

3rd April 2002

02 APR -9 AM 9:11

 **HBOS**plc

The Mound  
EDINBURGH  
EH1 1YZ

*Halifax Group*

United States Securities and Exchange Commission  
Division of Corporate Finance  
Office of International Corporate Finance  
450 Fifth Street N.W.  
WASHINGTON D.C. 20549  
United States of America

Direct Line 0131 243 5586  
Fax No 0131 243 5516

Your Ref: 82/3240 and  
82/5003

Exemption



Dear Sirs,

PROCESSED  
MAY 01 2002  
P THOMSON  
FINANCIAL  
SUPPL

I enclose documents either sent to shareholders or made available to the public during the period 5<sup>th</sup> March to 28<sup>th</sup> March 2002.

**Announcements made to the London Stock Exchange:-**

- 11.3.02 Rule 8 Disclosure Under the City Code on Takeovers and Mergers – Innogy Holdings PLC sold 13,900 shares
- 12.3.02 Dealings by Substantial Shareholders. Domestic & General plc. Total Holding following transaction 2,142,657
- 13.3.02 Rule 8 Disclosure Under the City Code on Takeovers and Mergers – Innogy Holdings sold 2,174 shares
- 13.3.02 Notification that 2,405 shares were released from the Scheme by HBOS plc Employee Trust Limited on 12<sup>th</sup> March 2002
- 14.3.02 Parity Group's Training Division has been awarded a new contract by HBOS plc for the provision of a fully outsourced training service.
- 14.3.02 Application to UK Listing Authority & the London Stock Exchange for a block listing of 273,972 Ordinary shares of 25p each under Bank of Scotland SAYE Scheme.
- 14.3.02 The Competition Commission Announcement re Supply of Banking Services to SMEs
- 15.3.02 Blocklisting period from 10th September 2001 to 9<sup>th</sup> March 2002
- 15.3.02 Clerical Medical Investment Management Limited advise, on behalf of HBOS Plc, that HBOS plc and its subsidiaries have a material interest in 41,140,878 ordinary shares representing 9.57% of the ordinary share capital of the company
- 18.3.02 Application for a block listing of 261,780 Ordinary shares of 25p each under the Bank of Scotland ESOS Scheme
- 19.03.02 Pursuant to the Bank of Ireland Employee Share Plan options over 203,808 Ordinary Shares of 25p each have been exercised.
- 19.03.02 As at 13<sup>th</sup> March 2002 Lehman Brothers International (Europe) had an interest in 115,712,650 HBOS plc Ordinary Shares of 25p each.

*2004/23*

- 20.03.02 As at 15<sup>th</sup> March 2002 Lehman Brother International (Europe) had an interest in 190,838,782 HBOS plc Ordinary Shares of 25p each.
- 21.03.02 As at 18<sup>th</sup> March 2002 Lehman Brothers International (Europe) had an interest in 167,788,520 HBOS plc Ordinary Shares of 25p each.
- 21.03.02 Block Listing of 258,064 Ordinary Shares of 25p under HBOS plc Share Scheme
- 21.03.02 PSSOS – employee sold 62 shares at 760.63p leaving 7,721,454 units in the Scheme
- 22.03.02 As at 19<sup>th</sup> March 2002 Lehman Brother International (Europe) had an interest in 113,187,520 HBOS plc Ordinary Shares of 25p each
- 22.03.02 Directors as Trustees of the Bank of Scotland Profit Sharing Stock Ownership Scheme sold 62 ordinary shares on 21<sup>st</sup> March 2002. Total holding following this notification is 7,721,454 ordinary shares of 25p each
- 25.03.02 Block listing of 262,123 Ordinary Shares of 25 p each under the Bank of Scotland SAYE Scheme
- 25.03.02 As at 20<sup>th</sup> March 2002 Lehman Brothers International (Europe) no longer had a notifiable interest in HBOS plc Ordinary Shares
- 26.03.02 Block listing of 260,926 Ordinary Shares of 25p each under the Bank of Scotland ESOS Scheme
- 27.03.02 Block listing 260,416 Ordinary Shares of 25p each under the HBOS plc Sharesave Scheme
- 27.03.02 Directors as Trustees of the Bank of Scotland Profit Sharing Stock Ownership Scheme acquired 2,226,976. Total holding following this notification is 9,948,430.

**Documents lodged at Companies House:**

2 Form 88(2)'s – Return of Allotment of	1,483 Shares registered on 06.03.02
1 Form 88(2)'s – Return of Allotment of	172,500,000 Shares registered on 5/7.03.02
3 Form 88(2)'s – Return of Allotment of	95,814 Shares registered on 08.03.02
1 Form 88(2)'s – Return of Allotment of	156,391 Shares registered on 11.03.02
1 Form 88(2)'s - Return of Allotment of	682 Shares registered on 13.03.02
4 Form 88(2)'s – Return of Allotment of	24,981 Shares registered on 14.03.02
1 Form 88(2)'s – Return of Allotment of	25,509 Shares registered on 15.03.02
2 Form 88(2)'s – Return of Allotment of	67,491 Shares registered on 20.03.02
2 Form 88(2)'s – Return of Allotment of	14,531 Shares registered on 21.03.02
1 Form 88(2)'s – Return of Allotment of	44,476 Shares registered on 26.03.02
1 Form 88(2)'s – Return of Allotment of	10,161 Shares registered on 27.03.02
1 Form 88(2)'s – Return of Allotment of	4,000 Shares registered on 28.03.02

**Documents Sent to Shareholders:-**

- Annual Review and Summary Financial Statement for year to 31.12.01
- Annual Report and Accounts for year to 31.12.01
- Notice of Annual General Meeting to be held 15.05.02
- Notification to shareholders of the details of the HBOS plc Share Dividend plan.

/...

I would be grateful if you could acknowledge receipt by stamping the enclosed copy of this letter and return in the envelope provided. Also enclosed is an international coupon for the cost this will entail.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Kenny Melville', written in a cursive style.

Kenny Melville  
Company Secretarial Assistant

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Other Announcements from this Company

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Company	HBOS PLC
TIDM	HBOS
Headline	Rule 8 - Innogy Hldgs PLC
Released	12:49 11 Mar 2002
RNS Number	7281S

RNS Number:7281S  
HBOS PLC  
11 March 2002

Date of Disclosure 11/03/02

DISCLOSURE UNDER RULES 8.1(a), 8.1(b)(i) and 8.3  
OF THE CITY CODE ON TAKEOVERS AND MERGERS

Date of dealing 08/03/02

Dealing in INNOGY HOLDINGS PLC (name of company)

1) Class of securities (eg ordinary shares) ORDINARY GBP 0.10

2) Amount bought	Amount sold	Price per unit
	13,900	£2.5138

3) Resultant total of the same class owned or controlled  
(and percentage of class) 15,350,644 (1.37%)

4) Party making disclosure HBOS PLC

5) EITHER (a) Name of purchaser/vendor (Note 1)  
OR (b) if dealing for discretionary client(s), name of fund  
management organisation CLERICAL MEDICAL INVESTMENT GROUP

6) Reason for disclosure (Note 2)  
(a) associate of (i) offeror (Note 3) NO  
(ii) offeree company NO

Specify which category or categories of associate (1-8 overleaf)

If category (8), explain

(b) Rule 8.3 (ie disclosure because of ownership or control of 1%  
or more of the class of relevant securities dealt in) YES

Signed, for and on behalf of the party named in (4) above N/A

(Also print name of signatory) KAERON HERATY

Telephone and extension number 0207 321 1245 PRAFUL JADAV

Note 1. Specify owner, not nominee or vehicle company. If relevant, also  
identify controller of owner, eg where an owner normally acts on  
instructions of a controller

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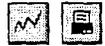
- Note 2. Disclosure might be made for more than one reason; if so, state all reasons.
- Note 3. Specify which offeror if there is more than one.
- Note 4. When an arrangement exists with any offeror, with the offeree company or which an associate of any offeror or of the offeree company in relation to relevant securities, details of such arrangement must be disclosed, as required by Note 6 on Rule 8
- Note 5. It may be necessary, particularly when disclosing derivative transactions, to append a sheet to this disclosure form so that relevant information can be given.
- Note 6. In the case of an average price bargain, each underlying trade should be disclosed.

For full details of disclosure requirements, see Rule 8 of the Code. If in doubt, contact the Panel on Takeovers and Mergers, Tel No: 020 7382 9026

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The company news service from the London Stock Exchange

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<b>Company</b>	Domestic & General Group PLC
<b>TIDM</b>	DGG
<b>Headline</b>	Holding(s) in Company
<b>Released</b>	13:56 12 Mar 2002
<b>RNS Number</b>	8218S

RNS Number:8218S  
Domestic & General Group PLC  
12 March 2002

### DEALINGS BY SUBSTANTIAL SHAREHOLDERS

- 1) NAME OF COMPANY  
DOMESTIC & GENERAL GROUP PLC
- 2) NAME OF SHAREHOLDER HAVING A MAJOR INTEREST  
HBOS PLC
- 3) Please state whether notification indicates that it is in respect of holding of the Shareholder named in 2 above or in respect of a non-beneficial interest or in the case of an individual holder if it is a holding of that person's spouse or children under the age of 18  
  
NOTIFICATION UNDER SECTIONS 198-202, 208 & 209  
COMPANIES ACT 1985
- 4) Name of the registered holder(s) and, if more than one holder, the number of shares held by each of them.  
  
