

The Royal Bank of Scotland N.V., Bangkok Branch
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,745	Deposits	6,374,462
Interbank and money market items, net	21,525,301	Interbank and money market items, net	26,935,168
Claims on securities	-	Liabilities payable on demand	33,093
Derivatives assets	5,111,539	Liabilities to deliver securities	-
Investments - net	17,297,289	Financial liabilities designated at fair value through profit or loss	1,070,191
(with obligations Thousand Baht 0)		Derivatives liabilities	6,322,448
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	1,280,431
Loans to customers, net	3,012,323	Bank's liabilities under acceptances	-
Accrued interest receivables	13,431	Other liabilities	322,804
Customers' liabilities under acceptances	-	Total Liabilities	42,338,597
Properties foreclosed, net	-		
Premises and equipment, net	31,254	Head office and other branches of the same juristic person's equity	
Other assets, net	673,214	Funds to be maintained as assets under the Act	5,443,162
		Accounts with head office and other branches of the same juristic person, net	415,945
		Other reserves	10,656
		Retained earnings	541,264
		equity	5,328,499
		Total Liabilities and Head office and other branches of the same	
		juristic person's equity	47,667,096
Total Assets	47,667,096		

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2010 (Quarterly)	-
(0.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2010 (Quarterly)	682,797
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly)	684,880
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	4,500,000
(Capital adequacy ratio = 22.39 percents)	
Changes in assets and liabilities this quarter as of 31 January 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	10,094,230
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	7,534
Letters of credit	13,232
Other contingencies	10,073,464

^{1/} Non-Performing Loans (gross) as of 31 December 2010 (Quarterly) 647,246
(14.87 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank
(under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)
Location of disclosure www.rbs.com/customers/our-services/our-loc
Date of disclosure 30 September 2010
Information as of 30 June 2010

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



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AVP, FINANCE



(AMORN RAT TANTISANGHIRUN)
CHIEF FINANCIAL OFFICER