

## Citizens

Citizens provides retail and corporate banking services through the Citizens and Charter One brands across 13 states in the northeastern and midwestern US, with a retail and commercial presence in more than 30 other states. Activities include personal banking, residential mortgages, cash management, credit card products, merchant servicing and a wide variety of commercial banking services.

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### 2006 key highlights

- No 7 in US personal loans
- No 8 in US deposits
- No 9 in US assets
- No 9 in US credit cards

### Contribution (\$m)

06		2,917
05		2,867

## RBS Insurance

RBS Insurance is the second-largest general insurer in the UK and is growing its direct business in Spain, Italy and Germany. It sells and underwrites motor, home and commercial insurance in the UK by telephone, the internet, partnerships and a network of brokers. Its brands include Direct Line, Churchill and Green Flag.

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### 2006 key highlights

- No 1 in UK car insurance
- No 2 in UK home insurance
- No 2 UK general insurer
- No 1 UK direct insurer by both phone and internet

### Contribution (£m)

06		964
05		935

## Manufacturing

Manufacturing is the 'engine room' of the RBS Group, supplying processing, telephony, IT, property, purchasing and security expertise to the Group's business divisions. Manufacturing's support and services enable the Group to operate continuously 365 days a year and 24 hours a day, whilst providing a strong, stable and scalable platform for future growth.

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### 2006 key highlights

- No 1 in the UK for ATMs
- No 1 in the UK for low-value payments (BACS)
- No 1 in the UK for high-value payments (CHAPS)

### Total costs (£m)

06		2,852
05		2,758