SEE SHEET BELOW
- 5) Number of shares/amount of stock acquired.
- 6) ( N/A %) of issued Class
- 7) Number of shares/amount of stock disposed
- 8) ( N/A %) of issued Class
- 9) Class of security  
ORDINARY 10P SHARES
- 10) Date of transaction  
NOT SUPPLIED
- 11) Date company informed  
8 MARCH 2002
- 12) Total holding following this notification

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2,142,657

13) Total percentage holding of issued class following this notification

6.00%

14) Any additional information

15) Name of contact and telephone number for queries

TIM GOODMAN - 020 8879 850

16) Name and signature of authorised company official responsible for making this notification

Date of Notification 12 MARCH 2002

Letter to Domestic & General Group plc

4th March 2002

On behalf of HBOS Plc,

Pursuant to Section 198 of the Companies Act 1985, Section 198, as amended. on behalf of HBOS plc, we give notice that HBOS plc and its subsidiaries have a material interest in the shares of your company as follows:

Sedol	No of Shares	Security class	Fund	-	Registered H
0274719	1,365,278	Ordinary 10p	2314		Chase Nomine
0274719	170,227	Ordinary 10p	HLBA		Morgan Nomin
0274719	151,011	Ordinary 10p	HLFO		Morgan Nomin
0274719	6,893	Ordinary 10p	HPBA		Morgan Nomin
0274719	5,435	Ordinary 10p	HPFO		Morgan Nomin
0274719	180,918	Ordinary 10p	HXLFE		Morgan Nomin
0274719	6,821	Ordinary 10p	HXPEN		Morgan Nomin
0274719	254,634	Ordinary 10p	JRA INVESTMENTS		HSBC Global
0274719	1,440	Ordinary 10p	UK TRACKER		CMI UK Track

HBOS plc's material interest is now 2,142,657 which is 6.00% of the shares in issue.

From Clerical Medical

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- Note 2. Disclosure might be made for more than one reason; if so, state all reasons.
- Note 3. Specify which offeror if there is more than one.
- Note 4. When an arrangement exists with any offeror, with the offeree company or which an associate of any offeror or of the offeree company in relation to relevant securities, details of such arrangement must be disclosed, as required by Note 6 on Rule 8
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- Note 6. In the case of an average price bargain, each underlying trade should be disclosed.

For full details of disclosure requirements, see Rule 8 of the Code. If in doubt, contact the Panel on Takeovers and Mergers, Tel No: 020 7382 9026

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Director Shareholding
<b>Released</b>	15:59 13 Mar 2002
<b>RNS Number</b>	9257S

### HBOS PLC (The 'Company')

Notification of Directors' interests in ordinary shares of 25 pence each pursuant to paragraph 16.13 of the Listing Rules.

Halifax Group plc Long Term Executive Bonus Scheme (the 'Scheme')

The Company has received notification that 2,405 shares were released from the Scheme by HBOS plc Employee Trust Limited (the 'Trustee') on 12<sup>th</sup> March 2002.

The Executive Directors remain beneficiaries and so interested, along with other participants, in 1,891,066 shares still held by the Trustee. They ceased to have an interest in the shares awarded by the Trustee.

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<b>Company</b>	Parity Group PLC
<b>TIDM</b>	PTY
<b>Headline</b>	Contract Win
<b>Released</b>	07:01 14 Mar 2002
<b>RNS Number</b>	9505S

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Embargoed for 07.00hrs Thursday 14 March 2002

**Parity Group wins contracts worth up to £20 million over three years**

Parity Group plc ("Parity"), the IT services group, announces three new contract wins with a total value of £15-20 million over a three-year period.

Parity's Business Solutions division has been awarded two new contracts. Firstly, British American Tobacco, a customer of Parity since 1996, has extended its existing agreement to purchase applications support services for a number of IT systems as well as the provision of IT consultancy services. Secondly, ICI has agreed a long-term partnership for the support and development of its global procurement portal which Parity designed and built.

Parity's Training division has been awarded a new contract by HBOS plc for the provision of a fully outsourced training service. Under the agreement Parity will provide a dedicated team of learning specialists to work on site at HBOS to manage and deliver technical and desktop applications training for up to 60,000 staff. The agreement will see Parity meeting all HBOS's IT training requirements which, to date, have been provided by a range of different suppliers.

Commenting on these contract wins, Ian Miller, Chief Executive of Parity, said:

"We are delighted with these wins which provide evidence that our new focused strategy is working well, a vital part of that strategy being the sale of larger, longer-term contracts to produce more predictable and sustainable revenues.

"In Training we are seeing increasing trends towards wholly outsourced services and our reputation and experience in this market gave us the competitive edge in what was a highly competitive selection process for the HBOS business. In Business Solutions, we are beginning to see our focus on key account management reap benefits with the new British American Tobacco contract, amongst others, and we look forward to working closely with ICI, an important new client for us."

Parity also announces today in a separate statement financial results for the Group for the year to 31 December 2001.

Ends

**For further information**

Ian Miller  
Parity Group plc  
Tel: 020 7776 0800

Giles Sanderson/Harriet Keen

END

[Company website](#)

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Additional Listing
<b>Released</b>	12:33 14 Mar 2002
<b>RNS Number</b>	9788S

HBOS plc.

Application has been made to The UK Listing Authority and the London Stock Exchange for a block listing of 273,972 Ordinary shares of 25p each under the Bank of Scotland SAYE Scheme, to trade on the London Stock Exchange and to be admitted to the Official List upon issuance. The shares shall rank pari passu with the existing issued shares of the Company.

Copies of this announcement are available from the office of Cazenove & Co. Ltd for the period of 2 business days from the date hereof.

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<b>Company</b>	Competition Commission
<b>TIDM</b>	
<b>Headline</b>	Re: Banking Services Report
<b>Released</b>	12:35 14 Mar 2002
<b>RNS Number</b>	9756S

RNS Number:9756S  
Competition Commission  
14 March 2002

15/02 14 March 2002

### SUPPLY OF BANKING SERVICES TO SMEs

The Chancellor of the Exchequer and Secretary of State for Trade and Industry today published the Competition Commission's monopoly report on the supply of banking services by clearing banks to small and medium sized enterprises (SMEs). The Chancellor of the Exchequer and Secretary of State for Trade and Industry, having taken the advice of the Director General of Fair Trading, have fully accepted the recommendations of the Competition Commission. This press notice is to explain briefly what the report said.

The Competition Commission made a number of adverse findings about the supply of banking services by clearing banks to SMEs. It found that a number of specific practices of the four largest clearing groups-Barclays, HSBC, Lloyds TSB and Royal Bank of Scotland Group- restrict and/or distort price competition and result in those clearing groups charging excessive prices to SMEs in England and Wales to an extent that would not be expected in a fully competitive situation. There are other adverse effects (in Scotland and Northern Ireland as well as England and Wales) on the level of choice and the level of information available to SMEs resulting from the practices of those same four clearing groups - but also from the practices of the other four main clearing groups in Scotland and Northern Ireland-National Australia Bank (the parent company of Clydesdale and Northern), Bank of Scotland, Bank of Ireland and Allied Irish Bank trading in Northern Ireland as First Trust Bank.

The Competition Commission said that its preference was to remedy the adverse effects identified by encouraging competition. It recommended a number of measures to apply to all the eight main clearing groups to increase competition and reduce barriers to entry and expansion. Primary among these are measures to ensure fast error-free switching which the Competition Commission regards as crucial to a more competitive market. In addition, the Competition Commission has recommended measures limiting bundling of services and improving information and transparency, and an examination of the scope for sharing of branches.

Measures to improve switching are likely to improve the ability of SMEs to shop around in the event of high prices or poor service, but the Competition Commission also suggested other measures for inclusion in the industry code recently published by the British Bankers' Association to alleviate some of the occasional but serious concerns of SMEs about their relationship with their banks.

Such behavioural measures will over time assist entry and the development of

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competition, and help to reduce the current incidence of excessive prices, as well as addressing the adverse effects on choice and information. However, there will inevitably remain many constraints on SMEs switching supplier and on competition and entry. The Competition Commission do not believe that those measures, together with technological and other developments in the supply of the reference services, will have sufficient impact on competition within the next two to three years to ensure that the incidence of excessive prices for banking services (including interest forgone particularly on current accounts) of the four largest clearing groups in England and Wales would disappear in a reasonable period of time.

The Competition Commission believed therefore that it is necessary to give the level of prices a decisive and significant shift toward what it considered to be competitive levels. The Competition Commission looked at the overall level of excessive prices and profits in services to SMEs and found that essentially they arose from the failure of the four largest clearing groups to pay sufficient or, more usually any interest, on current accounts or sufficient interest on shorter-term, smaller deposit accounts.

The Competition Commission recommended that the four largest clearing groups be required to pay interest on SME current accounts in England and Wales at Bank of England base rate less 2.5 per cent. Over the period 1998 to 2000, this would have reduced prices to SMEs on average by £525 million a year, compared to the excessive prices identified by the Commission of £725 million a year, thereby allowing for the fact that the Commission saw some scope for improvement in competition. The four largest clearing groups should be allowed alternatively to offer SMEs accounts that are free of money transmission charges, as applies in the personal sector; or to offer SMEs a choice between the two options.

The Commission recognised the risk that the clearing banks would seek to negate the effect of paying interest on SME current accounts by increasing money transmission charges. Regulating money transmission charges would represent a substantial burden. It therefore recommended that the four largest clearing groups should publish and provide to the Director General of Fair Trading (DGFT) information on any changes in money transmission charges for SMEs. Users and user groups should also draw to the DGFT's attention any increases in charges or interest rates, or evidence of any decline in quality of service or willingness to lend.

It recommended that three years after implementation of the remedies, the DGFT should review whether further measures are needed or, on the other hand, in the light of market developments, whether any or all of the measures being implemented can be modified or discontinued.

#### Competition Commission findings

The Competition Commission found banking services by clearing banks to SMEs to include a number of relevant markets: for liquidity management services, which include business current accounts, overdraft facilities and short-term bank deposit accounts; for general purpose business loans to SMEs; for other types of business loans (such as asset finance) to SMEs; and for other business deposits held by SMEs. It also found that there were three separate geographical markets (in England and Wales; Scotland; and Northern Ireland) for liquidity management services and general purpose business loans, but that other markets for banking services were UK-wide. There is significant market concentration particularly in the markets for liquidity management services, 90 per cent or more of such services being supplied by four clearing groups in each geographical market. That degree of concentration has changed little over the last ten years.

The Competition Commission found the markets to be characterized by a reluctance on the part of SMEs to switch banks. The reasons for this included the perceived complexity of switching for little financial benefit; the perceived significance of maintaining relationships with a particular bank or particular relationship manager; and the ability of the existing bank to negotiate lower charges or otherwise respond if there is a threat of switching. A substantial majority of SMEs also prefer to obtain their purchases of liquidity management services and general purpose business loans from the same source, with some clearing banks requiring an SME to have a current account as a condition of a loan or a deposit. There is limited price sensitivity among SMEs, prices being regarded as less important than the quality of service provided and availability of funding when needed. The Competition Commission also noted a lack of transparency in the determination of availability and price of overdrafts and general purpose business loans.

