

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



### **2016 EU-wide Stress Test: Summary**

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)		31/12/2018	31/12/2018
Cumulative 3y: Net interest income		35,242.21	34,513.59
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		5,100.92	1,630.94
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-4,651.59	-10,785.05
Cumulative 3y: Profit or (-) loss for the year		7,539.47	-15,193.28
Coverage ratio - Default stock	42.93%	40.61%	43.08%
Common Equity Tier 1 capital	51,382.39	54,829.46	32,124.04
Total Risk exposure amount	330,566.21	345,144.30	397,334.57
Common Equity Tier 1 ratio, %	15.5%	15.9%	8.1%
Fully loaded Common Equity Tier 1 ratio, %	15.5%	15.9%	8.1%
Tier 1 capital	63,257.82	62,782.57	40,077.15
Total leverage ratio exposures	957,127.87	957,127.87	957,127.87
Leverage ratio, %	6.6%	6.6%	4.2%
Fully loaded leverage ratio, %	5.6%	6.0%	3.6%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			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>			2,734
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>&</sup>lt;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 2016 -2018 period



#### 2016 EU-wide Stress Test: Credit risk IRB

The Royal Bank of Scotland Group Public	Limite
Company	

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock (	of provisions		
		A-IF	B .		IRB	A-1	RB	F-IRE		A-	IRB	F-C	IRB	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments Institutions	100,315 32,572	0	0	0	5.828 11,461	0	0	0	0	0	0	0	39.6%
	Corporates	208.487	6.214	32.253	3.562	95.607	285	25.360	0	229	3.407	36	1.786	54.7%
	Corporates - Of Which: Specialised Lending	3.305	791	32,253	3,562	2.627	0	25.360	0	33	412	35	1.786	51.8%
	Corporates - Of Which: SME	33.059	2.674	0	0	16.585	ō	0	ō	45	1.450	0	0	54.4%
	Retail	234,405	10.043	0	0	40.897	8,448	0	0	525	3.530	0	0	35.1%
	Retail - Secured on real estate property	186,183	6,691	0	0	22,955	6,185	0	0	269	1,403	0	0	20.9%
The Royal Bank of Scotland	Retail - Secured on real estate property - Of Which: SME	1.565	88	0	0	519	62	0	0	0	46	0	0	53.1%
	Retail - Secured on real estate property - Of Which: non-SME	184,618	6,604	0	0	22,435	6,122	0	0	269	1,356	0	0	20.5%
Group Public Limited Company		31.577	839	0	0	8.266	431	0	0	9	542	0	0	64.6%
	Retail - Other Retail	16,645	2,513	0	0	9,676	1,832	0	0	247	1,585	0	0	63.1%
	Retail - Other Retail - Of Which: SME	10.472	1.241	0	0	4.165	1.125	0	0	23	734 852	0	0	59.1%
	Retail - Other Retail - Of Which: non-SME Equity	6,173 1,213	1,2/2	0	0	5,511 3,410	/0/	0	0	224	852		0	66.9% 80.6%
	Equity Securitisation	1,213	0	0	0	3,410	0	0	0	0	0	0	0	80.6%
	Other non-credit obligation assets	3.763		0	0	1 342	7	0	0	0	0	0	0	0.0%
	IRB TOTAL	580,756	16,268	32,253	3,562	158,546	8,740	25,360	o o	760	6,937	35	1.786	

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	3	F-	RB	A-I	IRB	F-IR	В	A-	IRB	F-11	<b>18</b>	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments Institutions	84 4.850	0	0	0	18 1.422	0	0	0	0 4	0	0	0	
	Corporates	130,043	2,550	22,198	2,290	59,724	10	17,636	0	130	1,161	23	1,136	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	15 30.870	370 1,445	22,198	2,290	8 14.917	0	17,636	0	0	200 633	23	1,136	
	Retail	217.167	5,978	0	0	29.132	3,006	0	0	225	2,250	0	0	0 44.1% 0 37.7%
	Retail - Secured on real estate property	170.688	3.036	0	ō	12.174	1.206	ō	ō	187	366	ō	e e	12.0%
11.20 1122 1	Retail - Secured on real estate property - Of Which: SME	1,556	87	0	0	516	62	0	0	0	46	0	0	53.1%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	169,132 30.653	2,949 815	0	0	11,658 7.886	1,144 422	0	0	187	320 527	0	0	0 10.8% 0 64.6%
	Retail - Other Retail	15,826	2,127	0	0	9,071	1,378	ő	Ö	29	1,357	ő	C	63.8%
	Retail - Other Retail - Of Which: SMF	9.842	915	0	0	3.738	685	0	0	23	540	0	0	59.1% 67.3%
	Retail - Other Retail - Of Which: non-SME	5,984 1.055	1,213	0	0	5,334 2,899	693	0	0	6	816	0	0	0 67.3% 0 80.6%
	Equity Securitisation	1,055	0	0	0	2,899	0	0	0	0	0	0	0	80.6%
	Other non-credit obligation assets	2,420	4	0	0	913	4	0	0	0	0	0	0	0.0%
	IRB TOTAL	355,619	8,533	22,198	2,290	94,108	3,019	17,636	0	360	3,411	23	1,136	42.2%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-IF	:B	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments Institutions	35,118 2.884	0	0	0	1.305 898	0	0	0	0	0	0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13,711 0 29	65 0 11	899 899	15 15 0	5,671 0 2	0	814 814 0	0	6 0	37 0	1 1		5 54.0% 5 37.4% 0 87.2%
	Retail Retail - Secured on real estate property	71 1	3	0	0	13 0	1	0	0	0	2	0		0 62.9%
United States	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	1 0 66	0 0 1	0	0	0 0 10	0 0 1	0	0	0	0	0		0 - 0 - 0 62.9%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4 2	1	0	0	2	1	0	0	0	1	0		0 62.9% 0 65.5% 0 62.2%
	Retail - Other Retail - Of Which: non-SME Equity Securitisation	1 9	1	0	0	2 27	0	0	0	0	1	0		0 62.2%
	Other non-credit obligation assets	170	0	0	0	172	0	0	0	0	0	0		0 -
	IRB TOTAL	51,963	68	899	15	8,086	1	814	0	6	39	1		5 54.3%

								31/12/2015						
			Exposure	values			Risk expo	sure amounts		1	Stock	of provisions		
		A-IR	В	F-1	RB	A-II	RB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	39,272	0	0	0	1.159	0	0	0	0	0	0		0 -
	Institutions	2,068	0	0	0	905	0	0	0	0	0	0		0 -
	Corporates	5.066	92	8	15	1.834	0	6	0	1	45	0		2 43.6%
	Corporates - Of Which: Specialised Lending	0	69	8	15	0	0	6	0	0	36			2 44.8%
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		3
	Retail	23	1	0	0	7	0	0	0	0	0	0		0 67.0%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		
Cormony	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0			0		-
Germany	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	20	0	0	U	0			U					0 63.8%
	Retail - Other Retail	20 4	0	0	0	4 3		0	0					0 69.7%
	Retail - Other Retail - Of Which: SME	i	0	0	0	0		o o	0	ı ,	,	, i		0 68.6%
	Retail - Other Retail - Of Which: non-SME	3	ő	ő	ő	3	ŏ	ŏ	ŏ	ĭ	0	ŏ		0 70.2%
	Equity	0	ō	ō	ō	1	ō	ō	ō	, o				0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0 -
	IRB TOTAL	46,429	93	8	15	3,907	0	6	0	1	45	0		2 43.8%



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								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	3	F-1	RB	A-1	IRB	F-IRE	3	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	2,252	0	0	0	395	0	0	0	0	0	0	(	-1
	Institutions	235	0	0	0	151	0	0	0	0	0	0	6	
	Corporates	6,411	2,316	857	18	4,522	19	726	0	40	1,555	0	13	67.4%
	Corporates - Of Which: Specialised Lending	0	31	857	18	0	0	726	0	0	23	0	13	71.7%
	Corporates - Of Which: SME	1,560	1,147	0	0	1,254	0	0	0	11	767	0	(	66.8%
	Retail	16.708	4.046	0	0	11.650	5.431	0	0	300	1.268	0	6	31.3%
	Retail - Secured on real estate property	15.487	3.655	0	0	10.778	4.979	0	0	82	1.036	0		28.3%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0		40.1%
Ireland	Retail - Secured on real estate property - Of Which: non-SME	15.486	3.654	0	0	10.778	4.979	0	0	82	1.036	0		28.3%
	Retail - Qualifying Revolving	441	14	0	0	293	4	0	0	1	9	0		63.9%
	Retail - Other Retail	780	377	0	0	579	449	0	0	218	223	0	6	59.1%
	Retail - Other Retail - Of Which: SME	616	324	0	0	422	438	0	0	0	191	0	(	59.2%
	Retail - Other Retail - Of Which: non-SME	165	53	0	0	157	11	0	0	218	31	0	6	58.6%
	Equity	6	0	0	0	21	0	0	0	0	0	0		-
	Securitisation													
	Other non-credit obligation assets	12	0	0	0	3	0	0	0	0	0	0		)
	IRB TOTAL	25,624	6,361	857	18	16,741	5,451	726	0	340	2,823	0	13	44.5%

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	3	F-I	RB	A-I	IRB	F-IF	88	Α-	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	2,137	0	0	0	132	0	0	0	0	0	0	0	
	Institutions	7.142	0	0	0	1.511	0	0	0	0	0	0	0	-
	Corporates	6,975	86	202	23	2,719	0	148	0	1	51	0	12	58.3%
	Corporates - Of Which: Specialised Lending	0	3	202	23	0	0	148	0	0	2	0	12	55.3%
	Corporates - Of Which: SME	15	4	0	0	2	0	0	0	0	1	0	0	31.9%
	Retail	9	0	0	0	2	0	0	0	0	0	0	0	65.1%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
N. O. A. A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Netherlands	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	9	0	0	0	2	0	0	0	0	0	0	0	57.3%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	69.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	70.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	67.9%
	Equity	73		0	0	215		0	0	0	0	0		-
	Securitisation	607							_		_			
	Other non-credit obligation assets		0	202	0	59 4.638	0	148	0	- 0	0		12	F0 20/
	IRB TOTAL	16,944	86	202	23	4,638	0	148	0	1	51	0	12	58.3%

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	3	F-	RB	A-1	IRB	F-18	88	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments	2,539	0	0	0	191	0	0	0	0	0	0	(	
	Institutions Corporates	4.878 5.270	0	433	0	1.902 2.019	0	285	0	0	0	0	9	20.00
	Corporates - Of Which: Specialised Lending	5.2/0	9	433	,	2.019	0	285	0	0	3	1		2 29.9%
	Corporates - Of Which: SME	ō	6	0	0	ō	ō	0	ō	ō	i o	0	ō	6.8%
	Retail	67	2	0	0	14	2	0	0	0	1	0	(	61.5%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	9	
France	Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	ő		
Trunce	Retail - Qualifying Revolving	60	1	0	ō	10	ō	ō	ō	ō	1	0	č	64.99
	Retail - Other Retail	6	1	0	0	4	1	0	0	0	1	0	(	59.2%
	Retail - Other Retail - Of Which: SMF	2	1	0	0	1	1	0	0	0	1	0	9	55.6%
	Retail - Other Retail - Of Which: non-SME	4	0	"	0	1 3	0	1 0	1 0	0	1 0			66.7%
	Securitisation	Ů		Ů		Ů		ľ	ľ	Ů	1	ŭ		
	Other non-credit obligation assets	12.752	0	0	0	4 126	0	0	0	0	0	0		22.00

