

## **LLOYDS TSB GROUP 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 organised 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 organisations 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 institutions, the **Lloyds TSB Bank plc** entities listed in appendix 1 attached (the “**Lloyds TSB Bank plc** entities”) hereby certify as follows:
- B. Correspondent Accounts Covered by this Certification:**

This Certification applies to all accounts established for the Lloyds TSB Bank plc entities 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:**

The **Lloyds TSB Bank plc** entities (listed in Appendix 1 attached) maintain a physical presence. That means each **Lloyds TSB Bank plc** entity:

- Has a place of business at the street address listed in Appendix 1 attached, 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 Appendix 1 attached, that licensed the particular **Lloyds TSB Bank plc** entity to conduct banking activities.

The **Lloyds TSB Bank plc** entities are all subsidiaries or affiliates of **Lloyds TSB Group plc**.

- **Lloyds TSB Bank plc** maintains a physical presence at 25 Gresham Street, London, EC2V 7HN where it employs one or more individuals on a full-time basis and maintains operating records relating to its banking activities.
- The above address is in England, where **Lloyds TSB Bank plc** are authorised to conduct banking activities.
- **Lloyds TSB Bank plc** is subject to inspection by the **Financial Services Authority**, the banking authority that licensed **Lloyds TSB Bank plc** 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. The **Lloyds TSB Bank plc** entities 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:**

The **Lloyds TSB Bank plc** entities are owned by **Lloyds TSB Group plc**, Henry Duncan House, 120 George Street, Edinburgh, EH2 4LH, Scotland, whose shares are publicly traded.

**F. Process Agent:**

The following individual or entity: Senior Vice President, Compliance, **Lloyds TSB Bank plc** is a resident of the United States at the following street address: **Lloyds TSB Bank plc**, 39th Floor 1251 Avenue of the Americas New York NY 10020, and is authorised to accept service of legal process on behalf of the **Lloyds TSB Bank plc** entities 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:**

The **Lloyds TSB Bank plc** entities hereby agree 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.

The **Lloyds TSB Bank plc** entities understand 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. The **Lloyds TSB Bank plc** entities 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, **Martin Turner**, 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 the **Lloyds TSB Bank plc** entities.



**Martin Turner**  
**Group Compliance & Operational Risk Director**  
**Lloyds TSB Bank plc**

Updated on 20 January 2007