The Competition Commission found a number of specific practices restrict and/or distort price competition. For example, there is a similarity of pricing structure between the main clearing banks, including in general no payment of interest on current accounts; a pattern of differentiation in charges by the clearing banks, with free banking generally confined to certain categories of SMEs, in particular start-ups and, to a lesser extent, switchers; and use of negotiation to reduce charges for those considering switching. The effect of such differentiation is to limit effective competition to particular categories of customer, preventing the benefit of competition diffusing through to the majority of customers. Taken together, it is the view of the Competition Commission that these factors indicate a market lacking effective competition among suppliers.

The Competition Commission also found that there were significant barriers to entry and expansion in the markets for liquidity management services and general purpose business loans. These result in part from many of the above factors, such as the unwillingness of SMEs to switch, the perceived significance of maintaining relationships and the provision of free banking to start-up businesses, as well as other factors, such as reputation, the need for a branch network, and the existing personal customer base of the main clearing groups, from which most new SME customers are drawn. The Competition Commission's attention was drawn to a number of technological developments and it expected other recent developments in the supply of the reference services to have some impact on the markets, but it did not see these developments as substantially increasing competition within an acceptable timescale.

The Competition Commission concluded that, as a result of the restriction and distortion in price competition it found, the four largest clearing groups are together charging excessive prices (including interest forgone on non-interest-bearing current accounts) and therefore making excessive profits, in England and Wales, of about £725 million a year over the last three years with adverse effects on SMEs or their customers. For the most part, it found no such excessive prices in Scotland or Northern Ireland.

#### The Commission's conclusion

The Commission's main findings under the Fair Trading Act were therefore that there are a number of practices, each carried out by some or all of the clearing banks (together accounting for over 25 per cent of supply of the reference services), which constitute a complex monopoly situation in that they restrict and/or distort price competition in the supply of the reference services. These include generally confining the provision of free banking services to start-ups and switchers; generally not paying interest on current accounts; giving discriminatory discounts through negotiations; and refraining from price competition in setting prices such that they more than adequately finance an efficient SME banking business.

It found the practices of the four largest clearing groups and of the other four main clearing groups in Scotland and Northern Ireland to be against the public interest by adversely affecting choice and the level of information available to SMEs. It also concluded that the practices of the four largest clearing groups are against the public interest in that they result in those clearing groups charging excessive prices to SMEs in England and Wales to an extent that would not be expected in a fully competitive situation and, in one case (NatWest, recently acquired by RBSG), have permitted an inefficient level of costs.

#### NOTES TO EDITORS

The Commission's detailed conclusions

The Commission's main findings under the Fair Trading Act were that there are a number of practices, each carried out by some or all of the clearing banks (together accounting for over 25 per cent of supply of the reference services), which constitute a complex monopoly situation in that they restrict and/or distort price competition in the supply of the reference services.

The practices are:

- (a) Restricting price competition in relation to money transmission charges by generally confining the provision of free banking services to certain categories of SME customers, namely start-ups and some switchers from other banks; and/or using the scope for negotiation to reduce charges for those likely

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Blocklisting Interim Review
<b>Released</b>	09:23 15 Mar 2002
<b>RNS Number</b>	0315T

### SCHEDULE 5

#### BLOCKLISTING SIX MONTHLY RETURN

1. Name of company

HBOS plc

2. Name of scheme

- a) Bank of Scotland SAYE scheme
- b) Bank of Scotland ESOS
- c) Halifax Group plc Sharesave scheme
- d) Halifax Group plc IR approved share option scheme (and unapproved)

3. Period of return: From 10 September 2001 to 9 March 2002

4. Number and class of shares(s)  
(amount of stock/debt security)  
not issued under scheme

- a) 3,309,621
- b) 1,511,965
- c) 2,950,519
- d) 17,968,480

5. Number of shares issued/allotted  
under scheme during period

- a) 3,152,088
- b) 1,508,792
- c) 1,792,188
- d) 186,254

6. Balance under scheme not yet issued/allotted  
at end of period

- a) 157,533
- b) 3,173
- c) 1,158,331
- d) 17,782,226

7. Number and class of share(s)  
(amount of stock/debt securities)  
originally listed and the date of admission

- a) 2,338,076
- b) 1,511,965
- c) 2,950,519
- d) 17,968,480

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Please confirm total number of shares in issue at the end of the period  
in order for us to update our records

3,740,776,572

Contact for queries: Address: HBOS plc, The Mound, Edinburgh EH1

Name: Gail Stivey

Telephone: 0131 243 7029

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<b>Company</b>	Novar PLC
<b>TIDM</b>	NVR
<b>Headline</b>	Notifiable Interest in Shares
<b>Released</b>	15:43 15 Mar 2002
<b>RNS Number</b>	0679T

RNS Number:0679T

Novar PLC  
15 March 2002

Pursuant to Section 198 of the Companies Act 1985 (as amended) a notification has been received on 15 March 2002 from Clerical Medical Investment Management Limited in which they advise, on behalf of HSOS plc, that HBOS plc and its subsidiaries have a material interest in 41,140,878 Ordinary shares representing 9.57% of the Ordinary share capital of the Company.

This information is provided by RNS  
The company news service from the London Stock Exchange

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Additional Listing
<b>Released</b>	17:24 18 Mar 2002
<b>RNS Number</b>	1706T

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HBOS plc

Application has been made to The UK Listing Authority and the London Stock Exchange for a block listing of 261,780 Ordinary shares of 25p each under the Bank of Scotland ESOS Scheme, to trade on the London Stock Exchange and to be admitted to the Official List upon issuance. The shares shall rank pari passu with the existing issued shares of the Company.

Copies of this announcement are available from the office of Cazenove & Co. Ltd for the period of 2 business days from the date hereof.

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Additional Listing
<b>Released</b>	14:06 19 Mar 2002
<b>RNS Number</b>	2176T

HBOS plc.

Pursuant to the Bank of Scotland Ireland Limited Employee Share Plan options over 203,808 Ordinary Shares of 25p each have been exercised. Accordingly, application has been made to The UK Listing Authority for these shares to be admitted to the Official List and to the London Stock Exchange for these shares to be admitted to trading. The Shares rank pari passu with the existing issued shares of the Company.

Copies of this announcement are available from the office of Cazenove & Co. Ltd for the period of 2 business days from the date hereof.

END.

END

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Holding(s) in Company
<b>Released</b>	16:43 19 Mar 2002
<b>RNS Number</b>	2387T

Notification has today been received by HBOS plc from Lehman Brothers that as at 13<sup>th</sup> March 2002 Lehman Brothers International (Europe) had an interest in 115,712,650 HBOS plc Ordinary Shares of 25p each (which represents 3.09 per cent of the current issued Ordinary Share capital).

END

Close

Next >



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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Holding(s) in Company
<b>Released</b>	17:03 20 Mar 2002
<b>RNS Number</b>	3159T

Notification has today been received by HBOS plc from Lehman Brothers that as at 15<sup>th</sup> March 2002 Lehman Brothers International (Europe) had an interest in 190,838,792 HBOS plc Ordinary Shares of 25p each (which represents 5.1 per cent of the current issued Ordinary Share capital).

END



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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Holding(s) in Company
<b>Released</b>	11:21 21 Mar 2002
<b>RNS Number</b>	3509T

Notification has today been received by HBOS plc from Lehman Brothers that as at 18<sup>th</sup> March 2002 Lehman Brothers International (Europe) had an interest in 167,788,520 HBOS plc Ordinary Shares of 25p each (which represents 4.49 per cent of the current issued Ordinary Share capital).

END

Close

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Additional Listing
<b>Released</b>	15:35 21 Mar 2002
<b>RNS Number</b>	3801T

02 APR -9 AM 9:12

HBOS plc

Application has been made to The UK Listing Authority and the London Stock Exchange for a block listing of 258,064 Ordinary shares of 25p each under the HBOS plc Sharesave Scheme, to trade on the London Stock Exchange and to be admitted to the Official List upon issuance. The shares shall rank pari passu with the existing issued shares of the Company.

Copies of this announcement are available from the office of Cazenove & Co. Ltd for the period of 2 business days from the date hereof.

END

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Director Shareholding
<b>Released</b>	11:23 22 Mar 2002
<b>RNS Number</b>	4305T

1) Name of company:

HBOS plc

2) Name of Director:

James Crosby  
Brian Ivory  
John Maclean  
George Mitchell  
Sir Bob Reid

3) Is holding in own name/wife's name or non-beneficial:

Non Beneficial (as Trustee)

4) Name of registered holder:

1695 Trustees Limited, on behalf of the Trustees of the Bank of Scotland  
Profit Sharing Stock Ownership Scheme.

5) Please state whether notification relates to a person(s) connected  
with the Director named in 2 above and identify the connected person(s):

Directors as Trustees of the Bank of Scotland Profit Sharing Stock Ownership  
Scheme

6) Please state the nature of the transaction and the nature and extent of  
the Director's interest in the transaction:

The Shares disposed of were sold, in terms of the Rules of the Scheme, on  
the instruction of an employee participating in the Scheme who is  
beneficially entitled to such Shares and the Directors had no role in making  
any decision to sell.

7) Number of shares acquired: Nil

8) Percentage of issued class: Nil

9) Number of shares disposed: 62

10) Percentage of issued class: de minimis

11) Class of security: Ordinary Shares of 25p each

12) Price per share: 760.63p

13) Date of transaction: 21<sup>st</sup> March 2002

14) Date company informed: 22<sup>nd</sup> March 2002

15) Total holding of the Trustees of the Bank of Scotland Profit Sharing  
Stock Ownership Scheme following this notification:

7,721,454 Ordinary Shares of 25p each

02 APR -9 AM 9:1

16) Total percentage holding of issued class of such Shares following this notification: 0.21%

END

Close

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Holding(s) in Company
<b>Released</b>	11:31 22 Mar 2002
<b>RNS Number</b>	4311T

Notification has today been received by HBOS plc from Lehman Brothers that as at 19<sup>th</sup> March 2002 Lehman Brothers International (Europe) had an interest in 113,187,520 HBOS plc Ordinary Shares of 25p each (which represents 3.03 per cent of the current issued Ordinary Share capital).

