

RBS Holdings N.V.
H1 2026 Pillar 3

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Forward-looking statements

This document may include forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995, such as statements with respect to RBS Holdings N.V.'s financial condition, results of operations and business, including its strategic priorities, financial, investment and capital targets, and climate and sustainability related targets, commitments and ambitions described herein. Statements that are not historical facts, including statements about RBS Holdings N.V.'s beliefs and expectations, are forward-looking statements. Words such as 'expect', 'estimate', 'project', 'anticipate', 'commit', 'believe', 'should', 'intend', 'will', 'plan', 'could', 'target', 'goal', 'objective', 'may', 'outlook', 'prospects' and similar expressions or variations on these expressions are intended to identify forward-looking statements. In particular, this document may include forward-looking statements relating, but not limited to: RBS Holdings N.V.'s credit risk, its regulatory capital position and related requirements, its financial position, profitability and financial performance, its liquidity and funding risk and its market risk. Forward-looking statements are subject to a number of risks and uncertainties that might cause actual results and performance to differ materially from any expected future results or performance expressed or implied by the forward-looking statements. Factors that could cause or contribute to differences in current expectations include, but are not limited to, the outcome of legal, regulatory and governmental actions and investigations, the level and extent of future impairments and write-downs, legislative, political, fiscal and regulatory developments, accounting standards, competitive conditions, technological developments, interest and exchange rate fluctuations, general economic and political conditions and uncertainties, the exposure to third party risk, operational risk, compliance and conduct risk, cyber, data and IT risk, financial crime risk, key person risk, credit rating risk, model risk, reputational risk and the impact of climate related risks and the transitioning to a net zero economy. These and other factors, risks and uncertainties that may impact any forward-looking statements or RBS Holdings N.V.'s actual results are discussed in RBS Holdings N.V.'s 2025 Annual Report and Accounts (ARA), and other public filings. The forward-looking statements contained in this document speak only as of the date of this document and RBS Holdings N.V. does not assume or undertake any obligation or responsibility to update any of the forward-looking statements contained in this document, whether as a result of new information, future events or otherwise, except to the extent legally required.

Attestation statement

I confirm that the H1 2026 Pillar 3 Report meets the relevant requirements for Pillar 3 disclosures and has been prepared in line with internal controls agreed by the NatWest Group Board.

As set out in the Compliance report of the NatWest Group Annual Report and Accounts, the NatWest Group Board is responsible for the system of internal controls that is designed to maintain effective and efficient operations, compliant with applicable laws and regulations. The system of internal control is designed to manage risk or mitigate it to an acceptable residual level rather than eliminate it entirely. Systems of internal control can only provide reasonable and not absolute assurance against misstatement, fraud, or loss.

Cornelis Visscher

Chief Financial Officer, RBS Holdings N.V.

Presentation of information

This document presents the interim Pillar 3 disclosures for RBS Holdings N.V. (RBSH N.V.) as at 30 June 2026.

RBSH N.V. is wholly owned subsidiary of NatWest Markets Plc. NatWest Markets N.V. ('NWM N.V.') and RBS International Depository Services S.A. ('RBSI DS S.A.') are wholly owned subsidiaries of RBSH N.V. and therefore included in the consolidated disclosures presented in this report. The ultimate holding company is NatWest Group plc.

NatWest Group, as a third-country group with two or more subsidiary banking institutions in the European Union ('EU'), was approved by the ECB to establish a dual Intermediate EU Parent Undertaking ('IPU') structure on behalf of its European subsidiaries. As a result, RBSH N.V. will act as the non-ring fenced IPU. On 1 December 2023, RBSI DS S.A.'s immediate parent company changed from Royal Bank of Scotland International (Holdings) Limited ('RBSIH') to RBSH N.V. following supervisory approval. In November 2023, the ECB confirmed that RBSH N.V. and its subsidiaries NWM N.V. and RBSI DS S.A. were classified as a "significant supervised group". As a result, the ECB assumed direct supervision of all three entities on 1 January 2024.

Within this document, row and column references are based on those prescribed in the EBA disclosure templates. Comparatives have not been provided for first-time disclosures.

A subset of the Pillar 3 templates that are required to be disclosed on a semi-annual basis were not applicable to RBS Holdings N.V. at 30 June 2026 and have therefore not been included in the document. These excluded templates are listed below, together with a summary of the reason for their exclusion.

EBA template reference	Template name	Reasons for exclusion
EU CR2a	Changes in the stock of non-performing loans and advances and related net accumulated recoveries	No reportable exposures
EU CQ1	Credit quality of forborne exposures	No reportable exposures
EU CQ2	Quality of forbearance	Disclosure threshold not met
EU CQ6	Collateral valuation - loans and advances	Disclosure threshold not met
EU CQ7	Collateral obtained by taking possession and execution processes	No reportable exposures
EU CQ8	Collateral obtained by taking possession and execution processes – vintage breakdown	No reportable exposures
EU CR10.3	Specialised Lending: Object finance (Slotting approach)	No reportable exposures
EU CR10.4	Specialised Lending: Commodities finance (Slotting approach)	No reportable exposures
EU CR10.5	Specialised Lending and equity exposures under the simple risk weighted approach	No reportable exposures
ESG Template 2	Loans collateralised by immovable property - Energy efficiency of the collateral (I)	No reportable exposures
ESG Template 3	Banking book - Indicators of potential climate change transition risk: Alignment metrics (IEA/NACE codes)	RBSH N.V. Group contributes to the NatWest Group Climate ambitions and targets, details of which and progress against these can be found in the NatWest Group Sustainability Report. Efforts to improve data availability and quality are extensive and currently underway, with a plan to review our climate ambitions and targets during 2025 in the context of the UK CCC's Seventh Carbon Budget. RBSH N.V. Group does not have any entity specific alignment ambitions or targets relating to its financed emissions. Setting ambitions and targets at the NatWest Group level ensures a more cohesive and consistent approach to achieving our ambition to be net zero across our financed emissions, assets under management and our operational value chain by 2050.
ESG Template 4	Exposures to Top 20 carbon-intensive firms	No reportable exposures
ESG Template 6	Summary of GAR KPIs	Not reported as per EBA's no-action letter in response to the EC's Omnibus proposals for sustainability reporting
ESG Template 7	Mitigating actions: Assets for the calculation of GAR	
ESG Template 8	GAR (%)	
ESG Template 9	Mitigating actions: BTAR	
ESG Template 10	Other climate change mitigating actions that are not covered in the EU Taxonomy	

In this report, in line with the regulatory framework, the term credit risk excludes counterparty credit risk, unless specifically indicated otherwise.

The Pillar 3 disclosures in this document are presented in Euros and have not been subject to external audit.

Refer to the Glossary for definitions of terms available on natwestgroup.com.

Annex I: Key metrics and overview of risk-weighted assets

RBS Holdings N.V. - Key points

CET1 ratio

17.9%

(Q1 2026 – 19.3%)

The CET1 ratio decreased by 141 bps to 17.86%. The decrease is mainly attributed to an increase in RWAs during the quarter.

RWAs

€8.3bn

(Q1 2026 - €7.7bn)

Total RWAs increased by €0.5 bn to €8.3 bn, mainly due to increased securitisation positions and other credit risk exposures to corporate clients.

Leverage ratio

5.0%

(Q1 2026 – 5.1%)

The leverage ratio decreased by circa 3bps to 5,0% mainly due to lower balances at central banks by € 1 bn and additionally increased leverage exposure for Security Financing transactions plus trading book exposures for government bonds and regular way purchases.

NSFR Spot

140%

(Q1 2026 - 139%)

The Net Stable Finding Ratio (NSFR) increased by 100bps to 140%. Available stable funding increased as a result of additional funding obtained.

LCR

197%

(Q1 2026 - 217%)

The LCR ratio has reduced despite the increase in the liquid buffer. This is due to the weighted cash outflows that were increased by the additional short-term deposits that were attracted.

Annex I: Key metrics and overview of risk-weighted exposure amounts continued

EU KM1: Key metrics template

The table below provides a summary of the main prudential regulation ratios and measures based on current EU CRR rules.

		RBSH N.V.				
		30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2025
	Available own funds (amounts)	€m	€m	€m	€m	€m
1	Common equity tier 1 (CET1) capital	**1,477**	1,478	1,474	1,649	1,641
2	Tier 1 capital	**1,727**	1,728	1,724	1,899	1,891
3	Total capital	**1,834**	1,843	1,843	2,025	2,025
	Risk-weighted exposure amounts					
4	Total risk exposure amount (1)	**8,268**	7,669	7,898	7,015	6,714
4a	Total risk exposure pre-floor	**8,268**	7,669	7,898	7,015	6,714
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common equity tier 1 ratio (%)	**17.9**	19.3	18.7	23.5	24.4
5b	Common Equity Tier 1 considering unfloored TREA (%)	**17.9**	19.3	18.7	23.5	24.4
6	Tier 1 ratio (%)	**20.9**	22.5	21.8	27.1	28.2
6b	Tier 1 ratio considering unfloored TREA (%)	**20.9**	22.5	21.8	27.1	28.2
7	Total capital ratio (%)	**22.2**	24.0	23.3	28.9	30.2
7b	Total capital ratio considering unfloored TREA (%)	**22.2**	24.0	23.3	28.9	30.2
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	**2.9**	2.9	2.9	2.9	2.9
EU 7e	*of which: to be made up of CET1 capital (percentage points)*	**1.6**	1.6	1.6	1.6	1.6
EU 7f	*of which: to be made up of Tier 1 capital (percentage points)*	**2.2**	2.2	2.2	2.2	2.2
EU 7g	Total SREP own funds requirements (%)	**10.9**	10.9	10.9	10.9	10.9
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	**2.5**	2.5	2.5	2.5	2.5
EU 8a	Conservation buffer due to macro-prudential or systematic risk identified at the level of a Member State (%)	**-**	-	-	-	-
9	Institution specific countercyclical capital buffer (%) (2)	**1.1**	1.1	1.2	1.2	1.1
EU 9a	Systemic risk buffer (%)	**-**	-	-	-	-
10	Global Systemically Important Institution buffer (%)	**-**	-	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	**-**	-	-	-	-
11	Combined buffer requirement (%)	**3.6**	3.6	3.7	3.7	3.6
EU 11a	Overall capital requirements (%)	**14.5**	14.5	14.6	14.6	14.6
12	CET1 available after meeting the total SREP own funds requirements (%) (3)	**11.3**	13.1	12.4	17.4	18.3
	Leverage ratio					
13	Total exposure measure	**34,383**	34,229	27,448	32,873	30,964
14	Leverage ratio	**5.0**	5.1	6.3	5.8	6.1
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	**-**	-	-	-	-
EU 14b	*of which: to be made up of CET1 capital (percentage points)*	**-**	-	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	**3.0**	3.0	3.0	3.0	3.0

Annex I: Key metrics and overview of risk-weighted exposure amounts continued

EU KM1: Key metrics template continued

		30 June 2026 €m	31 March 2026 €m	31 December 2025 €m	30 September 2025 €m	30 June 2025 €m
Leverage ratio buffer and overall leverage ratio requirements (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	**-**	-	-	-	-
EU 14e	Overall leverage ratio requirements (%)	**3.0**	3.0	3.0	3.0	3.0
Liquidity coverage ratio (4)						
15	Total high-quality liquid assets (HQLA) (Weighted value-average)	**10,085**	9,657	9,303	9,163	9,142
EU 16a	Cash outflows - Total weighted value	**6,349**	5,494	5,641	5,410	5,337
EU 16b	Cash inflows - Total weighted value (4)	**1,122**	1,378	1,529	1,567	1,744
16	Total net cash outflows (adjusted value)	**5,227**	4,571	4,112	3,843	3,593
17	Liquidity coverage ratio (%)	**197**	217	232	243	257
Net stable funding ratio (5)						
18	Total available stable funding	**10,142**	9,978	9,153	9,967	10,072
19	Total required stable funding	**7,242**	7,158	6,676	5,891	6,393
20	NSFR ratio (%)	**140**	139	137	169	158

(1) RWAs include a DNB add on obligation of €1,565 million, aligning RBSH N.V. to the standardised approach.
(2) The institution-specific countercyclical capital buffer requirement is based on the weighted average of the buffer rates in effect for the countries in which institutions have exposures.
(3) Represents the CET1 ratio less CET1 currently used to meet SREP requirements (Pillar 1 & 2A).
(4) The disclosure rules require institutions to calculate LCR as the simple averages of month-end observations over the twelve months preceding the end of each quarter.
(5) The NSFR% ratio is presented on a spot basis.

Annex I: Key metrics and overview of risk-weighted exposure amounts continued

EU OV1: Overview of risk-weighted exposure amounts

The table below shows RWAs and total own funds requirements by risk type. Total own funds requirements are calculated as 8% of RWAs.

