



## 2018 EU-wide Stress Test

<b>Bank Name</b>	The Royal Bank of Scotland Group Plc
<b>LEI Code</b>	2138005O9XJIN4JPN90
<b>Country Code</b>	UK

## 2018 EU-wide Stress Test: Summary

The Royal Bank of Scotland Group Plc

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	10,302		9,842	9,846	9,783	9,805	9,369	9,078
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	715		907	907	907	-1,650	680	680
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-630		-1,003	-630	-587	-7,664	-1,428	-1,297
<b>Profit or (-) loss for the year</b>	<b>1,594</b>		<b>3,163</b>	<b>3,440</b>	<b>3,427</b>	<b>-9,007</b>	<b>1,523</b>	<b>1,717</b>
Coverage ratio: non-performing exposure (%)	32.75%	31.63%	31.59%	31.22%	30.81%	38.39%	38.26%	38.04%
Common Equity Tier 1 capital	36,015	36,603	39,604	41,576	43,386	30,317	28,832	28,462
Total Risk exposure amount (all transitional adjustments included)	226,440	226,395	229,504	232,054	234,466	271,569	291,359	286,489
<b>Common Equity Tier 1 ratio, %</b>	<b>15.91%</b>	<b>16.17%</b>	<b>17.26%</b>	<b>17.92%</b>	<b>18.50%</b>	<b>11.16%</b>	<b>9.90%</b>	<b>9.93%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>15.91%</b>	<b>16.17%</b>	<b>17.22%</b>	<b>17.90%</b>	<b>18.50%</b>	<b>9.89%</b>	<b>9.48%</b>	<b>9.92%</b>
Tier 1 capital	44,577	45,164	48,165	50,137	51,947	38,878	37,394	37,023
Total leverage ratio exposures	765,368	766,097	766,097	766,097	766,097	766,097	766,097	766,097
<b>Leverage ratio, %</b>	<b>5.82%</b>	<b>5.90%</b>	<b>6.29%</b>	<b>6.54%</b>	<b>6.78%</b>	<b>5.07%</b>	<b>4.88%</b>	<b>4.83%</b>
<b>Fully loaded leverage ratio, %</b>	<b>5.30%</b>	<b>5.37%</b>	<b>5.75%</b>	<b>6.02%</b>	<b>6.26%</b>	<b>4.10%</b>	<b>4.20%</b>	<b>4.30%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			4,565	4,565	4,565	4,565	4,565	4,565
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
The Royal Bank of Scotland Group Plc	(min EUR, %)													
	Central banks and central governments	69,511	0	0	0	4,071	0	0	0	63,667	0	1	0	-
	Institutions	23,685	0	0	0	8,775	0	0	0	12,818	36	25	18	50.9%
	Corporates	148,345	2,538	26,970	1,484	64,796	11	19,528	0	157,193	4,248	1,665	1,435	33.8%
	Corporates - Of Which: Specialised Lending	52	65	26,970	1,484	50	0	19,528	0	25,381	1,582	325	287	18.1%
	Corporates - Of Which: SME	26,618	876	0	0	12,795	0	0	0	26,007	931	428	392	41.0%
	Retail	221,612	6,203	0	0	34,003	6,386	0	0	211,872	7,480	2,843	2,183	29.2%
	Retail - Secured on real estate property	180,554	4,567	0	0	17,648	5,259	0	0	172,785	5,856	1,389	1,201	20.5%
	Retail - Secured on real estate property - Of Which: SME	1,529	37	0	0	545	23	0	0	1,523	37	17	9	24.7%
	Retail - Secured on real estate property - Of Which: non-SME	179,025	4,530	0	0	17,103	5,236	0	0	171,262	5,819	1,373	1,191	20.5%
	Retail - Qualifying Revolving	24,875	514	0	0	6,362	425	0	0	24,597	509	596	315	62.1%
	Retail - Other Retail	16,181	1,122	0	0	9,993	702	0	0	14,490	1,115	857	667	59.8%
	Retail - Other Retail - Of Which: SME	10,148	391	0	0	4,240	254	0	0	8,728	405	278	219	54.0%
	Retail - Other Retail - Of Which: non-SME	6,034	730	0	0	5,752	448	0	0	5,762	710	580	448	63.1%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		463,152	8,741	26,970	1,484	111,644	6,397	19,528	0	445,551	11,764	4,534	3,637	30.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United Kingdom	(min EUR, %)													
	Central banks and central governments	1,015	0	0	0	33	0	0	0	742	0	0	0	-
	Institutions	3,866	0	0	0	1,488	0	0	0	930	0	0	0	53.6%
	Corporates	97,847	1,638	17,986	669	43,298	11	12,853	0	111,350	2,435	1,215	1,067	43.8%
	Corporates - Of Which: Specialised Lending	0	8	17,986	669	0	0	12,853	0	16,724	682	241	284	34.4%
	Corporates - Of Which: SME	24,720	719	0	0	11,563	0	0	0	24,197	751	326	285	39.3%
	Retail	204,071	3,175	0	0	26,406	1,571	0	0	195,891	3,186	1,701	1,154	36.2%
	Retail - Secured on real estate property	164,691	1,630	0	0	10,993	496	0	0	158,375	1,652	304	206	12.5%
	Retail - Secured on real estate property - Of Which: SME	1,521	36	0	0	542	23	0	0	1,513	37	17	9	24.6%
	Retail - Secured on real estate property - Of Which: non-SME	163,170	1,594	0	0	10,451	473	0	0	156,862	1,615	288	197	12.2%
	Retail - Qualifying Revolving	24,101	500	0	0	6,052	411	0	0	23,865	495	575	307	62.1%
	Retail - Other Retail	15,278	1,045	0	0	9,361	664	0	0	13,651	1,040	821	641	61.6%
	Retail - Other Retail - Of Which: SME	9,461	358	0	0	3,793	227	0	0	8,109	373	260	207	55.6%
	Retail - Other Retail - Of Which: non-SME	5,817	687	0	0	5,569	437	0	0	5,542	667	561	434	65.0%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		306,798	4,814	17,986	669	71,224	1,582	12,853	0	308,913	5,621	2,915	2,221	39.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	(min EUR, %)													
	Central banks and central governments	45,505	0	0	0	1,278	0	0	0	42,244	0	0	0	-
	Institutions	2,411	0	0	0	993	0	0	0	1,610	0	2	0	-
	Corporates	3,500	31	7	4	1,524	0	3	0	2,829	77	10	8	11.0%
	Corporates - Of Which: Specialised Lending	0	17	7	4	0	0	3	0	7	63	4	4	6.3%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	49	1	0	0	6	0	0	0	48	1	0	0	49.4%
	Retail - Secured on real estate property	32	0	0	0	2	0	0	0	33	0	0	0	9.9%
	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	32	0	0	0	2	0	0	0	33	0	0	0	9.9%
	Retail - Qualifying Revolving	15	0	0	0	3	0	0	0	14	0	0	0	57.6%
	Retail - Other Retail	2	0	0	0	2	0	0	0	2	0	0	0	67.6%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	76.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	65.9%
	Equity									0	0	0	0	-
Securitisation									0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		51,465	32	7	4	3,801	0	3	0	46,731	78	13	9	11.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