								31/12/2015						
			Exposur	e values				sure amounts			Stock	of provisions		
		A-IR	В	F-I	RB	A-II	₹B	F-IR	В	A-	IRB	F-I	RB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(	)
	Institutions	62	.0	0	.0	6	0	0	0	0	.0	0		
	Corporates	5,175	16	2,994	15	2,473	0	2,227	0	1	11	2		55.
	Cornorates - Of Which: Specialised Lending	0	12	2.994	15	0	0	2.227	0	0	10	2		58.0
	Corporates - Of Which: SME	214	2	0	0	174	0	0	0	0	1	0	(	33.
	Retail	2		0	0	1	0	0	0	0	0	0		68.
	Retail - Secured on real estate property	0	U	0	0	0	0	0	0	0	0	0	,	31
Channel Islands	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	U	U	0	U	0	U	0	U	U	U		,	31
Chariner Islanus	Retail - Secured on real edate nomenty - Of Which: non-SMI: Retail - Qualifying Revolving	0	U	0	U	U	U	0	U	0	U		,	69.
	Retail - Other Retail	2		0	U	0	0	0	U	0	0		,	67.
	Retail - Other Retail - Of Which: SME	1		0	0	0		0		0	0	o o	,	07.
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	o o	,	67.
	Faulty	1	,	0	0	4	0	o o	0	o o	0	0	ì	07.
	Securitisation	1		Ů		7							,	
	Other non-credit obligation assets	2	0	0	0	0	0	0	0	0	0	0	(	)
	IRB TOTAL	5,243	16	2,994	15	2,484	0	2,227	0	1	11	2	-	55.5



								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-I	RB	F-	IRB	A-	IRB	F-IR	В	A-	IRB	F-IRB		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Saudi Arabia	Central bunks and central coverements Institutions Central Cen	0 29 16 0 0 2 2 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 19 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	62.3% 62.1% 62.6% 60.3% 67.9%
	IRB TOTAL	47	ő	ŏ	ŏ	24	ő	ŏ	ŏ	ŏ	ŏ	ŏ	Ö	62.3%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	В	F	RB	A-I	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	589 1.315 4,913 0	0	0 0 0	0 0 0	76 388 1,471 0	0	0	0	0 0 0	0	0	0	45.0% 22.4%
Belgium	Carporates - Of Which: SME  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	6 0 0	0	0	0 0	1 0 0	0	0	0 0	0 0	0	0	0	66.7%
Delgian.	Retail - Ouslifvino Revolvino Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	6 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 64.5% 70.2% 0 70.2%
	Equity Securitisation	6	0	0	0	18	0	0	0	0	0	0	0	
	Other non-credit obligation assets	36	0	0	0	7	0	0	0	0	0	0		4
	IRB TOTAL	6,866	0	0		1,961	0	0	0	0	0	0	0	64.2%

65.59 Switzerland 61.19 71.29



						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
	(mln EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	13	39.7%	0.1%	21	39.7%	0.1%	29	39.8%
	Corporates Corporates - Of Which: Specialised Lending	0.3% 0.4%	6,505 2,572	56.2% 53.4%	0.2%	6,947 2.679	52.9% 51.1%	0.2%	7,388 2.782	50.2% 49.0%
	Comprates - Of Which: SME	0.4%	1,779	55.5%	0.4%	1,894	51.9%	0.4%	2,782	48.9%
	Retail	0.3%	5.012	36.6%	0.3%	5,681	35.8%	0.3%	6.351	35.0%
	Retail - Secured on real estate property	0.1%	1.812	19.2%	0.1%	1,925	17.8%	0.1%	2.058	16.6%
The Royal Bank of Scotland	Retail - Secured on real estate property - Of Which: SME	0.6%	61	53.9%	0.5%	69	50.7%	0.5%	77	48.4%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	1,751	18.7%	0.1%	1,856	17.3%	0.1%	1,981	16.1%
Group Public Limited Company	Retail - Qualifying Revolving	1.1%	948	70.7%	1.1%	1,277	69.9%	1.1%	1,599	69.4%
	Retail - Other Retail	1.4%	2,253	69.3%	1.4%	2,479	68.4%	1.3%	2,693	67.6%
	Retail - Other Retail - Of Which: SME	0.8%	927	64.2%	0.8%	1,008	62.7%	0.8%	1,087	61.5%
	Retail - Other Retail - Of Which: non-SME	2.4%	1,325	74.2%	2.4%	1,471	73.7%	2.4%	1,606	73.3%
	Equity	0.1%	1	90.0%	0.1%	1	90.0%	0.2%	1	90.0%
	Securitisation									
	Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	42.770	0.0%
	IRB TOTAL	0.2%	11,531	46.0%	0.2%	12,650	43.8%	0.2%	13,770	42.0%

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	rate Provisions							
0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0						
0.6%	101	51.9%	0.1%	117	49.9%	0.1%	128 10.125	48.8						
0.6%	7,440	56.6%	0.6%	8,971	53.3%	0.5%	50.1							
0.8%	2,966	57.1%	0.8%	3,434	57.3%	0.8%	56.: 44.:							
0.6%	1,883	53.9%	1.2%	2,297	47.6%		0.9% 2,592							
0.6%	6,168	41.0%	0.6%	7,773	39.8%	0.5%	9,004	38.7						
0.2%	2,329	22.7%	0.3%	2,956	21.8%	0.2%	3,502	21.4						
1.6%	81	56.5%	1.7%	107	52.6%	1.4%	128	50.1						
0.2%	2,247	22.1%	0.3%	2,848	21.2%	0.2%	3,374	20.1						
1.8%	1,223	74.6%	1.5%	1,686	73.7%	1.1%	2,031	73.4						
2.7%	2,617	73.6%	3.2%	3,131	71.7%	2.2%	3,470	70.6						
2.1%	1,153	68.6%	2.4%	1,397	65.4%	1.9%	1,577	63.1						
3.8%	1,464	78.9%	4.6%	1,734	78.7%	2.8%	1,893	78.6						
0.2%	1	90.0%	0.3%	1	90.0%	0.2% 2								
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.1						
0.5%	13,710	48.6%	0.5%	16.863	46,3%	0.4%	19,259	44.4						

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions			Provisions		rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
	Institutions	0.0%	5	34.8%	0.0%	5	35.1%	0.0%	6	35.0
	Corporates	0.2%	3,015	48.8%	0.2%	3,280	45.4%	0.2%	3,541	42.7
	Corporates - Of Which: Specialised Lending	0.2%	1,536	52.7%	0.2%	1,587	50.3%	0.2%	1,633	48.0
	Corporates - Of Which: SME	0.3%	830	43.7%	0.3%	918	40.2%	0.3%	1.010	37.7
	Retail	0.3%	3,302	39.9%	0.3%	3,890	38.9%	0.3%	4,494	37.9
	Retail - Secured on real estate property	0.0%	645	11.5%	0.0%	729	11.1%	0.1%	841	10.7
11.20 116 1	Retail - Secured on real estate property - Of Which: SME	0.6%	60	54.0%	0.5%	69	50.7%	0.5%	77	48.4
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.0%	585	10.3%	0.0%	661	9.9%	0.1%	764	9.7
	Retail - Oualifving Revolving	1.0%	910	70.6%	1.0%	1.220	69.8%	1.0%	1.524	69.3
	Retail - Other Retail	1.3%	1,746	69.8%	1.3%	1,940	68.7%	1.2%	2,128	67.7
	Retail - Other Retail - Of Which: SMF	0.7%	691	63.4%	0.7%	755	61.4%	0.7%	818	59.9
	Retail - Other Retail - Of Which: non-SME	2.3%	1,055	74.6%	2.3%	1,186	74.1%	2.2%	1,310	73.7
	Equity	0.1%	1	90.0%	0.1%	1	90.0%	0.1%	1	90.0
	Securitisation									
	Other non-credit obligation assets	0.0%	- 0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
	IRB TOTAL	0.3%	6,322	43.7%	0.2%	7,176	41.6%	0.2%	8,042	39.8

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	e Provisions Default Stock <sup>1</sup> rate Pr				Coverage Ratio Default Stock <sup>1</sup>						
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0						
0.1%	7	36.3%	0.1%	11	36.2%	0.0%	11	36.4						
0.5%	3,498	49.6%	0.6%	4,484	45.8%	0.5%	5,229	43.6						
0.5%	1,742	56.3%	0.6%	1,992	56.1%	0.6%	2,233	55.3						
0.5%	919	42.2%	1.1%	1.271	37.3%	0.8%	1.511	34.9						
0.6%	4,173	43.7%	0.6%	5,509	41.9%	0.5%	6,568	40.3						
0.2%	947	14.8%	0.2%	1.403	15.6%	0.2%	1.825	16.3						
1.6%	81	56.5%	1.7%	107	52.7%	1.4%	127	50.8						
0.2%	866	13.5%	0.2%	1,296	14.4%	0.2%	1,698	15.2						
1.8%	1.175	74.7%	1.5%	1.612	73,7%	1.1%	1.938	73.4						
2.5%	2,052	73.4%	2.9%	2,494	71.3%	2.1%	2,805	70.2						
2.0%	881	66.4%	2.3%	1.095	62.9%	1.7%	1.249	61.3						
3.3%	1.171	79.5%	4.0%	1.399	79.3%	2.9%	1.556	79.2						
0.2%	1	90.0%	0.3%	1	90.0%	0.2%	1	90.0						
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0						
0.5%	7,679	46.2%	0.6%	10,004	43.6%	0.4%	11.809	41.7						

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	
	Institutions	0.0%	1	55.6%		1	55.6%	0.0%	2	55.6%
	Corporates	0.3%	81	43.2%	0.3%	107	38.9%	0.3%	134	37.4%
	Corporates - Of Which: Specialised Lending	1.6%	19	43.9%	1.6%	31	45.0%	1.8%	45	46.2%
	Corporates - Of Which: SME	0.1%	10	92.2%	0.1%	10	87.7%	0.1%	10	83.5%
	Retail	0.6%	2	69.6%	0.6%	3	69.1%	0.6%	3	68.6%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Oualifying Revolving	0.6%	1	69.4%	0.6%	2	68.8%	0.6%	2	68.3%
	Retail - Other Retail	2.1%	1	69.8%	1.9%	1	69.4%	1.8%	1	69.1%
	Retail - Other Retail - Of Which: SME	1.3%	0	71.0%		0	69.4%	1.2%	0	68.0%
	Retail - Other Retail - Of Which: non-SME	3.2%	1	69.5%	2.9%	1	69.5%	2.8%	1	69.4%
	Equity	0.3%	0	90.0%	0.3%	0	90.0%	0.3%	0	90.0%
	Securitisation									
	Other non-credit obligation assets		0		-	0		-	0	
	IRB TOTAL	0.1%	84	43.7%	0.1%	111	39.4%	0.1%	138	37.9%

	Adverse Scenario 31/12/2016 31/12/2017 31/12/2018													
	31/12/20	16		31/12/20	17		18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>						
0.0%	0	-	0.0%	0	-	0.0%	0							
0.1%	1	55.6%	0.1%	2	55.6%	0.0%	3	55.6						
0.5%	99	42.9%	0.7%	173	42.2%	0.8%	256	44.3						
2.2%	24	45.6%	4.2%	57	52.0%	5.5%	98	56.4						
0.1%	10	91.7%	0.2%	11	83.6%	0.3%	11	75.0						
1.1%	3	72.9%	1.0%	3	72.4%	0.8%	4	72.:						
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0							
1.0%	2	72.7%	0.8%	2	72.3%	0.6%	3	72.						
3.2%	1	73.2%	3.9%	1	72.5%	3.5%	1	71.						
2.2%	0	75.7%	3.0%	0	71.7%	3.2%	0	69.						
4.6%	1	72.4%	5.2%	1	72.8%	3.9%	1	73.						
0.5%	0	90.0%	0.6%	0	90.0%	0.4%	0	90.						
-	0	-	-	0	-	-	0							
0.1%	103	43.5%	0.2%	179	42,7%	0.2%	263	44.6						

