



# CERTIFICATE THAT A PUBLIC COMPANY IS ENTITLED TO DO BUSINESS AND TO BORROW

Company Number

169821

The Registrar of Companies for Scotland hereby certifies that

SCOTTISH LIFE FINANCE PLC

having complied with the conditions of section 117 of the Companies  
Act 1985 is entitled to do business and to borrow.

Given at Companies House, Edinburgh, the

13 Novmeber 1996



for Registrar of Companies

