

SANTANDER UK PLC CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB Control Number 1506-0043]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56)

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (a **covered financial institution** as defined in 31 C.F.R. 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 1010.100(u)). A **bank** includes offices, branches and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 1010.100(d))¹.

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instructions for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for each branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. Santander UK plc on its own behalf, and each of its subsidiaries listed in the Appendix, each on its own behalf, (together referred to as "the Santander UK Entities") hereby certify as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established for the Santander UK Entities by Covered Financial Institutions.

C. Physical Presence/Regulated Affiliate Status:

Santander UK plc maintains a physical presence at 2 Triton Square, Regent's Place, London, NW1 3AN, where it employs one or more individuals on a full-time basis and maintains operating records relating to its banking activities.

¹ A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

The above address is in England, where Santander UK plc is authorised to conduct banking activities.

Santander UK plc is subject to inspection by the Financial Services Authority, the banking authority that authorised Santander UK plc to conduct banking activities.

The Santander UK Entities, listed in the Appendix, maintain a physical presence, that means each Santander UK Entity:

- has a place of business at the street address listed in the Appendix, where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities;
- is authorised to conduct banking activities in the country where its place of business is located;
- is subject to inspection by the banking authorities listed in the Appendix, that licensed the particular Santander UK Entity to conduct banking activities.

The Santander UK Entities are all subsidiaries of Santander UK plc.

D. Indirect Use of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. The Santander UK Entities each hereby certify that they do not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information:

Santander UK plc is wholly owned by Banco Santander, S.A., Paseo de Pereda 9 – 12, Santander, Spain whose shares are publicly traded. Publicly traded means that the shares are traded on an exchange or an organised over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

The Santander UK Entities are wholly owned by Santander UK plc, 2 Triton Square, Regent's Place, London, NW1 3AN, England.

F. Process Agent:

The following individual or entity, Abbey National Treasury Services plc, is a resident of the United States at the following street address 400 Atlantic Street, Stamford, Connecticut CT 06901-3507, and is authorised to accept service of legal process on behalf of each of the Santander UK Entities from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) or title 31, United States Code.

G. General

Santander UK plc hereby agrees to notify in writing each Covered Financial Institution at which it or any Santander UK Entity maintains any Correspondent Account of any change in facts or circumstances reported in this Certification and the Appendix hereto. Notification shall be given within 30 calendar days of such change.

Each of the Santander UK Entities understand that each Covered Financial Institution at which it maintains any Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. They further understand that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Edward Sankey, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorised to execute this Certification on behalf of Santander UK plc and each of the Santander UK Entities.



(Signature) Edward Sankey

Operational Risk Director

Executed on this 10 January 2012.

APPENDIX

United Kingdom

- (A) Santander UK plc maintains a place of business at
2 Triton Square, Regent's Place, London, NW1 3AN in the United Kingdom.
Registration number: 2294747
- (B) The banking authority that has the right to inspect the place of business is
Financial Services Authority
- (A) Abbey National Treasury Services plc maintains a place of business at
2 Triton Square, Regent's Place, London, NW1 3AN in the United Kingdom.
Registration number: 2338548
- (B) The banking authority that has the right to inspect the place of business is
Financial Services Authority
- (A) Cater Allen Limited maintains a place of business at
2 Triton Square, Regent's Place, London, NW1 3AN in the United Kingdom.
Registration number: 383032
- (B) The banking authority that has the right to inspect the place of business is
Financial Services Authority
- (A) Abbey National International Limited maintains a place of business at
19 – 21 Commercial Street, St Helier, Jersey, JE2 3RU in the Channel
Islands. Registration number: 45968
- (B) The banking authority that has the right to inspect the place of business is
The Jersey Financial Services Commission
- (A) Alliance & Leicester International Limited maintains a place of business at
Alliance & Leicester House, 19/21 Prospect Hill, Douglas, Isle of Man IM99
1RY. Registration number: 81918C
- (B) The banking authority that has the right to inspect the place of business is
Financial Supervision Commission, Isle of Man

United States

- (A) Abbey National Treasury Services plc maintains a place of business at
400 Atlantic Street, Stamford, Connecticut, CT 06901 in the United States.
Business ID: 0685739
- (B) The banking authority that has the right to inspect the place of business is
Federal Reserve State of Connecticut Department of Banking.

Cayman Islands

- (A) Abbey National Treasury Services plc maintains a place of business at:
CIBC Bank & Trust Company (Cayman) Limited, PO Box 694 GT, 11 Dr
Roy's Drive, George Town, Grand Cayman, Cayman Islands, KY1-1107
Company Number: CR-119664
- (B) The banking authority that has the right to inspect the place of business is
Cayman Islands Monetary Authority