

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **AMERICAN EXPRESS BK INTL**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
BELGIUM	10	0	0	10	0	10	0	10	0
CAYMAN ISLANDS	45	0	0	45	0	0	45	41	4
FRANCE	65	0	0	65	65	0	0	56	9
LUXEMBOURG	20	0	0	20	10	0	10	11	9
NETHERLANDS	11	0	0	11	10	0	1	1	10
SINGAPORE	17	0	0	17	0	0	17	17	0
SWITZERLAND	40	0	0	40	0	0	40	40	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BAC FLORIDA BK**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
DOMINICAN REPUBLIC	5	0	0	5	5	0	0	0	5

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

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Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BANCAFE INTL**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
BRAZIL	14	0	0	14	14	0	0	14	0
CANADA	20	0	0	20	20	0	0	20	0
CAYMAN ISLANDS	2	0	0	2	2	0	0	2	0
COLOMBIA	5	0	0	5	1	0	4	3	2
DOMINICAN REPUBLIC	3	0	0	3	2	1	0	3	0
EL SALVADOR	3	0	0	3	3	0	0	3	0
OTHER LAT AM/CARIB	2	0	0	2	2	0	0	2	0
UNITED KINGDOM	20	0	0	20	20	0	0	20	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BANCO SANTAN CNTRL HISP INTL**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
ARGENTINA	48	0	0	48	0	0	48	42	6
AUSTRIA	128	0	0	128	128	0	0	128	0
BELGIUM	116	0	0	116	116	0	0	116	0
CANADA	220	0	0	220	220	0	0	220	0
COLOMBIA	25	0	0	25	0	0	25	25	0
FRANCE	310	0	0	310	310	0	0	310	0
GERMANY	170	0	0	170	170	0	0	170	0
ITALY	255	0	0	255	254	0	1	255	0
MEXICO	91	0	0	91	0	0	91	50	41
NORWAY	45	0	0	45	45	0	0	45	0
PORTUGAL	409	0	0	409	409	0	0	409	0
SPAIN	543	0	0	543	534	0	9	541	2
SWEDEN	115	0	0	115	115	0	0	115	0
SWITZERLAND	91	0	0	91	91	0	0	91	0

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BANCO SANTAN CNTRL HISP INTL**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
UNITED KINGDOM	212	0	0	212	206	0	6	210	2

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Costa Rica

Total amount of exposure to all of the countries listed in Part B \$ 22

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BANK LEUMI USA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
ISRAEL	258	0	0	258	10	106	142	26	232
ITALY	49	0	0	49	49	0	0	49	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

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Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BANK OF AMER CORP**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
UNITED KINGDOM	6110	0	2697	8807	1059	43	5008	5460	650

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Germany

Total amount of exposure to all of the countries listed in Part B \$ 5909

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BANK OF NY**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
FRANCE	1027	0	411	1438	618	0	409	523	504
GERMANY	3160	0	1034	4194	2554	162	444	1702	1458
JAPAN	179	1117	73	1369	63	0	116	179	0
NETHERLANDS	1018	0	121	1139	754	0	264	799	219
SWITZERLAND	2031	0	205	2236	1910	0	121	1818	213
UNITED KINGDOM	2614	0	1331	3945	1110	0	1504	2423	191

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Italy Belgium Canada
 Total amount of exposure to all of the countries listed in Part B \$ 2456

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

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Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BANK OF TOKYO-MITSUBISHI TC**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
CANADA	133	0	0	133	130	3	0	130	3
GERMANY	209	0	0	209	150	59	0	150	59
JAPAN	304	0	0	304	255	0	49	255	49
NEW ZEALAND	72	0	0	72	0	0	72	0	72
UNITED KINGDOM	151	0	0	151	151	0	0	151	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

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Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BANK ONE NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
GERMANY	2898	0	831	3729	2681	1	216	2725	173
JAPAN	186	2986	139	3311	51	0	135	97	89

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

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Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **BPD INTL BK**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
ARGENTINA	1	0	0	1	0	0	1	1	0
COSTA RICA	2	0	0	2	2	0	0	2	0
DOMINICAN REPUBLIC	31	0	0	31	2	0	29	27	4
EL SALVADOR	3	0	0	3	3	0	0	3	0
GUATEMALA	9	0	0	9	9	0	0	9	0
HONDURAS	1	0	0	1	1	0	0	1	0
NICARAGUA	1	0	0	1	1	0	0	1	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

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Country Exposure Information Report

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Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **CHB AMER BK**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
KOREA, SOUTH	18	0	0	18	14	4	0	9	9

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **CHINESE AMER BK**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
TAIWAN	24	0	0	24	15	0	9	24	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

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Country Exposure Information Report

