

ROYAL BANK OF SCOTLAND GROUP PLC  
 Form 424B5  
 September 05, 2012

Filed under Rule 424(b)(5), Registration Statement No. 333-162219  
 Preliminary Pricing Supplement No. 18 dated September 4, 2012 (to: Prospectus dated September 30, 2009 and  
 Prospectus Supplement dated November 21, 2011)

CUSIP

| ISIN         | Principal Amount | Price to Public | Selling Commission | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1st Coupon Date | 1st Coupon Amount | Survivor's Option | Product Ranking |
|--------------|------------------|-----------------|--------------------|--------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-------------------|-----------------|
| 78012DAT0    |                  |                 |                    |              |             | 4.00%       |                  |               |                 |                   |                   |                 |
| US78012DAT00 | \$               | 100.00%         | 0.70%              | \$           | FIXED       | annum       | MONTHLY          | 09/15/2009    | 09/15/2012      | \$3.56            | NO                | SENIOR          |

Redemption Information:  
 Non-Callable/Non-Puttable

Lead Manager and Lead Agent: RBS  
 Securities Inc.

The Royal Bank of  
 Scotland Group plc

Offering Dates: 09/04/2012 through 09/10/2012  
 Trade Date: 09/10/2012  
 Settlement Date: 09/13/2012  
 Minimum Denomination/Increments:  
 \$1,000.00/\$1,000.00  
 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  
 Retail Corporate Notes  
 Prospectus dated September 30,  
 2009  
 and Prospectus Supplement  
 dated November 21, 2011

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.