



managing risk,
enhancing returns

A summary of our treasury and investor solutions



*Knowing what you want,
delivering what you need*



Building relationships, securing solutions

Selecting the right treasury and investor solutions provider is vital. Whether you're a corporate or institutional client or an individual investor, you require a bank that understands your market, takes time to appreciate your needs, and can deliver the solutions to match.

It makes perfect sense to consider an organisation that gets closer to your unique requirements. As part of one of the world's largest offshore treasury teams, with over 35 specialist treasury staff in Jersey, Guernsey, the Isle of Man and Gibraltar, The Royal Bank of Scotland International (RBS International) is perfectly placed to offer the finest offshore services. Each member has extensive experience of financial markets' opportunities and risks, allowing you to feel confident they will offer solutions that can meet and exceed your expectations.

RBS International is part of The Royal Bank of Scotland Group, one of the world's largest financial services groups and Europe's third largest by market capitalisation*. As a member of the Group we can draw on expert talents and specialist services from throughout the organisation and pull together the resources and capabilities of the Bank in a seamless way when creating your individual solutions. So, whatever your business, investment aims or attitude to risk, there's no better time to let us make your financial goals a reality.

** At 5 April 2006. Source: Bloomberg*



Closer to your financial needs

Every business and individual is different. Each has their own needs, circumstances and ambitions. From managing risks to maximising returns, we make it our business to understand your aims and build bespoke solutions around you.

Foreign Exchange Solutions

In your role, you'll know just how volatile exchange rates can be. Trading internationally comes with many financial risks, such as the increasing cost of materials, goods and supplies. It's important that you can continue your international transactions while reducing the risk to your business.

At RBS International, we appreciate that every one of our client's situation is different and demands a selection of foreign exchange solutions to suit. As a result we offer a comprehensive range of services, from spot and forward foreign exchange contracts to currency-based solutions and more.

Thanks to our strength in the global foreign exchange market and our risk management expertise, we can help manage financial threats and allow you to trade with confidence. With access to eQ, our electronic banking package, technical reports, and analysis from our economists and research team, you can benefit from far more than you might expect from a foreign exchange solution.

“RBS International's approach to developing a solution was refreshing. The team went out of their way to overcome the challenges confronting us and have succeeded in helping us mitigate the foreign exchange risks as market conditions changed.”

Tony Gumbiner, Director, Hallwood Investments Ltd

“We really appreciate the proactive approach RBS International took when identifying our needs and then developing a solution that was right for our business.”

Lloyd Jones, Financial Director, Nedgroup Investments



Investor Solutions

When it comes to investing client funds or your own cash, you want a solution that offers excellent liquidity, capital security and attractive yields. From short-term deposits to investments over many years, RBS International is there to put your finances to work.

Deposits

Designed to meet your short and long-term savings needs, our product suite includes a selection of fixed-term currency deposits and multi-currency call deposit structures, offering competitive interest rates and flexible terms.

Global Treasury Funds

Global Treasury Funds provide security, performance and liquidity while saving you time and money managing surplus monies. As pooled investments, the RBS group money market funds enjoy the highest industry ratings (AAAm Standard & Poor's and Aaa Moody's), offering you stability of capital, competitive yields and daily access to your money.

Structured Products

With a structured product from RBS International, you can benefit from a solution that aims to outperform traditional deposit accounts while protecting your capital. How your solution works is also up to you. Specify the returns you expect, the time you invest and your choice of underlying asset, and let your structured product do the rest.

Asset Management

Through our RBS Asset Management team, RBS International can offer a wealth of multi-manager, equities, bonds, cash funds and funds of hedge funds. Depending on your requirements, we can invest monies into an individual fund or a portfolio created for your needs. RBS Asset Management is one of the few asset management companies to have both a substantial traditional fund business and a substantial fund of hedge funds operation.

Interest Rate Risk Management

Ever-changing interest rates can have a huge impact on your borrowing costs. We can provide solutions that allow you to avoid interest rate uncertainty, so you can borrow, plan your cash flow and budget confidently.

Our expertise in interest rate markets can help you minimise your exposure to risk, benefit from falling rates and enhance your profitability. With a comprehensive suite of interest rate management solutions, we can satisfy you or your client's particular business requirements and attitudes to risk.

Each solution comes with the support of sophisticated trading capabilities, research and analysis. Whatever you require, a simple solution or a complex arrangement, we can offer specialist services to assist you in managing your risk.



Why choose RBS International?