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Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **CITIGROUP**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
FRANCE	12813	0	1924	14737	2217	2908	7688	11807	1006
GERMANY	27120	3895	5055	36070	4117	17457	5546	26256	864
ITALY	18085	2040	2451	22576	2198	10696	5191	17904	181

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Netherlands United Kingdom Mexico Japan Canada

Total amount of exposure to all of the countries listed in Part B \$ 47533

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

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Country Exposure Information Report

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Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **COMERICA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
MEXICO	1057	130	0	1187	5	13	1039	270	787

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

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Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **COMMERCEBANK NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
MEXICO	91	0	0	91	1	11	79	68	23
VENEZUELA	49	0	0	49	0	7	42	14	35

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

El Salvador

Total amount of exposure to all of the countries listed in Part B \$ 22

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

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Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **COUTTS USA INTL**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
CAYMAN ISLANDS	20	0	0	20	0	0	20	20	0
SWEDEN	5	0	0	5	0	0	5	5	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **DELTA NB&TC**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
BELGIUM	22	0	0	22	22	0	0	22	0
GERMANY	5	0	0	5	5	0	0	1	4
NETHERLANDS	6	0	0	6	6	0	0	6	0
UNITED KINGDOM	4	0	0	4	4	0	0	3	1

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **EAGLE NB OF MIAMI**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
COLOMBIA	3	0	0	3	0	0	3	0	3
COSTA RICA	4	0	0	4	4	0	0	4	0
DOMINICAN REPUBLIC	3	0	0	3	1	0	2	1	2
GUATEMALA	5	0	0	5	5	0	0	5	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

El Salvador

Total amount of exposure to all of the countries listed in Part B \$ 2

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **EASTERN NB**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
COSTA RICA	7	0	0	7	7	0	0	7	0
DOMINICAN REPUBLIC	7	0	0	7	7	0	0	7	0
ECUADOR	12	0	0	12	12	0	0	12	0
EL SALVADOR	5	0	0	5	5	0	0	5	0
GUATEMALA	11	0	0	11	9	0	2	10	1
VENEZUELA	10	0	0	10	2	0	8	6	4

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Panama

Total amount of exposure to all of the countries listed in Part B \$ 3

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **ESPIRITO SANTO BK**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
PANAMA	7	0	0	7	7	0	0	7	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Mexico

Total amount of exposure to all of the countries listed in Part B \$ 4

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **EXCEL BK NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
ARGENTINA	10	0	0	10	0	0	10	0	10
BRAZIL	14	0	0	14	0	0	14	7	7
COLOMBIA	9	0	0	9	0	1	8	0	9
LATIN AMER REGION	5	0	0	5	0	5	0	0	5
LUXEMBOURG	5	0	0	5	5	0	0	0	5
MEXICO	5	0	0	5	0	0	5	2	3
TURKEY	4	0	0	4	2	2	0	2	2
VENEZUELA	10	0	0	10	0	0	10	0	10

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **FIRSTBANK PR**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1					
					By Type of Borrower			By Maturity		
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)	

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Other Lat. Am & Car

Total amount of exposure to all of the countries listed in Part B \$ 84

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **FLEETBOSTON FNCL CORP**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
BRAZIL	1929	1891	182	4002	26	0	1903	781	1148

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **HEMISPHERE NB**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
BRAZIL	4	0	0	4	4	0	0	4	0
CAYMAN ISLANDS	5	0	0	5	5	0	0	5	0
COSTA RICA	10	0	0	10	6	0	4	9	1
DOMINICAN REPUBLIC	7	0	0	7	4	0	3	6	1
ECUADOR	3	0	0	3	1	0	2	3	0
EL SALVADOR	6	0	0	6	4	0	2	6	0
GUATEMALA	7	0	0	7	7	0	0	7	0
MEXICO	4	0	0	4	0	0	4	3	1
PANAMA	8	0	0	8	8	0	0	8	0
TRINIDAD & TOBAGO	2	0	0	2	2	0	0	2	0
VENEZUELA	4	0	0	4	0	0	4	4	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Japan **Switzerland**

Total amount of exposure to all of the countries listed in Part B **\$ 3**

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **HSBC NORTH AMER**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
CANADA	1362	7366	350	9078	347	63	952	1005	357
UNITED KINGDOM	1025	1208	682	2915	739	0	286	991	34

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **INTERCREDIT BK NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
ARGENTINA	4	0	0	4	1	0	3	0	4

