

RBS Holdings N.V.
 Form FWP
 September 03, 2010

Product Type

Buffered
 Capital Protected Notes
 Reverse Exchangeable

Asset Class

Commodities
 Equities
 Interest Rates
 Foreign Exchange

Quick Links

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investor.products@rbs.com 1-866-747-4332

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[GRAPHIC OMITTED]

Product Facts

Product type Buffered
 Underlying S and P 500
 Currency USD
 Maturity 07/30/15
 SecurityBuffer 20.00%
 Strike 891.072
 Settlement Date 07/30/10

Performance and Statistics

Daily high 94.89
 Daily low 94.57
 Yearly high (08/09/10) 96.59
 Yearly low (08/30/10) 93.12
 All Time High (08/09/10) 96.59
 All Time Low (08/30/10) 93.12

Codes

CUSIP 78009KKC5

Top 5 Buffered

S and P 500 Digital Buffer Note +0.28 %**
 S and P 500 Digital Buffer Note +0.20 %**
 S and P 500 Index Digital Buffer Note +0.15 %**
 S and P 500 Digital Buffer Note +0.11 %**
 Annual Reset Coupon Securities linked to the S and P 500 Index +0.10 %**
 Download Prospectus (393 KB)

Please read the relevant prospectus, which contains material terms of the securities and important risks that you should consider, before investing.

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Disclaimer

*If you are an individual investor and would like additional information about the current offerings above, please contact your broker-dealer or financial advisor.

You should consult your financial and tax advisor to determine whether a structured product is suitable for you and your investment needs and objectives. You must make your own independent decisions regarding any securities or financial instruments mentioned herein. You should consider whether an investment strategy or the purchase or sale of any structured product is appropriate for you in the light of your particular investment needs, objectives, risk tolerance, and financial circumstances.

If you are a registered representative or a financial professional and would like additional information about the offerings above, please contact Private Investor Products North America at 1-866-PIP-IDEA (1-866-747-4332).

Information on the website regarding the performance of a security or the underlying or any other financial instrument always relates to the past. Past performance is not indicative of future results.

SEC Legend

The Royal Bank of Scotland N.V. ("RBS N.V.") and The Royal Bank of Scotland plc ("RBS plc") have each filed a registration statement (including a prospectus) with the United States Securities and Exchange Commission (the "SEC") for the offering of securities that are issued by RBS N.V. and guaranteed by RBS Holdings N.V. or that are issued by RBS plc and guaranteed by The Royal Bank of Scotland Group plc. Before you invest in any securities referenced on this website, you should read the prospectus in the relevant registration statement and other documents that have been filed with the SEC for more complete information about relevant issuer and guarantor, and their respective offerings. You may get these documents for free by visiting EDGAR on the SEC's website at www.sec.gov. Alternatively, RBS N.V., RBS plc, or their affiliates will arrange to send you the prospectus if you request it by calling toll free 1-(888) 644-2048.

** From close of business yesterday

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