February 2026

NatWest Group plc Global 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.

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[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.

A. The undersigned financial institution, NatWest Group plc with its Head Office located at 36 St Andrew Square, Edinburgh, Midlothian, EH2 2YB and each of its branches and bank affiliates listed in the attachment hereto ("the NatWest Group entities") hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification: Check one box.

☒ This Certification applies to **all** accounts established for the NatWest Group entities 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.

☒ The NatWest Group entities maintains a **physical presence** in any country. That means:

- has a place of business at the street address listed in the attachment where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- Is authorized to conduct banking activities in the country where its place of business is located.
- Is subject to inspection by the banking authorities listed in the attachment, which licences the NatWest Group entities 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. The NatWest Group entities 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 family[2] shall be considered one **person**.

Name	Address

F. Process Agent: complete the following.

The following individual or entity: NatWest Markets Securities Inc. is a resident of the United States at the following street address: NatWest Markets Securities Inc., Attn: Legal Department, 600 Washington Boulevard, Stamford, CT 06901, **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

The NatWest Group entities 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.

The NatWest Group entities 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. The NatWest Group entities 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, Marcus Wogart, 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 the NatWest Group entities.

Marcus Wogart
Group Chief Financial Crime Risk Officer
NatWest Group plc

Executed on this 24th day of February, 2026

[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.

USA PATRIOT Act – List of NatWest Group plc Entities ("the NatWest Group entities")

NAME	JURISDICTIO N	TYPE	ADDRESS	REGULATOR
Coutts & Co AG	Switzerland	Legal Entity	Zaehringerstrasse 26, Zurich, CH-8201, Switzerland	Swiss Financial Market Supervisory Authority (Eidgenössische Finanzmarktaufsicht FINMA)
Coutts & Company	England	Legal Entity	440 Strand, London, UK, WC2R 0QS	UK - Prudential Regulation Authority (PRA) & Financial Conduct Authority (FCA) (Dual-Regulated)
Coutts Finance Co.	England	Legal Entity	440 Strand, London, UK, WC2R 0QS	UK - Financial Conduct Authority (FCA) (Solo-Regulated)
FreeAgent Central Ltd	Scotland	Legal Entity	One Edinburgh Quay, 133 Fountainbridge, Edinburgh EH3 9QG	UK - Financial Conduct Authority (FCA) (Solo-Regulated)
JCB Finance Limited	England	Legal Entity	The Mill, High Street, Rocester ST14 5JW	UK - Financial Conduct Authority (FCA) (Solo-Regulated)
Lombard North Central PLC	England	Legal Entity	250 Bishopsgate, London EC2M 4AA	UK - Financial Conduct Authority (FCA) (Solo-Regulated)
Lothbury Insurance Company Limited	Guernsey	Legal Entity	Heritage Hall, Le Marchant Street, St Peter Port, GY1 4JH, Guernsey	Guernsey – Financial Services Commission
National Westminster Bank Plc	England	Legal Entity	250 Bishopsgate, London, UK, EC2M 4AA	UK - Prudential Regulation Authority (PRA) & Financial Conduct Authority (FCA) (Dual-Regulated)
National Westminster Bank Plc (Germany)	Germany	Branch	Niederlassung Deutschland Rossmarkt 10 60311 Frankfurt am Main Germany	Federal Financial Supervisory Authority (BaFin - Bundesanstalt für Finanzdienstleistungsaufsicht) & Bundesbank
NatWest Bank Europe GmbH	Germany	Legal Entity	Roßmarket 10, 60311 Frankfurt am Main, Germany	Federal Financial Supervisory Authority (BaFin - Bundesanstalt für Finanzdienstleistungsaufsicht) & Bundesbank
NatWest Markets N.V.	Netherlands	Legal Entity	Claude Debussylaan 94, 1082 MD Amsterdam, Netherlands	De Nederlandsche Bank (DNB) & Netherlands Authority for the Financial Markets (Autoriteit Financiële Markten, AFM)
NatWest Markets NV (France)	France	Branch	32 rue de Monceau, 75008 Paris, France	Autorite de controle prudentiel et de résolution (ACPR) Banque De France Autorite des Marches Financiers (AMF)

