Final Terms dated 27 August 2010

The Royal Bank of Scotland plc

(Incorporated in Scotland with limited liability under the Companies Acts 1948 to 1980, registered number SCO90312)

Non-Principal Protected Notes
Base Prospectus Active Investment Strategy (Autopilot)
Series SMTN 7630
Issue Price: 17.00 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 20 May 2010 as supplemented by the supplementary prospectuses dated 10 June 2010 and 9 August 2010 (the **Prospectus**) 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.

Part A – CONTRACTUAL TERMS

1	Principal Protection:		0 per cent.
2	Offering Jurisdiction(s):		Finland
3	(i)	Series Number:	7630
	(ii)	Tranche Number:	Not Applicable
4	Specified Currency or Currencies:		EUR
5	Aggregate Nominal Amount:		
	(i)	Series:	Up to EUR5,000,000. The final amount will be notified in accordance with Article 8 of the Prospectus Directive.
	(ii)	Tranche:	Not Applicable
6	Issue Price		17.00 per cent.
7	(i)	Specified Denominations/Nominal Amount:	EUR 1,000
	(ii)	Calculation Amount	EUR 1,000
8	Issue Date:		4 November 2010
9	Maturity Date:		The later of 18 November 2015 and the tenth Helsinki Business Day after the Final Rebalancing Date.
10	Redemption Basis:		Index Linked Redemption: Applicable Equity Linked Redemption: Applicable Commodity Linked Redemption: Applicable

Provisions Relating to Redemption

11	Index Linked Redemption Notes:	Applicable
	(i) Whether the Notes relate to a basket of indices or a single index, the identity of the relevant Index/Indices and details of the relevant index sponsors and whether such Index/Indices are a Multi-Exchange Index:	Basket of Indices. See table below. The X Percentage does not apply in relation to the S&P 500, the Nikkei 225 and the Euro STOXX 50 Indices.
	(ii) Exchange(s):	As set out in table below.
	(iii) Related Exchange(s):	As set out in table below.
	(*Repeat as necessary if more than one Index or insert table*)	
12	Equity Linked Redemption Notes:	Applicable
	(i) Whether the Notes relate to a basket of equities or a single equity security and the identity of the relevant issuer(s) of the Underlying Equity/Equities:	Two separate Single Underlying Equities. See table below.
	(ii) Exchange(s):	As set out in table below.
	(iii) Related Exchange(s):	As set out in table below.
	(iv) Exchange Rate:	Applicable
13	Commodity Linked Redemption Notes:	Applicable
	(i) Whether the Notes relate to a basket of commodities or a single commodity and the identity of the relevant Commodit(y)(ies):	Single Commodity
	(ii) Commodity:	Gold
	(iii) Information Source:	Bloomberg GOLDLNPM <Index>
	(iv) Commodity Reference Price:	The Specified Price as published by the Price Source.
	(v) Price Materiality Percentage:	Not Applicable
	(vi) Exchange:	As set out in table below.
	(vii) Futures Contract:	Not Applicable
	(viii) Delivery Date:	Not Applicable
	(ix) Price Source:	GOLDLNPM <Index>
	(x) Specified Price:	The afternoon fixing
	(xi) Reference Dealers:	Not Applicable
	(*Repeat as necessary where there are more Commodities or insert a table*)	

14	Multi-asset Basket(s):	Applicable
	Index:	Applicable
	Underlying Equity (including Exchange Traded Funds):	Applicable
	Commodity	Applicable

Final Redemption Amount - Variables

15	Participation:	Indicatively, 100 per cent. The Final Participation will be notified in accordance with Article 8 of the Prospectus Directive.
16	Minimum Participation:	80 per cent.
17	Strike Date:	4 November 2010
18	Rebalancing Dates:	The fifth calendar day in each month from and including 5 October 2010 to and including 5 October 2015 except that the Rebalancing Date in respect of the Strike Date is 4 November 2010 and the final Rebalancing Date is 4 November 2015 (the "Final Rebalancing Date").
19	Pre-Strike Rebalancing Dates:	5th October 2010 5th September 2010 5th August 2010 5th July 2010 5th June 2010 5th May 2010 5th April 2010 5th March 2010
20	Initial Strategy Level: (if not 100)	Not Applicable
21	Final Strategy Level:	Asian Final Strategy Level
22	$N_{(RBD)}$:	The last thirteen Rebalancing Dates from and including 5 November 2014 to and including the Final Rebalancing Date.
23	Rebalance Count:	60
24	Number of Baskets ($N_{(B)}$):	4
25	Details of Baskets:	See table below.

