

# Country Exposure Report for U.S. Branches and Agencies of Foreign Banks FFIEC 019

## General Instructions

### Scope

This report requires information on the distribution by country of claims on non-U.S. residents held by U.S. branches and agencies (including their IBFs) of foreign banks. Each reporting branch and agency must report its gross claims on: (1) residents of its home country (including related non-U.S. offices of the reporting institution) and (2) residents of the five other countries for which its adjusted exposure (i.e., direct claims adjusted for guarantees and other indirect claims) is largest, if the adjusted exposure for the country is greater than or equal to \$20 million.

Claims are initially reported by the country of direct obligor and are then adjusted to reflect any guarantees of parties in other countries. The report covers all extensions of credit, as well as legally binding loan commitments and letters of credit. The adjusted claims on unrelated foreign residents are reported for each country shown by type of borrower and by the remaining maturity.

### Who Must Report

This report is required each quarter for each branch or agency of a foreign bank domiciled in the 50 states of the United States and the District of Columbia that has total direct claims (including those of its IBF) on “foreign residents,” as defined later in these instructions, in excess of \$30 million or more on the quarterly report date. (For purposes of this report, Puerto Rican banks are not considered to be foreign banks; therefore, U.S. branches and agencies of Puerto Rican banks are not required to submit this report.)

A separate report is to be filed by each branch or agency that meets the reporting criteria. However, branches and agencies of the same foreign parent bank that file the

Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002) on a consolidated basis may also file this report on that basis.

### Filing of Report

The report is to be prepared quarterly, in ink or by typing, and submitted as of the last business day of each calendar quarter. Computer printouts are also acceptable provided they are identical in format to the report form. Regardless of the form of submission, each copy must be individually signed and attested. Two copies of the report should be filed within 45 days of the “as of” date with the Federal Reserve Bank in whose district the reporting branch or agency is located. Each branch insured by the Federal Deposit Insurance Corporation should submit an additional copy directly to the FDIC; and each Federally licensed branch or agency should submit an additional copy directly to the Office of the Comptroller of the Currency.

### Valuation

All amounts reported on this form should be valued in U.S. dollars. Claims denominated in other currencies should be converted into dollars using the exchange rate prevailing on the report date.

### Rounding

Amounts reported on this form should be rounded to the nearest million dollars.

## Definitions Of Terms Used In The Report

### United States (U.S.)

For purposes of the classification of the reporter’s customers in this report, the term “United States” covers the

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50 states of the United States, the District of Columbia, Puerto Rico, and territories and possessions of the United States.

Note: This is consistent with the definitions used for the FFIEC 002 report and for the Treasury International Capital (TIC) Forms.

## Foreign Resident/Non-U.S. Resident

For purposes of this report, the terms “foreign resident” and “non-U.S. resident” include any individual, partnership, or corporation, and any government or political subdivision, agency, or instrumentality thereof, located outside the United States, including non-U.S. offices related to the reporting branch or agency. These terms also include any international or regional organization (or subordinate or affiliated agency thereof) created by treaty or convention between sovereign states.

For determining residence, reporting institutions should use the customer’s principal address. However, claims on a representative of a foreign government that operates in an official capacity (e.g. an embassy) should be considered as direct claims on that foreign country, regardless of the place of residence of the representative. Claims on international or regional organizations should not be considered as claims on the country in which such organizations are located; instead, all such organizations are to be treated as a single “country” (see list of country names and codes).

## Related Non-U.S. Offices

These include:

- (1) the head office of the reporting branch or agency and the bank’s branches and agencies that are located outside the United States;
- (2) the foreign holding company of the bank;
- (3) other foreign banks (including their branches and agencies outside the United States) that are majority-owned by organizations described in either (i) or (ii) above, or by their majority-owned subsidiaries; and
- (4) any other majority-owned subsidiaries of 1, 2, or 3 above.

Note: This definition of related non-U.S. offices covers the same institutions as the term “related institutions

domiciled outside the United States” used in the FFIEC 002 report.

