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ROYAL BANK OF SCOTLAND PLC

Form 424B5

November 15, 2010

Filed under Rule 424(b)(5), Registration Statement Nos. 333-162219, 333-162219-01  
 Preliminary Pricing Supplement No. 4 – dated November 15, 2010 (to: Prospectus dated May 18, 2010 and Prospectus Supplement dated September 20, 2010)

CUSIP Number	Aggregate Principal Amount	Price to Public	Selling Commission	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date	1st Coupon Amount
78011RAD5	\$	100%	1.50%	\$	FIXED	3.125% (per annum)	SEMI-ANNUAL	5/15/2015	5/15/2011	\$14.67

Redemption Information: Non-Callable/Non-Puttable

Lead Manager and Lead Agent: RBS Securities Inc.

The Royal Bank of  
 Scotland plc

Offering Dates: 11/15/2010 through 11/22/2010  
 Trade Date: 11/22/2010 @ 12:00 PM ET  
 Settlement Date: 11/26/2010  
 Minimum Denomination/Increments: \$1,000.00/\$1,000.00  
 Guaranteed in full by The Royal Bank of Scotland Group plc  
 Initial trades settle flat and clear SDFS: DTC Book-Entry only  
 DTC Number 0235 via RBC Dain Rauscher Inc.

Royal Bank of Scotland  
 plc  
 Retail Corporate Notes  
 Prospectus dated May  
 18, 2010  
 and Prospectus  
 Supplement dated  
 September 20, 2010

If the maturity date or an interest payment date for any note is not a business day (as that term is defined in the prospectus supplement), principal, premium, if any, and interest for that note is paid on the next business day, and no interest will accrue from, and after, the maturity date or interest payment date.