

Shareholder information

Financial calendar

Annual General Meeting

23 April 2008 at 2.00 pm
Edinburgh International Conference Centre,
The Exchange, Morrison Street, Edinburgh

Interim results

8 August 2008

Dividends

Payment dates:

Ordinary shares (2007 Final)	6 June 2008
Ordinary shares (2008 Interim)	October 2008
Cumulative preference shares	30 May and 31 December 2008
Non-cumulative preference shares	31 March, 30 June, 30 September and 31 December 2008

Ex-dividend dates:

Ordinary shares (2007 Final)	5 March 2008
Cumulative preference shares	30 April 2008

Record dates:

Ordinary shares (2007 Final)	7 March 2008
Cumulative preference shares	2 May 2008

Shareholder enquiries

Shareholdings in the company may be checked by visiting our website (www.rbs.com/shareholder). You will need the shareholder reference number printed on your share certificate or tax voucher to gain access to this information.

Dividend payments

The company pays its dividends in pounds sterling although shareholders may choose to receive payment in US dollars or euros.

Shareholders wishing to receive payment in either US dollars or euros should request an instruction form from the company's registrar:

Computershare Investor Services PLC
PO Box 82
The Pavilions
Bridgwater Road
Bristol BS99 6ZZ
Telephone: 0870 702 0135
Fax: 0870 703 6009
Email: web.queries@computershare.co.uk

Shareholders may also download an instruction form via our website (www.rbs.com/shareholder).

Completed instruction forms must be returned to the registrar no later than 15 working days before the relevant dividend payment date.

Braille and audio Annual Review and Summary Financial Statement

Shareholders requiring a Braille or audio version of the Annual Review and Summary Financial Statement should contact the Registrar on 0870 702 0135.

ShareGift

The company is aware that shareholders who hold a small number of shares may be retaining these shares because dealing costs make it uneconomical to dispose of them. ShareGift, the charity share donation scheme is a free service operated by The Orr Mackintosh Foundation (registered charity 1052686) to enable shareholders to donate shares to charity.

Should you wish to donate your shares to charity in this way you should contact ShareGift for further information:

ShareGift, The Orr Mackintosh Foundation,
17 Carlton House Terrace, London SW1Y 5AH
Tel: 020 7930 3737
www.ShareGift.org

Donating your shares in this way will not give rise to either a gain or a loss for UK capital gains tax purposes and you may be able to reclaim UK income tax on gifted shares. Further information can be obtained from HM Revenue & Customs.