

**CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR HUA NAN COMMERCIAL BANK LTD. HEAD OFFICE (INCLUDING ALL DOMESTIC BRANCHES) AND ITS OVERSEAS BRANCHES**

**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 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)).\*

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, including Hua Nan Commercial Bank Ltd. Head office(including all domestic branches) and all of its overseas branches as listed in the attachment (‘ ‘Hua Nan Bank Entities’’), hereby certifies as follows:**

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\* 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:**

This Certification applies to **all** accounts established for Hua Nan Bank Entities by Covered Financial Institutions.

**C. Physical Presence/Regulated Affiliate Status:**

Each of Hua Nan Bank Entities maintains a **physical presence** in any country. That means:

- Each entity has a place of business at the street address set forth in the attachment hereto, where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- Each entity is authorized to conduct banking activities in the country where its place of business is located.
- Each entity is subject to inspection by the Banking Authority as indicated in the attachment hereto, that licensed the particular entity to conduct banking activities.

**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. 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:**

Hua Nan Commercial Bank Ltd. 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 family\* shall be considered one **person**.

Name	Address
Hua Nan Financial Holdings Co. Ltd.	38 Chung King S. Rd. Sec. 1, Taipei, Taiwan, R.O.C.

**F. Process Agent:**

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\* 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.

Hua Nan Comm. Bank Ltd. Los Angeles Branch is a resident of the United States at 707, Wilshire Blvd. Suite 3100 Los Angeles, CA. 90017, U.S.A. **and** is authorized to accept service of legal process on behalf of Hua Nan Bank Entities 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, Carl S.M. Huang, 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 Hua Nan Bank Entities.

Hua Nan Commercial Bank Ltd.  
Carl S.M. Huang  
Senior Vice President & General Manager  
Int'l Banking Dept.

Executed on this 27<sup>th</sup> day of March, 2009.

**Received and reviewed by:**

Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
For: \_\_\_\_\_  
[Name of Covered Financial Institution]  
Date: \_\_\_\_\_

**ATTACHMENT TO CERTIFICATION REGARDING  
CORRESPONDENT ACCOUNTS FOR  
HUA NAN COMMERCIAL BANK LTD.,  
HEAD OFFICE AND ITS OVERSEAS BRANCHES**

H.O. & OVERSEAS BRANCHES	LOCATION	BANKING AUTHORITY
HEAD OFFICE	38 Chung King South Road, Sec. 1, Taipei, Taiwan, R.O.C.	Central Bank of Republic of China (Taiwan) Ministry of Finance Financial Supervisory Commission Executive Yuan R.O.C.
HONG KONG BR.	Suite 5601-03, 56 <sup>th</sup> Fl. Central Plaza, 18 Harbour Road, Wanchai, Hong Kong	HKMA Hong Kong
SINGAPORE BR.	80 Robinson Road, #14-03, Singapore 068898	MAS Singapore
LONDON BR.	5th Fl., 32 Lombard Street, London EC3V 9BQ, U.K.	FSA UK
NEW YORK AGENCY	330 Madison Ave., 38th Floor, New York, NY 10017 U.S.A.	FED U.S.A.
LOS ANGELES BR.	707 Wilshire Blvd., Suite 3100, Los Angeles, CA 90017 U.S.A.	FED U.S.A.
HO CHI MINH CITY BR.	1 <sup>st</sup> Fl, IWA Square Building, 102A-B Cong Quynh Street, Pham Ngu Lao Ward, District 1, Ho Chi Minh City, Vietnam	STATE BANK OF VIETNAM VIETNAM