

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

Summary Statement of Assets and Liabilities ^{1/}

As of 31 October 2010

Assets	Baht	Liabilities	Baht
Cash	1,051,668.94	Deposits	5,091,953,654.37
Interbank and money market items	19,591,738,670.51	Interbank and money market items	17,729,197,012.95
Investments, net (with obligations Baht 0.00)	9,969,418,634.87	Liabilities payable on demand	19,454,732.64
Credit advances (net of allowance for doubtful accounts)	2,836,096,464.84	Borrowings	1,376,482,738.64
Accrued interest receivables	11,243,270.05	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	-	Other liabilities	10,669,503,796.05
Customers' liabilities under acceptances	-	Total Liabilities	34,886,591,934.65
Premises and equipment, net	19,474,503.94	Equity of Head Office and Other Branches of the Same Legal Entity	
Other assets, net	8,013,704,046.59	(Regulatory capital Baht 4,500,000,000.00)	
		Funds to be maintained as assets under Section 32	5,423,285,486.03
		Net loss not yet compensated by head office	(637,858,590.43)
		Net funds to be maintained as assets under Section 32	4,785,426,895.60
		Net inter-office balance which branch is debtor (creditor) of the head office and other branches of the same legal entity	390,229,140.34
		Net balance which branch is debtor of the head office and other branches of the same legal entity	5,175,656,035.94
		Profit and loss account and others	380,479,289.15
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,556,135,325.09
		Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	40,442,727,259.74
Total Assets	40,442,727,259.74	Financial institution's liabilities under unmatured bills	7,202,176.33
Customers' liabilities under unmatured bills	7,202,176.33	Total	40,449,929,436.07
Total	40,449,929,436.07		

Non-Performing Loans ^{2/} (net) as of 30 September 2010 (Quarterly)

(0.00 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as of 30 September 2010 (Quarterly)

682,615,249.12

Actual provisioning for loan loss

684,150,080.54

Loans to related parties

-

Loans to related asset management companies

-

Loans to related parties due to debt restructuring

-

Changes in assets and liabilities this quarter as of 31 October 2010

due to fine from violating the Financial Institution Business Act B.E.2551,
Section

-

Significant contingent liabilities

Avals to bills and guarantees of loans

-

Letters of credit

146,827,877.40

^{1/}This Summary Statement has not been audited by Certified Public Accountant

^{2/} Non-Performing Loans (gross) as of 30 September 2010 (Quarterly)

648,908,978.16

(15.83 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Disclosure of capital maintenance information 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-locations/thailand.ashx

Date of disclosure 30 September 2010

Information as of 30 June 2010



(AOMJAI BUMRUNGKORN)
AVP, FINANCE



(AMORNRAT TANTISANGHIRUN)
CHIEF FINANCIAL OFFICER