

**ROYAL BANK OF CANADA GLOBAL 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, **Royal Bank of Canada** (“**Foreign Bank**”), on its own behalf and on behalf of the subsidiaries listed in Appendix 1 (the subsidiaries being “RBC Entities”), hereby certifies the following:

[See [Appendix I](#) to this certificate for branches, offices and subsidiaries of Royal Bank of Canada outside the United States that maintain correspondent accounts with Covered Financial Institutions.]

* 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 and the RBC Entities 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 Bank and RBC entities maintain a **physical presence**. This means that Foreign Bank (registered at 200 Bay Street, Toronto, Ontario, and regulated by the Office of the Superintendent of Financial Institutions) and each of the RBC Entities indicated in Attachment 1, :

- Have a place of business where they employ one or more individuals on a full-time basis and maintains operating records related to their banking activities.
- Are authorized to conduct banking activities at the respective addresses in the country specified in Appendix 1.
- Are subject to inspection by the banking authorities identified in Appendix 1

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, on its own behalf and on behalf of the RBC Entities, 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, and those of the RBC Entities are indirectly/indirectly owned by the Foreign Bank.** 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, **owned** 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* shall be considered one **person**.

Name	Address

* 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, National Corporate Research, Ltd., is a resident of the United States at the following street address: 10 East 40th Street, 10th Floor, New York, NY, 10016, **and** is authorized to accept service of legal process on behalf of Foreign Bank and the RBC Entities referenced in Appendix 1 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, on its own behalf and on behalf of the RBC Entities, 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, and the RBC Entities, 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. 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, **Karim Rajwani**, 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 and the RBC Entities.

Royal Bank of Canada

Karim Rajwani
Global Head, Anti-Money Laundering Compliance

Executed on this 21st day of April, 2009.

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____

APPENDIX I TO ROYAL BANK OF CANADA GLOBAL CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS – INFORMATION AS REQUIRED BY PART C OF THE CERTIFICATION

Branches and Offices of RBC

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence	Regulated Affiliate
RBC St John's, Antigua Branch	Market & High St., St. John's	Antigua	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Sydney Branch	Level 46, 2 Park Street, Sydney, N.S.W., 2000	Australia	Australian Prudential Regulation Authority; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Bahamas Regional Office, Operations Centre	Royal Bank House East Hill Street, Nassau	Bahamas	Central Bank of The Bahamas; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Bridgetown, Barbados Branch	Broad St., Bridgetown	Barbados	Central Bank of Barbados; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Collymore Rock, St. Michael Branch	Building No 1, Chelston Park, Collymore Rock	Barbados	Central Bank of Barbados; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Toronto Branch	200 Bay Street, Toronto, Ontario	Canada	Office of the Superintendent of Financial Institutions (Canada)	Yes	

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence	Regulated Affiliate
RBC Toronto Branch	200 Bay Street, Toronto, Ontario	Canada	Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC, Grand Cayman (North America #1) Branch, Grand Cayman	200 Bay Street, Toronto, Ontario (address of Foreign Bank, Royal Bank of Canada with which it is affiliated)	Canada (country in which Foreign Bank is located)	Office of the Superintendent of Financial Institutions (Canada)		Yes
RBC Main Branch, George Town, Cayman Islands	24 Shedden Road George Town, Grand Cayman	Cayman Islands	Cayman Islands Monetary Authority; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Roseau, Dominica Branch	Dame Mary Eugenia Charles Blvd., Roseau	Dominica	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC London Branch	71 Queen Victoria Street London EC4V 4DE	England	Financial Services Authority; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Hong Kong Branch	Level 17 Cheung Kong Center 2 Queen's Rd, Central	Hong Kong	Hong Kong Monetary Authority; Office of the Superintendent of Financial Institutions (Canada)	Yes	

