

BANK OF SCOTLAND

A HISTORY

1695–1995

Richard Saville

EDINBURGH UNIVERSITY PRESS

CONTENTS

<i>List of Tables and Figures</i>	VII
<i>List of Plates</i>	X
<i>List of Appendices</i>	XII
<i>List of Tables in Statistical Appendix</i>	XIII
<i>Foreword</i>	XIV
<i>Preface</i>	XV
<i>Acknowledgements</i>	XVII
<i>Notes on Usage</i>	XXI
<i>Map</i>	XXVI
<i>Introduction</i>	XXVII
1 The Foundation of the Bank in 1695	I
2 The Crisis of 1696-7	19
3 From the Dearth to the Union, 1697-1707	39
4 The Bank and the Economy of Scotland to the Union of 1707	59
5 From the Union of 1707 to the Foundation of the Royal Bank	75
6 Political and Business History, 1727-44	93
7 Bank of Scotland, 1745-65	119
8 From 1765 to the Aftermath of the Crisis of 1772	149
9 From the American War of Independence to the Crisis of 1793	169
10 Bank of Scotland, 1793-1815	195
11 The Mind of the Scottish Bankers	221

12	Bank Lending and Economic and Social Change in the Eighteenth Century	249
13	From the Close of the Napoleonic Wars to the Reform Act (Scotland) 1832	279
14	Bank of Scotland, 1832-49	301
15	The Scottish Banks in Victorian Britain	337
16	The Senior Bank in Scotland, 1850-80	383
17	The Age of Gentlemanly Banking, 1880-1914	427
18	The Union Bank of Scotland, 1830-1914	471
19	The Scottish Banks and the Economy, 1914-39	511
20	Crisis and Recovery: Bank of Scotland, 1914-39	549
21	The Union Bank of Scotland, 1914-39	581
22	The Second World War	603
23	Recovery and Crisis, 1945-58	615
24	Bank of Scotland: Difficulties with Lending to Industry	643
25	North West Securities and the British Linen Bank, 1958-70	665
26	Profit Planning and North Sea Oil	685
27	Bank of Scotland: Threats to Scottish Banking, 1979-81	717
28	North West Securities and nws Bank plc, 1979-95	741
29	The Success of the Bank, 1981-95	769
30	Bank of Scotland over 300 Years	811
	<i>Appendices 1-16</i>	819
	<i>Statistical Appendix</i>	931
	<i>Bibliography</i>	1033
	<i>Index</i>	1069