

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)).<sup>1</sup>

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:

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<sup>1</sup> 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<sup>2</sup> shall be considered one **person**.

Name	Address

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<sup>2</sup> 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: **520 Madison Avenue, 28th Floor, 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**

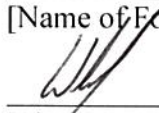
Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

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, **Andre Wentzel** (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.

**Standard Bank Group**

\_\_\_\_\_  
[Name of Foreign Bank]

  
\_\_\_\_\_  
[Signature]

**Andre Wentzel**

\_\_\_\_\_  
[Printed Name]

**Chief Financial Crime Compliance Officer: Standard Bank Group**

\_\_\_\_\_  
[Title]

Executed on this **16** day of **January, 2020**

**Received and reviewed by:**

Name: \_\_\_\_\_

Title: \_\_\_\_\_

For: \_\_\_\_\_  
[Name of Covered Financial Institution]

Date: \_\_\_\_\_

[67 FR 60573, Sept. 26, 2002]



## Banking and Trust Subsidiaries

Country	Name of Foreign Bank	Street Address	Regulating Supervisory Authority
Angola	Standard Bank de Angola, S.A.	Condominio Belas Business Park Edificio Luanda 7 and / Av. Talatona S/N (Ao lado do Belas Shopping) Luanda	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 1, Gombe Democratic Republic of Congo	Banque Centrale du Congo
Ghana	Stanbic Bank Ghana Limited	Stanbic Heights 215 South Liberation Link Airport City Accra, Ghana	Bank of Ghana
Hong Kong	Standard Advisory Asia Limited	36 <sup>th</sup> floor, Two Pacific Place 88 Queensway Admiralty Hong Kong	Hong Kong Securities and Futures Commission
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 <sup>st</sup> Floor, Standard Lesotho Bank Limited Building Kingsway Street Maseru 100 Lesotho	Central Bank of Lesotho
Malawi	Standard Bank Limited	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 Cybercity Ebene Mauritius	Financial Services Commission of Mauritius
Mauritius	Standard Bank (Mauritius) Limited	Level 9 Tower A, 1 Cybercity Ebene Mauritius	Bank of Mauritius
Mozambique	Standard Bank s.a.r.l.	Av.10 de Novembro NR 420 Maputo Mozambique	Banco de Moçambique

<b>Country</b>	<b>Name of Foreign Bank</b>	<b>Street Address</b>	<b>Regulating Supervisory Authority</b>
Namibia	Standard Bank Namibia Limited	5 <sup>th</sup> Floor, Standard Bank Centre, Cnr. Post Street Mall & Werner List Street Windhoek Namibia	Bank of Namibia
Nigeria	Stanbic IBTC Bank Plc	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'Epargne et des Marchés Financiers
South Africa	Standard Bank Group Limited	9 <sup>th</sup> Floor, Standard Bank Centre, 5 Simmonds Street Johannesburg 2001	South African Reserve Bank
South Africa	The Standard Bank of South Africa Limited	9 <sup>th</sup> Floor, Standard Bank Centre, 5 Simmonds Street Johannesburg 2001	South African Reserve Bank, Financial Intelligence Centre Financial Sector Conduct Authority National Credit Regulator
Eswatini	Standard Bank Eswatini Limited	5 <sup>th</sup> Floor, Corporate Place Building Swazi Plaza Mbabane	Central Bank of Eswatini
Tanzania	Stanbic Bank Tanzania Limited	Stanbic Centre Cnr Kinondoni and Ali Hassan Mwinyi Roads Dar es Salaam Tanzania	Bank of Tanzania
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 8JE England United Kingdom	Financial Conduct Authority
United States of America	Standard New York, Inc.	28 <sup>th</sup> Floor 520 Madison Avenue New York, NY 10022 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 Supervisory Authority
Isle of Man	The Standard Bank of South Africa Limited - Isle of Man Branch	Standard Bank House, One Circular Road, Douglas, Isle of Man	Isle of Man Financial Supervision Commission
United Arab Emirates	The Standard Bank of South Africa (DIFC Branch)	Al Fattan Currency Tower 2, 15 <sup>th</sup> Floor Office #1501 Dubai International Financial Centre (DIFC) PO Box 482049 Dubai, UAE	Dubai Financial Services Authority
South Sudan	Stanbic Bank Kenya Limited -South Sudan Branch	Haile Selassie Avenue, Opposite the Ministry of Telecommunication and Postal Services, Central Equatorial State, Juba Town, South Sudan	Bank of South Sudan Central Bank of Kenya
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 Supervisory Authority
United States	The Standard Bank of South Africa New York Representative Office	28 <sup>th</sup> Floor 520 Madison Avenue New York N.Y. 10022 USA	Federal Reserve Bank, New York Department of Financial Services
Brazil	The Standard Bank of South Africa Brazil Representative Office.	Rua Ministro Jesuino Cardoso 454 - Villa Nova Conceição 04543-011 São Paulo – SP, Brazil	Banco Central do Brasil
Ethiopia	Standard Bank of South Africa, Ethiopia Representative Office.	Bole Sub City Kebele 03/05 Park Lane Tower 1 <sup>st</sup> floor Addis Ababa, Ethiopia	Ministry of Trade.
Hong Kong	The Standard Bank of SouthAfrica Hong Kong Representative Office	36 <sup>th</sup> Floor Two Pacific Place 88 Queensway Hong Kong	Hong Kong Monetary Authority