**2018 EU-wide Stress Test: Credit risk IRB**  
The Royal Bank of Scotland Group Plc

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Ireland	Central banks and central governments	2,731	0	0	0	358	0	0	0	2,868	0	0	0	0	
	Institutions	89	0	0	0	51	0	0	0	29	0	0	0	0	
	Corporates	5,822	208	1,110	6	3,981	0	869	0	5,943	246	180	140	56.8%	
	Corporates - Of Which: Specialised Lending	0	1	1,110	6	0	0	869	0	1,045	13	4	1	10.3%	
	Corporates - Of Which: SME	1,324	127	0	0	874	0	0	0	1,263	148	93	79	53.2%	
	Retail	16,350	3,005	0	0	7,471	4,804	0	0	14,735	4,270	1,121	1,032	23.9%	
	Retail - Secured on real estate property	15,048	2,923	0	0	6,609	4,759	0	0	13,528	4,190	1,083	993	23.7%	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	101.7%	
	Retail - Secured on real estate property - Of Which: non-SME	15,046	2,923	0	0	6,608	4,759	0	0	13,527	4,190	1,083	993	23.7%	
	Retail - Qualifying Revolving	424	10	0	0	249	9	0	0	394	9	15	6	63.8%	
	Retail - Other Retail	878	73	0	0	613	35	0	0	813	71	33	23	32.5%	
	Retail - Other Retail - Of Which: SME	675	32	0	0	443	27	0	0	610	31	18	11	34.7%	
	Retail - Other Retail - Of Which: non-SME	203	40	0	0	170	8	0	0	203	40	16	12	30.7%	
	Equity									0	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0		
<b>IRB TOTAL</b>		<b>24,991</b>	<b>3,214</b>	<b>1,110</b>	<b>6</b>	<b>11,860</b>	<b>4,804</b>	<b>869</b>	<b>0</b>	<b>23,576</b>	<b>4,516</b>	<b>1,312</b>	<b>1,162</b>	<b>25.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Channel Islands	Central banks and central governments	12	0	0	0	1	0	0	0	13	0	0	0	0	
	Institutions	14	0	0	0	1	0	0	0	12	0	0	0	0	
	Corporates	7,751	9	3,526	5	3,214	0	2,382	0	10,629	5	7	0	6.5%	
	Corporates - Of Which: Specialised Lending	0	0	3,526	5	0	0	2,382	0	3,612	5	2	0	6.7%	
	Corporates - Of Which: SME	307	0	0	0	189	0	0	0	282	0	1	0	0	
	Retail	5	0	0	0	1	0	0	0	5	0	0	0	55.3%	
	Retail - Secured on real estate property	4	0	0	0	0	0	0	0	4	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	
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	0	0	4	0	0	0	0	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	42.7%	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	70.9%	
	Retail - Other Retail - Of Which: SME	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	70.9%	
	Equity									0	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0		
<b>IRB TOTAL</b>		<b>7,783</b>	<b>9</b>	<b>3,526</b>	<b>5</b>	<b>3,217</b>	<b>0</b>	<b>2,382</b>	<b>0</b>	<b>10,660</b>	<b>5</b>	<b>7</b>	<b>0</b>	<b>6.6%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United States	Central banks and central governments	9,536	0	0	0	830	0	0	0	9,489	0	0	0	0	
	Institutions	5,072	0	0	0	1,920	0	0	0	3,823	0	0	0	0	
	Corporates	8,065	21	612	0	2,558	0	684	0	5,897	36	14	2	5.2%	
	Corporates - Of Which: Specialised Lending	0	0	612	0	0	0	684	0	607	0	7	0	0	
	Corporates - Of Which: SME	23	1	0	0	1	0	0	0	22	1	0	0	0.0%	
	Retail	219	3	0	0	18	2	0	0	216	3	1	1	29.1%	
	Retail - Secured on real estate property	166	2	0	0	9	1	0	0	166	2	0	0	6.0%	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	164	2	0	0	9	1	0	0	164	2	0	0	6.0%	
	Retail - Qualifying Revolving	50	1	0	0	7	1	0	0	48	1	1	0	59.6%	
	Retail - Other Retail	3	1	0	0	2	0	0	0	3	1	0	0	71.8%	
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	71.4%	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	0	0	0	71.9%	
	Equity									0	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0		
<b>IRB TOTAL</b>		<b>22,892</b>	<b>24</b>	<b>612</b>	<b>0</b>	<b>5,326</b>	<b>2</b>	<b>684</b>	<b>0</b>	<b>19,425</b>	<b>40</b>	<b>15</b>	<b>3</b>	<b>7.2%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Saudi Arabia	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12	0	0	0	7	0	0	0	0	4	0	0	0	0
	Corporates	637	0	0	0	29	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	0	0	1	0	0	0	0	6	0	0	0	51.6%
	Retail - Secured on real estate property	4	0	0	0	0	0	0	0	0	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	4	0	0	0	0	0	0	0	0	5	0	0	0	0
	Retail - Qualifying Revolving	11	0	0	0	0	0	0	0	0	1	0	0	0	61.6%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	42.3%
	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	42.3%
	Equity										0	0	0	0	0
Securitisation															
Other non-credit obligation assets															
IRB TOTAL		654	0	0	0	36	0	0	0	10	0	0	0	51.6%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Netherlands	(min EUR, %)														
	Central banks and central governments	753	0	0	0	78	0	0	0	0	512	0	0	0	0
	Institutions	4,273	0	0	0	804	0	0	0	0	4,019	0	0	0	0
	Corporates	3,683	15	238	17	1,329	0	177	0	0	3,085	32	18	17	54.3%
	Corporates - Of Which: Specialised Lending	0	0	238	17	0	0	177	0	0	239	17	2	2	9.1%
	Corporates - Of Which: SME	1	4	0	0	0	0	0	0	0	4	4	0	0	0.0%
	Retail	23	0	0	0	3	0	0	0	0	22	0	0	0	39.2%
	Retail - Secured on real estate property	15	0	0	0	1	0	0	0	0	15	0	0	0	3.8%
	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	15	0	0	0	1	0	0	0	0	15	0	0	0	3.8%
	Retail - Qualifying Revolving	7	0	0	0	1	0	0	0	0	6	0	0	0	66.1%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	75.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	66.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	80.6%
	Equity										0	0	0	0	0
Securitisation															
Other non-credit obligation assets										0	0	0	0	0	
IRB TOTAL		8,732	15	238	17	2,213	0	177	0	7,637	32	19	17	54.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
France	(min EUR, %)														
	Central banks and central governments	1,911	0	0	0	182	0	0	0	0	1,768	0	0	0	0
	Institutions	2,676	0	0	0	1,164	0	0	0	0	1,410	0	3	0	0
	Corporates	3,327	9	174	0	1,260	0	221	0	0	2,702	9	3	2	21.2%
	Corporates - Of Which: Specialised Lending	0	0	174	0	0	0	221	0	0	244	0	0	0	0
	Corporates - Of Which: SME	0	5	0	0	0	0	0	0	0	0	5	0	0	0.0%
	Retail	92	1	0	0	14	1	0	0	0	89	1	1	0	44.6%
	Retail - Secured on real estate property	43	0	0	0	2	0	0	0	0	42	0	0	0	7.1%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	42	0	0	0	2	0	0	0	0	41	0	0	0	7.1%
	Retail - Qualifying Revolving	45	0	0	0	8	0	0	0	0	44	0	1	0	57.6%
	Retail - Other Retail	4	0	0	0	3	0	0	0	0	4	0	0	0	56.3%
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	0	1	0	0	0	45.0%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	3	0	0	0	0	3	0	0	0	58.7%
	Equity										0	0	0	0	0
Securitisation															
Other non-credit obligation assets										0	0	0	0	0	
IRB TOTAL		8,006	10	174	0	2,620	1	221	0	5,969	10	7	2	23.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
The Royal Bank of Scotland Group Plc	Central banks and central governments	63,662	5	5	3	47.9%	63,657	11	8	5	48.0%	63,652	16	10	8	48.1%
	Institutions	12,804	50	35	23	46.3%	12,790	64	40	28	43.7%	12,776	78	45	33	42.1%
	Corporates	156,490	4,952	1,967	1,659	33.5%	155,770	5,672	2,154	1,848	32.6%	155,037	6,405	2,334	2,040	31.8%
	Corporates - Of Which: Specialised Lending	25,247	1,716	397	339	19.8%	25,101	1,862	419	262	19.5%	24,953	2,010	440	386	19.2%
	Corporates - Of Which: SME	25,767	1,174	561	454	28.8%	25,530	1,408	620	522	37.1%	25,285	1,652	695	592	35.8%
	Retail	210,272	9,080	3,492	2,669	29.4%	208,750	10,602	3,884	3,116	29.4%	207,210	12,142	4,240	3,547	29.2%
	Retail - Secured on real estate property	171,851	6,790	1,433	1,275	18.8%	170,956	7,685	1,486	1,339	17.4%	170,021	8,620	1,536	1,404	16.3%
	Retail - Secured on real estate property - Of Which: SME	1,495	65	29	17	25.8%	1,467	93	36	24	26.2%	1,438	122	43	32	26.4%
	Retail - Secured on real estate property - Of Which: non-SME	170,356	6,725	1,404	1,258	18.7%	169,489	7,591	1,450	1,315	17.3%	168,582	8,499	1,494	1,372	16.1%
	Retail - Qualifying Revolving	24,279	827	925	520	62.8%	23,980	1,127	1,990	711	63.1%	23,689	1,417	1,241	896	63.2%
	Retail - Other Retail	14,142	1,463	1,134	874	59.8%	13,815	1,790	1,208	1,066	59.5%	13,500	2,105	1,463	1,247	59.2%
	Retail - Other Retail - Of Which: SME	8,581	552	381	283	51.3%	8,438	696	436	344	49.5%	8,294	839	487	404	48.1%
	Retail - Other Retail - Of Which: non-SME	5,561	910	753	591	64.9%	5,377	1,095	772	722	66.0%	5,206	1,266	976	843	66.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	443,228	14,087	5,500	4,353	30.9%	440,967	16,347	6,085	4,997	30.6%	438,675	18,640	6,630	5,627	30.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	742	0	0	0	47.3%	741	0	0	0	47.3%	741	0	0	0	47.3%
	Institutions	930	1	1	1	40.1%	929	1	1	1	39.2%	928	2	1	1	38.8%
	Corporates	110,827	2,958	1,398	1,194	40.4%	110,273	3,512	1,333	1,325	37.7%	109,701	4,084	1,664	1,462	35.8%
	Corporates - Of Which: Specialised Lending	15,641	735	261	236	32.1%	15,548	828	274	249	30.1%	15,453	923	287	262	28.4%
	Corporates - Of Which: SME	24,000	949	434	348	36.7%	23,797	1,151	488	402	34.9%	23,585	1,364	541	457	33.5%
	Retail	194,540	4,538	2,333	1,588	35.0%	193,197	5,880	2,696	1,999	34.0%	191,829	7,248	3,027	2,396	33.1%
	Retail - Secured on real estate property	157,660	2,367	358	249	10.5%	156,921	3,106	395	292	9.4%	156,137	3,890	430	337	8.7%
	Retail - Secured on real estate property - Of Which: SME	1,485	65	29	17	25.7%	1,458	93	36	24	26.1%	1,430	121	42	32	26.4%
	Retail - Secured on real estate property - Of Which: non-SME	156,175	2,302	329	232	10.1%	155,463	3,014	359	268	8.9%	154,707	3,769	388	306	8.1%
	Retail - Qualifying Revolving	23,558	802	892	503	62.7%	23,268	1,091	1,052	688	63.0%	22,986	1,373	1,199	867	63.1%
	Retail - Other Retail	13,322	1,369	1,083	837	61.1%	13,008	1,683	1,249	1,019	60.6%	12,706	1,985	1,397	1,192	60.1%
	Retail - Other Retail - Of Which: SME	7,975	507	352	263	51.9%	7,841	641	402	318	49.6%	7,706	776	448	373	48.0%
