

FINAL TERMS

Final Terms dated 23 November 2009

The Royal Bank of Scotland plc

(Incorporated in Scotland with limited liability under the Companies Acts 1948 to 1980, registered number 90312)

Principal Protected Index Linked Notes

Base Prospectus (Asian Put and Call)

Series SMTN 7140

Indicative Issue Price: 105 per cent.

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth or incorporated in the Prospectus dated 22 May 2009 as supplemented from time to time which constitutes a base prospectus for the purposes of Directive 2003/71/EC (the **Prospectus Directive**). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus. Copies of the Prospectus may be obtained, free of charge, during normal business hours from the registered office of the Issuer and from the specified offices of the Distributor and each of the Paying Agents.

Terms and Conditions of the Notes

1	Principal Protection:	100 per cent.
2	Offering Jurisdiction:	Denmark
3	Specified Currency or Currencies:	Danish Kroner (DKK)
4	Series Number:	7140
5	Tranche Number:	Not Applicable
6	Aggregate Nominal Amount:	
	(i) Series:	Up to DKK 150,000,000. The final amount will be notified in accordance with Article 8 of the Prospectus Directive
	(ii) Tranche:	Not Applicable
7	Specified Denomination:	DKK 1,000
8	Issue Date:	5 January 2010
9	Maturity Date:	The later of 13 January 2014 and the tenth Copenhagen Business Day after the final Valuation Date
10	Redemption Basis:	Index Linked Redemption: Applicable

		Equity Linked Redemption: Not Applicable
11	Put Notes or Call Notes:	Call
12	Call Notes: Call Notes with a Floor on the Underlying or Call Notes with a Floor on the Basket	Not Applicable
13	Put Notes: Put Notes with a Floor on the Underlying or Put Notes with a Floor on the Basket	Not Applicable
14	Index Linked Redemption Notes:	Applicable
15	Equity Linked Redemption Notes:	Not Applicable
16	Currency Linked Redemption Notes:	Not Applicable
17	Correction Cut-Off Date:	10 Copenhagen Business Days prior to the Maturity Date.
18	Valuation Date:	Valuation Date means 8 April 2013 (Valuation Date ₍₁₎); 7 May 2013; 6 June 2013; 8 July 2013; 6 August 2013; 6 September 2013; 7 October 2013; 6 November 2013; 6 December 2013 and 6 January 2014 (Valuation Date ₍₁₀₎ or the final Valuation Date), or, if in the opinion of the Calculation Agent any such date is not a Scheduled Trading Day in respect of an Underlying, the next following Scheduled Trading Day, unless such day is a Disrupted Day for such Underlying.
19	Number of Valuation Date (s):	10
20	Look-Back:	Not Applicable
21	Look-Back End Date:	Not Applicable
22	Strike Averaging:	Applicable
23	Strike Date:	Strike Date means the collective Strike Averaging Dates or, if such date is not a Scheduled Trading Day, the next following Scheduled Trading Day, unless such day is a Disrupted Day in which case the provisions of the definition of "Averaging Date" in Condition 7(c) shall apply as if references therein to the Averaging Date were to be the Strike Averaging Date.
24	Strike Averaging Dates:	Strike Averaging Date means 6 January 2010; 7 January 2010; 8 January 2010 and 11 January 2010.
25	Adjustment provisions in the event of a Disrupted Day in respect of a Strike Averaging Date:	Postponement
26	Participation:	Indicatively, 105 per cent. The final Participation will

be notified in accordance with Article 8 of the Prospectus Directive.

27 Minimum Participation: 80 per cent.

Underlying

28 Weighting of the Underlyings: Applicable

Underlying ^(u)	Weighting (W _u)
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Underlying ₁	100 per cent.
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29 Equity Linked Redemption Notes: Not Applicable

30 Index Linked Redemption Notes: Applicable

Description of the Index/Indices/Strategy/Strategies:

Risk Stabilised Denmark Top 20 Strategy Index

Multi-Exchange Index: No

Exchange(s): Nasdaq OMX Copenhagen Stock Exchange

Related Exchange(s): Nasdaq OMX Copenhagen Stock Exchange

The X Percentage does not apply

Bloomberg ticker code: "RBSBIKD1 Index"

Index/Strategy Sponsor: The Royal Bank of Scotland plc

The Risk Stabilised Denmark Top 20 Strategy Index is subject to a performance reduction factor which reduces the actual level of performance of the Index from what it would be if the performance reduction factor did not exist. The performance reduction factor is set at pro-rata daily basis of 2.5% per annum.

