



BRITISH BANKERS' ASSOCIATION

APPENDIX 2

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London EC2N 1EX**

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To: Restore UK Panel
From: Christopher Rawlins, Director
Date: 12 April 2000

An examination of the account data that banks have included in the matching process

Abbey National plc

- For both Abbey National and the former National Provincial building society, which merged with Abbey National in 1996, all accounts which went dormant between 1935 and 1952, and which are still dormant today, were submitted for inclusion in the data matching project.
- As Abbey was a building society at the time it was felt unlikely that any TWEA accounts were held, and there were no records annotated with "Trading with the Enemy". Abbey is keen to ensure, however, that every opportunity is given to potential claimants to identify lost funds.

Bank of Scotland

- Bank of Scotland has a complete centralised record of all dormant accounts for itself, The Union Bank of Scotland (merged 1955) and British Linen Bank (merged 1971).
- For reasons particular to Scotland as set out in Bank of Scotland's submission, customers of the 3 banks caught under the TWEA legislation were either foreign residents in Britain during the 1930s or British citizens caught as the war engulfed countries in which they were resident.
- After a false start, Bank of Scotland is currently re-submitting a database with the following criteria
 - residual value £10 or more, and date of last use as follows:
 - all dormant accounts with no date of last use between 1920 and 1971 are included
 - all dormant accounts with a date of last use between January 1 1930 and January 1 1949 are included.
 - all accounts where there is a recorded trusteeship, recorded death, or the sum is re-transferred have been excluded.
- The following is an extract from the Bank of Scotland's submission. The Panel is requested to consider the issues raised:

..ODMA\PCDOCS\BBA01\270702 12 April 2000

www.bba.org.uk

Representing over 300 member banks from more than 60 countries

“One major query, on which the Panel’s opinion is sought, is whether it is desirable or possible to confine the TWEA exercise to the European theatre of war. Practically, this would have the merit of providing a sharper focus in the search for accounts of Holocaust Victims, which in the last analysis was the original motivation for the TWEA Project.

All the evidence, which has been produced by the matching process so far, indicates that in the case of the Bank of Scotland and its subsidiaries we are likely to be dealing with either UK customers or foreigners resident in Scotland. In most cases the normal procedures relating to identification of right to a dormant account should be available to an applicant, and will be dealt with by Bank of Scotland in the normal way.”

Barclays Bank plc

- The decision of the then Chairman of Barclays Bank plc was that the data provided to PwC would initially comprise their dormant accounts with a balance equal to, or in excess of, £100.
- An independent review of the various dormant account records of Barclays Bank Ltd was undertaken by the bank’s lawyers.
- Despite the £100 threshold, Barclays have the facility to investigate and trace accounts with balances of less than £100, and they undertake a thorough review of all available records when dealing with claims.

C Hoare & Co

- The spreadsheet submitted to PwC includes all the bank’s dormant accounts since 1928. There were no omissions or deletions.
- The file contained all balances irrespective of size, which range between £0.04 and £9,965.

Credit Lyonnais

- Credit Lyonnais UK has looked through its archives to obtain the most comprehensive list possible of unclaimed balances
- Earliest entries date from September 1936
- All accounts with balances greater than £10 (or sterling equivalent) were included

Clydesdale Bank

- Clydesdale submitted to PwC all accounts which went dormant (and were not subsequently claimed) between 1935 and 1970.

Morgan Grenfell & Co Limited (Deutsche Bank Group)

- The data provided to PwC comprised all of their 244 dormant accounts. It was easier to include all accounts rather than arbitrarily discount certain accounts.
- No minimum account threshold was applied.

Halifax plc

- All dormant accounts with a balance of less than £10 that went dormant between 1935 and 1969 were submitted to PwC.

HSBC (formerly Midland Bank)

- The data comprised the names of all unclaimed balances from Midland's former Overseas Branch which had been transferred to unclaimed balances between 1935 and 1979. All Midland TWEA accounts were centralised at the Overseas Branch during the war and continued to be managed by that Branch until the present day.
- No minimum balance criteria were applied.

ING Barings (formerly Baring Brothers & Co. Limited)

- Barings retained records of accounts that had been endorsed under the TWEA procedure.
- It is these accounts, plus a very small number that appear to be related to endorsed accounts, that have been placed on the ING Barings list, subject to a minimum balance of £10.

