

JPMORGAN CHASE BANK, N.A.

Dividend Reinvestment Plan

A dividend reinvestment plan for holders
of securities of non-U.S. companies

This plan is sponsored and administered by
JPMorgan Chase Bank, N.A. and not by any issuer whose
securities are included in the plan.

J.P.Morgan

Nothing herein shall be deemed to constitute an offer to sell or a solicitation of an offer to buy the shares of any issuer whose securities are included in the plan.

In this brochure the term “shares” refers to American Depositary Receipts (ADRs), Shares of New York Registry, New York Shares, Global Depositary Receipts (GDRs), and Global Shares, all of which are, represent or otherwise evidence securities of non-U.S. companies that trade in the U.S. stock markets.

A “shareholder” is a holder of any such shares.

JPMorgan's Dividend Reinvestment Plan

The Dividend Reinvestment Plan (the "Plan") administered by JPMorgan Chase Bank, N.A. ("JPMorgan") provides a convenient method for existing shareholders to increase their investment in non-U.S. companies whose securities are included in the Plan. Participants can reinvest all or a portion of their dividends in the purchase of additional shares.

Key Features:

- The Plan provides a systematic way for you to use your dividends to purchase additional shares.
- You can reinvest dividends on all or part of the shares registered in your name and continue to receive cash dividends on the remaining shares.
- You will receive an easy-to-understand statement from JPMorgan each time your dividends are invested.
- All shares purchased through the Plan are held for you by JPMorgan. The convenience of book-entry ownership provides protection against certificates being lost, misplaced or stolen. A certificate for all or a portion of the shares credited to your account under the Plan may be requested in writing or by telephone.
- You may also send to JPMorgan for safekeeping, free of charge, certificates for other shares of participating companies held by you.
- You can submit a request to sell all or any of the shares credited to your Plan account by giving written notice to JPMorgan and, for transactions of \$25,000 or less, you can contact us by telephone or through website, www.adr.com/shareholder. Transactions will normally be processed Monday through Friday (except holidays).
- You can withdraw shares from your account by contacting us in writing or by telephone.
- You will receive all shareholder communications including, annual reports and proxy materials without the delays associated with an intermediary.
- The Plan is entirely voluntary. You may discontinue your participation at any time by giving notice to JPMorgan in writing or by telephone. If your request to withdraw from the Plan is received before the dividend payment date, your termination will be processed as soon as practicable, and a separate

dividend check will be mailed to you. Future dividends will be paid in cash, unless you rejoin the Plan. JPMorgan will continue to provide you with book-entry ownership even if you should choose to terminate the dividend reinvestment feature of the Plan

- If you wish to close your account and terminate book-entry ownership, you can arrange for your shares to be delivered to a brokerage account, or you can instruct JPMorgan to sell all the shares that are held for you under the Plan and JPMorgan will send you a check for the proceeds, less any transaction fees applicable to such sale.

How the Plan Works

If you are an existing registered shareholder of a company whose securities are included in the Plan, you may join the Plan by completing the Enrollment Form enclosed with this brochure and mail it to JPMorgan for immediate processing. You can also enroll online through our website, www.adr.com/shareholder. You may elect either to send your share certificates to JPMorgan for safekeeping, or to continue holding the share certificates and reinvest the dividends paid on some or all of your shares.

Dividend Reinvestment

Cash dividends on all or part of your shares may be reinvested automatically for you by JPMorgan. Future dividends on all shares held by JPMorgan in your Plan account and, if you so elect, on shares for which you continue to hold the corresponding certificates, will be reinvested for you in more shares. After deduction of applicable fees and expenses, dividend payments will be used to purchase shares for Plan participants, and your account will be credited with the relevant number of full shares and any fraction of a share. No interest will be paid on funds held by JPMorgan pending reinvestment.

For your convenience, JPMorgan will retain the shares in your Plan account unless you request the issuance of a share certificate.

You can change your election (for example, from full to partial reinvestment) at any time by going online, calling, or sending written instructions to JPMorgan. In order to change your election for the next ensuing dividend your revised instructions need to be received no later than two business days before the next dividend record date.

