



Form of Certification Regarding Correspondent Accounts

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, BPCE ("Foreign Bank")** hereby certifies as follows:

* 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 _____ for Foreign Bank.

C. Physical Presence/Regulated Affiliate Status: Check **one** box and complete the blanks.

- Foreign Bank maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address:
50, Avenue Pierre Mendes France, 75201 PARIS Cedex 13, FRANCE 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 **FRANCE**, where Foreign Bank is authorized to conduct banking activities.
 - Foreign Bank is subject to inspection by **the COMMISSION BANCAIRE**, 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 family* shall be considered one **person**.

Name	Address
Caisse d'Epargne d'Alsace	1, route du Rhin 67925 Strasbourg Cedex 9
Caisse d'Epargne d'Aquitaine Poitou-Charentes	61, rue du Château d'eau 33076 Bordeaux Cedex
Caisse d'Epargne d'Auvergne et du Limousin	63, rue Montlosier 63961 Clermont-Ferrand Cedex 9
Caisse d'Epargne de Bourgogne Franche-Comté	1, rond point de la Nation, BP 23088 21088 Dijon Cedex
Caisse d'Epargne de Bretagne-Pays de Loire	2, place Graslin 44911 Nantes Cedex 9
Caisse d'Epargne de Côte d'Azur	455, promenade des Anglais, BP 3297 06205 Nice Cedex 03
Caisse d'Epargne d'Ile de France	19, rue du Louvre, CS 60012 75036 Paris Cedex 01
Caisse d'Epargne de Languedoc-Roussillon	254, rue Michel Teule, BP 7330 34184 Montpellier Cedex

* 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.

Caisse d'Epargne de Loire-Centre	12 rue de la Maison Rouge - CS 10620 45146 Saint-Jean-de-la-Ruelle
Caisse d'Epargne de Loire Drome Ardèche	Espace Fauriel - 17, rue des frères Pontchardier BP 147 42012 Saint Etienne Cedex 02
Caisse d'Epargne de Lorraine Champagne Ardennes	2, rue Royale, BP 70784 57012 Metz Cedex
Caisse d'Epargne de Midi-Pyrénées	10 avenue Maxwell BP 22306 31023 Toulouse Cedex 1
Caisse d'Epargne Nord France Europe	135 Pont de Flandres 59777 Euralille
Caisse d'Epargne de Normandie	151, rue d'Uelzen - BP 854 76230 Bois Guillaume
Caisse d'Epargne de Picardie	2, boulevard Jules Verne 80064 Amiens Cedex 9
Caisse d'Epargne de Provence Alpes Corse Réunion	Place Estrangin Pastré, BP 108 13254 Marseille Cedex 06
Caisse d'Epargne de Rhône Alpes	42, boulevard Eugène Deruelle, BP 3276 69404 Lyon cedex 03
Banque Populaire des Alpes	2, avenue du Grésivaudan BP 43 - Corenc 38701 La Tronche Cedex
Banque Populaire d'Alsace	Immeuble Le Concorde 4, quai Kléber - BP 10401 B.P. 401 R/1 67000 Strasbourg
Banque Populaire Atlantique	1, rue Françoise Sagan Saint Herblain 44919 Nantes Cedex 9
Banque Populaire Bourgogne Franche-Comté	14, boulevard de la Trémouille B.P. 310 21008 Dijon Cedex
BRED-Banque Populaire	18, quai de la Rapée 75604 Paris Cedex 12
Banque Populaire Centre Atlantique	10, avenue Bujault 79002 Niort
Banque Populaire Côte d'Azur	457, promenade des Anglais B.P. 241 06292 Nice Cedex 3
Banque Populaire Loire et Lyonnais	Immeuble P.D.G. Part-Dieu 141, rue Garibaldi B.P. 3152 69211 Lyon Cedex 03

Banque Populaire Lorraine Champagne	3, rue François de Curel B.P. 40124 57021 Metz Cedex 1
Banque Populaire du Massif Central	18, boulevard Jean Moulin B.P. 53 63002 Clermont-Ferrand Cedex
Banque Populaire du Nord	847, avenue de la République 59700 Marcq-en-Baroeul
Banque Populaire de l'Ouest	1, place de la Trinité CS 86434 35000 Rennes
Banque Populaire Provençale et Corse	245, boulevard Michelet B.P. 25 13274 Marseille Cedex 09
Banque Populaire Rives de Paris	76-78, avenue de France B.P. 549 75204 Paris Cedex 13
Banque Populaire du Sud	38, boulevard Georges Clemenceau 66966 Perpignan Cedex 09
Banque Populaire du Sud-Ouest	10, quai des Queyries 33072 Bordeaux Cedex
Banque Populaire Occitane	33-43, avenue Georges Pompidou 31135 Balma
Banque Populaire Val de France	9, avenue Newton 78183 Saint-Quentin en Yvelines Cedex
CASDEN Banque Populaire	91 cours des Roches - Noisiel 77424 Marne la Vallée Cedex 2
Crédit Coopératif	33, rue des Trois Fontanots BP 211 92002 Nanterre Cedex

* Remark: no owner directly or indirectly:

- owns, controls or has power to vote 25 percent or more of any of class of voting interests of Foreign Bank.
- in any manner controls the election of a majority of the Directors (or individuals exercising similar functions) of Foreign Bank.

F. Process Agent:

The following individual or entity: **NATIXIS, NEW YORK BRANCH, Compliance Department**, is a resident of the United States at the following street address: **9 West 57th Street, 35th Floor, New York, New York 10019, Tel: (212) 872-5012, Fax (347) 438-3325**, 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.

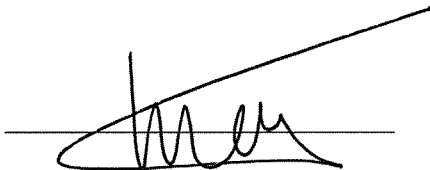
G. General

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, Laurence MAY, certify that I have read and understood 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.

BPCE

A handwritten signature in black ink, appearing to read 'Laurence MAY', is written over a horizontal line. The signature is stylized and cursive.

Laurence MAY

Head of Compliance and Security

Executed on this 3rd day of August, 2009

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____