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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	ition of Amounts in	Column 1	
	Exposure	Claims	Adjustments for	Total of	By Type of Borrower			By Matu	Jrity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
AUSTRIA	10	0	0	10	0	10	0	0	10
CANADA	80	0	0	80	0	25	55	55	25
CAYMAN ISLANDS	23	0	0	23	0	0	23	23	0
FRANCE	24	0	0	24	24	0	0	15	9
ITALY	11	0	0	11	0	11	0	0	11
LUXEMBOURG	64	0	0	64	9	0	55	55	9
NETHERLANDS	11	0	0	11	11	0	0	11	0
SINGAPORE	24	0	0	24	0	0	24	24	0
SWITZERLAND	26	0	0	26	0	0	26	26	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)

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: December 31, 2004

(Amount of Cross- border Claims Dutstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Track	By	Distribu	ution of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
COLOMBIA	13	0	0	13	0	0	13	0	13
OTHER LAT AM/CARI	B 12	0	0	12	0	0	12	0	12
UNITED KINGDOM	62	0	0	62	0	0	62	0	62
VENEZUELA	52	0	0	52	0	0	52	0	52

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 Argentina Ecuador Guatemala Canada

Total amount of exposure to all of the countries listed in Part B **\$** 35

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

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 BANCAFE INTL

As of: December 31, 2004

C	Amount of Cross- border Claims Dutstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	ution of Amounts in	Column 1	
	Exposure (excluding	(excluding (including	Adjustments for Transfer of	Total of	By Type of Borrower			By Mate	urity
	derivative products)	derivative products)	Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
CANADA	30	0	0	30	30	0	0	30	0
CHILE	2	0	0	2	0	2	0	0	2
COLOMBIA	25	0	0	25	2	2	21	17	8
LATIN AMER REGION	2	0	0	2	0	2	0	2	0
OTHER LAT AM/CARI	B 5	0	0	5	5	0	0	5	0
SWITZERLAND	4	0	0	4	4	0	0	4	0
UNITED KINGDOM	22	0	0	22	20	0	2	22	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

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

Brazil

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

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated				ution of Amounts in		
	Exposure (excluding derivative products)	Claims (including derivative products)	Adjustments for Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	By T Banks	Type of Borrower Public Sector Entities	Other	By Mate One Year and Under	urity Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
CANADA	150	0	0	150	150	0	0	150	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:

United Kingdom

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

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

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: December 31, 2004

(Amount of Cross- border Claims Dutstanding After Mandated	Amount of	Amount of Cross- border Claims Outstanding from Derivative Products			Distribu	ition of Amounts in	Column 1	
	Adjustments for Transfer of	Net Local Country Claims	after Mandated Adjustments for	Total of Columns (1) Plus (2) Plus (3)	By T	ype of Borrower		By Maturity	
	Exposure (excluding derivative products)	(excluding derivative derivative	g Transfer of e Exposure		Banks	Banks Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ARGENTINA	77	0	0	77	0	0	77	68	9
AUSTRIA	75	0	0	75	75	0	0	75	0
BAHAMAS	35	0	0	35	0	0	35	35	0
BELGIUM	87	0	0	87	87	0	0	87	0
BRAZIL	35	0	0	35	0	0	35	23	12
BRITISH WEST INDIE	S 56	0	0	56	0	0	56	52	4
DENMARK	75	0	0	75	75	0	0	75	0
FRANCE	573	0	0	573	573	0	0	573	0
GERMANY	142	0	0	142	141	0	1	141	1
ITALY	50	0	0	50	50	0	0	50	0
MEXICO	170	0	0	170	0	0	170	143	27
NETHERLANDS	50	0	0	50	50	0	0	50	0
NORWAY	50	0	0	50	50	0	0	50	0
PORTUGAL	238	0	0	238	238	0	0	238	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)

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for		By 1	Distribu Type of Borrower	ition of Amounts in	Column 1	1414
	Exposure (excluding derivative products)	Claims (including derivative products)	Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
SPAIN	725	0	0	725	714	0	11	720	5
SWEDEN	216	0	0	216	216	0	0	216	0
SWITZERLAND	51	0	0	51	51	0	0	51	0
UNITED KINGDOM	271	0	0	271	258	0	13	261	10
VENEZUELA	36	0	0	36	0	0	36	34	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 Panama Canada

