

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

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 listed in the attachment hereto (the “JPMorgan Chase entities”) hereby certifies as follows:

B. **Correspondent Accounts Covered by this Certification**

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

C. **Physical Presence/Regulated Affiliate Status**

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

- Has a place of business at the street address 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, N.A. which maintain a physical presence at 270 Park Avenue, New York, NY 10017, where they employ one or more persons on a full-time basis and maintain operating records

* 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.

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 Use 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, NY 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. 78c(a)(50)).

F. Process Agent


JPMorgan Chase Bank, N.A., Legal Papers Served, 20th Floor, 1 Chase Manhattan Plaza, New York, NY 10005, 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 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. 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.

Executed on this 25th day of August 2008

JPMorgan Chase Bank, N.A. - Foreign Banks as of August 2008

Bank Name	Address	City	Country	Regulators 2008
Banco J.P. Morgan S.A.	Avenida Brigadeiro Faria Lima 3729 -13 to 15 floor Sao Paulo Brazil	Sao Paulo	Brazil	U.S. Federal Reserve; Central Bank of Brazil; Brazilian Securities Exchange Commission (CVM)
Banco J.P. Morgan S.A.	Rio de Janeiro Branch Praia de Botafogo 228 Bloco A, 14th Floor, Sala 1405 Rio de Janeiro Brazil	Rio de Janeiro	Brazil	U.S. Federal Reserve; Central Bank of Brazil; Brazilian Securities Exchange Commission (CVM)
Banco J.P. Morgan S.A., Institucion de Banca Multiple, J.P. Morgan Grupo Financiero	Paseo de las Palmas No. 405, Piso 16 Colonia Lomas de Chapultepec Mexico	Mexico City	Mexico	U.S. Federal Reserve; Banco Central de Mexico; Ministry of Finance
Bear Stearns Bank plc	Block 8 Harcourt Centre Floor 3, Charlotte Way Dublin 2 Ireland	Dublin	Ireland	U.S. Federal Reserve; Irish Financial Regulator
Bear Stearns Bank plc	Bearimmo Branch 3 Place de l'Opera Paris France	Paris	France	U.S. Federal Reserve; Irish Financial Regulator; Commission Bancaire
CB "J.P. Morgan Bank International" (LLC)	2 Paveletskaya Square Building 1 Moscow 113054 Russia	Moscow	Russia	U.S. Federal Reserve; Central Bank of the Russian Federation; Federal Financial Markets Service
J.P. Morgan (Suisse) S.A.	8, rue de la Confederation P.O. Box 5160, 1211 Geneva 11 Switzerland	Geneva	Switzerland	U.S. Federal Reserve; Swiss Federal Banking Commission
J.P. Morgan AG	Junghofstrasse 14 60311 Frankfurt am Main Germany	Frankfurt	Germany	U.S. Federal Reserve; Bundesanstalt fur Finanzdienstleistungsaufsicht (BaFin)
J.P. Morgan Bank (Ireland) plc	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, Suite 1800 South Tower Toronto, Ontario M5J 2J2	Toronto	Canada	U.S. Federal Reserve; Office of the Superintendent of Financial Institutions
J.P. Morgan Bank Luxembourg S.A.	European Bank & Business Centre 6, route de Treves Senningerberg, L-2633 Luxembourg	Luxembourg	Luxembourg	U.S. Federal Reserve; Commission de Surveillance du Secteur Financier
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 United Kingdom	London	United Kingdom	U.S. Federal Reserve; Financial Services Authority