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence	Regulated Affiliate
RBC Tokyo Branch	Toranomom Towers Office 8 th Floor 4-1-28 Toranomom Minato-ku, Tokyo 105-0001	Japan	Financial Services Agency; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Olveston, Montserrat Branch	Olveston	Montserrat	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Singapore Branch	20 Raffles Place #27-03/08 Ocean Towers, 048620	Singapore	Monetary Authority of Singapore; Office of the Superintendent of Financial Institutions	Yes	
RBC Basseterre, St.Kitts Branch	Fort & Bay Streets, Basseterre	St. Kitts	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	
RBC Castries, St. Lucia Branch	Laborie St. & William Peter Blvd., Castries	St. Lucia	Eastern Caribbean Central Bank; Office of the Superintendent of Financial Institutions (Canada)	Yes	

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence	Regulated Affiliate
Royal Bank of Canada Beijing Branch	Suite 921, Winland International Financial Center, No. 7 Finance Street, Xi Cheng District, Beijing, 100034, P.R.China	Beijing	China Banking Regulatory Commission (CBRC)	Yes	

Indirect and Direct Subsidiaries of Royal Bank of Canada

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence
RBC Barbados Trading Bank Corporation	Building #2 Chelston Park Ground Floor Collymore Rock St. Michael	Barbados	Central Bank of Barbados	Yes
RBC Channel Islands Limited	Canada Court, Upland Road St Peter Port GY1 3BQ.	Guernsey	Guernsey Financial Services Commission	Yes
RBC Europe Limited	71 Queen Victoria Street London EC4V 4DE	United Kingdom	Financial Services Authority	Yes
RBC Trust Company (Jersey) Limited	La Motte Chambers St Helier JE1 1PB.	Jersey	Jersey Financial Services Commission; Guernsey Financial Services Commission	Yes
RBTT Bank Limited	Level 6 Royal Court 19-21 Park Street Port of Spain	Trinidad and Tobago	Central Bank of Trinidad and Tobago	Yes
RBTT Merchant Bank Limited	4 th Floor East 7-9 St. Clair Avenue St. Clair	Trinidad and Tobago	Central Bank of Trinidad and Tobago	Yes

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence
RBTT Trust Limited	4 th Floor, West St. Clair Place 7-9 St. Clair Avenue Port of Spain	Trinidad and Tobago	Central Bank of Trinidad and Tobago	Yes
West Indies Stockbrokers Limited	St. Clair Place 1 st Floor, 8 Sweet Briar Road St. Clair	Trinidad and Tobago	Central Bank of Trinidad and Tobago	Yes
RBTT Insurance Agency Limited	55 Independence Square Port of Spain	Trinidad and Tobago	Central Bank of Trinidad and Tobago	Yes
RBTT Bank Caribbean Limited St. Vincent	81 South River Road Kingston St Vincent	St. Vincent	Eastern Caribbean Central Bank	Yes
RBTT Bank Grenada Limited	Corner Cross & Halifax Streets St. George's	Grenada	Eastern Caribbean Central Bank	Yes

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence
RBTT Bank (SKN) Limited	Chapel Street Charlestown	Nevis	Eastern Caribbean Central Bank	Yes
RBTT Bank Aruba N.V.	Caya G.F., Betico Croes 89 Oranjestad	Aruba	Centrale Bank Van Aruba	Yes
RBTT Bank International N.V./ RBTT Bank N.V.	Kaya Flamboyan 11 Kooi Catootje	Curaco	Bank Van de Nederlandse Antillen	Yes
RBTT Bank (Suriname) N.V.	Kerkplein Q Paramaribo	Suriname	Central Bank of Suriname	Yes
RBTT Bank Jamaica Limited	17 Dominica Drive Kingston 5	Jamaica	Bank of Jamaica	Yes
RBTT Bank Barbados Limited	Lower Broad Street Bridgetown	Barbados	Central Bank of Barbados	Yes
RBTT Trust Corporation	The Courtyard Hastings Christ Church	Barbados	Central Bank of Barbados	Yes

Branch or Office outside the United States	Street Address at which Branch Maintains a Place of Business	Country	Banking Authority	Physical Presence
RBTT Securities Jamaica Limited	17 Dominica Drive, Kingston 5	Jamaica	Financial Services Commission	Yes
Royal Bank of Canada (Caribbean) Corporation	Chelston Park, Collymore Rock	St Michael, Barbados, BB11000	Central Bank of Barbados	Yes