



### Wealth Management

- Coutts & Co is the leading private bank in the UK and strengthened its position with income growth of 20% and a 9% increase in customer numbers. Coutts has continued its regional expansion and now has 23 offices in the UK.
- Coutts International has a network of offices in Switzerland and a presence in selected jurisdictions around the world. In 2006 the headquarters for this business was moved from Switzerland to Singapore.
- Sustained investment in Asia has seen Coutts grow its client base by 13% and revenues in the region by 24%.
- Working with GBM we have enhanced our derivatives and FX capacity which is proving attractive with ultra high net worth clients elsewhere in the world.
- RBS International is one of the largest UK offshore banks with 39 offices across the world in nine jurisdictions and achieved double-digit income and profit growth in 2006.
- RBS International launched a new internet banking service, i-banking, providing an online personal multi-currency, multi-jurisdiction service with access to international and same-day UK payments.
- Adam & Company have five offices in the UK and one in Guernsey, and achieved a 14% growth in income, its twelfth successive year of double-digit income growth.

## Selected awards

Best Banking Provider – Royal Bank of Scotland  
Your Money Direct

The Innovators 2006 awards –  
The Royal Bank of Scotland Contactless Card  
Scottish Financial Enterprise.

Best Direct Lender – NatWest

Best Bank for mortgages – NatWest  
Your Mortgage Awards

Best CAM/Offset Mortgage – The One Account  
Moneyfacts

Best On Line Business Banking Provider –  
Royal Bank and NatWest Business  
Your Money Direct

The Editor's Award: The race for China's  
High Net Worth Individuals – Coutts Asia  
Private Banker International Awards 2006

Best specialist/independent private bank – Coutts UK  
All Euromoney awards

Business to Business award – RBS International  
Chartered Institute of Marketing, Guernsey

Best Current Account of 2006 – RBS International  
for Advantage and Royalties International  
Portfolio International

Best Customer Retention Programme 2006 –  
RBS International for packaged accounts  
Chartered Institute of Marketing

The Sunday Times Best Big Companies To Work For –  
4th – RBS Retail Banking  
The Sunday Times