NAME	JURISDICTION	TYPE	ADDRESS	REGULATOR
NatWest Markets NV (Italy)	Italy	Branch	Succursale Italiana Piazzetta Pattari 7 20122 Milan Italy	Banca d'italia Consob Ufficio Italiano Cambi (U.I.C.)
NatWest Markets NV (Germany)	Germany	Branch	Niederlassung Deutschland, Ulmenstraße 30, 60325 Frankfurt am Main, Germany	Federal Financial Supervisory Authority (BaFin - Bundesanstalt für Finanzdienstleistungsaufsicht) & Bundesbank
NatWest Markets NV (Sweden)	Sweden	Branch	Bankfilial Sverige Jakobsbergsgatan 13 P.O. Box 5324 SE-102 47 Stockholm Sweden	Financial Supervisory Authority (Sweden) (Finansinspektionen, FI)
NatWest Markets Plc	Scotland	Legal Entity	36 St Andrew Square, Edinburgh, Scotland, EH2 2YB	UK - Prudential Regulation Authority (PRA) & Financial Conduct Authority (FCA) (Dual-Regulated)
NatWest Markets plc (Germany)	Germany	Branch	Niederlassung Deutschland, Ulmenstraße 30, 60325 Frankfurt am Main, Germany	Federal Financial Supervisory Authority (BaFin - Bundesanstalt für Finanzdienstleistungsaufsicht) & Bundesbank
NatWest Markets plc (Singapore)	Singapore	Branch	One Raffles Quay #23-10, South Tower Singapore 048583	Monetary Authority of Singapore (MAS)
Natwest Markets plc (India)	India	Branch	Brady House, 14 Veer Nariman Road, Fort, Mumbai 400 023	Reserve Bank of India (RBI)
NatWest Markets plc (UAE)	United Arab Emirates	Branch	Office 109, The Offices 1, One Central, Dubai World Trade Center, Dubai, United Arab Emirates	UAE Central Bank
NatWest Markets Securities Inc.	Delaware	Legal Entity	251 Little Falls Drive, Wilmington, 19808, United States	US - FINRA, SEC, CFTC, State Regulators*, FRB-NY
NatWest Markets Securities Japan Limited (Tokyo Branch)	Japan	Branch	Shin-Marunouchi Center Building, 1-6-2 Marunouchi, Chiyoda-ku, Tokyo, Japan	Japan Financial Services Agency (JFSA)
NatWest Trustee and Depositary Services Limited	England & Wales	Legal Entity	250 Bishopsgate, London EC2M 4AA	UK – Financial Conduct Authority (FCA) (Solo-Regulated)

NAME	JURISDICTION	TYPE	ADDRESS	REGULATOR
RBS Collective Investment Funds Limited	Scotland	Legal Entity	6-8 George Street, Edinburgh EH2 2PF	UK - Financial Conduct Authority (FCA) (Solo-Regulated)
RBS Financial Products Inc.	Delaware	Legal Entity	251 Little Falls Drive, Wilmington, 19808, United States	Financial Industry Regulatory Authority (FINRA) & Securities and Exchange Commission (SEC)
RBS International Depositary Services S.A.	Luxembourg	Legal Entity	40 Avenue J.F Kennedy, Kirchberg, L-1855, Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)
RBS Investment Executive Limited	Scotland	Legal Entity	RBS Gogarburn, 175 Glasgow Road, Edinburgh EH12 1HQ	UK - Financial Conduct Authority (FCA) (Solo-Regulated)
The Royal Bank of Scotland International Limited	Jersey	Legal Entity	Royal Bank House, 71 Bath Street, St Helier, Jersey, JE4 8PJ	Jersey Financial Services Commission (FSC)
The Royal Bank of Scotland International Limited (Gibraltar)	Gibraltar	Branch	57/63 Line Wall Road, Gibraltar	Gibraltar Financial Services Commission (FSC)
The Royal Bank of Scotland International Limited (Guernsey)	Guernsey	Branch	Royal Bank Place, 1 Glategny Esplanade, St Peter Port, Guernsey, GY1 3GB	Guernsey Financial Services Commission (GFSC)
The Royal Bank of Scotland International Limited (Isle of Man)	Isle of Man	Branch	2 Athol Street, Douglas, Isle of Man, IM99 1AN	Isle of Man Financial Services Authority (FSA)
The Royal Bank of Scotland International Limited (Luxembourg)	Luxembourg	Branch	40 Avenue, JF Kennedy, Luxembourg 1855, Luxembourg	Commission de Surveillance du Secteur Financier (CSSF)
The Royal Bank of Scotland International Limited (UK)	United Kingdom	Branch	250 Bishopsgate, London, EC2M 4AA	UK - Prudential Regulation Authority (PRA) & Financial Conduct Authority (FCA) (Dual-Regulated)
The Royal Bank of Scotland plc	Scotland	Legal Entity	36 St Andrew Square, Edinburgh, Scotland, EH2 2YB	UK - Prudential Regulation Authority (PRA) & Financial Conduct Authority (FCA) (Dual-Regulated)
Ulydien Designated Activity Company	Ireland	Legal Entity	First Floor, Riverside Two, 43-49 Sir John Rogerson's Quay, Dublin 2, D02 KV60, Ireland	Central Bank of Ireland (CBI)