## Unrelated Foreign Residents

Includes all non-U.S. residents, both bank and nonbank, other than “related non-U.S. offices” as defined above.

## Foreign Public Borrowers

The term “foreign public borrowers” covers the following institutions: central governments and departments of central governments of foreign countries and their possessions; foreign central banks, stabilization funds, exchange authorities, and government-owned banks that perform the functions of a central bank or a bank of issue; corporations and other agencies of central governments, including development banks, development institutions, and nonbank commercial enterprises whose shares are majority-owned by the central government or its departments; and state, provincial and local governments of foreign countries and their departments and agencies. “Foreign public borrowers” also includes any international or regional organization (or subordinate or affiliated agency thereof) created by treaty or convention between sovereign states.

## Unrelated Foreign Banks

For purposes of this report, the term “unrelated foreign banks,” which is a component of “unrelated foreign residents” (see above), covers the following institutions domiciled in foreign countries except those that are “related non-U.S. offices” (see above): commercial banks, savings banks, discount houses, and other similar institutions accepting short-term deposits. “Unrelated foreign banks” includes such banking institutions that are owned by foreign governments unless such institutions function as central banks or banks of issue, in which case they are treated as “foreign public borrowers.” (See above.) Also included as unrelated foreign banks are the foreign branches of U.S. commercial banks.

Note: This definition of unrelated foreign banks is the same as the definition of “banks in foreign countries” used for the FFIEC 002 report.

## Other Unrelated Foreign Residents

The term “Other unrelated foreign residents” covers

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persons, businesses and institutions other than those defined as either “foreign public borrowers” (above) or as “unrelated foreign banks” (above).

## Claims

In this report, a distinction is made between “*direct claims*” on given countries and “*indirect claims*”. A “direct claim” on a given country is one in which the immediate obligor is a resident of that country; an “indirect claim” occurs when a resident of another country, through guarantees or other means, is the “ultimate” obligor upon whom the reporting institution can make claims in the event the immediate obligor is unable to satisfy the claim. Claims on related U.S. branches should not be reported as a direct or indirect claim on the country of the head office.

## Adjusted Claims

The adjustment referred to in this report requires the respondent to deduct from the direct claims on each country those claims that are guaranteed by parties in another country and to add to the direct claims on each country those direct claims on other countries that parties in the country have guaranteed. Total “adjusted claims” or total “adjusted exposure” refers to the total figure for a given country that results from making these adjustments. Claims on unrelated parties that are guaranteed by the reporter’s head office or a related branch or agency should not be shifted to the country of the head office, branch or agency.

For example, a loan to a resident of Country A that is guaranteed by a resident of Country B is a direct claim on Country A and an indirect claim on Country B. In the totals of *direct* claims, the amount of the loan would be included in the figure for Country A; in the totals of *adjusted* claims, it would be excluded from the figure for Country A and included in the figure for Country B. The examples on pages 12–17 illustrate this process. In the examples, as in the report form, Column 1 shows direct claims on each country to be reported; Column 2 shows the amount of direct claims on each country that is guaranteed by parties in other countries and that must be deducted to calculate adjusted claims; and Column 3 shows the amount of direct claims on residents of other countries that residents of each country have guaranteed. Finally, Column 4 shows the total adjusted claims on

each country and reflects the adjustments for such “external” guarantees.

## Direct Claims

The term “direct claims” refers to the following types of gross claims (denominated either in U.S. dollars or in foreign currencies):

- Balances with banks
- Balances with foreign central banks and official institutions
- Securities held for the respondent’s own account
- Federal funds sold and securities purchased under agreements to resell
- Loans, as defined in the instructions to the FFIEC 002 report
- Holdings of acceptances of non-U.S. banks
- Direct lease financing
- Customers’ liability on acceptances outstanding (excludes own acceptances purchased which are shown as loans and prepaid acceptances (anticipations)).

