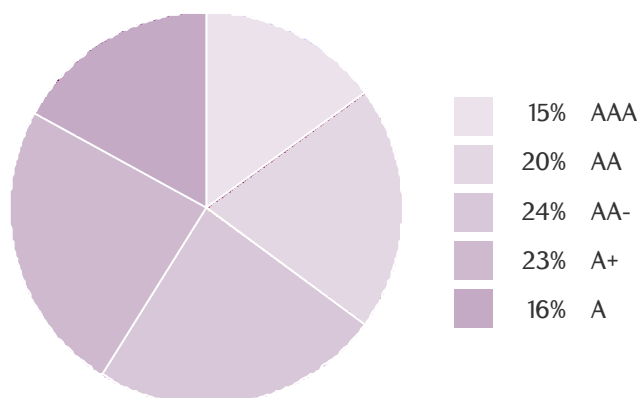


## Royal Skandia EUR Deposit

as at 30<sup>th</sup> June 2010

### fund composition

Fund composition by credit rating (Fitch\* or equivalent)



### top five counterparties

Counterparty	% fund
National Bank of Australia	19%
RBS Group	17%
Rabobank	15%
Citibank	13%
Zurich Bank	13%

### fund maturity profile

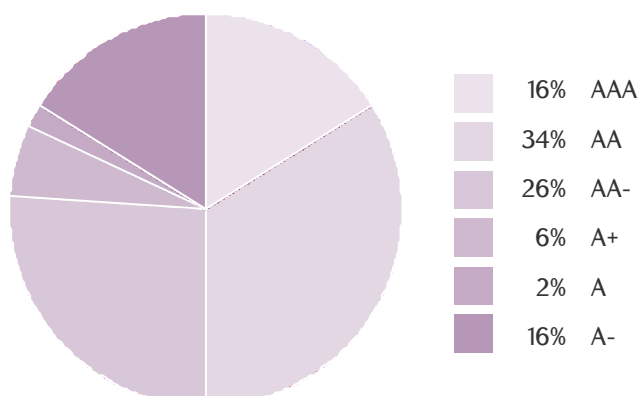
Term	% fund
Immediate	34%
1 month	27%
2 months	15%
3 months	5%
>3 months	19%

## Royal Skandia GBP Deposit

as at 30<sup>th</sup> June 2010

### fund composition

Fund composition by credit rating (Fitch\* or equivalent)



### top five counterparties

Counterparty	% fund
The Co-operative Bank	15%
Rabobank	15%
National Bank of Australia	14%
Banco Santander	12%
RBS Group	9%

### fund maturity profile

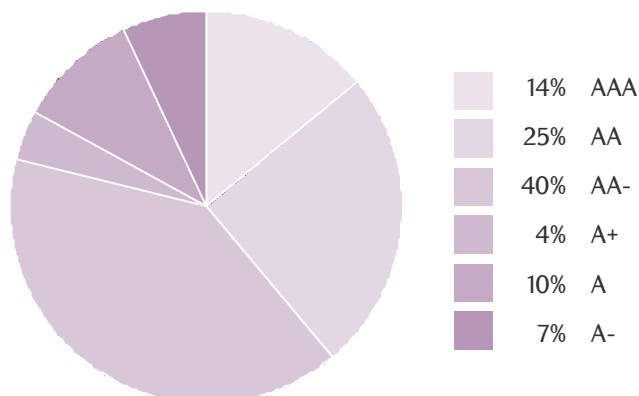
Term	% fund
Immediate	54%
1 month	15%
2 months	17%
3 months	2%
>3 months	12%

## Royal Skandia USD Deposit

as at 30<sup>th</sup> June 2010

### fund composition

Fund composition by credit rating (Fitch\* or equivalent)



### top five counterparties

Counterparty	% fund
Rabobank	14%
National Bank of Australia	13%
DBS Holdings Ltd	12%
ANZ Group	10%
BNP Paribas	10%

### fund maturity profile

Term	% fund
Immediate	27%
1 month	40%
2 months	11%
3 months	11%
>3 months	11%

\*Fitch Ratings is a global rating agency providing the world's credit markets with independent and prospective credit opinions on the relative ability of an entity to meet its financial commitments. The credit ratings are on a scale from AAA to D. For an explanation of these ratings, consult your financial advisor.

The above information refers to the funds linked to Skandia's products and services. No decision to invest in those products and services should be taken without reading the relevant product literature.

The content of this document does not constitute investment advice and should not be construed as such. Whilst every effort has been taken to ensure the accuracy of this data, Skandia International neither warrants, represents, nor guarantees the contents of the information, nor do they accept any responsibility for error, inaccuracies, omissions or any inconsistencies herein.