

Deposits Held With Cater Allen Private Bank

For most of your clients, the security of their savings is of great concern, and never more so than in the current banking climate. The following facts should offer peace of mind when answering the question "How secure is money deposited with Cater Allen Private Bank?"

2008 will be a tough year for the banking industry, with difficult market conditions for everyone. However, the Santander Group, and all its subsidiaries, including Abbey and Cater Allen, benefit from the financial strength of one of the World's top ten banks.

The Unique Abbey Guarantee

All deposits held with Cater Allen are 100% wholly, and unconditionally, guaranteed by Abbey National PLC.

The renewal this year of our 100% guarantee is testament to the financial strength of our parent companies. Authorised by Antonio Horta-Osario, CEO of Abbey in January 2008, the new guarantee extends a further 4 years to July 2012.

FSCS

Abbey National plc and Cater Allen are separately authorised and registered with the FSA as having permission to carry on banking activities. Therefore a customer would be able to claim separate

compensation from each of Abbey and Cater Allen in relation to the total amounts deposited in accounts with each bank.

Domestic 2007 Performance

Abbey's 2007 profits improved by 20%, significantly more than their competitors.

Abbey is currently performing well, under the expertise of Banco Santander.

Cater Allen Private Bank is also a successful part of the group and is receiving increased investment and attention as a principle player in the newly formed division, Santander Private Banking.

Abbey's Credit Ratings

Abbey has an excellent long term credit rating according to the main credit rating agencies.

Agency	Long Term Rating
Moodys	Aa3 (positive)
Fitch	AA- (stable)
S&P	AA (stable)

Parent Company, Banco Santander

You can be further reassured of Cater Allen's security by the solvency of parent company Banco Santander.

World's 5th Largest Bank By Profit

Banco Santander registered an attributable net profit of €9,060 million in 2007, an increase of 19% from 2006. This is the highest profit in the history of this 150 year old bank.

Ranked 7th in the World by Market Capitalisation – and 1st in the euro Zone

At market close Friday, 14th March 2008, Banco Santander surpassed CitiBank in market capitalisation. Santander is now ranked the 7th bank in the world based on marketing capitalisation.

Santander also has the largest branch network in the world.

Banco Santander Credit Ratings

Banco Santander's credit ratings reflect the solvency of this Global Bank.

Agency	Long Term Credit Rating
Moodys	Aa1 (stable)
Fitch	AA (stable)
S&P	AA (stable)
DBRS	AA (stable)

Cater Allen Private Bank is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. If you would like to register to receive correspondence in an alternative format please contact us on 0800 092 3300. For the hard of hearing and/or speech impaired please use the Tynetalk service via 18001 0800 092 3300.

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