

ROYAL BANK OF SCOTLAND GROUP PLC  
Form 6-K  
November 06, 2009

**FORM 6-K**  
**SECURITIES AND EXCHANGE COMMISSION**  
**Washington D.C. 20549**

**Report of Foreign Private Issuer**

**Pursuant to Rule 13a-16 or 15d-16  
of the Securities Exchange Act of 1934**

For November 6, 2009

Commission File Number: 001-10306

The Royal Bank of Scotland Group plc

RBS, Gogarburn, PO Box 1000  
Edinburgh EH12 1HQ

(Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F

Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(1): \_\_\_\_\_

Indicate by check mark if the registrant is submitting the Form 6-K in paper as permitted by Regulation S-T Rule 101(b)(7): \_\_\_\_\_

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes

No

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-  
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The following information was issued as Company announcements in London, England and is furnished pursuant to General Instruction B to the General Instructions to Form 6-K:

## Appendix 1

## Third quarter 2009 results

## Reconciliations of pro forma to statutory income statements and balance sheets

**Appendix 1 Reconciliations of pro forma to statutory income statements and balance sheets****Income statement for the quarter ended 30 September 2009**

	<b>Pro forma</b>	<b>Adjustments</b>		<b>Statutory</b>
	<b>£m</b>	<b>RFS</b>		<b>£m</b>
		<b>Minority</b>	<b>Reallocation</b>	
		<b>interest</b>	<b>of one-off items</b>	
		<b>£m</b>	<b>£m</b>	
<b>Net interest income</b>	<b>3,261</b>	602	-	<b>3,863</b>
Non-interest income (excluding insurance net premium income)	<b>2,532</b>	568	(155)	<b>2,945</b>
Insurance net premium income	<b>1,301</b>	(29)	-	<b>1,272</b>
<b>Non-interest income</b>	<b>3,833</b>	539	(155)	<b>4,217</b>
<b>Total income</b>	<b>7,094</b>	1,141	(155)	<b>8,080</b>
<b>Operating expenses</b>	<b>(4,195)</b>	(960)	(397)	<b>(5,552)</b>
<b>Profit/(loss) before other operating charges</b>	<b>2,899</b>	181	(552)	<b>2,528</b>
Insurance net claims	<b>(1,145)</b>	(64)	-	<b>(1,209)</b>
<b>Operating profit/(loss) before impairment losses</b>	<b>1,754</b>	117	(552)	<b>1,319</b>
Impairment losses	<b>(3,279)</b>	(209)	-	<b>(3,488)</b>
<b>Group operating loss</b>	<b>(1,525)</b>	(92)	(552)	<b>(2,169)</b>
Amortisation of purchased intangible assets	<b>(73)</b>	-	73	-

Integration and restructuring costs	(324)	-	324	-
Strategic disposals	(155)	-	155	-
<b>Loss before tax from continuing operations</b>	<b>(2,077)</b>	(92)	-	<b>(2,169)</b>
Tax	576	21	-	597
<b>Loss from continuing operations</b>	<b>(1,501)</b>	(71)	-	<b>(1,572)</b>
Loss from discontinued operations, net of tax	(7)	(12)	-	(19)
<b>Loss for the period</b>	<b>(1,508)</b>	(83)	-	<b>(1,591)</b>
Minority interests	(47)	83	-	36
Preference share and other dividends	(245)	-	-	(245)
<b>Loss attributable to ordinary shareholders</b>	<b>(1,800)</b>	-	-	<b>(1,800)</b>

