

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: September 30, 2004

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)
AUSTRIA	10	0	0	10	0	10	0	0	10
CANADA	72	0	0	72	0	25	47	47	25
CAYMAN ISLANDS	26	0	0	26	0	0	26	26	0
FRANCE	49	0	0	49	49	0	0	40	9
ITALY	11	0	0	11	0	11	0	0	11
LUXEMBOURG	63	0	0	63	10	0	53	53	10
NETHERLANDS	10	0	0	10	10	0	0	10	0
SINGAPORE	30	0	0	30	0	0	30	30	0
SWITZERLAND	30	0	0	30	0	0	30	30	0
UNITED KINGDOM	10	0	0	10	0	0	10	10	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 FL BK**

As of: September 30, 2004

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	8	0	0	8	0	0	8	0	8
COLOMBIA	12	0	0	12	0	0	12	0	12
MEXICO	7	0	0	7	0	0	7	0	7
OTHER LAT AM/CARIB	14	0	0	14	0	0	14	0	14
UNITED KINGDOM	47	0	0	47	0	0	47	0	47
VENEZUELA	42	0	0	42	0	0	42	0	42

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:

Brazil **Canada**

Total amount of exposure to all of the countries listed in Part B **\$ 12**

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: September 30, 2004

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
CANADA	30	0	0	30	30	0	0	30	0
COLOMBIA	12	0	0	12	2	2	8	9	3
LATIN AMER REGION	2	0	0	2	0	2	0	2	0
SWITZERLAND	3	0	0	3	3	0	0	3	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 BILBAO VIZCAYA ARGENTARI**

As of: September 30, 2004

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	160	0	0	160	160	0	0	160	0
CAYMAN ISLANDS	110	0	0	110	110	0	0	110	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 SANTANDER INTL**

As of: September 30, 2004

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	72	0	0	72	0	0	72	67	5
AUSTRIA	165	0	0	165	165	0	0	165	0
BAHAMAS	36	0	0	36	0	0	36	36	0
BELGIUM	105	0	0	105	105	0	0	105	0
BRITISH WEST INDIES	60	0	0	60	0	0	60	58	2
CANADA	213	0	0	213	213	0	0	213	0
FRANCE	618	0	0	618	618	0	0	618	0
GERMANY	191	0	0	191	190	0	1	191	0
MEXICO	159	0	0	159	0	0	159	101	58
NORWAY	60	0	0	60	60	0	0	60	0
PORTUGAL	273	0	0	273	273	0	0	273	0
SPAIN	449	0	0	449	439	0	10	444	5
SWEDEN	50	0	0	50	50	0	0	50	0
UNITED KINGDOM	335	0	0	335	326	0	9	328	7

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 **BANCO SANTANDER INTL**

As of: September 30, 2004

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)
VENEZUELA	37	0	0	37	0	0	37	36	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:

Brazil
 Costa Rica
 Panama
 Total amount of exposure to all of the countries listed in Part B \$ 91

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: September 30, 2004

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	306	0	0	306	35	101	170	79	227

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 **BANK OF AMER NA**

As of: September 30, 2004

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	6,567	6,374	349	13,290	1,087	94	5,386	6,084	483

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 \$ 6,228

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: September 30, 2004

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	1,100	0	402	1,502	665	143	292	581	519
GERMANY	3,201	0	966	4,167	2,555	176	470	1,714	1,487
UNITED KINGDOM	1,325	766	796	2,887	626	0	699	1,171	154

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:

Ireland Japan Italy Netherlands Belgium

Total amount of exposure to all of the countries listed in Part B \$ 3,778

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 THE ORIENT**

As of: September 30, 2004

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)
CHINA, MAINLAND	15	0	0	15	9	0	6	15	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 TOKYO-MITSUBISHI TC**