END

Next ▶

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Director Shareholding
<b>Released</b>	11:23 22 Mar 2002
<b>RNS Number</b>	4305T

1) Name of company:

HBOS plc

2) Name of Director:

James Crosby  
Brian Ivory  
John Maclean  
George Mitchell  
Sir Bob Reid

3) Is holding in own name/wife's name or non-beneficial:

Non Beneficial (as Trustee)

4) Name of registered holder:

1695 Trustees Limited, on behalf of the Trustees of the Bank of Scotland  
Profit Sharing Stock Ownership Scheme.

5) Please state whether notification relates to a person(s) connected  
with the Director named in 2 above and identify the connected person(s):

Directors as Trustees of the Bank of Scotland Profit Sharing Stock Ownership  
Scheme

6) Please state the nature of the transaction and the nature and extent of  
the Director's interest in the transaction:

The Shares disposed of were sold, in terms of the Rules of the Scheme, on  
the instruction of an employee participating in the Scheme who is  
beneficially entitled to such Shares and the Directors had no role in making  
any decision to sell.

7) Number of shares acquired: Nil

8) Percentage of issued class: Nil

9) Number of shares disposed: 62

10) Percentage of issued class: de minimis

11) Class of security: Ordinary Shares of 25p each

12) Price per share: 760.63p

13) Date of transaction: 21<sup>st</sup> March 2002

14) Date company informed: 22<sup>nd</sup> March 2002

15) Total holding of the Trustees of the Bank of Scotland Profit Sharing  
Stock Ownership Scheme following this notification:

7,721,454 Ordinary Shares of 25p each

16) Total percentage holding of issued class of such Shares following this notification: 0.21%

END

Close

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Send to a Friend



<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Additional Listing
<b>Released</b>	12:15 25 Mar 2002
<b>RNS Number</b>	5178T

HBOS plc

Application has been made to The UK Listing Authority and the London Stock Exchange for a block listing of 262,123 Ordinary shares of 25p each under the Bank of Scotland SAYE Scheme, to trade on the London Stock Exchange and to be admitted to the Official List upon issuance. The shares shall rank pari passu with the existing issued shares of the Company.

Copies of this announcement are available from the office of Cazenove & Co. Ltd for the period of 2 business days from the date hereof.

END



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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Holding(s) in Company
<b>Released</b>	15:57 25 Mar 2002
<b>RNS Number</b>	5444T

Notification has today been received by HBOS plc from Lehman Brothers that as at 20<sup>th</sup> March 2002 Lehman Brothers International (Europe) no longer had a notifiable interest in HBOS plc Ordinary Shares of 25p each.

END

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## RNS Full Text Announcement

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Additional Listing
<b>Released</b>	13:30 26 Mar 2002
<b>RNS Number</b>	6134T

HBOS plc.

Application has been made to The UK Listing Authority and the London Stock Exchange for a block listing of 260,926 Ordinary shares of 25p each under the Bank of Scotland ESOS Scheme, to trade on the London Stock Exchange and to be admitted to the Official List upon issuance. The shares shall rank pari passu with the existing issued shares of the Company.

Copies of this announcement are available from the office of Cazenove & Co. Ltd for the period of 2 business days from the date hereof.

END

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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Additional Listing
<b>Released</b>	09:59 27 Mar 2002
<b>RNS Number</b>	6738T

02 APR -9 11:09:25

HBOS plc.

Application has been made to The UK Listing Authority and the London Stock Exchange for a block listing of 260,416 Ordinary shares of 25p each under the HBOS plc Sharesave Scheme, to trade on the London Stock Exchange and to be admitted to the Official List upon issuance. The shares shall rank pari passu with the existing issued shares of the Company.

Copies of this announcement are available from the office of Cazenove & Co. Ltd for the period of 2 business days from the date hereof.

END



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<b>Company</b>	HBOS PLC
<b>TIDM</b>	HBOS
<b>Headline</b>	Director Shareholding
<b>Released</b>	14:46 27 Mar 2002
<b>RNS Number</b>	7058T

1) Name of company:

HBOS plc

2) Name of Director:

James Crosby  
Brian Ivory  
John Maclean  
George Mitchell  
Sir Bob Reid

3) Is holding in own name/wife's name or non-beneficial:

Non Beneficial (as Trustee)

4) Name of registered holder:

1695 Trustees Limited, on behalf of the Trustees of the Bank of Scotland Profit Sharing Stock Ownership Scheme.

5) Please state whether notification relates to a person(s) connected with the Director named in 2 above and identify the connected person(s):

Directors as Trustees of the Bank of Scotland Profit Sharing Stock Ownership Scheme

6) Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:

The shares acquired were bought, in terms of the Rules of the Profit Sharing Stock Ownership Scheme, to part satisfy the elections by employees to receive shares.

7) Number of shares acquired: 2,226,976

8) Percentage of issued class: 0.06%

9) Number of shares disposed: N/A

10) Percentage of issued class: N/A

11) Class of security: Ordinary Shares of 25p each

12) Price per share: 768.05p

13) Date of transaction: 26 March 2002

14) Date company informed: 27 March 2002

15) Total holding of the Trustees of the Bank of Scotland Profit Sharing Stock Ownership Scheme following this notification:

9,948,430 Ordinary Shares of 25p each

16) Total percentage holding of issued class of such Shares following this notification: 0.26%

END

Close

Next



**Return of Allotment of Shares**

*Please complete in typescript,  
or in bold black capitals.*

CHFP010

Company Number

SC218813

Company Name in full

HBOS PIC

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	05	03	2002	07	03	2002
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	172,500,000					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£7.40					

*List the names and addresses of the allottees and the number of shares allotted to each overleaf*

**If the allotted shares are fully or partly paid up otherwise than in cash please state:**

% that each share is to be treated as paid up

--	--	--

Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


**When you have completed and signed the form send it to the Registrar of Companies at:**

--

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

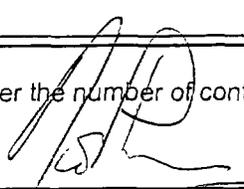
Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>CAZENOVE NOMINEES LIMITED AIC PLACING</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>172,500,000</b>
Address <b>12 TOKENHOUSE YARD LONDON</b>		
UK postcode <b>EC2R 7AN</b>		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed



**DAVID STACEY**

Date

**12/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVEY , HBOS plc</b>	
<b>THE MOUND EDINBURGH EH1 1YZ</b>	
Tel <b>0131 243 7029.</b>	
DX number	DX exchange

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC 218813

Company Name in full

HBOS plc

02 MAR 19 11:09:21

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	06	03	2002			

Class of shares

(ordinary or preference etc)

Ordinary		
----------	--	--

Number allotted

440		
-----	--	--

Nominal value of each share

£0.25		
-------	--	--

Amount (if any) paid or due on each share  
(including any share premium)

£7.65		
-------	--	--

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

--	--	--

Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


When you have completed and signed the form send it to the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

# Names and addresses of the allottees (List joint share allotments consecutively)

Shareholder details		Shares and share class allotted	
Name	Halifax Nominees Limited	Class of shares allotted	Number allotted
	Trinity Road Halifax	Ordinary	440
Address	West Yorkshire HX1 2RG		
UK postcode			
Name		Class of shares allotted	Number allotted
Address			
UK postcode			
Name		Class of shares allotted	Number allotted
Address			
UK postcode			
Name		Class of shares allotted	Number allotted
Address			
UK postcode			

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]* *DEPUTY SECRETARY*  
A director / secretary / administrator / administrative receiver / receiver manager / receiver

Date

*6/3/02*

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

Gail Stivey, HBOS plc The Mound Edinburgh EH1 1YZ

Tel

0131 243 7029

DX number

DX exchange

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC 218813

Company Name in full

HBOS plc

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	06	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	Ordinary					
Number allotted	1,043					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£8.05					

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

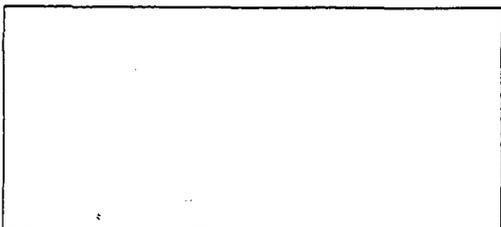
% that each share is to be treated as paid up			
---	--	--	--

Consideration for which the shares were allotted <small>(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)</small>	

When you have completed and signed the form send it to the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

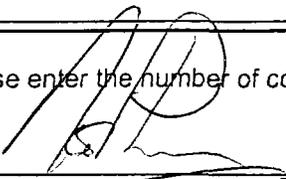


**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details		Shares and share class allotted	
Name	HSDL Nominees Limited Trinity Road Halifax	Class of shares allotted	Number allotted
Address	West Yorkshire HX1 2RG	Ordinary	1,043
UK postcode			
Name		Class of shares allotted	Number allotted
Address			
UK postcode			
Name		Class of shares allotted	Number allotted
Address			
UK postcode			
Name		Class of shares allotted	Number allotted
Address			
UK postcode			

Please enter the number of continuation sheets (if any) attached to this form

Signed



DEPUTY SECRETARY

Date

6/3/02

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

Gail Stivey, HBOS plc The Mound Edinburgh EH1 1YZ	
Tel	0131 243 7029
DX number	DX exchange

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

02 APR -9 11.52

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted (if shares were allotted on one date enter that date in the "from" box)	From			To		
	Day	Month	Year	Day	Month	Year
	08	03	2002			

Class of shares (ordinary or preference etc)	Number allotted	Nominal value of each share	Amount (if any) paid or due on each share (including any share premium)
ORDINARY	5,308	£0.25	£4.10
ORDINARY	369	£0.25	£5.37
ORDINARY	1,219	£0.25	£5.7879

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

--	--	--

Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


--

When you have completed and signed the form send it to the Registrar of Companies at:

