

**APPENDIX A TO SUBPART I OF PART 103 -  
CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS  
FOR FOREIGN BANKS**

[OMB Control Number 1505-0184]

*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. 103.175(f)). 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. 103.11(0)). 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. 103.11(c)).<sup>1</sup>

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 US. banks:* A branch or office of an 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.

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<sup>1</sup> A "foreign bank" does not include any foreign central bank or monetary authority that functions as central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

A. The undersigned financial institution, **Confederación Española de Cajas de Ahorro (CECA)** hereby certifies as follows:

CECA	SPAIN
LONDON BRANCH	UNITED KINGDOM

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.

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:  
**C/ Alcalá, 27 –28014 Madrid**, 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 **Spain**, where Foreign Bank is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by **Bank of Spain (Banco de España)**, 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**.



**ceca**

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- ☒ 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 family<sup>2</sup> shall be considered one person

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<sup>2</sup> 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.

Name and Address of Owner(s)\*

<i>Name</i>	<i>Address</i>
<b>Caja de Ahorros del Mediterráneo</b>	San Fernando, 40 03001 – ALICANTE
<b>Caja de Ahorros de Ávila</b>	Plaza de Santa Teresa, 10 05001 – AVILA
<b>Monte de Piedad y Caja General de Ahorros de Badajoz</b>	San Francisco, 18 06001 – BADAJOZ
<b>Caixa d'Estalvis de Catalunya, Tarragona i Manresa (CATALUNYA CAIXA)</b>	Plaza de Antonio Maura, 6 08003 – BARCELONA
<b>Caixa d'Estalvis i Pensions de Barcelona (La Caixa)</b>	Avenida Diagonal, 621-629 08028 – BARCELONA
<b>Bilbao Bizkaia Kutxa</b>	Gran Vía, 30-32 48009 – BILBAO
<b>Caja de Ahorros y Monte de Piedad del Círculo Católico de Obreros de Burgos</b>	Avenida de los Reyes Católicos, 1 09005 – BURGOS
<b>Caja de Ahorros Municipal de Burgos</b>	Plaza de Calvo Sotelo, s/n La Casa del Cordón 09004 – BURGOS
<b>Caja de Ahorros y Monte de Piedad de Extremadura</b>	Pza. Santa María, 8 10003 – CÁCERES
<b>Caja General de Ahorros de Granada</b>	Carretera de Armilla s/n. 18006 – GRANADA
<b>Monte de Piedad y Caja de Ahorros San Fernando de Guadalajara, Huelva, Jerez y Sevilla (CAJASOL)</b>	Plaza de San Francisco, 1 41004 – SEVILLA
<b>Caja de Ahorros de Galicia, Vigo, Ourense e Pontevedra (NOVACAIXAGALICIA)</b>	Rúa Nueva, 30-32 15003 – LA CORUÑA
<b>Caja Insular de Ahorros de Canarias</b>	Triana, 20 35002-LAS PALMAS DE GRAN CANARIA

- Confederación Española de Cajas de Ahorros (CECA) is the national association of Spanish savings banks (*Cajas de Ahorros*). CECA is a registered credit institution, providing *Cajas de Ahorros* with a number of banking services, including custody, securities brokerage and payment and collection systems. It also co-ordinates and advises them on taxation, legal, technological and investment issues and assists them in their international activities. CECA has no share capital and no owner other than CECA itself and its equity consists mainly of reserves generated by retained earnings. Therefore, for the purpose of this information, we are assuming that “ownership” means “voting rights in the management and control of the firm’s bodies”. Voting rights are in the hands of all registered *Cajas de Ahorros*, in equal percentages.

<b>Caja España de Inversiones, Salamanca y Soria, Caja de Ahorros y Monte de Piedad</b>	Plaza San Marcelo, 5 24002 – LEÓN
<b>Caja de Ahorros de la Rioja</b>	Miguel Villanueva, 9 26001 – LOGROÑO
<b>Caja de Ahorros y Monte de Piedad de Madrid</b>	Paseo de la Castellana, 189 28046 – MADRID
<b>Montes de Piedad y Caja de Ahorros de Ronda, Cádiz, Almería, Málaga, Antequera y Jaén (UNICAJA)</b>	Avenida de Andalucía, 10 y 12 29007 – MÁLAGA
<b>Caixa d’Estalvis Laietana</b>	Palau, 18 08301-MATARÓ (BARCELONA)
<b>Caja de Ahorros de Murcia</b>	Gran Vía, 23 30005 – MURCIA
<b>Caja de Ahorros y Monte de Piedad de Ontinyent</b>	Plaza de Santo Domingo, 24 46870-ONTINYENT (VALENCIA)
<b>Caja de Ahorros de Asturias (Cajastur)</b>	Plaza de la Escandalera, 2 33003 – OVIEDO
<b>Caja de Ahorros y Monte de Piedad de las Baleares (Sa Nostra)</b>	Ter, 16 (Pol. Son Fuster) 07009 – PALMA DE MALLORCA
<b>Caja de Ahorros y Monte de Piedad de Navarra</b>	Avenida Carlos III, El Noble, 8 31002 - PAMPLONA
<b>Caja de Ahorros de Pollença (Colonya Caixa Pollença)</b>	Plaça Major, 7 07460-POLLENÇA (BALEARES)
<b>Caixa d’Estalvis Unió de Caixes de Manlleu, Sabadell i Terrassa (UNNIM)</b>	Gracia, 17-27 08201-SABADELL (BARCELONA)
<b>Caja de Ahorros y Monte de Piedad de Gipuzkoa y San Sebastián (Kutxa)</b>	Garibay, 15 20004 – SAN SEBASTIÁN
<b>Caja General de Ahorros de Canarias</b>	Plaza del Patriotismo, s/n 38002 – SANTA CRUZ DE TENERIFE
<b>Caja de Ahorros de Santander y Cantabria</b>	Plaza de Velarde, 3 39001 – SANTANDER
<b>Caja de Ahorros y Monte de Piedad de Segovia</b>	Avenida Fernández Ladreda, 8 40001 – SEGOVIA
<b>Caja de Ahorros de Valencia, Castellón y Alicante (BANCAJA)</b>	Caballeros, 2 12080 – CASTELLÓN

<b>Caixa d'Estalvis del Penedès</b>	Rambla Nostra Senyora, 2-4 08720 VILAFRANCA DEL PENEDÈS (BARCELONA)
<b>Caja de Ahorros de Vitoria y Álava (Vital Kutxa)</b>	Postas, 13 y 15 01004 – VITORIA
<b>Caja de Ahorros y Monte de Piedad de Zaragoza, Aragón y Rioja (Ibercaja)</b>	Plaza Basilio Paraíso, 2 50008 – ZARAGOZA
<b>Caja de Ahorros de la Inmaculada de Aragón</b>	Independencia, 10 50004 – ZARAGOZA

F. **Process Agent:** complete the following.

The following individual or entity: **Global Payments Advisory Group** is a resident of the United States at the following street address: **90 Village Green, Bardonia, New York 10954** 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.

**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, **Alfredo Oñoro Carrascal**, 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.

**CONFEDERACIÓN ESPAÑOLA DE CAJAS DE AHORROS**



**Alfredo Oñoro Carrascal**  
Head of Compliance

Executed on this 3<sup>rd</sup> day of May, 2011.

**Received and reviewed by:**

Name: \_\_\_\_\_

Title: \_\_\_\_\_

For: \_\_\_\_\_  
(Name of Covered Financial Institution)

Date: \_\_\_\_\_