

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

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78009KEF5

[GRAPHIC OMITTED]

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[Currency](#) [USD](#)

[Issue Size \(USD](#) [500](#)
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[Principal Protection](#) [100.00 %](#)

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[Daily high](#) [94.95](#)

[Yearly high \(05/05/10\)](#) [98.64](#)

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CUSIP

78009KEF5

Top 5 Capital Protected

Leveraged CPI Linked
Securities With Fixed First-Year Coupon +0.72 %**

Leveraged CPI Linked
Securities With Fixed First-Year Coupon +0.42 %**

Indian ADR Basket
Capital Protected Note +0.19 %**

S and P 500 SHIELD +0.09 %**

Dow Jones Industrial
Average SHIELD +0.07 %**

Download Prospectus (665KB)

Please read the relevant prospectus, which contains material terms of the securities and important risks that you should consider, before investing. Capital Protected Notes protect your principal invested only against any decline in the underlying market measure at maturity. They are not guaranteed or insured by the Federal Deposit Insurance Corporation (FDIC) or secured by collateral, nor are they obligations of or guaranteed by the UK government. All payments due on Capital Protected Notes remain subject to the credit risk of the issuer and its parent company.

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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

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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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