

FINALTA APPOINTS TWO NEW SENIOR ADVISORS

FOR IMMEDIATE RELEASE

London, 02 June 2010 – Finalta, a leading European independent advisory company, today announced the appointment of two new Senior Advisors to its London based head office. Mr. Graham Flower, former Head of Customer Propositions and Marketing for HSBC Bank Plc and Mr. Ron Whatford, former Chief Experience Officer (CXO) of the UK Retail Bank at Lloyds TSB will assume their positions with immediate effect.

With established track records of leading successful transformations within major UK financial institutions, Graham Flower and Ron Whatford bring their extensive experience in growth strategies and operational improvements to Finalta.

In addition to his previous role as Head of Customer Propositions and Marketing, Graham held a number of other prominent positions whilst at HSBC Bank Plc including: Head of Customer Management; Group Head of CRM; Head of Service and Sales Management and Divisional Service and Sales Director. He was also involved in the design and set up of First Direct, the UK's first telephone banking service.

Similarly, prior to his retirement, Ron Whatford assumed various key positions at Lloyds TSB Group including: Managing Director of Store Services within the Retail Bank; Managing Director of Operations at the Lloyds TSB Life and Pension business Scottish Widows; Managing Director of Abbey Life and Lloyds TSB Life and Director of Group Operations.

“I am delighted to welcome Graham and Ron to Finalta’s senior management team.” says Remus Brett, Finalta Director. “Their wealth of knowledge, vast experience and expertise in retail banking will bring considerable strength to the organisation, as we continue to expand our product portfolio and service offerings.”

Finalta is an independent advisory company that specialises in providing benchmarking and best practice consulting to leading European financial institutions. Finalta provides retail banks with fact-based analysis and practical recommendations designed to support rapid performance improvement. Finalta works with over 75 leading banks across Europe, a sample of which includes: Allied Irish Bank, BBVA, BNP Paribas Fortis, Citibank, Erste Group, Eurobank, Lloyds Banking Group, Raiffeisen International, Santander and UniCredit Group.

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