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ROYAL BANK OF SCOTLAND GROUP PLC

Form FWP

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Products | RBS ETNs

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[GRAPHIC OMITTED]

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| Name                                      | Ticker | Maturity | Inception Date | Annual Investor Fees |
|-------------------------------------------|--------|----------|----------------|----------------------|
| RBS China Trendpilot[] ETN                | TCHI   | 04/18/42 | 04/13/12       | 1.10%**              |
| RBS Global Big Pharma ETN                 | DRGS   | 10/25/41 | 10/21/11       | 0.60%                |
| RBS Gold Trendpilot[] ETN                 | TBAR   | 02/15/41 | 02/17/11       | 1.00%*               |
| RBS NASDAQ-100[R] Trendpilot[] ETN        | TNDQ   | 12/13/41 | 12/08/11       | 1.00%*               |
| RBS Oil Trendpilot[] ETN                  | TWTI   | 09/13/41 | 09/13/11       | 1.10%**              |
| RBS Rogers Enhanced Agriculture ETN       | RGRA   | 10/29/42 | 10/25/12       | 0.95%                |
| RBS Rogers Enhanced Commodity Index ETN   | RGRC   | 10/29/42 | 10/25/12       | 0.95%                |
| RBS Rogers Enhanced Energy ETN            | RGRE   | 10/29/42 | 10/25/12       | 0.95%                |
| RBS Rogers Enhanced Industrial Metals ETN | RGRI   | 10/29/42 | 10/25/12       | 0.95%                |
| RBS Rogers Enhanced Precious Metals ETN   | RGRP   | 10/29/42 | 10/25/12       | 0.95%                |
| RBS US Large Cap Alternator ETN[]         | ALTL   | 09/05/42 | 08/30/12       | 1.00%                |
| RBS US Large Cap Trendpilot[] ETN         | TRND   | 12/07/40 | 12/06/10       | 1.00*                |
| RBS US Mid Cap Trendpilot[] ETN           | TRNM   | 01/25/41 | 01/25/11       | 1.00*                |

[GRAPHIC OMITTED]

\*With respect to the RBS Gold Trendpilot ETNs, RBS US Large Cap Trendpilot ETNs,

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RBS US Mid Cap Trendpilot, and RBS NASDAQ-100[R] Trendpilot[] ETNs, when tracking the Benchmark Index, the RBS Trendpilot ETNs will have an investor fee of 1.00% per annum. When tracking the 3-month US T-Bills, the RBS Trendpilot ETNs will have an investor fee of 0.50% per annum. Fees accrue daily.

\*\*With respect to the RBS Oil Trendpilot ETNs and RBS China Trendpilot ETNs, when tracking the Benchmark Index, the RBS Trendpilot ETNs will have an investor fee of 1.10% per annum. When tracking the 3-month US T-Bills, the RBS Trendpilot ETNs will have an investor fee of 0.50% per annum. Fees accrue daily.

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