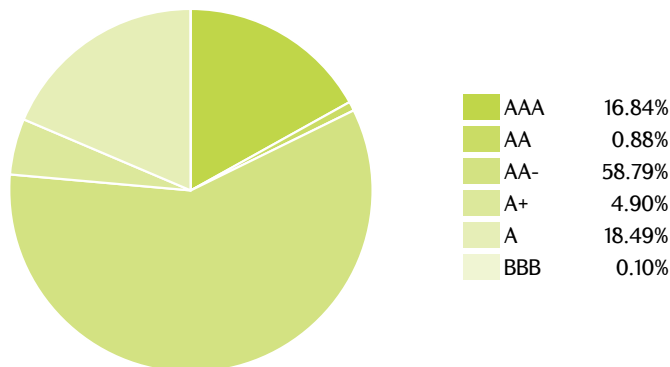


Royal Skandia US\$ Deposit

as at 31 January 2011

fund composition

Fund composition by credit rating (Fitch* or equivalent)



top five counterparties

Counterparty	% Fund
National Australia Bank	21.21%
Zurich Group	18.49%
Rabobank	16.76%
ANZ Group	10.14%
BNP Paribas	9.78%

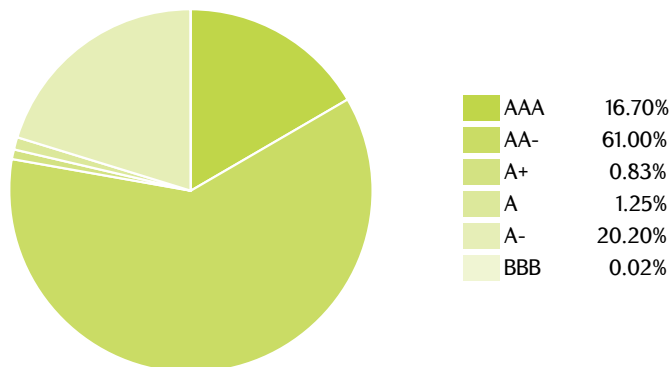
fund maturity profile

Term	% Fund
Immediate	44.32%
1 month	5.29%
2 months	21.70%
3 months	6.17%
>3 months	22.51%

Royal Skandia £ Deposit

fund composition

Fund composition by credit rating (Fitch* or equivalent)



top five counterparties

Counterparty	% Fund
RBS Group	20.83%
The Co-operative Bank plc	20.20%
Banco Santander	17.93%
Rabobank	16.64%
National Australia Bank	11.32%

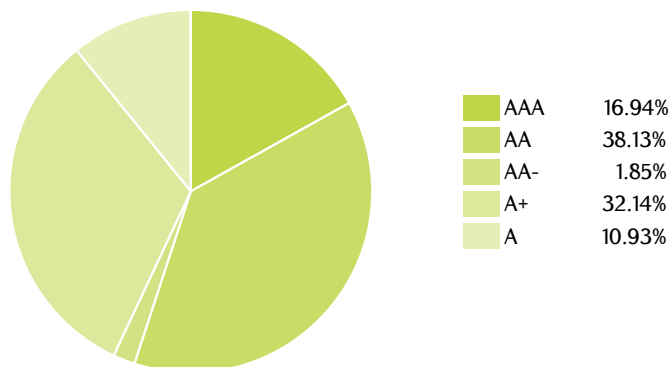
fund maturity profile

Term	% Fund
Immediate	60.48%
1 month	4.68%
2 months	0.00%
3 months	1.65%
>3 months	33.18%

Royal Skandia € Deposit

fund composition

Fund composition by credit rating (Fitch* or equivalent)



top five counterparties

Counterparty	% Fund
National Australia Bank	16.94%
Rabobank	16.68%
RBS Group	15.04%
ABN Amro Group N.V.	13.54%
Danske Bank	11.09%

fund maturity profile

Term	% Fund
Immediate	31.68%
1 month	17.37%
2 months	20.42%
3 months	12.01%
>3 months	18.51%

*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. This communication is designed for and directed at professional financial advisers. It should not be relied on by consumers.

www.royalskandia.com

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