

**CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS**

[OMB CONTROL NUMBER 1506-0043]

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 CFR 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 CFR 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 CFR 1010.100(d)).\*

\* 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.

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, **First Abu Dhabi Bank PJSC** ("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.

**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: See Annex I for list of all branches and offices covered by this Certification, 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 See Annex I, where Foreign Bank is authorized to conduct banking activities.
  - Foreign Bank is subject to inspection by See Annex I, 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 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 family\* shall be considered one **person**.

\* 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.

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

The following individual or entity: NBAD Americas N.V. is a resident of the United States at the following street address: 1430 K Street, N.W.Suite 400, Washington, DC 20005, 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, **Alexander Irving**, 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.

**First Abu Dhabi Bank PJSC**



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**Alexander Irving**  
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Executed on this **Tuesday, January 09, 2018**

ANNEX 1

List of National Bank of Abu Dhabi's Branches and Offices that maintain Correspondent Accounts with covered Financial Institutions:

| # | Foreign Bank has a place of business at the following street address, where Foreign Bank employs one or more individuals on a full time basis and maintains operating records related to its banking activities | The Address is in the following country where Foreign Bank is authorized to conduct banking activities | Foreign Bank is subject to inspection by the following authority that licensed Foreign Bank to conduct Banking activities |
|---|---|--|---|
| 1 | First Abu Dhabi Bank PJSC<br>FAB Building<br>Khalifa Business Park<br>Al Qurm District<br>P.O. Box 6316<br>Abu Dhabi<br>United Arab Emirates  | UAE  | Central Bank of United Arab Emirates  |
| 2 | First Abu Dhabi Bank PJSC<br>One NBAD Tower<br>Sheikh Khalifa Street<br>P.O.Box 4, Abu Dhabi<br>United Arab Emirates  | UAE  | Central Bank of United Arab Emirates  |
| 3 | First Abu Dhabi Bank PJSC<br>Deira-Dubai Branch<br>Building of Sh. Ahmed Bin Rashid Al Maktoum<br>Creek Tower, Baniyas Street<br>P.O.Box: 4436, Deira – Dubai<br>United Arab Emirates                           | UAE  | Central Bank of United Arab Emirates  |
| 4 | First Abu Dhabi Bank PJSC<br>Muttrah Business District (MBD)<br>Way No. 4010<br>Building No. 340<br>Block No. 140<br>Greater Muttrah<br>P.O. Box 303<br>Postal Code 100, Muscat<br>Sultanate of Oman            | SULTANATE OF OMAN  | Central Bank of Oman  |
| 5 | First Abu Dhabi Bank PJSC,<br>Diplomat Commercial Office Tower, 10th Floor, Office No: 1601, Building: 1565, Road: 1722, Block: 317,<br>Diplomatic Area, Manama, P.O.BOX.5247,<br>Kingdom of Bahrain            | KINGDOM OF BAHRAIN   | Central Bank of Bahrain   |

|    |   |                |   |
|----|---|----------------|---|
| 6  | First Abu Dhabi Bank PJSC<br>Kuwait Branch<br>Al Bahar Towers, Ahmed Al Jaber Street<br>P.O. Box 2620, Safat, 13027, Kuwait   | KUWAIT         | Central Bank of Kuwait  |
| 7  | National Bank of Abu Dhabi,<br>Egypt Regional Office,<br>143 Banks Zone, New Cairo, P.O.Box 278,<br>Fifth Settlement, Cairo 11835, Egypt  | EGYPT          | Central Bank of Egypt   |
| 8  | First Abu Dhabi Bank PJSC<br>Jordan Branch<br>10 Abdul Hamid Sharaf Str.<br>P.O.Box 941110<br>Amman 11194, Jordan   | JORDAN         | The Central Bank Of<br>Jordan   |
| 9  | First Abu Dhabi Bank PJSC<br>Paris Branch<br>10 Rue Magellan<br>75008- Paris, France  | FRANCE         | Banque de France  |
| 10 | First Abu Dhabi Bank PJSC<br>London Branch<br>One Knightsbridge, London SW1X7LY<br>United Kingdom   | UNITED KINGDOM | The Financial Conduct<br>Authority (FCA)<br>& The Prudential<br>Regulation Authority<br>(PRA) |
| 11 | National Bank of Abu Dhabi PJSC<br>Suisse Branch (Private Bank)<br>5, Quai de l'Île<br>P.O. Box 5055<br>CH-1211 Geneva 11<br>Switzerland  | SWITZERLAND    | FINMA - Swiss Financial<br>Markets Supervisory<br>Authority                                   |
| 12 | First Abu Dhabi Bank PJSC<br>Hong Kong Branch<br>Floor 18, No. 9<br>Queens Road Central,<br>Hong Kong   | HONG KONG      | Hong Kong Monetary<br>Authority   |
| 13 | National Bank of Abu Dhabi Malaysia<br>Berhad<br>Level 28, Menara Maxis,<br>Kuala Lumpur City Centre, 50088<br>Kuala Lumpur,<br>Malaysia  | MALAYSIA       | Bank Negara Malaysia<br>(BNM)   |
| 14 | First Abu Dhabi Bank PJSC, Labuan Branch,<br>Unit Level 3 (I), Main Office Tower,<br>Financial Park Labuan Complex,<br>Jalan Merdeka,<br>87000 Federal Territory of Labuan,<br>Malaysia | MALAYSIA       | Labuan Financial Services<br>Authority  |

|    |   |           |  |
|----|---|-----------|--|
| 15 | First Abu Dhabi Bank PJSC<br>Mumbai branch<br>Unit Nos. 1101 and 1201, Platina Building<br>C-59, G-Block, Bandra Kurla Complex<br>Bandra (E), Mumbai – 400051<br>Maharashtra, India | INDIA     | Reserve Bank of India                          |
| 16 | First Abu Dhabi Bank PJSC, QFC Branch, 5th<br>floor, Office #505, Qatar Financial Center,<br>Tower 2 West Bay, Qatar.   | QATAR     | Qatar Financial Centre<br>Regulatory Authority |
| 17 | First Abu Dhabi Bank PJSC,<br>Singapore Branch, 80 Raffles Place, #10-01/02,<br>UOB Plaza 1, Singapore.   | SINGAPORE | Monetary Authority of<br>Singapore             |