

Bank Name	RBS Holdings N.V.
LEI Code	724500JIWG886A9RRT57
Country Code	NL

This bank started reporting supervisory data to the EBA as of January 2024, therefore previous quarters are not available.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period			1,587	1,591	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			1,587	1,591	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period			1,837	1,841	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition			1,837	1,841	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period			1,988	1,993	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			1,988	1,993	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount			8,089	7,941	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			8,089	7,941	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition			19.62%	20.04%	CA3{1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			19.62%	20.04%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition			22.71%	23.19%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			22.71%	23.19%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition			24.58%	25.10%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			24.58%	25.10%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital			25,602	28,515	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital			7.17%	6.46%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition			1,837	1,841	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition			1,837	1,841	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital			25,602	28,515	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital			25,602	28,515	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital			7.17%	6.46%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital			7.17%	6.46%	[A.2]/[B.2]	

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A1 00 A11 C1 A12 R6 A13 A4 A14 C0 A15 F0 A15 M	Into COS, sq. COMP FUNDS COMPOUN EQUITY TERS 1 CAPPTAL (need deductions and after applying transitional adjustmentes) Capptal antistament eligible as CETT Capital (including these permium and not one capital introduced). (Explain activation) (Explain activation) (Explain activation) (Explain activation) (Explain activation) (Explain activation) (Explain activation)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024 1,988	As of 30/06/2024 1,993	COREP CODE C 01.00 (40010,c0010)	REGULATION Acticion 4(118) and 72 of CFR
A1 CC A11 C1 A12 R6 A13 A4 A14 CC A15 F4	COMMON EQUITY TIER 1 CAPITAL (set of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,988	1,993		Process of 118) 810 72 OF CHR
A11 G1 A12 Re A13 Ac A14 C0 A15 Fs	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)					C 01.00 (40020,c0010)	Article 50 of CRR
A12 Re A13 A A14 Cc A15 Fe A16 Me	instruments)			1,587	1,591		
A13 &c A14 O0 A15 Fu A16 Ma	Retained earnings			1,550	1,550	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
A1.4 Ct A1.5 Fu A1.6 Mi				104	103	C 01.00 (40110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (ii) of CRR
A15 Fu A16 Mi	Accumulated other comprehensive income			38	26	C 01.00 (*0180,c0010)	Articles 4(100), 25(1) point (d) and 35 (1) point (l) of CRR
A16 MI	Other Reserves			0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	Funds for general banking risk			0	0	C 01.00 (49210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
A.1.7 Ad	Minority interest given recognition in CET1 capital			0	0	C 01.00 (49220,c0010)	Article B4 of CFR
	Adjustments to CET1 due to prudential filters			-44	-29	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	(-) Intangible assets (including Goodwill)			-1	-1	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
A1.9 DT	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-59	-57	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
A1.10 (-)	(-) IRB shortfall of credit risk adjustments to expected losses			-1	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
A1.11 (-)	(-) Defined benefit pension fund assets			0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
A1.12 (-)	(-) Reciprocal cross holdings in CET1 Capital			0	Ō	C 01.00 (r9430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
A1.13 (-)	(-) Excess deduction from AT1 items over AT1 Capital			0	0	C 01.00 (40440,c0010)	Article 35(2) point (j) of CRR
