

Country Exposure Information Report

FFIEC 009a

General Instructions

This report is a supplement to the Country Exposure Report (Form FFIEC 009) filed with the banking regulatory agencies for bank examination purposes. The purpose of the Country Exposure Information Report is to provide public disclosure of significant country exposures of U.S. banking institutions. Copies of the report are available to the public by accessing the following website <http://www.ffiec.gov/E16.htm>.

Who Must Report

This report must be filed by every institution that submits Form FFIEC 009 and that has exposure meeting the reporting requirements for Form FFIEC 009a as defined in these instructions.

This supplemental disclosure report (Form FFIEC 009a) has two parts: Part A and Part B. Part A will be completed when exposure, as defined for Column 4, Part A, to a single country exceeds one percent of the banking institution's total assets or exceeds 20% of the banking institution's total capital, whichever is less. Part B will be used to report the names of the countries where the amount of exposure exceeds 0.75 percent but does not exceed 1 percent of the banking institution's total assets or is between 15 percent and 20 percent of the banking institution's total capital, whichever is less. The banking institution must only list the names of the countries and the aggregate amount of exposure for all countries listed under Part B. For the purposes of meeting this criteria, exposure is defined as the amount of total claims computed in accordance with the instructions to Column 4, Part A.

Total assets of reporting banks are those submitted on the Report of Condition to the federal bank supervisors as of

the same date. For bank holding companies total assets are those submitted on the most recent Form FR Y-9. For Edge and/or Agreement Corporations, total assets are those submitted on the most recent Form FR 2886b.

Total capital is as defined in the agencies' guidelines on capital adequacy and consists of Tier 1 plus Tier 2 capital.

Filing of Reports

The report is to be prepared quarterly, as of the end of March, June, September and December. All respondents should submit their completed report via the Federal Reserve System's Internet Electronic Submission (IESUB) system, within 45 days of the reporting date.

The Federal Reserve district banks will provide technical assistance to any respondent who needs guidance creating files for their 009a submission via IESUB. Any FFIEC 009a respondent who needs guidance is encouraged to visit the Federal Reserve System Web site <http://www.reportingandreserves.org/req.html> for additional information on IESUB. The Web site also includes a link that respondents may use to contact the Federal Reserve Bank of New York.

Rounding

Round all amounts reported on this form to the nearest million dollars.

Part A

Country

The countries listed in Part A should be those where exposure, as defined for Column 4, Part A, exceeds 1 percent of total assets or 20 percent of total capital, whichever is less. The names of the countries reported should be as they appear on Form FFIEC 009.

FFIEC 009a

Column 1: Amount of Cross-border Claims Outstanding After Mandated Adjustments for Transfer of Exposure (excluding derivative products)

For each country line reportable on the FFIEC 009a report, report in Column 1 the sum of Columns 15, 16, and 17 from Schedule 1 of the FFIEC 009 report.

Column 2: Amount of Net Foreign Office Claims on Local Residents (including derivative products)

List the total amount of *net* foreign office claims on local residents (including derivative products) after mandated adjustments for transfer of exposure can be calculated from the FFIEC 009 report as: Total foreign office claims on local residents excluding derivative products (Columns 18, 19, and 20 from Schedule 1), plus claims from derivative products (Column 7 from Schedule 2), less foreign office liabilities (Columns 1 and 2 from Schedule 1.a and Column 8 from Schedule 2), *if* the difference is positive (do not include if the difference is negative).

Column 3: Amount of Cross-Border Claims Outstanding from Derivative Products after Mandated Adjustments for Transfer of Exposure

List the total amount of cross-border claims from derivative products: From the FFIEC 009 report, Column 4, Schedule 2.

Column 4: Adjusted Cross-Border and Foreign Office Local Country Claims

Total of Column 1 *plus* Column 2 plus Column 3.

Columns 5 to 9: Distribution of Cross-Border Claims Outstanding (excluding derivative products)

Columns 5, 6, and 7: Distribute the amounts in Column 4 by type of borrower: Banks (Column 5), Public Sector

Entities (Column 6), and Other (Column 7). The definition of these groups are as given in the instructions to Form FFIEC 009. The amounts in Columns 5, 6, and 7 of the FFIEC 009a should equal the amounts in Columns 15, 16, and 17, respectively, from Schedule 1 of the FFIEC 009 report.

Columns 8 and 9: Distribute the amounts in Column 4 according to time remaining to maturity. One Year and Under (Column 8) and Over One Year (Column 9).

In completing Columns 8 and 9, estimates may be used.

Part B

Provide the name of each country not listed in Part A where the institution has exposure, as defined for Column 4 of Part A, that 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. In the box provided, give the total amount of exposure to all of the countries listed in Part B.

Optional Management Statement Concerning the Country Risk Information Reported On FFIEC 009a

The management of the reporting institution may, if it wishes, submit a brief statement concerning the data submitted on this report. This statement may be used by management to explain any differences between the information contained in this report and information filed with the Securities and Exchange Commission pursuant to U.S. securities laws, or to provide any other information concerning the data that management believes would further public understanding of the reporting institutions country exposure.

All information in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the filing institution to ensure the statement's accuracy.

As this optional statement will be made available to the public as submitted, institutions choosing to submit it should ensure that the statement does not contain information that they are not willing to have made public or that would compromise the privacy of their customers.

The optional statement should be entered in the remarks section of the IESUB application. Copies of the report will be provided to the public upon request.