

Bank name:

RBS

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	GB	1.a.(1)
(2) Bank name	1002	RBS	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2014-12-31	1.a.(3)
(4) Reporting currency	1004	GBP	1.a.(4)
(5) Euro conversion rate	1005	1.283861856	1.a.(5)
b. General Information provided by the reporting institution:			
(1) Reporting unit	1007	1,000,000	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2015-04-30	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	http://investors.rbs.com/results-centre/archived-group-	1.b.(5)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount	
a. Counterparty exposure of derivatives contracts	1012	68,403	2.a.
b. Gross value of securities financing transactions (SFTs)	1013	95,517	2.b.
c. Counterparty exposure of SFTs	1014	24,972	2.c.
d. Other assets	1015	644,148	2.d.
(1) Securities received in SFTs that are recognised as assets	1016	0	2.d.(1)
e. Total on-balance-sheet items (sum of items 2.a, 2.b, 2.c, and 2.d, minus 2.d.(1))	1017	833,040	2.e.
f. Potential future exposure of derivative contracts	1018	98,814	2.f.
g. Notional amount of off-balance-sheet items with a 0% credit conversion factor	1019	86,069	2.g.
(1) Unconditionally cancellable credit card commitments	1020	26,917	2.g.(1)
(2) Other unconditionally cancellable commitments	1021	59,152	2.g.(2)
h. Notional amount of off-balance-sheet items with a 20% credit conversion factor	1022	24,136	2.h.
i. Notional amount of off-balance-sheet items with a 50% credit conversion factor	1023	127,350	2.i.
j. Notional amount of off-balance-sheet items with a 100% credit conversion factor	1024	19,398	2.j.
k. Total off-balance-sheet items (sum of items 2.f, 2.g, and 2.h through 2.j, minus 0.9 times the sum of items 2.g.(1) and 2.g.(2))	1025	278,305	2.k.
l. Entities consolidated for accounting purposes but not for risk-based regulatory purposes:			
(1) On-balance-sheet assets	1026	2,189	2.l.(1)
(2) Potential future exposure of derivatives contracts	1027	0	2.l.(2)
(3) Unconditionally cancellable commitments	1028	0	2.l.(3)
(4) Other off-balance-sheet commitments	1029	0	2.l.(4)
(5) Investment value in the consolidated entities	1030	2,189	2.l.(5)
m. Regulatory adjustments	1031	12,670	2.m.
n. Total exposures indicator (sum of items 2.e, 2.k, 2.l.(1), 2.l.(2), 0.1 times 2.l.(3), 2.l.(4), minus the sum of items 2.l.(5) and 2.m)	1032	1,098,675	2.n.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount	
a. Funds deposited with or lent to other financial institutions	1033	63,308	3.a.
(1) Certificates of deposit	1034	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1035	16,846	3.b.
c. Holdings of securities issued by other financial institutions:			
(1) Secured debt securities	1036	0	3.c.(1)
(2) Senior unsecured debt securities	1037	6,290	3.c.(2)
(3) Subordinated debt securities	1038	164	3.c.(3)
(4) Commercial paper	1039	250	3.c.(4)
(5) Equity securities	1040	2,230	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	145	3.c.(6)
d. Net positive current exposure of securities financing transactions with other financial institutions	1042	2,302	3.d.
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:			
(1) Net positive fair value	1043	11,131	3.e.(1)
(2) Potential future exposure	1044	51,888	3.e.(2)
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1045	154,264	3.f.

Section 4 - Intra-Financial System Liabilities	GSIB	Amount	
a. Deposits due to depository institutions	1046	40,146	4.a.
b. Deposits due to non-depository financial institutions	1047	59,817	4.b.
c. Unused portion of committed lines obtained from other financial institutions	1048	3,775	4.c.
d. Net negative current exposure of securities financing transactions with other financial institutions	1049	3,263	4.d.
e. Over-the-counter derivatives with other financial institutions that have a net negative fair value:			
(1) Net negative fair value	1050	9,936	4.e.(1)
(2) Potential future exposure	1051	41,356	4.e.(2)
f. Intra-financial system liabilities indicator (sum of items 4.a through 4.e.(2))	1052	158,293	4.f.

Section 5 - Securities Outstanding	GSIB	Amount	
a. Secured debt securities	1053	12,688	5.a.
b. Senior unsecured debt securities	1054	36,748	5.b.
c. Subordinated debt securities	1055	23,131	5.c.
d. Commercial paper	1056	625	5.d.
e. Certificates of deposit	1057	1,844	5.e.
f. Common equity	1058	25,107	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	5,234	5.g.
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	105,377	5.h.

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Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	Reported in	Amount in specified currency	GSIB	Amount	
a. Australian dollars	AUD	AUD 1,100,903	1061	603,134	6.a.
b. Brazilian real	BRL	BRL 65	1062	17	6.b.
c. Canadian dollars	CAD	CAD 693,065	1063	381,174	6.c.
d. Swiss francs	CHF	CHF 562,430	1064	373,250	6.d.
e. Chinese yuan	CNY	CNY 4,350,560	1065	428,948	6.e.
f. Euros	EUR	EUR 6,153,341	1066	4,960,331	6.f.
g. British pounds	GBP	GBP 17,630,866	1067	17,630,866	6.g.
h. Hong Kong dollars	HKD	HKD 2,945,735	1068	230,706	6.h.
i. Indian rupee	INR	INR 2,524,772	1069	25,129	6.i.
j. Japanese yen	JPY	JPY 164,558,002	1070	945,904	6.j.
k. Swedish krona	SEK	SEK 2,558,433	1071	226,839	6.k.
l. United States dollars	USD	USD 22,173,303	1072	13,467,141	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)			1073	39,273,438	6.m.

Section 7 - Assets Under Custody	GSIB	Amount	
a. Assets under custody indicator	1074	109,862	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount	
a. Equity underwriting activity	1075	805	8.a.
b. Debt underwriting activity	1076	95,156	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	95,961	8.c.

Complexity indicators

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount	
a. OTC derivatives cleared through a central counterparty	1078	18,473,979	9.a.
b. OTC derivatives settled bilaterally	1079	11,299,021	9.b.
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	29,773,000	9.c.

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount	
a. Held-for-trading securities (HFT)	1081	57,205	10.a.
b. Available-for-sale securities (AFS)	1082	50,403	10.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	70,783	10.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	12,802	10.d.
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	24,023	10.e.

Section 11 - Level 3 Assets	GSIB	Amount	
a. Level 3 assets indicator (Assets valued using Level 3 measurement inputs)	1086	5,307	11.a.

Cross-Jurisdictional Activity Indicators

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount	
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	368,262	12.a.

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount	
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	183,413	13.a.
(1) Any foreign liabilities to related offices included in item 13.a.	1089	25,456	13.a.(1)
b. Local liabilities in local currency (excluding derivatives activity)	1090	113,987	13.b.
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	271,944	13.c.

Ancillary Data