

Banking services
for Scottish agriculture

Starting afresh with some familiar principles.



Sandy Hay
Head of Agriculture,
Scotland

As you may be aware the Bank of Scotland has become part of the Lloyds Banking Group. For the Bank's Agriculture business and our customers especially, this is a positive development as we join a stable that includes Lloyds TSB Agriculture and the Agricultural Mortgage Corporation (AMC).

Collectively we have built a strong reputation for supporting the agricultural sector over many years and see it as an important part of our long-term strategy.

Open for business

I am pleased to say that Bank of Scotland is most definitely open for business.

Our specialist and farming-experienced managers have recently supported an increasing number of projects including the construction of new livestock buildings, investment in slurry storage and the installation of wind turbines.

Help with Single Farm Payments

We have also helped many farmers recently to hedge their single farm payment through a flexible foreign exchange product. This has allowed customers to manage their exchange rate risk by locking into a known value for their single farm subsidy which, for many businesses, forms a significant contribution to overall farm income.

Scottish farming - positive prospects

Whilst there will always be challenges for the farming industry in Scotland, the long-term prospects remain positive. We are seeing many Scottish farmers strengthening their businesses by restructuring debt and investing in new equipment, systems and land. Planning now for the opportunities ahead is much in mind.

At Bank of Scotland we stand ready with the funding, the products and the experience to help put your plans into practice.

We very much look forward to working with you. For further information or a confidential discussion about how we may be able to help you, please contact one of our managers listed on the next page.

Specialist agriculture teams.

Experienced and specialist teams providing the best possible service for our farming customers.

At the heart of the Bank of Scotland agriculture business, is a team of 11 Regional specialist Agricultural Managers dedicated to working exclusively with farming customers and rural businesses. Located throughout Scotland they are able to discuss, help develop and agree detailed investment plans and individual business needs with customers.

They work alongside a team of agricultural relationship managers based in Edinburgh who have a full understanding of the demands placed on a farm business. Their aim is to ensure the specific day to day banking needs are met and ensure a high quality service to customers.

Your Bank of Scotland agriculture team.

Head of Agriculture, Scotland



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