	Retail - Other Retail - Of Which: non-SME	5,347	862	731	573	66.5%	5,167	1,042	848	701	67.3%	5,000	1,209	949	820	67.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	307,038	7,497	3,732	2,783	37.1%	305,140	9,394	4,230	3,325	35.4%	303,200	11,335	4,691	3,860	34.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>2</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>3</sup>
		(mIn EUR, %)														
Germany	Central banks and central governments	42,243	1	1	0	45.0%	42,242	2	1	1	45.0%	42,241	2	1	1	45.0%
	Institutions	1,609	1	1	0	45.2%	1,609	2	2	1	45.2%	1,608	3	2	1	45.2%
	Corporates	2,827	79	10	9	11.6%	2,824	82	11	10	12.3%	2,822	84	12	11	12.9%
	Corporates - Of Which: Specialised Lending	7	63	4	4	6.3%	7	63	4	4	6.3%	7	63	4	4	6.3%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	48	1	1	0	44.7%	48	1	1	1	42.3%	47	2	1	1	40.8%
	Retail - Secured on real estate property	32	0	0	0	7.7%	32	0	0	0	6.9%	32	1	0	0	6.5%
	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	32	0	0	0	7.7%	32	0	0	0	6.9%	32	1	0	0	6.5%
	Retail - Qualifying Revolving	14	0	0	0	58.7%	14	0	0	0	59.0%	14	1	0	0	59.0%
	Retail - Other Retail	2	0	0	0	67.3%	2	0	0	0	67.0%	2	0	0	0	66.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	72.4%	0	0	0	0	69.1%	0	0	0	0	66.2%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	66.4%	1	0	0	0	66.7%	1	0	0	0	66.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	46,727	82	13	10	12.7%	46,722	87	15	12	14.0%	46,718	91	16	14	15.2%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Ireland	Central banks and central governments	2,868	0	0	0	45.1%	2,868	0	0	0	45.1%	2,868	0	0	0	45.1%
	Institutions	29	0	0	0	44.3%	29	0	0	0	44.4%	29	0	0	0	44.4%
	Corporates	5,855	335	231	182	54.3%	5,783	406	259	214	52.8%	5,717	472	285	244	51.6%
	Corporates - Of Which: Specialised Lending	1,036	22	7	4	16.1%	1,028	30	9	5	16.6%	1,021	37	10	6	16.7%
	Corporates - Of Which: SME	1,225	186	115	96	51.9%	1,196	215	127	110	51.1%	1,169	242	139	122	50.6%
	Retail	14,495	4,510	1,144	1,071	23.7%	14,224	4,681	1,171	1,105	23.6%	14,169	4,895	1,195	1,126	23.4%
	Retail - Secured on real estate property	13,314	4,404	1,073	1,024	23.3%	13,163	4,554	1,088	1,045	23.0%	13,017	4,701	1,103	1,065	22.6%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	75.9%	1	0	0	0	62.6%	1	0	0	0	54.6%
	Retail - Secured on real estate property - Of Which: non-SME	13,313	4,404	1,073	1,024	23.3%	13,162	4,554	1,088	1,045	23.0%	13,015	4,701	1,103	1,065	22.6%
	Retail - Qualifying Revolving	386	18	24	12	65.9%	379	25	27	16	66.6%	373	31	31	20	66.9%
	Retail - Other Retail	795	89	48	35	39.0%	782	102	55	43	42.4%	770	113	61	51	44.7%
	Retail - Other Retail - Of Which: SME	597	44	29	19	43.4%	588	53	33	25	47.2%	580	61	38	30	49.5%
	Retail - Other Retail - Of Which: non-SME	198	45	19	15	34.5%	194	49	21	18	37.1%	191	52	23	20	38.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	23,247	4,845	1,375	1,252	25.8%	23,005	5,087	1,429	1,319	25.9%	22,774	5,317	1,480	1,380	25.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Channel Islands	Central banks and central governments	13	0	0	0	45.0%	13	0	0	0	45.0%	13	0	0	0	45.0%
	Institutions	12	0	0	0	45.0%	12	0	0	0	45.0%	12	0	0	0	45.0%
	Corporates	10,609	26	14	6	22.5%	10,586	48	20	11	23.7%	10,563	72	26	17	24.1%
	Corporates - Of Which: Specialised Lending	3,602	15	4	2	12.7%	3,591	26	5	3	13.0%	3,579	38	7	5	13.1%
	Corporates - Of Which: SME	275	3	3	1	25.2%	276	6	3	1	25.0%	272	9	4	2	25.0%
	Retail	5	0	0	0	39.5%	4	0	0	0	35.5%	5	0	0	0	33.4%
	Retail - Secured on real estate property	4	0	0	0	7.8%	5	0	0	0	7.8%	4	0	0	0	7.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	24.4%	0	0	0	0	24.4%	0	0	0	0	24.4%
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	5.1%	4	0	0	0	5.1%	4	0	0	0	5.1%
	Retail - Qualifying Revolving	1	0	0	0	44.1%	1	0	0	0	44.9%	1	0	0	0	45.6%
	Retail - Other Retail	0	0	0	0	60.7%	0	0	0	0	56.6%	0	0	0	0	54.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	34.9%	0	0	0	0	33.5%	0	0	0	0	32.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	68.8%	0	0	0	0	67.6%	0	0	0	0	66.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	10,639	26	14	6	22.6%	10,617	48	20	11	23.7%	10,593	72	26	17	24.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
United States	Central banks and central governments	9,489	1	1	0	45.0%	9,488	2	1	1	45.0%	9,487	3	2	1	45.0%
	Institutions	3,819	3	3	2	45.2%	3,816	7	5	3	45.2%	3,812	11	7	5	45.2%
	Corporates	5,875	59	29	7	12.2%	5,851	82	34	13	15.2%	5,827	105	38	18	15.9%
	Corporates - Of Which: Specialised Lending	593	14	20	3	20.2%	578	29	22	6	20.2%	563	44	25	9	20.2%
	Corporates - Of Which: SME	22	1	0	0	11.2%	22	2	0	0	14.3%	21	2	0	0	16.5%
	Retail	215	5	2	2	33.7%	214	6	2	2	32.1%	213	7	3	2	30.7%
	Retail - Secured on real estate property	165	3	0	0	14.5%	164	3	1	0	12.8%	163	4	1	0	11.6%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	35.5%	1	0	0	0	35.5%	1	0	0	0	35.5%
	Retail - Secured on real estate property - Of Which: non-SME	164	3	0	0	14.4%	163	3	1	0	12.5%	162	4	1	0	11.2%
	Retail - Qualifying Revolving	48	1	1	1	60.5%	47	1	1	1	60.8%	47	2	2	1	60.9%
	Retail - Other Retail	2	1	1	1	69.2%	2	1	1	1	67.0%	2	1	1	1	65.1%
	Retail - Other Retail - Of Which: SME	2	0	0	0	65.0%	2	0	0	0	60.0%	2	0	0	0	56.1%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	71.5%	1	0	0	0	71.2%	1	1	0	0	70.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	19,397	68	36	11	15.8%	19,368	97	42	18	19.0%	19,339	126	49	26	20.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Saudi Arabia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4	0	0	0	75.0%	4	0	0	75.0%	0	0	0	0	0	
	Corporates	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Retail	6	0	0	0	45.6%	6	0	0	42.7%	6	0	0	0	40.8%	
	Retail - Secured on real estate property	5	0	0	0	5.1%	4	0	0	5.1%	4	0	0	0	5.1%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	5.1%	4	0	0	5.1%	4	0	0	0	5.1%	
	Retail - Qualifying Revolving	1	0	0	0	62.0%	1	0	0	62.3%	1	0	0	0	62.5%	
	Retail - Other Retail	0	0	0	0	50.4%	0	0	0	55.2%	0	0	0	0	58.3%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	50.4%	0	0	0	55.2%	0	0	0	0	58.3%	
	Equity	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Securitisation	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	-	0	0	0	0	-		
<b>IRB TOTAL</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>48.6%</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>47.1%</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>46.1%</b>		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Netherlands	Central banks and central governments	512	0	0	0	45.0%	512	0	0	45.0%	512	0	0	0	45.0%	
	Institutions	4,014	5	7	1	11.3%	4,009	9	7	1	11.3%	4,004	14	8	2	11.3%
	Corporates	3,081	36	20	19	51.5%	3,077	40	21	20	49.3%	3,072	44	22	21	47.5%
	Corporates - Of Which: Specialised Lending	238	18	2	2	9.9%	237	19	2	2	10.7%	236	20	3	2	11.4%
	Corporates - Of Which: SME	4	4	0	0	0.1%	4	4	0	0	0.1%	4	4	0	0	0.2%
	Retail	21	0	0	0	35.3%	21	1	0	0	33.1%	21	1	0	0	31.4%
	Retail - Secured on real estate property	15	0	0	0	5.5%	15	0	0	0	5.8%	15	1	0	0	5.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	24.4%	0	0	0	0	24.4%	0	0	0	0	24.4%
	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	5.0%	15	0	0	0	5.0%	14	0	0	0	5.0%
	Retail - Qualifying Revolving	6	0	0	0	63.9%	6	0	0	0	63.0%	6	0	0	0	62.4%
	Retail - Other Retail	0	0	0	0	73.8%	0	0	0	0	72.9%	0	0	0	0	72.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	64.4%	0	0	0	0	63.5%	0	0	0	0	62.7%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	78.6%	0	0	0	0	77.7%	0	0	0	0	77.1%
	Equity	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Securitisation	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	-	0	0	0	-	0	0	0	0	-		
<b>IRB TOTAL</b>	<b>7,628</b>	<b>41</b>	<b>27</b>	<b>19</b>	<b>46.8%</b>	<b>7,619</b>	<b>50</b>	<b>29</b>	<b>21</b>	<b>42.0%</b>	<b>7,610</b>	<b>59</b>	<b>31</b>	<b>23</b>	<b>38.7%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
France	Central banks and central governments	1,768	0	0	0	45.0%	1,768	1	0	0	45.0%	1,767	1	1	0	45.0%
	Institutions	1,408	2	3	1	45.0%	1,406	4	4	2	45.0%	1,403	7	5	3	45.0%
	Corporates	2,697	14	4	3	22.7%	2,692	19	6	4	23.4%	2,688	23	7	6	23.9%
	Corporates - Of Which: Specialised Lending	240	4	1	1	20.0%	237	7	2	1	20.0%	233	11	3	2	20.0%
	Corporates - Of Which: SME	0	5	0	0	0.0%	0	5	0	0	0.0%	0	5	0	0	0.0%
	Retail	89	2	1	1	44.4%	88	2	2	1	44.1%	87	3	2	1	43.8%
	Retail - Secured on real estate property	41	0	0	0	7.1%	41	1	0	0	7.2%	41	1	0	0	7.2%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	24.4%	1	0	0	0	24.4%	1	0	0	0	24.4%
	Retail - Secured on real estate property - Of Which: non-SME	41	0	0	0	6.2%	40	1	0	0	5.9%	40	1	0	0	5.7%
	Retail - Qualifying Revolving	43	1	1	1	60.8%	43	1	1	1	61.9%	43	2	1	1	62.4%
	Retail - Other Retail	4	0	0	0	57.1%	4	0	0	0	57.7%	4	0	0	0	58.2%
	Retail - Other Retail - Of Which: SME	1	0	0	0	47.8%	1	0	0	0	49.5%	1	0	0	0	50.5%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	59.2%	3	0	0	0	59.7%	3	0	0	0	60.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
<b>IRB TOTAL</b>	<b>5,961</b>	<b>18</b>	<b>9</b>	<b>5</b>	<b>27.8%</b>	<b>5,953</b>	<b>26</b>	<b>12</b>	<b>8</b>	<b>29.5%</b>	<b>5,946</b>	<b>34</b>	<b>14</b>	<b>10</b>	<b>30.5%</b>	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	<b>Central banks and central governments</b>															
	<b>Institutions</b>															
	<b>Corporates</b>															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	<b>Retail</b>															
	<b>Retail - Secured on real estate property</b>															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	<b>Retail - Qualifying Revolving</b>															