		RBSH N.V.		
		a	b	c
		Total risk exposure amounts (TREA)		Total own funds requirements
		30 June 2026	31 March 2026	30 June 2026
		€m	€m	€m
1	Credit risk (excluding counterparty credit risk) (1)	**4,144**	3,821	**332**
2	*Of which: standardised approach*	***1,600***	*1,325*	***128***
3	*Of which: the foundation IRB (FIRB) approach*	***923***	*924*	***74***
4	*Of which: slotting approach*	***82***	*70*	***7***
EU 4a	*Of which: equities under the simple risk-weighted approach*	-	-	-
5	*Of which: the advanced IRB (AIRB) approach*	-	-	-
6	Counterparty credit risk	**2,183**	2,115	**175**
7	*Of which: standardised approach*	***50***	*55*	***4***
8	*Of which: internal model method (IMM)*	***1,746***	*1,671*	***140***
EU 8a	*Of which: exposures to a CCP*	***28***	*28*	***2***
9	*Of which: other counterparty credit risk*	***359***	*361*	***29***
10	Credit valuation adjustments risk - CVA risk	**397**	440	**32**
EU 10a	*Of which: standardised approach*	***357***	*376*	***29***
EU 10b	*Of which: the basic approach (F-BA and R-BA)*	***40***	*64*	***3***
EU 10c	*Of which: the simplified approach*	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	**568**	406	**45**
17	*Of which: SEC-IRBA approach*	-	-	-
18	*Of which: SEC-ERBA (including IAA)*	***134***	*139*	***11***
19	*Of which: SEC-SA approach*	***377***	*218*	***30***
EU 19a	*Of which: 1,250%/deduction*	***57***	*49*	***5***
20	*Position, foreign exchange and commodities risk (market risk) (2)*	**350**	278	**28**
21	*Of which the Alternative standardised approach (A-SA)*	-	-	-
EU 21a	*Of which the Simplified standardised approach (S-SA)*	-	-	-
22	*Of which the Alternative Internal Models Approach (A-IMA)*	-	-	-
EU 22a	*Large exposures*	-	-	-
23	*Reclassifications between trading and non-trading books*	-	-	-
24	Operational risk	**626**	608	**50**
EU 24a	*Exposures to crypto-assets*	-	-	-
25	*Amounts below the thresholds for deduction (subject to 250% risk weight)*	***122***	*124*	***98***
26	*Output floor applied (%)*	***55***	*55*	
27	*Floor adjustment (before application of transitional cap)*	-	-	-
28	*Floor adjustment (after application of transitional cap)*	-	-	-
29	Total	**8,268**	7,669	**661**

(1) RWAs include a DNB add on obligation of €1,565mn, aligning RBSH N.V. to the standardised approach.
(2) Data is not required due to delayed implementation of the FRTB framework.
(3) Reflects market risk requirements applicable as at 30 June 2026. The EU FRTB framework will apply from 1 January 2027.

Annex I: Key metrics and overview of risk-weighted exposure amounts continued

EU CMS1 – Comparison of modelled and standardised risk weighted exposure amount at risk level

The output floor reported is equivalent to 55% of the 'RWEAs that is the base of the output floor' (column EU D) and amounts to EUR 4.7 billion, below the 'total actual RWEAs (column C). This percentage aligns with the five-year phase-in period defined in CRR3, which will reach 72.5% in 2030.

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk) (1)	980	1,600	4,144	3,825	3,825
2	Counterparty credit risk	167	2,016	2,183	2,985	2,759
3	Credit valuation adjustment		397	397	397	397
4	Securitisation exposures in the banking book	-	568	568	568	568
5	Market risk	350	-	350	357	357
6	Operational risk		626	626	626	626
7	Other risk weighted exposure amounts		-	-	-	-
8	Total	1,497	5,206	8,268	8,757	8,532

(1) RWAs include a DNB add on obligation of €1,565 million, aligning RBSH N.V. to the standardised approach.

Annex I: Key metrics and overview of risk-weighted exposure amounts continued

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amount for credit risk at asset class level

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	-	-	-	-	-
EU 1a	Regional governments or local authorities	-	-	-	-	-
EU 1b	Public sector entities	-	-	-	-	-
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	-	-	**245**	**245**	**245**
3	Equity	-	-	**123**	**123**	**123**
4	Not applicable					
5	Corporates (1)	**980**	**2,225**	**3,697**	**3,377**	**3,377**
5.1	Of which: F-IRB is applied	**923**	**2,131**	**923**	**2,131**	**2,131**
5.2	Of which: A-IRB is applied	**57**	**95**	**57**	**95**	**95**
EU 5a	Of which: Corporates - General	**923**	**2,131**	**2,075**	**3,283**	**3,283**
EU 5b	Of which: Corporates - Specialised lending	**57**	**95**	**57**	**95**	**95**
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	-	-	-	-	-
6.1	Of which: Retail - Qualifying revolving	-	-	-	-	-
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	-	-	-	-	-
6.2	Of which: Retail - Secured by residential real estate	-	-	-	-	-
7	Not applicable					
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA	-	-	-	-	-
		-	-	-	-	-
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU 7c	Categorised as exposures in default in SA	-	-	-	-	-
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-
EU 7e	Categorised as covered bonds in SA	-	-	-	-	-
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
		-	-	-	-	-
8	Other non-credit obligation assets	-	-	**79**	**79**	**79**
9	Total	**980**	**2,225**	**4,144**	**3,825**	**3,825**

(1) RWAs include a DNB add on obligation of €1,565 million, aligning RBSH N.V. to the standardised approach.

Annex I: Key metrics and overview of risk-weighted exposure amounts continued

EU CR8: RWA flow statements of credit risk exposures under the IRB approach

The table below shows movements in RWAs for credit risk exposures under the internal ratings based (IRB) approach. It excludes counterparty credit risk, securitisations, equity exposures and non-credit obligation assets.

		a
		RWAs
		€'m
1	At 31 December 2025	1,038
2	Asset size	(244)
3	Asset quality	180
7	Foreign exchange movements	-
9	At 31 March 2026	974
2	Asset size	23
3	Asset quality	(6)
7	Foreign exchange movements	(12)
9	At 30 June 2026	980

(1) The following rows are not presented because they had zero values: (4) model updates; (5) methodology and policy; (6) acquisitions and disposals; and (8) other.

EU CCR7: RWA flow statements of CR exposures under the IMM

The table below shows movements in RWAs for counterparty credit risk exposures under the internal model method (IMM). It excludes the CVA capital charge, exposures to central counterparties and securitisations.

		a
		RWAs
		£m
1	At 31 December 2025	1,843
2	Asset size	(168)
3	Credit quality of counterparties	-
7	Foreign exchange movements	(3)
9	At 31 March 2026	1,671
2	Asset size	87
3	Credit quality of counterparties	(3)
7	Foreign exchange movements	(9)
9	At 30 June 2026	1,746

(1) The following rows are not presented because they had zero values: (4) model updates; (5) methodology and policy; (6) acquisitions and disposals; and (8) other.

EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach

		a
		Risk weighted exposure amount
1	Risk weighted exposure amount as at the end of the previous reporting period	376
2	Risk weighted exposure amount as at the end of the current reporting period	357

Annex I: Key metrics and overview of risk-weighted exposure amounts continued

EU MR2-B: RWA flow statements of market risk exposures under the IMA

The table below shows movements in RWAs and own funds requirements for market risk exposures under the internal model approach (IMA).

		a	b	c	e	f	g
		Value-at-risk (VaR) €m	Stressed value-at-risk (SVaR) €m	Incremental risk charge €m	Other risks-not-in-VaR (RNIV) €m	Total RWAs €m	Total own funds requirements €m
8	At 31 December 2025	51	285	17		353	28
1a	*Regulatory adjustment (1)*	*(42)*	*(195)*	*(5)*		*(242)*	*(19)*
1b	*RWAs at 31 December 2023 (end of day)*	*9*	*91*	*12*		*112*	*9*
2	Movement in risk levels	2	(26)	-		(23)	(2)
8a	*RWAs at 31 March 2024 (end of day)*	*11*	*65*	*12*		*88*	*7*
8b	*Regulatory adjustment (1)*	*28*	*162*	*-*		*190*	*15*
8	At 31 March 2026	39	227	12		278	22
1a	*Regulatory adjustment (1)*	*(28)*	*(162)*	*-*		*(190)*	*(15)*
1b	*RWAs at 31 March 2024 (end of day)*	*11*	*65*	*12*		*88*	*7*
2	Movement in risk levels	2	30	83		115	9
8a	*RWAs at 30 June 2024 (end of day)*	*13*	*95*	*95*		*203*	*16*
8b	*Regulatory adjustment (1)*	*30*	*201*	*(84)*		*147*	*12*
8	At 30 June 2026	43	296	11		350	28

(1) Regulatory adjustments in rows 1a and 8b represent the difference in RWA terms between the risk spot measure at the end of the reporting period and the 60-day average of that measure, multiplied by the multiplication factor.

(2) The following rows and/or columns are not presented in the table because they had zero values for the period or are not used by RBSH N.V. : column (d) comprehensive risk measure; row (3) model updates/changes; row (4) methodology and policy; row (5) acquisitions and disposals; and row (7) other. In addition, row (6) foreign exchange movements is not presented. This is because changes in market risk arising from foreign currency retranslation are included within row (2) movement in risk levels as they are managed together with portfolio changes.

Q2 2026

- The increase in market risk RWAs was largely driven by interest rate risk in the SVaR.

Annex VII: Own funds

EU CC1: Composition of regulatory own funds

The table below shows the capital resources for RBS Holdings N.V. on an end-point basis. Regulatory adjustments comprise deductions from own funds and prudential filters. The table also includes a cross reference to the corresponding rows in template EU CC2 to facilitate full reconciliation of accounting and regulatory own funds.

		RBSH N.V.		
		30 June 2026 €m	Source based on reference number/letters of the balance sheet under the regulatory scope of consolidation	31 December 2025 €m
CET1 capital: instruments and reserves				
1	Capital instruments and the related share premium accounts	**1,550**		1,550
	Of which: ordinary shares	**-**	***(a)***	-
	Of which: share premium	**-**	***(k)***	*1,550*
2	Retained earnings	***158***	***(b)***	*157*
3	Accumulated other comprehensive income (and other reserves)	***(5)***	**(c) & (i)**	*3*
EU-3a	Funds for general banking risk	**-**		-
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	**-**		-
5	Minority interests (amount allowed in consolidated CET1)	**-**		-
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend			1
6	CET1 capital before regulatory adjustments	**1,703**		1,711
Common Equity Tier 1 (CET1) capital: regulatory adjustments				
7	(-) Additional value adjustments	**(58)**		(59)
8	(-) Intangible assets (net of related tax liability)	**(10)**	**(d)**	(1)
10	(-) Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met)	**(143)**	**(e)**	(154)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	**-**	**(i)**	(9)
12	(-) Negative amounts resulting from the calculation of expected loss amounts	**-**		-
13	(-) Any increase in equity that results from securitised assets	**-**		-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	**7**		8
15	(-) Defined-benefit pension fund assets	**-**	**(f) & (g)**	-
16	(-) Direct, indirect and synthetic holdings by an institution of own CET1 instruments	**-**		-
17	(-) Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution	**-**		-
18	(-) Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (above the 10% threshold and net of eligible short positions)	**-**		-
19	(-) Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions)	**-**		-
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	**-**		-
EU-20b	*(-) Of which: qualifying holdings outside the financial sector*	**-**		-
EU-20c	*(-) Of which: securitisation positions*	**-**		-

Annex VII: Own funds continued

EU CC1: Composition of regulatory own funds continued

		RBSH N.V.		
		30 June 2026 €m	Source based on reference number/letters of the balance sheet under the regulatory scope of consolidation	31 December 2025 €m
Common Equity Tier 1 (CET1) capital: regulatory adjustments				
EU-20d	*(-) Of which: free deliveries*	**-**		-
21	(-) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	**-**		-
22	(-) Amount exceeding the 17.65% threshold	**-**		-
23	*(-) Of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities*	**-**		-
25	*(-) Of which: deferred tax assets arising from temporary differences*	**-**		-
EU-25a	(-) Losses for the current financial period	**-**	***(b)***	-
EU-25b	(-) Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items in so far as such tax charges reduce the amount up to which those items may be used to cover risks or losses	**-**		-
27	(-) Qualifying Additional Tier 1 (AT1) deductions that exceed the AT1 items of the institution	**-**		-
27a	Other regulatory adjustments	***(23)***		*(22)*
28	Total regulatory adjustments to CET1	**(226)**		(237)
29	CET1 capital	**1,477**		1,474
AT1 capital: instruments				
30	Capital instruments and the related share premium accounts	**250**	**(h)**	250
31	*Of which: classified as equity under applicable accounting standards*	**-**		-
32	*Of which: classified as liabilities under applicable accounting standards*	**-**		-
33	Amount of qualifying items referred to in Article 484(4) and the related share premium accounts subject to phase out from AT1	**-**		-
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	**-**		-
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	**-**		-
34	Qualifying tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5 CET1) issued by subsidiaries and held by third parties	**-**		-
35	*Of which: instruments issued by subsidiaries subject to phase out*	**-**		-
36	AT1 capital before regulatory adjustments	**250**		250
AT1 capital: regulatory adjustments				
37	(-) Direct, indirect and synthetic holdings by an institution of own AT1 instruments	**-**		-
38	(-) Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution	**-**		-
39	(-) Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions)	**-**		-
40	(-) Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)	**-**		-

