

## **JPMORGAN CHASE CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR JPMORGAN CHASE ENTITIES**

*The information contained in this Certification is sought pursuant to Sections 53180) and 5318 (k) of Title 31 of the United States Code, as added by sections 313 and 319(h) 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 US. broker-dealer in securities (a covered financial institution as defined in 31 C.F.R. 103.1750). 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 US. banks: A branch or office of a US. 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 US. bank.*

*Special instructions 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 institutions listed in the attachment hereto (the "JPMorgan Chase entities"), hereby certify as follows:
- B. Correspondent Accounts Covered by this Transaction:

This Certification applies to all accounts established for JPMorgan Chase entities by Covered Financial Institutions.

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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.

C. Physical Presence/Regulated Affiliate Status:

The JPMorgan Chase entities each maintain a physical presence. That means that each of the JPMorgan Chase entities:

Has a place of business at the street address set forth in the attachment hereto, where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities;

- Is authorized to conduct banking activities in the country where its place of business is located;
- Is subject to inspection by the Banking Authorities identified in the attachment hereto that licensed the particular JPMorgan Chase entity to conduct banking activities;
- Is an Affiliate of JPMorgan Chase & Co. and JPMorgan Chase Bank, NA which maintain a physical presence at 270 Park Avenue, New York, New York 10017, where they employ one or more persons on a full-time basis and maintain operating records relating to their banking activities and where they are authorized to conduct banking activities;
- Is subject to supervision by the federal banking supervisory agencies identified in the attachment hereto that regulate JPMorgan Chase & Co.

D. Indirect User of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. The JPMorgan Chase entities hereby certify that they do 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:

The JPMorgan Chase entities are owned by JPMorgan Chase & Co., 270 Park Avenue, New York, New York 10017, whose 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. 78(a)(50)).

Process Agent:

JPMorgan Chase Bank, Legal Papers Served, 20<sup>th</sup> Floor, 1 Chase Manhattan Plaza, New York, New York 10081, is a resident of the United States and is authorized to accept service of legal process on behalf of the JPMorgan Chase 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

The JPMorgan Chase 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.

The JPMorgan Chase 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. The JPMorgan Chase 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, Anthony J. Horan, 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 the JPMorgan Chase entities.

Anthony J. Horan  
Corporate Secretary  
JPMorgan Chase & Co.

Updated on March 10, 2005

## JPMorgan Chase Bank, N.A. - Foreign Banks as of March 2005

Bank Name	Address	City	Country	Regulators
Banco J.P. Morgan S.A.	Avenida Brigadeiro Faria Lima, 3729 -14 floor Sao Paulo, Brazil	Sao Paulo	Brazil	U.S. Federal Reserve; Central Bank of Brazil
Banco J.P. Morgan S.A., Institucion de Banco Multiple, J.P. Morgan Grupo Financiro	Paseo de las Palmas No. 405, piso 16 Colonia Lomas de Chapultepec	Mexico City	Mexico	U.S. Federal Reserve; <i>Banco Central de Mexico</i>
CB "J.P. Morgan Bank International" (LLC)	2/1 Paveletskaya Square, Moscow 113054 Russia	Moscow	Russia	U.S. Federal Reserve; Central Bank of the Russian Federation
J.P. Morgan & Cie S.A.	14 Place Vendome, Paris 75001 France	Paris	France	U.S. Federal Reserve; <i>Banque de France; Comite des Etablissements de Credit et de Entreprised d/Investissement (CECEI)</i>
J.P. Morgan (Suisse) S.A.	8, rue de la Confederation, P.O. Box 5160, 1211 Geneva	Geneva	Switzerland	U.S. Federal Reserve; Swiss Federal Banking Commission
J.P. Morgan AG	Junghstasse 14 60311	Frankfurt	Germany	U.S. Federal Reserve; Federal Banking Supervisory Authority
J.P. Morgan Bank (Ireland) Public Limited Company	JPMorgan House International Financial Services Centre, Dublin 1, Ireland	Dublin	Ireland	U.S. Federal Reserve; Central Bank of Ireland
J.P. Morgan Bank Canada	200 Bay Street, Royal Bank Plaza - 18th Floor, South Tower, Toronto, Ontario M5J 2J2	Toronto	Canada	U.S. Federal Reserve; Office of the Superintendent of Financial Institutions
J.P. Morgan Bank, S.A.	Gran Via 17 Bilbao, Spain	Bilbao	Spain	U.S. Federal Reserve; Bank of Spain
J.P. Morgan Bank Luxembourg S.A.	European Bank & Business Centre, 6, route de Treves, Senningerberg, Lux 2633	Luxembourg	Luxembourg	CSFF
J.P. Morgan Chase Bank Berhad	26/F & 27/F, Menara Dion Jalan Sultan Ismail 50250, Kuala Lumpur, Malaysia	Kuala Lumpur	Malaysia	U.S. Federal Reserve; Bank Negara Malaysia
J.P. Morgan Europe Limited	125 London Wall London EC2Y 5AJ	London	United Kingdom	U.S. Federal Reserve; Financial Services Authority
J.P. Morgan International Bank Limited	125 London Wall London EC2Y 5AJ	London	United Kingdom	U.S. Federal Reserve; Financial Services Authority