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For companies registered in Scotland      DX 235 Edinburgh

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS PLC

Shares allotted (including bonus shares):

From

To

Date or period during which shares  
were allotted

(if shares were allotted on one date enter that  
date in the "from" box)

Day	Month	Year
08	03	2002

Day	Month	Year

Class of shares

(ordinary or preference etc)

ORDINARY		
----------	--	--

Number allotted

3,579		
-------	--	--

Nominal value of each share

£0.25		
-------	--	--

Amount (if any) paid or due on each  
share (including any share premium)

£5.7779		
---------	--	--

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as  
paid up

--	--	--

Consideration for which the shares  
were allotted

(This information must be supported by the duly  
stamped contract or by the duly stamped particulars  
on Form 88(3) if the contract is not in writing)


When you have completed and signed the form send it to  
the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

--

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>HAUFAX NOMINEES LIMITED</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>6,988</b>
Address <b>TRINITY ROAD HAUFAX WEST YORKSHIRE</b>		
UK postcode <b>HX1 2RG</b>		
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>3,487</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]*  
A director / secretary / administrator / administrative receiver / receiver manager / receiver

*DEPUTY SECRETARY*

Date

*12/3/02*

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GRAIL STREET, HBOS PIC</b>	
<b>THE MOUND EDINBURGH</b>	
<b>EH1 1YZ</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

**ROLLED OVER  
HBOS PLC  
Maturity/Early Leaver Closure Schedule**

<b>Shares to Individual</b>	<b>6th March 2002</b>
Mr Martin Ansell 12 Moorside Yatton BRISTOL BS49 4RL	<b>112</b>
Mrs Donna Louise Bowdler 4 Foxglove Close Broughton Astley LEICESTER LE9 6YU	<b>1120</b>
Mr Antony Howarth 50 Glen Eldon Road LYTHAM ST ANNES Lancs FY8 2AX	<b>168</b>
Mrs Barbara Jaques 7 Norman Crescent Sunnyfields DONCASTER South Yorkshire DN5 8SA	<b>448</b>
Mrs Elaine Lewis 14 Falstaff Close NUNEATON Warwickshire CV11 6FB	<b>508</b>
Mrs Elaine Lewis 14 Falstaff Close NUNEATON Warwickshire CV11 6FB	<b>86</b>
Mrs Elaine Lewis 14 Falstaff Close NUNEATON Warwickshire CV11 6FB	<b>89</b>
Mrs Lesley Jean Smith 55 Vassall Road Fishponds BRISTOL BS16 2LR	<b>508</b>

Mrs Wendy Christine Sweeney  
12 Oak Road  
North Duffield  
SELBY  
North Yorkshire YO8 5TN

**448**

**3487**

## Return of Allotment of Shares

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS PLC

Shares allotted (including bonus shares):

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	08	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY	ORDINARY	ORDINARY			
Number allotted	31,613	7,372	2,863			
Nominal value of each share	£0.25	£0.25	£0.25			
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£4.10	£5.7879	£5.37			

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up			
Consideration for which the shares were allotted <small>(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)</small>			

When you have completed and signed the form send it to the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC 218813

Company Name in full

HBOS plc

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	08	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	2,693					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£5.7779					

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

--	--	--

Consideration for which the shares were allotted  
(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


--

When you have completed and signed the form send it to the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

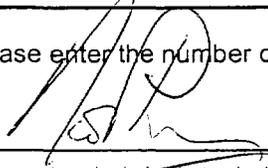
Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name HALIFAX NOMINEES LTD	Class of shares allotted ORDINARY	Number allotted 44,541
Address TRINITY ROAD HALIFAX WEST YORKSHIRE		
UK postcode HX1 2RG		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed



DR PURI SECRETARY

Date

12/3/02

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

GAIL STIVET, HBOS PLC	
THE MOUND EDINBURGH	
EH1 1YZ	Tel 0131 243 7029.
DX number	DX exchange

02 APR -9 11:52

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBSO PLC

**Shares allotted (including bonus shares):**

Date or period during which shares  
were allotted  
(if shares were allotted on one date enter that  
date in the "from" box)

From			To		
Day	Month	Year	Day	Month	Year
08	03	2002			

Class of shares  
(ordinary or preference etc)

ORDINARY	ORDINARY	ORDINARY
----------	----------	----------

Number allotted

23,966	11,538	519
--------	--------	-----

Nominal value of each share

£0.25	£0.25	£0.25
-------	-------	-------

Amount (if any) paid or due on each  
share (including any share premium)

£1.636	£2.1893	£4.2827
--------	---------	---------

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as  
paid up

--	--	--

Consideration for which the shares  
were allotted

(This information must be supported by the duly  
stamped contract or by the duly stamped particulars  
on Form 88(3) if the contract is not in writing)


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For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

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**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS PLC

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	08	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	4,754					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£4.5947					

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up			
Consideration for which the shares were allotted <small>(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)</small>			

[Empty box for stamp or signature]

When you have completed and signed the form send it to the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

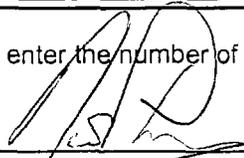
Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>40,777</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

 **DISPUTY SECRETARY**  
A director / secretary / administrator / administrative receiver / receiver manager / receiver

Date

**12/3/02**

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVEY, HBOS plc</b>	
<b>THE MOUND EDINBURGH</b>	
<b>EH11 4Z</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

m	Title	Full Name	NHI	Address	Alloway	Edinburgh	Price	Price	Price	Price	Price	Total			
							163.6	207.864	218.93	428.27	459.47	570.00	472.53		
													Units		
298	Mr	Alexander Roy Lennon	YL851206B	68 Mount Charles Crescent	Blackhall	Ayr	0	0	0	0	215	0	0	215	
370	Mr	Ian Ferguson Menzies	YP425746C	29 Drylaw Crescent	3 Wellpark	Daviot	793	0	0	0	0	0	0	0	793
334	Mr	William Sinclair	YK152018D	'Orcaidja'	89 Woodfoot Road	Hamilton	0	1,058	0	999	0	0	0	0	2,057
1219	Mr	Robert George Sutherland	YL807059B	Loneburn	Aberdeen		1,321	0	0	0	0	0	0	0	1,321
1211	Mr	Alexander McKenzie	YT1615302C	27 Norfolk Road		Glasgow	528	0	0	0	0	0	0	0	528
957	Mr	Marcus Lynd McAllister	YP730317A	718 Clarkston Road	Bearsden	Glasgow	1,321	0	352	0	719	0	0	0	2,392
229	Miss	Vivienne Mary Whitelaw	YW751027D	21 Maxwell Avenue		Glasgow	476	0	0	0	0	0	0	0	476
306	Mr	Phillip William Andrews	YR697561A	1 Annfield Grove	Stirling		528	0	0	0	0	0	0	0	528
364	Mrs	Sandra Jean Carroll	YP711146A	31 Howe Park	New Swanston	Edinburgh	0	0	0	0	143	0	0	0	143
333	Mr	Joseph Aitken	YT946049A	19 Kentistoun Crescent	Edinburgh		2,644	0	0	0	0	0	0	0	2,644
875	Mr	Brian Romano Ret	ZX225684D	72 Tryst Park	Edinburgh		1,321	0	0	0	0	0	0	0	1,321
369	Miss	Frances Anne Renshaw	WA889135C	47 South Street	Hunter's Trust	Fairmilehead	0	0	0	0	0	0	0	0	0
472	Mrs	Patricia Ann Foreman	WK120596B	15 Ferguson Drive	Duns	Berwickshire	0	529	0	0	0	0	0	0	529
1919	Mr	Graham Alistair Horn	WA890896D	8 Lang Road	Monktonhall	Mussleburgh	0	881	0	0	0	0	0	0	881
883	Mrs	Sharon Gwynne Howie	WE855853C	45 Rockcall Drive	Barassie	Troon	0	0	440	0	0	0	0	0	440
213	Mrs	Margaret Bernadette Durmin	WA766151A	49 Main Street	Simshill	Glasgow	925	0	0	0	143	0	0	0	1,068
841	Mr	Donald Norman Macleod	WK146014C	89 Abbots Road	Ratho	Midlothian	528	0	176	0	0	0	0	0	704
551	Miss	Patricia Ann McCue	YP650304D	Plot 3	Grangemouth	Chapelhall	0	0	0	325	0	0	0	0	325
408	Mrs	Anne Millar Mitchell	YA267537B	79 A Southbourne Grove	43 Woodhall Street	Airdrie	0	0	0	0	359	0	0	0	359
357	Mrs	Bernadette Ann Stanway	YY592683A	12 The Greenacres	Westcliff-On-Sea	Essex	607	0	0	0	0	0	0	0	607
432	Miss	Fiona Caroline Anderson	WM464323B	Hamilton House	18 Well Road	Cheshire	0	440	0	0	0	0	0	0	440
377	Mrs	Pauline Muriel Black	ZY920356A	20 Roull Road	Edinburgh	Moffat	0	0	1,234	0	143	0	0	0	1,377
447	Mrs	Senga Violet Dempster McNiven	YR679554A	4 Craighleith View	Edinburgh		528	0	440	0	0	0	0	0	968
1212	Mr	Charles William Simpson	NB192268D	31 Wester Broom Drive	Corstorphine	Edinburgh	1,321	0	970	0	0	0	0	0	2,291
811	Mr	Douglas Thomas Tully	YL499937D	10 Alness Grove	Dunfermline	West Lothian	1,321	0	0	0	0	0	0	0	1,321
883	Mr	Alastair McLean Cromb	YT487200C	1 Muirfield Drive	Uphall		1,189	0	0	0	0	0	0	0	1,189
367	Mr	Alastair Lynn Webster	NL012409A	3 Viking Crescent	Houston	Johnstone	476	0	0	0	0	0	0	0	476
1613	Mr	Charles Robert Wighton	NB265516D	41 Priory Avenue	Petts Wood	Kent	0	352	0	0	0	0	0	0	352
253	Mr	William Stirling	WK113984A	62 Douglas Road	Longniddry	East Lothian	0	264	0	0	0	0	0	0	264
562	Mr	Richard William Francis Budge	NA270522C	3 Hollows Avenue	Foxbar , Paisley	Renfrewshire	1,057	0	0	0	0	0	0	0	1,057
456	Mrs	Linda McDonald McLaughlin	NP069143B	56 Wickham Way	Haywards Heath	West Sussex	0	352	0	0	0	0	0	0	352
333	Mr	Ewan Bruce Tocher	NM397423A	171 Miller Street	Inverness		528	0	264	0	0	0	0	0	792
888	Ms	Ruth Fraser Macdonald	NR280324A	1 Lauriston Way	Southraigs Meadow	Kilmarnock	0	0	0	0	0	0	0	0	0
528	Mr	Greig Messer	NP882959D	Eversley Cottage	Back Road	St Margarets Hope	0	0	264	0	0	0	0	0	264
296	Miss	Bridget Scott	YR825995C	6 Ross Avenue	Dalgely Bay	File	0	529	0	0	0	0	0	0	529
382	Mrs	Maira Elizabeth Bolan	NS359204A	13 Bannoch Brae	Dunfermline		0	0	0	519	382	0	0	0	901
366	Mrs	Shirley Bridget Hill	NS444426C	Seafield James Street	Avoch Ross-Shire		476	0	0	0	0	0	0	0	476
488	Mrs	Ian Baird Peebles	NR855507D	10 Yeats Close	Thorpe Asitley	Leicester	793	0	881	0	0	0	0	0	1,674
955	Mrs	Dawn Michele Brindle	NS130629A	10 Pitcothie Road	Dunfermline	Braunstone	476	0	0	0	0	0	0	0	476
488	Mr	Ian Baird Peebles	NR855507D	10 Yeats Close	Langside	Glasgow	476	0	0	0	0	0	0	0	476
204	Mr	Kenneth John Petrie	NW356008C	17 Millbrae Crescent	Edinburgh		660	0	352	0	0	0	0	0	1,012
360	Miss	Karen Elizabeth Simpson	YP830427B	Highfield	Nursing Home Brae	Pitlochry	0	0	0	0	0	0	0	0	0
397	Mrs	Sheila Jane Fraser	NS875631A	Kelmont	8 East Bank	Brechin	476	0	176	0	0	0	0	0	652
339	Mrs	Mary Elizabeth Wilson	NM206437A	143 Primrose Avenue	Rosyth	File	528	0	176	0	0	0	0	0	704
354	Miss	Amanda Jayne Thomson	YL732494D	1 Burt Grove	Pitcothie	Dunfermline	0	0	0	0	0	0	0	0	0
301	Mrs	Pauline Margaret Hynd	YM523405D	23 Roselea Drive	Millingavie	Glasgow	476	0	352	0	215	0	0	0	1,043
314	Mrs	Anne Maxwell	YR828458B	36 Meadowfield Drive	Edinburgh		0	264	0	359	0	0	0	0	623
304	Mrs	Maira Dolbear	NX016799C	9 Alton Court	Edinburgh	Kent	0	0	352	0	0	0	0	0	352
352	Mr	Frazier Macfarlane	NZ477855D	23 Clos Saut Falluet	St Breilades	Beckenham	0	0	0	0	0	0	0	0	0
25	Miss	Nicola Jane Scott	NZ874879D	39 Lewis Road	Welling	Jersey	0	176	0	0	0	0	0	0	176
190	Mr	Laura Ann Harvey	JE408006D	608 North Gyle Loan	Edinburgh	Kent	476	0	0	0	179	0	0	0	655
50	Mrs	Graham David Purves	NH592800C	92 Vouroug Hill	Penyffordd		0	0	0	0	0	0	0	0	0
50	Mrs	Julia Denise Asbury	NW768345A	30/4 Hutchison Road	Edinburgh		0	0	0	0	71	0	0	0	71
73	Miss	Lindsay Jane Steel	YX735788D	3 Juniper Drive	Great Sutton	South Wirral	660	0	176	0	0	0	0	0	836
98	Mr	Paul Silk	YX600399D	15 Burganey Court	Pufford	Cheshire	0	0	176	0	0	0	0	0	176
332	Mr	Brian Peter Roberts	YM247094C	9 Calle Murillo	Residencial Puerto De Vera	Vera	0	0	176	0	0	0	0	0	176
73	Mrs	Michelle Ann Stimpson	NW368286A	25 Cledwen Road	Off Broughton Hall Road	Nr Chester	0	352	0	0	0	0	0	0	352
30	Mr	Jonathan Paul Madison Higgs	NS794017D	11 Critcieth Close	Llandudno		0	0	0	143	0	0	0	0	143
90	Mrs	Gillian Roberts	YA455173D	24 Neale Drive	Greasby	Wirral	0	0	0	0	359	0	0	0	359
95	Mr	Graham Evans					23,966	0	11,538	519	4,754	0	0	0	40,777