Lazard Brothers

- An exercise to research old records to uncover pre-war bank accounts a couple of years ago revealed relatively little. This was mainly due to an office move in the mid 1970s, together with their standard practice of destroying old records after certain periods.
- However, quite a number of dormant accounts were identified which Lazard's contacted in an attempt to clear them from their books.
- Of Lazard's dormant accounts, only seven cannot be positively identified as having had contact with the bank since 1945.
- The data on these seven accounts was supplied to PwC.

Lloyds TSB

- Lloyds Bank data was supplied to PwC in two sets.
- The first set contained 1994 non-interest bearing accounts with balances of £10 or more which went dormant between January 1 1935 and 31 December 1970.
- The second set contained 8639 records and relates to accounts with balances in excess of £10 registered as dormant between January 1 1935 and December 31 1969.

N M Rothschild & Sons

- 20 dormant accounts, which are all the dormant accounts the bank could find for the period, were submitted for the data matching exercise.
- Records do not show when these accounts were opened. However, all went dormant between 1948 to 1952.
- No minimum balance criteria were applied, and balances range from £0.2.6 to £367.2.0.

National Westminster Bank

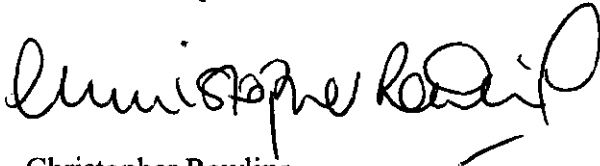
- The data supplied by NatWest is split into two groups. *Standard Criteria (mid 1930s to computerisation in 1970, £10 balance or more, still unclaimed)* and *Pilot Data for Safe Custody, Boxes and Parcels and ITBS (International Trade and Banking Services)* which did not meet the standard criteria, but which NatWest wished to test against the computerised George Books data compiled by PwC.
- **Standard criteria**
 - Data was submitted for NatWest (formerly District, National Provincial and Westminster Banks, the 'constituent banks'), Ulster Bank and Coutts.
- **Pilot Data**
 - **ITBS** – A range of accounts with a date of final disposal stretching into the late 1980s which was supplied in case there may be any matches against some George Book items. Some of the information relates to Safe Custody items.
 - **Safe Custody and Boxes and Parcels** – A list of unclaimed items deposited with the constituent banks between 1935 and 1945.
 - **Ulster Safe** – A list of unclaimed items deposited with Ulster Bank between 1935 and 1945.
- It is NatWest's intention that all of the Standard Criteria data, together with the ITBS data that conforms to the standard, be submitted as the first phase of the Restore UK project.
- It is NatWest's intention that the Safe Custody, Boxes and Parcels and those ITBS records that relate to Safe Custody items be available in a subsequent phase of the Restore UK project.
- **THE RESTORE UK PANEL IS REQUESTED TO CONFIRM THAT THE NATWEST DATA RELATED TO THE PROPOSED SUBSEQUENT PHASE BE REMOVED FROM THE CURRENT LIST OF MATCHED NAMES.**

Standard Chartered Bank

- Standard Chartered submitted a list of all accounts in their books which were transferred to dormant balances from 1883 to 1996 and still outstanding.
- The list includes records available from UK provincial branches, and also includes accounts with balances less than £5.

The Royal Bank of Scotland

- RBS supplied to PwC all dormant accounts which had not moved since the date that the bank computerised its records.

A handwritten signature in black ink, appearing to read "Christopher Rawlins". The signature is written in a cursive style with a large, looped initial 'C'.

Christopher Rawlins
12.04.00



Abbey House
201 Grafton Gate East
Milton Keynes
MK9 1AN

Telephone: 01908 344264
Fax: 01908 343955

Facsimile

To

Name: Chris Rawlins,
Fax: 0171 216 8908
Company: BBA, London
Telephone:

From

Name: Rob Struthers
Pages To Follow: 1
Date: 10 March 2000

**This fax transmission may contain confidential information for the above addressee.
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Message

Paragraphs for Independant Panel meeting on 14th March.



From: Abbey National plc

Abbey National, as a member of the Working Party, agreed to investigate at all Dormant accounts held in our records and opened between 1935 and 1952, which have remained dormant since 1952 and are still dormant today. A similar criteria and investigation was carried out for all accounts which were held by the former National and Provincial Building Society, which merged with Abbey National in 1996.