JPMorgan Chase Bank, N.A. - Foreign Banks as of August 2008

J.P. Morgan Europe Limited	Helsinki Branch Aleksis Kiven Katu 7 Helsinki FI-00020 Finland	Helsinki	Finland	U.S. Federal Reserve; Financial Services Authority
J.P. Morgan Europe Limited	Oslo Branch Fridtjof Nansens vei 19 Oslo N-0369 Norway	Oslo	Norway	U.S. Federal Reserve; Financial Services Authority
J.P. Morgan Europe Limited	J.P. Morgan Europe (UK), Copenhagen Br, filial af J.P. Morgan Europe Ltd, Storbritannien Helgeshoj Alle 33 2630 Taastrup Copenhagen 0900 Denmark	Copenhagen	Denmark	U.S. Federal Reserve; Financial Services Authority
J.P. Morgan Europe Limited	J.P. Morgan Europe Limited (UK), Stockholm Filial Stockholm SE-105 71 Sweden	Stockholm	Sweden	U.S. Federal Reserve; Financial Services Authority
J.P. Morgan International Bank Limited	125 London Wall London EC2Y 5AJ United Kingdom	London	United Kingdom	U.S. Federal Reserve; Financial Services Authority
J.P. Morgan International Bank Limited	Brussels Branch 1 Boulevard du Roi Albert II 1210 Brussels Belgium	Brussels	Belgium	U.S. Federal Reserve; Commission Bancaire et Financiere
J.P. Morgan International Bank Limited	Frankfurt Branch Junghofstrasse 14 60311 Frankfurt am Main Germany	Frankfurt am Main	Germany	U.S. Federal Reserve; Bundesanstalt fur Finanzdienstleistungsaufsicht (BaFin)
J.P. Morgan International Bank Limited., Sucursal en Espana - Madrid	Jose Ortega y Gasset 29 2nd Floor Madrid 28006 Spain	Madrid	Spain	U.S. Federal Reserve; Bank of Spain
J.P. Morgan Malaysia Ltd.	Tiara Labuan Jalan Tanjung Batu 87000 F.T. Labuan Malaysia	Labuan	Malaysia	U.S. Federal Reserve; Labuan Offshore Financial Services Authority
J.P. Morgan Securities (Asia Pacific) Limited	22nd Floor, Chater House 8 Connaught Road Central Hong Kong		Hong Kong	U.S. Federal Reserve; Hong Kong Monetary Authority; Securities and Futures Commission
J.P. Morgan Trust Company (Bahamas) Limited	P.O. Box N-3708 Bahamas Financial Centre Shirley & Charlotte Streets Nassau The Bahamas	Nassau	Bahamas	U.S. Federal Reserve; Central Bank of the Bahamas
J.P. Morgan Trust Company (Cayman) Limited	P. O. Box N-3708 Bahamas Financial Centre Shirley/Charlotte Street Nassau The Bahamas	Georgetown	Cayman Islands	U.S. Federal Reserve; Central Bank of Cayman Islands; Cayman Monetary Authority
JPMorgan Chase Bank (China) Company Limited	2019-2020 Winland International Finance Center 7 Jinrong Street, Xicheng District Beijing 100034	Beijing	China, Peoples Republic of	U.S. Federal Reserve; Beijing Administration for Industry and Commerce; China Banking Regulatory Commission

JPMorgan Chase Bank, N.A. - Foreign Banks as of August 2008

JPMorgan Chase Bank (China) Company Limited - Beijing	Unites 2010-2018 Winland International Finance Center 7 Jinrong Street, Xicheng District Beijing 100034	Beijing	China, Peoples Republic of	U.S. Federal Reserve; Beijing Administration for Industry and Commerce; China Banking Regulatory Commission
JPMorgan Chase Bank (China) Company Limited - Shanghai	31/F, HSBC Tower 1000 Lujiazui Ring Road Pudong Lu Jia Zui Financial District Shanghai 200120	Shanghai	China, Peoples Republic of	U.S. Federal Reserve; China Banking Regulatory Commission; Shanghai Administration for Industry and Commerce
JPMorgan Chase Bank (China) Company Limited - Tianjin	Rooms 1401-1412, Tianjin International Building 75 Nanjing Road Tianjin 300050	Tianjin	China, Peoples Republic of	U.S. Federal Reserve; China Banking Regulatory Commission; Tianjin Administration for Industry and Commerce
JPMorgan Corporación Financiera S.A.	Carrera 9 No. 76-49 Offices 301 & 302 Bogota Columbia	Bogotá	Colombia	U.S. Federal Reserve; Superintendencia Financiera de Colombia
JPMorgan Trust Bank Limited	Tokyo Building 7-3 Marunouchi 2-Chome Chiyoda-ku Tokyo 100 6432 Japan	Tokyo	Japan	U.S. Federal Reserve; Financial Services Agency