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS Plc

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	08	03	2002			

Class of shares

(ordinary or preference etc)

ORDINARY		
----------	--	--

Number allotted

21		
----	--	--

Nominal value of each share

£0.25		
-------	--	--

Amount (if any) paid or due on each share (including any share premium)

£5.62		
-------	--	--

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


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For companies registered in England and Wales

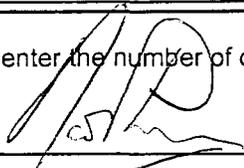
Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>HALIFAX NOMINEES LIMITED</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>21</b>
Address <b>TRINITY ROAD HALIFAX WEST YORKSHIRE</b>		
UK postcode <b>HX1 2RG</b>		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed



**DEPUTY SECRETARY**

Date

**12/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STVEY</b>	<b>HBOS PLC</b>
<b>THE MOUND</b>	<b>EDINBURGH</b>
<b>EH1 1YZ</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS PIC

02 APR 2002  
11:52

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	1	1	03	2	0	02
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	156,391					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£7.41					

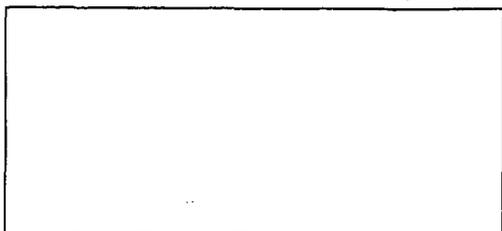
List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

--	--	--

Consideration for which the shares were allotted  
(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)

When you have completed and signed the form send it to the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ DX 33050 Cardiff  
For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>156,391</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]*

**DEAN SECRETARY**

Date

**12/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STONEY, HBOS PLC</b>	
<b>THE MOUND GOINBURGH</b>	
<b>EH11 4R</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

oyee	Name	NHI No	Address					Postcode	No of shares allotted	Option price (p)	
022	Harvey Havelock Brown	YH904436A	2 Braid Mount View	Edinburgh				EH10 6JL	14,500 14,500 9,600 9,000	259.83 273.67 535.33 583.50	47,600
056	Ronald James Ingram	YB986922C	6 Waynelate Tower Ave	Esher Place	Esher			KT10 8QG	5,000 6,000 3,200 935 3,000	259.83 273.67 535.33 583.50 712.50	18,135
09	Thomas Borthwick	YK791003C	26 Barrton Park Avenue	Edinburgh				EH4 6ES	24,000 36,000	188.50 201.50	60,000
23	Gordon William Soutar	NH661232C	8 The Shieling	Rosemount Park	Cairneyhill	Dunfermline	Fife	KY12 8FH	4,500 960 1,053	273.67 535.33 574.33	6,513
08	Ian Nethercott	YM760226B	7 Macaulay Walk	Aberdeen				AB15 8FQ	6,000 9,000 4,500	118.50 201.50 273.67	19,500
0	Gordon McDonald Anderson	YM922362D	9 Doveedale Road	West Bridgford	Nottingham			NG2 6JB	2,198 2000 445	535.33 583.50 610.00	4,643

Return of Allotment of Shares

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

Shares allotted (including bonus shares):

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	1	3	03	2	00	02
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	682					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£7.65					

List the names and addresses of the allottees and the number of shares allotted to each overleaf

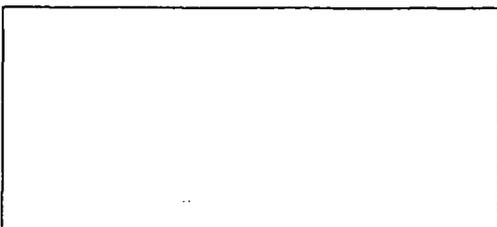
If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up			
Consideration for which the shares were allotted <small>(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)</small>			

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For companies registered in Scotland      DX 235 Edinburgh

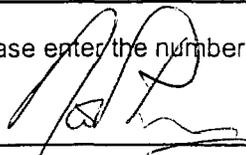


**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name HSOL NOMINEES LIMITED	Class of shares allotted ORDINARY	Number allotted 682
Address TRINITY ROAD HAULFAX WEST YORKSHIRE		
UK postcode HX1 2RG		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed



DEPUTY SECRETARY

Date

19/3/02

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

GAIL STIVEY	
HBOS PLC THE MOUND GOINBURGH	
GH1 1Y2	Tel 031 243 7029
DX number	DX exchange

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC 218813

Company Name in full

HBOS PLC

02 APR 2002

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	14	03	2002			

Class of shares <small>(ordinary or preference etc)</small>	Number allotted	Nominal value of each share	Amount (if any) paid or due on each share <small>(including any share premium)</small>
ORDINARY	3,382	£0.25	£5.7779
ORDINARY	3,051	£0.25	£5.7879
ORDINARY	779	£0.25	£5.37

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

--	--	--

Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


When you have completed and signed the form send it to the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

--

Return of Allotment of Shares

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS PLC

Shares allotted (including bonus shares):

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	14	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	1,120					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£4.10					

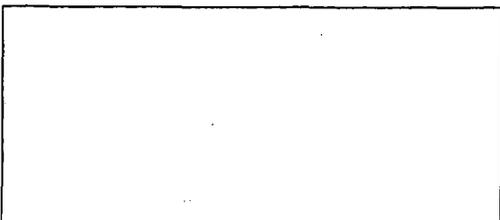
List the names and addresses of the allottees and the number of shares allotted to each overleaf  
If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up			
Consideration for which the shares were allotted <small>(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)</small>			