Safekeeping

As a Plan participant, you may send in your stock certificate(s) to JPMorgan for credit to your account. There is no charge for depositing stock certificates for credit to your account under the Plan. Certificates deposited with JPMorgan are credited to your account and thereafter dividends on such shares will either be reinvested or paid in cash in accordance with your election. You are responsible for maintaining your own records of the cost basis of certificated shares deposited with JPMorgan.

Because you bear the risk of loss when mailing stock certificates, it is recommended that you use registered mail, insuring your certificates for 2% of their current market value. Please do not endorse the certificates.

Sales

As a Plan participant, you may arrange to sell any portion of the shares in your account quickly and easily by contacting JPMorgan in writing, by telephone or through our website, www.adr.com/shareholder. Shares will be sold daily, or as feasible, on each business day at prevailing market rates. All sale instructions received by JPMorgan will be processed promptly thereafter, and in no event later than five business days after the date on which the order is received. If you prefer, you can mail your request to sell shares using one of the transaction forms that we will mail to you with each statement. For transactions where the current market value of the shares to be sold is \$25,000 or less, you may sell your shares by telephone or online through our website. JPMorgan will deduct a transaction fee from the sale proceeds and will forward a check for the remaining balance to you after the settlement period.

If you maintain physical possession of your certificates, you may still sell the corresponding shares through the Plan. To sell those shares, you must mail the certificates to JPMorgan. Once we receive the certificates and your sales authorization (by mail, telephone, or through our website www.adr.com/shareholder), you can sell your shares through the Plan.

Withdrawal of Shares

As a Plan participant, you may withdraw all or a portion of the whole shares being held

in your account and receive a certificate representing such shares by contacting the JPMorgan Service Center by telephone or by completing and mailing the transaction form found on your account statement.

Termination

Upon termination of your participation in the Plan, you will receive all future dividends in cash on such shares.

Online account access

You may access your account information and perform certain transactions online. Once you have activated your account online, you may sell some or all of your shares if the current market value of the shares to be sold is \$25,000 or less (transactions for more than \$25,000 must be effected in writing); and you may change your dividend reinvestment option (for example, from full to partial reinvestment). Online access is not available to corporations and other legal entities, and certain other restrictions may apply.

Conducting transactions via telephone

You may contact us by telephone to sell some or all of your shares if the current market value of the shares to be sold is \$25,000 or less (transactions for more than \$25,000 must be effected in writing); to request a certificate for some or all of your full shares; and to change your dividend reinvestment option (for example, from full to partial reinvestment).

Automated privileges

If you have established automated privileges on your account, you can access our interactive voice response system to: change your dividend reinvestment option (for example, from full to partial reinvestment); sell some or all of your shares if the current market value of the shares to be sold is \$25,000 or less; and request a certificate for some or all full shares if the current market value of the shares to be issued is \$50,000 or less. To establish automated privileges, please contact JPMorgan and request an Automated Request Authorization form.

Inquiries

Please direct all correspondence and inquiries concerning your account to:

Dividend Reinvestment Plan
JPMorgan Chase Bank, N.A.
P.O. Box 64503
Saint Paul, MN 55164-0503

Certified or overnight mail should be sent to:

Dividend Reinvestment Plan
JPMorgan Chase Bank, N.A.
161 North Concord Exchange
South Saint Paul, MN 55075-1139

JPMorgan Service Center 1-800-428-4237

7:00 a.m. - 7:00 p.m., Central Standard Time, Monday through Friday (except holidays)

Please note that you can view your holdings and process transactions online at www.adr.com/shareholder. Once on the website, click "Account Access" to see balances, submit your sales instructions, and peruse Frequently Asked Questions. For help with the web, call the above toll-free number.

Schedule of Fees

Dividend reinvestment – 5% of dividend; up to \$2.50 per dividend payment

Sale of shares – \$10 per transaction

Trading fee –

For dividend reinvestment – \$.12 per share; a proportional amount for fractional shares

For sales – \$.12 per share; a proportional amount for fractional shares

Dividend Reinvestment

You will be charged a dividend reinvestment fee in an amount equal to 5% of the dividend payment – up to a maximum of \$2.50 – and a trading fee of 12 cents per share, will be deducted from the amount received by JPMorgan as administrator.

Sales

You will be charged a transaction fee for each sale, plus a trading fee per full share; a proportional amount will be charged on a fractional share. We will deduct these fees from the proceeds of any such sale.