As of: September 30, 2004

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	337	0	0	337	275	0	62	337	0
GERMANY	162	0	0	162	100	62	0	100	62
JAPAN	464	0	0	464	388	0	76	401	63
NETHERLANDS	107	0	0	107	100	0	7	100	7
SWITZERLAND	223	0	0	223	185	0	38	185	38
UNITED KINGDOM	263	0	0	263	249	0	14	249	14

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 **Sweden**

Total amount of exposure to all of the countries listed in Part B **\$ 92**

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

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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 ONE NA**

As of: September 30, 2004

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:

Germany

Total amount of exposure to all of the countries listed in Part B \$ 2,430

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 **BPD BK**

As of: September 30, 2004

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)
CHILE	2	0	0	2	0	0	2	2	0
COSTA RICA	8	0	0	8	8	0	0	8	0
DOMINICAN REPUBLIC	2	0	0	2	0	0	2	2	0
EL SALVADOR	10	0	0	10	9	0	1	10	0
GUATEMALA	11	0	0	11	6	0	5	11	0
HONDURAS	2	0	0	2	2	0	0	2	0
TRINIDAD & TOBAGO	2	0	0	2	2	0	0	2	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 **CHB AMER BK**

As of: September 30, 2004

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	21	0	0	21	19	0	3	0	21

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: September 30, 2004

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	4	0	0	4	4	0	0	4	0
TAIWAN	18	0	0	18	18	0	0	18	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:

France Switzerland

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.

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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 **CITIGROUP**

As of: September 30, 2004

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	15,134	0	1,760	16,894	1,879	7,259	5,996	14,222	912
GERMANY	28,701	3,430	4,424	36,555	5,145	17,384	6,172	27,276	1,425

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 Netherlands Korea Canada

Total amount of exposure to all of the countries listed in Part B \$ 50,512

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

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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: September 30, 2004

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	539	0	0	539	476	1	62	508	31
MEXICO	754	162	0	916	0	5	749	176	578

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 **COMMERCEBANK NA**

As of: September 30, 2004

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	50	0	0	50	50	0	0	50	0
MEXICO	117	0	0	117	0	16	101	79	38
VENEZUELA	20	0	0	20	0	0	20	0	20

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 \$ 27

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: September 30, 2004

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	6	0	0	6	6	0	0	6	0
GERMANY	4	0	0	4	4	0	0	4	0
NETHERLANDS	16	0	0	16	16	0	0	10	6
UNITED KINGDOM	8	0	0	8	8	0	0	2	6

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

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 **EAGLE NB OF MIAMI**

As of: September 30, 2004

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	4	0	0	4	0	0	4	0	4
COSTA RICA	4	0	0	4	4	0	0	4	0
EL SALVADOR	5	0	0	5	5	0	0	5	0
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:

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 **EASTERN NB**

As of: September 30, 2004

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	18	0	0	18	18	0	0	18	0
COLOMBIA	4	0	0	4	4	0	0	4	0
COSTA RICA	9	0	0	9	9	0	0	9	0
ECUADOR	5	0	0	5	5	0	0	5	0
GUATEMALA	7	0	0	7	7	0	0	7	0
VENEZUELA	10	0	0	10	1	0	9	10	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:

Argentina El Salvador

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 **ESPIRITO SANTO BK**

As of: September 30, 2004

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)
PORTUGAL	10	0	0	10	10	0	0	10	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 **EXCEL BK NA**

As of: September 30, 2004

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	4	0	0	4	0	0	4	0	4
LUXEMBOURG	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:

Philippines

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 **FIRSTBANK PR**

As of: September 30, 2004

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. Amer. & Car.