(Note: If the reporting branch or agency is an *accepting* institution and has contracted with other institutions for them to participate in its acceptance liability in any way, the total amount of the customer’s liability on the acceptance, with no deduction for the participation, is to be treated in this report (similar to the requirements for the FFIEC 002) as a claim held by the accepting bank. Correspondingly, the participating institutions do not treat their participation in the acceptance as a claim in this report.)

- Accrued income including interest, commissions, and income earned or accrued and applicable to current or prior periods, but not yet collected.
- Any other asset that results in a claim on a foreign resident.

When distributing direct claims by country, claims on a branch (or agency) of a bank are to be treated as direct claims on the country where the branch is located, regardless of the location of the branch’s head office. (Such claims, however, are also treated as indirect claims on the country of the head office, as described in the next paragraph.)

## Indirect Claims

For purposes of this report, the term “*indirect claims*”

I covers “**guarantees**” and other indirect claims for which adjustments (additions and subtractions) to direct claims are required to be made in Columns 2–3. “Guarantees,” for purposes of this report, consist of those claims of the reporting institution for which a third party formally and legally obligates itself to repay the reporting institution’s claims on the direct obligor if the latter fails to do so. Documents—such as comfort letters, letters of awareness, or letters of intent—that do not establish firm legal obligations are not considered guarantees for the purpose of this report. Additionally, limited guarantees, such as those that just cover political risk, do not qualify as guarantees for the purposes of this report. The term “guarantees” covers the collateralization of claims if the collateral is both (1) tangible and liquid, including readily marketable shares of stocks or bonds; *and* (2) is held “*and* realizable outside of the country of residence of the borrower. In cases involving collateral, the residence of the “guaranteeing” party, for purposes of the report, is the country in which the collateral is held unless the collateral is stocks or bonds, in which case it is the country of residence of the party issuing the security.

The term “guarantees” also includes credit derivative contracts in the form of off-balance sheet, bilateral over-the-counter (OTC) swaps and options (including credit default swaps and options, total return swaps and sovereign risk options) when the reporting institution is the beneficiary of a contract that it considers to be an effective guarantee based on its internal criteria and the contract contains provisions to pass the transfer risk to the counterparty. In such cases, the reporting institution’s internal criteria should, at a minimum, include provisions that:

- ensure the terms of credit derivatives provide an effective guarantee, even in the case of a maturity mismatch,
- prohibit clauses that reduce the effectiveness of the guarantee in the case of default,
- contain effectual events of default, and
- reference the same legal entity.

For purposes of this report, claims on a branch or agency (but not a subsidiary unless explicitly guaranteed as defined in the first paragraph of this section),<sup>1</sup> located in

one country whose parent bank is headquartered in another country are considered to be “guaranteed” by the head office. Accordingly, a reporting institution having a direct claim on such a branch or agency is considered to have an indirect claim on the foreign parent bank. For example, a claim on a U.S. branch of a Swiss bank would be a direct claim on a U.S. resident and an indirect claim on a Swiss resident.

## Remaining Maturity

For loans on which the entire principal is to be repaid on a single date, the term “remaining maturity” refers to the time remaining from the “as of” report date to the expiration date of the loan. For loans on which portions of the principal are scheduled to be repaid on several different dates that may fall into more than one maturity category, the loan should be allocated to the appropriate maturity categories on the basis of the time remaining to each payment date from the “as of” report date. Revolving credits should be classified by the date on which repayment of principal may be required. If a loan or obligation has been refinanced or rescheduled and has a new maturity date, the new maturity date should be used to determine the proper maturity category.

## Instructions For Specific Columns of the Report

Columns 1 through 12 are to be filled out for the home country and for the five other foreign countries to which the adjusted exposure of the reporting institution, as calculated in Column 4 is largest. (*The United States is not to be reported as one of the five countries.*) However, if the total adjusted exposure of the respondent to any of the five “largest” countries is less than \$20 million, that country need not be reported on the form and fewer than five countries (other than the home country) will be reported by the respondent.

