

**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, **Gulf International Bank B.S.C.** (including its branches and offices listed in **Appendix 1**) and its subsidiaries **Gulf International Bank (UK) Limited** and **Gulf International Bank Saudi Arabia** (including their branches and offices listed in **Appendix 1**) (each a “**Foreign Bank**” and, together, the “**Foreign Banks**”) each hereby certifies as follows:

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

- This Certification applies to **all** accounts established for it 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 institution or regional development bank formed by treaty or international agreement.

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

- Foreign Banks** listed in Appendix 1 maintains a **physical presence** in the country specified in Appendix 1. That means that each Foreign Bank:
- Has a place of business at the street address indicated in Appendix 1, where the Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities;
 - Is authorized to conduct banking activities in the country where its place of business is located; and
 - Is subject to inspection by the banking authorities identified in Appendix 1 that licensed the 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. Each of the Foreign Banks hereby certifies on its own behalf 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 nor 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

F. Process Agent: complete the following.

The following individual or entity: **Baker & McKenzie LLP** is a resident of the United States at the following street address: **452 Fifth Avenue, New York, New York 10018, Tel: 1 (212) 626-4100, Fax: 1 (212) 310-1600**, and is authorized to accept service of legal process on behalf of the Foreign Banks 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.

G. General

The Foreign Banks hereby agree to notify in writing each Covered Financial Institution at which they maintain 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.

The Foreign Banks understand that each Covered Financial Institution at which they maintain a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. The Foreign Banks further understand 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, Yasser Al-Anssari, 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 the Foreign Banks.



Yasser Al-Anssari
 Group Head of Compliance and Governance & Group MLRO
 Gulf International Bank B.S.C.
 6th May 2019

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.



Appendix 1

INFORMATION REQUIRED UNDER PART C OF THE CERTIFICATION REGARDING
CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

Gulf International Bank B.S.C.	Address	Country	Banking Authority	Physical Presence
Gulf International Bank B.S.C. (Head Office)	Al-Dowali Building, 3 Palace Avenue, Manama	Bahrain	Central Bank of Bahrain	Yes
London Branch	One Knightsbridge, London SW1X 7XS	United Kingdom	Financial Conduct Authority & Prudential Regulation Authority	Yes
Abu Dhabi Branch	Al Falah Tower, Corniche Road, Abu Dhabi	United Arab Emirates	Central Bank of UAE	Yes
Dubai Representative Office	Boulevard Plaza Tower 2, Unit No. 802, 8 th Floor Sheikh Mohammed Bin Rashid Boulevard, Dubai	United Arab Emirates	Central Bank of UAE	Yes
New York Branch	330 Madison Avenue, 37 th Floor New York, NY 10017	USA	Office of the Comptroller of the Currency	Yes
International Banking Facility Gulf International Bank B.S.C.	330 Madison Avenue, New York, NY 10017	USA	Office of the Comptroller of the Currency	Yes

Gulf International Bank (UK) Limited	Address	Country	Banking Authority	Physical Presence
Gulf International Bank (UK) Limited	One Knightsbridge, London SW1X 7XS	United Kingdom	Financial Conduct Authority & Prudential Regulation Authority	Yes
Gulf International Bank (UK) Limited, New York Branch	330 Madison Avenue, New York, NY 10017	USA	Office of the Comptroller of the Currency	Yes
GIB (UK) Alternative Investment Management limited - Subsidiary	One Knightsbridge, London SW1X 7XS	United Kingdom	Financial Conduct Authority	Yes

Gulf International Bank Saudi Arabia	Address	Country	Banking Authority	Physical Presence
Gulf International Bank Saudi Arabia	AlKifah Tower, Dammam Khobar Highway, Dhahran 31942	Saudi Arabia	Saudi Arabian Monetary Authority	Yes