

ROYAL BANK OF SCOTLAND GROUP PLC

Form 424B5

November 20, 2012

CALCULATION OF REGISTRATION FEE

Title of Each Class of Securities Offered	Maximum Aggregate Offering Price	Amount of Registration Fee (1)
Notes	\$5,453,000.00	\$743.79

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

Filed under Rule 424(b)(5), Registration Statement No. 333-184147

Final Pricing Supplement No. 25 dated November 13, 2012 (to: Prospectus dated September 28, 2012 and Prospectus Supplement dated September 28, 2012)

CUSIP / ISIN Number	Aggregate Principal Amount	Price to Public	Selling Commission	Net Proceeds	Coupon Type	Coupon Rate	Coupon Frequency	Maturity Date	1st Coupon Date
78012DBA0 / US78012DBA00	\$5,453,000	100.00%	2.05%	\$5,341,213.50	FIXED	3.50% per annum	MONTHLY	11/15/2022	12/15/2022

Redemption Information: Non-Callable/Non-Puttable

Lead Manager and Lead Agent: RBS Securities Inc.

Offering Dates: 11/13/2012 through 11/19/2012
Trade Date: 11/19/2012
Settlement Date: 11/23/2012
Minimum Denomination/Increments: \$1,000.00/\$1,000.00

The Royal Bank of Scotland Group plc
Retail Corporate Notes
Prospectus dated September 28, 2012
and Prospectus Supplement dated September 28, 2012

Initial trades settle flat and clear SDFS: DTC
Book-Entry only
DTC Number 2230 via RBS Securities Inc.

The Royal Bank of Scotland
Group plc

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.

Intended to be listed on the Channel Islands Stock Exchange.

Davis Polk & Wardwell LLP has confirmed its opinion as to the legality of the notes offered by this pricing supplement as set forth under "Validity of the Notes" in the prospectus supplement dated September 28, 2012, subject to the customary assumptions set forth in the opinion of such counsel dated November 20, 2012 filed as an exhibit to a report on form 6-K by the Company on such date.