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	0	55.6%	0.1%	1	55.6%	0.1%	1	55.6%
	Corporates	0.1%	56	48.4%	0.1%	59	48.1%	0.1%	61	47.8%
	Corporates - Of Which: Specialised Lending	0.1%	42	50.1%	0.0%	42	50.0%	0.0%	42	50.0%
	Corporates - Of Which: SME	0.7%	0	100.0%	0.7%	0	100.0%	0.8%	0	100.0%
	Retail	0.9%	1	71.4%	1.0%	1	69.5%	1.0%	1	68.4%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
· ·	Retail - Qualifying Revolving	0.7%	0	68.9%	0.7%	0	67.8%	0.7%	1	67.1%
	Retail - Other Retail	2.1%	0	73.9%	2.5%	0	71.5%	2.7%	1	70.0%
	Retail - Other Retail - Of Which: SME	0.3%	0	74.2%	0.4%	0	71.9%	0.4%	0	69.8%
	Retail - Other Retail - Of Which: non-SME	2.6%	0	73.9%	3.1%	0	71.5%	3.3%	0	70.0%
	Equity	-	0		-	0		-	0	-
	Securitisation									
	Other non-credit obligation assets	-	0		-	0	-	-	0	
	IRB TOTAL	0.0%	57	48.7%	0.0%	60	48.4%	0.0%	64	48.2%
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / of	lefault stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20:	18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio  Default Stock <sup>1</sup>						
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0						
0.3%	1	55.6%	0.2%	2	55.6%	0.2%	2	55.6						
1.4%	100	49.6%	0.2%	110	51.3%	0.1%	116	51.4						
0.5%	43	51.0%	0.3%	47	55.6%	0.1%	48	56.9						
1.0%	0	100.0%	2.3%	0	100.0%	1.9%	0	100.0						
1.5%	1	75.9%	1.6%	1	74.4%	1.2%	1	73.7						
	0	-	-	0	-	-	0	-						
	0	-	-	0		-	0	-						
	0	-	-	0	-	-	0	-						
1.1%	0	73.6%	1.0%	1	72.5%	0.8%	1	72.0						
3.4%	0	78.6%	4.8%	1	76.6%	3.8%	1	75.7						
1.1%	0	76.5%	1.4%	0	71.5%	1.1%	0	68.6						
4.0%	0	79.2%	5.8%	0	77.7%	4.6%	1	77.1						
	0	-	-	0		-	0	-						
	0	-	-	0	-	-	0	-						
0.2%	102	40 8%	0.0%	113	E1 E06	0.0%	120	51.7						



						Baseline Sce	nario			
		31/12/2016 31/12/2017 31/12/2018							18	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	0	50.4%	0.1%	0	50.4%	0.1%		50.3%
	Corporates	0.9%	1,838	72.7%	0.9%	1,892	70.8%	0.9%	1,944	69.2%
	Corporates - Of Which: Specialised Lending	0.7%	44	60.6%	0.6%	49	51.9%		53	46.4%
	Corporates - Of Which: SME	1.8%	890	72.7%	1.6%	915	71.4%	1.6%	938	70.3%
	Retail	0.7%	1,705	31.2%	0.5%	1,794	30.5%	0.5%	1,875	29.6%
	Retail - Secured on real estate property	0.4%	1,178	27.2%	0.3%	1,221	26.1%	0.3%	1,261	25.1%
	Retail - Secured on real estate property - Of Which: SME	0.5%	0	44.3%	0.5%	0	43.8%	0.6%	. 0	43.4%
Ireland	Retail - Secured on real estate property - Of Which: non-SME	0.4%	1,178	27.2%	0.3%	1,221	26.1%	0.3%	1,261	25.1%
	Retail - Qualifying Revolving	3.7%	27	72.8%	3.8%	43	73.2%	3.8%	58	73.4%
	Retail - Other Retail	4.2%	499	66.3%	4.2%	531	66.6%	3.7%	557	66.8%
	Retail - Other Retail - Of Which: SME	3.3%	234	66.5%	3.0%	251	66.8%	2.8%	267	67.0%
	Retail - Other Retail - Of Which: non-SME	7.8%	265	65.6%	8.9%	279	65.7%	7.2%	290	65.8%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.7%	3,543	46.0%	0.6%	3,687	44.6%	0.5%	3,820	43.2%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>						
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09						
0.3%	0	50.4%	0.2%	1	50.3%	0.2%	1	50.19						
1.2%	1,872	73.1%	1.9%	2,008	70.6%	1.8%	2,127	68.4						
0.9%	47	59.6%	1.4%	59	48.5%	1.7%	72	42.4						
2.1%	903	73.2%	3.3%	959	71.5%	3.2%	1,010	70.1						
1.1%	1,970	35.8%	1.5%	2,233	35.0%	1.0%	2,404	34.4						
0.7%	1,378	31.3%	1.0%	1,548	30.3%	0.7%	1,677	29.7						
1.4%	0	50.0%	1.6%	0	49.1%	1.5%	0	48.4						
0.7%	1,378	31.3%	1.0%	1,548	30.3%	0.7%	1,676	29.7						
5.5%	35	73.0%	5.3%	57	73.4%	3.9%	72	73.6						
7.1%	557	74.8%	9.6%	628	74.3%	4.1%	656	74.0						
3.5%	270	76.5%	5.0%	299	76.0%	4.7%	325	75.6						
20.5%	286	65.6%	27.6%	328	65.9%	1.7%	331	66.0						
-	0	-	-	0	-	-	0	ì						
	0			0	_		0							
1.0%	3,843	49.0%	1.5%	4,242	47.3%	1.1%	4,533	46.0						

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions		rate	Provisions		rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	1	12.1%	0.0%	2	12.1%	0.0%	2	12.1%
	Corporates	0.1%	78	61.4%	0.1%	85	59.0%	0.1%	92	57.0%
	Corporates - Of Which: Specialised Lending	0.1%	16	60.4%	0.1%	17	58.9%	0.1%	17	57.4%
	Corporates - Of Which: SME	0.7%	1	35.8%	0.7%	1	36.0%	0.8%	1	36.1%
	Retail	0.8%	0	71.0%	0.8%	0	69.9%	0.7%	0	69.1%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.6%	0	64.9%	0.6%	0	65.1%	0.7%	0	65.1%
	Retail - Other Retail	4.4%	0	76.7%	3.4%	0	75.8%	2.8%	0	75.0%
	Retail - Other Retail - Of Which: SME	1.2%	0	77.7%	1.3%	0	76.5%	1.3%	0	75.4%
	Retail - Other Retail - Of Which: non-SME	9.5%	0	74.9%	7.4%	0	74.5%	5.8%	0	74.2%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	-	0		-	0			0	
	IRB TOTAL	0.1%	79	58.9%	0.1%	87	54.9%	0.1%	95	52.1%
1 Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.2%	10	30.1%	0.0%	11	25.2%	0.0%	12	22.9%
0.4%	92	60.3%	0.3%	108	58.5%	0.2%	119	56.7%
0.5%	17	60.8%	0.5%	18	59.7%	0.5%	19	58.2%
1.1%	1	35.9%	2.1%	1	36.3%	3.1%	2	37.2%
1.3%	0	74.9%	1.2%	0	73.5%	0.9%	1	72.9%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
1.1%	0	69.9%	1.0%	0	70.1%	0.8%	0	70.2%
6.9%	0	80.2%	6.6%	0	78.3%	4.5%	0	77.3%
3.4%	0	80.4%	4.4%	0	77.5%	3.6%	0	75.8%
12.7%	0	79.9%	10.8%	0	80.0%	6.3%	0	80.0%
	0	-	-	0	-		0	
	0			0			0	
0.3%	102	55.0%	0.1%	119	52.0%	0.1%	132	49.8%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	.8
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions		rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	3	55.2%	0.1%	5	55.2%	0.1%	7	55.2%
	Corporates	0.2%	13	29.9%	0.1%	18	29.5%	0.1%	23	29.5%
	Corporates - Of Which: Specialised Lending	1.3%	6	22.9%	0.9%	9	22.4%	1.0%	12	22.4%
	Corporates - Of Which: SME	-	1	11.2%	-	1	11.2%	-	1	11.2%
	Retail	0.7%	2	68.6%	0.7%	2	68.4%	0.7%	3	68.2%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Oualifying Revolving	0.6%	1	71.4%	0.6%	1	70.7%	0.7%	2	70.2%
	Retail - Other Retail	1.0%	1	65.8%	1.1%	1	65.5%	1.1%	1	65.2%
	Retail - Other Retail - Of Which: SMF	0.8%	1	61.7%	0.8%	1	61.4%	0.8%	1	61.1%
	Retail - Other Retail - Of Which: non-SME	1.1%	0	73.3%	1.2%	0	72.2%	1.3%	0	71.4%
	Equity	-	0			- 0		-	- 0	-
	Securitisation									
	Other non-credit obligation assets		17			26			34	
	IRB TOTAL	0.1%	17	35.0%	0.1%	26	34.9%	0.1%	34	35.0%
' Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
2.5%	67	55.9%	0.2%	71	55.8%	0.1%	74	55.7
0.4%	23	35.4%	0.3%	36	37.3%	0.2%	45	37.4
3.5%	14	30.9%	2.6%	22	33.0%	1.4%	26	32.2
-	1	11.2%	-	1	11.2%	-	1	11.7
1.2%	2	73.8%	1.0%	3	73.2%	0.8%	4	72.8
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
1.1%	1	74.7%	0.9%	2	74.0%	0.7%	2	73.7
1.7%	1	72.6%	2.2%	1	71.9%	1.7%	1	71.4
1.9%	1	69.7%	2.2%	1	68.8%	1.8%	1	68.1
1.6%	0	78.0%	2.2%	1	76,9%	1.7%	1	76.3
-	0	-	-	0		-	0	
	0			0			0	
1.2%	92	49.9%	0.3%	110	48,7%	0.2%	123	47.9

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0	-		0			0	
	Institutions	0.1%	0	52.9%	0.1%	0	52.8%	0.1%	0	52.7%
	Corporates	0.1%	28	47.2%	0.1%	33	40.7%	0.1%	39	36.9%
	Cornorates - Of Which: Specialised Lending	0.1%	22	50.8%	0.1%	24	42.9%	0.1%	27	37.7%
	Corporates - Of Which: SME	0.3%	2	30.2%	0.3%	2	28.2%	0.3%	3	27.0%
	Retail	0.8%	0	65.0%	0.8%	0	62.1%	0.8%	0	60.6%
	Retail - Secured on real estate property	-	0		-	0	-	-	0	-
01 171 1	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Channel Islands	Retail - Secured on real estate property - Of Which: non-SMF	-	0	-	-	0	-	-	0	-
	Retail - Oualifying Revolving	0.4%	0	64.5%	0.5%	0	60.7%	0.5%	0	58.9%
	Retail - Other Retail	1.7%	0	65.3%	1.7%	0	63.2%	1.6%	0	62.0%
	Retail - Other Retail - Of Which: SME	0.6%	0	39.7%	0.6%	0	39.6%	0.7%	0	39.4%
	Retail - Other Retail - Of Which: non-SME	3.4%	0	72.4%	3.4%	0	71.8%	3.2%	0	71.6%
	Fauity	0.7%		90.0%	0.7%	0	90.0%	0.8%	0	90.0%
	Securitisation									
	Other non-credit obligation assets		- 0			0			0	
	IRB TOTAL  k / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.1%	28	47.3%	0.1%	33	40.7%	0.1%	39	37.0%

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0			0			0	
0.1%	0	53.1%	0.1%	0	52.6%	0.1%	0	52.6%
0.2%	35	43.2%	0.2%	52	38.3%	0.2%	69	36.0%
0.2%	26	46.0%	0.3%	35	39.7%	0.3%	45	36.7%
0.5%	2	27.1%	1.1%	4	26.3%	0.7%	6	25.4%
1.2%	0	68.9%	1.5%	0	66.6%	1.1%	0	65.2%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.7%	0	71.1%	0.9%	0	68.3%	0.6%	0	67.3%
2.6%	0	67.4%	3.1%	0	65.4%	2,4%	0	63.8%
1.2%	0	45.0%	1.6%	0	45.5%	1.7%	0	45.5%
4.7%	0	77.6%	5.5%	0	77.4%	3.7%	0	77.4%
1.1%	0	90.0%	1.5%	0	90.0%	1.0%	0	90.0%
-	0			0			0	-
0.2%	35	43.3%	0.2%	52	38.4%	0.2%	69	36.1%