Income Tax Information

Even though your dividends will be reinvested, they are subject to income tax as if they were paid to you in cash. The required income tax information on all dividends paid will be sent to you at within the appropriate time, as required by law.

Your gross dividends may be subject to a foreign withholding tax. In certain instances, this withholding may be used as a credit against your U.S. federal income taxes.

JPMorgan recommends that participants obtain professional advice in regard to their tax situation.

Voting

Subject to certain limitations, you will have the right to provide voting instructions for the full shares held in your account under the Plan.

Enrollment

If you are an existing registered shareholder of a company whose securities are included in the Plan, you may join the Plan by completing the Enrollment Form enclosed with this brochure and mail it to JPMorgan for immediate processing. You can also enroll online through our website, www.adr.com/shareholder. To be effective on any given dividend payment date, the enrollment request must be received by JPMorgan two business days before the record date for that dividend payment (the “Cutoff Date”). Enrollment requests received after the Cutoff Date will not be effective until after that dividend has been paid.

Foreign Investors

Please note that regulations in certain countries may limit or prohibit participation in this type of plan. Accordingly, if you reside outside the United States and wish to participate in the Plan, you represent and warrant to JPMorgan that you are not subject to any governmental regulations prohibiting your participation.

Disclosure

Plan accounts and securities held in such accounts for participants are not subject to protection under the Securities Investor Protection Act of 1970. Neither JPMorgan nor any of its agents or representatives provides any advice and none of them makes any recommendations regarding any securities. Participants must make any decisions to purchase or sell based upon their own research and judgment.

Plan accounts and securities are not insured by the Federal Deposit Insurance Corporation, are not deposits or other obligations of JPMorgan Chase Bank, N.A., are not guaranteed by JPMorgan Chase Bank, N.A., and are subject to investment risks including, without limitation, the possible loss of some or all of the investment.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record all information that identifies a person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

If JPMorgan Chase Bank, N.A. is unable to validate your identity based on the information provided in the enrollment form, we will take those actions we deem appropriate or necessary under the circumstances, including, but not limited to, closing your account.

Privacy Policy

Respecting and protecting customer privacy has been vital to JPMorgan's share business since its inception. We are proud of our commitment to keeping our customer information private and secure.

This Privacy Policy explains the following:

- How we protect the confidentiality of our customer information
- Who is covered by our Privacy Policy
- What information we have about you and where it comes from
- What kind of information JPMorgan shares, with whom and why

Protecting the Confidentiality of Customer Information

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies, for example, authorize access to customer information only by individuals who need such access in order to perform their jobs.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to our customers. Under these agreements, such companies may receive information about you, but they must safeguard this information, and they may not use it for any other purposes.

Who is covered by our Privacy Policy?

This Privacy Policy is from JPMorgan Chase Bank, N.A. The Privacy Policy applies only to our shareholder service and only to consumers who are customers or former customers of JPMorgan Chase Bank, N.A. We provide our Privacy Policy to customers when they open a new account and annually thereafter. If we make any material amendment to our Privacy Policy we will notify you.

Information We Have About You

JPMorgan Chase Bank, N.A. receives information about you from various sources, including information from:

- your requests for JPMorgan Chase Bank, N.A. products or services, such as your financial information on a new account application
- your transactions with us, such as your account balances and transaction history

Information Shared by JPMorgan Chase Bank, N.A.

JPMorgan Chase Bank, N.A. shares information it has about you for legal and routine business purposes, as permitted by law. For example, we may share information with regulatory authorities and law enforcement officials; provide information to protect against fraud; share information with your consent and give account information to statement printers and other service providers who work for us. We may also share information we have about you, as described above, with firms JPMorgan Chase Bank, N.A. hires to market JPMorgan Chase Bank, N.A. products and services.