	<b>Retail - Other Retail</b>															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	<b>Equity</b>															
	<b>Securitisation</b>															
<b>Other non-credit obligation assets</b>																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	<b>Central banks and central governments</b>															
	<b>Institutions</b>															
	<b>Corporates</b>															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	<b>Retail</b>															
	<b>Retail - Secured on real estate property</b>															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	<b>Retail - Qualifying Revolving</b>															
	<b>Retail - Other Retail</b>															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	<b>Equity</b>															
	<b>Securitisation</b>															
<b>Other non-credit obligation assets</b>																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
The Royal Bank of Scotland Group Plc	Central banks and central governments	63,661	6	6	3	51.2%	63,655	12	9	6	50.4%	63,649	18	12	9	50.2%
	Institutions	12,797	57	42	26	46.1%	12,777	77	50	33	43.6%	12,756	98	57	41	42.2%
	Corporates	153,618	7,824	5,565	3,017	38.6%	150,173	11,268	6,313	4,319	38.3%	146,621	14,821	6,941	5,561	37.5%
	Corporates - Of Which: Specialised Lending	25,002	1,961	782	541	27.6%	24,570	2,393	888	622	26.0%	23,775	3,188	928	749	23.5%
	Corporates - Of Which: SME	24,598	2,429	2,301	1,024	42.2%	22,887	4,051	2,658	1,693	41.8%	21,331	5,007	2,967	2,226	41.5%
	Retail	209,529	9,822	6,222	3,669	37.3%	206,126	13,226	6,798	4,964	37.5%	203,579	15,773	7,311	5,973	37.9%
	Retail - Secured on real estate property	171,376	7,265	2,388	1,713	23.6%	169,328	9,313	2,497	2,040	21.9%	167,864	10,776	2,609	2,277	21.1%
	Retail - Secured on real estate property - Of Which: SME	1,474	86	73	45	52.6%	1,425	135	82	66	48.6%	1,397	163	92	77	47.4%
	Retail - Secured on real estate property - Of Which: non-SME	169,902	7,179	2,316	1,668	23.2%	167,903	9,178	2,415	1,974	21.5%	166,468	10,613	2,517	2,199	20.7%
	Retail - Qualifying Revolving	24,103	1,003	1,969	780	77.7%	23,400	1,706	2,206	1,294	75.8%	22,743	2,363	2,441	1,771	75.0%
	Retail - Other Retail	14,051	1,554	1,863	1,176	75.6%	13,399	2,206	2,055	1,630	73.9%	12,971	2,633	2,261	1,925	73.1%
	Retail - Other Retail - Of Which: SME	8,507	626	605	428	68.3%	8,279	854	673	545	63.8%	8,117	1,016	738	631	62.0%
	Retail - Other Retail - Of Which: non-SME	5,544	928	1,260	748	80.6%	5,119	1,352	1,382	1,086	80.3%	4,855	1,617	1,523	1,295	80.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	439,605	17,709	11,835	6,715	37.9%	432,732	24,583	13,130	9,323	37.9%	426,605	30,710	14,320	11,585	37.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
United Kingdom	Central banks and central governments	742	0	0	0	47.3%	741	0	0	0	47.3%	741	0	0	0	47.3%
	Institutions	928	2	2	1	34.3%	927	4	2	1	32.8%	925	6	2	2	32.1%
	Corporates	108,344	5,441	4,367	2,235	41.1%	105,364	8,421	4,986	3,350	39.8%	102,365	11,420	5,314	4,385	38.4%
	Corporates - Of Which: Specialised Lending	16,530	946	416	261	30.9%	16,231	1,145	470	309	27.0%	15,641	1,715	599	394	22.7%
	Corporates - Of Which: SME	22,789	2,159	2,064	894	41.4%	21,269	3,690	2,389	1,514	41.2%	19,833	5,116	2,675	2,090	40.9%
	Retail	193,886	5,192	4,543	2,356	45.4%	190,949	8,129	5,043	3,539	43.5%	188,925	10,153	5,566	4,421	43.5%
	Retail - Secured on real estate property	157,262	2,765	895	494	17.9%	155,630	4,308	990	745	16.9%	154,631	5,397	1,091	897	16.6%
	Retail - Secured on real estate property - Of Which: SME	1,465	85	72	45	52.6%	1,417	134	82	65	48.6%	1,388	162	91	77	47.4%
	Retail - Secured on real estate property - Of Which: non-SME	155,797	2,680	823	449	16.8%	154,213	4,264	909	680	15.9%	153,242	5,234	1,000	820	15.7%
	Retail - Qualifying Revolving	23,386	973	1,902	757	77.7%	22,703	1,656	2,131	1,256	75.8%	22,070	2,290	2,360	1,716	75.0%
	Retail - Other Retail	13,238	1,453	1,746	1,105	76.0%	12,616	2,075	1,921	1,538	74.1%	12,224	2,467	2,115	1,808	73.3%
	Retail - Other Retail - Of Which: SME	7,907	575	533	390	67.9%	7,700	782	932	493	63.0%	7,563	919	648	561	61.0%
	Retail - Other Retail - Of Which: non-SME	5,331	878	1,212	714	81.4%	4,916	1,293	1,330	1,046	80.8%	4,661	1,548	1,467	1,248	80.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	303,900	10,635	8,911	4,592	43.2%	297,981	16,554	10,031	6,890	41.6%	292,956	21,579	11,083	8,809	40.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Germany	Central banks and central governments	42,243	1	1	0	45.0%	42,242	2	1	1	45.0%	42,241	2	1	1	45.0%
	Institutions	1,609	1	2	1	46.6%	1,608	3	2	1	46.6%	1,607	4	3	2	46.6%
	Corporates	2,819	87	44	39	44.7%	2,812	94	46	42	44.5%	2,805	101	47	44	44.1%
	Corporates - Of Which: Specialised Lending	7	63	31	31	48.6%	7	63	31	31	48.5%	7	63	31	31	48.5%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	48	1	1	1	57.1%	47	2	1	1	52.1%	47	2	1	1	51.9%
	Retail - Secured on real estate property	32	0	0	0	12.6%	32	1	0	0	12.7%	32	1	0	0	12.6%
	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	32	0	0	0	12.6%	32	1	0	0	12.7%	32	1	0	0	12.6%
	Retail - Qualifying Revolving	14	0	1	0	79.3%	14	1	1	1	76.4%	13	1	1	1	75.1%
	Retail - Other Retail	2	0	0	0	86.6%	2	0	0	0	84.1%	1	0	0	0	83.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	84.0%	0	0	0	0	79.2%	0	0	0	0	76.6%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	87.1%	1	0	0	0	84.9%	1	0	0	0	84.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	46,718	91	48	41	44.9%	46,709	100	51	45	44.7%	46,700	109	53	48	44.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(m€ EUR, %)														
Ireland	Central banks and central governments	2,868	0	0	0	45.2%	2,868	0	0	0	45.3%	2,868	0	0	0	45.3%
	Institutions	29	0	0	0	41.9%	29	0	0	0	42.3%	29	0	0	0	42.3%
	Corporates	5,767	422	404	223	52.8%	5,990	599	462	305	50.9%	5,378	811	504	402	49.6%
	Corporates - Of Which: Specialised Lending	1,019	39	20	10	26.4%	1,001	57	24	15	26.9%	981	77	26	20	26.5%
	Corporates - Of Which: SME	1,294	207	179	108	52.2%	1,134	277	206	142	51.3%	1,046	365	222	184	50.6%
	Retail	14,412	4,594	1,648	1,297	38.2%	13,965	5,040	1,681	1,402	37.8%	13,455	5,551	1,708	1,523	37.4%
	Retail - Secured on real estate property	13,241	4,477	1,487	1,215	27.1%	12,837	4,881	1,500	1,289	26.4%	12,378	5,340	1,511	1,373	25.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	67.3%	1	0	0	0	56.5%	1	0	0	0	53.7%
	Retail - Secured on real estate property - Of Which: non-SME	13,239	4,477	1,487	1,215	27.1%	12,835	4,881	1,500	1,289	26.4%	12,377	5,340	1,511	1,373	25.7%
	Retail - Qualifying Revolving	384	20	46	15	75.7%	370	34	53	26	75.0%	352	51	58	38	74.6%
	Retail - Other Retail	788	96	114	67	69.7%	799	125	128	87	69.8%	724	160	139	112	70.0%
	Retail - Other Retail - Of Which: SME	197	50	71	36	72.6%	197	71	81	51	72.3%	145	95	88	69	72.1%
	Retail - Other Retail - Of Which: non-SME	197	46	44	31	66.4%	189	54	48	36	66.6%	179	64	51	43	66.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	23,076	5,016	2,052	1,520	30.3%	22,452	5,639	2,143	1,707	30.3%	21,730	6,362	2,212	1,926	30.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(m€ EUR, %)														
Channel Islands	Central banks and central governments	13	0	0	0	45.0%	13	0	0	0	45.0%	13	0	0	0	45.0%
	Institutions	12	0	0	0	45.0%	12	0	0	0	45.0%	12	0	0	0	45.0%
	Corporates	10,547	87	121	34	39.5%	10,446	188	143	71	37.9%	10,305	329	163	111	33.8%
	Corporates - Of Which: Specialised Lending	3,593	24	19	3	13.6%	3,556	61	29	8	13.6%	3,470	147	35	20	13.6%
	Corporates - Of Which: SME	262	20	30	9	44.8%	240	42	34	19	44.8%	219	62	38	28	44.9%
	Retail	5	0	0	0	49.4%	5	0	0	0	43.1%	5	0	0	0	43.3%
	Retail - Secured on real estate property	4	0	0	0	15.9%	4	0	0	0	15.5%	4	0	0	0	15.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	36.4%	0	0	0	0	36.4%	0	0	0	0	36.4%
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	11.6%	4	0	0	0	11.9%	4	0	0	0	11.7%
	Retail - Qualifying Revolving	1	0	0	0	72.9%	1	0	0	0	69.1%	1	0	0	0	67.8%
	Retail - Other Retail	0	0	0	0	66.7%	0	0	0	0	63.9%	0	0	0	0	64.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	45.1%	0	0	0	0	44.7%	0	0	0	0	45.5%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	81.6%	0	0	0	0	78.6%	0	0	0	0	77.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	10,578	87	121	34	39.5%	10,476	188	143	71	37.9%	10,335	329	163	111	33.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(m€ EUR, %)														
United States	Central banks and central governments	9,489	1	1	0	45.0%	9,488	2	1	1	45.0%	9,487	3	2	1	45.0%
	Institutions	3,818	4	5	2	47.6%	3,812	10	8	5	47.5%	3,806	17	11	8	47.5%
	Corporates	5,785	148	84	44	29.4%	5,742	192	95	59	31.0%	5,698	236	101	75	32.0%
	Corporates - Of Which: Specialised Lending	534	74	55	27	36.3%	507	101	62	36	36.2%	480	128	64	46	36.0%
	Corporates - Of Which: SME	21	2	2	1	27.2%	20	3	2	1	30.5%	19	4	2	1	32.5%
	Retail	214	5	4	2	45.4%	211	8	5	3	40.4%	210	10	5	4	39.9%
	Retail - Secured on real estate property	164	3	1	1	25.6%	162	5	1	1	20.3%	161	6	1	1	18.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	39.6%	1	0	0	0	39.6%	1	0	0	0	39.6%
	Retail - Secured on real estate property - Of Which: non-SME	163	3	1	1	25.5%	161	5	1	1	19.9%	160	6	1	1	18.3%
	Retail - Qualifying Revolving	48	1	3	1	78.6%	47	2	3	2	76.5%	46	3	3	2	75.4%
	Retail - Other Retail	2	1	1	1	78.8%	2	1	1	1	75.7%	2	1	1	1	74.3%
	Retail - Other Retail - Of Which: SME	2	0	0	0	68.9%	2	0	0	0	63.1%	2	0	0	0	60.8%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	84.9%	1	1	0	0	84.3%	1	1	1	0	84.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	19,306	159	94	49	30.5%	19,253	212	109	68	32.3%	19,200	265	119	89	33.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)





