



Lloyds TSB

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**Strictly Private & Confidential
To Be Opened By Addressee Only**
Graham Milne
Group Audit
IT & e-Commerce
Lombard Street
TNT 89

12th March 2001

My ref: HPM/JMS

Dear *Graham,*

DISCRETIONARY BONUS AWARD

Many thanks for your valuable contribution to the business during 2000 and I am pleased to advise you that you will receive a bonus of £1,070 with your March salary.

Thank you once again for your continued support.

Yours sincerely,

**Howard Monks
Head of Audit IT & e-Commerce**