IBERCAJA BANCO, S.A. 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 of The United States Code, as added by sections 313 and 319(b) of te 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 US bank or US broker-dealer in securities (a covered financial insitutition as defined in 31 CFR 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 CFR 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 an 31 CFR 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 for a foreign bank, or handle other financial transactions retaled to the foreign bank.

Special instruction for covering multiple blanches 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 the branches and offices 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, Ibercaja Banco SA, hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established for Ibercaja Banco, S.A. by Covered Financial Institutions.

C. Physical Presence / Regulated Affiliate Status

Ibercaja Banco, S.A. maintains a physical presence at Plaza Basilio Paraíso, nº 2, 50008 - Zaragoza, Spain, where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.

The abovementioned address is in Spain, where Ibercaja Banco, S.A. is authorized to conduct banking activities.

Ibercaja Banco SA is subject to inspection by European Single Supervisory Mechanism and by Bank of Spain, the banking authority that licensed Ibercaja Banco, S.A. to conduct banking activities.

D. Indirect Use of Correspondent Accounts:

[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.

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Ibercaja Banco, S.A. 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:

Ibercaja Banco, S.A. is mainly owned by Fundación Bancaria Ibercaja, domiciled at Joaquín Costa, 13. 50001 Zaragoza - Zaragoza, Spain. Members of the governing body of Fundación Bancaria Ibercaja are listed at https://www.fundacionbancariaibercaja.es/informacion-corporativa/patronato/

Ibercaja Banco, S.A.'s Governing body is the Boards of Directors (Consejo de Administración), which is composed by the followings members:

Position	Name	Type
Chairman	Mr. José Luis Aguirre Loaso	Shareholder Appointed
First Vice Chairm	Mr. Jesús Máximo Bueno Arrese	Shareholder Appointed
CEO	Mr. Víctor Iglesias Ruiz	Executive
Secretary	Mr. Jesús Barreiro Sanz	Non Director
Member	Mrs. Gabriela González-Bueno Lillo	Independent
Member	Mr. Jesús Solchaga Loitegui	Independent
Member	Mr. Emilio Jiménez Labrador	Shareholder Appointed
Member	Mr. Vicente Cóndor López	Independent
Member	Mr. Félix Longás Lafuente	Independent
Member	Mr. Jesús Tejel Giménez	Independent
Member	Mr. Enrique Arrufat Guerra	Shareholder Appointed
Member	Mrs. Maria Pilar Segura Bas	Other External

F. Process Agent:

CT Corporation System is a resident of the United States at the following street address: 111 Eight Avenue, 13 fl, New York, NY 10011, and is authorized to accept service of legal process on behalf of Ibercaja Banco, S.A. 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

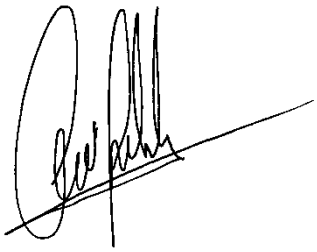
Ibercaja Banco, S.A. hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Ibercaja Banco, S.A. 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. Ibercaja Banco, S.A. 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, David Saludes Moronval, 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 Ibercaja Banco, S.A.

Received and reviewed by:



Mr. David Saludes Moronval
Representative before the SEPBLAC (Servicio Ejecutivo de la Comisión de Prevención de Blanqueo de Capitales e Infracciones Monetarias)

Updated on January 2020

Attached I

Name and address of agent designated to accept service of Legal Process

Name	CT Corporation System
Address	111 Eight Avenue, Floor 13. New York. 10011 - USA
Phone Number	2125909340
Fax Number	2128948581
E-mail address	lisctaa@lngate.cch-lis.com