## 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
The Royal Bank of Scotland Group Plc	Central governments or central banks	105,205	0	1,127	0	101,414	0	2	0	0.0%
	Regional governments or local authorities	233	0	174	0	177	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	34	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	5,944	0	497	0	315	0	0	0	0.0%
	Corporates	13,123	608	12,707	668	11,840	322	327	224	69.7%
	of which: SME	1,084	24	864	33	744	26	13	10	40.2%
	Retail	3,434	153	2,383	207	1,282	110	28	20	18.0%
	of which: SME	661	13	381	17	10	1	1	0	48.7%
	Secured by mortgages on immovable property	17,266	342	8,418	367	15,868	283	52	35	12.4%
	of which SME	2,219	3	119	9	112	4	2	2	39.7%
	Items associated with particularly high risk	38	0	57	0	0	0	0	0	0.0%
	Covered bonds	179	0	36	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			1,647	0	0	0	0	0	0.0%
	Securitisation									
Other exposures			785	0	0	422	165	165	39.1%	
Standardised Total		147,214	1,102	27,830	1,242	130,897	1,137	575	444	39.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	102,809	0	1,126	0	99,074	0	2	0	0.0%
	Regional governments or local authorities	8	0	2	0	7	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,223	0	205	0	241	0	0	0	0.0%
	Corporates	4,419	104	4,181	133	2,402	122	39	30	24.5%
	of which: SME	635	8	444	10	580	11	7	5	39.9%
	Retail	2,409	124	1,616	166	1,071	95	24	17	17.6%
	of which: SME	635	2	363	2	1	0	0	0	78.9%
	Secured by mortgages on immovable property	11,720	269	5,605	291	11,691	184	23	11	6.1%
	of which SME	140	7	81	8	45	1	1	1	96.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					0	1	1	1	105.2%
Other exposures					0	0	0	0	0.0%	
Standardised Total		125,859	497	14,909	590	114,486	402	89	59	14.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	28	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	55	0	1	0	0	0	0	0	0.0%
	Corporates	104	0	104	0	94	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	30	0	23	0	30	2	1	0	13.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	20	0	7	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					0	0	0	0	0.0%
Other exposures					0	0	0	0	0.0%	
Standardised Total		28	0	135	0	124	3	1	0	13.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Ireland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	2	0	2	0	2	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	690	19	665	28	498	21	10	8	37.7%
	of which: SME	280	12	257	18	136	13	7	6	46.3%
	Retail	6	12	4	19	0	2	1	1	43.3%
	of which: SME	0	7	0	11	0	0	0	0	0.0%
	Secured by mortgages on immovable property	92	17	72	17	66	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures						5	2	2	41.1%	
Standardised Total		833	48	764	64	476	28	13	11	38.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Channel Islands	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	140	0	140	0	33	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	63	2	47	3	31	0	0	0	28.5%
	of which: SME	2		1	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1,578	21	759	22	1,413	36	12	10	26.9%
	of which: SME	12	0	8	0	12	0	0	0	32.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		1,782	24	946	26	1,477	37	13	10	26.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United States	Central governments or central banks	19	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	13	0	3	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,627	0	44	0	0	0	0	0	0.0%
	Corporates	932	7	918	8	38	2	38	38	2229.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	9	0	6	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	251	0	110	0	27	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					5	6	6	6	120.3%	
Standardised Total		2,883	7	1,113	9	65	7	44	44	661.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Saudi Arabia	Central governments or central banks	2,162	0	0	0	2,162	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	34	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	423	0	203	0	0	0	0	0	0.0%
	Corporates	5,684	62	5,666	79	7,947	170	232	146	85.9%
	of which: SME	140	0	140	0	0	0	0	0	0.0%
	Retail	747	0	560	0	0	0	0	0	0.0%
	of which: SME	20	0	15	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1,036	0	743	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation					0	0	0	0	0.0%	
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>10,328</b>	<b>62</b>	<b>7,348</b>	<b>79</b>	<b>10,108</b>	<b>170</b>	<b>232</b>	<b>146</b>	<b>85.9%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Netherlands	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	142	1	137	1	157	0	2	0	0.0%
	of which: SME	21	1	15	1	21	0	0	0	0.0%
	Retail	8	0	6	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	16	0	6	0	1	0	0	0	0.0%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation					0	0	0	0	0.0%	
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>166</b>	<b>1</b>	<b>149</b>	<b>1</b>	<b>158</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0.0%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
France	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	53	0	11	0	11	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	571	0	15	0	0	0	0	0	0.0%
	Corporates	241	0	289	0	215	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	16	0	12	0	0	0	0	0	89.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	30	0	10	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation					0	0	0	0	0.0%	
Other exposures					0	0	0	0	0.0%	
Standardised Total		<b>911</b>	<b>0</b>	<b>337</b>	<b>0</b>	<b>225</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>89.2%</b>