A1.14 (-)	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight			0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Atticim 4(26), 35(1) point (k) (i) and 80 to 91 of CRR; Articim 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b), and 275(1) of CRR; Articim 35(1) point (i) (ii) and 275(1) of CRR; Articim 35(1) point (ii) and 275(1) of CRR and Articim 35(1) point (ii) and 375(4) of CRR and Articim 35(1) point (ii) and 35(4) of CRR and Articim 35(1) point (iii) and
A.1.14.1 0	Of which: from securitisation positions (-)			0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 244(1) point (b) and 256 of CRR
A1.15 (-)	 (-) Holidings of CETs capital instruments of financial sector entities where the institution does not have a significant investment 			0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h): 43 to 46, 49 (2) and (3) and 79 of CRR
A1.16 (-)	(-) Deductible DTAs that rely on future profitability and arise from temporary differences			0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
A1.1/	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment			0	0	C 01.00 (49500,c0010)	Articles 4(27); 35(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFR
OWN FUNDS Transitional period A.1.18 (-)	(-) Amount exceding the 17.65% threshold			0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
A.1.18A (-)	(-) Insufficient coverage for non-performing exposures			0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
A1.18B (-)	(-) Minimum value commitment shortfalls			0	0	C 01.00 (19514,c0010)	Article 35(1), point (n) and Article 132c(2) CRR
	(-) Other foreseeable tax charges			0	0	C 01.00 (4515,c0010)	Article 35(1), point (I) CRR
	(-) Additional deductions of CET1 Capital due to Article 3 CRR			0	0	C 01.00 (49524,c0010)	Article 3 CRR
	CET1 capital elements or deductions - other			0	0	C 01.00 (r0529,c0010)	
	Transitional adjustments			0	0	CA1(1.1.6+1.11.8+1.11.26)	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)			0	0	C 01.00 (40220,c0010)	Articles 463(1) to (3), and 454 to 457 of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)			0	0	C 01.00 (40240,c0010)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)			0	0	C 01.00 (40520,c0010)	Addiction 460 to 472, 478 and 481 of CRR
	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)			250	250	C 01.00 (r0530,c0010)	Article G1 of CPR
	Additional Tier 1 Capital instruments			250	250	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
				0			
	(-) Excess deduction from T2 items over T2 capital				0	C 01.00 (10720,c0010) C 01.00 (10590,c0010) + C 01.00 (10700,c0010) +	
	Other Additional Tier 1 Capital components and deductions			0	0	C 01.00 (19710, c0010) + C 01.00 (19740, c0010) + C 01.00 (19744, c0010) + C 01.00 (19748, c0010) C 01.00 (19660, c0010) + C 01.00 (19680, c0010) +	
	Additional Tier 1 transitional adjustments			0	0	C 01.00 (19730,c0010)	
 	TIER 1 CAPITAL (net of deductions and after transitional adjustments)			1,837	1,841	C 01.00 (40015,c0014)	Article 25 of CFR
	TIER 2 CAPITAL (net of deductions and after transitional adjustments)			151	152	C 01.00 (r0750,c0010)	Article 71 of CFR
A4.1 Te	Tier 2 Capital instruments			150	150	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) + C 01.00 (r0890,c0010) + C 01.00 (r0920,c0010) +	
A4.2 Ot	Other Tier 2 Capital components and deductions			1	2	C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) +	
A4.3 Tie	Tier 2 transitional adjustments			0	0	C 01.00 (10978,c0010) C 01.00 (10980,c0010) + C 01.00 (10900,c0010) + C 01.00 (10960,c0010)	
	TOTAL RISK EXPOSURE AMOUNT			8,089	7,941	C 02.00 (4900,c0010)	Articles 52(3), 25, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	Of which: Transitional adjustments included			0	0	C 05.01 (40010,c0040)	
	Of WINCH. IT ALTERNATION AND ADJUSTMENTS WINCHDOOL COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)			19.62%	20.04%	CA3(1)	
CAPITAL RATIOS (%)	TIER 1 CAPITAL RATIO (transitional period)			22.71%	23.19%	CA3(1)	
Hardicolds period	TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period)						
				24.58%	25.10%	CA3(5) (A.1-A.1.13-A.1.21+MINIA.2+A.1.13-A.2.2-	<u> </u>
Fully loaded	COMMON EQUITY TIER 1 CAPITAL (fully loaded)			1,587		[A1-A113-A121+MN[A2+A113-A22- A24+MN[A4+A22-A43,0],0]]	•
Fully loaded ¹ E CC	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)			19.62%	20.04%	(D.13(6-6.1)	•
	Adjustments to CET1 due to IFRS 9 transitional arrangements			0	0	C 05.01 (r0440,c0010)	
Memo items	Adjustments to AT1 due to IFRS 9 transitional arrangements			0	0	C 05.01 (r9440,c0029)	
F A	Adjustments to T2 due to IFRS 9 transitional arrangements			0	0	C 05.01 (49440,c0030)	
F A	Adjustments included in RWAs due to IFRS 9 transitional arrangements			0	0	C 05.01 (r0440,c0040)	