Annex VII: Own funds continued

EU CC1: Composition of regulatory own funds continued

		RBSH N.V.		
		30 June 2026 €m	Source based on reference number/letters of the balance sheet under the regulatory scope of consolidation	31 December 2025 €m
T2 capital: instruments				
42	(-) Qualifying T2 deductions that exceed the T2 items of the institution	-		-
42a	Other regulatory adjustments to AT1 capital	-		-
43	Total regulatory adjustments to AT1 capital	-		-
44	AT1 capital	**250**		250
45	Tier 1 capital (T1 = CET1 + AT1)	**1,727**		1,724
46	Capital instruments and the related share premium accounts	**104**	(j)	119
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR		(j)	-
EU-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2			-
EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2		(j)	-
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in 5 or 34) issued by subsidiaries and held by third parties			-
49	*Of which: instruments issued by subsidiaries subject to phase out*			-
50	Credit risk adjustments	**3**		1
51	T2 capital before regulatory adjustments	**107**		120
T2 capital: regulatory adjustments				
52	(-) Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans	-		-
53	(-) Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution	-		-
54	(-) Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions)	-		-
55	(-) Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions)	-		-
EU-56a	(-) Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution	-		-
EU-56b	(-) Other regulatory adjustments to T2 capital	-		-
57	Total regulatory adjustments to T2 capital			-
58	T2 capital	**107**		120
59	Total capital (TC = T1 + T2)	**1,834**		1,843
60	Total risk exposure amount	**8,268**		7,898
Capital ratios and buffers		-		
61	Common Equity Tier 1 capital	**17.9**		18.7
62	Tier 1 capital	**20.9**		21.8
63	Total capital	**22.2**		23.3
64	Institution CET1 overall capital requirements	**9.8**		9.8

Annex VII: Own funds continued

EU CC1: Composition of regulatory own funds continued

		RBSH N.V.		
		30 June 2026 €m	Source based on reference number/letters of the balance sheet under the regulatory scope of consolidation	31 Decmeber 2025 €m
65	*Of which: capital conservation buffer requirement*	**2.5**		2.5
66	*Of which: counter cyclical buffer requirement*	**1.1**		*1.2*
67	*Of which: systemic risk buffer requirement*	**-**		-
EU-67a	*Of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer*			-
EU-67b	*Of which: additional own funds requirements to address the risks other than the risk of excessive leverage*	***1.6***		1.6
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	**11.3**		12.4
Amounts below the thresholds for deduction (before risk weighting)		**-**		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	**-**		-
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% threshold and net of eligible short positions)	**49**		50
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR met)	**-**		-
Available caps on the inclusion of provisions in T2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)			
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	**-**		-
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings based approach (prior to the application of the cap)	**3**		1
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	**6**		6
Capital instruments subject to phase-out arrangements (only applicable between 1 January 2014 and 1 January 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	**-**		-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	**-**		-
82	Current cap on AT1 instruments subject to phase out arrangements	**-**		-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	**-**		-
84	Current cap on T2 instruments subject to phase out arrangements	**-**		-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	**-**		-

(1) Row 68: represents the CET1 ratio less CET1 currently used to meet SREP requirements (Pillar 1 & 2A).
(2) The references (a) to (k) identify balance sheet components in table EU CC2 that are used in the calculation of regulatory capital in table EU CC1. Amounts between EU CC2 and EU CC1 are not always directly comparable due to differences in definitions and application of Capital Requirements Directive for the calculation of regulatory capital. The reference (d) is part of other assets in CC2. The reference (b)is smaller due to foreseeable dividend.
(3) The following lines are not presented as they are not applicable under the EBA disclosure guidelines: 9, 20, 24, 26, 41, 54a, 56, 69, 70, 71 and 74.

Annex VII: Own funds continued

EU CC2: reconciliation of regulatory own funds to balance sheet in the audited financial statements

The table below shows the reconciliation between the accounting and regulatory consolidation with references showing the linkage between this table and EU CC1.

	RBSH N.V.		
	As at period end 30 June 2026		
	a	b	
	Balance sheet as in published financial statements as at period end (1)	Under regulatory scope of consolidation as at period end	
Assets	€m	€m	References
Cash and balances at central banks	10,265	10,265	
Trading assets	8,549	8,549	
Derivatives	8,586	8,586	
Settlement balances	3,998	3,998	
Loans to banks - amortised cost	745	733	
Loans to customers - amortised cost	2,357	2,357	
Amounts due from ultimate holding company and fellow subsidiaries	4,052	4,052	
Other financial assets	1,928	1,923	
Property, plant and equipment	7	7	
Current and deferred tax assets	153	153	
of which: DTAs that rely on future profitability and do not arise from temporary differences	*143*	*143*	*(e)*
Prepayments, accrued income and other assets	18	66	
of which: defined benefit pension fund assets	-	-	*(f)*
Total assets	40,667	40,700	
Liabilities			
Bank deposits	1,857	1,857	
Customer deposits	7,294	7,330	
Amounts due to ultimate holding company and fellow subsidiaries	2,276	2,276	
Settlement balances	6,436	6,436	
Trading liabilities	9,380	9,380	
Derivatives	6,871	6,871	
Other financial liabilities	4,189	4,189	
Subordinated liabilities	287	287	*(j)*
Provisions, deferred income and other liabilities	70	70	
Current and deferred tax liabilities	14	10	
of which: defined benefit pension scheme assets	-	-	
Total liabilities	38,674	38,707	
Shareholders' Equity			
Owners' equity			
Called up share capital	-	-	*(a)*
Reserves	1,993	1,993	
of which: amount eligible for retained earnings	*198*	*198*	*(b)*
of which: amount eligible for accumulated OCI and other reserves	*(5)*	*(5)*	*(c)*
of which: amount of other equity instruments	*250*	*250*	*(d)*
of which: share premium accounts	*1,550*	*1,550*	*(a)*
Non-controlling interests			
Total shareholders' equity	1,993	1,993	

(1) RBSH N.V. publishes audited financial statements on an annual basis. For H1 disclosures, the reconciliation shown in EU CC2 is completed in accordance with Financial Reporting outcomes (i.e. FINREP).

(2) The references (a) to (k) identify balance sheet components in table EU CC2 that are used in the calculation of regulatory capital in table EU CC1. Amounts between tables EU CC2 and EU CC1 are not always directly comparable due to differences in definitions and application of Capital Requirements Directive for the calculation of regulatory capital.

Annex IX: Countercyclical capital buffers

EU CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

As part of the banking reforms introduced by Basel III, a countercyclical capital buffer is required to ensure banks take account of the macro-financial environment when assessing adequate capital requirements. The buffer is to help protect banks during periods of excess aggregate credit growth that have often been associated with the build-up of system-wide risk. This regime is intended to help reduce the risk that the supply of credit will be constrained during a period of economic downturn, which in turn could undermine the performance of the real economy and consequently result in additional credit losses in the banking system. The table below summarises RBS Holdings N.V. total exposures and own funds requirements based on country of economic operation of the customer. Where applicable, a countercyclical capital buffer rate is applied to the own funds requirement for the geographic region to capture an additional countercyclical requirement. General credit and trading book exposures exclude those with central governments/banks, regional governments, local authorities, public sector entities, multilateral development banks, international organisations and institutions. The exposures below therefore differ from those presented in the credit and counterparty credit risk sections.

	RBSH N.V.												
	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures - Market risk				Own fund requirements						
30 June 2026	Exposure value under the standardised approach €m	Exposure value under the IRB approach €m	Sum of long and short positions of trading book exposures for SA €m	Value of trading book exposures for internal models €m	Securitisation exposures Exposure value for non-trading book €m	Total exposure value €m	Relevant credit risk exposures - Credit risk €m	Relevant credit exposures - Market risk €m	Relevant credit exposures - Securitisation positions in the non trading book €m	Total €m	Risk weighted exposure amounts €m	Own fund requirements weights %	Countercyclical buffer rate %
Breakdown by country (with existing CCyB rates)													
Denmark	109	11	-	-	-	120	9	-	-	9	113	2.66%	2.50%
Norway	1	61	-	-	-	62	1	-	-	1	14	0.34%	2.50%
Netherlands	975	574	-	-	186	1,735	72	-	7	79	981	23.00%	2.00%
Sweden	49	241	-	-	-	290	10	-	-	10	124	2.90%	2.00%
Great Britian	185	29	-	-	75	289	18	-	1	18	234	5.49%	2.00%
Ireland	-	8	-	-	924	932	-	-	15	15	194	4.54%	1.50%
Australia	-	6	-	-	-	6	-	-	-	-	4	0.09%	1.00%
Belgium	2	42	-	-	77	121	1	-	1	2	23	0.54%	1.00%
France	803	1,192	-	-	373	2,368	80	-	4	85	1,060	24.84%	1.00%
Poland	3	-	-	-	-	3	-	-	-	-	3	0.08%	1.00%
Germany	186	816	-	-	132	1,134	30	-	2	32	395	9.25%	0.75%
Portugal	3	62	-	-	-	65	2	-	-	2	24	0.56%	0.75%
Luxembourg	109	9	-	-	71	189	9	-	1	10	126	2.96%	0.50%
Spain	-	286	-	-	317	603	7	-	4	12	149	3.49%	0.50%
Total (countries with existing CCyB rates)	2,425	3,337	-	-	2,155	7,917	239	-	35	275	3,444	80.74%	

Annex IX: Countercyclical capital buffers continued

EU CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer continued

	RBSH N.V.												
	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures - Market risk				Own fund requirements						
30 June 2026	Exposure value under the standardised approach €m	Exposure value under the IRB approach €m	Sum of long and short positions of trading book exposures for SA €m	Value of trading book exposures for internal models €m	Securitisation exposures Exposure value for non-trading book €m	Total exposure value €m	Relevant credit risk exposures - Credit risk €m	Relevant credit exposures - Market risk €m	Relevant credit exposures - Securitisation positions in the non trading book €m	Total €m	Risk weighted exposure amounts €m	Own fund requirements weights %	Countercyclical buffer rate %
Breakdown by country (with zero CCyB rates and with own funds requirement weights 1% and above)													
United States	67	184	-	-	831	1,083	12	-	10	22	275	6.43%	
Italy	299	140	-	-	-	439	30	-	-	30	376	8.80%	
Switzerland	49	6	-	-	-	55	10	-	-	10	123	2.89%	
Total (Countries with zero CCyB rate and with own funds requirement weights 1% and above)	415	330	-	-	831	1,577	52	-	10	62	774	18.12%	
Total (rest of the world with zero CCyB rate and below 1% requirement)	45	61	-	-	-	105	4	-	-	4	49	1.14%	
Total	2,885	3,728	-	-	2,986	9,599	295	-	45	341	4,267	100%	

Annex IX: Countercyclical capital buffers continued

EU CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer continued

RBSH N.V.

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures - Market risk				Own fund requirements						
31 December 2025	Exposure value under the standardised approach €m	Exposure value under the IRB approach €m	Sum of long and short positions of trading book exposures for SA €m	Value of trading book exposures for internal models €m	Securitisation exposures Exposure value for non-trading book €m	Total exposure value €m	Relevant credit risk exposures - Credit risk €m	Relevant credit exposures - Market risk €m	Relevant credit exposures - Securitisation positions in the non trading book €m	Total €m	Risk weighted exposure amounts €m	Own fund requirements weights %	Countercyclical buffer rate %
Breakdown by country (with existing CCyB rates)													
Denmark	144	23	-	-	-	167	12	-	-	12	153	3.91%	2.50%
Norway	2	41	-	-	-	43	1	-	-	1	13	0.33%	2.50%
Netherlands	665	530	-	-	183	1,378	64	-	7	71	886	22.69%	2.00%
Sweden	62	227	-	-	100	389	10	-	1	12	148	3.79%	1.00%
Great Britian	191	36	-	-	81	309	16	-	1	12	206	5.29%	1.00%
Ireland	-	2	-	-	447	450	-	-	7	7	83	2.13%	1.50%
France	721	1,216	-	-	209	2,147	77	-	3	79	989	25.32%	1.00%
Belgium	3	28	-	-	78	109	1	-	1	2	23	0.59%	1.00%
Australia	-	6	-	-	-	6	-	-	-	-	4	0.11%	1.00%
Germany	147	823	-	-	-	969	34	-	-	34	429	10.98%	0.75%
Poland	3	1				5					4	0.10%	1.00%
Luxembourg	100	16	-	-	100	216	9	-	1	10	127	3.25%	0.50%
Spain	-	292	-	-	350	642	8	-	5	13	161	4.14%	0.50%
Total (countries with existing CCyB rates)	2,038	3,241	-	-	1,548	6,830	232	-	26	258	3,226	82.63%	

Annex IX: Countercyclical capital buffers continued

EU CCyB1: Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer continued

RBSH N.V.

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures - Market risk				Own fund requirements						
31 December 2025	Exposure value under the standardised approach €m	Exposure value under the IRB approach €m	Sum of long and short positions of trading book exposures for SA €m	Value of trading book exposures for internal models €m	Securitisation exposures Exposure value for non-trading book €m	Total exposure value €m	Relevant credit risk exposures - Credit risk €m	Relevant credit exposures - Market risk €m	Relevant credit exposures - Securitisation positions in the non trading book €m	Total €m	Risk weighted exposure amounts €m	Own fund requirements weights %	Countercyclical buffer rate %
Breakdown by country (with zero CCyB rates and with own funds requirement weights 1% and above)													
United States	61	156	-	-	-	217	11	-	-	11	139	3.56%	
Switzerland	50	5	-	-	-	55	10	-	-	10	125	3.21%	
Italy	299	98	-	-	16	413	25	-	-	26	320	8.20%	
Total (Countries with zero CCyB rate and with own funds requirement weights 1% and above)	410	259	-	-	16	685	46	-	-	47	584	14.97%	
Total (rest of the world with zero CCyB rate and below 1% requirement)	77	130	-	-	-	207	7	-	-	7	93	2.39%	
Total	2,525	3,630	-	-	1,564	7,722	285	-	26	312	3,903	100.00%	

Annex IX: Countercyclical capital buffers continued

EU CCyB2: Amount of institution-specific countercyclical capital buffer

		RBSH N.V.
		30 June 2026
		€m
1	Total risk exposure amount	**8,268**
2	Institution specific countercyclical capital buffer rate	**1.13%**
3	Institution specific countercyclical capital buffer requirement	**93**

		RBSH N.V.
		31 December 2025
		€m
1	Total risk exposure amount	7,898
2	Institution specific countercyclical capital buffer rate	1.15%
3	Institution specific countercyclical capital buffer requirement	91

Annex XI: Leverage ratio

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

The table below shows a reconciliation between total assets under IFRS standards and the leverage exposure measure.