## JPMorgan Chase Bank, N.A. - Foreign Banks as of March 2005

J.P. Morgan International Bank Limited	Brussels Branch, 1 Boulevard due Roi Albert II, 1210 Brussels	Brussels	Belgium	U.S. Federal Reserve; <i>Commissen Bancaire et Financiere</i>
J.P. Morgan International Bank Limited	Frankfurt Branch, Junghstrasse 14, Frankfurt am Main 60310	Frankfurt am Main	Germany	U.S. Federal Reserve; Federal Banking Supervisory Authority
J.P. Morgan International Finance Limited, Manila Branch	31/F Philam Life Tower 8676 Paseo de Roxas Makati City Philippines	Manila	Philippines	U.S. Federal Reserve; <i>Bangko Sentral ng Philippines</i>
J.P. Morgan Malaysia Ltd.	Lot H, Level 7, Wisma Oceanic Jalan OKK Awang Besar 87007 Labuan F.T.	Labuan	Malaysia	U.S. Federal Reserve; Labuan Offshore Financial Services Authority
J.P. Morgan Securities (Asia Pacific) Limited	22/F, Chater House, 8 Connaught Road Central	Hong Kong	Hong Kong	U.S. Federal Reserve; Hong Kong Monetary Authority
J.P. Morgan Trust Bank Ltd.	Akasaka Park Building 2-20 Akasaka 5-Chome Minato-ku, Tokyo 107-6151 Japan	Tokyo	Japan	U.S. Federal Reserve; Financial Services Agency
J.P. Morgan Trust Company (Bahamas) Limited	P.O. Box N3708, Shirley & Charlotte Streets, Bahamas Financial Center	Nassau	Bahamas	U.S. Federal Reserve; Central Bank of the Bahamas
J.P. Morgan Trust Company (Jersey) Limited	Chase House, Grenville Street P.O. Box 127 St. Helier, Jersey JE4 8TH	St. Helier	Channel Islands	U.S. Federal Reserve; Jersey Financial Services Commission
J.P. Morgan Trust Company (Cayman) Limited	P. O. Box N-3708 Bahamas Financial Centre Shirley/Charlotte Street Nassau, Bahamas	Georgetown	Cayman Islands	Central Bank of Cayman Islands; Cayman Monetary Authority

## JPMorgan Chase Bank, N.A. – Foreign Branches as of March 2005

Country	City	Address	Post code	Regulators
Argentina	Buenos Aires	Buenos Aires Branch Avenida Corrientes 411- 415	1061	U.S. Federal Reserve; <i>Banco Central de la Republica de Argentina</i>
Australia	Melbourne	Melbourne Branch Level 30, 367 Collins Street Melbourne, Victoria	3000	U.S. Federal Reserve; Commonwealth Department of the Treasury, Australia
Australia	Sydney	Levels 32-40, AAP Centre, 259 George Street, Sydney NSW	2000	U.S. Federal Reserve; Commonwealth Department of the Treasury, Australia
Australia	Sydney	Level 32, Grosvenor Place, 225 George Street, Sydney NSW	2000	U.S. Federal Reserve; Commonwealth Department of the Treasury, Australia
Bahamas	Nassau	Shirley & Charlotte Streets, Bahamas Financial Center, P.O.Box N3708		U.S. Federal Reserve; Central Bank of the Bahamas
Bahrain	Manama	Bahrain Branch Bahrain Commercial Complex 4th Floor, Shisa al Kabeer Road, P.O. Box 368		U.S. Federal Reserve; Bahrain Monetary Authority
Belgium	Brussels	Brussels Branch 1 Boulevard due Roi Albert II Brussels	1210	U.S. Federal Reserve; <i>Commissen Bancaire et Financiere</i>
Brazil	Rio de Janeiro	Rio de Janeiro Branch Praia de Botafogo 228, bloco A, - 14th Floor Sala 1405, Rio de Janeiro, RJ	CEP 22.359-900	U.S. Federal Reserve; Central Bank of Brazil
Brazil	Sao Paulo	Sao Paulo Branch, Av. Brigadeiro Faria Lima, 3729 - Itaim Bibi 11th to 15th floors, Sao Paulo, S.P.	CEP 04538-905	U.S. Federal Reserve; Central Bank of Brazil
Canada	Toronto	Toronto Branch 200 Bay Street, Royal Bank Plaza - 18th Floor, South Tower, Toronto, Ontario	M5J 2J2	U.S. Federal Reserve; Office of the Superintendent of Financial Institutions
Chile	Santiago	Santiago Branch, Av. Mariano Sanchez Fontecilla, No. 310, 9th Floor		U.S. Federal Reserve; <i>Banco Central de Chile</i>
France	Paris	Paris Branch, 14, place Vendome	75001	U.S. Federal Reserve; <i>Banque de France</i>
Germany	Frankfurt am Main	Junghstrasse 14 60311 Frankfurt	60313	U.S. Federal Reserve; Federal Banking Supervisory Authority
Hong Kong	Hong Kong, S.A.R.	Hong Kong Branch, 20-29/F, Charter House, 8 Connaught Road Central		U.S. Federal Reserve; Hong Kong Monetary Authority
India	Mumbai	Mumbai Branch, 9/F, Mafatlal Centre, Nariman Point	400 021	U.S. Federal Reserve Bank; Reserve Bank of India
Indonesia	Jakarta	Jakarta Branch 4/F, Plaza Chase Podium Jalan Jend Sudirman Kav. 21	12920	U.S. Federal Reserve; Republic of Indonesia Ministry of Finance; Bank Indonesia