Overview of Risk exposure amounts

					•
		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹			2,128	2,044	C 02.00 (n044, c0010)-(C 07.00 (n0690, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0440, c0260, s001) + C 08.01 (n0560, c0260, s001) + C 08.01 (n0600, c0260, s001) + C 08.01 (n0500, c0260, s002) + C 08.01 (n0500, s002) + C 08.
Of which the standardised approach			1,048	984	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)}
Of which the foundation IRB (FIRB) approach			0	0	C 02.00 (0250, c0010) - [C 08.01 (10040, c0260, s002) + C 08.01 (10050, c0260, s002) + C 08.01 (10060, c0260, s002)]
Of which the advanced IRB (AIRB) approach			1,080	1,060	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB			0	0	C 92.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) [†]			2,018	1,843	C07.00 ((0090, c0220, s001) + C07.00 ((0110, c0220, s001)+ C07.00 ((0130, c0220, s001)+ C08.01 ((0040, c0260, s001)+ C08.01 ((0040, c0260, s001)+ C08.01 ((0040, c0260, s002)+ C08.01 ((0040,
Credit valuation adjustment - CVA			471	426	C 02.00 (r0640, e0010)
Settlement risk			0	0	C 02.00 (r0.490, c0010)
Securitisation exposures in the banking book (after the cap)			399	391	C 02.00 (r0470, e0010)
Position, foreign exchange and commodities risks (Market risk)			688	853	C 02.00 (r0520, e0010)
Of which the standardised approach			0	0	C 02.00 (r0530, c0010)
Of which IMA			688	853	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book			0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0100)*12.5
Large exposures in the trading book			0	0	C 02.00 (r0880, c0010)
Operational risk			411	411	C 02.00 (r0590, c0010)
Of which basic indicator approach			411	411	C 02.00 (r0600, c0010)
Of which standardised approach			0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach			0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts			1,973	1,974	C 02.00 (r0630, c0010) + C 02.00 (r0890, c0010)
Total			8,089	7,941	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1]] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income			127	263
Of which debt securities income			36	71
Of which loans and advances income			97	202
Interest expenses			100	197
(Of which deposits expenses)			72	135
(Of which debt securities issued expenses)			28	60
(Expenses on share capital repayable on demand)			0	0
Dividend income			0	0
Net Fee and commission income			55	117
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net			0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net			-3	-11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net			-2	-4
Gains or (-) losses from hedge accounting, net			0	1
Exchange differences [gain or (-) loss], net			0	0
Net other operating income /(expenses)			-2	-6
TOTAL OPERATING INCOME, NET			74	162
(Administrative expenses)			43	91
(Cash contributions to resolution funds and deposit guarantee schemes)			0	0
(Depreciation)			1	1
Modification gains or (-) losses, net			0	0
(Provisions or (-) reversal of provisions)			0	0
(Payment commitments to resolution funds and deposit guarantee schemes)			0	0
(Commitments and guarantees given)			0	0
(Other provisions)			0	0
Of which pending legal issues and tax litigation ¹			0	0
Of which restructuring ¹			0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²			0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			-2	-1
(Financial assets at fair value through other comprehensive income)			0	0
(Financial assets at amortised cost)			-2	-1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)			0	0
(of which Goodwill)			0	0
Negative goodwill recognised in profit or loss			0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates			1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS			33	73
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS			29	65
Profit or (-) loss after tax from discontinued operations			0	0
PROFIT OR (-) LOSS FOR THE YEAR			29	65
Of which attributable to owners of the parent			29	65

⁽¹⁾ Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/202	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarci	hy			Fair value hierarchy	,		,	Fair value hierarch	у		,	air value hierarch	y	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits									8,128				10,891				IAS 1.54 (i)
Financial assets held for trading									13,668	0	13,624	44	14,919	0	14,872	47	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss									0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss									0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income									669	539	129	1	501	341	160	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost									8,875				5,634				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting									0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk									0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t									241				216				
TOTAL ASSETS									31,581				32,161				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20:	23					As of 31/1	2/2023					As of 31/0	13/2024					As of 30/1	16/2024			
		Gross carry	ying amount ⁽²⁾		Acc	umulated impairmen	ıt ⁽²⁾	Gri	oss carrying amour	it ⁽²⁾	Accu	mulated impairme	nt ⁽²⁾	Gros	s carrying amount		Acci	umulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets			Credit-impaired		incompany in accepta	Stage 3 Credit-impaired assets			Credit-Impaired	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities													667	0	0	0	0	0	500	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances													0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at														2,101	0	0	-1	0	0	2,076	1	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances													6,615	165	0	-3	-3	0	3,414	151	0	-3	-3	0	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (I)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

RBS Holdings N.V.

