



Your ref:

Our ref: RJH/GDS

Private & Confidential

For whom it may concern

Commercial Banking

P O Box 183
8 Park Row
LEEDS LS1 1QT

Telephone: 0113 241 2884

Facsimile: 0113 244 1038

18 December 2003

Dear Sir / Madam

Re: Anderstore Ltd

In response to your recent enquiry the following information is given in confidence and without responsibility on the part of the Bank or it's officials.

The Company has been known to the bank for five years, is held in very high regard, and during this period the Bank has supported the business in its acquisition of seven other operations.

Over recent years we have provided significant facilities to assist with acquisitions and remain keen to continue our supportive stance to this very well run operation.

If you require any further information, please do not hesitate to contact me.

Yours Sincerely

RDF Smith

Manager, Commercial Banking

National Westminster Bank plc Registered Number 929027
Registered Office: 135 Bishopsgate, London EC2M 3UR

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and IMRO for investment business.

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Scotland Group