						Baseline Scer	nario			
			31/12/20	016		31/12/201	17		31/12/20	18
	(min EUR. %)	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.1%	0	75.0%		0	75.0%	0.1%	0	75.0%
	Corporates	0.1%	0	63.3%	0.2%	0	62.1%	0.2%	0	61.3%
	Cornorates - Of Which: Specialised Lending	-	0	-	-	0		-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.9%	0	69.5%	0.8%	0	69.4%	0.8%	0	69.4%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Saudi Arabia	Retail - Secured on real estate property - Of Which; non-SME	-	0	-	-	0	-	-	0	-
odddi / il dold	Retail - Qualifying Revolving	0.6%	0	70.0%	0.6%	0	70.3%	0.7%	0	70.4%
	Retail - Other Retail	6.8%	0	68.9%	6.2%	0	68.3%	5.0%	o o	67.9%
	Retail - Other Retail - Of Which: SME	0.3%	0	67.1%	0.3%	n n	66.8%	0.3%	0	66.5%
	Retail - Other Retail - Of Which: non-SME	10.5%	0	71.5%	10.0%	ů.	69.9%	8.6%	ő	69.2%
	Equity		0			n n			0	-
	Securitisation		Ŭ			Ü			- u	
	Other non-credit obligation assets					0				
	IRB TOTAL	0.2%		69.4%	0.2%	0	69.0%	0.2%		68.6%
1 Commuted on Stock of annining for defaulted stock / d	efault stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.276		05.470	0.270		05.070	0.276		00.070

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	-	0.0%	0	-	0.0%	0	
0.2%	0	75.0%	0.1%	0	75.0%	0.1%	0	75.0%
0.3%	0	63.1%	0.9%	0	64.5%	1.4%	0	66.8%
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
1.5%	0	74.3%	1.2%	0	74.0%	0.9%	0	73.9%
	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
1.1%	0	72.0%	0.9%	0	72,2%	0.7%	0	72,4%
9.8%	ō	77.6%	9.4%	ō	76.9%	5.4%	ō	76,4%
0.7%	0	77.8%	0.8%	0	77.2%	0.8%	0	76.6%
14.8%	n n	77.2%	15.2%	0	76.5%	9.2%	ō	76.3%
	0		-	0			n n	
-	0		-	0			0	
0.4%	0	72.9%	0.5%	0	71.3%	0.6%	0	71.0%

		2	31/12/201	.6		31/12/20	17		31/12/20	18
	Impairn			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate		rovisions	Default Stock <sup>1</sup>	rate	Provisions		rate	Provisions	
Central banks and central governments		0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
Institutions		0.1%	0	51.6%	0.1%	1	51.6%	0.1%	1	51.69
Comporates		0.0%	2	50.3%	0.0%	4	50.2%	0.0%	5	50.19
Corporates - Of Which: Specialised Lending		0.2%	0	5.0%	0.2%	0	5.0%	0.2%	0	5.09
Corporates - Of Which: SME		1.2%	0	51.2%	1.1%	0	50.8%	1.2%	0	50.29
Retail		0.6%	0	72.6%	0.6%	0	71.2%	0.6%	0	70.19
Retail - Secured on real estate property		-	0	-	-	0	-	-	0	l
Retail - Secured on real estate property - Of Which:		-	0	-	-	0	-	-	0	1
Belgium Retail - Secured on real estate property - Of Which:		-	0	-	-	0	-	-	0	1
Retail - Oualifying Revolving		0.5%	0	70.1%	0.6%	0	68.9%	0.6%	0	68.09
Retail - Other Retail		3.7%	0	77.2%	2.6%	0	76.4%	1.8%	0	75.79
Retail - Other Retail - Of Which: SME		1.0%	0	53.3%	1.0%	0	53.2%	1.1%	0	53.29
Retail - Other Retail - Of Which: non-SME		7.7%	0	77.8%	5.1%	0	77.5%	3.1%	0	77.39
Equity		-	0	-	-		-	-	0	
Securitisation										
Other non-credit obligation assets		-	0	-		0	-		0	
IRB TOTAL  1 Computed as: Stock of positions for defaulted stock / default stock (se defined in paragraphs 69 and 61 of the Methodological pote).		0.0%	2	51.9%	0.0%	5	51.2%	0.0%	. 7	51.09

				Adverse Scen	sario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
0.9%	3	54.5%	0.2%	4	53.9%	0.1%	5	53.69
0.1%	5	52.6%	0.1%	9	52.6%	0.1%	13	52.59
0.4%	0	5.0%	0.4%	0	5.0%	1.1%	0	8.79
1.8%	0	50.7%	3.4%	0	55.9%	6.0%	0	61.69
1.1%	0	76.0%	1.0%	0	74.6%	0.8%	0	73.99
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.9%	0	73.8%	0.9%	0	72.7%	0.7%	0	72.39
6.2%	0	80.6%	5.2%	0	79.2%	3.2%	0	78.39
3.5%	0	61.5%	4.4%	0	61.5%	3.4%	0	61.69
10.1%	0	82.0%	6.7%	0	81.9%	3.0%	0	81.89
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.2%	8	53.8%	0.1%	14	53.4%	0.1%	18	53.19

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.1%	0	54.2%	0.1%	0	54.2%	0.1%	0	54.2%
	Comorates	0.1%	133	87.6%	0.1%	136	84.6%	0.1%	139	81.9%
	Corporates - Of Which: Specialised Lending	0.6%	1	25.4%	0.2%	1	25.4%	0.2%	1	25.4%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.9%	0	70.7%	0.9%	0	69.5%	0.8%	1	68.9%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.7%	0	68.0%	0.7%	0	67.7%	0.7%	0	67.4%
	Retail - Other Retail	5.1%	0	75.7%	4.4%	0	73.8%	3.8%	0	72.6%
	Retail - Other Retail - Of Which: SME	0.4%	0	40.8%	0.4%	0	40.6%	0.4%	0	40.4%
	Retail - Other Retail - Of Which: non-SMF	7.1%	0	76.0%	6.2%	0	74.4%	5.5%	0	73.4%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	0.0%	0		0.0%	0		0.0%	0	
	IRB TOTAL	0.1%	133	87.5%	0.1%	137	84.5%	0.1%	140	81.8%
1 Commuted on Charle of association for defected stock ( de	of cult stock (so defined in accomple EO and EE of the Mathedalasinal note)									

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0		0.0%	0		0.0%	0	
0.2%	0	54.2%	0.1%	0	54.2%	0.1%	0	54.2%
0.3%	138	85.2%	0.3%	144	80.9%	0.2%	149	78.19
3.2%	2	26.9%	0.8%	2	25.1%	0.2%	2	24.59
-	0	-	-	0	-	-	0	
1.5%	0	75.1%	1.3%	1	74.1%	0.9%	1	73.79
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
_	0	_	-	0	_		0	
1.2%	n n	72.8%	1.0%	0	72.3%	0.8%	1	72.19
7.3%	0	80.3%	7.3%	0	78.6%	4.8%	0	77.89
1.2%	n n	47.2%	1.5%	0	47.1%	1.2%	0	47.19
9.9%	n n	81.2%	10.0%	0	80.1%	6.7%	0	79.69
3.374	1 0	01.1.70	10.070	0	00.270	0.770	0	,,,,,,
	Ü			Ü			Ü	
0.0%	0		0.0%	0		0.0%	0	
0.2%	139	85.1%	0.2%	145	80.8%	0.1%	150	78.0%



		31/12/2015								
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -		
		Non-defaulted Defaulted Non-defaulted Defau		Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>			
	Central governments or central banks	88,105	0	37 267	0	0	0	0.0%		
	Regional governments or local authorities Public sector entities	393	0	267	0	0	0	0.0% 0.0%		
	Multilateral Development Banks	23	0	o o	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	ō	0.0%		
	Institutions	7,549	0	1,017	0	0	0	0.0%		
	Corporates	27,276	32		32	79	10	29.9%		
	of which: SME	3,990	0	3,536	0	5	0	38.1%		
The Royal Bank of Scotland	Retail	4,976	0	3,488	0	3	0	89.5%		
	of which: SME	1,330	0	759	0	3	0	0.0%		
Group Public Limited Company	Secured by mortgages on immovable property of which: SMF	18,767	3	10,417	3	5	1	44.6% 0.0%		
	Items associated with particularly high risk	245	15	368	22	0	6	40.1%		
	Covered bonds	196	13	20	0	0	١	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	ő	ı ö	l 0	0.0%		
	Collective investments undertakings (CIU)	16	0	16	0	0	ō	0.0%		
	Equity	824	0	1,745	0	0	0	80.6%		
	Securitisation									
	Other exposures	11,834	1,030		340		115	11.2%		
	Standardised Total	160,205	1,080	53,628	398	192	132	12.2%		

		31/12/2015							
		Exposure values Risk exposure amounts					Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Coverage Ratio - Default Stock <sup>1</sup>	
	Central governments or central banks	84,542	0	6	0	0	0	0.0%	
	Regional governments or local authorities	9	0	2	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	2,427	0	334	0	0	0	0.0%	
	Corporates	8,298	2	7,612	2	14	1	89.2%	
	of which: SME	1,649	0	1,586	0	4	0	38.1%	
	Retail	3,466	0	2,371	0	3	0	89.5%	
United Kingdom	of which: SME	1,244	0	710	0	3	0	0.0%	
Officea Kingaom	Secured by mortgages on immovable property	11,702	0	6,033	0	3	0	0.0%	
	of which: SME	16	0	4	0	0	0	0.0%	
	Items associated with particularly high risk	230	15	345	22	0	6	40.1%	
	Covered bonds	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%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	34	0	34	0	0	0	80.6%	
	Securitisation								
	Other exposures	8,547	633	5,807	169				
	Standardised Total	119,256	650	22,544	193	50	70	10.8%	

<sup>&</sup>lt;sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	139	0	0	0	0	0	0.0%
	Regional governments or local authorities	10	0	2	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3,094	0	342	0	0	0	0.0%
	Corporates	952	0	936	0	0	0	0.0%
	of which: SME	32	0	32	0	0	0	0.0%
	Retail	12	0	9	0	0	0	0.0%
United States	of which: SME	0	0	0	0	0	0	0.0%
Officed States	Secured by mortgages on immovable property	224	0	133	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	. 0	0	. 0	0	0	0	0.0%
	Collective investments undertakings (CIU)	16	0	16	0	0	0	0.0%
	Equity	34	0	34	0	0	0	0.0%
	Securitisation							
	Other exposures	550	17	550	22	0	8	48.0%
	Standardised Total	5,030	17	2,021	22	1	8	48.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					31/12/2015					
		Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>		
	Central governments or central banks	0	0	0		0	0	0.0%		
	Regional governments or local authorities	8	0	0		0	0	0.0%		
	Public sector entities	0	0	0		0	0	0.0%		
	Multilateral Development Banks	0	0	0		0	0	0.0%		
	International Organisations	0	0	0		0	0	0.0%		
	Institutions	215	0	20		0	0	0.0%		
	Corporates	28	0	28		0	0	0.0%		
	of which: SME	0	0	0		0	0	0.0%		
	Retail	39	0	29		0	0	0.0%		
Germany	of which: SME	0	0	0		0	0	0.0%		
Germany	Secured by mortgages on immovable property	3	0	1		0	0	0.0%		
	of which: SME	0	0	0		0	0	0.0%		
	Items associated with particularly high risk	0	0	0		0	0	0.0%		
	Covered bonds	0	0	0		0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0		0	0	0.0%		
	Equity	0	0	0		0	0	0.0%		
	Securitisation									
	Other exposures	33	0	33		0	0	0.0%		
	Standardised Total	326	0	112	0	0	0	0.0%		

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	1	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	800	0	596	0	0	0	0.0%
	of which: SME	190	0	147	0	0	0	0.0%
	Retail	5	0	3	0	0	0	0.0%
Ireland	of which: SME	0	0	0	0	0	0	0.0%
Ticiana	Secured by mortgages on immovable property	52	0	29	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	526	193		26	16	5	2.5%
	Standardised Total	1,385	193	1,311	26	16	5	2.5%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0		0	0	0.0%
	Regional governments or local authorities	28	0	6		0	0	0.0%
	Public sector entities	0	0	0		0	0	0.0%
	Multilateral Development Banks	0	0	0		0	0	0.0%
	International Organisations	0	0	0		0	0	0.0%
	Institutions	9	0	2		0	0	0.0%
	Corporates	965	0	940		0	0	0.0%
	of which: SME	321	0	302		0	0	0.0%
	Retail	8	0	6		0	0	0.0%
Netherlands	of which: SME	0	0	0		0	0	0.0%
Neuleilalius	Secured by mortgages on immovable property	11	0	5		0	0	0.0%
	of which: SME	0	0	0		0	0	0.0%
	Items associated with particularly high risk	0	0	0		0	0	0.0%
	Covered bonds	0	0	0		0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	(	0	0	0.0%
	Equity	0	0	0		0	0	0.0%
	Securitisation							
	Other exposures	155	0	155		0	0	41.6%
	Standardised Total	1,176	0	1,114	0	0	0	41.6%