(mln EUR)

		Carrying	(amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading			13,795	16,192	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹			0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss			915	986	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost			14,823	12,917	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹			0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting			0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk			0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions			6	6	IAS 37.10; IAS 1.54(l)
Tax liabilities			4	5	IAS 1.54(n-o)
Share capital repayable on demand			0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities			74	74	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale			0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹			0	0	Annex V Part 1.29
TOTAL LIABILITIES			29,617	30,179	IAS 1.9(b);IG 6
TOTAL EQUITY			1,964	1,982	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES			31,581	32,161	IAS 1.IG6

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



Breakdown of liabilities

RBS Holdings N.V.

(mln EUR)

			Carrying	amount (]
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives				7,095	7,726	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments			0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
anort positions	Debt securities			0	0	Annex V.Part 1.31
	Central banks			0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits			0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments			583	553	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits			45	7	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions			5,182	6,190	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits			1,003	850	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations			3,514	5,164	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits			1,723	1,861	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations			3,749	3,655	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits			483	514	ECB/2013/33 Annex 2.Part 2.9.1
	Households			51	31	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits			1	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued				3,488	4,086	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued			449	441	Annex V.Part 1.37
Other financial liabilities				5,872	2,691	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES				29,533	30,095	



Market Risk RBS Holdings N.V.

TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT ACTOR (Rins) X ACTOR		SA					l l	М									IM						
TOTAL BISK EXPOSURE AMOUNT TOTAL BISK EXPOSURE AMOUNT PACTOR (INC.) A METAL CLATT MARKET PACTOR (INC.) A METAL CLA				VaR (Memorandi	um item)	STRESSED VaR ((Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHI	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	lemorandum item)	AND MIGR	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
As of 30/06/2024 As of 30/06/	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt- 1)	AVERAGE	LAST MEASURE	FLOOR	AVERAGE		EXPOSURE	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAY (VaRt-	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE		FLOOR	AVERAGE		TOTAL RISK EXPOSURE AMOUNT
Name		As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
As of \$30/03/2024 As of \$30/06/2024 13 3 3 49 22 13 3 36 7 13 3 36 7 13 3 36 7 15 11 15 2 0 5 1 166 1 166 1 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	f which: General risk f which: Specific risk titles f which: General risk f which: Specific risk f which: Specific risk nedities risk nmodities risk																						
when Corenaria isk 0		As of 31/03/2024	As of 30/06/2024				As of 31.	/03/2024									As of 30/0	6/2024					
	which: General risk which: Specific risk titles which: General risk which: Specific risk	0	0 0 0 0 0		3 3 1 0 0 0		15 6 1 0 0 0								3 0 0 0 0	49 36 5 0 0 0	22 7 1 0 0 0						

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



Credit Risk - Standardised Approach

					Standardise	ed Approach						
			As of 30/09/2023 As of 31/12/2023									
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³			
Consolidated data	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 Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures											
	Standardised Total ²											

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

 $^{^{(2)}}$ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks	7,802	8,319	0		10,585	11,093	0	
	Regional governments or local authorities	169	168	12		195	194	12	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		10	10	0	
	International Organisations	129	129	0		149	149	0	
	Institutions	2,819	2,192	876		2,630	2,021	731	
	Corporates	2,062	1,767	1,555		2,058	1,694	1,544	
	of which: SME	11	9	3		11	4	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	130	130	328		101	101	254	
	Other exposures	43	43	41		35	35	35	
	Standardised Total ²	13,155	12,750	2,812	3	15,764	15,299	2,576	

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

 $^{^{(2)}}$ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mIn EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
Consolidated data	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 - Vecured 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												
<u> </u>	IRB Total ²												

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

 $^{^{(2)}}$ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	7,278	1	3,777	1,320	0	5	7,375	1	3,768	1,294	0	6
	Corporates - Of Which: Specialised Lending	81	1	80	47	0	0	64	1	64	41	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				1,320						1,294		

