
19 JANUARY 2006

**SCOTTISH WIDOWS BANK APPOINTS
CREDIT DIRECTOR TO BOARD**

Scottish Widows Bank today announces the appointment of Mark Thomson as Credit Director on the Board of Scottish Widows Bank.

Mark has worked in various areas during his 10 year career at Scottish Widows Bank including Operations and Legal and Compliance and has, for the past 7 years, headed up the Credit Department. Previous to that he worked for the Bank of Scotland for seven years, latterly as a Personal Banking Manager.

Graeme Hartop, Managing Director of Scottish Widows Bank, said:

“This appointment recognises the hard work and dedication shown by Mark over the past 10 years. I am delighted not only for the benefits this appointment will bring to Scottish Widows Bank’s Board but also for Mark who has risen through the ranks to Board level.

“Credit is an extremely important area for Scottish Widows Bank and we work hard to ensure we maintain our credit quality in line with our risk appetite. It is entirely fitting that we have a member of the Board responsible for this aspect.”

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NOTES TO EDITORS

Biography

Mark Thomson (39) is married with a child due in July.

Mark joined the Royal Bank of Scotland from school and worked in various roles for 6 years. He then moved to the Bank of Scotland in 1989, before joining Scottish Widows Bank in 1996.

Education

1978 - 1983 Larbert High School

Professional Qualifications

Professionally qualified Chartered Banker.
Member of the Chartered Institute of Bankers in Scotland (MCIBS)

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