	0	265	21	0	244	3
[2Y - 3Y]		113	0	93	0	0	93	0
[3Y - 5Y]		696	0	44	0	0	44	61
[5Y - 10Y]		1,171	0	194	0	0	194	0
[10Y - more]		1,235	0	71	0	0	71	0
Total		10,495	0	7,653	1,673	0	5,980	64
[0 - 3M]	U.S.	401	67	67	0	0	0	-0
[3M - 1Y]		3,318	4	2,861	0	0	2,856	0
[1Y - 2Y]		7,675	27	6,070	2,681	0	3,362	0
[2Y - 3Y]		1,688	42	638	597	0	0	0
[3Y - 5Y]		12,925	38	9,179	9,141	0	0	-0
[5Y - 10Y]		10,806	15	6,754	6,553	0	185	0
[10Y - more]		1,430	54	391	66	0	271	0
Total		38,243	247	25,960	19,038	0	6,674	1
[0 - 3M]	Switzerland	147	0	147	147	0	0	0
[3M - 1Y]		0	0	0	0	0	0	13
[1Y - 2Y]		135	0	135	135	0	0	1
[2Y - 3Y]		0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		282	0	282	282	0	0	13

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Other advanced economies non EEA	259	0	240	219	0	21	0
[3M - 1Y]		87	0	86	86	0	0	-1
[1Y - 2Y]		93	0	59	50	0	9	-3
[2Y - 3Y]		28	0	28	15	0	13	-0
[3Y - 5Y]		0	0	0	0	0	0	1
[5Y - 10Y]		9	0	9	0	0	9	9
[10Y - more]		184	0	136	0	0	136	0
Total		660	0	558	370	0	188	7
[0 - 3M]	Other Central and Eastern Europe countries non EEA	74	0	72	0	0	72	0
[3M - 1Y]		130	15	130	51	0	64	1
[1Y - 2Y]		20	0	20	15	0	5	-4
[2Y - 3Y]		34	24	34	2	0	7	3
[3Y - 5Y]		0	0	0	0	0	0	-4
[5Y - 10Y]		107	102	107	0	0	5	-3
[10Y - more]		0	0	0	0	0	0	0
Total		365	141	363	68	0	153	-6
[0 - 3M]	Middle East	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	-1
[3Y - 5Y]		0	0	0	0	0	0	-0
[5Y - 10Y]		0	0	0	0	0	0	-2
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-3
[0 - 3M]	Latin America and the Caribbean	70	0	70	0	0	70	-0
[3M - 1Y]		429	1	429	0	0	428	-0
[1Y - 2Y]		174	0	174	0	0	174	-0
[2Y - 3Y]		23	10	23	0	0	13	-1
[3Y - 5Y]		5	0	1	0	0	1	-0
[5Y - 10Y]		31	13	30	0	0	17	-2
[10Y - more]		20	0	20	0	0	20	0
Total		752	24	747	0	0	723	-3

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Africa	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	-1
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-1
[0 - 3M]	Others	71	21	71	45	0	5	0
[3M - 1Y]		437	13	437	423	0	1	853
[1Y - 2Y]		450	0	450	448	0	1	0
[2Y - 3Y]		191	1	186	180	1	4	15
[3Y - 5Y]		422	56	422	266	28	71	-9
[5Y - 10Y]		436	112	401	92	121	76	15
[10Y - more]		168	55	163	0	0	108	22
Total		2,175	258	2,130	1,454	150	266	871
TOTAL EEA 30		59,671	3,560	51,138	24,582	0	23,001	2,453
								13