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
The Royal Bank of Scotland Group Plc	Central governments or central banks	101,411	3	3	1	45.0%	101,408	6	4	3	45.0%	101,405	9	5	4	45.0%
	Regional governments or local authorities	177	0	0	0	48.4%	177	0	0	0	48.4%	177	0	0	0	48.4%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	315	0	0	0	32.8%	315	0	0	0	36.8%	314	1	1	0	37.7%
	Corporates	11,772	399	362	263	67.5%	11,712	450	395	297	66.0%	11,654	508	426	329	64.8%
	of which: SME	738	32	14	12	38.8%	731	38	16	14	37.7%	725	44	18	16	36.8%
	Retail	1,273	119	29	24	20.1%	1,266	126	32	27	21.1%	1,259	134	35	29	21.9%
	of which: SME	8	3	2	2	54.5%	8	3	2	2	54.6%	7	3	2	2	54.7%
	Secured by mortgages on immovable property	15,817	334	51	44	13.2%	15,763	388	57	50	12.9%	15,708	443	63	56	12.7%
	of which: SME	111	3	4	3	57.5%	110	7	5	4	56.5%	109	8	5	4	55.7%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	422	165	165	39.1%	0	422	165	165	39.1%	0	422	165	165	39.1%	
Standardised Total	130,765	1,269	611	498	39.2%	130,641	1,393	654	542	38.9%	130,517	1,517	695	585	38.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
United Kingdom	Central governments or central banks	99,072	2	2	1	45.0%	99,070	5	3	2	45.0%	99,067	7	4	3	45.0%
	Regional governments or local authorities	7	0	0	0	40.1%	7	0	0	0	40.0%	7	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	241	0	0	0	0.0%	241	0	0	0	0.0%	241	0	0	0	0.0%
	Corporates	2,387	137	40	34	25.0%	2,371	154	45	39	25.3%	2,354	171	50	44	25.6%
	of which: SME	577	15	7	6	37.6%	573	19	8	7	35.8%	568	23	9	8	34.6%
	Retail	1,065	100	22	19	18.5%	1,060	105	24	20	19.1%	1,055	110	26	22	19.7%
	of which: SME	0	1	1	1	60.2%	0	1	1	1	60.2%	0	1	1	1	60.2%
	Secured by mortgages on immovable property	11,660	215	22	17	8.1%	11,629	246	25	21	8.6%	11,597	278	29	25	9.0%
	of which: SME	44	1	1	1	83.3%	44	1	1	1	74.3%	44	1	1	1	62.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	1	1	1	105.2%	0	1	1	1	105.2%	0	1	1	1	105.2%	
Standardised Total	114,433	456	88	73	15.9%	114,377	511	99	83	16.3%	114,321	567	110	95	16.7%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
Germany	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	94	0	0	0	37.4%	93	1	0	0	37.4%	93	1	1	0	37.4%
	of which: SME	29	0	0	0	0.0%	29	0	0	0	0.0%	29	0	0	0	0.0%
	Retail	29	0	0	0	0.0%	29	0	0	0	0.0%	29	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	123	4	1	1	16.4%	123	4	1	1	18.3%	122	4	1	1	19.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Ireland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	2	0	0	0	100.0%	2	0	0	0	100.0%	2	0	0	0	100.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	400	29	17	13	43.7%	395	34	20	16	46.1%	390	39	22	19	47.4%
	of which: SME	134	15	8	7	44.7%	132	17	8	7	43.8%	130	19	9	8	43.2%
	Retail	0	2	1	1	43.5%	0	2	1	1	43.7%	0	2	1	1	43.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	66	0	0	0	12.7%	65	1	0	0	12.7%	65	1	0	0	12.7%
	of which: SME	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation	0	5	2	2	42.0%	0	5	2	2	42.0%	0	5	2	2	42.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	468	36	20	15	43.1%	462	42	23	19	44.9%	457	47	25	22	45.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Channel Islands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	28	5	2	2	48.6%	28	5	3	2	48.6%	27	5	3	3	48.6%
	of which: SME	0	0	0	0	50.1%	0	0	0	0	50.1%	0	0	0	0	50.1%
	Retail	30	2	1	1	53.0%	30	2	2	1	53.5%	29	3	2	1	53.8%
	of which: SME	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	Secured by mortgages on immovable property	1,405	44	12	11	23.9%	1,396	53	12	11	21.5%	1,387	63	13	12	19.6%
	of which: SME	12	0	0	0	55.0%	12	1	0	0	54.2%	12	1	0	0	53.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,463	51	15	14	27.2%	1,454	60	16	15	24.9%	1,444	70	18	16	23.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Corporates	37	3	38	38	1119.6%	35	5	38	38	769.3%	34	6	38	38	597.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.1%	0	0	0	0	0.1%
	Retail	0	0	0	0	564.5%	0	0	0	0	299.1%	0	0	0	0	212.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	27	0	0	0	5.0%	27	0	0	0	5.0%	27	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation	0	5	6	6	120.3%	0	5	6	6	120.3%	0	5	6	6	120.3%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	64	8	44	44	527.1%	62	10	44	44	444.5%	61	11	44	44	388.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)







