

**The Royal Bank of Scotland N.V., Bangkok Branch**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 June 2011**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	3,404	Deposits	3,876,334
Interbank and money market items, net	3,427,617	Interbank and money market items, net	2,547,819
Claims on securities	-	Liabilities payable on demand	41,104
Derivatives assets	7,110,227	Liabilities to deliver securities	-
Investments - net	8,648,084	Financial liabilities designated at fair value through profit or loss	578,811
(with obligations Thousand Baht 0)		Derivatives liabilities	8,024,754
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	1,774,509
Loans to customers, net	3,743,510	Bank's liabilities under acceptances	-
Accrued interest receivables	10,186	Other liabilities	7,233,746
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>24,077,077</b>
Properties foreclosed, net	-		
Premises and equipment, net	35,707	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	7,566,765	Funds to be maintained as assets under the Act	5,441,855
		Accounts with head office and other branches of the same juristic person, net	1,334,145
		Other reserves	5,983
		Retained earnings	301,594
		<b>equity</b>	<b>6,468,423</b>
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>30,545,500</b>
<b>Total Assets</b>	<b>30,545,500</b>		


	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 30 June 2011 (Quarterly)	-
(0.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2011 (Quarterly)	688,804
Actual provisioning for loan loss, as of 30 June 2011 (Quarterly)	688,924
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 = 19.81 percents)	
Changes in assets and liabilities this quarter as of 30 June 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	9,347,217
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	734
Letters of credit	1,324
Other contingencies	9,345,159
<sup>1/</sup> Non-Performing Loans (gross) as of 30 June 2011 (Quarterly)	650,990
(8.76 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 WEBSITE The Royal Bank of Scotland N.V. B&  
Date of disclosure 30 April 2011  
Information as of 31 December 2010

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

  
(AMORN RAT TANTISANGHIRUN)  
CHIEF FINANCIAL OFFICER

  
(SOO KIL CHANG)  
CHIEF OPERATING OFFICER