Total amount of exposure to all of the countries listed in Part B \$ 103

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 **FLEET NA BK**

As of: September 30, 2004

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	1,043	1,289	84	2,416	18	0	1,025	435	608

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: September 30, 2004

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	2	0	0	2	2	0	0	2	0
ECUADOR	3	0	0	3	0	0	3	3	0
GUATEMALA	4	0	0	4	4	0	0	4	0
PANAMA	4	0	0	4	4	0	0	4	0
TRINIDAD & TOBAGO	2	0	0	2	2	0	0	2	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 **HSBC NORTH AMER HOLD**

As of: September 30, 2004

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	1,914	11,295	535	13,744	821	160	933	960	954
UNITED KINGDOM	916	9,005	971	10,892	649	0	267	916	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 **INTERAUDI BK**

As of: September 30, 2004

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	30	0	0	30	30	0	0	30	0
FRANCE	10	0	0	10	10	0	0	10	0
GERMANY	20	0	0	20	20	0	0	20	0
ITALY	40	0	0	40	40	0	0	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 **INTERCREDIT BK NA**

As of: September 30, 2004

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	1	0	4	1	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:

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 **INTERNATIONAL BK OF MIAMI NA**

As of: September 30, 2004

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	11	0	0	11	4	0	7	11	0
EL SALVADOR	18	0	0	18	3	10	4	18	0
GUATEMALA	31	0	0	31	28	0	2	29	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:

Panama

Total amount of exposure to all of the countries listed in Part B **\$ 9**

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: September 30, 2004

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	100	0	0	100	100	0	0	100	0
ISRAEL	327	0	0	327	11	153	163	65	262
URUGUAY	101	2	0	103	1	68	32	62	39

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:

United Kingdom

Total amount of exposure to all of the countries listed in Part B **\$ 82**

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: September 30, 2004

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	9,070	0	203	9,273	4,933	1,992	2,145	8,471	599
FRANCE	27,874	1,666	1,244	30,784	16,493	2,426	8,955	18,058	9,816
GERMANY	30,649	0	3,051	33,700	7,505	17,689	5,455	14,530	16,119
ITALY	14,643	754	3,269	18,666	3,826	8,668	2,149	6,054	8,589
JAPAN	13,643	0	2,135	15,778	1,334	7,971	4,338	4,061	9,582
NETHERLANDS	20,985	0	2,041	23,026	7,126	1,800	12,059	11,967	9,018
SWITZERLAND	9,941	11	817	10,769	7,890	35	2,016	8,385	1,556
UNITED KINGDOM	25,827	0	17,549	43,376	11,465	959	13,403	24,493	1,334

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

Total amount of exposure to all of the countries listed in Part B \$ 7,291

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: September 30, 2004

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	1,882	3,484	0	5,366	768	0	1,114	938	944

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: September 30, 2004

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	230	0	8	238	223	0	7	230	0
FRANCE	394	0	42	436	384	0	10	390	4
GERMANY	159	0	116	275	102	0	57	139	20
HONG KONG	297	0	0	297	296	0	1	297	0
NETHERLANDS	314	0	44	358	303	0	11	314	0
UNITED KINGDOM	34	942	193	1,169	11	0	23	18	16

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:

Ireland

Total amount of exposure to all of the countries listed in Part B \$ 192

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: September 30, 2004

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	85	0	0	85	85	0	0	85	0
JAPAN	222	0	0	222	63	0	159	54	168
UNITED KINGDOM	34	0	0	34	0	0	34	27	7

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: September 30, 2004

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	23	0	0	23	14	0	9	23	0
OTHER ASIA/MID EAST	37	0	0	37	28	0	9	37	0
TAIWAN	14	0	0	14	14	0	0	14	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 **\$ 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 **NORTHERN TR CORP**

As of: **September 30, 2004**

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	802	0	1	803	792	0	10	802	0
CANADA	572	0	14	586	568	0	4	572	0
FRANCE	1,685	0	15	1,700	1,685	0	0	1,685	0
GERMANY	724	0	5	729	721	0	3	724	0
IRELAND	609	0	1	610	598	0	11	609	0
ITALY	482	0	2	484	482	0	0	482	0
SINGAPORE	490	0	1	491	485	5	0	490	0
SWEDEN	402	0	4	406	402	0	0	402	0
SWITZERLAND	639	0	13	652	633	0	6	639	0
UNITED KINGDOM	1,112	0	8	1,120	1,111	0	1	1,112	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 Finland Netherlands
 Total amount of exposure to all of the countries listed in Part B \$ 903