The countries listed and reported will vary among respondents, depending upon each respondent’s own pattern of total adjusted exposure. The reported country names should be identified using the names and codes shown on the Department of Treasury geographical classification listing attached to these instructions. Several examples that illustrate how Columns 1–5

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1. However, if the subsidiary is a related non-U.S. institution as defined

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in “unrelated non-U.S. offices,” that amount should be reported in Column 3 and Column 5.

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should be completed are provided following the column instructions.

## Column 1: Total Direct Claims on Foreign Residents

Report in this column, by country (for the home country and the five other countries indicated above), the total of the reporting institution's direct claims on "foreign residents" as defined above. Do not report direct claims on any other countries.

Note: For each country listed, this total should be equal to or greater than the sum of the following items for that country on the TIC reports: Column 6, form BC, or Column 6, form BC (SA); and Columns 3 and 4, form BQ-2. (Because the TIC reports exclude foreign long-term securities and accrued income, the amounts reported on this form will exceed those reported on the TIC forms to the extent that the totals reported here include such items.)

## Column 2: Claims in Column 1 on Borrowers with a Head Office or Guarantor in Another Country

For each country on which direct claims are reported in Column 1, report in Column 2 the amount that:

- (a) is guaranteed by residents of another country (including residents of the United States)
- or
- (b) represents claims on agencies or branches of a bank with a head office in a country (including the United States) other than the one named on the line.

The amount shown in this column should be reported against the country for which the direct claim is reported in Column 1, *not* against the country of the guarantor or head office, which might not even be among the countries listed in the report.

## Column 3: Guarantees and Other Indirect Claims for which the Country Listed in the Country Column Is the Country of the Head Office or Guarantor

For each country on which direct claims are reported in Column 1, report in Column 3 the amount of:

- (a) any indirect claims on residents of this country, which arise from their guarantees of claims on residents of other countries; and

- (b) any claims on branches or agencies located outside the country named on the line but whose head office is located in this country.

In Column 3, the amounts of such indirect claims are to be reported against the country of the guarantor or head office (if that country is one of those listed by the respondent) *not* against the country of the direct claims. The country against which the exposure constitutes a direct claim may or may not be one of the countries listed in the report by a given respondent; therefore, for any given respondent, the amount reported in Column 3 for the country of the guarantor or head office may or may not be reflected in Columns 1 and 2. This would be the case, for example, with direct claims on U.S. borrowers that are guaranteed by residents of a country listed in the report.

The amount guaranteed should be included in Column 3 but would not be reported in Columns 1 and 2. (See examples B and L, below.) However, claims on U.S. branches and agencies of the respondent's own bank (i.e., on those offices that are domiciled in the 50 states of the United States and the District of Columbia) are not to be reported in Column 3, in order to avoid counting claims on these affiliated U.S. offices as indirect home-country exposure.

## Column 4: Total Adjusted Claims on Foreign Residents

For each country listed, the amount reported in Column 4 is determined by subtracting the amount in Column 2 from Column 1 and then adding the amount shown in Column 3.

## Column 5: Adjusted Claims on Related Non-U.S. Offices

The amount reported in Column 5, which pertains to the home country only, is that portion of Column 4 that represents *adjusted* claims on related offices in the home country. As suggested above, these adjusted claims would include claims on the reporting branch's or agency's head office, on its non-U.S. branches and agencies, and on other "related non-U.S. offices." However, they *exclude* claims of the reporter on any related U.S. offices.

## Examples of Entries of Columns 1–5

The specific treatment of a given claim, including

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whether or not it is reported, generally depends upon two factors. They are:

- (a) whether the obligor (either direct or indirect) is a resident of the reporter's home country or of one of the other five countries shown on the report, and
- (b) whether the direct claim is guaranteed by a resident of another country.

Other more specialized considerations affect the reporting of claims on related institutions, as indicated in the instructions.