Total amount of exposure to all of the countries listed in Part B \$83

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

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	ition of Amounts in	Column 1	
	Exposure (excluding derivative products)	Claims (including derivative products)	Adjustments for Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	By T Banks	ype of Borrower Public Sector Entities	Other	By Mat One Year and Under	urity Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ISRAEL	286	0	0	286	36	105	145	97	189

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

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

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

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country Claims	t Local Derivative Products		Distribution of Amounts in Column 1					
	Exposure (excluding derivative products)	Claims (including derivative products)	Adjustments for Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	By T Banks	ype of Borrower Public Sector Entities	Other	By Mat One Year and Under	urity Over One Year	
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
GERMANY	4,676	2,467	3,870	11,013	2,223	132	2,321	4,128	548	

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 \$6580

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

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	ВуТ	Distribu ype of Borrower	ution of Amounts in	Column 1 By Mate	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
FRANCE	1,280	0	382	1,662	850	128	302	769	511
GERMANY	3,195	0	1,025	4,220	2,586	176	433	1,698	1,497
JAPAN	474	592	45	1,111	408	0	66	468	6
UNITED KINGDOM	1,083	0	939	2,022	307	0	776	1,008	75

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

Total amount of exposure to all of the countries listed in Part B \$ 858

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

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 THE ORIENT

As of: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	ition of Amounts in	Column 1	
	Exposure (excluding derivative products)	Claims (including derivative products)	Adjustments for Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	Banks	Гуре of Borrower Public Sector Entities	Other	By Mat One Year and Under	urity Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
CHINA, MAINLAND	13	0	0	13	8	0	5	13	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)

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 TOKYO-MITSUBISHI TC

As of: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for		By 1	Distribu ype of Borrower	tion of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
CANADA	153	0	0	153	150	3	0	150	3
FRANCE	335	0	0	335	275	0	60	335	0
GERMANY	470	0	0	470	401	63	6	401	69
ISRAEL	454	0	0	454	390	0	64	390	64
UNITED KINGDOM	287	0	0	287	279	0	8	279	8

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 \$51

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

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	Ву 1	Distribu Type of Borrower	tion of Amounts in	Column 1 By Matu	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
CHILE	2	0	0	2	0	0	2	2	0
COSTA RICA	11	0	0	11	11	0	0	11	0
DOMINICAN REPUBL	IC 9	0	0	9	0	0	9	6	3
EL SALVADOR	4	0	0	4	4	0	0	4	0
GUATEMALA	11	0	0	11	6	0	5	11	0
HONDURAS	5	0	0	5	5	0	0	5	0
MEXICO	1	0	0	1	0	0	1	0	1
PANAMA	2	0	0	2	2	0	0	2	0
SPAIN	1	0	0	1	0	0	1	1	0
TRINIDAD & TOBAGO) 1	0	0	1	0	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)

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.

FFIEC 009a

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 CHB AMER BK

As of: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	ition of Amounts in	Column 1	
	Exposure Clain (excluding (includ derivative deriva	Claims (including derivative products)	Adjustments for Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	Banks	Type of Borrower Public Sector Entities	Other	By Mat One Year and Under	urity Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
KOREA, SOUTH	11	0	0	11	11	0	0	11	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)

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: December 31, 2004

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

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)

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	ВуТ	Distribu ype of Borrower	tion of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
FRANCE	13,366	0	2,794	16,160	2,027	6,358	4,981	11,915	1,451
GERMANY	29,536	3,135	6,477	39,148	6,574	17,301	5,661	27,594	1,942
KOREA, SOUTH	2,871	12,215	4	15,090	681	660	1,530	2,702	169
NETHERLANDS	12,478	0	2,429	14,907	1,459	3,340	7,679	10,918	1,560