- Direct access to a specialist team that provide solutions to clients throughout the world.
- The confidence and security of investing with one of the largest financial groups in the world and one of Europe's largest treasury operations.
- Up-to-the-minute market information to help you make informed decisions.

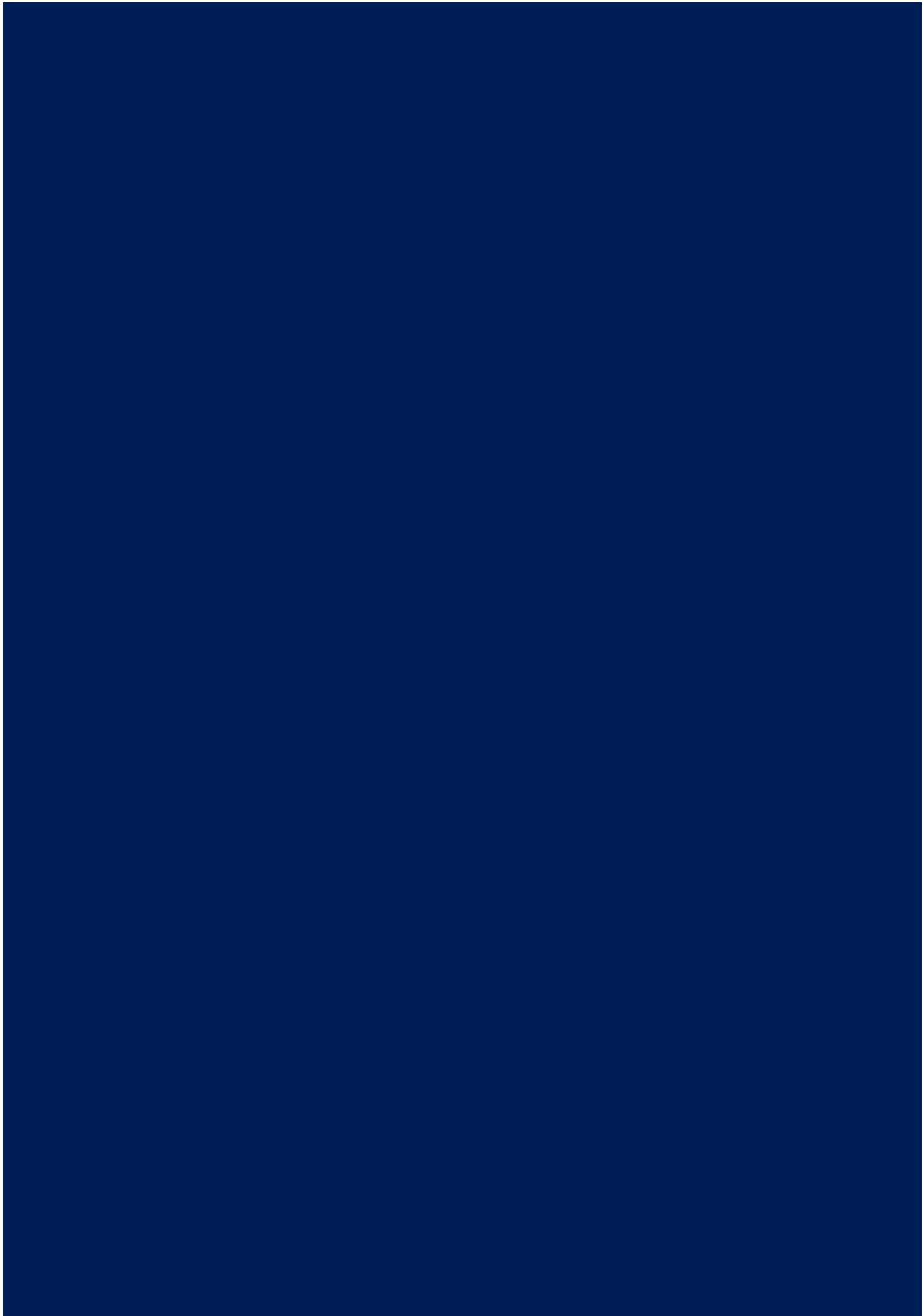
“An excellent example of teamwork, RBS International and RBS Global Banking & Markets provided a complete solution for us, creating a collateralized debt obligation and enabling us to sell it down the same day.”

Joshua Rurka, Director, Capital International

Next steps

With the appetite and capability to help you succeed, we aim to understand your business and share its vision for the future. To discover how RBS International's Treasury & Investor Solutions can help take your business and finances further, visit:

www.rbsint.com



The Royal Bank of Scotland International Limited (RBS International).

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