					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Default Stock <sup>1</sup>	
	Central governments or central banks	0	0	0	(	0	(	0.0%
	Regional governments or local authorities	79	0	16	(	0	(	0.0%
	Public sector entities	0	0	0	(	0	(	0.0%
	Multilateral Development Banks	0	0	0	(	0	(	0.0%
	International Organisations	0	0	0		0		0.0%
	Institutions	605	0	44		0		0.0%
	Corporates	312	0	312		0		0.0%
	of which: SME	10	0	10		0		0.0%
	Retail	19	0	14		0		0.0%
France	of which: SME	0	0	0		0		0.0%
Figlice	Secured by mortgages on immovable property	34	0	13		0		0.0%
	of which: SME	0	l o	o o		0	· ·	0.0%
	Items associated with particularly high risk	0	0	0		0		0.0%
	Covered bonds	9	0	1		0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	l o	0		0	· ·	0.0%
	Collective investments undertakings (CIU)	o o	l o	o o		0	· ·	0.0%
	Equity	0		0	1 6	0		0.0%
	Securitisation							
	Other exposures	47	1	47		0		8.0%
	Standardised Total	1,105	1	447	· ·	0	Ċ	8.0%

<sup>&</sup>lt;sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ıre amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	10	0	0	0	0	0	0.0%
	Regional governments or local authorities	20	0	20	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	2,958	0	2,952	0	3	0	0.0%
	of which: SME	865	0	859	0	0	0	0.0%
	Retail	188	0	130	0	0	0	0.0%
Channel Islands	of which: SME	60	0	34	0	0	0	0.0%
Chariner Islanus	Secured by mortgages on immovable property	2,312	0	1,453	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	0	0	0.0%
	Covered bonds	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%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	176	11	114	14		5	45.5%
	Standardised Total	5.666	- 11	4 670	14	15	- 5	45 5%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	2,473	0	0		0	0	0.0%
	Regional governments or local authorities	0	0	0		0	0	0.0%
	Public sector entities	0	0	0		0	0	0.0%
	Multilateral Development Banks	0	0	0		0	0	0.0%
	International Organisations	0	0	0		0	0	0.0%
	Institutions	379	0	153		0	0	0.0%
	Corporates	7,460	0	7,432		57	0	0.0%
	of which: SME	0	0	0		0	0	0.0%
	Retail	903	0	677		0	0	0.0%
Saudi Arabia	of which: SME	0	0	0		0	0	0.0%
Saudi Alabia	Secured by mortgages on immovable property	860	0	846		0	0	0.0%
	of which: SME	0	0	0		0	0	0.0%
	Items associated with particularly high risk	0	0	0		0	0	0.0%
	Covered bonds	0	0	0		0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0		0	0	0.0%
	Equity	49		51		0		0.0%
	Securitisation							
	Other exposures	259	3	183	4	0	2	60.5%
	Standardised Total	12,383	3	9,343	4	57	2	60.5%

<sup>&</sup>lt;sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					31/12/2015			
		Exposure	re amounts	Stock of p	provisions	Coverage Ratio -		
		Non-defaulted Defaulted Non-defaulted Defa				Non-defaulted Defaulted		Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	169	0	34	0	0	0	0.0%
	Corporates	50	0	50	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	8	0	6	0	0	0	0.0%
Belgium	of which: SME	0	0	0	0	0	0	0.0%
Deigium	Secured by mortgages on immovable property	6	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	7	0	7	0	0	0	0.0%
	Securitisation							
	Other exposures	1	0	1	0	0	0	0.0%
	Standardised Total	242	0	101	0	0	0	0.0%

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	687	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	194	0	39	0	0	0	0.0%
	Corporates	24	0	20	0	0	0	0.0%
	of which: SME	5	0	1	0	0	0	0.0%
	Retail	28	0	21	0	0	0	0.0%
Switzerland	of which: SME	0	0	0	0	0	0	0.0%
SWILZCHARIA	Secured by mortgages on immovable property	140	0	50	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	182	0	18	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	66	0	66	0	0		0.0%
	Securitisation							
	Other exposures	126	0	119	0	0	0	0.0%
	Standardised Total	1,448	0	334	0	0	0	0.0%



Company

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17	31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	0.0%	0	6.1%	0.0%	0	6.1%	0.0%	0	6.1%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	23.4%	0.0%	1	23.3%	0.0%	1	23.4%
	Corporates	0.2%	152	33.7%	0.2%	213	33.7%	0.3%	275	33.6%
	of which: SME	0.2%	11	24.1%	0.2%	17	24.1%	0.2%	23	24.1%
The Royal Bank of Scotland	Retail	0.7%	37	50.5%	0.7%	73	49.9%	0.8%	110	49.3%
	of which: SME	1.0%	16	61.8%	1.1%	31	61.8%	1.2%	47	61.7%
Group Public Limited Company	Secured by mortgages on immovable property	0.1%	25		0.1%	47	16.0%	0.1%	70	15.7%
	of which: SME	1.4%	0	57.6%	1.5%	1	57.6%	1.6%	1	57.6%
	Items associated with particularly high risk	0.3%		42.2%	0.4%	8	40.8%	0.4%	9	39.6%
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU) Equity	1.8%	0	90.0%	1.7%	0	90.0%	1.6%	0	90.0%
	Equity Securitisation	1.8%	1	90.0%	1.7%	1	90.0%	1.6%	1	90.0%
	Other exposures	0.0%	223	11.2%	0.1%	229	11.3%	0.1%	238	11.4%
	Other exposures Standardised Total	0.0%	446		0.1%	573		0.1%	707	21.7%
1 Computed as: Stock of provisions for defaulted stock / de	standardised Total  afault stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.170		17.170	0.170	3/3	19.970	0.170	707	21.770

mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.09
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0
0.1%	0	6.6%	0.2%	0	8.8%	0.1%	0	8.6
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
1.0%	12	9.7%	0.0%	12	9.9%	0.0%	13	10.2
0.8%	286	37.0%	0.5%	419	37.2%	0.5%	530	37.2
0.4%	21	27.6%	0.5%	39	28.1%	0.3%	50	28.2
1.3%	68	53.3%	1.3%	129	51.6%	1.2%	185	51.4
2.0%	30	61.8%	2.2%	58	61.8%	2.0%	83	61.8
0.2%	51	21.4%	0.4%	126	23.5%	0.4%	215	25.2
2.7%	1	57.6%	3.9%	1	57.6%	4.0%	2	57.6
0.6%	9	46.9%	0.7%	12	48.0%	0.9%	15	48.9
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
3.3%	1	90.0%	2.4%	1	90.0%	2.4%	2	90.0
0.4%	262	11.3%	0.6%	332	11.6%	0.4%	380	12.3
0.3%	690	20.1%	0.3%	1,034	24.4%	0.2%	1,341	26.99

Adverse Scenario

						Baseline Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities		0		-	0	-	-	0	-
	Multilateral Development Banks		0		-	0	-	-	0	-
	International Organisations		0		-	0	-	-	0	-
	Institutions	0.0%	0	9.4%	0.0%	0	9.4%	0.0%	0	9.4%
	Corporates	0.3%	37	32.5%	0.3%	60	31.7%	0.3%	85	31.5%
	of which: SME	0.1%	6	28.1%	0.1%	8	28.5%		10	28.8%
	Retail	0.6%	25	47.7%	0.7%	48	47.0%		74	46.5%
United Kingdom	of which: SME	1.0%	16	61.8%	1.1%	29	61.8%		45	61.8%
Officed Kingdom	Secured by mortgages on immovable property	0.1%	13	13.3%	0.1%	26	14.2%	0.1%	40	14.2%
	of which: SME	1.4%	0	57.6%	1.4%	0	57.6%		1	57.6%
	Items associated with particularly high risk	0.3%	7	42.1%	0.3%	8	40.7%	0.3%	9	39.4%
	Covered bonds		0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0		-	0	-	-	0	-
	Collective investments undertakings (CIU)		0		-	0	-	-	0	-
	Equity	0.2%	0	90.0%	0.2%	0	90.0%	0.2%	0	90.0%
	Securitisation									
	Other exposures	0.0%	103	11.0%	0.0%	106	11.1%	0.1%	111	11.2%
	Standardised Total	0.1%	186	15.6%	0.1%	250	18.1%	0.1%	319	19.8%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	0		-	0	-	-	0	
	0		-	0	-	-	0	-
	0		-	0	-	-	0	-
0.0%	0	9.4%	0.0%	0	9.4%	0.0%	0	9.4%
0.6%	63	34.0%	0.8%	130	35.7%	0.7%	181	35.7%
0.5%	11	31.6%	0.7%	23	35.5%	0.3%	28	36.6%
1.2%	46	51.0%	1.2%	87	49.3%	1.1%	124	49.1%
2.1%	28	61.8%	2.1%	54	61.8%	2.0%	77	61.9%
0.2%	29	19.5%	0.4%	77	22.6%	0.4%	135	24.7%
2.7%	0	57.6%	4.1%	1	57.6%	4.0%	2	57.6%
0.5%	9	47.0%	0.6%	11	48.3%	0.8%	14	49.1%
	0		-	0	-		0	
	0		-	0	-		0	
	0		-	0	-		0	-
0.3%	0	90.0%	0.5%	0	90.0%	0.5%	0	90.0%
0.3%	128	11.8%	0.4%	164	12.7%	0.3%	190	13.5%
0.1%	274	19.1%	0.2%	469	23.9%	0.2%	646	26.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0	-	-	0	-	-	0	
	Regional governments or local authorities	-	0	-	-	0	-	-	0	
	Public sector entities	-	0	-	-	0	-	-	0	
	Multilateral Development Banks	-	0	-	-	0	-	-	0	
	International Organisations	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Corporates	0.1%	1	23.4%	0.1%	1	23.3%	0.1%	2	23.3%
	of which: SME	1.6%	1	23.2%	1.5%	1	23.2%	1.5%	2	23.2%
	Retail	0.1%	0	17.6%	0.2%	0	17.4%	0.2%	0	17.2%
United States	of which: SME	-	0	-	-	0	-	-	0	
Utilited States	Secured by mortgages on immovable property	0.1%	0	12.5%	0.1%	0	12.5%	0.1%	1	12.4%
	of which: SME	-	0	-	-	0	-	-	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	
	Covered bonds	-	0	-		0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other exposures	0.0%	9	53.6%		9	53.6%	0.0%	9	53.6%
	Standardised Total	0.1%	11	47.9%	0.1%	11	44.0%	0.1%	12	40.8%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0			0	
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.09
0.4%	2	28.6%	0.2%	3	27.5%	0.2%	3	26.79
4.9%	2	28.7%	2.5%	2	27.6%	1.7%	3	26.79
0.3%	0	22.4%	0.3%	0	21.1%	0.3%	0	20.89
	0	-	-	0			0	
0.2%	0	18.0%	0.3%	1	19.7%	0.3%	2	21.19
	Ó	-	-	0		-	0	
	0	-	-	0	-		0	
	0		-	0			0	
	Ó	-	-	o			0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	9	53.6%	0.0%	9	53.6%	0.0%	9	53.6%
0.2%	12	46.2%	0.1%	13	41.7%	0.1%	15	38.9%



