

**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 107-56¹).

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(o)). 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)).²

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 instructions for foreign branches of U.S. banks: A branch or office of a U.S. bank outside of 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 instructions for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside of 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, **Addiko Bank AG and its subsidiaries listed in the Appendix I ("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 and its subsidiaries (please see Appendix I) by Covered Financial Institutions.
- ☐ This Certification applies to Correspondent Accounts established by _____ and its affiliates for Foreign Bank.

¹ Addiko Bank AG applies the latest modification/version of this ACT

² 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 Bank maintains a **physical presence** in any country. That means:

- Each of the Foreign Banks has a principal place of business at the following addresses set out in the Appendix I, 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 the country where the particular Foreign Bank is authorized to conduct banking activities.
- The particular Foreign Bank is subject to inspection by the banking authority that licenses the particular Foreign Bank to conduct banking activities as set out in the Appendix I.

☐ 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 that it does **not** use any Correspondent Account with a Covered Financial Institution to directly 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 and 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 the 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 family³ shall be considered one **person**.

Banks	Share
Please see Appendix II	

F. Process Agent: complete the following.

The following individual or entity: **CT Corporation System** is a resident of the United States at the following street address:

111 Eight Avenue, New York, NY 10011 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

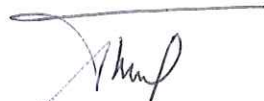
Each of the Foreign Banks hereby agrees to notify in writing each Covered Financial Institution at which it maintains a Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

³ 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.

Each of the Foreign Banks 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. Each of the Foreign Banks 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.

We, **Jozefina Trnavska** and **Roman Danchevskyy** certify that we have read and understand this Certification, that the statements made in this Certification are complete and correct, and that we are authorized to execute this Certification on behalf of Foreign Bank.

Addiko Bank AG



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Jozefina Trnavska
Director, Group Compliance
& AML, AMLO

.....
Roman Danchevskyy
Deputy AML Officer

Executed on 31st of March 2022

Received and reviewed by:

Name: _____

Title: _____

For:

Date: _____

APPENDIX I TO USA PATRIOT ACT CERTIFICATE

Entity Name and Relationship to Entity Indicated in Section A (i.e. affiliate, subsidiary or branch)	Street	City	Postal Code	Country	Banking Authority
Addiko Bank AG, holding	Canettistraße 5/12	Vienna	A-1100	Austria	FMA, Austrian Financial Market Authority Otto-Wagner-Platz 5, 1090 Vienna
Addiko Bank d.d. subsidiary	Dunajska cesta 117	Ljubljana	SI-1000	Slovenia	OeNB, Austrian National Bank Otto-Wagner-Platz 5, 1090 Vienna Bank of Slovenia Slovenska cesta 35, 1505 Ljubljana, Slovenia Office for Money Laundering Prevention Cankarjeva 5, p.p.1696, 1001 Ljubljana, Slovenia
Addiko Bank d.d. subsidiary	Slavonska avenija 6	Zagreb	HR-10000	Croatia	Croatian National Bank Trg Hrvatskih Velikana 3, 10002 Zagreb, Croatia
Addiko Bank a.d. Beograd subsidiary	Bulevar Mihajla Pupina 6a	Beograd	11070	Serbia	National Bank of Serbia Kralja Petra 12, 11000 Beograd, Serbia
Addiko Bank d.d Sarajevo subsidiary	Trg solidarnosti 12	Sarajevo	71000	Bosnia and Herzegovina	Central Bank of Bosnia and Herzegovina Marsala Tita 25, 71000 Sarajevo, BiH Banking Agency of the Federation of Bosnia and Herzegovina Kosevo 3, 71000, Sarajevo, BiH State Investigation and Protection Agency Nikole Tesle 59, Istočno Sarajevo, BiH
Addiko Bank a.d. Banja Luka subsidiary	Aleja Svetog Save br. 13	Banja Luka	78000	Bosnia and Herzegovina	Central Bank of Bosnia and Herzegovina Marsala Tita 25, 71000 Sarejevo, BiH Banking Agency of Republika Srpska Vase Pelagica 11a, 78000 Banja Luka, BiH State Investigation and Protection Agency Nikole Tesle 59, Istočno Sarajevo, BiH
Addiko Bank a.d. Podgorica subsidiary	Bulevar Džordža Vašingtona 98	Podgorica	81000	Montenegro	Central Bank of Montenegro Bulevar Svetog Petra Cetinskog 6, 8100 Podgorica, Montenegro