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Venezuela

Total amount of exposure to all of the countries listed in Part B \$ 3

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **INTERNATIONAL BK OF MIAMI NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
ARGENTINA	10	0	0	10	7	1	2	8	2
BRAZIL	13	0	0	13	12	0	1	12	1
COSTA RICA	18	0	0	18	12	0	6	15	3
DOMINICAN REPUBLIC	24	0	0	24	0	0	24	15	9
EL SALVADOR	16	0	0	16	4	0	12	16	0
GUATEMALA	33	0	0	33	23	0	10	30	3
HONDURAS	21	0	0	21	9	0	12	21	0
TRINIDAD & TOBAGO	94	0	0	94	1	0	93	3	91

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **ISRAEL DISCOUNT BK OF NY**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
CANADA	81	0	0	81	81	0	0	70	11
GERMANY	103	0	0	103	103	0	0	67	36
ISRAEL	299	0	0	299	10	146	143	25	274
UNITED KINGDOM	93	0	0	93	80	0	13	5	88
URUGUAY	105	0	0	105	2	56	47	60	45

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

France Italy

Total amount of exposure to all of the countries listed in Part B \$ 127

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **JPMORGAN CHASE BK**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
FRANCE	14520	838	2495	17853	5267	3212	6041	8203	6317
GERMANY	26234	0	6537	32771	5997	16663	3574	17052	9182
ITALY	9357	290	4204	13851	2536	4060	2761	4304	5053
JAPAN	10941	0	1712	12653	361	9394	1186	1751	9190
LUXEMBOURG	3578	0	4622	8200	414	406	2758	1592	1986
NETHERLANDS	16634	1	2745	19380	1270	6213	9151	5489	11145
SWITZERLAND	5089	232	1600	6921	3460	13	1616	4376	713
UNITED KINGDOM	11753	0	5557	17310	2091	1012	8650	10225	1528

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Belgium

Total amount of exposure to all of the countries listed in Part B \$ 5264

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **MBNA AMERICA BK NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
UNITED KINGDOM	1603	3963	0	5566	777	0	826	931	672

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **MELLON BK NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
FRANCE	329	0	90	419	312	0	17	323	6
NETHERLANDS	283	0	47	330	265	0	18	283	0
UNITED KINGDOM	394	522	266	1182	351	0	43	375	19

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Spain **Switzerland**

Total amount of exposure to all of the countries listed in Part B **\$ 522**

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **MIZUHO CORP BK USA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
CANADA	90	0	0	90	90	0	0	90	0
FRANCE	90	0	0	90	90	0	0	90	0
JAPAN	352	0	0	352	165	0	187	190	162
UNITED KINGDOM	99	0	0	99	90	0	9	99	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **MIZUHO CORPORATE BK OF CA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
JAPAN	16	0	0	16	0	0	16	16	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **NORTHERN TR CORP**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
BELGIUM	457	0	10	467	457	0	0	457	0
CANADA	456	0	10	466	442	0	14	456	0
FRANCE	1096	0	25	1121	1096	0	0	1096	0
GERMANY	748	0	13	761	734	0	13	748	0
IRELAND	466	0	6	472	458	0	8	466	0
ITALY	418	0	0	418	418	0	0	418	0
NETHERLANDS	1023	0	25	1048	985	0	38	1023	0
SINGAPORE	436	0	1	437	436	0	0	436	0
SWEDEN	401	0	6	407	387	0	14	401	0
UNITED KINGDOM	467	0	5	472	465	0	2	467	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Denmark **Australia**

Total amount of exposure to all of the countries listed in Part B **\$ 545**

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **PACIFIC NB**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
COSTA RICA	3	0	0	3	3	0	0	3	0
ECUADOR	16	0	0	16	1	0	15	11	5
TRINIDAD & TOBAGO	3	0	0	3	3	0	0	2	1

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **PARK AVENUE BK NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
BERMUDA	28	0	0	28	1	0	27	28	0
BRAZIL	5	0	0	5	5	0	0	0	5
CHILE	4	0	0	4	0	2	2	0	4
DOMINICAN REPUBLIC	2	0	0	2	2	0	0	2	0
KAZAKHSTAN	4	0	0	4	4	0	0	4	0
MEXICO	9	0	10	19	3	3	3	1	8
OTHER EUROPE	58	0	0	58	29	0	29	39	19
OTHER LAT AM/CARIB	51	0	10	62	11	8	32	31	20
TURKEY	54	0	0	54	25	0	29	35	19
VENEZUELA	3	0	0	3	0	3	0	0	3