Credit risk STA
The Royal Bank of Scotland Group Public Limited
Company

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	9.4%	0.0%	0	9.4%	0.0%	0	9.4%
	Corporates	0.5%	0	48.7%	0.5%	0	48.6%	0.5%	0	48.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	6.6%	0.1%	0	6.6%	0.1%	0	6.6%
Germany	of which: SME	-	0	-	-	0		-	0	-
Ocimany	Secured by mortgages on immovable property	0.0%	0	5.0%	0.0%	0	5.0%	0.1%	0	5.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0			0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0	29.9%		0	29.7%	0.0%	0	29.1%
	Standardised Total	0.1%	1	28.0%	0.1%	1	26.7%	0.1%	1	25.9%

			nario	Adverse Scer				
18	31/12/20		17	31/12/20:		16	31/12/20:	
Coverage Ratio  Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate
	0			0	-		0	
40.0	0	0.0%	40.0%	0	0.0%	40.0%	0	0.0%
	0	-		0	-	-	0	-
	0	-		0	-	-	0	-
	0	-		0	-	-	0	-
9.4	0	0.0%	9.4%	0	0.0%	9.4%	0	0.0%
48.9	1	0.5%	49.5%	1	0.7%	50.7%	0	1.1%
	0	-	-	0	-	-	0	-
10.5	0	0.1%	10.5%	0	0.1%	10.7%	0	0.1%
	0	-		0	-	-	0	-
16.2	0	0.4%	15.0%	0	0.4%	12.3%	0	0.2%
	0	-		0	-	-	0	-
	0	-		0	-	-	0	-
	0	-		0	-	-	0	-
	0	-		0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
31.4	0	0.0%	33.3%	0	0.0%	36.9%	0	0.0%
27.49	1	0.1%	28.7%	1	0.1%	33.0%	1	0.2%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	.8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	9.7%	0.1%	0	9.7%	0.1%	0	9.7%
	Corporates	0.3%	3	19.9%		5	20.0%		8	20.1%
	of which: SME	0.4%	1	20.4%		1	19.7%		2	19.0%
	Retail	0.7%	0	51.0%		0	51.4%		0	51.3%
Ireland	of which: SME	1.5%	0	57.6%		0	57.6%		0	57.6%
Treland	Secured by mortgages on immovable property	0.1%	0	18.0%	0.1%	0	18.0%	0.2%	0	17.8%
	of which: SME		0	-	-	0	-	-	0	
	Items associated with particularly high risk		0	-	-	0	-	-	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
	Equity	_	0			0			0	
	Securitisation									
	Other exposures	0.0%	22		0.2%	23			25	2.9%
	Standardised Total	0.2%	24	3.9%	0.3%	28	4.9%	0.4%	33	5.9%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	-
0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	0		-	0	-	-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	-
0.1%	0	9.7%	0.1%	0	9.7%	0.1%	0	9.7%
0.4%	3	20.4%	0.7%	8	22.7%	0.7%	13	23.0%
0.4%	1	20.5%	0.6%	2	21.4%	0.6%	3	21,4%
1.1%	0	51.3%	1.5%	0	51.9%	1.3%	0	50.9%
2.7%	0	57.6%	3,2%	0	57.6%	3.9%	0	57.6%
0.3%	0	23.5%	0.5%	0	25,7%	0.5%	1	27,4%
	0		-	0			0	
	0		-	0	-		0	
	0			0			0	
	ō	-	-	ō	-	-	ō	
-	0	-	-	0	-	-	0	-
	0	-		0	-	-	0	-
2.1%	33	2.8%	4.2%	54	3.0%	2.5%	67	3.1%
1.1%	36	4.0%	2.1%	63	6.2%	1.4%	81	7.8%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20			31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate		Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities		0		-	0			0	-
	Multilateral Development Banks International Organisations		0	-	-	0	-		0	
	Institutions Corporates of which: SME	0.0% 0.0% 0.0%	1 0	9.4% 35.7% 43.4%	0.0% 0.0%	1 0	9.4% 36.0% 43.4%	0.0%	1 0	9.4% 36.0% 43.3%
Netherlands	Retail of which: SME Secured by mortgages on immovable property	0.0% - 0.1%	0	7.0% - 10.2%	-	0	7.0% - 10.2%	0.1% - 0.1%	0	6.9% - 10.1%
	of which: SME Items associated with particularly high risk Covered bonds		0		:	0	-		0	3
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	:	0	-	:	0	-	:	0	-
	Equity Securitisation Other exposures	0.0%	0	10.3%		0	7.7%	0.0%	0	6.7%
	Standardised Total	0.0%	1	32.9%	0.0%	1	33.0%	0.0%	2	32.7%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0		-	0	
	0		-	0		-	0	
0.0%	0	9.4%	0.0%	0	9.4%	0.0%	0	9.49
0.1%	1	39.0%	0.1%	2	39.1%	0.1%	3	39.0%
0.1%	0	44.2%	0.0%	0	44.1%	0.0%	0	44.09
0.1%	U	11.0%	0.2%	U	10.7%	0.1%	U	10.79
0.2%	U	16.7%	0.3%	U	18.4%	0.3%	U	19.59
0.2%	U	16./%	0.3%	U	18.4%	0.3%	U	19.59
	U			U			U	
	0						0	
	0			0			0	
	0			ő			0	
	o o			l ō	-		l ö	
0.0%	0	15.3%	0.1%	0	16.1%	0.0%	0	16.9%
0.1%	- 1	26 90/-	0.10/-	2	36 5%	0.19/-	2	26 20/

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	enario			
			31/12/20	116		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks		0	-	-	0	-	-	0	-
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	9.4%	0.0%	0	9.4%	0.0%	0	9.4%
	Corporates	0.2%	1	52.8%	0.2%	1	52.7%	0.2%	2	52.6%
	of which: SME	1.6%	0	24.7%	1.8%		24.9%	1.9%	0	24.8%
	Retail	0.1%	0	14.5%	0.1%		14.0%	0.1%	0	13.7%
Eranco	of which: SME		ا ا		-	0		-	ō	
France	Secured by mortgages on immovable property	0.0%		7.4%	0.0%	0	7,4%	0.1%	0	7.3%
	of which: SME		l o		-			-	o o	
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0	-	-			-	0	-
	Claims on institutions and corporates with a ST credit assessment		l o	-	-			-	o o	-
	Collective investments undertakings (CIU)		i o	-	-	0	-	-	0	-
	Equity		0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0	8.9%	0.0%	0	9.0%	0.0%	0	9.0%
	Standardised Total	0.1%	1	29.6%	0.1%	2	34.3%	0.1%	2	36.0%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0		-	0	-	-	0	-
0.2%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0	-	-	0	-
9.3%	11	9.4%	0.0%	11	9.4%	0.0%	11	9.4%
0.5%	1	55.9%	0.5%	3	57.5%	0.4%	4	58.9%
3.9%	0	33.8%	5.5%	0	41.2%	7.4%	0	47.5%
0.2%	0	20.1%	0.2%	0	17.4%	0.2%	0	16.8%
-	0		-	0	-	-	0	-
0.1%	0	14.3%	0.3%	0	16.5%	0.3%	0	17.7%
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	9.0%	0.0%	0	9.0%	0.0%		9.0%
2.5%	13	10.0%	0.4%	14	10.8%	0.4%	16	11.7%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0		0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Public sector entities	0.0%	0	6.1%	0.0%	0	6.1%	0.0%	0	6.1%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	6	26.2%	0.1%	10	26.6%	0.1%	14	26.7%
	of which: SME	0.1%	1	13.9%	0.1%	1	13.9%		2	14.0%
	Retail	1.0%	2	56.3%	1.1%	4	56.4%	1.3%	6	56.3%
Channel Islands	of which: SME	0.9%	1	61.7%	0.9%	1	61.7%	1.0%	2	61.7%
Charine Islanus	Secured by mortgages on immovable property	0.1%	2	12.9%	0.1%	5	13.0%	0.1%	7	12.9%
	of which: SME	-	0			0	-		0	-
	Items associated with particularly high risk	0.4%	0	24.7%	0.4%	0	24.9%	0.5%	0	24.8%
	Covered bonds	-	0			0	-		0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0			0	-		0	-
	Equity	-	0			0	-	-	0	-
	Securitisation									
	Other exposures	0.1%	17	49.3%	0.4%	17	48.5%	0.2%	18	47.7%
	Standardised Total	0.1%	27	30.2%	0.2%	36	27.4%	0.2%	45	26.1%

				Adverse Scer	nario			
	31/12/20:	16		31/12/20:	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	0		0.0%	0	-	0.0%	0	-
0.0%	0		0.0%			0.0%	0	-
0.1%	0	6.6%	0.2%	0	8.8%	0.1%	0	8.6%
-1	0		-1	0		-	0	-
-	0		-1	0		-	0	-
-	0		-1	0		-	0	-
0.4%	13	28.6%	0.3%		30.5%	0.3%	30	31.8%
0.1%	1	15.5%	0.1%	3	18.9%	0.1%	4	21.1%
1.5%	3	56.7%	2.3%	7	56.9%	1.9%	10	56.7%
1.6%	1	61.7%	2.6%	3	61.7%	2.4%	4	61.7%
0.2%	5	17.7%	0.3%	13	20.2%	0.4%	22	22.1%
-1	0		-1	0			0	-
0.9%	0	33.8%	1.4%	0	41.2%	1.9%	0	47.5%
-	0		-1	0		-	0	
-	0	-	-1	0	-	-	0	-
-	0	-	-1	0	-	-	0	-
-	0	-	-1	0	-	-	0	-
1.3%		53.9%	2.1%		56.4%	0.7%		
0.4%	41	31.3%	0.4%	65	31.1%	0.4%	88	31.4%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	75.0%		0	75.0%	0.1%	1	75.0%
	Corporates	0.2%	73	67.7%	0.2%	87	67.7%	0.2%	100	67.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.0%	9	62.8%	1.0%	18	62.7%	0.9%	26	62.7%
Saudi Arabia	of which: SME	-	0	-	-	0	-	-	0	-
Saudi Alabia	Secured by mortgages on immovable property	0.2%	2	64.5%	0.2%	3	64.3%	0.2%	5	63.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0		-	0	-	-	0	-
	Covered bonds	-	0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0		-	0		-	0	-
	Securitisation									
	Other exposures	0.0%	2	67.6%		2	67.6%		2	67.6%
	Standardised Total	0.2%	86	65.9%	0.2%	110	65.8%	0.2%	134	65.7%

				Adverse Sce	nario			
,	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0		0.0%	0		0.0%	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
_1	0	-	-	0	-	-	0	
0.2%	0	75.0%	0.1%	1	75.0%	0.1%	1	75.09
1.2%	144	69.7%	0.3%	165	69.4%	0.3%	186	69.29
-1	0	-	-	0	-	-	0	
1.9%	17	62.8%	1.4%	29	62.8%	1.5%	42	62.79
-1	0	-	-	0	-	-	0	
0.4%	3	67.2%	0.3%	6	66.0%	0.3%	8	65.39
-	0	-	-	0	-	-	0	
-1	0	-	-	0	-	-	0	
-1	0	-	-	0	-	-	0	
_1	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%		67.6%	0.0%		67.6%	0.0%	2	67.59
0.9%	167	67.1%	0.3%	203	66.8%	0.3%	240	66.79

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0		-	0	-
	International Organisations	-	0	-	-	0		-	0	-
	Institutions	0.0%	0	9.4%	0.0%	0	9.4%	0.0%	0	9.4%
	Corporates	0.3%	0	31.6%	0.3%	1	31.5%	0.3%	1	31.5%
	of which: SME	3.3%	0	43.2%	2.5%	0	42.6%	1.9%	0	42.0%
	Retail	0.1%	0	11.3%	0.1%	0	11.0%	0.1%	0	10.8%
Belgium	of which: SME	1.3%	0	57.6%	1.2%	0	57.6%	1.4%	0	57.6%
Deigium	Secured by mortgages on immovable property	0.1%	0	12.0%	0.1%	0	11.9%	0.1%	0	11.6%
	of which: SME		0		-	0	-		0	
	Items associated with particularly high risk		0		-	0	-		0	-
	Covered bonds		0	-	-	0			0	-
	Claims on institutions and corporates with a ST credit assessment		0		-	o	-		0	-
	Collective investments undertakings (CIU)		0		-	0	-		0	
	Equity	-	0	-	-	0	-		0	-
	Securitisation									
	Other exposures	0.0%	0	64.2%	0.0%	0	64.2%	0.0%	0	64.2%
	Standardised Total	0.1%	1	17.9%	0.1%	1	17.7%	0.1%	1	17.8%

