

ROYAL BANK OF SCOTLAND GROUP PLC
 Form 424B5
 December 06, 2011

Filed under Rule 424(b)(5), Registration Statement No. 333-162219
 Preliminary Pricing Supplement No. 3 dated December 5, 2011 (to: Prospectus dated September 30, 2009 and
 Prospectus Supplement dated November 21, 2011)

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
78012DAB9	\$	100.00%	1.50%	\$	FIXED	5.55% per annum	MONTHLY	12/15/2016	01/15/2012	\$4.6

Redemption Information: Non-Callable/Non-Puttable

Lead Manager and Lead Agent: RBS Securities Inc.

The Royal Bank of Scotland Group plc
 Offering Dates: 12/05/2011 through 12/12/2011
 Trade Date: 12/12/2011 @ 12:00 P.M. ET
 Settlement Date: 12/15/2011
 Minimum Denomination/Increments: \$1,000.00/\$1,000.00
 Initial trades settle flat and clear SDFS: DTC
 Book-Entry only
 DTC Number 2230 via RBS Securities Inc.

The Royal Bank of Scotland Group
 Retail Corporate Note
 Prospectus dated September 30, 2009
 and Prospectus Supplement dated November 21, 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.

The notes will be treated as fixed rate debt instruments for U.S. federal income tax purposes.