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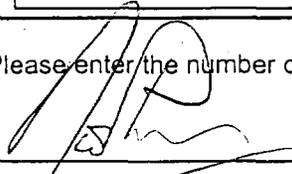


**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>HALIFAX NOMINEES LIMITED</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>4,502</b>
Address <b>TRINITY ROAD HALIFAX WEST YORKSHIRE</b>		
UK postcode   <b>HX1 2RG</b>		
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>3,830</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed



**DEPUTY SECRETARY**

Date

**19/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVEY</b>	
<b>HR05 PIC THE MOUND GOINBURGH</b>	
<b>EH 142</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

**HBOS PLC**  
**Early Leaver Closure Schedule**

**Shares to Individual**                      **13th March 2002**

Mrs Joanne Ross Dawson                      **779**  
Lowlands Farm  
Wycoller Road Trawden  
COLNE  
Lancs BB8 8SY

Mr Colin John Pratt                              **508**  
4 Kirtlington Road  
Eastville  
BRISTOL  
BS5 6UG

Mr Christopher R Weeks                      **2543**  
124 Corbett Road  
WATERLOOVILLE  
Hants PO7 5TL

**3830**

Return of Allotment of Shares

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

Shares allotted (including bonus shares):

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	14	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY	ORDINARY	ORDINARY			
Number allotted	113	93	31			
Nominal value of each share	£0.25	£0.25	£0.25			
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£4.5947	£5.70	£4.7253			

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


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For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

--

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>LAWRENCE McCORMICK</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>237</b>
Address <b>55 HARVIESTOWN GROVE TILICULTRY CLACKMANNANSHIRE</b>		
UK postcode <b>FK13 6QS</b>		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]*  
**DIRECT SECRETARY**

Date

**19/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVEY</b>	<b>HOSPIC</b>
<b>THE MOUND</b>	<b>EDINBURGH</b>
<b>EH11 4Z</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

Return of Allotment of Shares

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

Shares allotted (including bonus shares):

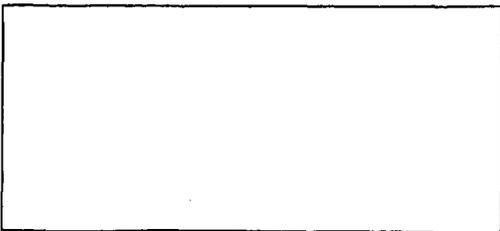
Date or period during which shares were allotted (if shares were allotted on one date enter that date in the "from" box)	From			To		
	Day	Month	Year	Day	Month	Year
	14	03	2002			
Class of shares (ordinary or preference etc)	ORDINARY	ORDINARY	ORDINARY			
Number allotted	7,875	7,224	1,079			
Nominal value of each share	£0.25	£0.25	£0.25			
Amount (if any) paid or due on each share (including any share premium)	£1.636	£2.1893	£4.5947			

List the names and addresses of the allottees and the number of shares allotted to each overleaf  
If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted  
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For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>16,178</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]*

**DEPUTY SECRETARY**

Date

**19/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVET</b>	
<b>HBSOIL THE MOUND EDINBURGH</b>	
<b>EH1 1 4Z</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

num	Title	Full name	NHI	Address	POSTCODE	Price	Price	Price	Price	Price	Price	Total units
						163.60	207.864	218.93	428.27	459.47	570.00	472.53
6998	Mr	Ian Nethercott	YM760226B	7 Macaulay Walk	Aberdeen	793	0	0	0	0	0	0
5101	Mrs	Janice Burns	YP719338D	24 Allan Glen Gardens	Bishopbriggs	0	0	440	0	0	0	0
3578	Ms	Eileen Ann Magennis	YW550253A	50 Relugas Road	Edinburgh	0	0	352	0	0	0	0
4693	Mr	John McClymont	YZ424772D	16 Kettilstoun Crescent	Linlithgow	2,644	0	0	0	0	0	0
0796	Mr	Stanley Romain Gryczka	YZ913607D	13 Manse Road	Lauder	476	0	0	0	0	0	0
2383	Mrs	Gillian Anderson	WM341138A	Annfield	63 Milton Road	528	0	0	0	0	0	0
3622	Mr	Stephen James Greig	WM499911C	9 Saltcoats Gardens	Bellsquarry	660	0	0	0	0	0	0
5145	Mr	John Kelly	WL329239A	97 Copt Heath Drive	Knowle	0	0	1,764	0	0	0	0
5507	Mrs	Gillian Margaret McKirdy	WE890120D	8 Old Kirk Road	Edinburgh	0	0	881	0	0	0	0
1685	Miss	Carol Rugg	NA212534B	48 Bishops Avenue	Bromley	0	0	352	0	0	0	0
8763	Mr	Roderick McCowan	NB445117A	11 Hillwood Gardens	Ratho Station	793	0	0	0	0	0	0
4178	Mr	James Kerr Cruickshank	WK991052D	3 Mid Steil Glenlockhart	Edinburgh	0	0	1,322	0	0	0	0
1234	Mrs	June Margaret Roddie	WL254465A	24 Rosegreen Crescent	Bellshill	660	0	0	0	0	0	0
5901	Miss	Alison Elizabeth Atherton	NA165453C	1 Central Road	Crombie	0	0	440	0	0	0	0
1073	Mr	Brian Colin Donaldson	WL184557D	20 Ashburnham Loan	South Queensferry	0	0	881	0	0	0	0
5673	Miss	Fiona Taylor	NS625449B	Flat 1/1	97 James Street	0	0	352	0	0	0	0
0058	Mr	David Eric Cowie	NB273233B	40 Buckstone Loan	Fairmilehead	0	0	176	0	0	0	0
9276	Mr	Graham Thomas Smith	YL832891D	100 Woodfield Avenue	Edinburgh	1,321	0	0	0	0	0	0
9355	Mr	Stuart Duncan Walker	NY799214D	11 Ritchie Avenue	Cardross	0	0	264	0	0	0	0
3734	Mrs	Ashley Zoe Lockett Laughlin	JC978344A	7 Clos-Y-Mellian	Off Wood Lane	0	0	0	0	1,079	0	0
						7,875	7,224	1,079				16,177

**Return of Allotment of Shares**

*Please complete in typescript,  
or in bold black capitals.*

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	14	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	234					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£7.28					

*List the names and addresses of the allottees and the number of shares allotted to each overleaf*

**If the allotted shares are fully or partly paid up otherwise than in cash please state:**

% that each share is to be treated as paid up			
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Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


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For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

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**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>HAUFAX NOMINEES LIMITED</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>234</b>
Address <b>TRINITY ROAD HAUFAX WEST YORKSHIRE</b>		
UK postcode <b>HX1 2RG</b>		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]* **DEPUTY SECRETARY**  
A director / secretary / administrator / administrative receiver / receiver manager / receiver

Date

**19/3/02**

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVEN</b>	
<b>HBOSPIC THE MOUND EDINBURGH</b>	
<b>GX1 14Z</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS PLC

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	15	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	25,509					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£7.295					

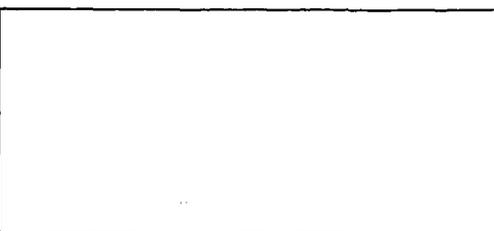
List the names and addresses of the allottees and the number of shares allotted to each overleaf  
If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>25,509</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

**DEPUTY SECRETARY**

Date

**19/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GRAIL STREET</b>	
<b>HOSPICE THE MOUND EDINBURGH</b>	
<b>EH1 1YZ</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange





**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	2	0	0	2	0	0

Class of shares <small>(ordinary or preference etc)</small>	ORDINARY		
Number allotted	1,582		
Nominal value of each share	£0.25		
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£7.765		

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up			
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Consideration for which the shares were allotted <small>(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)</small>	

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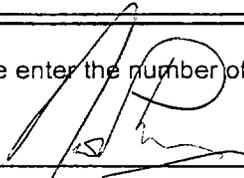
Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>HALIFAX NOMINEES LTD</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>1,582</b>
Address <b>TRINITY ROAD HALIFAX WEST YORKSHIRE</b>		
UK postcode <b>LX1 2RG</b>		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed



**DEPUTY SECRETARY**

Date

**21/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVEN</b>	
<b>HOSPICE THE MOUND EDINBURGH</b>	
<b>EH1 1YE</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS PLC

Shares allotted (including bonus shares):

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	2	0	0	2	0	0
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	65,909					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£7.64					

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


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For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** *(List joint share allotments consecutively)*

Shareholder details	Shares and share class allotted	
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>65,909</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]*  
**DRAMA SECRETARY**

Date

**24/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVEY</b>	
<b>WBOS PLC THE MOUND EDINBURGH</b>	
<b>EX1142</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

Employee No	Name	NHI No	Address			Postcode	No of shares allotted	Option price (p)
76159	Stuart Morrison McKendrick	WE118793B	8 Ridley Drive	Timperley	Altringham	WA14 5BG	2,400 2,400	535.33 574.33
80709	Keith Douglas Isles	YT445169A	55 Pentland Terrace	Edinburgh		EH10 6HH	4,800	273.67 535.33 574.33
31961	Alastair Rankine Wilson	YY996640B	41 Thorndene	Elderslie	Johnstone	PA5 9DB	3,200 2,240	535.33 574.33
60389	Mrs Karen Patricia Banks	NH344271A	3 Cherry Orchard	Smithfield Drive	Holt	LL13 9AH	5,440	201.50
06398	Andrew Kean	YX870153A	3 Blackwood Road	Milingavie	Glasgow	G62 7LA	4,000 4,000	188.50
11252	George Grant Gordon	YM907820B	Yetts	92 Lanark Rd West	Currie	EH14 5LA	4,000 2,009	259.83 273.67
16906	Iain Renton Thomson	NM855431C	6A Gunsgreen Park	Eyemouth	Berwickshire	TD14 5LH	6,009	535.33
4061	Mrs Rachel Elizabeth Robertson	WL288293B	5 Dalhousie Crescent	Eskbank	Dalkeith	EH22 3DP	2,400 3,000 2,400 1,556	273.67 535.33 574.33