		RBSH N.V.	
		30 June 2026	31 December 2025
		€m	€m
1	Total assets as per published financial statements	**40,667**	28,502
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	**33**	34
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	**-**	-
4	(Adjustment for temporary exemption of exposures to central bank (if applicable))	**-**	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with point (1) of Article 429a(1) of the CRR)		
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	**(6,936)**	(257)
7	Adjustment for eligible cash pooling transactions	**-**	-
8	Adjustment for derivative financial instruments	**(1,837)**	(2,776)
9	Adjustment for securities financing transactions (SFTs)	**187**	135
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	**4,034**	3,867
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	**-**	-
EU-11a	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) of the CRR)	**-**	-
EU-11b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (j) of Article 429a(1) of the CRR)	**-**	
12	Other adjustments	**(1,765)**	(2,057)
13	Total exposure measure	**34,383**	27,448

Annex XI: Leverage ratio continued

EU LR2 - LRCom: Leverage ratio common disclosure

		RBSH N.V.	
		CRR leverage ratio exposures	
		30 June 2026	31 December 2025
	On-balance sheet exposures (excluding derivatives and SFTs)	€m	€m
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	**18,189**	13,941
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	**1,238**	1,111
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	**(3,167)**	(3,013)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	**-**	-
5	(General credit risk adjustments to on-balance sheet items)	**-**	-
6	(Asset amounts deducted in determining Tier 1 capital (leverage))	**(153)**	(155)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	**16,107**	11,884
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	**1,914**	1,377
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	**-**	-
9	Add-on amounts for PFE associated with SA-CCR derivatives transactions	**4,836**	4,638
EU-9a	Derogation for derivatives: potential future exposure contribution under the simplified standardised approach	**-**	-
EU-9b	Exposure determined under Original Exposure Method	**-**	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	**-**	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	**-**	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	**-**	-
11	Adjusted effective notional amount of written credit derivatives	**-**	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	**-**	-
13	Total derivatives exposures	**6,750**	6,015
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	**7,305**	5,804
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	**-**	-
16	Counterparty credit risk exposure for SFT assets	**187**	135
EU-16a	Derogation for SFTs: counterparty credit risk exposure in accordance with Articles 429e(5) and 222 of the CRR	**-**	-
EU-17	Agent transaction exposures	**-**	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposures)	**-**	-
18	Total securities financing transaction exposures	**7,492**	5,939
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	**9,245**	8,724
20	(Adjustments for conversion to credit equivalent amounts)	**(5,211)**	(4,857)
21	(General provisions deducted in determining Tier 1 and specific provisions associated with off-balance sheet exposures)		-
22	Off-balance sheet exposures	**4,034**	3,867

Annex XI: Leverage ratio continued

EU LR2 - LRCom: Leverage ratio common disclosure continued

		RBSH N.V.	
		30 June 2026	31 December 2025
		€m	€m
Excluded exposures			
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) of the CRR)	**-**	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) of the CRR (on and off balance sheet))	**-**	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	**-**	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	**-**	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	**-**	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	**-**	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	**-**	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	**-**	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	**-**	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	**-**	-
EU-22k	(Total exempted exposures)	**-**	-
Capital and total exposure measure			
23	Tier 1 capital	**1,727**	1,724
24	Total exposure measure	**34,383**	27,448
Leverage ratio			
25	Leverage ratio (%)	**5.0%**	6.3%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	**5.0%**	6.3%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	**5.0%**	6.3%
26	Regulatory minimum leverage ratio requirement (%)	**3.0%**	3.0%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	**-**	-
EU-26b	of which: to be made up of CET1 capital		
27	Required leverage buffer (%)	**0.0%**	0.0%
EU-27a	Overall leverage ratio requirement (%)	**3.0%**	3.0%

Annex XI: Leverage ratio continued

EU LR2 - LRCom: Leverage ratio common disclosure continued

		RBSH N.V.	
		30 June 2026	31 December 2025
		€m	€m
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable (1)	**7,992**	7,706
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	**7,305**	5,804
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment sale accounting transactions and netted of amounts of associated cash payables for and cash receivables)	**35,070**	29,350
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**35,070**	39,350
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**4.9%**	5.9%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**4.9%**	5.9%

Annex XI: Leverage ratio continued

EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage	
		RBSH N.V.	
		30 June 2026	31 December 2025
		€m	€m
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	**16,260**	11,781
EU-2	Trading book exposures	**370**	210
EU-3	Banking book exposures, of which:	**15,890**	11,571
EU-4	Covered bonds	**-**	-
EU-5	Exposures treated as sovereigns	**10,806**	8,006
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	**209**	290
EU-7	Institutions	**491**	474
EU-8	Secured by mortgages of immovable properties		-
EU-9	Retail exposures		-
EU-10	Corporates	**1,379**	1,352
EU-11	Exposures in default	**1**	
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	**3,005**	1,449

Annex XIII: Liquidity requirements

EU LIQ1: Quantitative information of LCR

EU 1a

		Total unweighted value (Average)				Total weighted value (Average)			
		30 June 2026	31 March 2026	31 December 2025	30 September 2025	**30 June 2026**	31 March 2026	31 December 2025	30 September 2025
EU 1b	Number of data points used in the calculation of averages	**12**	12	12	12	**12**	12	12	12
		€m	€m	€m	€m	**€m**	€m	€m	€m
High-quality liquid assets									
1	Total high-quality liquid assets (HQLA)					**10,085**	9,657	9,303	9,163
Cash - outflows									
2	Retail deposits and deposits from small business customers of which:	**-**	-	-	-	**-**	-	-	-
3	*Stable deposits*	**-**	-	-	-	**-**	-	-	-
4	*Less stable deposits*	**-**	-	-	-	**-**	-	-	-
5	Unsecured wholesale funding	**4,767**	4,218	3,775	3,431	**3,512**	3,009	2,568	2,249
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	**-**	-	-	-	**-**	-	-	-
7	*Non-operational deposits (all counterparties)*	**4,612**	4,017	3,540	3,132	**3,357**	2,808	2,333	1,950
8	*Unsecured debt*	**155**	*201*	*235*	*299*	***155***	*201*	*235*	*299*
9	*Secured wholesale funding*					**157**	161	191	223
10	Additional requirements	**8,522**	8,322	8,152	8,189	**2,136**	2,101	2,068	2,115
11	*Outflows related to derivative exposures and other collateral requirements*	**1,143**	1,144	1,109	1,152	**1,108**	1,106	1,071	1,105
12	*Outflows related to loss of funding on debt products*	**-**		-	-	**-**			
13	*Credit and liquidity facilities*	***7,379***	*7,179*	*7,044*	*7,043*	***1,029***	*995*	*997*	*1,010*
14	Other contractual funding obligations	**12,909**	12,728	12,525	12,647	**540**	674	811	820
15	Other contingent funding obligations	**805**	743	675	657	**4**	3	3	3
16	Total cash outflows					**6,349**	5,949	5,641	5,410
Cash - inflows									
17	Secured lending (e.g. reverse repos)	**6,151**	5,935	5,469	4,968	**324**	376	325	357
18	Inflows from fully performing exposures	**162**	177	184	159	**162**	177	183	158
19	Other cash inflows	**12,059**	12,008	1,832	11,966	**636**	825	1,021	1,052
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	Total cash inflows	**18,372**	18,120	17,484	17,093	**1,122**	1,378	1,529	1,567
EU-20a	*Fully exempt inflows*								
EU-20b	*Inflows subject to 90% cap*								
EU-20c	*Inflows subject to 75% cap (2)*	***18,268***	*17,954*	*17,293*	*16,868*	***1,122***	*1,378*	*1,529*	*1,567*
Total adjusted value									
EU-21	Liquidity buffer					**10,085**	9,657	9,303	9,163
22	Total net cash outflows					**5,227**	4,571	4,112	3,843
23	Liquidity coverage ratio (%)					**197**	217	232	243

Annex XIII: Liquidity requirements continued

EU LIQ2: Net Stable Funding Ratio

30 June 2026		RBSH N.V.				
		a	b	c	d	e
(In currency amount)		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weighted Value
Available stable funding (ASF) Items						
1	Capital items and instruments	2,030			144	2,174
2	Own funds	2,030			144	2,174
3	Other capital instruments					
4	Retail Deposits					
5	Stable deposits					
6	Less stable deposits					
7	Wholesale funding		13,321	3,211	4,465	7,968
8	Operational deposits					
9	Other wholesale funding		13,321	3,211	4,465	7,968
10	Interdependent liabilites					
11	Other liabilites	71	8,186	-	-	-
12	NSFR derivative liabilities	71				
13	All other liabilities and capital instruments not included in the above categories		8,186	-	-	-
14	Total available stable funding (ASF)					10,142
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					64
EU-15a	Assets encumbered for more than 12 months in cover pool					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		4,977	827	5,755	6,039
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut.		3,956	-	-	107
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		1,018	800	3,266	3,746
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		-	23	939	810
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
22	Performing residential mortgages, of which:					
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		2	4	1,550	1,376
25	Interdependent assets					
26	Other assets:		10,813	-	543	709
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				151	129
29	NSFR derivative assets		-			-
30	NSFR derivative liabilities before deduction of variation margin posted		-			-
31	All other assets not included in the above categories		7,034		392	392
32	Off-balance sheet items		8,603		-	430
33	Total RSF					7,242
34	Net Stable Funding Ratio (%)					140

Annex XIII: Liquidity requirements continued

EU LIQ2: Net Stable Funding Ratio continued

31 December 2025		RBSH N.V.				
		a	b	c	d	e
(In currency amount)		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 yr	≥ 1 yr	Weighted Value
Available stable funding (ASF) Items						
1	Capital items and instruments	2,093	-	-	150	2,243
2	Own funds	2,093			150	2,243
3	Other capital instruments		-	-	-	-
4	Retail Deposits		-	-	-	-
5	Stable deposits		-	-	-	-
6	Less stable deposits		-	-	-	-
7	Wholesale funding		8,438	2,351	4,225	6,909
8	Operational deposits		-	-	-	-
9	Other wholesale funding		8,438	2,351	4,225	6,909
10	Interdependent liabilites		-	-	-	-
11	Other liabilites	89	1,289	-	-	-
12	NSFR derivative liabilities	89				
13	All other liabilities and capital instruments not included in the above categories		1,289	-	-	-
14	Total available stable funding (ASF)					9,153
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					138
EU-15a	Assets encumbered for more than 12 months in cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		3,279	508	5,112	5,486
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut.		2,449	-	100	281
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		810	504	2,936	3,425
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		19	-	896	771
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
22	Performing residential mortgages, of which:		-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	-	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		-	-	1,180	1,009
25	Interdependent assets		-	-	-	-
26	Other assets:	-	3,350	-	515	651
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	118	101
29	NSFR derivative assets		3,073	-	-	154
30	NSFR derivative liabilities before deduction of variation margin posted			-	-	-
31	All other assets not included in the above categories		277	-	397	397
32	Off-balance sheet items		8,005	-	-	400
33	Total RSF					6,676
34	Net Stable Funding Ratio (%)					137

Annex XIII: Liquidity requirements continued

EU LIQB: Qualitative information on LCR

LCR inputs & results

The LCR aims to ensure that banks hold a sufficient reserve of High-Quality Liquid Assets (HQLA) to survive a period of liquidity stress lasting 30 calendar days.

The spot LCR ratio for 30 June 2026 is 156.8% (31 March 2026 – 174.6%).

Concentration of funding sources

RBSH N.V. covers its funding requirements with secured and unsecured wholesale funding from a wide depositor and investor base. In addition to secured and unsecured funding sources, funding is also provided by short positions, derivative cash collateral and capital instruments (downstream by NatWest Group plc)

Wholesale unsecured funding includes a range of products including but not limited to bank deposits, commercial paper (CP) and medium-term notes (MTN). Deposits and CP have tenors typically less than a year and are accepted from various corporate counterparties and financial institutions. MTN issuance is through both public benchmark transactions and smaller private placements, and typically has a tenor beyond a year.

The primary risk to funding stability is refinancing, the ability to replace maturing funding with new or rolled transactions. The risk is mitigated through diversification to prevent concentrations and mismatches in the funding profile. RBSH N.V. monitors and manages funding concentration risk across tenors, counterparties, currencies, products and markets.

Liquidity buffer composition

HQLA (€11.3 billion) is primarily held in Level 1 cash and central bank reserves (90%) and Level 1 high quality securities (10%). Level 2 securities account for 0.2%.

Derivative exposures and potential collateral calls

RBSH N.V. actively manages its derivative exposures and potential calls, including both due collateral and excess collateral with derivative outflows under stress are captured under the Historical Look-Back Approach which considers the impact of an adverse market scenario on derivatives. Potential collateral calls under a 3-notch downgrade of the NWM N.V. credit rating are also captured, RBSH N.V. is the parent entity and therefore does not have its own standalone rating.

Currency mismatch in the LCR

The LCR is calculated for euro, US dollar and sterling, which have been identified as significant currencies (having liabilities greater than, or equal to, 5% of total group liabilities excluding regulatory capital and off-balance sheet liabilities) in accordance with the LCR Delegated Regulation (EU) 2015/61. RBSH N.V. manages currency mismatch for significant currencies according to its internal liquidity adequacy assessment framework.

