

**SOUTH AFRICAN RESERVE BANK****NOTICE 63 OF 2016****THE BANKS ACT, 1990 (ACT NO. 94 OF 1990 – “THE BANKS ACT”)****CONSENT IN TERMS OF SECTION 34 OF THE BANKS ACT, FOR A FOREIGN INSTITUTION TO ESTABLISH A REPRESENTATIVE OFFICE WITHIN THE REPUBLIC OF SOUTH AFRICA: CAIXABANK, S.A.**

Notice is hereby given for general information, in accordance with the provisions of section 30 of the Banks Act, that CaixaBank, S.A., an institution that lawfully conducts business similar to the business of a bank in Spain, has been granted permission by the Registrar of Banks, in terms of section 34 of the Banks Act, to establish a representative office within the Republic of South Africa, with effect from 15 December 2015. The representative office referred to above is, however, not authorised to conduct the business of a bank in the Republic of South Africa.