

Group profile

RBS was named Global Bank of the Year 2007 by The Banker magazine

Great Britain

Corporate Markets
Retail Markets
Ulster Bank
RBS Insurance
Manufacturing
ABN AMRO

The Royal Bank of Scotland has operated in Great Britain since 1727. The Group enjoys leading positions in a number of markets, including corporate and SME banking, current accounts, merchant acquiring and car insurance. In corporate banking, RBS is the number one brand in England & Wales and Scotland while RBS and NatWest rank first and second among major high street banks for customers who say they are 'extremely satisfied' with their main current account provider.

As well as RBS and NatWest, our brands include Direct Line, Churchill, Coutts and Lombard. Last year saw the tenth anniversary of our Tesco Personal Finance joint venture. In 2007 we expanded our UK businesses and see attractive options for continued organic growth.



- We operate the largest free-to-use ATM network in the UK with over 6,800 machines.
- Our Global Banking & Markets division ('GBM') has a relationship with more than 95% of the FTSE 100 companies.
- RBS Insurance is the UK's number one car insurer and number two for general and household insurance.

Americas

Corporate Markets
Citizens
ABN AMRO

Citizens Financial Group ('CFG') was a small Rhode Island company when RBS acquired it in 1988. It has since grown to become the ninth largest US commercial banking group based on deposits. With the NatWest acquisition in 2000, Greenwich Capital joined the Group. RBS Greenwich Capital is among the principal suppliers of corporate finance and debt capital markets services across the US.

Our US brands include Citizens, Charter One, RBS Greenwich Capital, RBS Lynk and the Kroger Personal Finance joint venture. The ABN AMRO acquisition extends our presence in the Americas, a market of 750 million people and GDP of \$19,000 billion in 2007. We will continue to develop our strong US franchises while capitalising on these new opportunities.



- Citizens is the ninth largest bank in the US ranked by deposits.
- Global Banking & Markets in North America has a relationship with 80% of the Fortune 100 companies.
- RBS Greenwich Capital's Interest Rate Derivatives business is ranked in the top five in the US.