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

 $^{^{(2)}}$ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
												Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ioi dading	profit or loss	comprehensive income	amoruseu cost							
[0-3M[
[3M-1Y[[1Y-2Y[
[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Belgium													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0-3M[[3M-1Y[
[1Y - 2Y [Bulgaria													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0 - 3M [
[3M-1Y] [1Y-2Y]														
[2Y-3Y] [3Y-5Y]	Cyprus													
[5Y - 10Y [[10Y - more Total														
[0-3M[
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more														
Total [0-3M[[3M-1Y[
[3M-1Y] [1Y-2Y] [2Y-3Y]														
[37 - 57] [57 - 107]	Denmark													
f10Y - more Total	4													
[0-3M[13M-1Y														
[1Y-2Y] [2Y-3Y]														
[3Y - 5Y [5Y - 10Y	Estonia													
[10Y - more Total	1													



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
				_		_	As of 31/12/2023	_		_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [15Y - 10Y [10Y - more	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
Total [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
[0-3M] 13M-1Y 11Y-2Y 12Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy													



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative thinincial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia													
00 aM	Lithuania													
10 - 3M 3M - 1Y 1 - 2Y 1 - 2Y	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M[Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Portugal													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Romania													



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain													
Total Total Total Total Total Total	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] f10Y - more Total	Liechtenstein													
10 10 10 10 10 10 10 10	Norway													



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
1043 0 - 34 3M - 1Y 12Y - 2Y 12Y - 3Y 12Y - 5Y 15Y - 10Y 10Y - more	u.s.													
Total [0 - 3M[] [3M - 1Y[] [1Y - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [10Y - more	China													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 31/12/2023			_			_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East													
Total [0 - 3M	Latin America and the Caribbean													
Total Tota	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y]	Others													

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
				As of Direct exposu										
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria	6	0	0 0 0 0 0		0 0 0	0		0 0 0	0 0 0 0	0	0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium		0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Сургиз													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 64 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	100 91 31	100 100 100 100 100 100 100 100 100 100	0 0 0 30 1 0		0 100 98 0 0 0 0 0 0 0 0 0 0 0 0 0 198	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Germany	25-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 254 3 0 257		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [13Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M [Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)			of which: Financial assets at fair						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M[13M - 1Y 1 Y - 2Y [2Y - 3Y] [3Y - 5Y [5Y - 10Y 10Y - more	Latvia													
[0 - 3 M [Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[3M - 1Y [1	Malta													
10tat 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Netherlands	41	0 0 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 49 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M[Poland	51	0 49	1	0	49	0	0	0	0	0	0	O	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal		0 0 0 0 0 0 1 0 0 1 0 0	0 0 0 1 1 0	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0	
Total [0 - 3M] [1 3M - 1Y] [1 3Y - 2Y] [2 Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania		0	1	0	0	0	0	0	0	0	0	d	0



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													
[0 - 3M[Spain	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 20 0 0 0 0	0	16
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1	0 0 0 0	(0 0 0 0 2 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [13Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland		1	v			v					J	v	J
[0-3M [Liechtenstein													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 110Y-more	Norway													



General governments exposures by country of the counterparty

						As of 30/06/2024							
					Dire	ct exposures							
(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
				Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
			of which: Financial assets held for trading			of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
Australia													
Canada													
Hong Kong													
Japan													
u.s.	93 93 0 0	0 93 0 0 0 0	0 0 0 0	0 0 0 0	0 93 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
China	93	93	0	0	93	0	0	0	0	0	0	0	0
Switzerland													
Other advanced economies non EEA													
	Country / Region Australia Canada Hong Kong Japan U.S. China	Country / Region Total gross carrying amount of non-derivative financial assets Australia Canada Heng Kong Japan U.S. China Switzerland	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Australia Canada Hong Kong Japan U.S. Chisa Switzerland Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) I Total carrying amount of non-derivative financial assets (net of short positions) I Total carrying amount of non-derivative financial assets (net of short positions) I Total carrying amount of non-derivative financial assets (net of short positions) I Total carrying amount of non-derivative financial assets (net of short positions) I Total carrying amount of non-derivative financial assets (net of short positions)	Country / Region Total goss carrying amount of non-derivative financial assets (net of short positions) Australia Conside Mong Kong U.S. China Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets held for trading. Total carrying amount of non-derivative financial assets held for trading.	Country / Region Total gross carrying amount of non-derivative financial assets per of which: Financial assets held of which: Financial assets held for which	Country / Region Total gons carrying amount of non-derivative financial assets by accounting portfolio Folial gons carrying amount of non-derivative financial assets (not of which Financial assets and not which through district and not which financial assets are not which through district and not which financial assets (not of which Financial assets are which through district and not which the not which through district and not which the not which through district and not which the no	Country Region Toled grees carrying amount of non-destination flower flowered assets Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying amount of non-destination flower published. Assets to a control of grees carrying and assets to a control of green published. Assets to a co	Renderly Region Tetal gents carring amount of the description and the destroyed amount of the description and of which Francial assets by accounting purificity Tetal gents carring amount of the description and of which Francial assets and of whic	Centry / Rigins Third genes excited events The district formed and control of man-destricts for scalar partitions of man-destricts for scalar partition fo	Country Right Not are a conyrige mount of con- and of their positions of first positions of first positions of first position of first positi		Mail Mail	



