

**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 March 2011

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	2,065	Deposits	5,164,243
Interbank and money market items, net	1,817,803	Interbank and money market items, net	2,537,652
Claims on securities	-	Liabilities payable on demand	21,691
Derivatives assets	5,021,493	Liabilities to deliver securities	-
Investments - net	10,079,820	Financial liabilities designated at fair value through profit or loss	577,996
(with obligations Thousand Baht 0)		Derivatives liabilities	6,454,409
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	1,127,795
Loans to customers, net	2,495,739	Bank's liabilities under acceptances	-
Accrued interest receivables	6,968	Other liabilities	3,508,217
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>19,392,003</b>
Properties foreclosed, net	-		
Premises and equipment, net	35,026	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	5,435,764	Funds to be maintained as assets under the Act	5,423,269
		Accounts with head office and other branches of the same juristic person, net	313,017
		Other reserves	4,538
		Retained earnings	238,149
		<b>equity</b>	<b>5,502,675</b>
		<b>Total Liabilities and Head office and other branches of the same</b>	
		<b>juristic person's equity</b>	<b>24,894,678</b>
<b>Total Assets</b>	<b>24,894,678</b>		

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 31 March 2011 (Quarterly)	-
(0.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2011 (Quarterly)	673,378
Actual provisioning for loan loss, as of 31 March 2011 (Quarterly)	674,293
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 = 22.66 percents)	
Changes in assets and liabilities this quarter as of 31 March 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	10,805,709
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	715
Letters of credit	4,954
Other contingencies	10,800,040

<sup>1/</sup> Non-Performing Loans (gross) as of 31 March 2011 (Quarterly) 648,149  
(20.45 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)

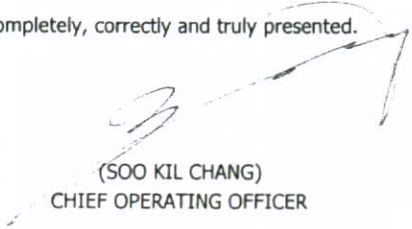
Location of disclosure Website.rbs.com/customers/our-services/our-

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.

  
(AMORNRAT TANTISANGHIRUN)  
CHIEF FINANCIAL OFFICER

  
(SOO KIL CHANG)  
CHIEF OPERATING OFFICER