

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

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S and P 500 Digital Buffer Note Add
78009KFK3

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[GRAPHIC OMITTED]

Product Type

Buffered
Capital Protected Notes
Reverse Exchangeable

Asset Class

Commodities
Equities
Interest Rates
Foreign Exchange

Quick Links

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Product Facts

Product type	Buffered
Underlying	S and P 500
Currency	USD
Maturity	04/30/12
SecurityBuffer	10.00 %
Strike	1,183.71
Settlement Date	04/30/10

Performance and Statistics

Daily high	91.23
Daily low	90.86
Yearly high (04/29/10)	95.48
Yearly low (07/02/10)	85.67
All Time High (04/29/10)	95.48
All Time Low (07/02/10)	85.67

Codes

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CUSIP 78009KFK3

Top 5 Buffered

S and P 500 Digital Buffer +0.28 %**
Note

S and P 500 Digital Buffer +0.20 %**
Note

S and P 500 Index Digital +0.15 %**
Buffer Note

Annual Reset Coupon
Securities linked to the +0.14 %**
S and P 500 Index

Annual Reset Coupon
Securities linked to the +0.10 %**
S and P 500 Index

Download Prospectus (2 MB)

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

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.

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