

14 April 2010

NAME  
ADDRESS

Ref: LO3465/ARB/IMVS/SF/PF18.1  
Direct line: 0207 951 7748  
Direct Fax: 0207 951 1345  
Shane Fuller  
email: sfuller2@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 fourth interim dividend to non-preferential 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 5 May 2010 ("the last date for submitting 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 submitting claims, you may be excluded from the dividend which I intend to declare in July 2010.

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 Shane Fuller on 0207 951 7748.

Yours faithfully  
for Heritable Bank Plc (In Administration)



Iestyn Matthews  
For A R Bloom  
Joint Administrator

The Insolvency Practitioners Association in the UK authorises Patrick Joseph 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 in the UK authorises Thomas Merchant Burton to act as an Insolvency Practitioner under section 390(2)(a) of the Insolvency Act 1986. The Insolvency Practitioners Association in the UK and the Institute of Chartered Accountants in England and Wales in the UK authorise A R Bloom and M 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 who act as agents of the Company only and without personal liability.



INVESTOR IN PEOPLE

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**Notice of Intended Dividend**  
**Heritable Bank Plc (In Administration)**

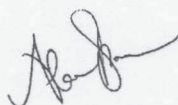
NOTICE IS HEREBY GIVEN that, pursuant to paragraph 65(3) of Schedule B1 of the Insolvency Act 1986, the joint administrators of Heritable Bank Plc (in administration) intend to declare a fourth interim dividend to non-preferential unsecured creditors, who are required on or before 5 May 2010 to submit 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 constitute evidence of his debt. A creditor who has not submitted details of his debt (or such documentation or evidence) 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 or evidence in support of your claim must be sent to the joint administrators of Heritable Bank Plc (in administration), c/o Ernst & Young LLP, 1 More London Place, London SE1 2AF.

It is anticipated that the dividend will be declared and paid in late July 2010.

Dated this 14th day of April 2010



Alan Robert Bloom  
Joint Administrator