



CANADIAN IMPERIAL BANK OF COMMERCE

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB CONTROL NUMBER 1506-0043]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United State 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 broker-dealer in securities (a **covered financial institution** as defined in 31 CFR 1010.605(e)). 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 CFR 1010.100(u)). 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 CFR 1010.100(d)).¹

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 State 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 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 institution, CANADIAN IMPERIAL BANK OF COMMERCE (CIBC) ("**Foreign Bank**") hereby certifies as follows:

¹ 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.

B. Correspondent Accounts Covered by this Certification: Check **one** box.

- ☒ This Certification applies to **all** accounts established for Foreign Bank by Covered Financial Institutions.
- ☐ This Certification applies to Correspondent Accounts established by _____ (name of Covered Financial Institution(s)) for Foreign Bank.

C. Physical Presence/Regulated Affiliate Status: Check **one** box and complete the blanks.

- ☒ Foreign Banks maintains a **physical presence** in any country. That means:
- Foreign Bank has a place of business at the following street address: **CIBC Square, 81 Bay St., Toronto, ON M5J 0E7**, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in **CANADA** where Foreign Bank is authorized to conduct banking activities.
 - Foreign Bank is subject to inspection by **Office of the Superintendent of Financial Institutions (OSFI)** the banking authority that licensed Foreign Bank to conduct banking activities.
- ☐ Foreign Bank does not have a physical presence in any country, but Foreign Bank is a **regulated affiliate**. That means:
- Foreign Bank is an affiliate of a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address: _____, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in _____ (insert country), where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
 - Foreign Bank is subject to supervision by _____, (insert Banking Authority), the same banking authority that regulates the depository institution, credit union, or foreign bank.
- ☐ Foreign Bank does **not** have a physical presence in a country and is **not** a regulated affiliate.

D. Indirect Use of Correspondent Accounts: Check box to certify.

- ☒ No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank

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.

E. Ownership Information: Check box 1 or 2 below, **if applicable**.

- ☐ 1. **Form FR Y-7 is on file.** Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
- ☒ 2. **Foreign Bank's 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)).

If **neither** box 1 or 2 of Part E is checked, complete Item 3 below, **if applicable**.

- ☐ 3. Foreign Bank has no **owner(s)** except as set forth below. For purposes of this Certification, **owner** means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) **person** means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) **voting securities or other voting interests** means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family ² shall be considered one **person**.

Name	Address

² The same family means parents, spouses, children, siblings, uncles, aunts, grandparents, grandchildren, first cousins, stepchildren, stepsiblings, parents-in-law 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.

F. Process Agent: complete the following.

The following individual or entity: **Deputy General Counsel or General Counsel (US), Canadian Imperial Bank of Commerce** is a resident of the United States at the following street address: **300 Madison Avenue, New York, NY, USA, 10017**, and is authorized to accept service of legal process on behalf of Foreign Bank 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

Foreign Bank 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.

Foreign Bank 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. Foreign Bank 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, **Michael Donovan** 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 Foreign Bank.



Michael Donovan
Chief Anti-Money Laundering Officer
Canadian Imperial Bank of Commerce (CIBC)
Executed on this 22nd day of September, 2025

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____

[67 FR 60573, Sept. 26, 2002]

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Appendix A: List of CIBC Foreign Branches

CIBC Foreign Branch	Address	Regulatory Authority
Canadian Imperial Bank of Commerce, New York Branches	300 Madison Avenue, New York, NY, USA	• Federal Reserve Bank of New York • Federal Reserve Bank of Chicago • New York State Department of Financial Services
Canadian Imperial Bank of Commerce, Chicago Branch	120 South LaSalle Street, Chicago, Illinois, USA	• Federal Reserve Bank of Chicago • Illinois Department of Financial and Professional Regulation
Canadian Imperial Bank of Commerce, London Branch	150 Cheapside, London, EC2V 6ET, England, UK	• Financial Conduct Authority (FCA) • Prudential Regulation Authority (PRA)
Canadian Imperial Bank of Commerce, Singapore Branch	One Raffles Place Office Tower 2 #12-61 Singapore 048616	• Monetary Authority of Singapore (MAS)
Canadian Imperial Bank of Commerce, Hong Kong Branch	Suite 3602, Cheung Kong Center 2 Queen's Road Central, Hong Kong	• Hong Kong Monetary Authority (HKMA) • Hong Kong Securities and Futures Commission (SFC)
Canadian Imperial Bank of Commerce, Sydney Branch	Suite 4501, Level 45, Gateway Building 1 Macquarie Place, Sydney NSW 2000	• Australian Prudential Regulation Authority (APRA) • Australian Securities and Investments Commission (ASIC)