## Appendix 1 Reconciliations of pro forma to statutory income statements and balance sheets

### Income statement for the quarter ended 30 June 2009

	Pro forma £m	Adjustments RFS		Statutory £m
		Minority interest £m	Reallocation of one-off items £m	
<b>Net interest income</b>	<b>3,322</b>	657	-	<b>3,979</b>
Non-interest income (excluding insurance net premium income)	1,498	622	4,002	6,122
Insurance net premium income	1,301	51	-	1,352
<b>Non-interest income</b>	<b>2,799</b>	673	4,002	<b>7,474</b>
<b>Total income</b>	<b>6,121</b>	1,330	4,002	<b>11,453</b>
<b>Operating expenses</b>	<b>(4,066)</b>	(945)	(721)	<b>(5,732)</b>
<b>Profit before other operating charges</b>	<b>2,055</b>	385	3,281	<b>5,721</b>
Insurance net claims	(925)	(122)	-	(1,047)
<b>Operating profit before impairment losses</b>	<b>1,130</b>	263	3,281	<b>4,674</b>
Impairment losses	(4,663)	(307)	-	(4,970)
<b>Group operating (loss)/profit</b>	<b>(3,533)</b>	(44)	3,281	<b>(296)</b>
Amortisation of purchased intangible assets	(55)	-	55	-
Integration and restructuring costs	(355)	-	355	-
Write-down of goodwill	(311)	-	311	-

Gain on redemption of own debt	3,790	-	(3,790)	-
Strategic disposals	212	-	(212)	-
<b>Loss before tax from continuing operations</b>	<b>(252)</b>	<b>(44)</b>	<b>-</b>	<b>(296)</b>
Tax	640	42	-	682
<b>Profit/(loss) from continuing operations</b>	<b>388</b>	<b>(2)</b>	<b>-</b>	<b>386</b>
Loss/(profit) from discontinued operations, net of tax	(13)	67	-	54
<b>Profit for the period</b>	<b>375</b>	<b>65</b>	<b>-</b>	<b>440</b>
Minority interests	(83)	(65)	-	(148)
Preference share and other dividends	(432)	-	-	(432)
<b>Loss attributable to ordinary shareholders</b>	<b>(140)</b>	<b>-</b>	<b>-</b>	<b>(140)</b>

## Appendix 1 Reconciliations of pro forma to statutory income statements and balance sheets

### Income statement for the quarter ended 30 September 2008

	Pro forma £m	Adjustments RFS		Statutory £m
		Minority interest £m	Reallocation of one-off items £m	
<b>Net interest income</b>	<b>3,836</b>	954	-	<b>4,790</b>
Non-interest income (excluding insurance net premium income)	3,340	285	-	3,625
Insurance net premium income	1,409	138	-	1,547
<b>Non-interest income</b>	<b>4,749</b>	423	-	<b>5,172</b>
<b>Total income</b>	<b>8,585</b>	1,377	-	<b>9,962</b>
<b>Operating expenses</b>	<b>(4,060)</b>	(853)	(408)	<b>(5,321)</b>
<b>Profit/(loss) before other operating charges</b>	<b>4,525</b>	524	(408)	<b>4,641</b>
Insurance net claims	(934)	(112)	-	(1,046)
<b>Operating profit/(loss) before impairment losses</b>	<b>3,591</b>	412	(408)	<b>3,595</b>
Impairment losses	(1,280)	(117)	-	(1,397)
<b>Group operating profit/(loss)</b>	<b>2,311</b>	295	(408)	<b>2,198</b>
Amortisation of purchased intangible assets	(119)	-	119	-
Integration and restructuring costs	(289)	-	289	-

<b>Profit before tax from continuing operations</b>	<b>1,903</b>	295	-	<b>2,198</b>
Tax	(724)	(61)	-	(785)
<b>Profit from continuing operations</b>	<b>1,179</b>	234	-	<b>1,413</b>
Loss/(profit) from discontinued operations, net of tax	(46)	3,572	-	<b>3,526</b>
<b>Profit for the period</b>	<b>1,133</b>	3,806	-	<b>4,939</b>
Minority interests	(43)	(3,806)	-	(3,849)
Preference share and other dividends	(219)	-	-	(219)
<b>Profit attributable to ordinary shareholders</b>	<b>871</b>	-	-	<b>871</b>