Annex XV: Credit risk quality

EU CQ4: Quality of performing and non-performing exposures by geography

The table below shows gross carrying amount of performing and non-performing exposures and the related accumulated impairment, provisions and accumulated change in fair value due to credit risk by geography. Geographical analysis is based on the country of operation of the customer.

		RBSH N.V.						
		a	b	c	d	e	f	g
30 June 2026		Gross carrying/ nominal amount €m	Of which: non-performing €m	Of which: defaulted €m	Of which: subject to impairment €m	Accumulated impairment €m	Provisions on off-balance-sheet commitments and financial guarantees given €m	Accumulated negative changes in fair value due to credit risk on non-performing exposures €m
010	On-balance sheet exposures	12,179	2	2	5,243	(14)	-	-
015	*United Kingdom*	3,439	-	-	527	(2)	-	-
020	*France*	2,046	-	-	726	(4)	-	-
025	*Germany*	1,295	-	-	223	(2)	-	-
030	*Netherlands*	1,286	-	-	842	(1)	-	-
035	*Italy*	1,019	-	-	682	(2)	-	-
040	*United States*	823	2	2	795	(2)	-	-
045	*Ireland*	807	-	-	566	-	-	-
050	*Spain*	562	-	-	346	-	-	-
055	*Luxembourg*	190	-	-	107	-	-	-
060	*Belgium*	123	-	-	77	-	-	-
065	*Denmark*	70	-	-	70	-	-	-
070	*Sweden*	58	-	-	58	(1)	-	-
075	*Other countries*	461	-	-	224	-	-	-
080	Off-balance sheet exposures	8,874	-	-	-	-	(1)	-
090	*France*	2,911	-	-	-	-	-	-
095	*Netherlands*	2,186	-	-	-	-	-	-
100	*Germany*	1,656	-	-	-	-	(1)	-
105	*Spain*	483	-	-	-	-	-	-
110	*Sweden*	397	-	-	-	-	-	-
115	*United Kingdom*	319	-	-	-	-	-	-
120	*United States*	297	-	-	-	-	-	-
125	*Italy*	145	-	-	-	-	-	-
130	*Norway*	136	-	-	-	-	-	-
135	*Finland*	109	-	-	-	-	-	-
140	*Portugal*	102	-	-	-	-	-	-
145	*Luxembourg*	89	-	-	-	-	-	-
150	Total	21,053	2	2	5,243	(14)	(1)	-

Annex XV: Credit risk quality continued

EU CQ4: Quality of performing and non-performing exposures by geography continued

		RBSH N.V.						
		a	b	c	d	e	f	g
31 December 2025		Gross carrying/ nominal amount €m	Of which: non-performing €m	Of which: defaulted €m	Of which: subject to impairment €m	Accumulated impairment €m	Provisions on off-balance-sheet commitments and financial guarantees given €m	Accumulated negative changes in fair value due to credit risk on non-performing exposures €m
010	On-balance sheet exposures	4,178	-	-	3,902	(11)	-	-
015	*Italy*	719	-	-	713	(2)	-	-
020	*Netherlands*	602	-	-	587	(1)	-	-
025	*United Kingdom*	494	-	-	328	(2)	-	-
030	*France*	471	-	-	443	(2)	-	-
035	*Ireland*	449	-	-	449	-	-	-
040	*Spain*	392	-	-	388	-	-	-
045	*Germany*	215	-	-	159	(1)	-	-
050	*Luxembourg*	153	-	-	153	(1)	-	-
055	*United States*	120	-	-	120	(1)	-	-
060	*Sweden*	98	-	-	98	(1)	-	-
065	*Belgium*	78	-	-	78	-	-	-
070	*Denmark*	71	-	-	71	-	-	-
075	*Other countries*	316	-	-	315	-	-	-
080	Off-balance sheet exposures	8,504	-	-	-	-	(1)	-
090	*France*	3,042	-	-	-	-	-	-
095	*Netherlands*	2,074	-	-	-	-	-	-
100	*Germany*	1,376	-	-	-	-	-	-
105	*Spain*	480	-	-	-	-	-	-
110	*United Kingdom*	415	-	-	-	-	-	-
115	*Sweden*	411	-	-	-	-	-	-
120	*United States*	148	-	-	-	-	-	-
125	*Finland*	131	-	-	-	-	-	-
130	*Portugal*	103	-	-	-	-	-	-
135	*Norway*	100	-	-	-	-	-	-
140	*Luxembourg*	88	-	-	-	-	-	-
145	*Other countries*	136	-	-	-	-	(1)	-
150	Total	12,682	-	-	3,902	(11)	(1)	-

(1) The geographical breakdown disclosed is based on combined on and off-balance sheet exposures and represent greater than 99% (31 December 2025 – 98%) of total exposure.
(2) Exposures classified as held-for-trading are excluded from the table in accordance with FINREP definitions. Cash balances at central banks and other demand deposits are also excluded.

Annex XV: Credit risk quality continued

EU CQ5: Credit quality of loans and advances by industry

The table below shows gross carrying amount of performing and non-performing exposures to non-financial corporations and the related accumulated impairment, provisions and accumulated change in fair value due to credit risk by industry.

		RBSH N.V.					
		a	b	c	d	e	f
30 June 2026		Gross carrying amount €m	Of which: non-performing €m	Of which: defaulted €m	Of which: loans and advances subject to impairment €m	Accumulated impairment €m	Accumulated negative changes in fair value due to credit risk on non-performing exposures €m
010	Agriculture, forestry and fishing	-	-	-	-	-	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	105	-	-	105	(2)	-
040	Electricity, gas, steam and air conditioning supply	174	-	-	174	(1)	-
050	Water supply	5	-	-	5	-	-
060	Construction	-	-	-	-	-	-
070	Wholesale and retail trade	251	-	-	251	-	-
080	Transport and storage	21	-	-	21	(1)	-
090	Accommodation and food service activities	1	-	-	1	-	-
100	Information and communication	198	-	-	198	(3)	-
110	Financial and insurance activities	-	-	-	-	-	-
120	Real estate activities	-	-	-	-	-	-
130	Professional, scientific and technical activities	56	-	-	56	-	-
140	Administrative and support service activities	24	2	2	24	(1)	-
150	Public administration and defence, compulsory social security	6	-	-	6	-	-
160	Education	14	-	-	14	-	-
170	Human health services and social work activities	79	-	-	79	(1)	-
180	Arts, entertainment and recreation	12	-	-	12	(1)	-
190	Other services	33	-	-	33	(1)	-
200	Total	980	2	2	980	(11)	-

Annex XV: Credit risk quality continued

EU CQ5: Credit quality of loans and advances by industry continued

		RBSH N.V.					
		a	b	c	d	e	f
31 December 2025		Gross carrying amount €m	Of which: non-performing €m	Of which: defaulted €m	Of which: loans and advances subject to impairment €m	Accumulated impairment €m	Accumulated negative changes in fair value due to credit risk on non-performing exposures €m
010	Agriculture, forestry and fishing	-	-	-	-	-	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	79	-	-	79	(1)	-
040	Electricity, gas, steam and air conditioning supply	70	-	-	70	-	-
050	Water supply	5	-	-	5	-	-
060	Construction	2	-	-	2	-	-
070	Wholesale and retail trade	247	-	-	247	-	-
080	Transport and storage	37	-	-	37	-	-
090	Accommodation and food service activities	1	-	-	1	-	-
100	Information and communication	214	-	-	214	(4)	-
110	Financial and insurance activities	-	-	-	-	-	-
120	Real estate activities	19	-	-	19	-	-
130	Professional, scientific and technical activities	70	-	-	70	(1)	-
140	Administrative and support service activities	26	-	-	26	-	-
150	Public administration and defence, compulsory social security	-	-	-	-	-	-
160	Education	8	-	-	8	-	-
170	Human health services and social work activities	95	-	-	95	(1)	-
180	Arts, entertainment and recreation	15	-	-	15	-	-
190	Other services	33	-	-	33	(1)	-
200	Total	921	-	-	921	(8)	-

(1) Exposures classified as held-for-trading are excluded from the table in accordance with FINREP definitions.

Annex XV: Credit risk quality continued

EU CR1: Performing and non-performing exposures and related provisions

The table below shows gross carrying amount of performing and non-performing exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, accumulated partial write-off and collateral and financial guarantees received by portfolio and exposure class.

		RBSH N.V.														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions								
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral and financial guarantees received	
	30 June 2026	Total €m	*Of which: Stage 1* €m	*Of which: Stage 2* €m	Total €m	*Of which: Stage 2* €m	*Of which: Stage 3* €m	Total €m	*Of which: Stage 1* €m	*Of which: Stage 2* €m	Total €m	*Of which: Stage 2* €m	*Of which: Stage 3* €m	Accumulated partial write-off €m	On performing exposures €m	On non-performing exposures €m
005	Cash balances at central banks and other demand deposits	10,385	10,384	1	-	-	-	(87)	(86)	(1)	-	-	-	-	-	-
010	Loans and advances	10,255	10,088	167	2	-	2	(13)	(7)	(6)	(1)	-	(1)	-	399	1
020	Central banks	243	243	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	19	19	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	4,451	4,451	-	-	-	-	-	-	-	-	-	-	-	350	-
050	Other financial corporations	4,563	4,483	81	-	-	-	(2)	(1)	(1)	-	-	-	-	2	-
060	Non-financial corporations	978	891	86	2	-	2	(10)	(6)	(4)	(1)	-	(1)	-	46	1
070	Of which: SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
080	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
090	Debt securities	1,922	1,904	19	-	-	-	-	-	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	450	450	-	-	-	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	160	160	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	1,224	1,224	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	89	70	19	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance sheet exposures	8,874	8,709	165	-	-	-	(1)	(1)		-	-	-		1,195	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-		-	-
180	Credit institutions	941	941	-	-	-	-	-	-	-	-	-	-		693	-
190	Other financial corporations	524	501	23	-	-	-	-	-	-	-	-	-		-	-
200	Non-financial corporations	7,409	7,267	142	-	-	-	(1)	(1)	-	-	-	-		502	-
210	Households	-	-	-	-	-	-	-	-	-	-	-	-		-	-
220	Total	31,436	31,084	352	2	-	2	(14)	(8)	(6)	(1)	-	(1)	-	1,594	1

Annex XV: Credit risk quality continued

EU CR1: Performing and non-performing exposures and related provisions continued

RBSH N.V.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions								
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				Collateral and financial guarantees received	
		Total	*Of which: Stage 1*	*Of which: Stage 2*	Total	*Of which: Stage 2*	*Of which: Stage 3*	Total	*Of which: Stage 1*	*Of which: Stage 2*	Total	*Of which: Stage 2*	*Of which: Stage 3*	Accumulated partial write-off	On performing exposures	On non-performing exposures
31 December 2025		€m	€m	€m	€m	€m	€m	€m	€m	€m	€m	€m	€m	€m	€m	€m
005	Cash balances at central banks and other demand deposits	7,993	7,993	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	2,223	2,102	121	-	-	-	(9)	(6)	(3)	-	-	-	-	462	-
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	673	673	-	-	-	-	-	-	-	-	-	-	-	376	-
050	Other financial corporations	629	590	39	-	-	-	(1)	(1)	-	-	-	-	-	2	-
060	Non-financial corporations	921	839	82	-	-	-	(8)	(5)	(3)	-	-	-	-	84	-
070	Of which: SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
080	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
090	Debt securities	1,955	1,934	21	-	-	-	(2)	(1)	(1)	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	574	574	-	-	-	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	115	115	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	1,168	1,150	18	-	-	-	(2)	(1)	(1)	-	-	-	-	-	-
140	Non-financial corporations	98	95	3	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance sheet exposures	8,504	8,296	208	-	-	-	(1)	(1)	-	-	-	-		1,337	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-		-	-
180	Credit institutions	1,050	1,050	-	-	-	-	-	-	-	-	-	-		838	-
190	Other financial corporations	418	388	30	-	-	-	-	-	-	-	-	-		-	-
200	Non-financial corporations	7,036	6,858	178	-	-	-	(1)	(1)	-	-	-	-		499	-
210	Households	-	-	-	-	-	-	-	-	-	-	-	-		-	-
220	Total	20,675	20,325	350	-	-	-	(12)	(8)	(4)	-	-	-	-	1,799	-

(1) Exposures classified as held-for-trading are excluded from the table in accordance with FINREP definitions.

Annex XV: Credit risk quality continued

EU CR1-A: Maturity of exposures

The table below shows the maturity breakdown of gross carrying amount net of related accumulated impairment, provisions and accumulated change in fair value due to credit risk.

		RBSH N.V.					
		a	b	c	d	e	f
		Net exposure value					
	30 June 2026	On demand €m	<= 1 year €m	> 1 year <= 5 years €m	> 5 years €m	No stated maturity €m	Total €m
1	Loans and advances	6,937	755	2,142	389		10,243
2	Debt securities	-	500	114	1,308		1,922
3	Total	6,937	1,275	2,256	1,697		12,165

		RBSH N.V.					
		a	b	c	d	e	f
		Net exposure value					
	31 December 2025	On demand €m	<= 1 year €m	> 1 year <= 5 years €m	> 5 years €m	No stated maturity €m	Total €m
1	Loans and advances	278	762	1,022	152	-	2,214
2	Debt securities	-	625	192	1,136	-	1,953
3	Total	278	1,387	1,214	1,288	-	4,167

(1) Exposures classified as held-for-trading are excluded in accordance with FINREP definitions. Cash balances at central banks and other demand deposits are also excluded.