Terms and Conditions

1. As agent for the participant, JPMorgan Chase Bank, N.A. (“JPMorgan”) will, in accordance with each participant’s authorization:
 - (a) accept shares for safekeeping and hold them for the participant in JPMorgan Chase Bank N.A.’s nominee name;
 - (b) as prescribed by the participant, apply all or part of the cash dividends on the shares held by the participant and on any full shares or fractional interest in one share (to three decimal places) held by JPMorgan for the participant’s account under the Dividend Reinvestment Plan (“the Plan”), to the purchase of full and fractional shares for such participant;
 - (c) to the extent the participant has elected not to reinvest the cash dividends on any shares held by the participant, or on any full or fractional shares held by JPMorgan for the participant’s account, pay the participant the cash dividends on such shares; and
 - (d) accept orders to sell shares as directed by the participant in accordance with the Plan.

The purchases and sales, as described above, may be made on any securities exchange where such shares are traded, in the over-the-counter market, or by negotiated transactions with parties other than the issuer of the securities being purchased or sold (or affiliates of such issuer), and may be subject to such terms with respect to price, delivery, etc., as JPMorgan may agree to. No participant shall have any authority or power to direct the time or price at which shares may be purchased or sold, or the selection of the broker or dealer through or from whom purchases or sales are to be made.

JPMorgan may engage agents, subcontractors or attorneys-in-fact in connection with its operation of the Plan, provided the same are selected with reasonable care. Provisions herein that refer to JPMorgan or the plan administrator shall also refer to its agents.

JPMorgan is acting solely as agent for any participant in the Plan and owes no duties, fiduciary or otherwise, to any other person by reason of this Plan, and no implied duties,

fiduciary or otherwise, shall be read into this Plan. JPMorgan undertakes to perform such duties and only such duties as are expressly set forth herein, to be performed by it, and no implied covenants or obligations shall be read into this Plan against JPMorgan.

No interest will be paid on any funds (i.e., dividend payments) received by JPMorgan pending investment or otherwise.

For processing dividend reinvestments and sales on behalf of participants, JPMorgan will receive fees as disclosed in this brochure or in subsequent notices of fee changes. Fees are subject to change at any time, in accordance with paragraph 14 of these Terms and Conditions, upon written notification to participants.

Notwithstanding any other provision of the Plan, from time to time and without notice to participants, JPMorgan may temporarily or permanently suspend the dividend reinvestment and/or sale feature of the Plan with respect to any one or more shares of any issuer whose shares are eligible under the Plan for any reason or no reason, including, without limitation, in order to enable JPMorgan or its agents to process a corporate action or transaction such as, by way of illustration but not limitation, a stock distribution, merger and/or acquisition, combination, spin-off, scheme of arrangement, recapitalization, reorganization, consent solicitation, tender offer, or exchange offer. To the extent cash is received during any period in which dividends are not being reinvested, JPMorgan may either hold such cash for the benefit of such participants or return such cash to participants, in each and every case, without liability for interest thereon or the investment thereof.

2. For the purpose of making purchases, JPMorgan may combine each participant's funds (i.e., dividends) with those of other holders of shares who are participants in the Plan. JPMorgan will deposit such funds promptly following receipt in an account maintained at JPMorgan Chase Bank, N.A. JPMorgan will endeavor to reinvest any amounts it receives on account of dividends paid on shares promptly following receipt by JPMorgan and in no event later than 30 days after receipt, except where deferral is necessary under any applicable federal or state securities laws or regulations.

During the period that a cash investment is pending, the collected funds in the possession of JPMorgan may be invested at its direction in certain short-term liquid investments. The risk of any loss from such investments shall be the responsibility of JPMorgan. Investment income from such investments shall be retained by JPMorgan or its agent.

3. The price per share of the shares purchased for each participant's account shall be the weighted average price including brokerage commissions and any other costs of purchase of all such shares purchased by JPMorgan's broker for each aggregate order placed by JPMorgan. JPMorgan will hold the total shares purchased for all participants in the name of its nominee and will establish and maintain the Plan account records that reflect each participant's separate interest. JPMorgan will have no responsibility for the value of such shares after their purchase.
4. A statement describing any dividends invested, the number of shares purchased, the price per share of the shares purchased, the fees charged by JPMorgan, and the total shares accumulated under the Plan, will be mailed to each participant by JPMorgan as soon as practicable after completion of each investment for a participant's account. In addition, each participant will receive copies of the same communications sent to every other registered holder of shares which are the subject of the Plan, including, where applicable, quarterly reports, annual report, notice of annual meeting and proxy statement, and income tax information for reporting dividends paid.
5. Participants may obtain, without charge, a certificate or certificates for, or may sell, all or part of the full shares credited to their accounts at any time by making a request to JPMorgan. Sales requests may be made in writing or, for transactions where the current market value of the shares to be sold is \$25,000 or less, by telephone, through our website, or through our interactive voice response system. Requests for certificates may be made in writing, by telephone, or through our interactive voice response system for certificates representing shares having less than \$50,000 in market value. All sale instructions received by JPMorgan will be processed promptly thereafter, and in no event later than five business days after the date