All records and ledger cards were checked, and there were no records annotated with the words "Trading with the Enemy" as required under the legislation at the time. As the Abbey National was a Building Society, primarily dealing with personal savings, it was felt unlikely that there would be any such accounts held. A search agency was also employed to trace any account holders and reduce the potential numbers reported, and some account holders traced as a result. However, a final list was submitted for inclusion with other banks data to ensure that every opportunity was given to prospective claimants to identify lost funds.

All Abbey National accounts are "live" on the ledgers, have been paid interest at the prevailing rate throughout the life of the account, and been available to claimants under normal dormant procedures. However, Abbey National is happy to adopt an "uprating" of any accounts subsequently identified in a similar manner to other participating banks.

09/02/2000

Bank of Scotland

Statement about the Bank's Submission to the TWEA Dormant Account Project

Bank of Scotland has a complete centralised record of all dormant accounts both from itself, and of Banks absorbed by the Bank, notably Union Bank of Scotland (1955) and British Linen Bank (1971)

For specific reasons it believes it is unlikely to turn up a significant number or value of accounts, which will ultimately prove to be those of Jewish victims of the Holocaust. That said it has been willing to participate in the project to ensure the final settlement of any uncertainty which might exist.

The Union Bank of Scotland established its Foreign Department in 1921, British Linen Bank in 1926, but Bank of Scotland possessed no equivalent department until 1935. In each case the prime purposes were foreign trade financing, securities and currency dealing. Private banking facilities were not provided, and foreign deposit taking forbidden. Identifiable 'foreign' accounts which do exist are invariably company trading accounts.

It seems unlikely that any of the Scottish retail Banks took deposits from non-resident foreigners after 1931, because in that year there was *An Agreement and Understanding among Scottish General Managers* that they would not do so. This was the form for cartel agreements in Scotland (these existed from 1875 when Scots Banks agreed to exclude themselves from the English market until 1965 when the cartel was dissolved). There is positive evidence during the 1930s that this was adhered to.

There are two notable categories of accounts run by resident foreign nationals.

- Italian citizens resident in Scotland, who were interned. An entry against two of the accounts states *died in the Andorra Star*. This was the ship torpedoed in the Atlantic, taking internees to Canada.
- Polish and Norwegian Free forces. These were both based in Scotland, and a number of dormant accounts exist. The best bet is killed in action.

Customers of the 3 Banks who may appear in The George Books as a result of TWEA legislation are either foreign residents in Britain during the 1930s, or are British citizens caught as the tide of war engulfed the countries in which they were resident.

Initially Bank of Scotland submitted its whole dormant account database undifferentiated to the Project, which produced some interesting results; -

1. There were over 25,000 level 3 and 4 matches, an average of 14 matches per actual dormant account. The great majority of matches at this level were recognisably Scots.
2. Over 50% of the level 3 and 4 matches related to the Far East, specifically Malay States, Singapore, Hong Kong, China, Philippines, Japan, Burma and Dutch East Indies.

BoS decided it would make more sense to refine its dormant account database as far as possible according to the following principles, and re-submit to the matching process.

1. Only accounts with a residual value of £10 or more have been submitted.
2. Many of the accounts have a *date of last use* recorded. This has been used as follows;-

- all dormant accounts with no *date of last use* between 1920 and 1971 are included.
- all dormant accounts with a *date of last use* between 1st January 1930 and 1st January 1949 have been included
- All accounts in which there is a recorded trusteeship, recorded death, or the sum re-transferred have been excluded.

Our own dormant account system gives no indication of **country** of residence at point of dormancy. Therefore until the George book matching process has taken place we cannot identify which **Cessation Order** might be applicable. This would then be compared against *date of last use* in our dormant account books. This is likely to invalidate a significant number of the preliminary matches, and is work needs to be done by BoS before our lists are submitted for inclusion in the TWEA WEB site.

One major query, on which the Panel's opinion is sought, is whether it is desirable or possible to confine the TWEA exercise to the European theatre of War. Practically this would have the merit of providing a sharper focus in the search for accounts of Holocaust Victims, which in the last analysis was the original motivation for the TWEA Project.

