

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 State 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 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)).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 instructions for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United State 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 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, **The Standard Bank Group Limited** (“**Foreign Bank**”) hereby certifies as follows:

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

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 Banks maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address:
9th Floor, Standard Bank Centre, 5 Simmonds Street, Johannesburg, 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 **South Africa** (insert country), where Foreign Bank is authorized to conduct banking activities.
 - Foreign Bank is subject to inspection by the **South African Reserve Bank (SARB)**, (insert Banking Authority), 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.**

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 ² shall be considered one **person**.

| Name | Address |
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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.

F. Process Agent: complete the following.

The following individual or entity: **Standard New York, Inc.** is a resident of the United States at the following street address: **25th Floor, 540 Madison Avenue, New York, New York 10022**, 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, **Sean Stander** (name of signatory), 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.

The Standard Bank Group Limited

[Name of Foreign Bank]

S.C. Stander

[Signature]

Sean Stander

[Printed Name]

Head, Financial Crime Compliance

[Title]

Executed on this **24th** day of October, **2024**

Banking and Trust Subsidiaries

| Country | Name of Foreign Bank | Street Address | Regulating Authority | Supervisory |
|------------------------------|-----------------------------------|--|--|-------------|
| Angola | Standard Bank de Angola S.A. | Empreendimento Inara Business Park & Gardens, Torre 1, Via A2, Município de Talatona, Luanda Angola | Banco Nacional de Angola | |
| Botswana | Stanbic Bank Botswana Limited | Plot 50672 Stanbic House, Off Machel Drive, Fairground Office Park, Gaborone, Botswana | Bank of Botswana Non-Bank Financial Institutions Regulatory Authority | |
| Democratic Republic of Congo | Standard Bank RDC S.A. | Avenue de la Mongala No.12, Kinshasa Gombe, Democratic Republic of Congo | Banque Centrale du Congo | |
| eSwatini | Standard Bank eSwatini Limited | 5 th Floor, Corporate Place Building, Swazi Plaza, Mbabane, eSwatini | Central Bank of eSwatini | |
| Ghana | Stanbic Bank Ghana LTD | Stanbic Heights, 215 North Liberation Link, Airport City, Accra, Ghana | Bank of Ghana | |
| Isle of Man | Standard Bank Isle of Man Limited | Standard Bank House, One Circular Road, Douglas, Isle of Man, IM1 1SB | Isle of Man Financial Supervision Commission | |
| Jersey | Standard Bank Jersey Limited | Standard Bank House, 47-49 La Motte Street, St Helier, Jersey JE2 4SZ, Channel Islands | Jersey Financial Services Commission | |
| Kenya | Stanbic Bank Kenya Limited | Stanbic Centre, Chiromo Road, Westlands, Nairobi, Kenya | Central Bank of Kenya | |
| Lesotho | Standard Lesotho Bank Limited | 1 st Floor, Standard Lesotho Bank, Limited Building, Kingsway Street, Maseru, Lesotho | Central Bank of Lesotho | |

| Country | Name of Foreign Bank | Street Address | Regulating Authority | Supervisory |
|---------------------------|---|---|--|-------------|
| Malawi | Standard Bank PLC | Standard Bank Centre, African Unity Road, Capital City, Lilongwe, Malawi | Reserve Bank of Malawi | |
| Mauritius | Standard Bank Trust Company (Mauritius) Limited | Level 9, Tower A, 1 Exchange Square Wall Street Ebene Mauritius | Financial Services Commission of Mauritius | |
| Mauritius | Standard Bank (Mauritius) Limited | Level 9, Tower A, 1 Exchange Square Wall Street Ebene Mauritius | Bank of Mauritius | |
| Mozambique | Standard Bank S.A. | Av.10 de Novembro NR 420, Maputo, Mozambique | Banco de Moçambique | |
| Namibia | Standard Bank Namibia Limited | Standard Bank Campus 1 Chasie Street, Kleine Kuppe, Windhoek, Namibia <u>The above address is correct (new offices)</u> | Bank of Namibia | |
| Nigeria | Stanbic IBTC Bank Ltd | IBTC Place, Walter Carrington Crescent, Victoria Island, Lagos, Federal Republic of Nigeria | Central Bank of Nigeria | |
| Republic of Côte d'Ivoire | Stanbic Bank S.A. | Boulevard Valery Giscard d'Estaing, 26 B.P. 701 Abidjan 26, Côte d'Ivoire | Banking Central Bank of West African States (BCEAO) Securities Le Conseil Régional de l'Épargne et des Marchés Financiers | |
| South Africa | Standard Bank Group Limited | 9 th Floor, Standard Bank Centre, 5 Simmonds Street, Johannesburg 2001, South Africa | South African Reserve Bank | |
| South Africa | The Standard Bank of South Africa Limited | 9 th Floor, Standard Bank Centre, 5 Simmonds Street, Johannesburg 2001, South Africa | South African Reserve Bank, Financial Intelligence Centre Financial Sector Conduct Authority National Credit Regulator | |