## Appendix 1 Reconciliations of pro forma to statutory income statements and balance sheets

### Income statement for the nine months ended 30 September 2009

	Pro forma £m	Adjustments		Statutory £m
		RFS Minority interest £m	Reallocation of one-off items £m	
<b>Net interest income</b>	<b>10,121</b>	2,116	-	<b>12,237</b>
Non-interest income (excluding insurance net premium income)	<b>7,806</b>	1,697	4,088	<b>13,591</b>
Insurance net premium income	<b>3,958</b>	135	-	<b>4,093</b>
<b>Non-interest income</b>	<b>11,764</b>	1,832	4,088	<b>17,684</b>
<b>Total income</b>	<b>21,885</b>	3,948	4,088	<b>29,921</b>
<b>Operating expenses</b>	<b>(12,928)</b>	(2,933)	(1,582)	<b>(17,443)</b>
<b>Profit before other operating charges</b>	<b>8,957</b>	1,015	2,506	<b>12,478</b>
Insurance net claims	<b>(3,036)</b>	(307)	-	<b>(3,343)</b>
<b>Operating profit before impairment losses</b>	<b>5,921</b>	708	2,506	<b>9,135</b>
Impairment losses	<b>(10,800)</b>	(748)	-	<b>(11,548)</b>
<b>Group operating (loss)/profit</b>	<b>(4,879)</b>	(40)	2,506	<b>(2,413)</b>
Amortisation of purchased intangible assets	<b>(213)</b>	-	213	-
Integration and restructuring costs	<b>(1,058)</b>	-	1,058	-
Write-down of goodwill	<b>(311)</b>	-	311	-
Gain on redemption of own debt	<b>3,790</b>	-	(3,790)	-
Strategic disposals	<b>298</b>	-	(298)	-

<b>Loss before tax from continuing operations</b>	<b>(2,373)</b>	(40)	-	<b>(2,413)</b>
Tax	<b>988</b>	50	-	<b>1,038</b>
<b>(Loss)/profit from continuing operations</b>	<b>(1,385)</b>	10	-	<b>(1,375)</b>
Loss from discontinued operations, net of tax	<b>(65)</b>	(16)	-	<b>(81)</b>
<b>Loss for the period</b>	<b>(1,450)</b>	(6)	-	<b>(1,456)</b>
Minority interests	<b>(601)</b>	6	-	<b>(595)</b>
Preference share and other dividends	<b>(791)</b>	-	-	<b>(791)</b>
<b>Loss attributable to ordinary shareholders</b>	<b>(2,842)</b>	-	-	<b>(2,842)</b>

## Appendix 1 Reconciliations of pro forma to statutory income statements and balance sheets

### Income statement for the nine months ended 30 September 2008

	Pro forma £m	Adjustments		Restated statutory £m
		RFS Minority interest £m	Reallocation of one-off items £m	
<b>Net interest income</b>	<b>11,337</b>	2,148	-	<b>13,485</b>
Non-interest income (excluding insurance net premium income)	<b>4,629</b>	987	-	<b>5,616</b>
Insurance net premium income	<b>4,270</b>	433	-	<b>4,703</b>
<b>Non-interest income</b>	<b>8,899</b>	1,420	-	<b>10,319</b>
<b>Total income</b>	<b>20,236</b>	3,568	-	<b>23,804</b>
<b>Operating expenses</b>	<b>(12,453)</b>	(2,601)	(986)	<b>(16,040)</b>
<b>Profit/(loss) before other operating charges</b>	<b>7,783</b>	967	(986)	<b>7,764</b>
Insurance net claims	<b>(2,861)</b>	(374)	-	<b>(3,235)</b>
<b>Operating profit/(loss) before impairment losses</b>	<b>4,922</b>	593	(986)	<b>4,529</b>
Impairment losses	<b>(2,759)</b>	(299)	-	<b>(3,058)</b>
<b>Group operating profit/(loss)</b>	<b>2,163</b>	294	(986)	<b>1,471</b>
Amortisation of purchased intangible assets	<b>(381)</b>	-	381	-
Integration costs	<b>(605)</b>	-	605	-
<b>Profit before tax from continuing operations</b>	<b>1,177</b>	294	-	<b>1,471</b>
Tax	<b>(421)</b>	(31)	-	<b>(452)</b>

<b>Profit from continuing operations</b>	<b>756</b>	263	-	<b>1,019</b>
(Loss)/profit from discontinued operations, net of tax	<b>(87)</b>	3,847	-	<b>3,760</b>
<b>Profit for the period</b>	<b>669</b>	4,110	-	<b>4,779</b>
Minority interests	<b>(191)</b>	(4,110)	-	<b>(4,301)</b>
Preference share and other dividends	<b>(434)</b>	-	-	<b>(434)</b>
<b>Profit attributable to ordinary shareholders</b>	<b>44</b>	-	-	<b>44</b>