Italy	Milan	Milan Branch, Via Catena 4	20121	U.S. Federal Reserve; Bank of Italy
Italy	Rome	Via Bertoloni, 26B, 00197 Roma	197	U.S. Federal Reserve; Bank of Italy
Japan	Tokyo	Tokyo Branch, Akasaka Park Building, 2-20, Akasaka 5-chome, Minato-ku	107-6151	U.S. Federal Reserve; Financial Services Agency; The Tokyo International Financial Futures Exchange
Jersey, Channel Islands	St. Helier	Jersey Branch P.O. Box 127 Grenville Street	JE4 8QH	U.S. Federal Reserve; Jersey Financial Services Commission
Malaysia	Labuan	Labuan Branch, Unit 5 (F), Level 5, Main Office Tower Financial Park Labuan Complex, Jalan Merdeka, 87000 Federal Territory of Labuan	87000	U.S. Federal Reserve Bank; Labuan Offshore Financial Services Authority
Peoples Republic of China	Beijing	Beijing Branch, Unit 2516, Level 25, South Office Tower, Beijing Kerry Center, 1 Guang Hua Road, Chao Yang District	100020	U.S. Federal Reserve; People's Bank of China; State Administration for Industry and Commerce of the People's Republic of China; State Administration of Taxation; Beijing Municipal Local Taxation Bureau
Peoples Republic of China	Shanghai	Shanghai Branch 31/FHSBC Tower, 101 Yin Cheng Road East, Pudong New Area, Shanghai	200120	U.S. Federal Reserve; People's Bank of China; State Administration for Industry and Commerce of the People's Republic of China; State
Peoples Republic of China	Tianjin	Tianjin Branch, Room 1401, Tianjin International Building, 75 Nanjing Road, Tianjin	300050	U.S. Federal Reserve; People's Bank of China; State Administration for Industry and Commerce of the People's Republic of China; State
Philippines	Makati	Manila Branch, 31/F Philam Life tower 8767 Paseo de Roxas, Makati City	1227	U.S. Federal Reserve; Bangko Sentral ng Philippines
Republic of South	Johannesburg	Johannesburg Branch 11th Floor, The Forum 2 Maude Street		U.S. Federal Reserve Bank; South African Reserve Bank
Singapore	Singapore	Singapore Branch, 17/F, Capital Tower, 168 Robinson Road, Singapore	68912	U.S. Federal Reserve; Monetary Authority of Singapore
South Korea	Seoul	Seoul Branch, JPMorgan Plaza 34-35 Jeong-dong, Jung-gu, Seoul	100-120	U.S. Federal Reserve; Financial Supervisory Service, Financial Supervisory Commission; Ministry of Finance and Economy;
Spain	Madrid	Madrid Branch Jose Ortega y Gasset, 29, Madrid	28006	U.S. Federal Reserve; Bank of Spain
Switzerland	Zurich	Zurich Branch (former MGT) Dreikönigstrasse 21, P.O. Box 8022, Zurich, Switzerland		U.S. Federal Reserve; Federal Banking Commission
Taiwan	Taipei	Taipei Branch 14/F No. 2, Tun Hwa South Road, Section 1	105	U.S. Federal Reserve; Ministry of Finance; Central Bank
Thailand	Bangkok	Bangkok Branch G-3/F, Buhajit Building 20 North Sathorn Road, Silom, Bangrak	10500	U.S. Federal Reserve; The Bank of Thailand

The Netherlands	Amsterdam	Amsterdam Branch, The Atrium - 1st Floor, Strawinskylaan 3035, 1077 ZX Amsterdam	1077 ZX	U.S. Federal Reserve; Nederlandse Bank NV (Central Bank); Nederlandse Vereniging van Banken (Dutch Association of Banks,
Turkey	Istanbul	Istanbul Branch Emirhan Caddesi, No: 145 Atakule A Blok, Kat 11 80700 Besiktas	80700	U.S. Federal Reserve; Ministry of Trade Registry
United Kingdom	London	London Branch 125 London Wall London, England EC2Y 5AJ	EC2Y 5AJ	U.S. Federal Reserve; Financial Services Authority
Vietnam	Ho Chi Minh	Ho Chi Minh Branch (main branch) 15/F, Siagon Tower, 29 Le Duan Street, District 1 Ho Chi Minh City		U.S. Federal Reserve; State Bank of Vietnam