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| Tanzania | Stanbic Bank Tanzania Limited | Stanbic Centre, Plot 99A Cnr Kinondoni and Ali Hassan, Mwinyi Roads, Dar es Salaam, Tanzania | Bank of Tanzania |
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| Country | Name of Foreign Bank | Street Address | Regulating Authority | Supervisory |
|--------------------------|----------------------------------|--|--|-------------|
| Uganda | Stanbic Bank Uganda Limited | Plot 17 Hannington Road, Kampala, Uganda | Bank of Uganda Capital Markets Authority of Uganda Uganda Securities Exchange | |
| United Kingdom | Standard Advisory London Limited | 20 Gresham Street, London EC2V 7JE, England, United Kingdom | Financial Conduct Authority | |
| United States of America | Standard New York, Inc. | 25 th Floor, 540 Madison Avenue, New York, N.Y. 10022, USA | Securities and Exchange Commission Financial Industry Regulatory Authority | |
| Zambia | Stanbic Bank Zambia Limited | Stanbic House, Plot 2375, Addis Ababa Drive, Long Acres, Lusaka, Zambia | Bank of Zambia | |
| Zimbabwe | Stanbic Bank Zimbabwe Limited | Stanbic Centre, 59 Samora Machel Avenue, Harare, Zimbabwe | Reserve Bank of Zimbabwe | |

Branches of Standard Bank Group Limited subsidiaries

| Country | Name of Foreign Bank | Street Address | Regulating Authority | Supervisory |
|----------------------|--|--|---|-------------|
| Isle of Man | The Standard Bank of South Africa Limited – Isle of Man Branch | Standard Bank House, One Circular Road, Douglas, LM1 1SB Isle of Man | Isle of Man Financial Supervision Commission | |
| United Arab Emirates | The Standard Bank of South Africa Limited – DIFC Branch | Al Fattan Currency Tower 2, 15 th Floor, Office #1501 Dubai International Financial Centre (DIFC) PO Box 482049 Dubai, UAE | Dubai Financial Services Authority | |

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| South Sudan | Stanbic Bank Kenya Limited – South Sudan Branch | West Yat Business Centre, Airport Road, Tong Ping, Juba Town South Sudan | Bank of South Sudan Central Bank of Kenya |
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| Country | Name of Foreign Bank | Street Address | Regulating Authority | Supervisory |
|---------|--|--|--|-------------|
| Uganda | SBG Securities Limited – Uganda Branch | Plot 17 Hannington Road, Kampala, Uganda | Bank of Uganda Capital Markets Authority of Uganda Uganda Securities Exchange | |
| Rwanda | SBG Securities Limited – Rwanda Branch | 1st Floor, Kigali City Tower, Avenue du Commerce, Kigali, Rwanda | Capital Market Authority, Rwanda Rwanda Stock Exchange National Bank of Rwanda | |

Representative Offices

| Country | Name of Foreign Bank | Street Address | Regulating Authority | Supervisory |
|---------------|--|--|---|-------------|
| United States | The Standard Bank of South Africa Limited, New York Representative Office | 25 th Floor, 540 Madison Avenue, New York, N.Y. 10022, USA | Federal Reserve Bank, New York Department of Financial Services | |
| Ethiopia | The Standard Bank of South Africa Limited, Ethiopia Representative Office. | Standard Bank Ethiopia Representative Office Bole Sub city, Woreda 03 Parklane Tower 1st floor Addis Ababa, Ethiopia Tel.+251116673263 | Ministry of Trade | |