

DEPFA BANK plc
GLOBAL CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS
FOR FOREIGN BANKS

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)).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 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 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, DEPFA BANK plc, ("DEPFA") hereby certifies as follows (please refer to Attachment I for other entities covered under this Certification):

B. Correspondent Accounts Covered by this Certification:

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.

This Certification applies to all accounts established for DEPFA by Covered Financial Institutions.

C. Physical Presence / Regulated Affiliate Status:

DEPFA Bank plc maintains a physical presence in Dublin, Ireland at the following address: 1 Commons Street, Dublin 1, Ireland where they each employ one or more individuals on a full-time basis and maintain operating records relating to their banking activities.

The above address is in Ireland where DEPFA is authorised to conduct banking activities.

DEPFA is regulated by the Irish Financial Regulator.

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. DEPFA hereby certifies that they do 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:

DEPFA Bank plc is a 100% wholly owned subsidiary of:

Name	Address
Hypo Real Estate Holding AG	Freisinger Str.5 D-85716 UnterschlieBheim Germany

F. Process Agent:

The following individual or entity: DEPFA BANK plc, New York Branch is a resident of the United States at the following street address: 622 Third Avenue, 29th Floor, New York, NY 10017, USA and is authorized to accept service of legal process on behalf of DEPFA 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:

DEPFA hereby agrees to notify in writing each Covered Financial Institution at which they maintain 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.

DEPFA understands that each Covered Financial Institution at which they maintain a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States.

DEPFA 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, Elaine Tiernan, 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 DEPFA BANK plc.



Elaine Tiernan
Company Secretary
DEPFA BANK plc

Dated 19th October 2009

Attachment I.

Branch & Subsidiary Certifications

To include branch certifications with the certification of the parent, please include information for each Branch. Indicate either that the Branch maintains a Physical Presence in the country indicated OR that the Branch is a Regulated Affiliate OR Neither.

DEPFA BANK plc Branches:

Name of Branch	Physical Presence	Regulated Affiliate	Neither	Street Address (Not a Postal Box)	Country	Banking Authority Jurisdiction
London	Yes			105 Wigmore Street, London W1U 1QY	UK	Financial Services Authority
New York	Yes			622 Third Avenue, 29th Floor, NY 10017	USA	The Federal Reserve Bank of New York and The New York State Banking Department
Nicosia	Yes			10 Dionidou Street, 3rd Floor 2024 Nicosia, Cyprus	Cyprus	Central Bank of Cyprus
Paris	Yes			1, Rue Saint-Georges, 75009 Paris	France	Banque de France
Rome	Yes			Via di Torre Argentina, 21 00186 Rome	Italy	Banca d'Italia
Tokyo	Yes			Atago Green Hills MORI, Tokyo 105-6241	Japan	Central Bank of Tokyo and the Financial Services Agency
Madrid	Yes			c. / Monte Esquinza, 30 Planta 4ª 28010 Madrid España	Spain	Banco de España

Subsidiaries:

Name of Locations	Physical Presence	Regulated Affiliate	Neither	Street Address (Not a Postal Box)	Country	Banking Authority Jurisdiction
DEPFA ACS Bank	Yes			1 Commons Street, Dublin 1, Ireland	Ireland	Irish Financial Regulator

Name of Locations	Physical Presence	Regulated Affiliate	Neither	Street Address (Not a Postal Box)	Country	Banking Authority Jurisdiction
Hypo Public Finance Bank	Yes			International House 2, Harbourmaster Place, IFSC, Dublin 1	Ireland	Irish Financial Regulator

Name of Locations	Physical Presence	Regulated Affiliate	Neither	Street Address (Not a Postal Box)	Country	Banking Authority Jurisdiction
Hypo Pfandbrief Bank International S.A.	Yes			4, rue Alphonse Weicker L-2099 Luxembourg	Luxembourg	Commission de Surveillance du Secteur Financier