



US-Patriot Act

U.S. legislation obliges U.S. Banks, U.S. brokers and dealers in securities to provide information about banks which they regularly do business with.

Kreissparkasse Heilbronn is pleased to provide the following information:

1. US-Patriot Act certification
2. The Wolfsberg Group Anti-Money Laundering Questionnaire

A. The undersigned financial institution, Kreissparkasse Heilbronn, hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification

This Certification applies to all accounts established for Kreissparkasse Heilbronn covered by Financial Institutions.

C. Physical Presence/Regulated Affiliate Status:

Kreissparkasse Heilbronn maintains a physical presence. That means: Kreissparkasse Heilbronn has a place of business at the following street address: Am Wollhaus 14, 74072 Heilbronn, Germany, where Kreissparkasse Heilbronn employs one or more individuals on a full-time basis and maintains operating records related to its banking activities. The above address is in Germany, where Kreissparkasse Heilbronn is authorized to conduct banking business. Kreissparkasse Heilbronn is subject to inspection by Bundesanstalt für Finanzdienstleistungsaufsicht, Graurheindorfer Str. 108, 53117 Bonn, the banking authority that licensed Kreissparkasse Heilbronn to conduct banking business.

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. Kreissparkasse Heilbronn 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:

Kreissparkasse Heilbronn has no owner(s) except as set forth below. For purposes of this Certification, owner means any person who, directly or indirectly, owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Kreissparkasse Heilbronn; or (b) controls

in any manner the election of a majority of the directors (or individuals exercising similar functions) of Kreissparkasse Heilbronn. 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 family* shall be considered one person. *The same family means parent, 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 interest of the same family, any voting interest of any family member shall be taken into account.

Name	Adress
Landkreis Heilbronn	Lerchenstr. 40, 74072 Heilbronn
Stadt Heilbronn	Marktplatz 7, 74072 Heilbronn
Stadt Eppingen	Marktplatz 1, 75031 Eppingen
Gemeinde Gemmingen	Hausener Str. 1, 75050 Gemmingen
Gemeinde Ittlingen	Hauptstr. 101, 74930 Ittlingen
Gemeinde Kirchartd	Goethestr. 5, 74192 Kirchartd

F. Process Agent:

The following individual or entity CT Corporation System is a resident of the United States at the following street address: 111 Eight Avenue, New York, NY 10011-USA and is authorized to accept service of legal process on behalf of Kreissparkasse Heilbronn 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

Kreissparkasse Heilbronn 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. Kreissparkasse Heilbronn 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. Kreissparkasse Heilbronn 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.

We, Kreissparkasse Heilbronn, certify that we have read and understood 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 Kreissparkasse Heilbronn.

Kreissparkasse Heilbronn
Am Wollhaus 14
74072 Heilbronn
Germany

Heilbronn, 26 March 2018