

ACROSS

- 1 Adjustment in a currency rate (11)
- 9 Pungent (5)
- 10 Cowardly, weak (7)
- 11 Officer in charge of a regiment (7)
- 12 Lowest deck in a ship (5)
- 13 Capricious, erratic (13)
- 16 *Silent* ____, Christmas carol (5)
- 18 Energetic, assertive (2-5)
- 20 Uncontaminated (7)
- 21 On many occasions (5)
- 22 Escalated (11)

DOWN

- 2 Part of a hat that hangs down (3-4)
- 3 Attach (3,2)
- 4 Reluctance, disinclination (13)
- 5 Brief cessation of play (4-3)
- 6 Bay window (5)
- 7 Loud unpleasant noise (11)
- 8 Guiding, directing (11)
- 14 Braid (7)
- 15 Inhale (7)
- 17 Eco-friendly (5)
- 19 Cool and distant (5)