Baskets and Underlyings

$Basket_{(K)}$	The number of observation dates used for each $Basket_{(K)}$ ($L_{(k)}$)	$Underlying_{(u)}$	The Weight of each $Underlying_{(U)}$ ($W_{(U)}$)	Name of Underlying	Type *(Index, Underlying Equity or Commodity)*	Bloomberg Page	Exchange	Related Exchange
k = 1	9 months	u = 1	1/3	S&P 500	Index	SPX <Index>	In respect of each component security of the Index (each, a "Component Security"), the principal stock exchange on which such Component Security is principally traded, as determined by the Calculation Agent	Chicago Mercantile Exchange & Chicago Board Options Exchange
k = 1	9 months	u = 2	1/3	Nikkei 225	Index	NKY <Index>	Tokyo Stock Exchanges	The Osaka Securities Exchange
k = 1	9 months	u = 3	1/3	Euro STOXX 50	Index	SX5E <Index>	In respect of each component security of the Index (each, a "Component Security"), the principal stock exchange on which such Component Security is principally traded, as determined by the Calculation Agent	Eurex
k = 2	9 months	u = 4	100 per cent	iShares MSCI Emerging Markets	Equity	EEM UP <Equity>	New York Stock Exchange Arca	The Options Clearing Corporation
k = 3	9 months	u = 5	100 per cent	GOLD	Commodity	GOLD LNPM <Index>	The London Bullion Market Association	Chicago Mercantile Exchange & Chicago Board Options Exchange
k = 4	9 months	u = 6	100 per cent	Oil Services Holders Trust	Equity	OIH UP <Equity>	New York Stock Exchange Arca	Chicago Mercantile Exchange & Chicago Board Options Exchange

26	Exchange Traded Fund:	Applicable (*further particulars specified below*)
	Exchange Traded Fund Particulars:	For Oil Services Holders Trust OIH UP <Equity>. For iShares MSCI Emerging Markets EEM UP <Equity>.
	Exchange Traded Business Fund Day Jurisdictions:	Not Applicable
	Replacement Exchange Traded Fund:	Applicable
	Suspension Asset:	Not Applicable
27	Monthly Cap:	8 per cent.
28	Reserve Rate:	Reserve Rate means the Euribor 1 Month Rate published under Bloomberg Code EUR001M <Index>as at 11.00 a.m CET on the relevant Rebalancing Date for deposits of EUR with a maturity of 1 month commencing on the relevant Rebalancing Date (or, if the Calculation Agent determines that, as at such time, such rate is not displayed, as determined by the Calculation Agent in its absolute discretion).
29	Helsinki Banking Day:	Helsinki Banking Day means a day on which commercial banks are open for general business (including dealings in foreign exchange and foreign currency deposits) in Finland.
30	DCC (if not 360):	Not Applicable.

PART B – OTHER INFORMATION

LISTING AND ADMISSION TO TRADING

Listing/Admission to Trading:	Not Applicable Application will be made to list the Notes on the OMX Helsinki Stock Exchange so long as the Nominal Amount of Notes subscribed for during the Offer Period exceeds the minimum level required by the OMX Helsinki Stock Exchange to list securities. Investors will be notified in accordance with Article 8 of the Prospectus Directive if an application to list the Notes is not made to the OMX Helsinki Stock Exchange.

PERFORMANCE OF UNDERLYINGS, EXPLANATION OF EFFECT ON VALUE OF INVESTMENT AND ASSOCIATED RISKS

Basket$_{(1)}$:	
Underlying$_{(1)}$:	Information Source: Bloomberg SPX <Index>
Underlying$_{(2)}$:	Information Source: Bloomberg NKY <Index>
Underlying$_{(3)}$:	Information Source: Bloomberg SX5E <Index>
Basket$_{(2)}$:	
Underlying$_{(1)}$:	Information Source: Bloomberg EEM UP <Equity>
Basket$_{(3)}$:	
Underlying$_{(1)}$:	Information Source: Bloomberg GOLDLNPM <Index>
Basket$_{(4)}$:	
Underlying$_{(1)}$:	Information Source: Bloomberg OIH UP<Equity>

INDICATIVE MARKET VALE OF THE NOTES

Indicative market value of the Notes:	Information Source: Bloomberg code RBEQ.
Frequency of publication of indicative market valuations of the Notes:	Daily

TERMS AND CONDITIONS OF THE OFFER

Distributor:	SIP Nordic AB Hitechbuilding 101 101 52 Stockholm Sweden
Offeror:	The Royal Bank of Scotland plc
Offer Period:	30 August 2010 to 8 October 2010

Maximum Nominal Amount of the Offer:	Up to EUR5,000,000
Offer Price:	17.00 per cent.
Minimum Nominal Amount to which application must be made:	EUR 5,000
Date for delivery of Notes to purchasers' respective book-entry securities accounts:	On or around the Issue Date
Date for payment for Notes (if made by wire transfer to the Distributor):	Not later than 15 October 2010
Commission charged by Distributor/Total Commissions and Concessions:	Not greater than 1 per cent. of the Nominal Amount.
Right to cancel - Minimum Amount:	EUR2,000,000
OPERATIONAL INFORMATION:	
ISIN Code:	FI4000016746
Common Code:	Not Applicable
Clearing System(s) and the relevant identification number(s):	Finnish Central Securities Depository Ltd (**Euroclear Finland**) Urho Kekkosen katu 5C, 00100 Helsinki, Finland
Market Making Arrangements:	Yes
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