Appendix B: List of CIBC Significant Subsidiaries

CIBC Subsidiary Name	Address	Regulatory Authority
CIBC Asset Management Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Provincial and territorial securities commissions
CIBC BA Limited	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Not regulated by any banking authority
CIBC Investor Services Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Canadian Investment Regulatory Organization (CIRO)
CIBC Life Insurance Company Limited	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Office of the Superintendent of Financial Institutions (OSFI)
CIBC Mortgages Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Office of the Superintendent of Financial Institutions (OSFI)
CIBC Securities Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Canadian Investment Regulatory Organization (CIRO)
CIBC Trust Corporation	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Office of the Superintendent of Financial Institutions (OSFI)
CIBC World Markets Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Canadian Investment Regulatory Organization (CIRO)
CIBC Wood Gundy Financial Services Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Provincial and territorial insurance broker regulators
CIBC Wood Gundy Financial Services (Quebec) Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Autorite des marches financiers (Quebec)
INTRIA Items Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Not regulated by any banking authority
CIBC Australia Ltd	Suite 4501, Level 45, 1 Macquarie Pl, Sydney NSW 2000 Australia	Australian Securities and Investments Commission (ASIC)
CIBC Capital Markets (Europe) S.A.	K2 Dolce, Building D1, 2C Rue Albert Borschette, K2D1 Luxembourg- 1246, Luxembourg	Commission de Surveillance du Secteur Financier - CSSF
CIBC Cayman Holdings Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Not regulated by any banking authority
CIBC Cayman Bank Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Cayman Islands Monetary Authority (CIMA)

CIBC Subsidiary Name	Address	Regulatory Authority
CIBC Cayman Capital Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Not regulated by any banking authority
CIBC Cayman Reinsurance Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Cayman Islands Monetary Authority (CIMA) – Insurance Division
CIBC Investments (Cayman) Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Not regulated by any banking authority
CIBC Caribbean Bank Limited	Michael Mansoor Building, Warrens, St. Michael, Barbados	Central Bank of Barbados
CIBC Fund Administration Services (Asia) Limited	Suite 26, Level 19, Two International Finance Centre, 8 Finance Street, Central, Hong Kong	Not regulated by any banking authority
CIBC Caribbean Bank (Bahamas) Limited	CIBC Caribbean Financial Centre, Shirley Street, Nassau, Bahamas	Central Bank of The Bahamas
Sentry Insurance Brokers Ltd.	FirstCaribbean International Bank Financial Centre, Shirley Street, Nassau, Bahamas	Not regulated by any banking authority
CIBC Caribbean Bank (Barbados) Limited	Michael Mansoor Building, Warrens, St. Michael, Barbados	Central Bank of Barbados
CIBC Caribbean Bank (Cayman) Limited	CIBC FirstCaribbean House 25 Main Street, PO Box 694, George Town, Grand Cayman KY1- 1107, Cayman Islands	Cayman Islands Monetary Authority (CIMA)
CIBC Caribbean Bank (Jamaica) Limited	23 –27Knutsford, Boulevard, Kingston 5, Jamaica	Bank of Jamaica
CIBC Caribbean Bank and Trust Company (Cayman) Limited	CIBC FirstCaribbean House 25 Main Street, PO Box 694, George Town, Grand Cayman KY1- 1107, Cayman Islands	Cayman Islands Monetary Authority
CIBC Caribbean Bank (Trinidad and Tobago) Limited	74 Long Circular Road, Maraval, Trinidad and Tobago	Central Bank of Trinidad and Tobago Trinidad and Tobago
CIBC Caribbean Trust Company (Bahamas) Limited	Goodman's Bay Corporate Centre, West Bay Street, P.O. Box N-3933, Nassau, The Bahamas	Central Bank of The Bahamas
CIBC Caribbean Wealth Management Bank (Barbados) Limited	Michael Mansoor Building, Warrens, St. Michael, Barbados	Central Bank of Barbados
CIBC World Markets (Japan) Inc.	15F Roppongi Hills Mori Tower, 6- 10-1 Roppongi, Minato-ku, Tokyo 106-6115, Japan	Financial Services Agency (FSA) Japan