



National Savings

PREMIUM SAVINGS BONDS—NOTICE OF NEW RATE AND CHANGE TO VALUE BANDS

On and from 1st April 1999 the rate of interest specified for determining the amount of the prize fund will go down from 4.5 per cent per annum to 4 per cent per annum. The monthly prize fund will be shared between the Higher, Medium and Lower value bands in the ratio 10 per cent, 10 per cent, and 80 per cent respectively (subject to any adjustments required by paragraphs 7 to 10 of the current prospectus).

Issued by National Savings on behalf of the Treasury (19 SI)

Bank of Issue in Scotland

AN ACCOUNT pursuant to the Bank Notes (Scotland) Act 1845, the Currency and Bank Notes Act 1928, and the Coinage Act 1971, the Amount of Notes authorised by Law to be issued by the several Banks of Issue in Scotland, and the Average Amount of Notes in Circulation, and of Bank of England Notes and Coin held during the 4 weeks ended Saturday, 14th November 1998.

Name and Title as set forth on Licence	Name of Firm	Approved Offices	Circulation authorised by Certificate £	Average Circulation during 4 weeks ended as above			Average amount of Bank of England Notes and Coin held during 4 weeks as above		
				£5 and upwards	Under £5	Total	*Gold and Bank of England Notes	Coin other than Gold Coin	Total
Bank of Scotland	The Governor and Company of the Bank of Scotland	(Edinburgh) (Glasgow)	1,289,222	508,706,367	4,957,111	513,663,478	464,807,633	58,650,916	523,458,549
The Royal Bank of Scotland plc	The Royal Bank of Scotland plc	(Edinburgh) (Glasgow)	888,355	873,836,345	26,537,230	900,373,575	882,541,154	30,345,000	912,886,153
Clydesdale Bank PLC	Clydesdale Bank PLC	(Edinburgh) (Glasgow)	498,773	394,995,005	0	394,995,005	388,044,990	10,765,114	398,810,103

I hereby certify that each of the Bankers named in the above Return, who have in circulation an amount of Notes beyond that authorised in their certificates have held an amount of Bank of England Notes and Gold and Coin other than Gold Coin not less than that which they are required to hold during the period to which this Return relates.

J Hilton, Registrar of Bank Returns

*This column includes Bank of England Notes deposited at the Bank of England which, by virtue of section 9(1) of the Currency and Bank Notes Act 1928, are to be treated as Gold Coin held by the Bank
15th December 1998.

(22 SI)