on which the order is received (except where deferral is necessary under applicable federal or state laws or regulations). The price to each selling participant shall be the weighted average sale price, (including brokerage trading fees and any other costs of sale), obtained by JPMorgan's broker for each aggregate order placed by JPMorgan. To maximize cost savings, JPMorgan Chase Bank, N.A. will endeavor to sell shares in round lot transactions. For this purpose it may combine each selling participant's shares with those of other participants.

If a participant submits a request to sell all or a portion of the shares credited to his or her account, and is requesting net proceeds to be automatically deposited to a bank checking or savings account, the participant must provide a voided blank check for a checking account or blank savings deposit slip for a savings account. If the participant is unable to provide a voided check or deposit slip, the participant's written request must be accompanied by his or her signature(s) medallion guaranteed by an eligible financial institution for direct deposit. Requests for automatic deposit of sale proceeds that do not provide the required documentation will not be honored and a check for the net proceeds will be issued.

Selling participants should be aware that the share price may rise or fall between a request for sale, receipt of the request by JPMorgan, and the ultimate sale in the open market. Participants should evaluate these possibilities while deciding whether and when to sell any shares through the Plan. JPMorgan will not be liable for any claim arising out of failure to sell shares on a certain date or at a specific price.

6. Participants who wish to do so may deposit shares of participating companies registered in such participants' names for credit as accrued shares held under the Plan. There is no charge for such deposits. Dividends will either be reinvested on shares represented by the certificates deposited with JPMorgan, or paid to participant to the extent JPMorgan is so instructed.
7. Participation in the Plan may be terminated by a participant at any time by contacting JPMorgan in writing or by telephone. In such notice to discontinue, the participant must elect to receive either shares representing the full

shares in the participant's account or cash. If the participant does not make such an election, then the participant will receive shares for the number of full shares credited to the participant's account and cash for any fractional shares. If a participant's request to withdraw from the Plan is received before the dividend payment date, the participant's termination request will be processed as soon as practicable, and a separate dividend check will be mailed to the participant. Future dividends will be paid in cash, unless the participant rejoins the Plan.

If a participant requests to transfer all shares credited to his or her account after a dividend record date but before the date on which the shares purchase with the dividend are credited to the participant's account, the transfer request will be processed; however, the account will not be terminated since the participant may receive additional dividend reinvestment shares which will require the participant to submit a written request to transfer the additional shares.

JPMorgan may terminate, for whatever reason at any time as it may determine at its sole discretion, a participant's participation in the Plan upon mailing a notice to terminate to the participant at the participant's address as it appears on JPMorgan's records. Upon termination, a participant will receive a certificate for the full shares credited to the participant's account, unless the sale of all or part of such shares is requested by the participant. Such sale may, but need not, be made by purchase of the shares for the account of other participants, and any such transaction shall be deemed to have been made at the then current market price, less any brokerage commissions and any other costs of sale. Fractional shares credited to a terminating account will be paid for in cash at the then current market price, less any brokerage commission.

8. To the extent voting instructions are sought for the shares a participant will have the sole right to provide voting instructions for the full shares held by JPMorgan in the participant's account under the Plan on the record date for a vote. Proxies with respect to shares sent to a participant by JPMorgan, acting as ADR depository or registrar, will include the number of full shares held for the participant under the Plan. Fractional shares cannot be voted.

