



ABBEY NATIONAL TREASURY SERVICES plc CERTIFICATE

ABBEY NATIONAL TREASURY SERVICES plc (the Issuer)

**2 Triton Square
Regent's Place
London NW1 3AN**

(incorporated in England and Wales with registered number 2338548)

10th December, 2012

To: UK Financial Services Authority
Covered Bonds Team, Capital Markets
25 The North Colonnade
Canary Wharf
London
E14 5H5

Abbey National Treasury Services plc €35 billion Global Covered Bond Programme unconditionally guaranteed by Santander UK plc and unconditionally and irrevocably guaranteed as to payments of interest and principal by Abbey Covered Bonds LLP (the Programme)

Unless expressly defined in this Certificate, terms defined in the Regulated Covered Bonds Regulations 2008 (SI 346/2008) (as amended) (the **RCB Regulations**) have the same meaning in this Certificate.

We, the undersigned, being duly authorised officers of the Issuer, hereby certify that as at the date of this Certificate:

- (a) we have made all appropriate searches, enquiries and investigations (including, without limitation, of the Company's books and records) to ascertain the true position in relation to the matters stated below;
- (b) the eligible property (other than liquid assets) in the asset pool for the Programme all falls within class 2 (residential mortgage assets) as specified in Regulation 2(1A) of the RCB Regulations; and
- (c) the Issuer wishes the regulated covered bonds issued under the Programme to be single-asset class regulated covered bonds.

Signed for and on behalf of **Abbey National Treasury Services plc** by:

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Thomas Ranger (*Authorised Attorney*)

