



CIBC CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS FOR CIBC ENTITIES

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 instructions for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is 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, the CIBC entities listed in Appendix A, hereby certifies as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established for the CIBC entities by Covered Financial Institutions.

C. Physical Presence/Regulated Affiliate Status:

CIBC maintains a physical presence in each country in which CIBC is authorized to conduct business. That means:

- **CIBC has a place of business at the street address set forth in Appendix A, where CIBC employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.**
- **CIBC is subject to inspection by the banking authority that licensed CIBC to conduct banking activities.**

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. CIBC hereby certifies that it does 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.

*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.

E. Ownership Information:

CIBC shares are publicly traded.

F. Process Agent:

The following individuals or entity is a resident of the United States at the following street address, and is authorized to accept service of legal process on behalf of CIBC 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.

**Deputy General Counsel, Associate General Counsel or Assistant General Counsel
CIBC
245 Park Avenue, 42nd Floor
New York, New York, 10167**

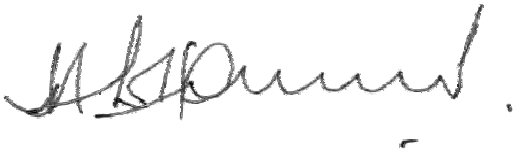
G. Other

CIBC hereby agrees to notify in writing each Covered Financial Institution at which it maintains 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.

CIBC understands 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. CIBC further understands 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, Stephen Harvey, 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 CIBC.

CIBC



**Stephen Harvey
Director, Anti-Money Laundering Programs
And Group Money Laundering Reporting Officer**

Executed on this 15th day of January, 2003

* The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-laws and spouses of any of the foregoing. In determining the ownership interests of the same family any, voting interest of any family member shall be taken into account.