

FATCA Foreign Account Tax Compliance

On 15 January 2015 we analyzed the status of Łużycki Bank Spółdzielczy w Lubaniu in the light of the Agreement between the Government of the United States of America and the Government of the Republic of Poland to Improve International Tax Compliance and to Implement FATCA.

Based on the documents and information we were provided with we assess that

Łużycki Bank Spółdzielczy w Lubaniu

satisfies the requirements to be acknowledged as

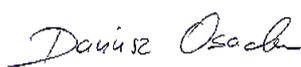
A local bank

As defined in the Agreement (Annex II, subparagraph III.B), for the purpose of FATCA.

Warsaw, 26 January 2015



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An in-depth analysis and material additional information are attached in a separate document.