

Andrew Bester
Group Director, CEO



The Rt Hon George Kerevan MP
Chair, APPG for Fair Business Banking
House of Commons
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Dear Mr Kerevan

It was a pleasure to meet you yesterday - thank you for your time and counsel.

We discussed the approach we are taking to putting our clients and the businesses and individuals affected by the criminal conspiracy linked to HBOS Reading at the heart of our review. You mentioned that you had had some direct approaches. Do let us know of any contacts and we will consider them alongside those who have made themselves known to us directly as well as those we are identifying proactively.

While I hope that the independent oversight will provide confidence in the process and more importantly fair outcomes, I will consider how, as you suggested, early engagement with those involved can enhance this and I'll keep in touch on our plans.

We also discussed the enquiry by the APPG and I look forward to hearing more on that. I can reaffirm that we want to support that work with input and insight. Stephen will keep me up to date as discussions proceed.

In the meantime, if there is anything else with which I can help, please do let me know.

Kind regards.

Yours sincerely,

A handwritten signature in blue ink that reads "Andrew".

Andrew Bester
Group Director & CEO
Commercial Banking