29341	Andrew Ian James McGlashen	WL319432B	15 Billington Gardens	Hedge End	Southampton	Hants	SO30 2AX	3,000 2,856	273.67 535.33	6,956
33202	Stephen William O'Brien	NA154855C	Glengyle	8 Gilmour Road	Newington	Edinburgh	EH16 5NF	4,000 4,000	535.33	5,856 4,000
96464	Jennifer Ann Alexander	WE809472B	11 Lennox Street	Edinburgh			EH4 1QB	2,500 4,500 1,948	259.83 273.67 574.33	8,948

18th March 2002

Total 65,909

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

Shares allotted (including bonus shares):

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	21	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY	ORDINARY	ORDINARY			
Number allotted	508	2,492	3,309			
Nominal value of each share	£0.25	£0.25	£0.25			
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£5.7879	£5.7779	£4.10			

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


--

When you have completed and signed the form send it to the Registrar of Companies at:

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For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

Shares allotted (including bonus shares):

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	21	03	2002			

Class of shares

(ordinary or preference etc)

ORDINARY

Number allotted

112

Nominal value of each share

£0.25

Amount (if any) paid or due on each share  
(including any share premium)

£5.37

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)

When you have completed and signed the form send it to the Registrar of Companies at:

Companies House, Crown Way, Cardiff, CF14 3UZ      DX 33050 Cardiff  
For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name HALIFAX NOMINEES LTD	Class of shares allotted ORDINARY	Number allotted 4,299
Address TRINITY ROAD HALIFAX WEST YORKSHIRE		
UK postcode HX1 2RG		
Name SEE ATTACHED SCHEDULE	Class of shares allotted ORDINARY	Number allotted 2,122
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]* DEPUTY SECRETARY

Date

2/3/02

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

GAIL STIVEN	
KIBOS PIC THE MOUND EDINBURGH	
EH1 1YZ	Tel 0131 243 7029
DX number	DX exchange

**HBOS PLC  
Early Leaver Closure Schedule**

**Shares to Individual                      20th March 2002**

Miss Claire Foulner                      **890**  
21 Wood Common Grange  
Pelsall  
WALSALL  
WS3 3EY

Mrs Cynthia Gallanders                      **112**  
9 Tan House Park  
HALIFAX  
West Yorkshire HX3 8HP

Mrs Marlene Hadlow                      **1120**  
Lime Tree Cottage  
63 Cambridge Road  
CLEVEDON  
Avon BS21 7BN

**2122**

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS PLC

Shares allotted (including bonus shares):

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	21	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY	ORDINARY	ORDINARY			
Number allotted	4,704	2,114	1,292			
Nominal value of each share	£0.25	£0.25	£0.25			
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£1.636	£2.1893	£4.5947			

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


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For companies registered in England and Wales

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For companies registered in Scotland      DX 235 Edinburgh

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**Names and addresses of the allottees** *(List joint share allotments consecutively)*

Shareholder details	Shares and share class allotted	
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>8,110</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]*  
DEPUTY SECRETARY

Date

*2/3/02*

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GAIL STIVEN</b>	
<b>HBOS PLC THE MOUND EDINBURGH</b>	
<b>EH1 1YZ</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange



**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC218813

Company Name in full

HBOS plc

Shares allotted (including bonus shares):

Date or period during which shares were allotted (if shares were allotted on one date enter that date in the "from" box)	From			To		
	Day	Month	Year	Day	Month	Year
	26	03	2002			

Class of shares <i>(ordinary or preference etc)</i>	ORDINARY		
Number allotted	44,476		
Nominal value of each share	£0.25		
Amount (if any) paid or due on each share <i>(including any share premium)</i>	£7.68		

List the names and addresses of the allottees and the number of shares allotted to each overleaf  
If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted  
*(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)*


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When you have completed and signed the form send it to the Registrar of Companies at:

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For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name <b>SEE ATTACHED SCHEDULE</b>	Class of shares allotted <b>ORDINARY</b>	Number allotted <b>44,476</b>
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]* **DEPUTY SECRETARY**

Date

**26/3/02**

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

<b>GRAIL STREET</b>	
<b>WBSO PLC THE MOUND EDINBURGH</b>	
<b>EH1 1YZ</b>	Tel <b>0131 243 7029</b>
DX number	DX exchange

see

Name	NHI No	Address				Postcode	No of shares allotted	Option price (p)	
Alison Frances Darby	WE106775C	8 Dundas Street	Botness			EH51 0DG	2,400 586	535.33 574.33	
							<b>2,986</b>	<b>2,986</b>	
Colin Keith Wrigley	WE867781A	72 Guildford Road	Horsham			RH12 1LY	2,400 2,750	535.33 574.33	
							<b>5,150</b>	<b>5,150</b>	
Karina Trudy McTeague	WMA394893C	19 March Road	Edinburgh			EH4 3TA	2,500 4,500 2,090	259.83 273.67 535.33	
							<b>9,090</b>	<b>9,090</b>	
John Laidlaw Rowan	NH912817D	The Old Smiddy	Drem			EH39 5AP	3,000 6,000	201.50 273.67	
							<b>9,000</b>	<b>9,000</b>	
Derek Michael Williams	YX223774C	6 Foxglove Way	Little Neston			CH64 0XQ	2,750	574.33	<b>2,750</b>
Susan McAlpine Marr	NB334819A	2 Beechwood House	Beechwood Gardens Stirling			FK8 2AX	2,500 3,000	259.83 273.67	
							<b>5,500</b>	<b>5,500</b>	
James Frederick Keir	WL319441A	26 Spinnaker Way	St David's Quay			KY11 9GU	2,000	574.33	<b>2,000</b>
Brian Robert Allan	WK991039D	16 Armour Mews	The Inches			FK5 4FF	3,000	201.50	<b>3,000</b>
Craig Thomas Vandeppear	NP010201D	46 Almondbank Terrace	Edinburgh			EH11 1SR	2,000	574.33	<b>2,000</b>
Ian Alexander Souza	YX828326A	69 Craigmount View	Edinburgh			EH12 8XQ	3,000		<b>3,000</b>
							<b>3,000</b>	<b>3,000</b>	
							<b>Total</b>	<b>44,476</b>	

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

SC 218813

Company Name in full

HBOS PLC

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	27	03	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY		ORDINARY			
Number allotted	3,261		6,900			
Nominal value of each share	£0.25		£0.25			
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£7.69		£7.765			

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted

(This information must be supported by the duly stamped contract or by the duly stamped particulars on Form 88(3) if the contract is not in writing)


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For companies registered in England and Wales

Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB  
For companies registered in Scotland      DX 235 Edinburgh

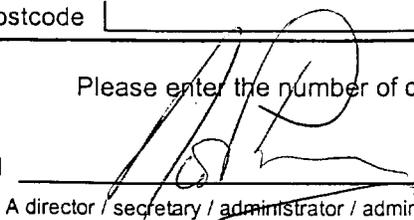
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**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name HALIFAX NOMINEES LIMITED	Class of shares allotted ORDINARY	Number allotted 3,261
Address TRINITY ROAD HALIFAX WEST YORKSHIRE		
UK postcode HX1 2RG		
Name HSDL NOMINEES LIMITED	Class of shares allotted ORDINARY	Number allotted 6,900
Address TRINITY ROAD HALIFAX WEST YORKSHIRE		
UK postcode HX1 2RG		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed



DAVID SECRETARY

Date

27/3/02

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

GRAIL STIVEY	
HBOS PLC THE MOUND GOINBURGH	
EH11 4Z	Tel 0131 243 7029
DX number	DX exchange

**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number

Company Name in full

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted (if shares were allotted on one date enter that date in the "from" box)

From			To		
Day	Month	Year	Day	Month	Year
28	03	2002			

Class of shares <i>(ordinary or preference etc)</i>	ORDINARY	ORDINARY	ORDINARY
Number allotted	1,539	1,804	578
Nominal value of each share	£0.25	£0.25	£0.25
Amount (if any) paid or due on each share <i>(including any share premium)</i>	£5.7779	£5.7879	£5.37

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

Consideration for which the shares were allotted

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**Return of Allotment of Shares**

Please complete in typescript,  
or in bold black capitals.

CHFP010

Company Number  
Company Name in full

SC 218813

HBOS PIC

**Shares allotted (including bonus shares):**

Date or period during which shares were allotted <small>(if shares were allotted on one date enter that date in the "from" box)</small>	From			To		
	Day	Month	Year	Day	Month	Year
	2	8	2002			
Class of shares <small>(ordinary or preference etc)</small>	ORDINARY					
Number allotted	79					
Nominal value of each share	£0.25					
Amount (if any) paid or due on each share <small>(including any share premium)</small>	£4.10					

List the names and addresses of the allottees and the number of shares allotted to each overleaf

If the allotted shares are fully or partly paid up otherwise than in cash please state:

% that each share is to be treated as paid up

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Consideration for which the shares were allotted

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For companies registered in Scotland      DX 235 Edinburgh

**Names and addresses of the allottees** (List joint share allotments consecutively)

Shareholder details	Shares and share class allotted	
Name HALIFAX NOMINEES LIMITED	Class of shares allotted ORDINARY	Number allotted 2,103
Address TRINITY ROAD HALIFAX WEST YORKSHIRE		
UK postcode HX1 2LG		
Name SEE ATTACHED SCHEDULE	Class of shares allotted ORDINARY	Number allotted 1,897
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		
Name	Class of shares allotted	Number allotted
Address		
UK postcode		

Please enter the number of continuation sheets (if any) attached to this form

Signed

*[Signature]* DEPUTY SECRETARY

Date

28/3/02

A director / secretary / administrator / administrative receiver / receiver manager / receiver

Please give the name, address, telephone number and, if available, a DX number and Exchange of the person Companies House should contact if there is any query.

GAIL STIVET	
HROS PIC THE MOUND EDINBURGH	
GH1 1YZ	Tel 0131 243 7029
DX number	DX exchange