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.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)		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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Austria	0	0	0	0	0	0	0
[3M - 1Y]		61	0	61	0	0	61	-0
[1Y - 2Y]		135	0	135	0	0	135	8
[2Y - 3Y]		13	13	13	0	0	0	1
[3Y - 5Y]		0	0	0	0	0	238	10
[5Y - 10Y]		373	0	0	0	0	0	-3
[10Y - more]		350	0	350	0	0	0	0
Total		932	13	559	350	0	196	16
[0 - 3M]	Belgium	3	0	0	0	0	0	0
[3M - 1Y]		372	0	346	0	0	346	-0
[1Y - 2Y]		2	0	2	0	0	2	7
[2Y - 3Y]		0	0	0	0	0	0	-5
[3Y - 5Y]		885	0	819	120	0	699	102
[5Y - 10Y]		21	0	0	0	0	0	-3
[10Y - more]		402	0	402	402	0	0	0
Total		1,685	0	1,569	522	0	1,047	8
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	-2
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-2
[0 - 3M]	Cyprus	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0
[10Y - more]		0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		8	0	8	8	0	0	0
[2Y - 3Y]		7	0	7	7	0	0	0
[3Y - 5Y]		56	0	56	56	0	0	-0
[5Y - 10Y]		75	0	71	69	0	2	0
[10Y - more]		0	0	0	0	0	0	0
Total		146	0	142	140	0	2	57
[0 - 3M]	Denmark	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		5	0	0	0	0	0	2
[2Y - 3Y]		0	0	0	0	0	0	-1
[3Y - 5Y]		0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	1
[10Y - more]		0	0	0	0	0	0	0
Total		5	0	0	0	0	0	3
[0 - 3M]	Estonia	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0
[0 - 3M]	Finland	36	0	36	36	0	0	0
[3M - 1Y]		1	1	1	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	2
[2Y - 3Y]		0	0	0	0	0	0	-1
[3Y - 5Y]		3	3	3	0	0	0	17
[5Y - 10Y]		280	5	122	0	0	117	0
[10Y - more]		100	100	100	0	0	0	0
Total		420	109	262	36	0	117	359
								10

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	France	134	0	131	0	0	131	0
[3M - 1Y]		2,213	0	1,998	148	0	1,850	3
[1Y - 2Y]		479	0	374	132	0	243	99
[2Y - 3Y]		127	0	127	26	0	101	0
[3Y - 5Y]		31	31	31	0	0	0	271
[5Y - 10Y]		2,250	74	2,250	114	0	2,061	0
[10Y - more]		727	474	727	335	0	0	0
Total		5,961	579	5,638	755	0	4,386	373
[0 - 3M]	Germany	12	0	0	0	0	0	0
[3M - 1Y]		1,421	0	1,349	41	0	1,308	32
[1Y - 2Y]		5,843	0	5,478	647	0	4,831	21
[2Y - 3Y]		1,471	0	1,048	784	0	264	4
[3Y - 5Y]		3,415	0	3,332	3,121	0	211	569
[5Y - 10Y]		3,962	0	3,067	3,067	0	0	0
[10Y - more]		236	0	236	236	0	0	0
Total		16,360	0	14,510	7,896	0	6,614	626
[0 - 3M]	Greece	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	9
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	9
[0 - 3M]	Hungary	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	-1
[1Y - 2Y]		0	0	0	0	0	0	2
[2Y - 3Y]		0	0	0	0	0	0	-2
[3Y - 5Y]		0	0	0	0	0	0	5
[5Y - 10Y]		3	0	3	0	0	3	0
[10Y - more]		0	0	0	0	0	0	0
Total		3	0	3	0	0	3	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Iceland	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0
[0 - 3M]	Ireland	40	1	11	0	0	10	0
[3M - 1Y]		1	1	1	0	0	0	-3
[1Y - 2Y]		2	2	2	0	0	0	2
[2Y - 3Y]		7	7	7	0	0	0	-17
[3Y - 5Y]		12	12	12	0	0	0	-30
[5Y - 10Y]		182	22	182	160	0	0	2
[10Y - more]		6	6	6	0	0	0	0
Total		250	51	221	160	0	10	-46
[0 - 3M]	Italy	737	0	337	0	0	337	0
[3M - 1Y]		1,342	0	707	0	0	707	-2
[1Y - 2Y]		169	0	0	0	0	0	-1
[2Y - 3Y]		141	0	124	0	0	124	-136
[3Y - 5Y]		380	0	301	108	0	192	-32
[5Y - 10Y]		1,591	0	845	290	0	554	-6
[10Y - more]		103	0	103	103	0	0	-28
Total		4,463	0	2,417	501	0	1,914	-205
[0 - 3M]	Latvia	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	1
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	1	-3
[5Y - 10Y]		5	0	1	0	0	1	-0
[10Y - more]		0	0	0	0	0	0	0
Total		6	0	2	0	0	2	-2

