

**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(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)).*

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, **Swedbank AB (publ)**, including its branches as listed on the attachment hereto, ("**Foreign Bank**") hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.

C. Physical Presence/Regulated Affiliate Status:

Each of the Foreign Banks either maintains a physical presence or is a regulated affiliate. That means that each of the Foreign Banks listed in the attachment:

EITHER:

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

- Foreign Bank has a place of business at the following street address: **See Appendix 1**, 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 **Appendix 1**, where Foreign Bank is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by Banking Authority in **Appendix 1**, the banking authority that licensed Foreign Bank to conduct banking activities.

OR:

Foreign Bank does not have a physical presence in any country, but Foreign Bank is a regulated affiliate. **See Appendix 2** for a list of Foreign Bank's branches without physical presence in a country. 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: **Brunkebergstorg 8, 105 34 Stockholm**, 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 **Sweden**, where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
- Foreign Bank is subject to supervision by the authorities listed in **Appendix 2**, the same banking authority that regulates the depository institution, credit union, or foreign bank.

D. Indirect Use of Correspondent Accounts:

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:

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)).

F. Process Agent:

The following individual or entity: **Swedbank, New York Branch**, is a resident of the United States at the following street address: **One Penn Plaza, 15th floor, New York, NY 10119**, 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, Lennart Kvist, 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.

Swedbank AB (publ)



Lennart Kvist
Chief anti-money laundering officer
Swedbank AB

Executed on 13th of February 2012.

Received and reviewed by:

Name: _____

Title: _____

For: _____
[Name of Covered Financial Institution]

Date: _____

Appendix 1

Attachment to
 Swedbank AB Foreign Bank Certification
 The certification is for Swedbank AB (publ)
 As well as for our branches listed below

This means that Swedbank AB (publ) branch listed:

- Has a place of business at the street address indicated, where it 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.
- Is subject to inspection by the banking authority identified that licensed the particular Foreign Bank to conduct banking activities.

	Street	City	Zip	Country	Banking Authority Jurisdiction	with
Swedbank AB (publ)	Brunkebergstorg 8	Stockholm	SE-105 34	Sweden	Finansinspektionen S-103 97 Stockholm (Swedish Financial Supervisory Authority)	
Swedbank, Norwegian Branch	Fjordalléen 16, Aker Brygge	Oslo	N-0115	Norway	Finanstilsynet (Norwegian Financial Supervisory Authority)	
Swedbank, Finnish Branch	Mannerheimintie 14B	Helsinki	FIN-00101	Finland	Finanssivalvonta (Finnish Financial Supervisory Authority)	
Swedbank, Danish Branch	Kalvebod Brygge 45	Copenhagen	DK 1560	Denmark	Finanstilsynet (Danish Financial Supervisory Authority)	
Swedbank S.A.	8-10, Avenue de la Gare	Luxembourg	L-1610	Luxembourg	Commission de Surveillance du Secteur Financier (CSSF) (Luxembourg Financial Supervisory Authority)	

Swedbank Shanghai Branch	Huayuanshiqiao Road 33	Shanghai	200120	PR China	China Banking Regulatory Commission
Swedbank AS	Liivalaia 8	Tallinn	15040	Estonia	Finantsinspeksioon (Estonian Financial Supervisory Authority) Bank of Estonia
Swedbank AS	Balasta dambis 1a	Riga	LV-1048	Latvia	Financial and Capital Market Commission (Latvian Financial Supervisory Authority)
Swedbank AB	Konstitucijos 20A	Vilnius	LT-03502	Lithuania	Bank of Lithuania (Lithuanian Financial Supervisory Authority)
PJSC Swedbank (Ukraine)	18V Novokonstantinovskaya	Kiev	04080	Ukraine	National bank of Ukraine (Ukrainian Financial Supervisory Authority)
OAO Swedbank (Russia)	5 Lesnaya Str	Moscow	125047	Russia	Central Bank of Russian Federation (Russian Financial Supervisory Authority)

Appendix 2
Attachment to Swedbank AB Foreign Bank Certification.

BRANCH WITHOUT PHYSICAL PRESENCE:

Swedbank, Cayman Island Branch is a regulated affiliate of Swedbank AB (publ) and is supervised by Finansinspektionen, the Swedish Financial Supervisory Authority and the Cayman Monetary Authority.