

Montrouge, August 13th, 2024

Concern: US Certification

To the kind attention of: Compliance Officer

Dear Sirs,

As per the USA Patriot Act, you are required to obtain a Certification from the foreign institutions having bank relationships or trading activities with your institution.

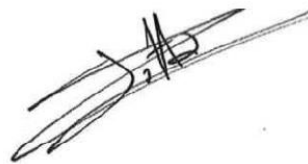
CACEIS BANK takes into account international standards and rules as well as national obligations laid out in the French Code Monétaire et Financier (Book V, Title VI).

As a credit and financial institution, CACEIS BANK is subject to the monitoring and control of the "Autorité de Contrôle Prudentiel et de Résolution" and the "Autorité des Marchés Financiers", French regulators of the banking and financial sector.

In this respect, you will find herewith attached a Certification dully filled and signed, concerning the USA Patriot Act.

This Certification is issued on behalf of CACEIS BANK and applies to all the branches within its control perimeter (Appendix A).

Yours Sincerely,



Lucas BITTO
Group Head of Financial Security and Fraud
Prevention
Compliance Department
CACEIS Bank

CACEIS Bank

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. 1010.605(e)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 1010.100(u)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 1010.100(d)).¹

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 institution, **CACEIS BANK** (“**Foreign Bank**”) hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification: Check one box.

- This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.
- This Certification applies to Correspondent Accounts established by _____ (name of Covered Financial Institution(s)) for Foreign Bank.

¹ A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institutions or regional development bank formed by treaty or international agreement

C. Physical Presence/Regulated Affiliate Status: Check one box and complete the blanks.

- Foreign Bank maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address: **89-91 Rue Gabriel Péri, 92120 MONTROUGE**, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in **FRANCE** where Foreign Bank is authorized to conduct banking activities.
 - Foreign Bank is subject to inspection by **Autorité de Contrôle Prudentiel et de Résolution (ACPR)**, the banking authority that licensed Foreign Bank to conduct banking activities.
- Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:
- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address: _____, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in _____ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
 - Foreign Bank is subject to supervision by _____, (insert Banking Authority) the same banking authority that regulates the depository institution, credit union, or foreign bank.
- Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

D. Indirect Use of Correspondent Accounts: Check box to certify.

- No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does **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: Check box 1 or 2 below, **if applicable.**

1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
2. **Foreign Bank's shares are publicly traded.** Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If **neither** box 1 or 2 of Part E is checked, complete item 3 below, **if applicable.**

3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family². shall be considered one **person**.

NAME	ADDRESS
CACEIS SA (100%) which is owned by CREDIT AGRICOLE SA (69.5%) and SANTANDER INVESTMENT S.A. (30.5%)	89-91 rue Gabriel Péri 92120 Montrouge France
CREDIT AGRICOLE SA whose shares are publicly traded.	12 place des Etats-Unis 92120 Montrouge France
SANTANDER INVESTMENT S.A. which is wholly owned by BANCO SANTANDER	Avenida Cantabria S/N 28660 Boadilla del Monte Spain
BANCO SANTANDER S.A. whose shares are publicly traded.	Paseo de Pereda 9-12 39004 Santander Spain

F. Process Agent: complete the following.

The following individual or entity: **CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK NEW YORK BRANCH** is a resident of the United States at the following street address: **1301 Avenue of the Americas, New York, New York, NY 1001** and is authorized to accept service of legal process on behalf of Foreign Bank 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.

² The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law and spouses of any of the foregoing. In determining the ownership interests of the same family, any voting interest of any family member shall be taken into account.

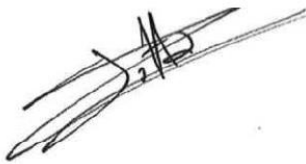
G. General

Foreign Bank hereby agrees 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.

Foreign Bank understands 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. Foreign Bank further understands 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, **Lucas BITTO**, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Foreign Bank.

CACEIS BANK



Lucas BITTO
Group Head of Financial Security and Fraud Prevention
Executed on this 13th day of August 2024

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____

APPENDIX A: CACEIS BANK – TABLE OF BRANCHES

Bank name	Address	Country	Banking authority
CACEIS Bank, Belgium Branch	Avenue du Port/Havenlaan 86c Boîte 320 1000 Bruxelles Belgium	Belgium	National Bank of Belgium (NBB) – www.nbb.be
CACEIS Bank, Germany Branch	Lilienthalallee 36 80939 München Germany	Germany	Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) – www.bafin.de
CACEIS Bank, Ireland Branch	First Floor, Bloodstone Building, Sir John Rogerson's Quay Dublin 2 D02 KF24 Ireland	Ireland	Central Bank of Ireland (CBI) – www.centralbank.ie
CACEIS Bank, Italy Branch	Piazza Cavour, 2 20121 Milano Italy	Italy	Banca d'Italia – www.bancaditalia.it
CACEIS Bank, Luxembourg Branch	5, Allée Scheffer L-2520 Luxembourg Luxembourg	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF) – www.cssf.lu
CACEIS Bank, Netherlands Branch	De Entree 500 1101 EE Amsterdam The Netherlands	The Netherlands	De Nederlandsche Bank (DNB) – www.dnb.nl
CACEIS Bank, Montrouge, Nyon Branch/Switzerland	35, Route de Signy CH-1260 Nyon 2 Switzerland	Switzerland	Autorité fédérale de surveillance des marchés financiers (FINMA) – www.finma.ch
CACEIS Bank, Montrouge, Zurich Branch/Switzerland	Bleicherweg 7 CH-8027 Zurich Switzerland	Switzerland	Autorité fédérale de surveillance des marchés financiers (FINMA) – www.finma.ch
CACEIS Bank, UK Branch	Broadwalk House 5 Appold Street London EC2A 2DA United Kingdom	United Kingdom	Prudential Regulation Authority (PRA) – www.bankofengland.co.uk/pra Financial Conduct Authority (FCA) – www.fca.org.uk