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 United Kingdom Canada

Total amount of exposure to all of the countries listed in Part B \$ 39324

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

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 COMERICA

As of: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	ution of Amounts in	Column 1	
	Exposure (excluding derivative products)	Exposure Claims Adjustments for (excluding (including Transfer of derivative derivative Exposure		Total of Columns (1) Plus (2) Plus (3)	Banks	Type of Borrower Public Sector Entities	Other	By Mat One Year and Under	urity Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
MEXICO	792	149	0	941	0	4	788	207	585

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 \$ 410

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

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	By	Distribu	ition of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
BRAZIL	64	0	0	64	64	0	0	64	0
MEXICO	125	0	0	125	2	13	110	97	28
VENEZUELA	21	0	0	21	0	0	21	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)

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	By T	Distribu Fype of Borrower	Ition of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
GERMANY	4	0	0	4	4	0	0	4	0
NETHERLANDS	16	0	0	16	16	0	0	2	14
UNITED KINGDOM	8	0	0	8	8	0	0	3	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.

\$6

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

Belgium

Switzerland 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)

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: December 31, 2004

	Amount of Cross- border ClaimsAmount of Cross- border ClaimsOutstanding Afterborder ClaimsMandatedAmount of Outstanding fromAdjustments forNet Local CountryDerivative Products after MandatedTransfer of (excluding derivativeClaims (including derivativeAdjustments for Transfer of ExposureClaims productsAdjustments for Transfer of ExposureTransfer of Exposure	Total of	By	Distribution of Amounts in Column 1 By Type of Borrower By Maturity					
		derivative derivative		Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
FRANCE	3	0	0	3	3	0	0	3	0
GUATEMALA	5	0	0	5	5	0	0	5	0
SPAIN	4	0	0	4	4	0	0	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:

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)

Amount of Cross

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: December 31, 2004

Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated						
Exposure (excluding	Claims	Adjustments for Transfer of	Total of	By			By Matu	urity
derivative products)	derivative products)	Exposure	Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
21	0	0	21	21	0	0	21	0
8	0	0	8	8	0	0	8	0
9	0	0	9	9	0	0	9	0
5	0	0	5	5	0	0	5	0
6	0	0	6	6	0	0	6	0
5	0	0	5	5	0	0	5	0
4	0	0	4	4	0	0	4	0
	border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (1) 21 8 9 5 6 6 5	border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products) (including derivative products) (including derivative products) (1) (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	border Claims Outstanding After Mandated Adjustments for Transfer of (excluding derivative products)Amount of Net Local Country Claims (including derivative products)Amount of Net Local Country Claims (including derivative products)Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure(1)(2)(3)2100800900500600500	border Claims Outstanding After Mandated Adjustments for Transfer of (excluding derivative products)Amount of Net Local Country Claims (including derivative products)Amount of Net Local Country Claims (including derivative products)Amount of Net Local Adjustments for Transfer of ExposureTotal of Columns (1) Plus (2) Plus (3)(1)(2)(3)(4)21002180089009500560055005	border Claims Outstanding After Mandated Adjustments for Transfer of (excluding derivative products)Amount of Net Local Country Claims (including derivative products)Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (including 	border Claims Outstanding After Mandated Adjustments for Transfer of (excluding derivative products)Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (excluding derivative products)Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of ExposureTotal of Columns (1) Plus (2) Plus (3)Distribu(1)(2)(3)(4)(5)(6)21021210800880900990500550600550500550	border Claims Outstanding After Mandated Adjustments for Transfer of Cecluing derivative products)Amount of Net Local Country Claims (including derivative products)Amount of Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (excluding derivative products)Amount of Net Local Country Claims (including derivative products)Amount of Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure (arrivative products)Total of Columns (1) Plus (2) Plus (3)Distribution of Amounts in By Type of Borrower(1)(2)(3)(4)(5)(6)(7)(1)(2)(3)(4)(5)(6)(7)(1)(2)(3)(4)002100212100380088009005500500550060066005005500	border Claims Outstanding After Mandated Adjustments for Transfer of (excluding derivative products)Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of (including derivative products)Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of texposureTotal of Columns (1) Plus (2) Plus (3)Distribution of Amounts in Column 1(excluding derivative products)Claims (including derivative products)Total of Transfer of ExposureTotal of Columns (1) Plus (2) Plus (3)BanksPublic Sector EntitiesOtherOne Year and Under(1)(2)(3)(4)(5)(6)(7)(8)2100212100218008800890099099500550056006600650055005