General governments exposures by country of the counterparty

							RBS Holdings N.V.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
					Non derivative financial as	ssets by accounting portfolio		Derivatives with pos	tivo fair valuo	Dorlanthus with	h negative fair value	Off-balance sh	eet exposures	
					Non-venvauve iliancia: a:	ssets by accounting portions		Denvauves with pos	uve lali value	Delivatives with	ii liegauve lali value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit of loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	0 0 0 0 1 0	0 0 0 0	0 0 0 1 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Middle East	1	0	1		0	0	0	0	0	d	0		0
10 - 3M 13M - 1Y	Latin America and the Caribbean													
[0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
10 - 3M f [3M - 1Y [Others	100 50 0 0 0 0 0	100 50 0 0 0 0 149	0 0 0 0 0		100 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures
RBS Holdings N.V.

								HBS HOLD	ings w.v.								
				As of 30/09/2023									As of 31/12/2023				
	Gro:	is carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal ar	mount		Accumulated impairm credit risk and provision	ent, accumulated negative cha	nges in fair value due to	
	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Onp		On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures
			Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ³					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits																	
Debt securities (including at amortised cost and fair value)																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
Loans and advances(including at amortised cost and fair value)																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
of which: small and medium-sized enterprises																	
of which: Loans collateralised by commercial immovable property																	
Households																	
of which: Loans collateralised by residential immovable property																	
of which: Credit for consumption																	
DEBT INSTRUMENTS other than HFT																	
OFF-BALANCE SHEET EXPOSURES																	

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

I Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulation eigetive changes in fair value due to credit risk for financial instruments measured at fair values through profit or loss other than HFT and provisions for eff-bulines where exposure

For the o-balance sheet items, accomulated impairments and accomulated height the charges in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINNEP from

⁽⁰⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous peri



Performing and non-performing exposures RBS Holdings N.V.

					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal	amount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	sanges in fair value due to			Gros	s carrying amount! Nominal	amount		Accumulated impairm credit risk and provision	ent, accumulated negative ch	ranges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	Collaterals and financial guarantees received on nor performing exposures
(min EUR)		one 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸			oue 200 days and C-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	8,128	0		0 0		0		•	0 0	10,891	. 0		0 0		0			0
Debt securities (including at amortised cost and fair value)	2,769	0				0		•	0 0	2,577	7 0				0 1		P	0
Central banks	0	0		0 0		0		•	0 0		0		0 0		0		o constant	0
General governments	667	0		0 0		0			0 0	490	0		0 0		0	0	o constant	0
Credit institutions	0	0		0 0		0			0 0	10	0		0 0		0	0	o constant	0
Other financial corporations	2,042	0		0 0		0			0 0	2,017	0		0 0		1	0	o .	0
Non-financial corporations	60	0		0 0		0			0 0	60	0		0 0		0	0	o .	0
oans and advances(including at amortised cost and fair value)	6,780	0		0 0				•	0	3,564			0		6		o e	0
Central banks	84	0		0 0		0			0 0	94	0		0 0		0	0	o .	0
General governments	10	0		0 0		0			0 0	36	0		0 0		0	0	o .	0
Credit institutions	2,805	0		0 0		0			0 0	1,561	. 0		0 0		0	0	o constant	0
Other financial corporations	3,372	0		0 0		0			0 0	1,371	. 0		0 0		0	0	o constant	0
Non-financial corporations	510	0		0 0					0 0	496	0		0 0		5	0	o constant	0
of which: small and medium-sized enterprises	0	0		0		0		1	0		0		0 0		0			0
of which: Loans collateralised by commercial immovable property	0	0		0		0		1	0		0		0 0		0			0
Households	0	0		0		0		1	0 0		0		0 0		0			0
of which: Loans collateralised by residential immovable property	0	0		0		0		1	0		0		0		0	0		0
of which: Credit for consumption	0	0		0 0		0		•	0		0		0 0		0	0		0
DEBT INSTRUMENTS other than HFT	17,677	0		0 0		0			0	17,032	0		0 0		0 7			0

(If the this address that the times are a secured as a secure of the times are a secure of the t



Forborne exposures

RBS Holdings N.V.