## Appendix 1 Reconciliations of pro forma to statutory income statements and balance sheets

### Balance sheet at 30 September 2009

	<b>Pro forma</b>	Transfers	<b>Statutory</b>
	<b>£m</b>	£m	<b>£m</b>
<b>Assets</b>			
Cash and balances at central banks	<b>36,567</b>	580	<b>37,147</b>
Net loans and advances to banks	<b>60,274</b>	8,584	<b>68,858</b>
Reverse repurchase agreements and stock borrowing	<b>37,190</b>	-	<b>37,190</b>
Loans and advances to banks	<b>97,464</b>	8,584	<b>106,048</b>
Net loans and advances to customers	<b>587,996</b>	137,770	<b>725,766</b>
Reverse repurchase agreements and stock borrowing	<b>43,463</b>	-	<b>43,463</b>
Loans and advances to customers	<b>631,459</b>	137,770	<b>769,229</b>
Debt securities	<b>251,281</b>	19,085	<b>270,366</b>
Equity shares	<b>16,830</b>	3,764	<b>20,594</b>
Settlement balances	<b>28,634</b>	5	<b>28,639</b>
Derivatives	<b>552,466</b>	2,606	<b>555,072</b>
Intangible assets	<b>15,339</b>	3,192	<b>18,531</b>
Property, plant and equipment	<b>18,208</b>	1,692	<b>19,900</b>
Deferred taxation	<b>7,667</b>	700	<b>8,367</b>
Prepayments, accrued income and other assets	<b>19,664</b>	2,721	<b>22,385</b>
Assets of disposal groups	<b>4,737</b>	140	<b>4,877</b>
<b>Total assets</b>	<b>1,680,316</b>	180,839	<b>1,861,155</b>
<b>Liabilities</b>			
Bank deposits	<b>138,584</b>	(12,033)	<b>126,551</b>
Repurchase agreements and stock lending	<b>39,816</b>	-	<b>39,816</b>
Deposits by banks	<b>178,400</b>	(12,033)	<b>166,367</b>
Customer deposits	<b>423,769</b>	132,319	<b>556,088</b>
Repurchase agreements and stock lending	<b>69,465</b>	-	<b>69,465</b>
Customer accounts	<b>493,234</b>	132,319	<b>625,553</b>
Debt securities in issue	<b>266,213</b>	26,206	<b>292,419</b>
Settlement balances and short positions	<b>71,891</b>	61	<b>71,952</b>
Derivatives	<b>537,522</b>	2,483	<b>540,005</b>
Accruals, deferred income and other liabilities	<b>20,754</b>	8,048	<b>28,802</b>

Retirement benefit liabilities	1,410	398	1,808
Deferred taxation	3,275	815	4,090
Insurance liabilities	7,480	2,633	10,113
Subordinated liabilities	33,085	4,578	37,663
Liabilities of disposal groups	8,201	31	8,232
<b>Total liabilities</b>	<b>1,621,465</b>	165,539	<b>1,787,004</b>
<b>Equity:</b>			
Minority interests	2,185	15,300	17,485
Owners' equity	56,666	-	56,666
Total equity	58,851	15,300	74,151
<b>Total liabilities and equity</b>	<b>1,680,316</b>	180,839	<b>1,861,155</b>

## Appendix 1 Reconciliations of pro forma to statutory income statements and balance sheets

### Balance sheet at 30 June 2009

	Pro forma £m	Transfers £m	Statutory £m
<b>Assets</b>			
Cash and balances at central banks	34,302	5,644	39,946
Net loans and advances to banks	48,624	11,706	60,330
Reverse repurchase agreements and stock borrowing	35,076	-	35,076
Loans and advances to banks	83,700	11,706	95,406
Net loans and advances to customers	593,277	128,983	722,260
Reverse repurchase agreements and stock borrowing	47,485	29	47,514
Loans and advances to customers	640,762	129,012	769,774
Debt securities	229,059	15,030	244,089
Equity shares	14,220	3,360	17,580
Settlement balances	23,244	20	23,264
Derivatives	555,890	1,394	557,284
Intangible assets	15,117	3,063	18,180
Property, plant and equipment	16,292	1,603	17,895
Deferred taxation	7,573	819	8,392
Prepayments, accrued income and other assets	20,620	2,645	23,265
Assets of disposal groups	3,666	182	3,848
<b>Total assets</b>	<b>1,644,445</b>	174,478	<b>1,818,923</b>
<b>Liabilities</b>			
Bank deposits	135,601	(8,749)	126,852
Repurchase agreements and stock lending	44,142	-	44,142
Deposits by banks	179,743	(8,749)	170,994
Customer deposits	415,267	125,407	540,674
Repurchase agreements and stock lending	75,015	-	75,015



