

ROYAL BANK OF SCOTLAND GROUP PLC
Form 6-K
February 24, 2011

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 February 24, 2011

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 X

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 X

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b): 82-

The following information was issued as a Company announcement in London, England and is furnished pursuant to General Instruction B to the General Instructions to Form 6-K:

Appendix 3

Additional risk management disclosures

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Presentation of information

The disclosures in this section include only those businesses of RBS N.V. that are retained by RBS.

Appendix 3 Additional risk management disclosures

Risk management: Credit risk

Loans, REIL and impairment provisions by geography and industry

The tables below analyse loans and advances (excluding reverse repos and disposal groups) and related REIL, provisions, impairments and write-offs by industry and geography (by location of office), for the Group, Core and Non-Core.

	Gross loans	REIL	Provisions	Provisions			Impairment charge	Amounts written-off
				as a % of loans	as a % of REIL	as a % gross loans		
31 December 2010	£m	£m	£m	%	%	%	£m	£m
Group								
Central and local government	8,452	-	-	-	-	-	-	-
Finance - banks	58,036	145	127	0.2	88	0.2	(13)	12
- other	54,561	1,129	595	2.1	53	1.1	198	141
Residential mortgages	146,501	4,276	877	2.9	21	0.6	1,014	669
Personal lending	37,472	3,544	2,894	9.5	82	7.7	1,370	1,577
Property	90,106	19,584	6,736	21.7	34	7.5	4,682	1,009
Construction	12,032	2,464	875	20.5	36	7.3	530	146
Manufacturing	32,317	1,199	503	3.7	42	1.6	(92)	1,547

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Service industries and business activities	117,510	5,258	2,285	4.5	43	1.9	1,293	822
Agriculture, forestry and fishing	3,893	152	86	3.9	57	2.2	31	6
Finance leases and instalment credit	16,850	847	554	5.0	65	3.3	252	113
Interest accruals	1,109	-	-	-	-	-	-	-
Latent	-	-	2,650	-	-	-	(121)	-
	578,839	38,598	18,182	6.7	47	3.1	9,144	6,042
of which:								
UK	382,609	18,111	8,537	4.7	47	2.2	3,912	2,271
Europe	94,119	16,436	7,270	17.5	44	7.7	3,878	1,663
US	75,430	2,330	1,643	3.1	71	2.2	1,020	1,660
RoW	26,681	1,721	732	6.5	43	2.7	334	448
	578,839	38,598	18,182	6.7	47	3.1	9,144	6,042

Appendix 3 Additional risk management disclosures (continued)

Risk management: Credit risk (continued)

Loans, REIL and impairment provisions by geography and industry (continued)

30 September 2010	Gross loans £m	REIL £m	Provisions £m	Provisions as a %				
				REIL as a % of loans %	Provisions as a % of REIL %	gross loans %	Impairment charge £m	Amounts written-off £m
Group								
Central and local government	10,970	-	-	-	-	-	-	-
Finance - banks	60,457	142	127	0.2	89	0.2	-	11
- other	63,373	1,014	561	1.6	55	0.9	269	130
Residential mortgages	145,808	4,194	753	2.9	18	0.5	737	512
Personal lending	38,312	3,839	3,129	10.0	82	8.2	1,136	1,071
Property	92,188	19,270	6,273	20.9	33	6.8	3,564	513
Construction	12,617	2,225	764	17.6	34	6.1	384	114
Manufacturing	35,594	1,120	515	3.1	46	1.4	(257)	1,480
Service industries and business activities	123,721	5,381	2,215	4.3	41	1.8	1,001	622
Agriculture, forestry and fishing	4,110	173	93	4.2	54	2.3	27	4
Finance leases and instalment	17,774	837	482	4.7	58	2.7	133	69

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credit								
Interest accruals	1,125	-	-	-	-	-	-	-
Latent	-	-	2,758	-	-	-	(5)	-
	606,049	38,195	17,670	6.3	46	2.9	6,989	4,526
of which:								
UK	400,336	19,008	8,634	4.7				