



CRÉDIT AGRICOLE S.A.

Paris, October 24th, 2007

Concern : US Certification

To the kind attention of : Compliance Officer

Dear Sir,

As per the USA Patriot Act, you are required to obtain a Certification from the foreign institutions having bank relationships or trading activities with your institution.

Following your request, we are pleased to mail you herewith a Certification duly filled and signed, with regards to the USA Patriot Act.

This certification is issued on behalf of Credit Agricole SA (new name for Caisse Nationale de Crédit Agricole CNCA since November 2001) and on behalf of our Regional Banks (Caisses Régionales) and Securities Processing Centers (Centrales Titres) in France.

Should you need any additional information, please do not hesitate to contact Mme Michele FARGUES (tel : +33.1.41.89.31.89 / fax : +33.1.41.89.82.74 or by e.mail at michele.fargues@calyon.com)

Yours Sincerely

Jean-Claude PERCHET
Chief Executive Officer
CEDICAM

René WACK
Deputy Head of Group
Compliance
Head of Financial Security
CREDIT AGRICOLE S.A.

Bertrand BADRE
Chief Financial Officer
Financial Management &
Accounting
CREDIT AGRICOLE S.A.

Encl. : 1 certification

Siège social : 91-93 boulevard Pasteur Paris XV^e – Adresse postale : 75710 Paris cedex 15 – Tél. 01 43 23 52 02 – www.credit-agricole.fr

Etablissement de crédit soumis aux articles L 225-1 et suivants du Code de commerce et aux articles L 512-47 et suivants du Code monétaire et financier
784 608 416 RCS Paris - FR 77 784 608 416 - Capital 4 941 163 593 euros - Telex CAIB XX 697100 F - Adresse Swift AGRIFRPP

**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, Crédit Agricole S.A. ("**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 _____ (name of Covered Financial Institution(s)) 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: 91-93 Bd Pasteur, 75015 Paris, France _____, where Foreign Bank employs one or more individuals on a fulltime basis and maintains operating records related to its banking activities.
 - The above address is in France _____ (insert country), where Foreign Bank is authorized to conduct banking activities.
 - Foreign Bank is subject to inspection by La Commission Bancaire (France), (insert Banking Authority), 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.

- (1) 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

(1) for the purpose of this certification and based on its comprehension both the US Patriot Act and the terms of this certification, Credit Agricole S.A., to the best of its knowledge and after investigation of its non US Correspondent banks Accounts

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
_____	_____
_____	_____
_____	_____

F. Process Agent: complete the following.

The following individual or entity: CALYON – New York
is a resident of the United States at the following street address:
 1301 Avenue of the Americas, New York, New York 10019 (USA) , **and**
is authorized to accept service of legal process on behalf of Foreign Bank from the

* 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.

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.

We, Jean-Claude PERCHET, René WACK and Bertrand BADRE (name of signatory), certify that we have read and understand 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 Foreign Bank.

Paris, October 24th, 2007

CEDICAM.

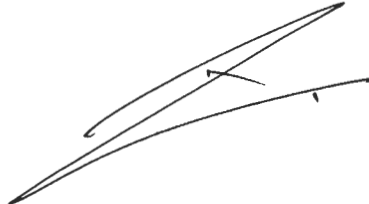
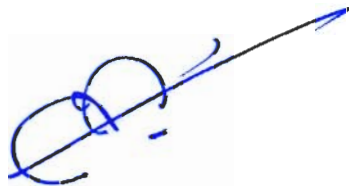
CREDIT AGRICOLE

CREDIT AGRICOLE

[Name of Foreign Bank}

[Name of Foreign Bank}

[Name of Foreign Bank}



[Signature]

[Signature]

[Signature]

Jean-Claude PERCHET

RENE WACK

Bertrand BADRE

[Printed Name]

[Printed Name]

[Printed Name]

Chief Executive Officer

Deputy Head of Group
Compliance
Head of Financial Security

Chief Financial Officer
Financial Management &
Accounting

[Title]

[Title]

[Title]

APPELATION	ADRESSE POSTALE Telephone – Fax
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