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Customer accounts	490,282	125,407	615,689
Debt securities in issue	248,710	25,470	274,180
Settlement balances and short positions	60,282	5	60,287
Derivatives	534,632	2,432	537,064
Accruals, deferred income and other liabilities	21,543	8,578	30,121
Retirement benefit liabilities	1,363	368	1,731
Deferred taxation	3,344	678	4,022
Insurance liabilities	7,186	2,356	9,542
Subordinated liabilities	32,106	3,597	35,703
Liabilities of disposal groups	7,465	33	7,498
<b>Total liabilities</b>	<b>1,586,656</b>	<b>160,175</b>	<b>1,746,831</b>
<b>Equity:</b>			
Minority interests	2,123	14,303	16,426
Owners' equity	55,666	-	55,666
Total equity	57,789	14,303	72,092
<b>Total liabilities and equity</b>	<b>1,644,445</b>	<b>174,478</b>	<b>1,818,923</b>

**Appendix 1 Reconciliations of pro forma to statutory income statements and balance sheets**

**Balance sheet at 31 December 2008**

	Pro forma £m	Transfers £m	Statutory £m
<b>Assets</b>			
Cash and balances at central banks	11,830	570	12,400
Net loans and advances to banks	70,728	8,698	79,426
Reverse repurchase agreements and stock borrowing	58,771	-	58,771
Loans and advances to banks	129,499	8,698	138,197
Net loans and advances to customers	691,976	143,433	835,409
Reverse repurchase agreements and stock borrowings	39,289	24	39,313
Loans and advances to customers	731,265	143,457	874,722
Debt securities	253,159	14,390	267,549
Equity shares	22,198	4,132	26,330
Settlement balances	17,812	20	17,832
Derivatives	991,495	1,064	992,559
Intangible assets	16,415	3,634	20,049
Property, plant and equipment	17,181	1,768	18,949
Deferred taxation	5,786	1,296	7,082
Prepayments, accrued income and other assets	21,573	2,829	24,402
Assets of disposal groups	480	1,101	1,581
<b>Total assets</b>	<b>2,218,693</b>	<b>182,959</b>	<b>2,401,652</b>
<b>Liabilities</b>			

Bank deposits	178,943	(4,565)	174,378
Repurchase agreements and stock lending	83,666	-	83,666
Deposits by banks	262,609	(4,565)	258,044
Customer deposits	460,318	121,051	581,369
Repurchase agreements and stock lending	58,143	-	58,143
Customer accounts	518,461	121,051	639,512
Debt securities in issue	269,458	30,831	300,289
Settlement balances and short positions	54,264	13	54,277
Derivatives	969,409	1,955	971,364
Accruals, deferred income and other liabilities	24,140	7,342	31,482
Retirement benefit liabilities	1,564	468	2,032
Deferred taxation	3,177	988	4,165
Insurance liabilities	7,480	2,496	9,976
Subordinated liabilities	43,678	5,476	49,154
Liabilities of disposal groups	138	721	859
<b>Total liabilities</b>	<b>2,154,378</b>	166,776	<b>2,321,154</b>
<b>Equity:</b>			
Minority interests	5,436	16,183	21,619
Owners' equity	58,879	-	58,879
Total equity	64,315	16,183	80,498
<b>Total liabilities and equity</b>	<b>2,218,693</b>	182,959	<b>2,401,652</b>

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### Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Date: 06 November 2009

THE ROYAL BANK OF SCOTLAND  
GROUP plc (Registrant)

By: /s/ A N Taylor

Name: A N Taylor

Title: Head of Group Secretariat