All the evidence, which has been produced by the matching process so far, indicates that in the case of Bank of Scotland and its subsidiaries we are likely to be dealing with either U.K. customers or foreigners resident in Scotland. In most cases the normal procedures relating to identification of right to a dormant account should be available to an applicant, and will be dealt with by Bank of Scotland in the normal way.

Alan Cameron
Head of Central Records and Archives
Bank of Scotland

9 March 2000.

BARCLAYS

RETAIL FINANCIAL SERVICES - RISK
5th Floor, Murray House, 1 Royal Mint Court
London EC3N 4HH
Telephone (0171) 977 7000

TO Chris Rawlins
British Bankers Association
Fax No 0171-216-8908

DATE 10th March 2000
FROM Nicola Christofides (on behalf of Chris Duncan)

SUBJECT Meeting of Independent Panel 14th March

Chris

Apologies for the delay in responding however, as explained to Carol, the following comments needed to be agreed by Chris Duncan.

Note to the Panel

The procedures for dealing with dormant accounts and records of Barclays Bank Plc were reviewed in order to establish our ability to provide data to the general standard set by the working party.

As a result, given the inconsistent nature of information held, it was agreed for commercial reasons by the then Chairman of Barclays Bank Plc that the data provided to PwC would initially comprise our dormant accounts with a balance equal to, or in excess of £100.

The dormant account details submitted to the BBA were compiled by our lawyers, Cahill Gordon and Reindel of New York, who were instructed to undertake an independent and exhaustive review of the various dormant account records of Barclays Bank Ltd.

Nevertheless, in dealing with all claims, we have the facility to investigate and trace accounts with balances of less than £100, and when dealing with a claim, we undertake a thorough review of all available records.

I trust this is sufficient for your purposes.

Yours sincerely

Nicola Christofides
Risk Manager – Retail Financial Services
Direct Line - 0171-977-4272

C. HOARE & CO.
(BANKERS)
37 FLEET STREET, LONDON EC4P 4DQ

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FACSIMILE TRANSMISSION

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TO: Chris Rawlins

COMPANY: BBA

FAX NUMBER: 0171 216 8908

FROM: Colin Lugton

DATE: 13-Mar-00

TIME:

AUTHORISED:



TOTAL NUMBER OF PAGES: 1
(INCLUDING THIS ONE)

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Re our telecom, and your fax message dated 8th March.

Our spreadsheet of Dormant accounts includes all the Bank's dormant accounts since 1928. There were no omissions or deletions. The file contains all balances irrespective of size, which range between £0.04 and £9,965.

**CREDIT LYONNAIS**

BANK INCORPORATED IN FRANCE WITH LIMITED LIABILITY IN 1863

11 April, 2000

Joanna Elson
British Bankers' Association
Pinners Hall
105-108 Old Broad Street
London
EC2N 1EX

Dear Ms Elson

Credit Lyonnais WWII Unclaimed Balances

Further to our previous correspondence, I wanted to formally clarify the work that has been performed by Credit Lyonnais UK on WWII unclaimed balances.

Credit Lyonnais UK have looked through their archives to obtain the most comprehensive listing available of unclaimed balances. The earliest entries relate to September 1936. Any accounts with balances greater than £10 (or sterling equivalent) were included in the list provided to PricewaterhouseCoopers for matching purposes with the George Books.

Please let me know if you require any further clarification with regard to the work that has been done on this matter.

Yours sincerely

A handwritten signature in black ink, appearing to read 'AG' with a long, sweeping tail.

Adam Gray
Head of Group Audit

From: <JQueen7710@aol.com>
To: <joannaelson@bba.org.uk>
Date: 09/03/2000 8:53am
Subject: Meeting of the Independent Panel - 14th March

Joanna

As far as Clydesdale Bank is concerned the list provided comprised all accounts made dormant (and not subsequently claimed) between 1935 and 1970.

Regards

Jack

FACSIMILE TRANSMISSION

Deutsche Bank



Secretariat

To Chris Rawlins
Company British Bankers' Association
Fax no. 216 8811
From Diarmuid Cummins
Date 06 March 2000

Deutsche Bank AG London
23 Great Winchester Street
London EC2P 2AX

Telephone: 0171 545 8000
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Direct Line: 0171 545 5273
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Total pages 1 (Including this header)
If you do not receive all the pages, please telephone immediately

TWEA – Meeting of Independent Panel

I refer to Joanna Elson's letter of 29th February.