## 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

(mtn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Ireland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	2	0	0	0	100.0%	2	0	0	0	100.0%	2	0	0	0	100.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	392	37	25	18	47.8%	379	50	32	24	49.1%	365	64	37	31	48.9%
	of which: SME	132	17	11	8	47.3%	127	22	14	10	46.8%	120	29	16	13	46.5%
	Retail	0	2	2	2	99.9%	0	2	2	2	99.8%	0	2	2	2	99.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	66	0	0	0	12.5%	65	1	0	0	12.6%	64	2	0	0	12.6%
	of which: SME	0	0	0	0	5.0%	0	0	0	0	5.0%	0	0	0	0	5.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation	0	5	2	2	42.6%	0	5	2	2	42.6%	0	5	2	2	42.6%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	460	44	29	22	49.6%	447	58	37	29	49.8%	431	73	41	36	49.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mtn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Channel Islands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	27	5	4	3	64.2%	27	6	4	4	63.9%	27	6	4	4	63.6%
	of which: SME	0	0	0	0	64.2%	0	0	0	0	64.2%	0	0	0	0	64.2%
	Retail	30	2	2	1	53.1%	29	3	3	2	54.0%	27	5	3	2	54.3%
	of which: SME	0	0	0	0	50.0%	0	0	0	0	50.0%	0	0	0	0	50.0%
	Secured by mortgages on immovable property	1,397	53	24	13	25.3%	1,366	83	27	19	23.2%	1,344	105	29	24	22.5%
	of which: SME	11	1	1	1	54.6%	11	2	1	1	53.2%	10	2	1	1	53.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	1,454	60	30	18	29.5%	1,422	92	34	25	26.8%	1,399	116	36	30	25.8%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mtn EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	31	9	39	39	431.6%	29	11	39	39	347.6%	27	13	40	39	297.4%
	of which: SME	0	0	0	0	0.6%	0	0	0	0	0.7%	0	0	0	0	0.9%
	Retail	0	0	0	0	318.7%	0	0	0	0	151.5%	0	0	0	0	112.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	27	0	0	0	9.6%	26	0	0	0	9.6%	26	0	0	0	9.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
Securitisation	0	5	6	6	120.3%	0	5	6	6	120.3%	0	5	6	6	120.3%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	58	14	45	45	320.2%	56	16	45	45	277.1%	54	18	45	45	248.0%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		2,162	0	0	0	0.0%	2,162	0	0	0	0.0%	2,162	0	0	0	0.0%
Saudi Arabia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	7,878	238	290	205	85.9%	7,802	314	354	270	85.9%	7,720	396	424	340	85.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	10,040	238	290	205	85.9%	9,964	314	354	270	85.9%	9,882	396	424	340	85.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Netherlands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	156	2	3	1	41.9%	154	3	3	2	43.4%	153	5	3	2	44.3%
	of which: SME	21	0	0	0	28.3%	21	0	0	0	33.3%	21	0	0	0	36.2%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	39.1%	1	0	0	0	39.1%	1	0	0	0	39.1%
	of which: SME	1	0	0	0	39.1%	1	0	0	0	39.1%	1	0	0	0	39.1%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	156	2	3	1	41.9%	154	3	3	2	43.4%	153	5	3	2	44.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	11	0	0	0	20.9%	11	0	0	0	20.9%	11	0	0	0	20.9%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	208	7	6	3	49.5%	203	11	9	6	49.5%	199	16	10	8	49.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	219	7	6	3	49.6%	214	11	9	6	49.6%	209	16	10	8	49.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

### 2018 EU-wide Stress Test: Credit risk STA

The Royal Bank of Scotland Group Plc

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Securitisations

The Royal Bank of Scotland Group Plc

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		0	0						
	IRB		16,208	16,208						
	<b>Total</b>		<b>16,208</b>	<b>16,208</b>						
REA	STA		0	0	0	0	0	0	0	0
	IRB		4,349	4,349	5,385	5,888	6,330	6,794	9,879	13,423
	<b>Total</b>		<b>4,349</b>	<b>4,349</b>	<b>5,385</b>	<b>5,888</b>	<b>6,330</b>	<b>6,794</b>	<b>9,879</b>	<b>13,423</b>
Impairments	<b>Total</b>	<b>Total banking book others than assessed at fair value</b>	<b>108</b>	<b>108</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>2</b>	<b>2</b>

(min EUR)

## 2018 EU-wide Stress Test: Risk exposure amounts

The Royal Bank of Scotland Group Plc

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	178,655	178,610	181,738	184,289	186,700	216,857	236,308	231,714
Risk exposure amount for securitisations and re-securitisations	4,349	4,349	5,385	5,888	6,330	6,794	9,879	13,423
Risk exposure amount other credit risk	174,307	174,261	176,353	178,400	180,371	210,062	226,429	218,291
Risk exposure amount for market risk	20,893	20,893	20,893	20,893	20,893	27,710	28,087	27,861
Risk exposure amount for operational risk	26,868	26,868	26,868	26,868	26,868	26,868	26,868	26,868
Other risk exposure amounts	24	24	5	5	5	5	5	5
<b>Total risk exposure amount</b>	<b>226,440</b>	<b>226,395</b>	<b>229,504</b>	<b>232,054</b>	<b>234,466</b>	<b>271,439</b>	<b>291,268</b>	<b>286,447</b>