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	-0
[3Y - 5Y]		0	0	0	0	0	0	-0
[5Y - 10Y]		1	0	1	0	1	0	1
[10Y - more]		0	0	0	0	0	0	0
Total		1	0	1	0	1	0	1
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		15	15	15	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		15	15	15	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Netherlands	262	21	262	0	0	241	0
[3M - 1Y]		68	0	68	27	0	41	0
[1Y - 2Y]		414	0	414	42	0	372	0
[2Y - 3Y]		5	0	0	0	0	0	-0
[3Y - 5Y]		6	0	6	0	0	6	-4
[5Y - 10Y]		1,928	0	1,882	829	0	1,052	0
[10Y - more]		252	0	252	252	0	0	0
Total		2,935	21	2,884	1,150	0	1,712	38
								25
[0 - 3M]	Norway	1	0	1	0	0	1	0
[3M - 1Y]		1	0	1	0	0	1	-0
[1Y - 2Y]		1	0	1	0	0	1	2
[2Y - 3Y]		0	0	0	0	0	0	-1
[3Y - 5Y]		0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		3	0	3	0	0	3	1
								2
[0 - 3M]	Poland	0	0	0	0	0	0	0
[3M - 1Y]		5	0	5	5	0	0	1
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		5	0	5	0	0	5	0
[3Y - 5Y]		0	0	0	0	0	0	-2
[5Y - 10Y]		19	0	19	0	0	19	0
[10Y - more]		10	0	0	0	0	0	0
Total		39	0	29	5	0	24	0
								-2
[0 - 3M]	Portugal	0	0	0	0	0	0	-2
[3M - 1Y]		7	0	7	0	0	7	4
[1Y - 2Y]		0	0	0	0	0	0	7
[2Y - 3Y]		0	0	0	0	0	0	-17
[3Y - 5Y]		79	0	79	62	0	17	-3
[5Y - 10Y]		0	0	0	0	0	0	-27
[10Y - more]		31	0	30	28	0	2	0
Total		117	0	116	90	0	26	20
								-38

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Romania	6	0	6	0	6	0	-0
[3M - 1Y]		155	2	155	142	0	10	-1
[1Y - 2Y]		31	0	31	28	0	3	0
[2Y - 3Y]		36	0	36	26	0	10	-0
[3Y - 5Y]		0	0	0	0	0	0	2
[5Y - 10Y]		23	20	23	0	0	3	-1
[10Y - more]		0	0	0	0	0	0	0
Total		251	22	251	196	0	32	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	23	1
[5Y - 10Y]		9	0	9	0	0	9	-0
[10Y - more]		0	0	0	0	0	0	0
Total		9	0	9	0	0	9	23
[0 - 3M]	Slovenia	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	-1
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-1
[0 - 3M]	Spain	399	0	344	0	0	344	0
[3M - 1Y]		258	0	226	0	0	226	0
[1Y - 2Y]		422	0	426	0	0	426	0
[2Y - 3Y]		0	0	10	0	0	10	2
[3Y - 5Y]		79	0	51	51	0	0	-19
[5Y - 10Y]		28	0	14	0	0	14	15
[10Y - more]		23	0	23	0	0	23	-23
Total		1,209	0	1,094	51	0	1,043	10

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Sweden	52	0	52	0	52	0	0
[3M - 1Y]		286	81	286	0	205	1	13
[1Y - 2Y]		1	0	0	0	0	6	-4
[2Y - 3Y]		119	0	119	0	119	0	-1
[3Y - 5Y]		47	0	0	0	0	37	0
[5Y - 10Y]		60	23	23	0	0	0	2
[10Y - more]		147	147	147	0	0	0	0
Total		712	251	627	0	376	44	10
[0 - 3M]	United Kingdom	109	98	98	0	0	0	0
[3M - 1Y]		684	22	684	661	0	0	-0
[1Y - 2Y]		147	11	101	0	0	85	0
[2Y - 3Y]		487	11	405	367	0	27	-1
[3Y - 5Y]		1,912	101	1,893	1,776	0	16	0
[5Y - 10Y]		12,223	52	10,198	2,932	0	7,214	0
[10Y - more]		3,854	1,741	3,787	2,046	0	0	0
Total		19,416	2,036	17,166	7,782	0	7,342	2
[0 - 3M]	Australia	30	0	30	30	0	0	0
[3M - 1Y]		215	0	215	215	0	1	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		5	0	5	0	5	1	-0
[3Y - 5Y]		752	749	752	0	3	1	-0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		1,002	749	1,002	245	0	8	3
[0 - 3M]	Canada	48	0	48	19	0	29	0
[3M - 1Y]		139	0	139	0	0	139	7
[1Y - 2Y]		1	0	1	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		1	0	0	0	0	0	0
[5Y - 10Y]		55	0	5	0	5	0	0
[10Y - more]		50	0	48	0	48	0	0
Total		294	0	241	19	0	222	7