As far as Morgan Grenfell & Co. Limited is concerned, the data provided to Price Waterhouse Coopers included all dormant accounts during the relevant period, including those under £10. The reason for this is simply that MG&Co has only 224 dormant accounts in total and thus it was easier to simply include all accounts rather than arbitrarily discount certain accounts. Given that MG&Co was not a "high-street" bank, the impact of the dormant account review was always likely to be minimal. I quite understand the reasons why other banks requested this minimum account threshold.

Please let me know if you need any further information on this.

Yours sincerely

Diarmuid Cummins

From: <BrendaPemberton@halifax.co.uk>
To: <chrisrawlins@bba.org.uk>
Date: 10/03/2000 3:31pm
Subject: Statement re Trading With Enemy Accounts

Hello Chris

Sorry for the delay - Our statement of the details submitted to the panel is below;

'Details submitted are all dormant accounts with a balance of £10>, that went dormant between the periods 1935 to 1969'.

If I need to include any other details in the statement please let me know. If not can you please confirm that the statement is okay.

Also just to let you know - Steve Lee has moved to another department therefore, can please address all future correspondence to;

Sue Homer
Savings Operations Manager
DC/E6/SCS/SAV/SH
Halifax Plc
Trinity Road
HALIFAX
HX1 2RG

Tel 01422 336215
e-mail suehomer@halifax.co.uk

Many Thanks

Brenda

Brenda Pemberton
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Savings Customer Services
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03/10/00 15:33:50

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CC: <SueHomer@halifax.co.uk>, <SteveLee@no.halifax.co.uk>



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To: CHRIS RAWLINS Date: 7MAR2000
BRITISH BANKERS' ASSOCIATION File Ref: _____
 Fax No. 216 8908 Total no. of pages = cover ONLY
 From: EDWIN GREEN If you do not receive all pages, please
GROUP ARCHIVIST telephone or telex immediately
 Fax No DDI: 0171 260 7977 Telephone DDI: 0171 260 7956
 Fax No Midnet: 790 37977 Telephone Midnet: 790 37956 Urgent: Yes No
 Subject: MEETING OF INDEPENDENT PANEL Confidential: Yes No

This facsimile is intended for the named recipient only and may contain privileged and confidential information. If you have received this facsimile in error, please notify us immediately. Please do not disclose the contents to anyone or copy it to outside parties. Thank you.

Chris

In reply to Joanna's memo of 29 February, may I confirm that the data submitted by HSBC Bank (formerly Midland Bank) comprised the names of all unclaimed balances from Midland's former Overseas Branch which had been transferred to unclaimed balances between 1935 and 1979 inclusive. All Midland TWEA accounts were centralized at the Overseas Branch during the war and they continued to be managed by that Branch (later International Division) until the present day. The data varies from the general standard in the following respects:

1. Centralized control of TWEA accounts in a single branch;
2. Inclusion of unclaimed balances after the completion of computerisation in 1974 up to and including 1979. We traced possible matches in the two or three years after the computerisation exercise and did not wish to exclude the possibility that computerisation triggered certain transfers to unclaimed balances.
3. Inclusion of unclaimed balances of all values. The BBA Working Party agreed on the £10 limit mainly to overcome some banks' difficulty in tracing the sheer volume of uncentralized unclaimed balances. As Midland had centralized its TWEA accounts, this difficulty did not arise in this case; we saw no reason to exclude possible matches on grounds of their small values when otherwise there was a high possibility of a match.

I hope that this statement will be helpful. Please let me know if you need any additional explanation.

Best wishes, Edwin

cc Richard Bennett

Facsimile Cover Sheet

01295 770003

To: Chris Rawlins, Director
Company: British Bankers' Association
Phone:
Fax: 0171 216 8908

From: Jim Peers
Company: ING Barings
Phone: 0171 767 1048
Fax: 0171 767 7146

Date: 13/3/2000

Pages (incl. cover): 1

Dear Chris,

Meeting of Independent Panel, 14th March

Baring Brothers & Co., Limited (now ING Barings) retained details of all the 'old balances' left behind when it computerised its private banking business in the 1970's. Some of these 'old balances' were unclaimed amounts arising from transactions; others were dormant personal accounts. Baring Brothers & Co., Limited also retained records of accounts which had been endorsed under the TWEA procedure and it is these latter accounts plus a very small number of others that appear to be related to endorsed accounts that have been placed on the ING Barings list, subject to a minimum balance of £10.