9. Although JPMorgan will reinvest dividends upon the participant's request, the participant remains responsible for any income taxes payable on such dividends. Dividends paid to JPMorgan on behalf of a participant will be reported on Form 1099Div to the Internal Revenue Service, a copy of which will be sent to each such participant.
10. Any stock dividends or split shares of stock distributed on shares held by JPMorgan for a participant will be credited to the participant's account, provided that such stock is of the same type, class and series as the stock represented by the shares held under the Plan. In the event rights to subscribe for additional shares, debentures or other securities are made available to participants, the full shares held for a participant under the Plan may be combined with other shares of the same class registered in the name of the participant for purposes of calculating the number of rights to be issued to, or sold on behalf of, such participant.
11. JPMorgan shall not be liable in connection with its operation of the Plan for any act done in good faith or for any good faith omission to act including, without limitation, any claims for liability (a) arising out of failure to terminate a participant's participation in the Plan upon the participant's death prior to receipt of notice in writing of such death from an appropriate fiduciary, (b) with respect to the prices or times at which shares are purchased or sold for participants' accounts, (c) for the market value of shares maintained on behalf of a participant or (d) arising from the act or omission to act by any broker or dealer appointed by JPMorgan to effect any purchases or sales of shares.

In the absence of negligence or willful misconduct on its part, JPMorgan, whether acting directly or through agents or attorneys, shall not be liable for any action taken, suffered, or omitted or for any error of judgment made by it in the performance of its duties hereunder. In no event shall JPMorgan be liable for special, indirect or consequential loss or damage of any kind whatsoever (including but not limited to lost profit), even if JPMorgan has been advised of the likelihood of such loss or damage and regardless of the form of action.

JPMorgan shall: (i) not be required to and shall make no representations and have no responsibilities as to the validity, accuracy, value or genuineness of any signatures or endorsements, other than its own; and (ii) not be obligated to take any legal action hereunder that might, in its judgment, involve any expense or liability, unless it has been furnished with reasonable indemnity.

JPMorgan shall not be responsible or liable for any failure or delay in the performance of its obligations under this program arising out of or caused, directly or indirectly, by circumstances beyond its reasonable control, including, without limitation, acts of God; earthquakes; fires; floods; wars; civil or military disturbances; sabotage; epidemics; riots; interruptions, loss or malfunctions of utilities; computer (hardware or software) or communications services; accidents; labor disputes; acts of civil or military authority or governmental actions; it being understood that JPMorgan shall use reasonable efforts which are consistent with accepted practices in the banking industry to resume performance as soon as practicable under the circumstances.

12. JPMorgan reserves the right to amend or modify the provisions of this agreement, including these Terms and Conditions, at any time by mailing a copy of such amendment or modification to the participant. Such amendments or modifications become effective 30 days after the mailing, unless a different time period is required by law.
13. The Tax Equity and Fiscal Responsibility Act of 1982 (“TEFRA”) imposes certain reporting obligations upon brokers and other middlemen. As a result, JPMorgan will be required to report to the Internal Revenue Service and the participant any sales of stock by it on behalf of a participant.
14. JPMorgan may, in its sole discretion, use a broker-dealer of its choice, which may but need not be affiliated with JPMorgan, to execute purchase or sale transactions. In that event, the participant should recognize that brokerage trading fees assessed in connection with those transactions will be paid to such broker-dealers. JPMorgan will furnish the name of the broker-dealer utilized in purchase or sale transactions within a reasonable time upon request from the participant.

15. JPMorgan provides no advice and makes no recommendations with respect to any security that is eligible for the Plan or any purchase or sale transaction initiated by a participant. Any decision to purchase or sell any security that is eligible for Plan participation must be made by the individual participant, based upon his or her own research and judgment.
16. JPMorgan is a transfer agent registered with the Board of Governors of the Federal Reserve System pursuant to Section 17A of the Securities Exchange Act of 1934. The Plan accounts and securities are not insured by the Federal Deposit Insurance Corporation, the Securities Investor Protection Corporation, or similar agency.
17. Senior officers, directors, or shareholders holding 5% of the shares of an issuer whose securities are the subject to the Plan are not eligible to participate in the Plan. By signing and mailing the Plan enrollment form or initiating a transaction, including a certificate deposit, the participant shall be deemed to represent that he or she is not such a senior officer, director, or 5% holder.
18. The Plan and the agency agreement between JPMorgan and each participant, including these Terms and Conditions, shall be governed by the laws of the State of New York. The signing and mailing of the Plan enrollment form or the initiation of a transaction, including a certificate deposit, through the Plan shall constitute an offer by an individual shareholder to establish a principal-agency relationship with JPMorgan Chase Bank, N.A. Acceptance shall occur in the offices of JPMorgan Chase Bank, N.A. upon receipt by JPMorgan Chase Bank, N.A. of such forms or requests.