31 Currency Linked Redemption Notes: Not Applicable

Other Conditions

Terms and Conditions of the Offer

32	Distributor:	To be determined. Investors will be notified of the Distributor(s) in accordance with Article 8 of the Prospectus Directive. To obtain information regarding the offer, contact: COIN Fondsmæglerselskab A/S Klosterstræde 23 A, 1.sal 1157 København K Denmark
33	Offeror:	The Royal Bank of Scotland plc
34	Offer Period:	23 November 2009 to 18 December 2009
35	Maximum Nominal Amount of the Offer:	DKK 150,000,000
36	Minimum Nominal Amount to be purchased:	DKK 1,000
37	Date for delivery of Notes to purchasers' respective book-entry securities accounts:	5 January 2010
38	Date for payment for Notes (if made by wire transfer to the Distributor):	Not later than 5 January 2010
39	Commission charged by Distributor:	Not greater than 3 per cent. of the Offer Price.
40	Right to cancel - Minimum Amount:	DKK 20,000,000
	Operational Information:	
41	ISIN Code:	DK0030188735
42	Common Code:	Not Applicable
43	Clearing System(s):	VP Securities A/S (VP Securities) Weidekampsgade 14 P.O. Box 4040 DK-2300 Copenhagen S
44	Admission to Trading:	Yes Application may be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the NASDAQ OMX Copenhagen with effect from the Issue Date.
45	Market Making Arrangements:	Yes
46	Dividend:	Not Applicable

47 Management Fees:

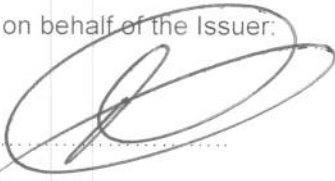
Not Applicable

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By:

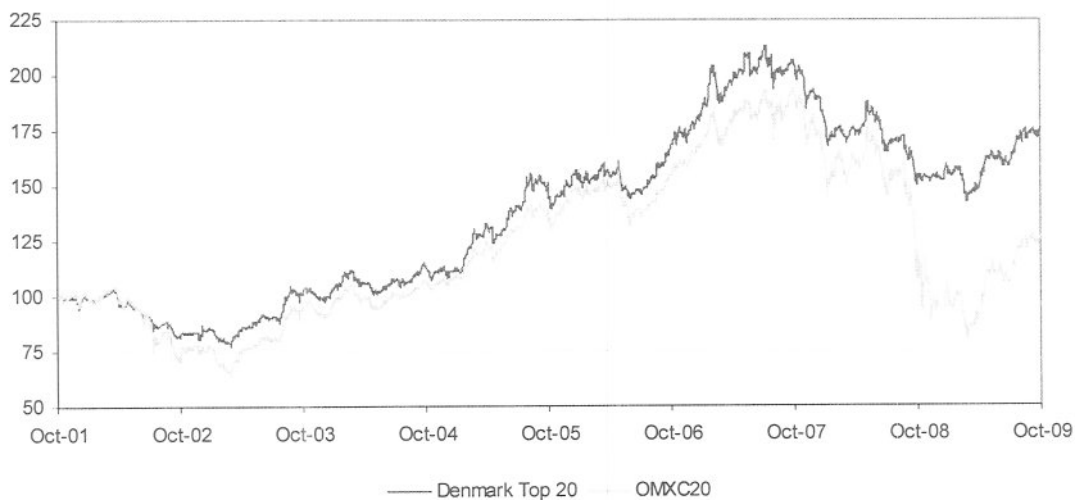


Duly authorised

Nick Dicken
Authorised Signatory
The Royal Bank of Scotland plc

The Risk Stabilised Denmark Top 20 Strategy Index (the “Denmark Top 20”)

The below chart shows the performance of the Denmark Top 20. The Denmark Top 20 was first calculated on 3 June 2009 and all closing levels prior to 3 June 2009 are simulated and must be considered hypothetical and illustrative only. Simulated data prior to 3 June 2009 may be constructed using certain procedures that vary from the procedures used to calculate the Denmark Top 20 following its establishment, and on the basis of certain assumptions that may not apply in the future. Although these assumptions are considered reasonable or necessary, the variations used in producing simulated historical data from those used to calculate the Denmark Top 20 going forward could produce variations in returns of indeterminate direction and amount.



Past performance is not indicative of future performance

The indicative Redemption Amounts depend on the level of the Performance of the Denmark Top 20. If the Performance is greater than 0%, the Denmark Top 20 has appreciated in value and if the Performance is less than 0%, the Denmark Top 20 has depreciated in value. These figures below are examples of potential returns and are for illustrative purposes only.

Denmark Top 20							
Issue price	Nominal Invested amount	Total invested amount	Performance	Indicative participation	Product yield	Redemption Amount	Yearly yield
105.00%	DKK 1,000	DKK 1,050	50.00%	105%	45.24%	DKK 1,525	13.25%
105.00%	DKK 1,000	DKK 1,050	4.76%	105%	0.00%	DKK 1,050	0.00%
105.00%	DKK 1,000	DKK 1,050	-20.00%	105%	-4.76%	DKK 1,000	-1.61%

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