Regards.

Lazard Brothers & Co., Limited

Member of London Stock Exchange Limited
Regulated by The Securities and Futures Authority

**21 Moorfields
London EC2P 2HT**

(Registered Office)
Registered in England No. 162175

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FAX: 1 page(s) including this cover sheet

To: British Bankers Association

From: Anne Bamford

F.A.O.: Chris Rawlins

Dept: Company Secretary's & Legal
Department

Fax No: 0171 216 8908

Date: 9 March 2000

THIS FAX IS INTENDED ONLY FOR THE ADDRESSEE NAMED ABOVE AND CONTAINS CONFIDENTIAL INFORMATION THAT MAY ALSO BE PRIVILEGED. IF YOU ARE NOT THE NAMED ADDRESSEE OR THE PERSON RESPONSIBLE FOR DELIVERING THIS FAX TO THEM PLEASE TELEPHONE THE SENDER IMMEDIATELY, AND PLEASE DO NOT READ, COPY OR DISCLOSE THE CONTENTS TO ANY OTHER PERSON.

Dear Chris

Banks' note to restore UK Panel re choice of data submission

1. Could you please ask whoever keeps your records to change the fax number for Lazard Brothers from that on your fax to the number indicated above. Hopefully this will enable us to receive faxes sent to us - we have no trace of receiving the 29th February note from Joanna Elson.
2. I am not quite sure what it is you actually want us to describe but I suggest as follows:-
"Approximately two years ago, we at Lazard carried out an exhaustive search of old records particularly those pertaining to pre-war bank accounts. This exercise uncovered relatively little mainly due to an office move in the mid 70's together with our standard practice of destroying old records after certain periods. We did, however, identify quite a number of dormant accounts which we attempted to contact in an endeavour to clear them from our books. Of the dormant accounts at Lazard, only seven dormant accounts cannot be positively identified as having had contact with Lazard since 1945. It is the data on the seven dormant accounts which we have supplied to BBA as part of the TWA exercise."

Please let me know if this is what you require.

Yours sincerely



Anne Bamford
Assistant Company Secretary



Lloyds TSB Bank plc
71 Lombard Street
LONDON EC3P 3BS

Telephone 0171-626 1500

8th March 2000

CONFIRMATION OF FAX

Chris Rawlins
Director
British Bankers' Association
Pinners Hall
105-108 Old Broad Street
London
EC2N 1EX

- 9 MAR 2000

Dear Chris,

Meeting of Independent Panel: 14th March

I have made further enquiries regarding the data that we submitted and can confirm that two sets of data relating to Lloyds Bank were prepared.

The first set which has come to be known as 'Bank number 13' in PwC terms contained 1994 records of unclaimed balances of £10 or more which became dormant between 1st January 1935 and 31st December 1970. The second set (Bank number 14) contained 8639 records and related to those accounts with balances in excess of £10 registered as dormant between 1st January 1935 and 31st December 1969.

Please let me know if you require further information.

Yours sincerely,

Janet Wilkinson
Personal Assistant to the Chairman

Unclaimed Accounts from the World War II Period

Notes for Accounts Submitted by N M Rothschild & Sons

20 dormant account names were submitted for the data matching exercise.

Our records do not show when these accounts were set up, or when they became dormant. All it is possible to be sure about is that they were dormant during the period 1948 – 1952.

We have included all the dormant accounts that we could find for this period, regardless of the balance – they range from £0.2.6 to £367.2.0.

The accounts submitted include those for individuals and institutions.

Joanne Bradley
03/03/00

Data supplied by NatWest Bank to the Restore UK Project

The data supplied by NatWest can be split into two main groups - Standard Criteria (mid 1930s to computerisation in 1970, £10 or more, still unreclaimed) and Pilot data for SafeCustody, Boxes and Parcels, and ITBS which did not meet the standard criteria, but which NatWest wished to test against the computerised George Books data compiled by PWC.

Standard Criteria

- NatWest (comprising data for the pre 1970 merger of the constituent banks - District, National Provincial, and Westminster)
- Ulster Bank
- Coutts

These records were computerised from the paper records of the relevant banks during 1997 / 1998. A sub set conforming to the standard criteria of £10 or more, unreclaimed and dormant between 1932 and 1970 was provided to PWC

Pilot Data (outside of scope)

- ITBS (International Trade & Banking Services)

A record of accounts with a Date of final disposal stretching into the late 1980s which was supplied to PWC in case there may be matches against some of the accounts on the George Books. Some of the information relates to SafeCustody items.

