

**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 office, 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 or 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, La Caja de Ahorros y Pensiones de Barcelona (“la Caixa”) and all its foreign branches listed in the attachment, hereby certifies as follows:

*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.

B. Correspondent Accounts Covered by this Certification: Check one box.

- This Certification applies to **all** accounts established for “la Caixa” and its foreign branches 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.

- “la Caixa” entities maintain a **physical presence**. That means that each of “la Caixa” listed foreign branches.
- Has a place of business at the following street address set forth in the attachment hereto (see attachment), 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 the business is located;
 - Is subject to inspection by the (see attachment), the banking authority that licensed the particular “la Caixa” entity to conduct banking activities;
and
 - Is a foreign branch of “la Caixa” that maintains a physical presence at the following street address: Avenida Diagonal 621-629,08028, Barcelona, Spain, where they employ one or more persons on a full-time basis and maintain operating records related to their banking activities and where they are authorized to conduct banking activities;
 - Is subject to supervision by the Executive Service of the Commission for the Prevention of Money Laundering and Monetary Offences (Servicio Ejecutivo de la Comisión de Prevención de Blanqueo de Capitales e Infracciones Monetarias) (SEPBLAC), the banking authority that regulates “la Caixa”.

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. “la Caixa” 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:

“la Caixa” is a Spanish Savings Bank, it is a non-profit foundational financial institution serving the community, it does not depend on any other company and engages in attracting, administering and investing the savings entrusted to it.

According to the powers established in the law and its Articles of Association, “la Caixa” is governed, ruled, run, represented and controlled by the General Assembly, the Board of Directors and the Control Committee. The governing bodies represent depositors, founding and community-interest institutions, local authorities and employees. The management team is made up exclusively of financial experts.

F. Process Agent: complete the following.

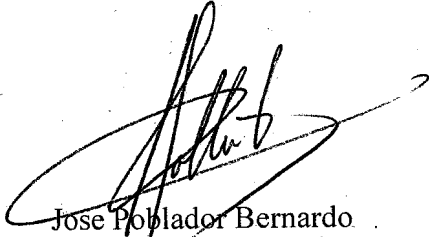
Kavanagh Maloney & Osnato LLP is a resident of the United States at the following street address: 415 Madison Avenue, New York, NY 10017, and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

G. General

“la Caixa” 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.

“la Caixa” 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, Jose Poblador Bernardo, 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 "la Caixa".

A handwritten signature in black ink, appearing to read 'Jose Poblador Bernardo', with a large, sweeping flourish extending to the right.

Jose Poblador Bernardo
Managing Director of Anti-Money Laundering Department
"la Caixa"

Updated on January 1, 2011