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 **\$**5 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)

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: December 31, 2004

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

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

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: December 31, 2004

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

Colombia

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)

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distributi	olumn 1		
	Exposure (excluding derivative products)	Exposure Claims Adjustments for (excluding (including Transfer of derivative derivative Exposure	Adjustments for Transfer of	Total of Columns (1) Plus (2) Plus (3)	By T Banks	ype of Borrower Public Sector Entities	Other	By Matu One Year and Under	urity Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(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 \$109

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

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	ition of Amounts in	Column 1	
	Exposure (excluding derivative products)	Exposure Claims Adjustments for (excluding (including Transfer of derivative derivative Exposure	Total of Columns (1) Plus (2) Plus (3)	Banks	Type of Borrower Public Sector Entities	Other	By Matr One Year and Under	urity Over One Year	
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
BRAZIL	1,114	1,051	138	2,302	19	0	1,095	429	685

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)

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: December 31, 2004

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

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)

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	By	Distribu Fype of Borrower	ution of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
CANADA	1,916	8,063	605	10,584	809	145	962	1,340	576
UNITED KINGDOM	1,312	11,605	2,413	15,330	950	0	362	1,224	88

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)

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	By T	Distribu ype of Borrower	ition of Amounts in	Column 1 By Mate	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
DENMARK	30	0	0	30	30	0	0	30	0
FRANCE	40	0	0	40	40	0	0	40	0
GERMANY	60	0	0	60	60	0	0	60	0
ITALY	30	0	0	30	30	0	0	30	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)

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: December 31, 2004

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

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: December 31, 2004

	Outstanding After border Cla Mandated Amount of Outstanding Adjustments for Net Local Derivative Pro Transfer of Country after Mand Exposure Claims Adjustment		Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	Distribution of Amounts in Column 1 By Type of Borrower By Maturity					
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year	
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
COSTA RICA	13	0	0	13	10	0	3	13	0	
EL SALVADOR	15	0	0	15	1	6	8	15	0	
GUATEMALA	36	0	0	36	33	0	3	33	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:

Panama

Total amount of exposure to all of the countries listed in Part B \$10

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

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	By	Distribu Type of Borrower	ition of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ISRAEL	279	0	0	279	10	109	160	45	234
URUGUAY	102	0	0	102	1	72	29	65	37

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

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)

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 NA

As of: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	ВуТ	Distribu ype of Borrower	tion of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
ountry	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
FRANCE	27,512	2,082	1,481	31,075	13,937	2,909	10,666	19,259	8,254
GERMANY	39,733	509	3,891	44,133	8,998	21,647	9,087	20,434	19,299
ITALY	19,144	180	5,551	24,875	4,907	8,284	5,953	9,009	10,135
JAPAN	23,020	0	1,072	24,092	1,239	16,494	5,287	4,003	19,016
NETHERLANDS	17,116	0	2,148	19,264	3,803	1,484	11,829	8,558	8,558
UNITED KINGDOM	26,521	0	18,635	45,156	6,927	1,300	18,294	23,995	2,526

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.

\$ 17759

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

Luxembourg

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

Spain

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

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: December 31, 2004

	Adjustments for Transfer of Exposure (excluding (Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	Distribution of Amounts in Column 1 By Type of Borrower By Maturity				
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
IRELAND	150	621	0	771	150	0	0	150	0
UNITED KINGDOM	1,573	4,761	0	6,334	486	0	1,087	665	908

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:

Canada

Total amount of exposure to all of the countries listed in Part B \$ 576

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

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	By T	Distribu ype of Borrower	ition of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
BELGIUM	326	0	1	327	298	28	0	326	0
FRANCE	466	0	54	520	452	14	0	466	0
GERMANY	153	0	126	279	127	5	21	132	21
JAPAN	240	0	30	270	240	0	0	240	0
UNITED KINGDOM	33	671	288	992	10	0	23	17	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 Netherlands Sweden Switzerland