AUTHORIZATION FOR AUTOMATIC DIVIDEND REINVESTMENT

I authorize _____
(Enter Company Name)

to forward to JPMorgan Chase Bank, N.A. ("JPM") all or the specified portion of the cash dividends payable to me on the ADRs registered in my name. I hereby acknowledge that JPM is the Administrator of the Plan and that as Administrator, subject to the Terms and Conditions of the Plan set forth in the accompanying prospectus, JPM is authorized to apply all such cash dividends to the purchase of full and fractional shares. The authorization is given with the understanding that I may terminate it at any time by so notifying JPM.

Please see the Plan prospectus for Investment option details. Select ONE option:

RD Reinvest the cash dividends on all ADRs that I hold.

RP Receive the cash dividends on all ADRs.

PS Receive the cash dividends on _____
(whole number) ADRs that I hold. The remaining shares will be reinvested.

Optional features

Safekeeping. Deposit the enclosed _____ ADRs for safekeeping. Please see the Plan prospectus for instructions.

**SOCIAL SECURITY NUMBER OR TAXPAYER IDENTIFICATION
NUMBER MUST BE ENTERED HERE:**

**PLEASE READ CAREFULLY BEFORE SIGNING
IMPORTANT — All registered owners must sign**

Print Name

Shareholder Signature

Shareholder Signature

Date _____ 2D _____

You may also enroll online at www.adr.com/accountaccess

You may enroll online at www.adr.com/accountaccess or complete the authorization card and mail to:

Dividend Reinvestment Plan
JPMorgan Chase, N.A.
P.O. Box 64503
Saint Paul, MN 55164-0503

**Dividend Reinvestment Plan
JPMorgan Chase Bank, N.A.
P.O. Box 64503
Saint Paul, MN 55164-0503**

JPMorgan Service Center 1-800-428-4237

An automated voice response system is available 24 hours a day, 7 days a week. Customer Service Representatives are available from 7:00 a.m. - 7:00 p.m., Central Standard Time, Monday through Friday (except holidays).

Please note that you can view your holdings and process transactions online at:

www.adr.com/shareholder

Once on the website, click “Account Access” to see balances, submit instructions for sales and additional purchases, and peruse frequently asked questions. For help with the web, call the above toll-free number.

To find out more about the ADR market, including breaking news, current pricing, and analyst consensus recommendations, please visit the central source for ADR-related information:

adr.com

“Market intelligence ... one click away”

AUTHORIZATION FOR AUTOMATIC DIVIDEND REINVESTMENT

I authorize _____
(Enter Company Name)

to forward to JPMorgan Chase Bank, N.A. (“JPM”) all or the specified portion of the cash dividends payable to me on the ADRs registered in my name. I hereby acknowledge that JPM is the Administrator of the Plan and that as Administrator, subject to the Terms and Conditions of the Plan set forth in the accompanying prospectus, JPM is authorized to apply all such cash dividends to the purchase of full and fractional shares. The authorization is given with the understanding that I may terminate it at any time by so notifying JPM.

Please see the Plan prospectus for Investment option details. Select ONE option:

RD Reinvest the cash dividends on all ADRs that I hold.

RP Receive the cash dividends on all ADRs.

PS Receive the cash dividends on _____
(whole number) ADRs that I hold. The remaining shares will be reinvested.

Optional features

Safekeeping. Deposit the enclosed _____ ADRs for safekeeping. Please see the Plan prospectus for instructions.

**SOCIAL SECURITY NUMBER OR TAXPAYER IDENTIFICATION
NUMBER MUST BE ENTERED HERE:**

**PLEASE READ CAREFULLY BEFORE SIGNING
IMPORTANT — All registered owners must sign**

Print Name

Shareholder Signature

Shareholder Signature

Date _____ 2D _____

You may also enroll online at www.adr.com/accountaccess

Nothing herein shall be deemed to constitute an offer to sell or a solicitation of an offer to buy the shares of any issuer whose securities are included in the plan.

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