- SafeCustody and Boxes & Parcels

A list of unclaimed items deposited with the constitute banks (District, National Provincial, and Westminster) during the period 1935 - 1945.

- UlsterSafe

A list of unclaimed items deposited with Ulster Bank during the period 1935 - 1945.

Summary

It is our intention that all of the Standard Criteria data, together with the ITBS data that conforms to the standard be submitted as part of the first phase of the Restore UK project.

The SafeCustody, Boxes & Parcels, UlsterSafe and those ITBS records that relate to SafeCustody items will be available for release in a subsequent phase of the Restore UK project.

James Beazley
Project Manager
Accounting systems
NatWest
March 8, 2000

From: "Hayes, Justina A" <HAYESJA@rbs.co.uk>
To: "chrisrawlins@bba.org.uk" <chrisrawlins@bba.org.uk>
Date: 13/03/2000 5:01pm
Subject: FW: Restore Uk Panel 14.03.00 - Number of accounts and total amounts

Chris,

I will not be able to provide this information at such short notice. As you will appreciate, at the moment my work load has increase and I just haven't got the time to provide this for the 14th March.

With regard to our sentence. This is as follows:-

* All dormant accounts which had not moved since the date of the Bank's computerisation. *

Many thanks

Justina Hayes
Operations UK Bank
Direct Dial :- 0131 523 2093
Internal X :- 22093
Email :- Justina.Hayes@Rbs.co.uk

> -----Original Message-----

> From: Ross, Ali
> Sent: 13 March 2000 12:28
> To: Hayes, Justina A
> Subject: FW: Restore Uk Panel 14.03.00 - Number of accounts and total
> amounts

>

>

>

> -----Original Message-----

> From: Chris Rawlins [SMTP:chrisrawlins@bba.org.uk]
> Sent: Monday, March 13, 2000 10:16 AM
> Subject: Restore Uk Panel 14.03.00 - Number of accounts and total
> amounts

>

> *** Warning : This message originates from the Internet ***

>

> Good morning everyone.

>

> I apologise for having to contact you again with a further request for
> information for the Restore UK Panel which sits tomorrow.

>

> When Joanna and I met Lord Newton last week to brief him on the background
> to the TWEA project and discuss his responsibilities as Chair, he asked us
> how many accounts we were talking about and the total sums involved. Other
> Panel members may ask us the same question tomorrow. We should obviously
> like to have this information in reserve.

>

> I should be most grateful, therefore, if you could supply me with the
> following information on your accounts which are currently matching.
> Obviously, the totals and amounts will go down if the Panel agrees to
> remove names from the final list; I will ensure that this point is made
> and that the Panel understands it. In addition, there is no intention to
> release numbers and totals which relate to individual banks - totals will
> be aggregated to be presented on a global basis for the whole Project.

>

> Please let me have your figures in the format shown:

- >
- > TOTAL NUMBER OF ACCOUNTS THAT HAVE MATCHED
- >
- > 1. Non interest- bearing
- >
- > 2. Interest bearing
- >
- > NON INTEREST BEARING ACCOUNTS
- >
- > 3. Total capital amount
- >
- >
- > INTEREST BEARING ACCOUNTS
- >
- > 4. Total capital amount
- >
- > 5. Total after interest has been applied.
- >
- >
- > As you know, we are still working on the uprating issue. Fo rthe purposes
- > of this exercise, therefore, please ignore an uprating factor.
- >
- > Kind regards,
- >
- >
- > Chris
- >
- >
- >
- >
- > *****
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- > Thank you.
- > *****

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Fax

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Date: 13th March 2000

To: Chris Rawlins

Fax No: 0207 216 8811

From: Robert Sinnott

Subject: Per telecon of today 13/3/2000

Total number of pages including this sheet: 1

Chris,

Standard Chartered Banks list is compiled of all accounts transferred to unclaimed balances between the years 1883 to 1996 that are still outstanding. (This list included the records available from our provincial branches and accounts with balances under GBP5.00).

Regards



Robert Sinnott
Sales & Service Manager
International Sales & Service Centre London

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