Banesto

BANCO ESPAÑOL DE CREDITO, S.A. – Domicilio Social: Avda. Gran Vía de Hortaleza, núm. 3 – 28043 MADRID C.I.F.: A-28000032 Reg. Merc. de Madrid, Libro de S.A-, Tomo 36, Folio 177, Hoja 1.595

GENERAL INFORMATION ABOUT BANESTO

NAME: Banesto SA (Banco Español de Crédito SA)

Head office address/mailing address: 3, Gran Vía de Hortaleza St, 28033 Madrid, Spain

Details of entry in the Trade Register of Madrid: Volume 36 of the Trade Register, folio 177, page number 1.595

Tax Identification Code: A – 28000032

Entry number in the Register of Banks and Bankers of the Bank of Spain: 0030

Swift address: ESPC ES MM

Legal Form: Sociedad Anónima (Business Corporation)

Ownership: Banesto Bank is 89,28% owned by Group Santander. The 10,78% left is on the Stock of Madrid

Name of external auditors: Deloitte

Regulator/Supervision: Banco de España, Madrid, Spain

Banking License: Banesto Bank is a bank incorporated under the Spanish Law, Banesto holds a banking license issued by the Banco de España. The Regulator provides a list of supervised banks
http://www.bde.es/servicio/regis/regent.htm

Website address: **www.banesto.es**

Please note that most of this information can be consulted in our website in the Corporate Governance Chapter. In addition you have access to our Board of Directors: their compositions and biography, the latest Annual Report, our by laws…

Stock Exchange: Bolsa de Valores de Madrid (Madrid Stock Exchange)

Major business activities: wholesale banking, especially retail banking and services to Small and Medium Enterprises (SME´s)

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REGULATIONS RELATED TO MONEY LAUNDRY

International

- United Nations Convention against Illicit Traffic in Narcotic Drugs and Psychotropic Substances (Vienna Convention, 19 of December 1988)
- Basel Committee: Prevention of criminal use of the banking system for the purpose of money-laundering Declaration (28 December 1988)
- The 49 Recommendations of the FATF-Financial Action Task Force on Money Laundering
- European Council Decision on money laundering, on identification, tracing, freezing, seizing and confiscation of instrumentalities and the proceeds of crime (8 November 1990)
- Directive 91/308/CEE of the Council on prevention of the use of the financial system for the purpose of money laundering amended by Directive 2001/97/CE of the European Parliament and of the Council of 4 December 2001
- Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing (26 October)
- Commission directive 2006/70/EC of 1 August 2006 laying down implementing measures for - Directive 2005/60/EC of the European Parliament and of the Council as regards the definition of 'politically exposed person' and the technical criteria for simplified customer due diligence procedures and for exemption on grounds of a financial activity conducted on an occasional or very limited basis.
- Regulation (EC) No 1781/2006 of the European Parliament and of the Council of 15 November 2006 on information on the payer accompanying transfers of funds
- EU regulation related to money laundry

National:

- Law 10/2010, of April the 28th, Money Laundry Prevention and Terrorism Financing (Transposition of the 3rd EU Directive)
- Law 19/1993, of September the 28th, about measures of money laundry prevention, developed by Decree 925/1995, of June the 9th, (as ordered by the OM EHA/2444/2007 of July the 31st) partly amended by the Decree 54/2005 of January the 21st,.
- Law 19/2003, of July the 4th, concerning the outborder assets movement and the economic transactions and measures of money laundry prevention
- Law 12/2003, of May the 21st, concerning the preventions and freezing of terrorism financing
- Organic Law 10/1995, of November the 23rd, sanctioning the Penal Code and typifying money laundry related to terrorism crimes, amended by the Organic Law 15/2003, of November the 25th

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