

**Royal Bank of Scotland Group plc (RBSG)  
GLOBAL USA PATRIOT ACT CERTIFICATION**

*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 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 institutions, Royal Bank of Scotland Group plc with its Head Office located at **36 St Andrew Square, Edinburgh, Midlothian, EH2 2YB** and each of its branches and bank affiliates listed in the attachment hereto ("**the RBSG entities**") hereby certifies as follows:

**B. Correspondent Accounts Covered by this Certification:**

This Certification applies to **all** accounts established for Royal Bank of Scotland Group plc by Covered Financial Institutions.

**C. Physical Presence/Regulated Affiliate Status:**

Each RBSG bank entity either maintains a physical presence or is a regulated affiliate (denoted by an asterisk (\*)) of RBSG. That means that each of the RBSG bank entities listed in the attachment:

- Has a place of business at the street address set forth in the attachment hereto, 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; and
- Is subject to inspection by the banking authority identified in the attachment hereto that licensed the particular RBSG bank entity to conduct banking activities;

#### **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. Each of the RBSG bank entities 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:**

**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.

#### **F. Process Agent:**

RBSG (NY Branch) is a resident of the United States, RBSG New York Branch, Attn: General Counsel, Legal Department, 101 Park Avenue, 10<sup>th</sup> Floor, New York, N.Y. 10178 and is authorized to accept service of legal process on behalf of RBSG Bank entities that have a Correspondent Account with a Covered Financial Institution from 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 RBSG bank entities 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.

Each of the RBSG bank entities 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. The RBSG bank entities 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, Michelle Vick and Jonathan Stone, 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 the RBSG bank entities.



Michelle Vick  
Directors, Financial Crime  
Conduct and Regulatory Affairs  
The Royal Bank of Scotland Group



Jonathan Stone

Executed on this Twenty First day of September 2016