

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)).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 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, Industrial Bank Co., Ltd. ("**Foreign Bank**") hereby certifies as follows:

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.

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: 398 Jiangbin Middle Avenue, Taijiang District, Fuzhou, Fujian, 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 China (insert country), where Foreign Bank is authorized to conduct banking activities.
- Foreign Bank is subject to inspection by PBOC, CSRC, and CBIRC, (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 family² shall be considered one **person**.

Name	Address

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.

F. Process Agent: complete the following.

The following individual or entity: CT Corporation System New York Branch
is a resident of the United States at the following street address:
28 Liberty Street, New York, NY, 10005, 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.

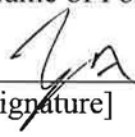
G. General

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, Li Fan (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.

Industrial Bank Co., Ltd.
[Name of Foreign Bank]


[Signature]

Li Fan
[Printed Name]

Director of Anti-Money Laundering Center in Legal and Compliance Dept.
[Title]

Executed on this 16th day of January, 2023.

Received and reviewed by:

Name: _____
Title: _____
For: _____
[Name of Covered Financial Institution]

Date: _____

[67 FR 60573, Sept. 26, 2002]

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Attachment to USA PATRIOT Act Certification
Branches of Industrial Bank Co., Ltd.

Name of the Branch	Address	Banking Authority
Beijing branch	20 Chaoyangmen North Avenue, Chaoyang District, Beijing, China	PBOC, CBIRC
Tianjin branch	11 Baoding Road, Heping District, Tianjin, China	PBOC, CBIRC
Shijiazhuang branch	1 Weiming South Avenue, Qiaoxi District, Shijiazhuang, China	PBOC, CBIRC
Taiyuan branch	1 Changfeng West Street, Wanbolin District, Taiyuan, China	PBOC, CBIRC
Hohhot branch	5 Xing'an South Road, Xincheng District, Hohhot, China	PBOC, CBIRC
Shenyang branch	77 Wenhua Road, Heping District, Shenyang, China	PBOC, CBIRC
Dalian branch	85A Yide Avenue, Zhongshan District, Dalian, China	PBOC, CBIRC
Changchun branch	283 Jiefang Road, Nanguan District, Changchun, China	PBOC, CBIRC
Harbin branch	88 Huanghe Road, Nan'gang District, Harbin, China	PBOC, CBIRC
Shanghai branch	168 Jiangning Road, Jing'an District, Shanghai, China	PBOC, CBIRC
Nanjing branch	2 Changjiang Road, Xuanwu District, Nanjing, China	PBOC, CBIRC
Suzhou branch	125 Wangdun Road, Suzhou Industrial Park, Suzhou, China	PBOC, CBIRC
Hangzhou branch	40 Qingchun Road, Shangcheng District, Hangzhou, China	PBOC, CBIRC
Ningbo branch	905 Baizhang East Road, Yinzhou District, Ningbo, China	PBOC, CBIRC
Hefei branch	99 Fuyang, Luyang District, Hefei, China	PBOC, CBIRC
Fuzhou branch	398 Jiangbin Middle Avenue, Taijiang District, Fuzhou, China	PBOC, CBIRC
Xiamen branch	78 Hubin North Road, Siming District, Xiamen, China	PBOC, CBIRC
Putian branch	199 Liyuan Middle Road, Licheng District, Putian, China	PBOC, CBIRC
Sanming branch	Building 362, Qianlong New Village, Meilie District, Sanming, China	PBOC, CBIRC
Quanzhou branch	Industrial Bank Building, Fengze Street, Fengze District, Quanzhou, China	PBOC, CBIRC
Zhangzhou branch	491 Zhanghua Middle Road, Xiangcheng District, Zhangzhou, China	PBOC, CBIRC
Nanping branch	399 Binjiang Middle Road, Yanping District, Nanping, China	PBOC, CBIRC
Longyan branch	298 Longyan Avenue, Xinluo District, Longyan, China	PBOC, CBIRC
Ningde branch	6 Tianhu East Road, Jiaocheng District, Ningde, China	PBOC, CBIRC
Nanchang branch	1568 Honggu Middle Avenue, Honggutan New District, Nanchang, China	PBOC, CBIRC
Ji'nan branch	7000 Jingshi Road, High-tech District, Ji'nan, China	PBOC, CBIRC
Qingdao branch	886 Tongan Road, Laoshan District, Qingdao, China	PBOC, CBIRC
Zhengzhou branch	288 Jinshui Road, Jinshui District, Zhengzhou, China	PBOC, CBIRC
Wuhan branch	108 Zhongbei Road, Wuchang District, Wuhan, China	PBOC, CBIRC
Changsha branch	192 Shaoshan North Road, Furong District, Changsha, China	PBOC, CBIRC
Guangzhou branch	101 Tianhe Road, Tianhe District, Guangzhou, China	PBOC, CBIRC
Shenzhen branch	4013 Shennan Boulevard, Futian District, Shenzhen, China	PBOC, CBIRC
Nanning branch	146 Minzu Boulevard, Qingxiu District, Nanning, China	PBOC, CBIRC
Haikou branch	7 Jinlong Road, Longhua District, Haikou, China	PBOC, CBIRC
Chongqing branch	1 Honghuang Road, Jiangbei District, Chongqing, China	PBOC, CBIRC
Chengdu branch	936 Shijicheng Road, Gaoxin District, Chengdu, China	PBOC, CBIRC
Guiyang branch	2 Tongbao Road, Guanshanhu District, Guiyang, China	PBOC, CBIRC
Kunming branch	363 Jinbi Road, Xishan District, Kunming, China	PBOC, CBIRC
Xi'an branch	1 Tangyan Road, Yanta District, Xi'an, China	PBOC, CBIRC
Lanzhou branch	75 Qingyang Road, Chengguan District, Lanzhou, China	PBOC, CBIRC
Xining branch	54 Wusi West Road, Chengxi District, Xining, China	PBOC, CBIRC
Urumqi branch	898 Weitai South Road, Toutunhe District, Urumqi, China	PBOC, CBIRC
Yinchuan branch	239 Shanghai West Road, Jinfeng District, Yinchuan, China	PBOC, CBIRC
Lhasa branch	6 Yangdao Road, Taiyang Island, Chengguan District, Lhasa, China	PBOC, CBIRC
Hong Kong branch	1 Harbour View Street, Central, Hong Kong, China	HKMA