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BANK OF SCOTLAND STRENGTHENS SME TEAM WITH THREE SENIOR APPOINTMENTS

Bank of Scotland has announced three new senior level appointments within its Commercial team to serve its core Small and Medium Enterprise (SME) market in Scotland.

Robert Marshall joins as Senior Manager for the West of Scotland from Santander where he was Regional Director (Scotland), while Hamish Malcolm joins the North of Scotland commercial team as Business Development Manager from Royal Bank of Scotland where he held a similar position.

Marshall has worked in financial services for over 30 years holding senior roles across a number of organisations including Barclays, Clydesdale and Santander. Hamish Malcolm has over 20 years banking experience and has been involved in new business development and portfolio management over the last 3 years while at RBS, working with SME clients from Moray to Oban, Skye and Caithness.

Donald MacDonald has been promoted to Senior Manager for the Highlands and Islands area. In his new role, he will assume responsibility for the management of the Bank's Commercial relationship covering Caithness, Skye & Lochlask and the Western Isles.

Donald Kerr, Head of Commercial at Bank of Scotland, said: "These appointments show that we are serious in building a team that can best understand and serve Scotland's SME businesses. We have made good progress on all business fronts this year and by adding this new talent to the team we will be able to progress further in 2011. The appointments include a senior role to provide focus to our Highlands and Islands customers underlining our commitment to rural Scotland."

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Notes to Editors:

- Bank of Scotland is part of Lloyds Banking Group, the UK's largest retail bank and Scotland's largest financial services employer. Established in 1695, Bank of Scotland is the UK's oldest surviving clearing bank. Our goal is to be the best financial services provider in Scotland. We believe this means we must build a leadership position not on the basis of scale but on the foundations of reputation and recommendation.