Total amount of exposure to all of the countries listed in Part B \$886

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

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding dorivative	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	Distribution of Amounts in Column 1 By Type of Borrower By Maturity					
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year	
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
JAPAN	201	0	0	201	55	0	146	43	158	
UNITED KINGDOM	36	0	0	36	0	0	36	0	36	

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:

Singapore

Total amount of exposure to all of the countries listed in Part B \$23

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

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: December 31, 2004

	mount of Cross- border Claims utstanding After Mandated Adjustments for Transfer of Exposure (excluding	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	By 1	Distribu Type of Borrower	ition of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
JAPAN	24	0	0	24	14	0	10	24	0
OTHER ASIA/MID EAS	ST 43	0	0	43	33	0	10	43	0
TAIWAN	19	0	0	19	19	0	0	19	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)

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	ВуТ	Distribu ype of Borrower	ition of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
BELGIUM	1,061	0	5	1,066	1,061	0	0	1,061	0
CANADA	636	0	27	663	611	0	25	636	0
FRANCE	1,100	0	62	1,162	1,100	0	0	1,100	0
GERMANY	432	0	2	434	429	0	3	432	0
IRELAND	552	0	5	557	533	0	19	552	0
NETHERLANDS	1,726	0	57	1,783	1,682	0	44	1,726	0
SINGAPORE	498	0	3	501	461	2	35	498	0
SWEDEN	897	0	2	899	897	0	0	897	0
SWITZERLAND	848	0	40	888	844	0	4	848	0
UNITED KINGDOM	627	0	15	642	426	0	201	627	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:

Australia

Total amount of exposure to all of the countries listed in Part B \$366

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

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	Distribution of Amounts in Column 1					
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year	
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
BRAZIL	5	0	0	5	4	0	1	5	0	
COSTA RICA	4	0	0	4	4	0	0	4	0	
ECUADOR	19	0	0	19	0	0	19	17	2	
EL SALVADOR	4	0	0	4	0	2	2	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:

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)

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: December 31, 2004

		Amount of	Amount of Cross- border Claims Outstanding from						
	Adjustments for Transfer of	Net Local Country	Derivative Products after Mandated			Distribu	tion of Amounts in	Column 1	
	Exposure	Claims	Adjustments for	Total of	By 1	Type of Borrower		By Mate	urity
	(excluding derivative products)	e derivative	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	nks Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ARGENTINA	10	0	0	10	0	0	10	0	10
BAHAMAS	4	0	0	4	3	0	1	3	1
BRAZIL	71	0	0	71	16	0	55	35	36
CANADA	4	0	0	4	3	0	1	3	1
COLOMBIA	8	0	0	8	0	0	8	0	8
COSTA RICA	9	0	0	9	8	0	1	9	0
ECUADOR	22	0	0	22	11	0	11	20	2
EL SALVADOR	9	0	0	9	9	0	0	9	0
GUATEMALA	36	0	0	36	26	0	10	34	2
MEXICO	20	0	0	20	0	0	20	0	20
NETHERLANDS	4	0	0	4	4	0	0	4	0
NICARAGUA	4	0	0	4	1	0	3	4	0
PERU	8	0	0	8	6	0	2	7	1
TURKEY	32	0	0	32	32	0	0	32	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)

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: December 31, 2004

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

Switzerland Dominican Republic Spain France

\$ 12 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)

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated		Distribution of Amounts in Column 1					
	Exposure (excluding derivative products)	Claims (including derivative products)	Adjustments for Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	By 1 Banks	Type of Borrower Public Sector Entities	Other	By Mat One Year and Under	urity Over One Year	
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
UNITED KINGDOM	139	49	0	188	4	0	135	9	130	

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)

