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ROYAL BANK OF SCOTLAND PLC

Form 424B5

December 14, 2010

Filed under Rule 424(b)(5), Registration Statement Nos. 333-162219, 333-162219-01 Preliminary Pricing Supplement No. 13 – dated December 13, 2010 (to: Prospectus dated May 18, 2010 and Prospectus Supplement dated September 20, 2010)

	Aggregate	Price							1st	1st	
CUSIP	Principal	to	Selling	Net	Coupon	Coupon	Coupon	Maturity	Coupon	Coupon	S
Number	Amount	Public	Commission	Proceeds	Type	Rate	Frequency	Date	Date	Amount	
78011RAN3	\$	100%	1.50%	\$	FIXED	4.00% (Per	MONTHLY	12/15/2015	1/15/2011	\$2.44	
						Annum)					

Redemption Information: Non-Callable/Non-Puttable

Lead Manager and Lead Agent: RBS Securities Inc.

The Royal Bank of Scotland plc

Offering Dates: 12/13/2010 through 12/20/2010 Trade Date: 12/20/2010 @ 12:00 PM ET Settlement Date: 12/23/2010

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 2230 via RBS Securities Inc.

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.

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