

**GLOBAL CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS
FOR FCMB GROUP PLC ENTITIES**

[OMB Control Number 1505-0184]

The information contained in this Certification is provided 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).

A. The undersigned financial institution, **FCMB Group Plc**, on behalf of its entities listed in the attachment hereto, hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to **all** accounts established for FCMB Group Plc entities by Covered Financial Institutions

C. Physical Presence/Regulated Affiliate Status:

- FCMB Group Plc entities have places of business at the street addresses set forth in the attachment hereto where they employ one or more individuals on a full-time basis and maintain operating records related to their banking activities.
- The places of business are in the countries specified in the attachment hereto where FCMB Group Plc entities are authorized to conduct banking activities.
- FCMB Group Plc entities are subject to inspection by the banking authorities specified in the attachment hereto that licensed them to conduct banking activities.

D. Indirect Use of Correspondent Accounts:

FCMB Group Plc 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:

FCMB Group Plc entities are owned by FCMB Group Plc, 44, Marina, Lagos whose shares are publicly traded.

F. Process Agent:

The following entity, **CT Corporation System** is a resident of the United States at the following street address: **111 Eight Avenue, New York, NY 10011** and is authorized to accept service of legal process on behalf of FCMB Group Plc 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

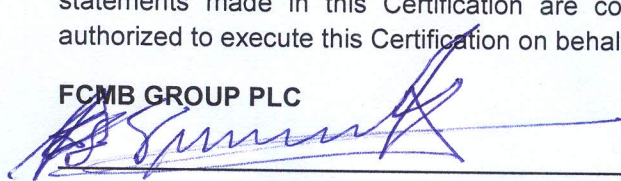
FCMB Group Plc entities hereby agree to notify in writing each Covered Financial Institution at which they maintain any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

FCMB Group Plc entities understand that each Covered Financial Institution at which they maintain a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States.

FCMB Group Plc entities further understand 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, **Peter Obaseki** 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 FCMB Group Plc.

FCMB GROUP PLC



PETER OBASEKI

MANAGING DIRECTOR

Executed on this 19th day of December, 2013

ATTACHMENT TO CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS

FOR FCMB GROUP PLC ENTITIES

FCMB Entity	Address					Banking Authority
	Street	City	State/ Province	Postal Code	Country	
FCMB Group Plc	44, Marina	Lagos Island	Lagos	+234	Nigeria	Central Bank of Nigeria
First City Monument Bank Limited	17a, Tinubu Street	Lagos Island	Lagos	+234	Nigeria	Central Bank of Nigeria
FCMB (UK) Limited	Broadbent House 65 Grosvenor Street	London	London	W1K 3JH	United Kingdom	Prudential Regulations Authority/ Financial Conduct Authority
Arab-Gambian Islamic Bank Limited	7, ECOWAS Avenue	Banjul	Banjul	+220	The Gambia	Central Bank of The Gambia