18	31/12/20:		17	31/12/20:			31/12/201	
Coverage Ratio	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate
	0			0			0	-
	0	-	-	0	-	-	0	-
	0	-		0	-	-	0	-
	0	-		0	-	-	0	-
	0	-		0	-	-	0	-
9.4	0	0.0%	9.4%	0	0.0%	9.4%	0	0.1%
32.5	1	0.3%	32.9%	1	0.4%	33.5%	1	1.5%
44.3	0	1.0%	45.6%	0	2.6%	47.4%	0	8.8%
14.2	0	0.2%	14.5%	0	0.2%	16.0%	0	0.2%
57.6	0	3.5%	57.6%	0	4.2%	57.6%	0	1.9%
20.2	0	0.4%	19.3%	0	0.4%	18.2%	0	0.2%
	0	-		0	-	-	0	-
	0	-		0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-		0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-		0	-	-	0	-
64.0	0	0.0%	64.0%	0	0.0%	64.0%	0	0.0%
18.0	2	0.1%	18.2%	1	0.1%	18.2%	1	0.3%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate		Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	
	Regional governments or local authorities	-	0	-	-	0	-	-	0	
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	
	International Organisations	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	11.7%	0.0%	0	11.7%		0	11.7%
	Corporates	0.2%	0	33.7%	0.2%	0	33.8%		0	33.8%
	of which: SME	2.0%	0	67.5%	2.0%	0	67.5%			67.5%
	Retail	0.2%	0	21.5%	0.2%	0	21.6%	0.2%	0	21.5%
Switzerland	of which: SME	-	0	-	-	0	-	-	0	
SWILZEITATTU	Secured by mortgages on immovable property	0.0%	0	5.4%	0.0%	0	5.4%	0.0%	0	5.4%
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity		0		-	0		-	0	
	Securitisation									
	Other exposures	0.0%	0		0.0%	0		0.0%	0	
	Standardised Total	0.0%	0	9.1%	0.0%	0	9.1%	0.0%	0	9.0%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	0		0.0%	0		0.0%	0	
-	0		-	0			0	
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.0%	0	11.8%	0.0%	0	11.7%	0.0%	0	11.7%
0.4%	0	33.6%	0.4%	0	33.9%	0.3%	0	34.1%
4.2%	0	70.1%	3.5%	0	69.7%	2.4%	0	69.2%
0.3%	0	24.9%	0.4%	0	25.1%	0.4%	0	24.9%
-	0		-	0	-	-	0	
0.1%	0	12.5%	0.2%	1	15.1%	0.3%	1	16.3%
-	0		-	0			0	-
-	0		-	0			0	
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	0	14.5%	0.0%	1	16.1%	0.0%	1	16.9%



#### **2016 EU-wide Stress Test: Securitisations**

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	1						
Exposure values	IRB	12,233						
	Total	12,234						
	STA	14	14	14	14	14	14	14
Risk exposure amounts	IRB	6,028	9,950	10,678	11,330	11,750	15,009	17,658
	Total	6,042	9,964	10,691	11,344	11,764	15,023	17,672
Impairments	Total banking book others than assessed at fair value	10	16	0	0	26	0	0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value	EXPOSURES			DIRECT	r sovereign exposu	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0 3 5555 8 1 218 78 <b>862</b>	0 0 5555 0 0 1555 0 <b>710</b>	0 0 0 0 0 0	0 0 0 0 0	0 0 5555 0 0 155 0 <b>710</b>	0 0 0 0 0 0	0 0 0 0 0	0 4,394 0 68 2,044 3,815 2,070 <b>12,391</b>	0 2 0 2 9 114 241 368	0 0 259 496 0 0 10 <b>765</b>	0 0 -17 -51 0 0 -6	0 0 0 0 297 330 0	0 0 0 0 7 10 0	0 130 0 0 963 391 0	0 -1 0 0 -20 -12 0
[ 0 - 3M [	Belgium	159 471 210 54 53 401 383 <b>1,732</b>	155 333 129 36 0 223 0	155 333 0 36 0 54 0	0 0 0 0 0 0	0 0 129 0 0 169 0 298	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 219 219	0 0 0 0 0 0 -53 -53	0 56 46 95 65 299 0 <b>560</b>	0 0 0 2 1 6 0	0 56 46 108 241 391 0 <b>842</b>	0 0 0 -2 -5 -8 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 151 0	0 0 0 0 28 0 0	0 629 0 0 0 0 0	0 -4 0 0 0 0	13 9 0 0 0 0	0 0 0 0 0	0 19 17 0 6 0 41	0 0 0 0 0
TO - 3M	Denmark	0 0 0 0 0 0	268 0 0 0 0 0 1 0	268 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 46 60 223 0 0	0 0 5 8 49 0 0	91 193 102 0 0 0 0 0	-4 -8 -9 0 0 0	0 0 0 0 0 186 492 0	0 0 0 0 1 2 0	0 0 0 0 0 751 527 0 1,278	0 0 0 0 -3 -2 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)			(accounting value (				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	egative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Finland	0 120 134 26 173 317 15 <b>785</b>	0 121 134 26 114 117 0 <b>512</b>	0 107 78 26 0 75 0	0 0 0 0 0 0	0 14 56 0 114 42 0 <b>226</b>	0 0 0 0 0	0 0 0 0 0 0	519 572 436 865 1,179 1,294 0 <b>4,865</b>	15 21 32 102 203 163 0 <b>536</b>	148 0 1,009 0 204 409 0	0 0 -100 0 -30 -95 0	0 223 0 46 74 28 0	0 1 0 0 1 1 0 4	0 223 56 46 362 28 0 <b>715</b>	0 -1 0 0 -2 -1 0
[ 0 - 3M [	France	575 2,616 1,266 1,454 272 420 826 <b>7,428</b>	474 2,303 1,112 1,236 0 105 273 <b>5,503</b>	474 1,384 315 184 0 105 55 <b>2,517</b>	0 0 0 0 0	0 920 797 1,052 0 0 218 <b>2,987</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 297 65 139 320 1,163 241 <b>2,226</b>	0 0 0 1 13 7	74 492 260 476 1.279 494 241 <b>3,316</b>	0 -1 -1 -1 -3 -6 -7 <b>-19</b>
[ 0 - 3M [	Germany	853 1,531 2,572 1,386 1,486 3,733 1,425 12,987	803 972 2,173 1,214 1,173 3.338 891 <b>10,564</b>	803 799 1,501 1,214 1,173 3,338 891 <b>9,719</b>	0 0 0 0 0	0 173 672 0 0 0 0 845	0 0 0 0 0	0 0 0 0 0	0 0 0 5,439 68 3.732 1,219 10,459	0 0 671 12 1.014 429 2,126	395 954 136 102 2,950 620 4,094 <b>9,251</b>	-15 -39 -12 -14 -387 -189 -1,741 <b>-2,396</b>	0 0 0 0 0 297 91 388	0 0 0 0 8 1	0 0 28 0 390 297 72 <b>787</b>	0 0 0 -2 -8 -1
[ 0 - 3M [	Croatia	0 0 0 0 1 0 0	0 0 0 0 1 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 - 3M [	Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Tot	Hungary	0 0 0 10 8 0	0 0 0 10 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 8 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 9	0 0 0 0 0 0	0 13 0 0 9 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 Tot	Ireland	0 0 1 0 79 165 0	0 0 1 0 20 146 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 20 146 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 9 0	0 0 0 0 0 0	0 0 0 9 0 13 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	es (1)	INDIRECT SO	VEREIGN EXPOSUR	RES (3) (on and off l	balance sheet)
		of provisions) (1)			(accounting value (				Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Italy	90 2.414 219 860 386 2,134 296 <b>6,398</b>	0 1.590 0 132 0 1,135 0	0 0 0 0 0	0 0 0 0 0 0	0 1.590 0 132 0 1,135 0 2,857	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 409 <b>409</b>	0 0 0 0 0 0 0	0 0 0 82 0 0 409	0 0 0 -1 0 0 -36 -37	0 54 0 28 19 352 0 <b>452</b>	0 0 0 0 0 7 0	46 43 0 0 38 188 0	0 0 0 0 0 -3 0
[ 0 - 3M [ [ 3M - 1 ] [	Latvia	0 0 4 0 0 0	0 0 4 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 4 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [	Lithuania	0 0 4 0 4 0 0	0 0 4 0 4 0	0 0 0 0 0	0 0 0	0 0 4 0 4 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 Tot	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	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 Tot	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37 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 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Netherlands	27 362 322 827 128 353 149 2.168	7 360 296 781 116 110 0	0 360 214 0 0 71 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 82 781 116 38 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 251 4,311 4,853 10,514 1,691 1,362 22,983	0 5 213 383 671 25 269	0 5.450 3,339 4,846 6,483 2,178 7,575 29,872	0 -249 -313 -526 -194 -539 -3,425	0 0 37 0 199 221 0	0 0 0 0 5 8 0	0 0 56 83 366 239 0	0 0 0 0 0 -6 -8 0
[0 - 3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	3 0 0 0 1 0 0 4	1,669 364 0 0 0 1 0 0 0 365	361 0 0 0 0 0 0 0	0 0 0 0 0	1,025 3 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	-3,240 0 0 0 0 0	0 20 0 0 0 0 0	0 0 0 0 0 0	0 39 0 0 0 0 0	-1.5 0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT (accounting value o				DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	RES (3) (on and off l	balance sheet)
		of provisions) (1)			(i				Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Portugal	0 0 0 0 271 34 3 <b>308</b>	0 0 0 0 271 29 0 <b>300</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 271 29 0 <b>300</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 4 9 19 0 0 0 32	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Romania	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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 15Y - 10Y ] [ 10Y - more Tot	Slovakia	0 0 0 0 19 3 0	0 0 0 0 19 3 0	0 0 0 0 0	0 0 0 0 0	0 0 0 19 3 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 409 0 126 0 <b>535</b>	0 0 -37 0 -11 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 Tot	Slovenia	0 0 1 0 4 1	0 0 0 0 0 1 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 1 1 3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [	Spain	29 332 25 4 356 421 93 1,259	0 256 0 0 352 79 0 <b>687</b>	0 0 0 0 0	0 0 0 0 0	0 256 0 0 352 79 0 <b>687</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 232 0 6 71 0 308	0 0 1 0 0 1	0 0 260 19 93 16 0	0 0 -2 0 -1 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Sweden	0 56 5 15 37 5 38	0 56 1 5 15 0 37	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 56 1 5 15 0 37	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 18 38 0 195 0 252	0 4 1 0 104 17 0 126	0 111 779 37 1,474 111 0 2,513	0 -4 -56 -4 -87 -15 0	0 0 0 0 0 186 41 0	0 0 0 0 5 2	0 0 37 28 445 41 0 <b>551</b>	0 0 0 0 -6 -2 0
Tot   Tot	United Kingdom	2,288 1,912 1,497 1,615 5,152 7,175 5,079 24,717	2,235 1,912 1,243 1,570 4,121 5,760 3,069 19,911	2,199 1,658 417 711 2,050 2,836 2,545 12,416	0 0 0 0 0	114 35 114 0 0 129 0 525 804	0 140 826 860 1.942 2,924 0 <b>6,691</b>	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	-166 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	-8 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (	gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [	Norway	0 3 1 20 0 1 0	0 3 1 20 0 1 0	0 0 0 0 0	0 0 0 0 0	0 3 1 20 0 1 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 35 92 35 156 0 0	0 -1 -6 -5 -25 0 0	0 0 0 0 9 19 0	0 0 0 0 0	0 0 0 0 37 28 0	0 0 0 0 0
[ 0 - 3M [	Australia	3 0 0 0 0 3 10	3 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
To - 3M	Canada	221 0 0 18 5 1 10 255	221 0 0 0 0 4 0 0	221 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 226 600 0 0	0 0 47 128 0 0 0	0 215 0 0 0 0 0	0 -8 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
10 - 3M     0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Hong Kong	0 18 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 40 0 8 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
Tot [ 0 - 3M [ [ 3M - 1Y [	Japan	18 8,772 954 1 23 1 25 0	954 1 23 1 25 0 9,776	0 0 0 0 0 0	0 0 0 0 0 0	8,772 954 1 23 1 25 0	0 0 0 0 0 0	0 0 0 0 0	0 623 1,455 0 0 0 0 2,078	0 0 11 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 93 0 0 0	0 0 0 0 1 0 0 0	0 0 0 0 102 46 0 0	0 0 0 0 -1 -1 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	is (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	u.s.	1,086 6.067 1,912 729 4,196 4,265 2,166 <b>20,421</b>	1,011 5.401 1,291 116 3,038 3,638 1,314 <b>15,809</b>	789 5.401 321 116 2,637 3,449 1,284 13,996	0 0 0 0 0	222 0 970 0 401 189 30 <b>1,812</b>	0 0 0 0 0	0 0 0 0 0	0 782 1,189 313 1,652 7,770 7,357 <b>19,061</b>	0 2 41 16 162 638 1,035 1,894	0 876 2,252 2,753 2,327 6,387 4,442 <b>19,036</b>	0 -1 -62 -136 -48 -460 -711 -1,419	0 0 0 74 56 301 13 <b>443</b>	0 0 0 0 0 1	0 0 0 74 56 301 13 <b>443</b>	0 0 0 0 0 -1 0 -2
[ 0 - 3M [	China	172 5 0 0 0 0 0 177	172 6 0 0 0 0 0 0	172 6 0 0 0 0 0 178	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 28 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Switzerland	0 0 20 46 22 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1,195 3,440 3,407 1,084 215 0 0	25 46 132 74 2 0 0	1,468 4,247 4,581 743 165 0 11,204	-26 -29 -119 -49 -9 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	681 26 0 0 0 1 191 899	681 0 0 0 0 1 159	678 0 0 0 0 0 0 0	0 0 0 0 0	3 0 0 0 0 1 159 163	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 Tot	Other Central and eastern Europe countries non EEA	0 101 0 0 0 0 0	33 68 0 0 0 0 0	33 19 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Middle East	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1,194 0 0 0 0 0 0	20 0 0 0 0 0	652 0 0 0 0 0	-8 0 0 0 0 0	0 15 15 20 28 165	0 0 0 1 1 2 3	9 4 19 67 65 56 0	0 0 -1 -1 -1 -1 0
Tot	Latin America and the Caribbean	0 4 25 22 0 8 1 5	0 4 25 22 0 8 0 1	0 0 0 0 0 0	0 0 0 0 0	0 4 25 22 0 8 0 1	0 0 0 0 0 0	0 0 0 0 0 0	1,194 0 0 0 0 0 0 0 0	20 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	-8 0 0 0 0 0 0	243 0 26 19 0 0 6 0	0 0 0 0 0 0 0	219 37 45 19 0 0 0	-3 0 0 0 0 0



