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## BANK OF SCOTLAND PLC GLOBAL CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

*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. 103.175(f)). 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. 103.11(o)). 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. 103.11(c)).<sup>1</sup>

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 instruction 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.** The undersigned financial institution, Bank of Scotland plc hereby certifies as follows:

**B. Correspondent Accounts Covered by this Certification:**

This Certification applies to **all** accounts established for Bank of Scotland plc by Covered Financial Institutions.

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<sup>1</sup> 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.

### C. Physical Presence/Regulated Affiliate Status:

Bank of Scotland plc maintains a **physical presence** in any country. That means:

- has a place of business at the street addresses set out in Schedule A, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- is authorized to conduct banking activities in the country where its place of business is located.
- is subject to inspection by Financial Services Authority, the banking authority that licensed Foreign Bank to conduct banking activities.

### 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. Bank of Scotland plc hereby certifies that it does **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:

Bank of Scotland plc has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Bank of Scotland plc; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Bank of Scotland plc. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family<sup>2</sup> shall be considered one **person**.

Name	Address
Lloyds Banking Group plc	The Mound, Edinburgh, Scotland. EH1 1YZ

<sup>2</sup> The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.



**F. Process Agent:**

The following individual or entity: Regulatory Counsel and Chief Compliance Officer, Bank of Scotland plc, New York Branch, is a resident of the United States at the following street address: 1095 Avenue of the Americas, New York, NY 10036, USA, **and** is authorized to accept service of legal process on behalf of Bank of Scotland plc from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

**G. General:**

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

Bank of Scotland plc understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands 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, Neeta Atkar, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Bank of Scotland plc.



**Neeta Atkar**  
**Group Financial Crime & Operational Risk Director**  
**Lloyds Banking Group plc**

31 December 2009

**Schedule A**

<b>Bank of Scotland plc Branches Covered by Certification</b>				
<b>Business Name</b>	<b>Address</b>	<b>City</b>	<b>Country</b>	<b>Banking Authority</b>
Bank of Scotland plc	Citymark, 150 Fountainbridge, Edinburgh, EH3 9PE	Edinburgh	UK	FSA
Bank of Scotland plc	New Uberior House, 11 Earl Grey Street, Edinburgh, EH3 9BN	Edinburgh	UK	FSA
Bank of Scotland plc	The Mound, Edinburgh, EH1 1YZ	Edinburgh	UK	FSA
Bank of Scotland plc	155 Bishopsgate, London EC2M 3UB	London	UK	FSA
Bank of Scotland plc	Floor 1, Etoile Saint Honore, 21/25 Rue Balzac, Paris	Paris	France	Banque de France
Bank of Scotland plc	Queens Towers, Delflandlaan 1, 1062 EA, Amsterdam	Amsterdam	The Netherlands	Federal Supervisory Authority, Dutch Central Bank, Autoriteit Financiële Markten
Bank of Scotland plc	3 <sup>rd</sup> Floor, Victoria Haus, Goetheplatz 4, D-60311 Frankfurt	Frankfurt	Germany	Bundesanstalt für Finanzdienstleistungsaufsicht
Bank of Scotland plc	Paseo De La Castellana 52-30, Planta 3, 280046, Spain	Madrid	Spain	Banco de España
Bank of Scotland plc	4 <sup>th</sup> Floor, Hamngatan 13, S-111 47, Stockholm, Sweden	Stockholm	Sweden	Finansinspektionen
Bank of Scotland plc	50 West Campbell St Glasgow G2 6YJ	Glasgow	UK	FSA
Bank of Scotland plc	Tweed House 35 South Gyle Crescent, Edinburgh, EH12 9HP	Edinburgh	UK	FSA
Bank of Scotland plc (Treasury Division)	33 Old Broad Street, London EC2N 1HZ	London	UK	FSA
Bank of Scotland plc (Treasury Division)	224 Ingram Street, Glasgow G1 1DR	Glasgow	UK	FSA
Bank of Scotland plc, Australia Branch	Level 25, 45 Clarence Street, Sydney NSW 2000, Australia	Sydney	Australia	Australian Prudential Regulation Authority (APRA)
Bank of Scotland plc,	PO Box 705, George Town, Grand Cayman	George	Cayman	Cayman Islands Monetary

Grand Cayman Branch		Town	Islands	Authority (CIMA)
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