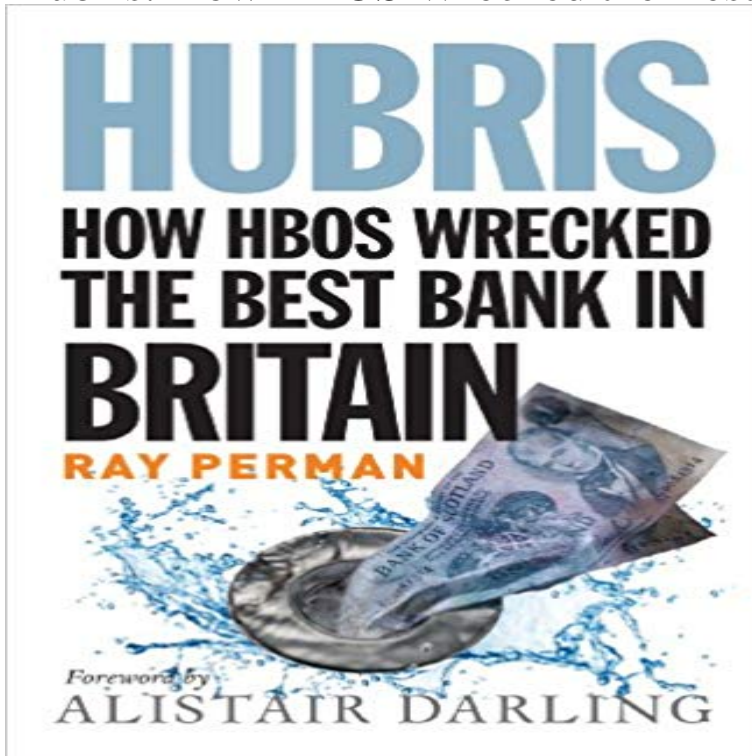


## Hubris: How HBOS Wrecked the Best Bank in Britain



In 1995 Bank of Scotland celebrated 300 years as Britains oldest commercial bank. Voted most admired bank, respected by competitors, applauded by investors and trusted by customers, it looked forward to the next three hundred. Less than 15 years later it was bust, reviled as part of the spectacular collapse of HBOS, the conglomerate it had joined. One of the high-profile victims of the credit crunch, its spectacular fall caused seismic shock waves throughout the financial world. What went wrong? Ray Perman, who has followed the Bank since the 1970s when he was a Financial Times journalist, uncovered the story from documents and dozens of interviews with people at the top in Bank of Scotland and HBOS - from being the bank of choice for the highrolling Monte Carlo mega-rich to losing GBP10 billion. It is a cautionary tale for our times. In the complex world of modern global finance, the brilliant men who ran the company ignored the simple banking rules that their predecessors learned the hard way three centuries before.

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