

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 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 (**Covered Financial Institution(s)**) 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.

A. The undersigned financial institution, Credit Europe Bank N.V. and each of its branches and bank affiliates ("**Credit Europe Bank N.V. entit(y)ies**") listed in the attachment hereto hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification

This Certification applies to all accounts established for **Credit Europe Bank N.V. entities** by Covered Financial Institutions.

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 international agreement.



C. Physical Presence/Regulated Affiliate Status

Each **Credit Europe Bank N.V. entity** maintains a physical presence in a place set forth in the attachment hereto. That means that each of the **Credit Europe Bank N.V. entities** listed in the attachment:

- Has a place of business 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 **Credit Europe Bank N.V. 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 **Credit Europe Bank N.V. 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

Credit Europe Bank N.V. 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 Credit Europe Bank N.V.; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Credit Europe Bank N.V. 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 family² shall be considered one person.

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.

Name	Address
Credit Europe Group N.V. (immediate shareholder of Credit Europe Bank N.V.)	Karspeldreef 6a, 1101 CJ, Amsterdam The Netherlands
FIBA Holding A.S. (immediate shareholder of Credit Europe Group N.V.)	Buyukdere Cad. 1. Levent Plaza No:173 / A Blok Kat:9 34330 Levent Istanbul – Turkey
Mr. Hüsnü M. Özyeğin (ultimate beneficial owner of Credit Europe Bank N.V.)	Buyukdere Cad. No 173 1. Levent Plaza A Blok Kat 10 34330 Levent Istanbul – Turkey

F. Process Agent:

The following individual or entity: CT Corporation System, is a resident of the United States at the following street address: 28 Libertery St., New York City, New York 10011 and is authorized to accept service of legal process on behalf of the **Credit Europe Bank N.V. entities** 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 **Credit Europe Bank N.V. 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 **Credit Europe Bank N.V. 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 **Credit Europe Bank N.V. entities** further understand 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, B. (Batuhan) Yalniz and B.J. (Hans) Kwakernaak, 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 **Credit Europe Bank N.V. entities**.

Credit Europe Bank N.V.



Batuhan Yalniz
Chief Risk Officer



Hans Kwakernaak
Division Director Compliance

Executed on this 22nd day of December 2021

APPENDIX TO CREDIT EUROPE BANK N.V. GLOBAL USA PATRIOT ACT CERTIFICATION

INFORMATION ON CREDIT EUROPE BANK N.V. ENTITIES³ AS REQUIRED BY PART C OF THE CERTIFICATION

Name of Entity	Country	Address	Supervisory Authority
Credit Europe Bank N.V.	The Netherlands	Karspeldreef 6A 1101 CJ Amsterdam	The Dutch Central Bank (DNB)
✓Physical presence			
Credit Europe Bank N.V. German Branch	Germany	Untermainkai 27 -28 60329 Frankfurt am Main	Federal Financial Supervisory Authority (Bafin)
✓Physical presence ✓Regulated Affiliate			
Credit Europe Bank N.V. Malta Branch	Malta	Tower Road 143/2 Sliema SLM 1064	Malta Financial Services Authority (MFSA)
✓Physical presence ✓Regulated Affiliate			
Credit Europe Bank (Suisse) S.A.	Switzerland	80, Rue du Rhone, 1204 Geneva, Switzerland	Swiss Financial Market Supervisory Authority (FINMA)
✓Physical presence ✓Regulated Affiliate			
JSC Credit Europe Bank	Ukraine	Shovkovychna street, building 42-44, 01024 Kiev	National Bank of Ukraine
✓Physical presence ✓Regulated Affiliate			
Credit Europe Bank (Romania) S.A.	Romania	Anchor Plaza, 26Z Timisoara Blvd, Bucharest, postal code 061331	National Bank of Romania
✓Physical presence ✓Regulated Affiliate			

³ As per 22nd December 2021