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: September 30, 2004

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	5	0	0	5	5	0	0	4	1
ECUADOR	24	0	0	24	0	0	24	15	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 **PARK AVENUE BANK**

As of: September 30, 2004

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	2	0	0	2	0	0	2	0	2
TURKEY	8	0	0	8	0	0	8	1	7

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: September 30, 2004

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	8	0	0	8	0	0	8	0	8
BAHAMAS	6	0	0	6	5	0	1	5	1
BRAZIL	68	0	0	68	14	0	54	31	37
CANADA	4	0	0	4	0	0	4	0	4
COLOMBIA	9	0	0	9	0	0	9	0	9
COSTA RICA	9	0	0	9	8	0	1	9	0
ECUADOR	24	0	0	24	19	0	5	22	2
EL SALVADOR	6	0	0	6	6	0	0	6	0
GUATEMALA	40	0	0	40	30	0	10	38	2
MEXICO	10	0	0	10	0	0	10	0	10
NETHERLANDS	9	0	0	9	9	0	0	9	0
NICARAGUA	5	0	0	5	1	0	4	5	0
PORTUGAL	5	0	0	5	4	0	1	4	1
TURKEY	33	0	0	33	33	0	0	33	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 **PINEBANK NA**

As of: September 30, 2004

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	7	0	0	7	0	0	7	0	7
VENEZUELA	24	0	0	24	0	0	24	1	23

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:

Peru Spain Switzerland
 Total amount of exposure to all of the countries listed in Part B \$ 9

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: September 30, 2004

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	131	45	0	176	1	0	130	4	127

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 **SAFRA NB OF NY**

As of: September 30, 2004

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	491	0	0	491	55	29	407	376	115
MEXICO	33	0	0	33	0	0	33	31	2
OTHER LAT AM/CARIB	124	0	0	124	0	0	124	123	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:

Panama

Total amount of exposure to all of the countries listed in Part B **\$ 39**

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: September 30, 2004

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	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)

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: September 30, 2004

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	1,755	0	36	1,791	1,673	82	0	1,468	287
GERMANY	3,825	0	53	3,878	3,698	30	97	3,674	151
JAPAN	396	2,376	141	2,913	384	0	12	384	12
UNITED KINGDOM	4,300	0	182	4,482	4,298	0	2	4,298	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:

Netherlands Canada Belgium Switzerland

Total amount of exposure to all of the countries listed in Part B \$ 3,257

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: September 30, 2004

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	200	0	0	200	200	0	0	200	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: September 30, 2004

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	2,773	0	2	2,775	1,674	127	972	2,668	105
CAYMAN ISLANDS	1,969	3	16	1,988	5	0	1,964	1,598	371
FRANCE	1,777	0	0	1,777	107	0	1,670	1,718	59
GERMANY	28,351	10	0	28,361	26,637	680	1,034	28,272	79
JAPAN	3,087	0	0	3,087	102	0	2,985	3,052	35
LUXEMBOURG	1,264	0	0	1,264	1,095	0	169	1,249	15
SPAIN	1,403	38	0	1,441	515	0	888	1,397	6
UNITED KINGDOM	3,211	0	29	3,240	1,240	0	1,971	2,308	903

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 Netherlands Korea
 Total amount of exposure to all of the countries listed in Part B \$ 2,419

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: September 30, 2004

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	427	200	0	627	407	0	20	426	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 **WACHOVIA CORP**

As of: September 30, 2004

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	4,771	0	33	4,804	0	0	4,771	75	4,696
GERMANY	5,705	0	349	6,054	479	5,036	190	93	5,612
UNITED KINGDOM	7,050	614	275	7,939	3,697	151	3,202	2,264	4,786

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.