Amount of Cross

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: December 31, 2004

C	Amount of Cross- border Claims Dutstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for		But	Distribu	ition of Amounts in	Column 1	
	Exposure (excluding derivative products)	Claims (including derivative products)	Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
BELGIUM	100	0	0	100	100	0	0	0	100
BRAZIL	442	0	0	442	57	33	351	48	394
DENMARK	100	0	0	100	100	0	0	100	0
GERMANY	175	0	0	175	175	0	0	175	0
OTHER LAT AM/CARI	B 169	0	0	169	0	0	169	0	169
SWITZERLAND	160	0	0	160	150	0	10	159	1
UNITED KINGDOM	100	0	0	100	100	0	0	0	100

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 \$ 31

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

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: December 31, 2004

(border Claims Dutstanding After Mandated	Outstanding After Mandated Adjustments for Transfer of	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	tion of Amounts in	Column 1	
	Exposure (excluding derivative products)	Claims (including derivative products)	Adjustments for Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	By T Banks	Type of Borrower Public Sector Entities	Other	By Mat One Year and Under	urity Over One Year	
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
DOMINICAN REPUBL	IC 25	0	0	25	0	0	25	0	25	

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)

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	ВуТ	Distribu ype of Borrower	ition of Amounts in	Column 1 By Mate	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
CANADA	1,133	0	282	1,415	328	681	124	1,117	16
FRANCE	838	0	169	1,007	756	82	0	548	290
GERMANY	3,889	0	145	4,034	3,754	30	105	3,737	152
NETHERLANDS	894	0	222	1,116	831	44	19	753	141
UNITED KINGDOM	2,309	0	344	2,653	2,307	0	2	2,309	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:

Sweden

Total amount of exposure to all of the countries listed in Part B \$717

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

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local	Amount of Cross- border Claims Outstanding from Derivative Products			Distribu	ition of Amounts in (Column 1	
		Country Claims	after Mandated Adjustments for	Total of	By T	ype of Borrower		By Matu	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
ountry	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
BELGIUM	1,501	0	0	1,501	736	0	765	1,480	21
BERMUDA	1,077	0	0	1,077	21	0	1,056	994	83
CANADA	3,764	0	1	3,765	2,249	93	1,422	3,612	152
CAYMAN ISLANDS	2,303	3	12	2,318	6	0	2,297	1,574	729
FRANCE	2,690	0	1	2,691	274	169	2,247	2,657	33
GERMANY	28,004	12	8	28,024	26,143	266	1,595	27,806	198
IRELAND	1,063	0	2	1,065	17	0	1,046	488	575
JAPAN	4,203	0	0	4,203	212	760	3,231	4,165	38
LUXEMBOURG	1,149	0	0	1,149	986	0	163	1,127	22
NETHERLANDS	1,209	0	0	1,209	158	0	1,051	1,097	112
SPAIN	1,865	41	0	1,906	496	0	1,369	1,861	4
SWITZERLAND	680	183	562	1,425	143	0	537	656	24
UNITED KINGDOM	4,294	0	217	4,511	2,148	0	2,146	3,513	781

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)

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated			Distribu	ution of Amounts in	Column 1	
	Exposure (excluding derivative products)	Claims (including derivative products)	Adjustments for Transfer of Exposure	Total of Columns (1) Plus (2) Plus (3)	Banks	Type of Borrower Public Sector Entities	Other	By Mat One Year and Under	urity Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
KOREA, SOUTH	402	216	0	618	381	0	21	401	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)

Amount of Cross

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: December 31, 2004

	Amount of Cross- border Claims Outstanding After Mandated Adjustments for Transfer of Exposure	Amount of Net Local Country Claims	Amount of Cross- border Claims Outstanding from Derivative Products after Mandated Adjustments for	Total of	ВуТ	Distribu ype of Borrower	tion of Amounts in	Column 1	urity
	(excluding derivative products)	(including derivative products)	Transfer of Exposure	Columns (1) Plus (2) Plus (3)	Banks	Public Sector Entities	Other	One Year and Under	Over One Year
Country	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
DENMARK	6,337	0	33	6,370	31	0	6,306	510	5,827
GERMANY	6,465	0	477	6,942	962	5,339	164	635	5,830
UNITED KINGDOM	5,087	368	182	5,637	2,995	121	1,971	1,400	3,687

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)