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424B5 1 fps85.htm FINAL PRICING SUPPLEMENT NO. 85

## CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities Offered	Maximum Aggregate Offering Price	Amount of Registration Fee(1)
Retail Corporate Notes	\$3,911,000	\$454.07

(1) Calculated in accordance with Rule 457(r) of the Securities Act of 1933

**Filed under Rule 424(b)(5), Registration Statement Nos. 333-162219, 333-162219-01**

Final Pricing Supplement No. 85 – dated July 11, 2011 (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	1 <sup>st</sup> Coupon Date	1 <sup>st</sup> Coupon Amount	Survivor's Option	Product Ranking
78011RCR2	\$3,911,000	100%	2.05%	\$3,830,824.50	FIXED	5.25%	MONTHLY (Per Annum)	07/15/2021	08/15/2011	\$4.52	NO	SENIOR

**Redemption Information: Non-Callable/Non-Puttable****Lead Manager and Lead Agent:** RBS Securities Inc.

The Royal Bank of Scotland plc

Offering Dates: 07/05/2011 through 07/11/2011  
 Trade Date: 07/11/2011 @ 12:00 PM ET  
 Settlement Date: 07/14/2011  
 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.

**The 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.