The following examples illustrate how claims with certain characteristics would be reflected in the report. The examples all assume that the respondent is a New York branch of a foreign bank and that the other five countries listed are those on which its total adjusted claims are largest and are at least \$20 million for each country. The countries used in the examples are for illustration purposes only. The countries shown in the report by any given respondent will be different, depending on the respondent's own pattern of adjusted claims. In each example, the only entries shown are those that pertain to the specific claim described. Note that no entries should be made (and no examples are shown) when neither the country of the direct obligor nor the country of the guarantor is one of the (potentially) six countries listed.

Direct claims on residents of a listed country that are not guaranteed by parties in any other countries are reflected only in Columns 1 and 4. See Example A for such claims on a country other than the home country and Example H for such claims on the home country. All of the other examples involve "external" guarantees and show the entries required in Columns 2 and 3 (and when appropriate in Column 5) to reflect these guarantees and to make the necessary adjustments.

## **Column 6: Total Adjusted Claims on Unrelated Foreign Residents**

For the home country, enter in Column 6 the amount reported in Column 4 minus the amount reported in Column 5. For each other country listed, enter in this column the same amount reported in Column 4.

## **Distribution of Adjusted Claims on Unrelated Foreign Residents, as Reported in Column 6**

This section distributes the adjusted claims reported in Column 6 by the type of obligor (in Columns 7–9) and by the remaining maturity (in Columns 10 and 11).

### **Columns 7–9: By Type of Borrower or Guarantor**

For each country listed, distribute the amount entered in Column 6 by type of borrower or guarantor: Column 7, Foreign Public Borrowers; Column 8, Unrelated Foreign Banks; and Column 9, Other Unrelated Foreign Residents. (See definitions above.) The sum of Columns 7, 8, and 9 must equal Column 6.

### **Columns 10–11: By Remaining Maturity**

For each country listed, distribute the amounts shown in Column 6 by length of remaining maturity: Column 10, one year or less; and Column 11, more than one year. The sum of Columns 10 and 11 must equal Column 6.

### **Column 12: Commercial and Standby Letters of Credit and Legally Binding Loan Commitments**

Report in this column on the appropriate country line the respondent's outstanding and unused letters of credit (both commercial and standby) that have been issued for account parties that are residents of the countries listed in the respondent's report. Include letters of credit issued to related non-U.S. parties. (For further discussion of letters of credit refer to the instructions for Schedule L, items 3 and 4, of the form FFIEC 002, "Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks.") Report letters of credit opposite the country of the direct obligor and do not adjust for any guarantees.

The respondent should also report in this column the unused portions of commitments that obligate the reporting branch or agency to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. Report only those commitments for which the branch or agency has charged a commitment fee or other consideration, or otherwise has a legally binding commitment.

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## Examples

A. U.S. branch of a Japanese bank has a \$100 million claim on a Swiss branch of a Swiss bank, with no guarantees involved. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 |        |                |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        |               |                 |        |                |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        | 100           |                 |        | 100            |                |

B. U.S. branch of a Japanese bank has a \$100 million claim on a U.S. branch of a Swiss bank. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 |        |                |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        |               |                 |        |                |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 | 100    | 100            |                |

1. The countries shown in these examples are for purposes of illustration only. The countries listed and reported by each respondent will depend

upon that respondent's own home country and pattern of total adjusted claims and will therefore vary from respondent to respondent.

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C. U.S. branch of a Japanese bank has a \$100 million claim on a U.K. branch of a Swiss bank. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 |        |                |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        | 100           | 100             |        |                |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 | 100    | 100            |                |

D. U.S. branch of a Japanese bank has a \$100 million claim on a U.K. branch of a Mexican bank. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 |        |                |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        | 100           | 100             |        | 0              |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 |        |                |                |

1. The countries shown in these examples are for purposes of illustration only. The countries listed and reported by each respondent will depend

upon that respondent's own home country and pattern of total adjusted claims and will therefore vary from respondent to respondent.