JPMorgan Chase Bank, N.A. – Foreign Branches as of August 2008				
Country	City	Address	Post code	Regulators
Argentina	Buenos Aires	Buenos Aires Branch Avenida Madera 900, Floor 23 C1106CAV Buenos Aires Argentina	C1106CAV	U.S. Federal Reserve; Banco Central de la Republica de Argentina Inspección General de Justicia
Australia	Melbourne	Melbourne Branch Level 31 101 Collins Street Melbourne Victoria 3000 Australia	3000	U.S. Federal Reserve; Australian Securities and Investments Commission; Commonwealth Department of the Treasury, Australia
Australia	Sydney	Sydney Branch Level 32, Grosvenor Place 225 George Street Sydney NSW 2000 Australia	2000	U.S. Federal Reserve; Australian Securities and Investments Commission; Commonwealth Department of the Treasury, Australia
Bahamas	Nassau	Nassau Branch Bahamas Financial Center Shirley & Charlotte Streets P.O. Box 3708 Nassau The Bahamas		U.S. Federal Reserve; Central Bank of the Bahamas
Bahrain	Manama	Bahrain Branch Bahrain Commercial Complex - 4th Floor P.O. Box 368 Manama, Bahrain		U.S. Federal Reserve; Bahrain Monetary Authority
Belgium	Brussels	Brussels Branch 1 Boulevard du Roi Albert II 1210 Brussels Belgium	1210	U.S. Federal Reserve; Commissen Bancaire et Financiere
Brazil	Rio de Janeiro	Rio de Janeiro Branch Praia de Botafogo, 228 - Bloco A - 14th Floor Sala 1405 22250-040 Rio de Janeiro Brazil	22250-040	U.S. Federal Reserve; Central Bank of Brazil Brazilian Securities Exchange Commission (CVM)
Brazil	Sao Paulo	Sao Paulo Branch Av. Brigadeiro Faria Lima, 3729 – Itaim Bibi 14 floor – parte – Itaim Bibi 04538-905 São Paulo Brazil	04538-905	U.S. Federal Reserve; Central Bank of Brazil Brazilian Securities Exchange Commission (CVM)
Canada	Toronto	Toronto Branch Royal Bank Plaza South Tower Toronto, Ontario M5J 2J2 Canada	M5J 2J2	U.S. Federal Reserve; Office of the Superintendent of Financial Institutions

JPMorgan Chase Bank, N.A. – Foreign Branches as of August 2008				
Country	City	Address	Post code	Regulators
Chile	Santiago	Santiago Branch Augustinas 1235, Piso 5 Santiago Chile		U.S. Federal Reserve; Banco Central de Chile Superintendencia de Bancos e Instituciones Financieras
France	Paris	Paris Branch 14, Place Vendome 75001 Paris France	75001	U.S. Federal Reserve; Banque de France
Germany	Frankfurt am Main	Frankfurt Branch Junghofstrasse 14 60311 Frankfurt am Main Germany	60313	U.S. Federal Reserve; Federal Banking Supervisory Authority
Hong Kong		Hong Kong Branch 19-20, 22-29/F Chater House 8 Connaught Road Hong Kong		U.S. Federal Reserve; Hong Kong Monetary Authority; Securities and Futures Commission
India	Mumbai	Mumbai Branch 9/F, Mafatlal Centre Nariman Point Mumbai 400 021 India	400 021	U.S. Federal Reserve Bank; Reserve Bank of India; Securities and Exchange Board of India
Indonesia	Jakarta	Jakarta Branch Plaza Chase Podium, 4th Floor Jalan Jend Sudirman Kav. 21 Jakarta 12920 Indonesia	12920	U.S. Federal Reserve; Bank Indonesia; Ministry of Finance
Italy	Milan	Milan Branch Via Catena, 4 20121 Milan Italy	20121	U.S. Federal Reserve; Bank of Italy
Japan	Tokyo	Tokyo Branch 7-3 Marunouchi 2-Chome Chiyada-ku Tokyo 100- 6432 Japan	100 6432	U.S. Federal Reserve; Financial Services Agency;
Jersey, Channel Islands	St. Helier	Jersey Branch JPMorgan House Grenville Street, P.O. Box 127 St Helier, Jersey JE4 8QH Channel Islands	JE4 8QH	U.S. Federal Reserve; Jersey Financial Services Commission
Malaysia	Labuan	Labuan Branch Tiara Labuan Jalan Tanjung Batu 87000 F.T. Labuan Malaysia	87000	U.S. Federal Reserve Bank; Labuan Offshore Financial Services Authority

