



Lloyds TSB

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Mr Graham Milne ACA  
Edrington House  
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17 December 2002

Dear Mr Milne

Mr Ellwood has asked me to thank you for your copy letter dated 15 December and to respond on his behalf.

I am aware that you have written directly to Professor Brown, and having made enquiries, I am aware that your concerns are being investigated through the proper channels within the Bank. In the circumstances, I have asked that this office be kept advised of developments.

Thank you again for taking the time and trouble to bring this matter to the attention of Mr Ellwood.

Yours sincerely

Andrew Gunn

**Executive Assistant to the Group Chief Executive**