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E. U.S. branch of a Japanese bank has a \$100 million claim on a U.K. branch of its own Japanese parent bank. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 | 100    | 100            | 100            |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        | 100           | 100             |        | 0              |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 |        |                |                |

F. U.S. branch of a Japanese bank has a \$100 million claim on a U.K. branch of an unrelated Japanese bank. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 | 100    | 100            |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        | 100           | 100             |        | 0              |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 |        |                |                |

1. The countries shown in these examples are for purposes of illustration only. The countries listed and reported by each respondent will depend

upon that respondent's own home country and pattern of total adjusted claims and will therefore vary from respondent to respondent.

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G. U.S. branch of a Japanese bank has a \$100 million claim on its own Japanese parent bank. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        | 100           |                 |        | 100            | 100            |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        |               |                 |        |                |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 |        |                |                |

H. U.S. branch of a Japanese bank has a \$100 million claim on an unrelated Japanese business with no guarantees involved. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        | 100           |                 |        | 100            |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        |               |                 |        |                |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 |        |                |                |

1. The countries shown in these examples are for purposes of illustration only. The countries listed and reported by each respondent will depend

upon that respondent's own home country and pattern of total adjusted claims and will therefore vary from respondent to respondent.

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I. U.S. branch of a Japanese bank has a \$100 million claim on a U.K. business guaranteed by a U.S. bank. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 |        |                |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        | 100           | 100             |        | 0              |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 |        |                |                |

J. U.S. branch of a Japanese bank has a \$100 million claim on a Swiss business guaranteed by a U.K. bank. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 |        |                |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        |               |                 |        |                |                |
| United Kingdom .....         | 13005        |               |                 | 100    | 100            |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        | 100           | 100             |        | 0              |                |

1. The countries shown in these examples are for purposes of illustration only. The countries listed and reported by each respondent will depend

upon that respondent's own home country and pattern of total adjusted claims and will therefore vary from respondent to respondent.

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K. U.S. branch of a Japanese bank has a \$100 million claim on a Canadian business guaranteed by the latter's U.S. parent corporation. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|---------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1        | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |               |                 |        |                |                |
| Japan .....                  | 42609        |               |                 |        |                |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |               |                 |        |                |                |
| Canada .....                 | 29998        | 100           | 100             |        | 0              |                |
| United Kingdom .....         | 13005        |               |                 |        |                |                |
| France .....                 | 10804        |               |                 |        |                |                |
| Brazil .....                 | 30309        |               |                 |        |                |                |
| Switzerland .....            | 12688        |               |                 |        |                |                |

L. U.S. branch of a Japanese bank has a \$100 million claim on a U.S. business guaranteed by the latter's German parent corporation. Entries would be:

| Country <sup>1</sup>         | Country Code | Direct Claims                      | Indirect Claims |        | Adjusted Total | Claims Related |
|------------------------------|--------------|------------------------------------|-----------------|--------|----------------|----------------|
|                              |              | Col. 1                             | Col. 2          | Col. 3 | Col. 4         | Col. 5         |
| <b>HOME COUNTRY:</b>         |              |                                    |                 |        |                |                |
| Japan .....                  | 42609        |                                    |                 |        |                |                |
| <b>FIVE OTHER COUNTRIES:</b> |              |                                    |                 |        |                |                |
| Canada .....                 | 29998        |                                    |                 |        |                |                |
| United Kingdom .....         | 13005        | (No Entries for Any Country Shown) |                 |        |                |                |
| France .....                 | 10804        |                                    |                 |        |                |                |
| Brazil .....                 | 30309        |                                    |                 |        |                |                |
| Switzerland .....            | 12688        |                                    |                 |        |                |                |

1. The countries shown in these examples are for purposes of illustration only. The countries listed and reported by each respondent will depend

upon that respondent's own home country and pattern of total adjusted claims and will therefore vary from respondent to respondent.