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Country	City	Address	Post code	Regulators
Netherlands	Amsterdam	Amsterdam Branch Strawinskylaan 3035 The Atrium Building 1077 ZX Amsterdam The Netherlands	1077 ZX	U.S. Federal Reserve; Nederlandse Bank NV (Central Bank); Nederlandse Vereniging van Banken (Dutch Association of Banks, 'the NVB')
New Zealand	Wellington	Wellington Branch 171 Featherston Street Level 21, HP Tower c/o Bell Gully Wellington New Zealand		U.S. Federal Reserve; Reserve Bank of New Zealand
Peoples Republic of China	Beijing	Beijing Branch 1918, Beijing Winland International Finance Center No. 7, Jinrong Street, Xicheng District Beijing 100140 People's Republic of China	100034	U.S. Federal Reserve; Beijing Administration for Industry and Commerce; China Banking Regulatory Commission
Philippines	Makati City	Manilla Branch 12/F, 14/F, 24/F, 31/F and 32/F Philamlife Building Paseo de Roxas Makati City Philippines		U.S. Federal Reserve; Bangko Sentral ng Pilipinas (Central Bank)
Saudi Arabia	Riyadh	Riyadh Branch Al-Faisaliah Tower Level 8 King Fahd Road, P.O. Box 51907 Ridyah 11553 Saudi Arabia	11553	U.S. Federal Reserve; Ministry of Commerce
Singapore		Singapore Branch 17/F Capital Tower 168 Robinson Road Singapore 068912	068912	U.S. Federal Reserve; Monetary Authority of Singapore
South Africa	Johannesburg	Johannesburg Branch 1 Fricker Road Illovo 2196 Johannesburg South Africa		U.S. Federal Reserve Bank; South African Reserve Bank
South Korea	Seoul	Seoul Branch JPMorgan Plaza 34-35 Jeong-dong, Jung-gu Seoul 100-120 Korea	100-120	U.S. Federal Reserve; Financial Supervisory Service, Financial Supervisory Commission; Ministry of Finance and Economy
Spain	Madrid	Madrid Branch Calle Jose Ortega Madrid 28006 Spain	28006	U.S. Federal Reserve; Bank of Spain

JPMorgan Chase Bank, N.A. – Foreign Branches as of August 2008				
Country	City	Address	Post code	Regulators
Switzerland	Zurich	Zurich Branch 21, Dreikonigstrasse 8002 Zurich, Switzerland		U.S. Federal Reserve; Federal Banking Commission
Taiwan	Taipei	Taipei Branch 8/F., Xin Yi Trading Center No.108, Section 5, Xin Yi Road Taipei 110 Taiwan, R.O.C.	110	U.S. Federal Reserve; Bureau of Monetary Affairs of Financial Supervisory Commission; Central Bank of China
Thailand	Bangkok	Bangkok Branch G-3/F, Bubbajit Building 20 North Sathorn Road, Silom, Bangrak Bangkok 10500 Thailand	10500	U.S. Federal Reserve; The Bank of Thailand; Securities and Exchange Commission, Thailand
Turkey	Istanbul	Istanbul Branch JPM Chase Bank Istanbul Branch Kanyon Office Building Buyukdere Cad. No. 185 Kat: 8 Levent Istanbul, Turkey		U.S. Federal Reserve; Ministry of Trade Registry
United Arab Emirates	Dubai	Dubai Branch Level 7, Gate Precinct Building 3 Gate Precinct District Dubai International Financial Centre PO Box 506551, Dubai United Arab Emirates		U.S. Federal Reserve; Dubai Financial Services Authority
United Kingdom	London	London Branch 125 London Wall London EC2Y 5AJ United Kingdom	EC2Y 5AJ	U.S. Federal Reserve; Financial Services Authority
Vietnam	HoChi Minh	HoChi Minh Branch 29 Le Duan Street, 15th Floor Saigon Tower HoChi Minh City Vietnam		U.S. Federal Reserve; State Bank of Vietnam