Annex XV: Credit risk quality continued

EU CR2: Changes in the stock of non-performing loans and advances

The table below shows movements of gross carrying amounts of non-performing loans and advances during the period

		RBSH N.V.
		a
		Gross carrying amount
		30 June 2026 €m
010	Initial stock of non-performing loans and advances at 1 January 2025	-
020	Inflows to non-performing portfolios	4
030	Outflows from non-performing portfolios	(2)
040	Outflows due to write-offs	(2)
050	Outflow due to other situations	-
060	Final stock of non-performing loans and advances at 30 June 2025	2

Annex XVII: Credit risk mitigation techniques

EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

The table below shows net carrying values of credit risk exposures analysed by use of different credit risk mitigation techniques as recognised under the applicable accounting framework regardless of whether these techniques are recognised under CRR. Counterparty credit risk exposures are excluded.

		RBSH N.V.				
		a	b	c	d	e
30 June 2026		Unsecured carrying amount €m	Secured carrying amount €m	Of which: secured by collateral €m	Of which: secured by financial guarantees €m	Of which: secured by credit derivatives €m
1	Loans and advances	**20,214**	**414**	**350**	**49**	**-**
2	Debt securities	**1,922**	**-**	**-**	**-**	**-**
3	Total	**22,136**	**414**	**350**	**49**	**-**
4	*Of which: non-performing exposures*	**-**	**1**	**-**	**1**	**-**
EU-5	*Of which: defaulted*	**-**	***1***	**-**	**-**	**-**

		RBSH N.V.				
		a	b	c	d	e
31 December 2025		Unsecured carrying amount €m	Secured carrying amount €m	Of which: secured by collateral €m	Of which: secured by financial guarantees €m	Of which: secured by credit derivatives €m
1	Loans and advances	9,718	489	376	86	-
2	Debt securities	1,953	-	-	-	-
3	Total	11,671	489	376	86	-
4	*Of which: non-performing exposures*	-	-	-	-	-
EU-5	*Of which: defaulted*	-	-	-	-	-

(1) Exposures classified as held-for-trading are excluded in accordance with FINREP definitions and Basel disclosure requirements.

Annex XIX: Use of standardised approach

EU CR4: standardised approach – Credit risk exposure and CRM effects

The table below shows the effect of CRM techniques on credit risk exposures under the standardised approach. It shows exposures both pre and post CRM and CCFs as well as associated RWAs and RWA density, split by exposure class. It excludes counterparty credit risk and securitisations.

		RBSH N.V.					
		a	b	c	d	e	f
		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
30 June 2026		On-balance sheet €m	Off-balance sheet €m	On-balance sheet €m	Off-balance sheet €m	RWAs €m	RWAs density %
1	Central governments or central banks	10,806	-	10,806	631	-	
2	Non-central government public sector entities	-	300	-	-	-	
EU 2a	Regional governments or local authorities	-	-	-	-	-	
EU 2b	Public sector entities	-	300	-	-	-	
3	Multilateral development banks	163	-	163	-	-	
EU 3a	International organisations	49	-	49	-	-	
4	Institutions	491	951	491	90	245	42%
5	Covered bonds	-	-	-	-	-	
6	Corporates	887	807	924	317	1,152	93%
6.1	Of which: Specialised Lending	-	-	-	-	-	
7	Subordinated debt exposures and equity	49	-	49	-	123	250%
EU 7a	Subordinated debt exposures	-	-	-	-	-	
EU 7b	Equity	49	-	49	-	123	250%
8	Retail	-	-	-	-	-	
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	-	
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	
10	Exposures in default	-	-	-	-	-	
11	Exposures associated with particularly high risk	-	-	-	-	-	
EU 10a	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	
EU 10b	Collective investment undertakings	-	-	-	-	-	
EU 10c	Other items	300	-	300	-	79	26%
12	Total	12,745	2,058	12,781	1,038	1,600	12%

		RBSH N.V.					
		a	b	c	d	e	f
		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
31 December 2025		On-balance sheet €m	Off-balance sheet €m	On-balance sheet €m	Off-balance sheet €m	RWAs €m	RWAs density %
1	Central governments or central banks	8,006	-	8,006	632	-	-
2	Non-central government public sector entities	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-
3	Multilateral development banks	117	-	117	-	-	-
EU 3a	International organisations	174	-	174	-	-	-
4	Institutions	464	1,050	464	97	233	41
5	Covered bonds	-	-	-	-	-	-
6	Corporates	803	781	869	307	1,032	88
6.1	Of which: Specialised Lending	-	-	-	-	-	-
7	Subordinated debt exposures and equity	50	-	50	-	125	250
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	50	-	50	-	125	250
8	Retail	-	-	-	-	-	-
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	-	-
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	-
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	-	-	-	-	-	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-
EU 10c	Other items	47	-	47	-	26	54
11	not applicable	-	-	-	-	-	-
12	Total	9,661	1,831	9,727	1,036	1,416	13

Annex XXI: Use of IRB approach to credit risk

EU CR7: IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

The table below shows the effect of credit derivatives on the calculation of IRB approach capital requirements by AIRB exposure class. The table excludes counterparty credit risk, securitisations, equity exposures and non-credit obligation assets.

		RBSH N.V.	
		30 June 2026	
		a	b
		Pre-credit derivatives RWAs	Actual RWAs
		€m	€m
1	Central governments and central banks - F-IRB	-	-
EU 1a	Regional governments and local authorities -F-IRB	-	-
EU 1b	Public sectore entities - F-IRB	-	-
2	Central governments and central banks - A-IRB	-	-
EU 2a	Regional governments and local authorities A-IRB	-	-
EU 2b	Public sectore entities A-IRB	-	-
3	Institutions - F-IRB	-	-
5	Corporates - F-IRB	**938**	**923**
EU 5a	Corporates - General	**938**	**923**
EU 5b	Corporates - Specialised lending	-	-
EU 5c	Corporates - Purchased receivables	-	-
6	Corporate - A-IRB	**57**	**57**
EU 6a	Corporates - General	-	-
EU 6b	*Corporates - Specialised lending*	***57***	***57***
EU 6c	*Corporates - Purchased Receivables*	-	-
EU 8a	*Retail - A-IRB*	-	-
9	Retail - Qualifying revolving (QRRE)	-	-
10	*Retail - Secured by residential immovable property*	-	-
EU 10a	*Retail - Purchased receivables*	-	-
EU 10b	*Retail- Other retail exposures*	-	-
17	Exposures under F-IRB	**938**	**923**
18	*Exposures under A-IRB*	***57***	***57***
19	Total Exposures	**995**	**980**

		RBSH N.V.	
		31 December 2025	
		a	b
		Pre-credit derivatives RWAs	Actual RWAs
		€m	€m
1	Central governments and central banks - F-IRB	-	-
EU 1a	Regional governments and local authorities -F-IRB	-	-
EU 1b	Public sectore entities - F-IRB	-	-
2	Central governments and central banks - A-IRB	-	-
EU 2a	*Regional governments and local authorities A-IRB*	-	-
EU 2b	*Public sectore entities A-IRB*	-	-
3	*Institutions - F-IRB*	-	-
5	*Corporates - F-IRB*	*969*	*942*
EU 5a	*Corporates - General*	*969*	*942*
EU 5b	*Corporates - Specialised lending*	-	-
EU 5c	*Corporates - Purchased receivables*	-	-
6	*Corporate - A-IRB*	-	-
EU 6a	*Corporates - General*	-	-
EU 6b	*Corporates - Specialised lending*		
EU 6c	*Corporates - Purchased Receivables*	-	-
EU 8a	*Retail - A-IRB*	-	-
9	*Retail - Qualifying revolving (QRRE)*	-	-
10	Retail - Secured by residential immovable property	-	-
EU 10a	*Retail - Purchased receivables*	-	-
EU 10b	*Retail- Other retail exposures*	-	-
17	*Exposures under F-IRB*	*969*	*942*
18	*Exposures under A-IRB*	-	-
19	*Total Exposures*	*969*	*942*

Annex XXI: Use of IRB approach to credit risk continued

EU CR7-A: IRB approach – Disclosure of the extent of the use of CRM techniques

F-IRB	RBSH N.V.													
		Credit risk mitigation techniques										Unfunded credit protection (UFCP)		Credit risk mitigation methods in the calculation of RWEAs	
		Funded credit protection (FCP)													
	Total exposures €m	Part of exposures covered by financial collaterals %	Part of exposures covered by other eligible collaterals %	Part of exposures covered by immovable property collaterals %	Part of exposures covered by receivables %	Part of exposures covered by other physical collaterals %	Part of exposures covered by other funded credit protection %	Part of exposures covered by cash on deposit %	Part of exposures covered by life insurance policies %	Part of exposures covered by instruments held by a third party %	Part of exposures covered by guarantees %	Part of exposures covered by credit derivatives %	RWEA without substitution effects €m	RWEA with substitution effects €m
30 June 2026	a	b	c	d	e	f	g	h	i	j	k	l	m	n
1 *Central governments and central banks*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 *Regional governments and local authorities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 *Public sector entities*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 *Institutions*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 *Corporates*	**3,043**	-	-	-	-	-	-	-	-	-	**1.25%**	-	**977**	**912**
5.1 *Corporates – General*	**3,043**	-	-	-	-	-	-	-	-	-	**1.25%**	-	**977**	**923**
5.2 *Corporates – Specialised lending*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.3 *Corporates - Purchased Receivables*	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 *Total*	**3,043**	-	-	-	-	-	-	-	-	-	**1.25%**	-	**977**	**923**

Annex XXI: Use of IRB approach to credit risk continued

EU CR7-A: IRB approach – Disclosure of the extent of the use of CRM techniques continued

A-IRB

		RBSH N.V.													
			Credit risk mitigation techniques												
			Funded credit protection (FCP)										Unfunded credit protection (UFCP)		Credit risk mitigation methods in the calculation of RWAs	
		Total exposures	Part of exposures covered by financial collaterals	Part of exposures covered by other eligible collaterals	Part of exposures covered by immovable property collaterals	Part of exposures covered by receivables	Part of exposures covered by other physical collaterals	Part of exposures covered by other funded credit protection	Part of exposures covered by cash on deposit	Part of exposures covered by life insurance policies	Part of exposures covered by instruments held by a third party	Part of exposures covered by guarantees	Part of exposures covered by credit derivatives	RWEA with substitution effects	RWEA without substitution effects
		€m	%	%	%	%	%	%	%	%	%	%	%	€m	€m
30 June 2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n
6	*Specialised lending under the slotting approach*	**83**	–	–	–	–	–	–	–	–	–	–	–	**57**	**57**
7	*Equity exposures*	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Annex XXIII: Specialised lending

EU CR10: Specialised lending and equity exposures under the simple risk weighted approach

The table below shows specialised lending exposures subject to the supervisory slotting approach analysed by type of lending and regulatory category.

		RBSH N.V.					
		30 June 2026					
		a	b	c	d	e	f
		Specialised lending: project finance (slotting approach)					
Regulatory categories	Remaining maturity	On-balance sheet exposure €m	Off-balance sheet exposure €m	Risk-weight %	Exposure value €m	Risk-weighted exposure amount €m	Expected loss amount €m
Category 1	Less than 2.5 years	-	-	50	-	-	-
	Equal to or more than 2.5 years	167	59	70	73	44	-
Category 2	Less than 2.5 years	-	-	70	-	-	-
	Equal to or more than 2.5 years	57	17	90	30	27	-
Category 3	Less than 2.5 years	6	-	115	6	7	-
	Equal to or more than 2.5 years	4	-	115	4	5	-
Category 4	Less than 2.5 years	-	-	250	-	-	-
	Equal to or more than 2.5 years	-	-	250	-	-	-
Category 5	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Total	Less than 2.5 years	6	-	-	6	7	-
	Equal to or more than 2.5 years	229	76	-	107	75	1

		RBSH N.V.					
		31-Dec-25					
		a	b	c	d	e	f
		Specialised lending: project finance (slotting approach)					
Regulatory categories	Remaining maturity	On-balance sheet exposure a €m	Off-balance sheet exposure b €m	Risk-weight c	Exposure value d €m	Risk-weighted exposure amount e €m	Expected loss amount f €m
Category 1	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	178	70	70	66	43	-
Category 2	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	152	45	90	81	60	-
Category 3	Less than 2.5 years	24	-	115	24	28	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 4	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 5	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Total	Less than 2.5 years	24	-	-	24	28	-
	Equal to or more than 2.5 years	330	115	-	147	103	-

Annex XXIII: Specialised lending

EU CR10: Specialised lending and equity exposures under the simple risk weighted approach continued

		RBSH N.V.					
		30 June 2026					
		a	b	c	d	e	f
		Specialised lending: income-producing real estate and high volatility commercial real estate (slotting approach)					
Regulatory categories	Remaining maturity	On-balance sheet exposure €m	Off-balance sheet exposure €m	Risk-weight %	Exposure value €m	Risk-weighted exposure amount €m	Expected loss amount €m
Category 1	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 2	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 3	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 4	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 5	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Total	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-

		RBSH N.V.					
		31-Dec-25					
		a	b	c	d	e	f
		Specialised lending: Income-producing real estate and high volatility commercial real estate (slotting approach)					
Regulatory categories	Remaining maturity	On-balance sheet exposure a €m	Off-balance sheet exposure b €m	Risk-weight c	Exposure value d €m	Risk-weighted exposure amount e €m	Expected loss amount f €m
Category 1	Less than 2.5 years	19	-	50	19	10	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 2	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 3	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 4	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Category 5	Less than 2.5 years	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	-	-	-	-
Total	Less than 2.5 years	19	-	-	19	10	-
	Equal to or more than 2.5 years	-	-	-	-	-	-

ESG disclosures

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

This template covers RBSH N.V. banking book exposures to non-financial corporations, comprising €980 million in loans and advances and €88 million in debt securities, across 183 individual counterparties. Financed emissions are reported for 141 counterparties, representing 77% data coverage, compared with 81% as at December 2025. Among the counterparties without reported financed emissions, 11 are considered significant exposures as defined in Article 3(4) of Directive 2013/34/EU, an increase from 9 as at December 2025.