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **PINEBANK NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
ARGENTINA	5	0	0	5	0	0	5	0	5
BAHAMAS	10	0	0	10	10	0	0	10	0
BRAZIL	60	0	0	60	30	0	30	35	25
CHILE	13	0	0	13	13	0	0	13	0
COLOMBIA	7	0	0	7	0	0	7	0	7
COSTA RICA	10	0	0	10	9	0	1	10	0
DOMINICAN REPUBLIC	20	0	0	20	17	0	3	20	0
ECUADOR	20	0	0	20	17	0	3	17	3
EL SALVADOR	19	0	0	19	19	0	0	19	0
GUATEMALA	41	0	0	41	37	0	4	40	1
MEXICO	4	0	0	4	0	0	4	2	2
PERU	15	0	0	15	12	0	3	13	2
VENEZUELA	18	0	0	18	0	0	18	1	17

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Switzerland Portugal

Total amount of exposure to all of the countries listed in Part B \$ 6

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **RIGGS BK NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
UNITED KINGDOM	76	42	0	118	22	0	54	28	48

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Saudi Arabia

Total amount of exposure to all of the countries listed in Part B \$ 65

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **SAFRA NB OF NY**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
BRAZIL	672	0	0	672	60	60	552	461	211
DENMARK	100	0	0	100	100	0	0	100	0
FRANCE	173	0	0	173	173	0	0	173	0
GERMANY	76	0	0	76	75	0	1	76	0
SWITZERLAND	202	0	0	202	199	0	3	202	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Mexico Israel

Total amount of exposure to all of the countries listed in Part B \$ 69

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **SCOTIABANK DE PR**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
DOMINICAN REPUBLIC	24	0	0	24	0	0	24	2	22

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B **\$ 0**

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **STATE STREET B&TC**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
FRANCE	2002	0	46	2048	1883	84	35	1729	273
GERMANY	4099	0	57	4156	3950	54	95	3950	149
INTERNATIONAL	633	0	306	939	617	1	15	617	16
JORDAN	208	2356	134	2698	196	0	12	196	12
NETHERLANDS	1347	0	91	1438	1281	43	23	1209	138
UNITED KINGDOM	3587	0	145	3732	3576	0	11	3585	2

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Belgium

Total amount of exposure to all of the countries listed in Part B \$ 711

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **SUMITOMO TR & BKG CO USA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
SWITZERLAND	266	0	0	266	266	0	0	266	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **TAUNUS CORP**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
AUSTRALIA	1058	0	0	1058	285	1	772	1041	17
CANADA	1774	0	4	1778	354	726	694	1601	173
CAYMAN ISLANDS	1091	0	13	1104	0	0	1091	601	490
FRANCE	3606	0	0	3606	439	0	3167	3591	15
GERMANY	29750	15	559	30324	26289	251	3210	29547	203
INTERNATIONAL	864	0	0	864	652	212	0	862	2
ITALY	971	0	0	971	166	0	805	971	0
JAPAN	1791	0	0	1791	93	0	1698	1780	11
LUXEMBOURG	1102	0	0	1102	945	0	157	1085	17
MEXICO	222	501	144	867	0	23	199	207	15
NETHERLANDS	990	20	9	1019	338	0	652	934	56
SPAIN	2565	2	0	2567	746	0	1819	2565	0
SWITZERLAND	1168	153	0	1321	348	0	820	1157	11
UNITED KINGDOM	3138	82	355	3575	1193	3	1942	2909	229

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **UNION BK OF CA NA**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
KOREA, SOUTH	401	231	0	632	332	0	69	401	0

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.

Country Exposure Information Report

FFIEC 009a

Amounts in millions of dollars

Part A - Information on exposure (as defined for Column 4) to any country that exceeds 1 percent of the reporting institution's total assets or 20 percent of its total capital, whichever is less.

Bank Name **WACHOVIA CORP**

As of: June 30, 2003

Country	Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1)	Amount of Net Local Country Claims (including derivative products) (2)	Amount of Cross-border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (3)	Total of Columns (1) Plus (2) Plus (3) (4)	Distribution of Amounts in Column 1				
					By Type of Borrower			By Maturity	
					Banks (5)	Public Sector Entities (6)	Other (7)	One Year and Under (8)	Over One Year (9)
DENMARK	4088	0	138	4226	0	0	4088	49	4039
GERMANY	5960	0	401	6361	1290	4505	165	939	5021
UNITED KINGDOM	3686	407	243	4336	2369	1298	19	2315	1371

Part B - Information on exposures (as defined in Part A, Column 4) to any country not listed in Part A, where exposure exceeds 0.75 percent but does not exceed 1 percent of the reporting institution's assets or is between 15 percent and 20 percent of its total capital, whichever is less.

Names of countries where exposures meet the reporting criteria stated for Part B:

Total amount of exposure to all of the countries listed in Part B \$

Statement by management of the reporting institution concerning the information reported above. (OPTIONAL)

Management's statement will not be edited or screened by the supervisory agencies. Disclosure of the statement shall not signify that any federal supervisory agency has verified or confirmed the accuracy of the information contained therein.