

LLOYDS TSB BANK PLC CERTIFICATE

LLOYDS TSB BANK PLC (the Issuer)
25 Gresham Street, London EC2V 7HN
(incorporated in England and Wales with registered number 2065)

6 December 2012

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

Lloyds TSB Bank plc €30 billion Global Covered Bond Programme (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.

I hereby certify that as at the date of this Certificate:

- (a) the eligible property (other than liquid assets) in the asset pool for the Programme falls within class 2 (residential mortgage assets) as specified in Regulation 2(1A) of the RCB Regulations; and
- (b) 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 the Issuer by:

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Andrei Magasiner
Group Corporate Treasurer