The banking book portfolio consists of 2.6% of RBSH N.V.'s total balance sheet. The largest exposures stem from drawings under revolving credit facilities. Financed emissions and emissions intensities (across all scopes) are currently estimated on an annual basis. The reporting period for financed emissions is one year in arrears (31 December 2024) to allow time for adequate review and emissions data maturity. For our latest 2024 year-end financed emissions model run, we have utilised the most up to date data available at the time of our data cut-off date (31 July 2024). Any data received after this date was excluded to ensure a controlled and orderly production process. Emissions estimates are based on customer-level data inputs.

Taking the data availability into consideration, further splits the counterparty sector are based on the primary activity and the gross exposure of the counterparty. Specifically for the power generation companies, the reported emission intensity for scope 1, 2 and 3 are used to determine the alignment with the Paris benchmark threshold. While scope 3 emissions have been reported since June 2024, availability of scope 3 emissions directly from the counterparties continues to be limited. Data quality and availability of scope 3 emissions is expected to gradually improve in following submissions. For the cases where scope 3 emissions are reported, internal NatWest Group models are used for estimation.

Column (c) is now not reported in this template. This follows the EBA's transitional provisions on ESG reporting following the Omnibus proposal, which pauses reporting on datapoints related to EU-taxonomy. For further reference on the methodology regarding estimation of Financed Emissions, refer to NatWest Group PLC 2025 sustainability basis of reporting: (https://investors.natwestgroup.com/~/media/Files/R/RBS-IR-V2/results-center/13022026/nwg-sustainability-basis-of-reporting-2025.pdf)

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

RBSH N.V.

		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
	30 June 2026	Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.2 of Climate Benchmark Standards Regulation €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
1	Exposures towards sectors that highly contribute to climate change*	**629**	**185**	**33**	**-**	**(4)**	**(2)**	**-**	**219,031**	**193,278**	**-**	**608**	**21**	**-**	**-**	**1**
2	A - Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	B - Mining and quarrying	**2**	**-**	**2**	**-**	**-**	**-**	**-**	**426**	**-**	**-**	**2**	**-**	**-**	**-**	**-**
4	B.05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	B.06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	B.07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	B.08 - Other mining and quarrying	**2**	**-**	**2**	**-**	**-**	**-**	**-**	**426**	**-**	**-**	**2**	**-**	**-**	**-**	**1**
8	B.09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	C - Manufacturing	**147**	**-**	**17**	**-**	**(2)**	**(1)**	**-**	**203,614**	**188,765**	**-**	**131**	**16**			**2**
10	C.10 - Manufacture of food products	**7**	**-**	**-**	**-**	**-**	**-**	**-**	**9,259**	**4,547**	**-**	**3**	**4**	**-**	**-**	**5**
11	C.11 - Manufacture of beverages	**5**	**-**	**2**	**-**	**-**	**-**	**-**	**271**	**-**	**-**	**5**	**-**	**-**	**-**	**1**
12	C.12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	C.13 - Manufacture of textiles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	C.14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

		RBSH N.V.														
		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
30 June 2026		Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
15	C.15 - Manufacture of leather and related products	**3**	-	-	-	-	-	-	**4**	-	-	**1**	**2**	-	-	**3**
16	C.16 - Manufacture of wood and of products of wood and cork except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	C.17 - Manufacture of pulp, paper and paperboard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	C.18 - Printing and service activities related to printing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	C.19 - Manufacture of coke oven products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	C.20 - Production of chemicals	**63**	-	**2**	-	-	-	-	**7,224**	-	-	**63**	-	-	-	**1**
21	C.21 - Manufacture of pharmaceutical preparations	**21**	-	**3**	-	-	-	-	**203**	-	-	**11**	**10**	-	-	**2**
22	C.22 - Manufacture of rubber products	**2**	-	**2**	-	-	-	-	**178**	-	-	**2**	-	-	-	**2**

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

RBSH N.V.

		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
	30 June 2025	Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
23	C.23 - Manufacture of other non-metallic mineral products	1	-	1	-	-	-	-	1,123	-	-	1	-	-	-	1
24	C.24 - Manufacture of basic metals	1	-	-	-	-	-	-	-	-	-	1	-	-	-	1
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	2	-	-	-	-	-	-	20	-	-	2	-	-	-	1
26	C.26 - Manufacture of computer, electronic and optical products	11	-	3	-	-	-	-	49	-	-	11	-	-	-	2
27	C.27 - Manufacture of electrical equipment	11		1	-	-	-	-	150	-	-	11	-	-	-	2
28	C.28 - Manufacture of machinery and equipment n.e.c.	9	-	-	-	-	-	-	253	-	-	9	-	-	-	2
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	4	-	2	-	-	-	-	1,079	1,032	-	4	-	-	-	1
30	C.30 - Manufacture of other transport equipment	6	-	-	-	-	-	-	183,766	183,186	-	6	-	-	-	2
31	C.31 - Manufacture of furniture															
32	C.32 - Other manufacturing	2	-	1	-	-	-	-	34	-		2	-	-	-	1
33	C.33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

		RBSH N.V.														
		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
30 June 2026		Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
34	D - Electricity, gas, steam and air conditioning supply	185	185	2	-	(1)	-	-	2,187	87	-	185	-	-	-	2
35	D35.1 - Electric power generation, transmission and distribution	185	185	2	-	(1)	-	-	2,187	87	-	185	-	-	-	2
36	D35.11 - Production of electricity	41	41	1	-	(1)	-	-	476	-	-	41	-	-	-	3
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	D35.3 - Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	E - Water supply; sewerage, waste management and remediation activities	7	-	-	-	-	-	-	1,933	-	-	7	-	-	-	1
40	F - Construction	2	-	1	-	-	-	-	22	-	-	2	-	-	-	1
41	F.41 - Construction of buildings	1	-	1	-	-	-	-	21	-	-	1	-	-	-	1
42	F.42 - Civil engineering															
43	F.43 - Specialised construction activities	-	-		-	-	-	-	-	-	-	-	-	-	-	-
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	256	-	2	-	-	-	-	1,718	-	-	256	-	-	-	1
45	H - Transportation and storage	27	-	8	-	(1)	(1)	-	9,086	4,426	-	22	5	-	-	2

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

RBSH N.V.

		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
	30 June 2026	Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
46	H.49 - Land transport and transport via pipelines	18	-	-	-	-	-	-	7,448	3,011		13	5	-	-	3
47	H.50 - Water transport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48	H.51 - Air transport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
49	H.52 - Warehousing and support activities for transportation	8	-	7	-	(1)	(1)	-	801	755	-	8	-	-	-	2
50	H.53 - Postal and courier activities	2	-	1	-	-	-	-	836	659	-	2	-	-	-	1
51	I - Accommodation and food service activities	2	-	1	-	-	-	-	45	-	-	2	-	-	-	2
52	L - Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
53	Exposures towards sectors other than those that highly contribute to climate change*	440	-	72	2	(7)	(3)	(1)				396	44	-	-	2
54	K - Financial and insurance activities															
55	Exposures to other sectors (NACE codes J, M - U)	440	-	72	2	(7)	(3)	(1)				396	44	-	-	2
56	Total	1,068	185	105	2	(11)	(4)	(1)	-	-	-	1,004	64	-	-	2

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

RBSH N.V.

		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
			Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.2 of Climate Benchmark Standards Regulation			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting					
		Gross carrying amount		Of which: Stage 2 exposures	Of which: Non-performing exposures		Of which: Stage 2 exposures	Of which: Non-performing exposures		Of which: Scope 3 financed emissions			> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
31 December 2025		€m	€m	€m	€m	€m	€m	€m			%	<= 5 years €m	€m	€m	€m	Years
1	Exposures towards sectors that highly contribute to climate change*	539	83	14	-	(2)	(1)	-	216,117	189,251	-	522	17	-	-	1
2	A - Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-				-
3	B - Mining and quarrying	2	-	-	-	-	-	-	426	-	-	2	-	-	-	-
4	B.05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	B.06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	B.07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	B.08 - Other mining and quarrying	2	-	-	-	-	-	-	426	-	-	2	-	-	-	-
8	B.09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	C - Manufacturing	125	-	9	-	(2)	(1)	-	197,861	184,826	-	110	15	-	-	2
10	C.10 - Manufacture of food products	11	-	-	-	-	-	-	404	-	-	9	2	-	-	3
11	C.11 - Manufacture of beverages	4	-	-	-	-	-	-	141	-	-	4	-	-	-	1
12	C.12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	C.13 - Manufacture of textiles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	C.14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

RBSH N.V.

		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
	31 December 2025	Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
15	C.15 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	C.16 - Manufacture of wood and of products of wood and cork except furniture; manufacture of articles of straw and plaiting materials	1	-	-	-	-	-	-	4	-	-	1	-	-	-	-
17	C.17 - Manufacture of pulp, paper and paperboard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	C.18 - Printing and service activities related to printing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	C.19 - Manufacture of coke oven products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	C.20 - Production of chemicals	12	-	1					6,843			12				2
21	C.21 - Manufacture of pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	C.22 - Manufacture of rubber products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

RBSH N.V.

		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
	31 December 2025	Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
23	C.23 - Manufacture of other non-metallic mineral products	5	-	-	-	-	-	-	3,644	137	-	5	-	-	-	2
24	C.24 - Manufacture of basic metals	1	-	-	-	-	-	-	-	-	-	1	-	-	-	1
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	2	-	-	-	-	-	-	20	-	-	2	-	-	-	1
26	C.26 - Manufacture of computer, electronic and optical products	2	-	2	-	-	-	-	13	-	-	2	-	-	-	3
27	C.27 - Manufacture of electrical equipment	21	-	3	-	-	-	-	1,676	1,347	-	10	11	-	-	2
28	C.28 - Manufacture of machinery and equipment n.e.c.	13	-	-	-	-	-	-	316	-	-	13	-	-	-	2
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	5	-	-	-	-	-	-	-	-	-	5	-	-	-	1
30	C.30 - Manufacture of other transport equipment	25	-	-	-	-	-	-	183,928	183,342	-	25	-	-	-	3
31	C.31 - Manufacture of furniture	-	-	-	-		-	-	-	-	-	-				-
32	C.32 - Other manufacturing	8	-	-	-	-	-	-	451	-	-	8	-	-	-	1
33	C.33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

RBSH N.V.

		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
	31 December 2025	Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
34	D - Electricity, gas, steam and air conditioning supply	83	83	-	-	-	-	-	2,014	-	-	83	-	-	-	2
35	D35.1 - Electric power generation, transmission and distribution	83	83	-	-	-	-	-	2,014	-	-	83	-	-	-	1
36	D35.11 - Production of electricity	46	46	-	-	-	-	-	340	-	-	46				3
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38	D35.3 - Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39	E - Water supply; sewerage, waste management and remediation activities	7	-	-	-	-	-	-	1,933	-	-	7	-	-	-	2
40	F - Construction	3	-	-	-	-	-	-	58	-	-	3	-	-	-	3
41	F.41 - Construction of buildings	1	-	-	-	-	-	-	21	-	-	1	-	-	-	2
42	F.42 - Civil engineering	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	F.43 - Specialised construction activities	2	-	-	-	-	-	-	37	-	-	2	-	-	-	4
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	252	-	3	-	-	-	-	1,954	-	-	241	2	-	-	2
45	H - Transportation and storage	45	-	1	-	-	-	-	11,672	4,425	-	45	-	-	-	1

Template 1 – Banking book – Climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity continued

RBSH N.V.

		a	b	d	e	f	g	h	i	j	k	l	m	n	o	p
	31 December 2025	Gross carrying amount €m	Of which: Exposures towards companies excluded from EU-Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818 €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions €m	Of which: Stage 2 exposures €m	Of which: Non-performing exposures €m	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty (in tons of CO2 equivalent)	Of which: Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting %	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years
46	H.49 - Land transport and transport via pipelines	17	-	-	-	-	-	-	7,448	3,011	-	17	-	-	-	2
47	H.50 - Water transport	3	-	-	-	-	-	-	2,034	-	-	3	-	-	-	-
48	H.51 - Air transport	1	-	-	-	-	-	-	553	-	-	1				-
49	H.52 - Warehousing and support activities for transportation	22	-	-	-	-	-	-	801	755	-	22	-	-	-	2
50	H.53 - Postal and courier activities	2	-	1	-	-	-	-	836	659	-	2	-	-	-	-
51	I - Accommodation and food service activities	2	-	1	-	-	-	-	45	-	-	2	-	-	-	2
52	L - Real estate activities	20	-	-	-	-	-	-	154	-	-	20	-	-	-	-
53	Exposures towards sectors other than those that highly contribute to climate change*	488	-	71	-	(7)	-	-				401	79	-	-	3
54	K - Financial and insurance activities	-	-	-	-	-	-	-				-	-	-	-	-
55	Exposures to other sectors (NACE codes J, M - U)	488	-	71	-	(7)	-	-				401	79	-	-	3
56	Total	1,019	83	85	-	(9)	(1)	(1)	216,117	189,251	-	923	96	-	-	2

Template 5 – Banking book – Climate change physical risk: Exposures subject to physical risk

The table below provides information on exposures subject to climate change physical risk (acute, chronic or both) and includes a sectoral breakdown of gross exposures to non-financial corporations. The exposures include loans and advances, debt securities and equity instruments other than those held-for-trading or for sale. RBSH N.V. does not currently have any loans collateralized by residential and commercial property, or any repossessed collaterals. Hence those fields have nil return. RBSH N.V. uses MSCI ESG Research scenario analysis to identify counterparty exposure sensitive to impact from climate change physical event.