## 2018 EU-wide Stress Test: Capital

The Royal Bank of Scotland Group Plc

		(m€ EUR,%)							
		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
<b>A</b>	<b>OWN FUNDS</b>	<b>54,018</b>	<b>54,605</b>	<b>57,606</b>	<b>59,579</b>	<b>61,389</b>	<b>46,320</b>	<b>46,835</b>	<b>46,464</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>36,015</b>	<b>36,603</b>	<b>39,604</b>	<b>41,576</b>	<b>43,386</b>	<b>30,317</b>	<b>28,832</b>	<b>28,462</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	14,483	14,483	14,483	14,483	14,483	14,483	14,483	14,483
<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	10,211	10,211	10,211	10,211	10,211	10,211	10,211	10,211
<b>A.1.2</b>	Retained earnings	16,389	16,309	18,331	20,194	21,986	6,744	7,459	8,186
<b>A.1.3</b>	Accumulated other comprehensive income	3,890	3,890	3,890	3,890	3,890	3,577	3,577	3,577
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	543	543	543	543	543	284	284	284
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	-54	-54	-54
<b>A.1.3.3</b>	Other OCI contributions	3,347	3,347	3,347	3,347	3,347	3,347	3,347	3,347
<b>A.1.4</b>	Other Reserves	12,215	12,215	12,215	12,215	12,215	12,215	12,215	12,215
<b>A.1.5</b>	Funds for general banking risk	0	0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	-916	-939	-928	-928	-928	-1,617	-1,617	-1,617
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-7,316	-7,316	-7,316	-7,316	-7,316	-7,316	-7,316	-7,316
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-957	-957	-787	-603	-421	-967	-884	-790
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	-1,280	-991	-40	-83	-200	-46	-72	-97
<b>A.1.11</b>	(-) Defined benefit pension fund assets	-324	-324	-324	-324	-324	-220	-220	-220
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
<b>A.1.14.1</b>	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
<b>A.1.15</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
<b>A.1.20</b>	CET1 capital elements or deductions - other	-170	232	0	0	0	0	0	0
<b>OWN FUNDS</b>	<b>Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)</b>		0						
<b>A.1.21</b>	Of which: subject to transitional arrangements		0	-82	-55	0	-3,645	-1,419	-58
<b>A.1.21.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	135	95	0	3,645	1,727	621
<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		0	53	39	0	0	308	563
<b>A.1.22</b>	Transitional adjustments	0	0	78	47	0	3,463	1,206	40
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements	0	0	78	47	0	3,463	1,206	40
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL	0	0	78	47	0	3,463	1,206	40
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital	0	0	0	0	0	0	0	0
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	0
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0
<b>A.1.22.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

## 2018 EU-wide Stress Test: Capital

The Royal Bank of Scotland Group Plc

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	8,561	8,561	8,561	8,561	8,561	8,561	8,561	8,561
	A.2.1	4,554	4,554	4,565	4,565	4,565	4,565	4,565	4,565
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	-11	-11	-11	-11	-11	-11
	A.2.4	4,007	4,007	4,007	4,007	4,007	4,007	4,007	4,007
	A.2.4.1			0	0	0	0	0	0
	A.3	44,577	45,164	48,165	50,137	51,947	38,878	37,394	37,023
	A.4	9,441	9,441	9,441	9,441	9,441	9,441	9,441	9,441
	A.4.1	7,623	7,623	7,634	7,634	7,634	7,634	7,634	7,634
	A.4.2	0	0	-11	-11	-11	-11	-11	-11
	A.4.3	1,818	1,818	1,818	1,818	1,818	1,818	1,818	1,818
	A.4.3.1			0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	226,440	226,395	229,504	232,054	234,466	271,439	291,268	286,447
	B.1	0	0	0	0	0	0	0	0
	B.2			0	0	0	130	91	42
CAPITAL RATIOS (%) Transitional period	C.1	15.91%	16.17%	17.26%	17.92%	18.50%	11.16%	9.90%	9.93%
	C.2	19.69%	19.95%	20.99%	21.61%	22.16%	14.32%	12.83%	12.92%
	C.3	23.86%	24.12%	25.10%	25.67%	26.18%	17.79%	16.07%	16.22%
Fully loaded CAPITAL	D.1	36,015	36,603	39,526	41,529	43,386	26,854	27,626	28,421
	D.2	40,570	41,157	44,080	46,083	47,940	31,408	32,180	32,975
	D.3	48,193	48,780	51,703	53,706	55,563	39,031	39,804	40,599
CAPITAL RATIOS (%) Fully loaded	E.1	15.91%	16.17%	17.22%	17.90%	18.50%	9.89%	9.48%	9.92%
	E.2	17.92%	18.18%	19.21%	19.86%	20.45%	11.57%	11.05%	11.51%
	E.3	21.28%	21.55%	22.53%	23.14%	23.70%	14.38%	13.67%	14.17%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			4,565	4,565	4,565	4,565	4,565	4,565
	G.1			0	0	0	0	0	0
	H.1	765,368	766,097	766,097	766,097	766,097	766,097	766,097	766,097
	H.2	765,368	766,097	766,097	766,097	766,097	766,097	766,097	766,097
	H.3	5.82%	5.90%	6.29%	6.54%	6.78%	5.07%	4.88%	4.83%
	H.4	5.30%	5.37%	5.75%	6.02%	6.26%	4.10%	4.20%	4.30%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.09%	0.09%	0.76%	0.76%	0.76%	0.00%	0.00%	0.00%
	P.3	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	0.50%	0.50%	0.75%	1.00%	1.00%	0.75%	1.00%	1.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.84%	1.84%	3.38%	4.26%	4.26%	2.63%	3.50%	3.50%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

The Royal Bank of Scotland Group Plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	10,302	9,842	9,846	9,783	9,805	9,369	9,078
Interest income	12,899	15,884	16,332	16,709	16,898	17,713	17,966
Interest expense	-2,597	-6,043	-6,486	-6,926	-7,057	-8,285	-8,803
<b>Dividend income</b>	14	14	14	14	7	7	7
<b>Net fee and commission income</b>	2,793	2,745	2,747	2,749	2,514	2,514	2,514
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	715	907	907	907	-1,650	680	680
<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					541		
<b>Other operating income not listed above, net</b>	1,112	1,145	1,145	1,145	432	1,145	1,145
<b>Total operating income, net</b>	14,936	14,653	14,659	14,598	11,650	13,715	13,424
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-630	-1,003	-630	-587	-7,664	-1,428	-1,297
<b>Other income and expenses not listed above, net</b>	-11,785	-9,325	-9,325	-9,325	-12,994	-10,204	-9,779
<b>Profit or (-) loss before tax from continuing operations</b>	2,522	4,325	4,704	4,686	-9,007	2,083	2,348
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-928	-1,162	-1,264	-1,259	0	-560	-631
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>1,594</b>	<b>3,163</b>	<b>3,440</b>	<b>3,427</b>	<b>-9,007</b>	<b>1,523</b>	<b>1,717</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	799	1,140	1,577	1,634	558	807	991
<b>Attributable to owners of the parent net of estimated dividends</b>	795	2,022	1,863	1,792	-9,565	716	726
Memo row: Impact of one-off adjustments		943	943	943	943	943	943
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	No



# 2018 EU-wide Stress Test: Major capital measures and realised losses

The Royal Bank of Scotland Group Plc

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	103
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	-1,239
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

The Royal Bank of Scotland Group Plc

	Actual						
	31/12/2017						
	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
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
			Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>59,042</b>	<b>0</b>	<b>34</b>	<b>26</b>	<b>0</b>	<b>32</b>	<b>0</b>
Central banks	1,043	0	0	0	0	0	0
General governments	46,973	0	0	0	0	0	0
Credit institutions	2,461	0	0	0	0	0	0
Other financial corporations	8,059	0	31	23	0	31	0
Non-financial corporations	506	0	3	3	0	1	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>498,814</b>	<b>903</b>	<b>13,884</b>	<b>10,822</b>	<b>533</b>	<b>4,015</b>	<b>6,879</b>
Central banks	114,153	0	0	0	0	0	0
General governments	4,701	0	0	0	0	0	0
Credit institutions	23,326	0	0	0	0	0	0
Other financial corporations	24,652	1	115	20	10	54	20
Non-financial corporations	122,552	229	5,784	4,594	216	1,758	1,740
Households	209,430	673	7,985	6,208	307	2,202	5,119
<b>DEBT INSTRUMENTS other than HFT</b>	<b>557,857</b>	<b>903</b>	<b>13,918</b>	<b>10,848</b>	<b>533</b>	<b>4,047</b>	<b>6,879</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>176,086</b>		<b>1,040</b>	<b>830</b>	<b>0</b>	<b>6</b>	<b>131</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)

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

The Royal Bank of Scotland Group Plc

	Actual				
	31/12/2017				
	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
	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>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>10,383</b>	<b>7,539</b>	<b>1,691</b>	<b>1,649</b>	<b>6,769</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	20	7	0	0	6
Non-financial corporations	3,885	2,785	591	586	1,572
Households	6,478	4,747	1,099	1,063	5,190
<b>DEBT INSTRUMENTS other than HFT</b>	<b>10,383</b>	<b>7,539</b>	<b>1,691</b>	<b>1,649</b>	<b>6,769</b>
<b>Loan commitments given</b>	<b>475</b>	<b>226</b>	<b>0</b>	<b>0</b>	<b>131</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