

28 September 2009

Ref: LO3465/ARB/IM/VS/SF/PF18.1  
Direct line: 0207 951 2673  
Direct Fax: 0207 951 1345  
Victoria Smith  
email: vsmith3@uk.ey.com

Dear Sirs

## **Heritable Bank plc (In Administration) (the Company)**

### **Notice To Creditors Of Intended Dividend**

Having obtained the permission of the Court of Session to do so, I intend to declare a second interim dividend to unsecured creditors in the administration of the Company. I have reason to believe that you may be a creditor of the Company.

If you have not already submitted details to me of your debt, you may lodge a statement of claim with me at the above address up to 9 October 2009 ("the last date for claims"), quoting the name of the Company and the reference above.

If you have not submitted details of your debt by the last date for claims, you may be excluded from the dividend which I intend to declare in December 2009 (subject to obtaining the permission of the Court of Session to shorten the present accounting period so as to allow the dividend to be declared at that time).

Please note, however, that you will not need to submit a statement of claim if you have done so previously or have already provided the following details to me in respect of your claim:

- (i) your name and address;
- (ii) the amount of the debt;
- (ii) brief particulars of how it was incurred; and
- (iv) details of any security held in respect of the debt.

If you have any queries concerning this notice or whether you need to submit a statement of claim in respect of your debt, please contact the joint administrators of the Company at Ernst & Young LLP, 1 More London Place, London SE1 2AF or Victoria Smith on 0207 9512673.



Yours faithfully  
for Heritable Bank Plc (in Administration)



A R Bloom  
Joint Administrator

The Insolvency Practitioners Association authorises Patrick J Brazzill to act as an Insolvency Practitioner under section 390(2)(a) of the Insolvency Act 1986 and the Institute of Chartered Accountants of Scotland authorises Thomas M Burton to act as Insolvency Practitioner under section 390(2)(a) of the Insolvency Act 1986. The Institute of Chartered Accountants in England and Wales authorises Alan R Bloom and Maggie E Mills to act as Insolvency Practitioners under section 390(2)(a) of the Insolvency Act 1986.

The affairs, business and property of the Company are being managed by the Joint Administrators, Alan R Bloom, Maggie E Mills, Patrick J Brazzill and Thomas M Burton, who act as agents of the Company only and without personal liability.

**Notice of Intended Dividend**  
**In the Matter of the Insolvency Rules 1986**  
**And**  
**Heritable Bank Plc (In Administration)**


NOTICE IS HEREBY GIVEN that, pursuant to paragraph 65(3) of Schedule B1 of the Insolvency Act 1986, the Joint Administrators in this matter intend to declare a second interim dividend to non-preferential unsecured creditors, who are required on or before 9 October 2009 to submit their statement of claim to the undersigned, and if so requested to provide such further details or produce such documentation or other evidence as may appear to the Joint Administrators to be necessary. A creditor who has not submitted details of his debt by the last date for claims may be excluded from the dividend that the Joint Administrators intend to declare.

Creditors who have already submitted a statement of claim, or who have already supplied the Joint Administrators with details of their debt including: (i) their name and address; (ii) the amount of the debt; (iii) brief particulars of how it was incurred; and (iv) details of any security held in respect of the debt, need not resubmit their claim.

Should you wish to submit a claim, the statement of claim and documentation in support of your claim must be sent to the Joint Administrators Ernst & Young LLP, George House, 50 George Street, Glasgow, Lanarkshire G2 1RR.

Subject to obtaining the permission of the Court of Session in Scotland to shorten the present accounting period, the dividend will be declared in December 2009.

Dated this 25th day of September 2009



Alan Robert Bloom  
Joint Administrator