MSCI ESG Research's scenario analysis is designed to be closely aligned with the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations that institutional investors are now expected to disclose the risks and opportunities associated with climate change of the companies and assets in which they are invested. MSCI ESG Research provides physical risks for a variety of scenarios. The scenarios are aligned with those recommended by the Network for Greening the Financial System (NGFS) and the Intergovernmental Panel on Climate Change (IPCC). For more details on Methodology, refer to: https://www.msci.com/esg-and-climate-methodologies.

MSCI provides the scenario against two outcomes, for which we use the former of these:

- Average outcome - A company's expected downside or upside potential.
- Aggressive outcome - A company's "worst-case" (95th percentile) downside or upside potential.

MSCI data covers 76 out of 183 clients, representing 42% of all non-financial counterparties in the banking book. For those clients not available in MSCI, they are mainly non-large corporate counterparties based on the definition under Article 3(4) of Directive 2013/34/EU. Column (J) reports exposures that are subject to both acute and chronic physical climate risks. The exposures sensitive to each risk type is shown in columns (H) for acute and (I) for chronic. Exposures subject to only one type of physical risk sensitivity, either acute or chronic, are excluded from column (J). Financial Risk Categories as defined in MSCI are Risk Reduction, Negligible Risk Reduction, No Identifiable Risk, Negligible Risk, Moderate Risk, Significant Risk and Severe Risk. RBSH N.V. reports in this template risk categories of Moderate Risk or higher. Where subsidiary client data was not available in MSCI the information of the clients' parent has been used.

Most RBSH N.V. clients are based in the EU. A small number of non-EU clients account for a negligible portion of lending and show minimal sensitivity to physical risk. As a result, all clients have been included in a single template rather than split by geography.

Additionally, there is €59.5 million in exposure to sectors P, R, and S. These have not been included in the table due to missing sensitivity data in the MSCI dataset.

Template 5 – Banking book – Climate change physical risk: Exposures subject to physical risk continued

		RBSH N.V.													
		b	c	d	e	f	g	h	i	j	k	l	m	n	o
			Of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					Of which: exposures sensitive to impact from chronic climate change events	Of which: exposures sensitive to impact from acute climate change events	Of which: exposures sensitive to impact both from chronic and acute climate change events		Of which: non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which: Stage 2 exposures	Of which: non-performing exposures
	30 June 2026	Gross carrying amount €m	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years	€m	€m	€m	Of which: Stage 2 exposures €m	€m	€m	€m	€m
1	A - Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	B - Mining and quarrying	2	2	-	-	-	1	2	-	-	2	-	-	-	-
3	C - Manufacturing	147	11	-	-	-	1	7	1	3	2	-	-	-	-
4	D - Electricity, gas, steam and air conditioning supply	185	1	-	-	-	-	-	1	-	-	-	-	-	-
5	E - Water supply; sewerage, waste management and remediation activities	7	4	-	-	-	1	3	1	-	-	-	-	-	-
6	F - Construction	1	1	-	-	-	1	1	-	-	1	-	-	-	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	256	3	-	-	-	1	3	-	-	1	-	-	-	-
8	H - Transportation and storage	27	2	-	-	-	1	1		1	1	-	-	-	-
9	L - Real estate activities	1	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Loans collateralised by residential immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Repossessed collaterals	-	-	-	-	-	-	-	-	-	-	-			
13	Other relevant sectors	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template 5 – Banking book – Climate change physical risk: Exposures subject to physical risk continued

RBSH N.V.

		b	c	d	e	f	g	h	i	j	k	l	m	n	o
			Of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					Of which: exposures sensitive to impact from chronic climate change events	Of which: exposures sensitive to impact from acute climate change events	Of which: exposures sensitive to impact both from chronic and acute climate change events		Of which: non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Of which: non-performing exposures
31 December 2025		Gross carrying amount €m	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years				Of which: Stage 2 exposures €m			Of which: Stage 2 exposures €m	
1	A - Agriculture, forestry and fishing														
2	B - Mining and quarrying	2	2				2	2					-		
3	C - Manufacturing	125	32	1			2	31		2	2		-		
4	D - Electricity, gas, steam and air conditioning supply	83	14				4	14					-	-	
5	E - Water supply; sewerage, waste management and remediation activities	7	4				2	3		1			-		
6	F - Construction	3	1				2	1					-		
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	252	5				2	3		2	2		-	-	
8	H - Transportation and storage	45	4				-	2		2	1		-	-	
9	L - Real estate activities	20						-							
10	Loans collateralised by residential immovable property														
11	Loans collateralised by commercial immovable property														
12	Repossessed collaterals														
13	Other relevant sectors														

Template 5 – Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk (II)

	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket				Of which: exposures sensitive to impact from chronic climate change events	Of which: exposures sensitive to impact from acute climate change events	Of which: exposures sensitive to impact both from chronic and acute climate change events	Of which: Stage 2 exposures	Of which: non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which: Stage 2 exposures	Of which: non-performing exposures
Tuesday, June 30, 2026	Gross carrying amount €m	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years	€m	€m	€m	€m	€m	€m	€m	€m
I Accommodation and food service activities	2	1				1	1	-	-	-	-	-		-
J Information and communication	208	-				-	-	-	-	-	-	-		-
M Professional, scientific and technical activities	60	1				1	-	-	-	-	-	-		-
N Administrative and support service activities	26	1				2	2		-			-		
Q Human health and social work activities	80	-				-	-	-	-	-	-	-		-

	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket				Of which: exposures sensitive to impact from chronic climate change events	Of which: exposures sensitive to impact from acute climate change events	Of which: exposures sensitive to impact both from chronic and acute climate change events	Of which: Stage 2 exposures	Of which: non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions	Of which: Stage 2 exposures	Of which: non-performing exposures
31 December 2025	Gross carrying amount €m	<= 5 years €m	> 5 year <= 10 years €m	> 10 year <= 20 years €m	> 20 years €m	Average weighted maturity Years	€m	€m	€m	€m	€m	€m	€m	€m
I Accommodation and food service activities	2	1				1	1				-			
J Information and communication	226													
M Professional, scientific and technical activities	74	1				1	1				-			
N Administrative and support service activities	36	1				1	1				-			
Q Human health and social work activities	-	-				-	-	-	-	-	-	-		-

Important information in relation to the ESG disclosures

Additional cautionary statement regarding climate and sustainability-related data, metrics and forward-looking statements.
Certain sections in this report that are not historical facts, including statements about the beliefs, expectations, climate and sustainability-related ambitions, targets and commitments of NatWest Group plc (the ultimate holding company of RBS Holdings N.V.) and RBS Holdings N.V. (together with its subsidiaries the 'RBS Holdings Group') are forward-looking statements. Words such as 'ambition', 'achieve', 'aim', 'anticipate', 'believe', 'continue', 'could', 'effort', 'estimate', 'expect', 'forecast', 'goal', 'guidance', 'intend', 'intention', 'may', 'objective', 'plan', 'potential', 'predict', 'projection', 'seek', 'should', 'target', 'will', 'would' or similar expressions, or the negative thereof, other variations thereon or similar expressions are intended to identify forward-looking statements.

There are many significant uncertainties, assumptions, judgements, opinions, estimates, forecasts and statements made of future expectations underlying these forward-looking statements which could cause actual results, performance, outcomes or events to differ materially from those expressed or implied in these forward-looking such statements. The most important of these uncertainties and factors that could cause actual results and outcomes to differ materially from those expressed or implied in forward-looking statements are summarized in the 'Risk Factors' included on pages 127 to 146 of RBS Holdings N.V.'s subsidiary NatWest Markets N.V.'s 2025 Annual Report and Accounts (with special regard to the risk factors in relation to 'Climate and sustainability-related risks' that describe several particular uncertainties, climate and sustainability-related risks to which NatWest Markets N.V. is exposed and which may be amended from time to time).

Therefore, no assurance can be given by or on behalf of RBS Holdings Group as to the likelihood of the achievement or reasonableness of any projections, estimates, forecasts, ambitions, targets, commitments or other forward-looking statements contained herein. Therefore, undue reliance should not be placed on these forward-looking statements.

The forward-looking statements contained in this report only speak as of the date they were published. Except to the extent legally required, RBS Holdings Group expressly disclaim any obligations or undertaking to update or revise any forward-looking statements in this report, whether to reflect any change in our expectations regarding those forward-looking statements, any change, events, conditions or circumstances on which any such statement is based, or otherwise. However, RBS Holdings Group reserves the right to update or revise any statement in this report at our discretion.

Additional cautionary statement regarding climate and sustainability-related data, metrics and other matters.
Data availability, accuracy, verifiability and data gaps. Our climate and sustainability-related disclosures are limited by the availability of high-quality, verifiable, accurate, reliable, auditable, consistent and comparable data in some areas and our own ability to timely collect and process such data. These limitations affect the accuracy and completeness of climate and sustainability-related disclosures. Users are therefore advised to interpret the disclosures with appropriate caution, taking into account the assumptions, data sources and constraints.

Reliance on assumptions, scenarios and uncertainty in climate and sustainability-related metrics. The climate and sustainability-related disclosures included in this report are inherently complex and rely on assumptions, scenarios, and forward-looking estimates, all of which involve material risks and uncertainty. Key judgements and estimates used in the preparation of the climate and sustainability-related parts of this report are likely to change over time, and, when coupled with the longer timeframes used in such disclosures, make any assessment of key topics inherently uncertain. The key areas involving significant judgement or complexity include the assessment of climate and sustainability related risk and the calculation of facilitated emissions. There is a high risk that these assumptions or estimates may prove inaccurate.

Lack of common standards for classification. There is currently not globally recognised or accepted, consistent and comparable standard or definition (legal, regulatory or otherwise) of, nor widespread cross-market consensus as to what (i) constitutes 'green', 'sustainable', or similarly labelled activities, products, or assets; or (ii) precise attributes are required for a particular activity, product or asset to be defined as 'green', or 'sustainable' or such other equivalent label. Interpretations vary across markets and institutions, and while several initiatives are working toward harmonisation, a consistent, comparable, and widely accepted framework has yet to emerge. Therefore, users of this report must not assume that RBS Holdings N.V.'s reporting or description of activities, products or assets will meet those users' past, present or future expectations or requirements for describing or classifying funding, financing and facilitation activities as 'green', or 'sustainable' or attributing similar labels (unless a definition or standard is specified in this report).

Variation of climate and sustainability-related reporting standards. Climate and sustainability-related reporting standards continue to develop. While internationally recognised standards have been developed, there is no universal standard accepted for institutions like RBS Holdings Group to fully align with and those that exist remain subject to refinement and jurisdictional adoption.

Immature systems and controls. Climate and sustainability-related reporting is less mature than traditional financial reporting. Non-financial reporting systems are less developed than financial reporting systems, often involving manual processes and less robust controls, which may affect data quality and consistency.

Please also refer to the 'Risk Factors' included on pages 127 to 146 of RBS Holdings N.V.'s subsidiary NatWest Markets N.V.'s 2025 Annual Report and Accounts (with special regard to the risk factors in relation to 'Climate and sustainability-related risks'

that describe several particular uncertainties, climate and sustainability-related risks to which NatWest Markets N.V. is exposed and which may be amended from time to time).

Caution on climate and sustainability-related metrics. The processes we have adopted to define, collect and report data on our climate and sustainability-related performance, as well as the associated metrics and disclosures in this document, are not subject to the same formal processes adopted for financial reporting in accordance with established reporting standards. They involve a higher degree of judgement, assumptions and estimates, including in relation to the classification of climate and sustainability-related (including social, sustainability, sustainability-linked, green, climate and transition) funding, financing and facilitation activities, than is required for our reporting of historical financial information prepared in accordance with established reporting standards. As a result, climate and sustainability-related disclosures may be amended, updated or restated over time. However, RBS Holdings N.V. does not undertake to restate prior disclosures except where required by applicable law or regulation, even if subsequently available data or methodologies differ from those used at the time of the original disclosure.

Caution about sustainability-related funding, financing and facilitation. Sustainability-related (including social, sustainability, sustainability-linked, green, climate, transition) funding, financing and facilitation currently represents only a relatively small proportion of RBS Holdings Group's overall funding, financing and facilitation activities. Accordingly, disclosures relating sustainability-related funding, financing and facilitation should be read in the context of RBS Holdings Group's broader balance sheet, risk profile and funding, financing and facilitation activities, and should not be interpreted as indicative of RBS Holdings Group's overall funding, financing or facilitation strategy.

No offer of securities or investment. The information, statements and opinions contained in this report do not constitute a public offer under any applicable legislation (in any jurisdiction); an offer to sell or solicitation of any offer to buy any securities or financial instruments or any advice or recommendation with respect to such securities or other financial instruments. This report, the information, statements and disclosure included in this report are not formally part of any offering documents and are not contractually binding.