			As of 30	/09/2023				As of 31	/12/2023	
	Gross carryin exposures wi measures	g amount of th forbearance			al guarantees received orbearance measures	Gross carryir exposures w measures	ng amount of ith forbearance		or exposures with	al guarantees received orbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)										
Cash balances at central banks and other demand deposits										
Debt securities (including at amortised cost and fair value)										
Central banks										
General governments										
Credit institutions										
Other financial corporations										
Non-financial corporations										
Loans and advances (including at amortised cost and fair value)										
Central banks										
General governments										
Credit institutions										
Other financial corporations										
Non-financial corporations										
of which: small and medium-sized enterprises										
Households										
DEBT INSTRUMENTS other than HFT										
Loan commitments given										
QUALITY OF FORBEARANCE ²										
Loans and advances that have been forborne more than twice ³										
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3										

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

^{OP} For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-11. So on Supervisory reporting, However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions); is disclosed consistently with the FINREP sign convention. This is because the convention are sheet commitments are generally reported with a positive sign.

^{OI} The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing ioans and advances divided by total ioans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Forborne exposures

RBS Holdings N.V.

ı			As of 31	03/2024					As of 30	(06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with		al guarantees received rbearance measures	Gross carryir exposures w measures	ng amount of ith forbearance	Accumulated imp	airment, accumulated lue due to credit risk r exposures with	Collateral and financia	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0		0		0	0	0
Debt securities (including at amortised cost and fair value)	0	0		0	0	ů			,		0	9
Central banks	0	0		0		v			۰		•	J
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	23	0	0	0	23	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	o
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	23	0	0	0	23	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0	
Households	0	0.	0	0.	0	0	0	0	0	0.	0	0
DEBT INSTRUMENTS other than HFT	23	0	0	0	23		0	0		0	0	-
Loan commitments given	0	0		0	0	0		0		0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³ Non-performing forborne loans and advances that failed to meet the non-performing exit	U						U					
criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading RBS Holdings N.V.

			As of:	30/09/2023					As of 3	1/12/2023					As of 3	1/03/2024					As of 3	0/06/2024		
	Gross carry	ingamount				Accumulated	Gross carryi	Gross carrying amount				Accumulated	Gross carry	ring amount				Accumulated	Gross carry	ingamount				Accumulated
(min EUR)		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative change
A Agriculture forestry and fishing													0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying													0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing													88	0	0	88	2	0	93	0	0	93	2	0
D Electricity, gas, steam and air conditioning supply													119	0	0	119	0	0	105	0	0	105	0	0
E Water supply													20	0	0	20	0	0	20	0	0	20	0	0
F Construction													2	0	0	2	0	0	2	0	0	2	0	0
G Wholesale and retail trade													23	0	0	23	0	0	21	0	0	21	0	- 0
H Transport and storage													71	0	0	71	0	0	64	0	0	64	0	0
I Accommodation and food service activities													1	0	0	1	0	0	1	0	0	1	0	0
J Information and communication													57	0	0	57	1	0	55	0	0	55	1	0
K Financial and insurance activities													0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities													22	0	0	22	0	0	21	0	0	21	0	0
M Professional, scientific and technical activities													40	0	0	40	1	0	40	0	0	40	1	0
N Administrative and support service activities													35	0	0	35	0	0	46	0	0	46	1	0
O Public administration and defence, compulsory social security													0	0	0	0	0	0	0	0	0	0	0	0
P Education													7	0	0	7	0	0	7	0	0	7	0	0
Q Human health services and social work													24	0	0	24	0	0	21	0	0	21	0	0
R Arts, entertainment and recreation													2	0	0	2	0	0	2	0	0	2	0	-
S Other services													0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances													510	0	0	510	4	0	499	0	0	499	5	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign If they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part I paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.