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Hong Kong	477	0	477	477	0	0	0
[3M - 1Y]		2	0	2	2	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		479	0	479	479	0	0	-0
[0 - 3M]	Japan	861	0	861	8	0	853	0
[3M - 1Y]		495	0	483	26	0	457	0
[1Y - 2Y]		491	0	491	171	0	320	-26
[2Y - 3Y]		429	0	386	0	0	386	-0
[3Y - 5Y]		999	0	157	0	0	157	-16
[5Y - 10Y]		791	0	0	0	0	0	0
[10Y - more]		1,559	0	42	0	0	42	0
Total		5,625	0	2,420	205	0	2,215	42
[0 - 3M]	U.S.	309	8	29	21	0	0	-152
[3M - 1Y]		2,950	8	1,916	1,158	0	750	-0
[1Y - 2Y]		4,507	15	3,650	1,905	0	1,730	-0
[2Y - 3Y]		4,153	229	3,005	2,776	0	0	-0
[3Y - 5Y]		8,119	28	6,063	5,288	0	747	-4
[5Y - 10Y]		5,040	49	3,948	3,356	0	542	-0
[10Y - more]		1,989	415	415	0	0	0	0
Total		27,067	752	19,026	14,504	0	3,769	3
[0 - 3M]	Switzerland	162	0	162	0	0	162	0
[3M - 1Y]		126	0	126	126	0	0	1
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		19	0	19	19	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		307	0	307	145	0	162	1
								0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Other advanced economies non EEA	86	0	8	0	0	8	0
[3M - 1Y]		215	0	2	0	0	2	0
[1Y - 2Y]		44	0	5	0	0	5	0
[2Y - 3Y]		2	0	2	0	0	2	0
[3Y - 5Y]		22	0	14	0	0	14	0
[5Y - 10Y]		10	0	9	0	0	9	0
[10Y - more]		150	0	119	0	0	119	0
Total		529	0	159	0	0	159	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	31	1	31	5	0	26	0
[3M - 1Y]		69	5	69	56	0	8	0
[1Y - 2Y]		74	5	74	2	0	66	0
[2Y - 3Y]		14	14	14	0	0	0	0
[3Y - 5Y]		37	36	37	0	0	1	0
[5Y - 10Y]		61	58	61	0	0	2	0
[10Y - more]		1	0	0	0	0	0	0
Total		287	119	286	63	0	103	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	-2
[3Y - 5Y]		0	0	0	0	0	0	-2
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	45
[0 - 3M]	Latin America and the Caribbean	11	1	10	0	0	9	0
[3M - 1Y]		238	0	238	0	0	238	0
[1Y - 2Y]		121	0	121	0	0	121	0
[2Y - 3Y]		15	8	15	0	0	7	0
[3Y - 5Y]		1	0	1	0	0	1	0
[5Y - 10Y]		19	12	19	0	0	7	0
[10Y - more]		14	0	14	0	0	14	0
Total		419	21	418	0	0	397	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

GB088

ROYAL BANK OF SCOTLAND GROUP plc

(in million Euro)

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 (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Africa	0	0	0	0	0	0	-0
[3M - 1Y]		0	0	0	0	0	0	-0
[1Y - 2Y]		0	0	0	0	0	0	-0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	-0
[0 - 3M]	Others	103	20	103	79	0	3	0
[3M - 1Y]		482	5	482	461	0	14	1,073
[1Y - 2Y]		355	0	355	348	0	1	8
[2Y - 3Y]		117	4	117	98	1	14	9
[3Y - 5Y]		494	28	494	295	141	29	6
[5Y - 10Y]		197	72	196	28	0	96	44
[10Y - more]		60	53	53	0	0	0	-7
Total		1,808	182	1,800	1,309	142	157	1,096
TOTAL EEA 30		54,941	3,096	47,522	19,634	0	24,863	1,988
								-182

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.

Explanatory footnotes

6. RWA

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(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	454,709	415,211
RWA Securitisation and re-securitisations	11,741	9,610
RWA Other credit risk	442,968	405,601
RWA for market risk	52,230	44,698
RWA for operational risk	56,186	48,774
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	563,125	508,683

Explanatory footnotes