The Royal Bank of Scotland Group Public Limited Company

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		(accounting value gross of provisions) (1)			(accounting value gross of provisions) (1)				Derivatives with positive fair value Derivatives with negative fair value			Derivatives with	Derivatives with positive fair value Derivatives with negative fair val			
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [	Others	634 170 307 195 3 4 1 1,313	632 170 307 197 1 1 1 1,310	630 163 271 74 0 0 0 1,138	0 0 29 122 0 0 0 151	3 7 7 0 1 1 20 23,003	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	9 74 51 45 37 8 0 225	0 0 0 0 1 0 2 105	0 130 140 213 37 4 11 534	0 0 -1 -6 -1 0 0 -9

#### Notes, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced not EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
Widdle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.
After a sound have a matching of the denomination and or accounting dassification of the positions.
Other advanced note EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.

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### **2016 EU-wide Stress Test - Risk exposure amounts**

			Baseline scenario		Adverse scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
Risk exposure amount for credit risk	252,726	262,674	264,837	267,305	289,519	307,603	309,400		
Risk exposure amount for securitisations and re-securitisations	6,042	9,964	10,691	11,344	11,764	15,023	17,672		
Risk exposure amount other credit risk	246,685	252,710	254,146	255,960	277,756	292,580	291,728		
Risk exposure amount for market risk	34,764	34,764	34,764	34,764	41,372	43,897	44,858		
Risk exposure amount for operational risk	43,051	44,299	43,051	43,051	44,299	43,051	43,051		
Other risk exposure amounts	25	25	25	25	25	25	25		
Total risk exposure amount	330,566	341,762	342,677	345,144	375,215	394,576	397,335		



### 2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	12,083	11,752	11,691	11,799	11,424	11,470	11,620
Interest income	16,389	19,583	20,334	21,298	20,567	21,461	22,375
(Interest expense)	-4,306	-7,831	-8,643	-9,498	-9,143	-9,991	-10,755
Dividend income	74	74	74	74	41	41	41
Net fee and commission income	3,947	3,947	3,947	3,947	3,645	3,645	3,645
Gains or (-) losses on financial assets and liabilities held for trading, net	1,532	1,700	1,700	1,700	-862	1,275	1,275
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	88				-58		
Other operating income not listed above, net	144	293	293	293	204	263	263
Total operating income, net	17,869	17,767	17,706	17,815	14,394	16,694	16,844
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	965	-2,152	-1,245	-1,254	-4,585	-3,497	-2,703
Other income and expenses not listed above, net	-22,529	-13,082	-12,596	-12,187	-26,480	-12,958	-12,269
Profit or (-) loss before tax from continuing operations	-3,695	2,532	3,865	4,373	-16,671	239	1,872
(Tax expenses or (-) income related to profit or loss from continuing operations)	-19	-760	-1,160	-1,312	0	-72	-562
Profit or (-) loss after tax from discontinued operations	2,100	0	0	0	0	0	0
Profit or (-) loss for the year (2)	-1,614	1,773	2,706	3,061	-16,671	167	1,311
Attributable to owners of the parent	-2,171	1,773	2,706	3,061	-16,671	167	1,311
Amount of dividends paid	524	2,230	623	623	2,230	5	0
Attributable to owners of the parent net of estimated dividends	-2,695	-458	2,083	2,439	-18,901	162	1,311

<sup>(1)</sup> Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

<sup>(2)</sup> Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €536mln; 2017 Baseline €1376mln; 2018 Baseline €1376mln; 2018 Adverse €1376mln; 2018 Adverse €1376mln



#### 2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	81,815	77,589	78,214	79,134	58,075	56,614	56,428
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	51,382	50,028	52,268	54,829	30,514	30,668	32,124
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	45,977	45,977	45,977	45,977	45,977	45,977	45,977
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	-5,476	-5,934	-3,851	-1,412	-24,378	-24,216	-22,905
	A.1.3	Accumulated other comprehensive income	3,323	2,431	2,431	2,431	14,162	14,162	14,162
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	284	284	284	284	-305	-305	-305
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	135	135	135	135	-776	-776	-776
L	A.1.4	Other Reserves	20,868	20,868	20,868	20,868	20,868	20,868	20,868
L	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
L	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
L	A.1.7	Adjustments to CET1 due to prudential filters	-1,286	-1,286	-1,286	-1,286	-1,286	-1,286	-1,286
L	A.1.8	(-) Intangible assets (including Goodwill)	-8,946	-8,878	-8,798	-8,751	-8,878	-8,798	-8,751
L	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,405	-1,404	-1,404	-1,404	-1,404	-1,404	-1,404
L	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,678	-1,042	-1,022	-1,003	-1,362	-1,389	-1,229
L	A.1.11	(-) Defined benefit pension fund assets	-219	-783	-783	-783	-13,501	-13,501	-13,501
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
-	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
-	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
-	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
-	A.1.20	CET1 capital elements or deductions - other	194	194	194	194	194	194	194
-	A.1.21	Transitional adjustments	30	-113	-57	0	122	61	0
-	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
-	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)  Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	0	0	0	0	0	0	0
-	A.1.21.3	)	0	-113	-57	0	122	61	0
-	A.1.21.4 A.1.21.5	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0
_	A.1.21.5 A.1.21.5.1	Other transitional adjustments to CET1 Capital	30	0	0	0	0	0	0
_	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences  Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	0
	A.2	instruments of financial sector entities where the institution has a significant investment  ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,875	10,569	9,261	7,953	10,569	9,261	7,953
	A.2.1	Additional Tier 1 Capital instruments	2,734	2,734	2,734	2,734	2,734	2,734	2,734
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	-14	-14	-14	-14	-14	-14	-14
	A.2.4	Additional Tier 1 transitional adjustments	9,155	7,849	6,541	5,233	7,849	6,541	5,233
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	63,258	60,598	61,530	62,783	41,084	39,929	40,077
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	18,557	16,992	16,685	16,351	16,992	16,685	16,351
	A.4.1	Tier 2 Capital instruments	10,915	11,511	12,120	12,702	11,511	12,120	12,702
	A.4.2	Other Tier 2 Capital components and deductions	-14	-14	-14	-14	-14	-14	-14
	A.4.3	Tier 2 transitional adjustments	7,655	5,495	4,579	3,663	5,495	4,579	3,663
TOTAL RISK EXPOSURE	В	TOTAL RISK EXPOSURE AMOUNT	330,566	341,762	342,677	345,144	375,215	394,576	397,335
AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	15.54%	14.64%	15.25%	15.89%	8.13%	7.77%	8.08%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	19.14%	17.73%	17.96%	18.19%	10.95%	10.12%	10.09%
	C.3	Total Capital ratio	24.75%	22.70%	22.82%	22.93%	15.48%	14.35%	14.20%
	D.1	Common Equity Tier 1 Capital ratio (1)	15.53%	14.67%	15.27%	15.89%	8.10%	7.76%	8.08%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	16.36%	15.47%	16.06%	16.67%	8.83%	8.45%	8.77%
	D.3	Total Capital ratio (3)	19.66%	18.83%	19.60%	20.35%	11.89%	11.51%	11.96%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	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 (5)					2734	2734	2734
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	957,128	957,128	957,128	957,128	957,128	957,128	957,128
	G.2	Total leverage ratio exposures (fully loaded)	957,098	957,098	957,098	957,098	957,098	957,098	957,098
	G.3	Leverage ratio (transitional)	6.61%	6.33%	6.43%	6.56%	4.29%	4.17%	4.19%
	G.4	Leverage ratio (fully loaded)	5.65%	5.52%	5.75%	6.01%	3.46%	3.48%	3.64%

<sup>(1)</sup> Eully loaded CETL capital ratio estimation: [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0)/[B-8.1]
(2) Eully loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2+MIN(A.4+A.2.2-A.3.3,0)/[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.3.3,0)/[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.4.3.0]/[B-8.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(4) Conversions on Considered for CETL computation
(5) Excluding instruments included in row E



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

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	64,918	0	455	208	7	258	0
Central banks	2,299	0	0	0	0	0	0
General governments	49,923	0	0	0	0	0	0
Credit institutions	1,686	0	0	0	0	0	0
Other financial corporations	10,660	0	451	204	7	258	0
Non-financial corporations	349	0	4	4	0	0	0
Loans and advances(including at amortised cost and fair value)	552,609	1,220	22,547	15,984	821	9,015	10,218
Central banks	109,814	0	0	0	1	1	0
General governments	5,937	10	0	0	0	3	0
Credit institutions	27,155	57	37	0	2	8	0
Other financial corporations	31,682	24	253	137	105	64	68
Non-financial corporations	157,280	326	9,463	6,839	146	5,030	2,260
Households	220,741	803	12,793	9,008	567	3,909	7,890
DEBT INSTRUMENTS other than HFT	617,526	1,220	23,002	16,193	827	9,272	10,218
OFF-BALANCE SHEET EXPOSURES	270,014		1,832	864	0	10	187

<sup>&</sup>lt;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>&</sup>lt;sup>2</sup> Insitutions report here collective allowances for incurrred 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>&</sup>lt;sup>3</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Information on forborne exposures<sup>1</sup>
The Royal Bank of Scotland Group Public Limited Company

		31/12/2015				
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impair changes in fair value and provisions for ex forbearance measur	Collateral and financial guarantees received on		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	
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	
Loans and advances (including at amortised cost and fair value)	16,766	10,842	2,787	2,654	7,978	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	36	36	0	0	0	
Other financial corporations	102	97	52	52	25	
Non-financial corporations	6,935	3,986	1,045	1,027	1,928	
Households	9,693	6,723	1,690	6,024		
DEBT INSTRUMENTS other than HFT	16,766	10,842	842 2,787 2,654		7,978	
Loan commitments given	812	243	0	0	99	

<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