

ACROSS

- 1 Typical delegate (14)
- 9 Go over ten for Romans (5)
- 10 Suitable residence for one who wants to be near a bank? (9)
- 11 Aztec, he longs to keep level (7)
- 12 Depot of silver in shop (7)
- 13 Characters in most unpleasant shock (4)
- 14 Cleric had organised service for the young (9)
- 18 Surround points on direction finder (9)
- 20 Now important to protect weak person (4)
- 22 Son very mistakenly interrupted American inspections (7)
- 25 Fine one senior cricketer (7)
- 26 No-nonsense Erica's out to conceal index (9)
- 27 Flower starts to take up leaves inside petals (5)
- 28 Bearded collie's blue yarn (6-3,5)

DOWN

- 1 Terrible noise from tennis bat (6)
- 2 Far-seeing little academic heard reversing name (9)
- 3 Poles in error get letter for the Greeks (7)
- 4 Feature one in each herbal remedy (9)
- 5 French city excursions (5)
- 6 One foot in the door of drunken hotel do (7)
- 7 Instrument that you can pick? (5)
- 8 Unopened spread, it's said (7)
- 15 Thereby vary topic to include piece of furniture (4,5)
- 16 Warships lose a drifting lilo with animal (9)
- 17 Rue lies concocted in spare time (7)

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- 19 Coming across yours truly, get in stew (7)
- 20 The war's sort of tributes (7)
- 21 Wasting away, not having a prize (6)
- 23 Arrive at stretch of river (5)
- 24 Dish to stop including Asian starter (5)