

Testimony

Of

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Hearing on

Affiliate Sharing Practices
And Their Relationship
With the Fair Credit Reporting Act

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Good morning, Chairman Shelby and distinguished members of the Senate Committee on Banking, Housing and Urban Affairs. Thank you for inviting me to speak with you today on the important issue of affiliate sharing and its relationship to the Fair Credit Reporting Act. My name is Julie Brill, and I'm an Assistant Attorney General for the State of Vermont. I have been working in the consumer protection area for 12 years, and have specialized in privacy issues in Vermont. In addition, I am co-chair of the National Association of Attorneys General Working Group on Credit Reporting, and co-chair of the National Association of Attorneys General Working Group on Privacy. In these capacities, I have worked through the National Association of Attorneys General on numerous national issues relating to credit reporting, affiliate sharing, and privacy, including comments to Congress and various federal agencies.

I would like at the outset to recognize the important role played by this Committee in protecting consumers' interests by allowing states to enact more protective laws with respect to privacy of financial information, including sharing of affiliate information. Indeed, in both the credit reporting and financial privacy arenas, Congress has created a dual regulatory structure: national baseline standards are supplemented by state laws that provide greater protections.

In these comments, I recommend that Congress permit this dynamic, dual system for regulating information flows within corporate affiliate groups and to third parties, to flourish both by allowing the affiliate sharing and other preemption provisions contained in the Fair Credit Reporting Act to sunset as originally contemplated, and by not enacting any further temporary or permanent provisions that would preempt the states from creating innovative solutions to problems stemming from the flow of information that consumers would like to keep private.

I make the following specific comments and recommendations in this testimony:

1. *Congress should provide consumers with greater ability to restrict information flow within a corporate affiliate group, and should ensure that consumers receive better notices about these improved rights.* As a result of the Gramm-Leach-Bliley Act, corporate affiliates are enormous and amorphous. Unrestricted information flow among corporate affiliates, and nearly unrestricted information flows from these corporate groups to third parties, has the potential to facilitate fraud and identity theft. Current federal law is woefully inadequate in providing consumers with sufficient rights to restrict this information flow, and in providing appropriate notice about the few rights consumers do have under federal law.

2. *States should be allowed to continue to provide greater protections with respect to affiliate sharing.* Vermont's economy has not been harmed by its more protective affiliate sharing laws. Congress should continue to allow states to play their traditional role as "laboratories of democracy" and enact more protective laws governing privacy and credit.

3. *Congress should sunset the FCRA's affiliate sharing preemption provision to eliminate potential confusion over the scope of the preemption provision.* Congress never intended to bar states from enacting any laws relating to affiliate sharing. Rather, the affiliate sharing preemption provision contained in the FCRA is merely intended to preempt state laws that would regulate affiliate sharing under a credit reporting framework. Continued confusion over the scope of the affiliate sharing provision, created by the financial services industry's arguments that the affiliate

sharing provision is broader than Congress intended, is another reason why Congress should allow the affiliate sharing preemption provision to sunset.

I. BACKGROUND

A. Federal Law on Affiliate Sharing

There are two federal laws that specifically address information flow from and within a corporate affiliate group: the Gramm-Leach-Bliley Act (GLB),¹ passed in 1999, and the Fair Credit Reporting Act (FCRA or federal FCRA),² originally passed in 1970³ and substantially amended in 1996.⁴

GLB made several fundamental changes to the laws governing the financial system, including expanding the types of financial institutions that may be affiliated with one another.⁵

GLB also established some baseline rules governing the circumstances under which financial institutions may disclose personal information about their customers to unaffiliated third parties. GLB generally requires that a financial institution provide a clear and conspicuous notice of its privacy practices, an explanation of how consumers can “opt out” before sharing their non-public information with unaffiliated third parties, and the opportunity to opt out, unless certain exceptions apply.⁶ GLB does not specifically address the sharing of information among subsidiaries or other corporate affiliates within one corporate structure. With respect to sharing information among such affiliates, GLB contains a “savings clause,” indicating that “nothing in [GLB] shall

¹ Pub. L. No. 106-102.

² 15 U.S.C. § 1681 *et seq.*

³ 84 Stat. 1136; Pub L. No. 91-508 (Oct. 26, 1970).

⁴ Pub. L. No. 105-107, 111 Stat. 2255 (Nov. 20, 1997) (hereinafter “1996 Amendments”).

⁵ See *infra*, Section IIA.

⁶ See 15 U.S.C. §§ 6801-6809.

be construed to modify, limit, or supersede the operation of the Fair Credit Reporting Act.”⁷ It is thus necessary to examine the federal FCRA to determine the extent to which federal law regulates the sharing of financial information among corporate affiliates.

The federal FCRA sets standards for the collection, communication, and use of information that constitutes a “consumer report,” generally defined as a communication of information bearing on a consumer’s credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.⁸ In 1996, Congress adopted amendments to the FCRA that, among other things, specifically exclude from the definition of a consumer report “any report containing information solely as to transactions or experiences between the consumer and the person making the report.”⁹ This “transaction and experience” information could include, for example, detailed information about a customer’s purchases made on a credit card issued by the financial institution, as well as the customer’s outstanding balance, the customer payment history, and the length of time a customer has held a credit card.¹⁰ Thus, “transaction and experience” information can be shared by a corporation with its affiliates and with unaffiliated third parties without any notice or choice to the consumer.

The 1996 Amendments also exempt from the definition of a “consumer report” the communication of *other* information among affiliated companies – that is, information other than transaction and experience information that would ordinarily be

⁷ 15 U.S.C. § 6806(c).

⁸ 15 U.S.C. § 1681a(d)(1).

⁹ 15 U.S.C. § 1681a(d)(2)(A)(i).

¹⁰ OCC Advisory Letter 99-3 (March 29, 1999).

considered a consumer report – if certain conditions are met. Examples of categories of such *other* information include data:

- from a consumer's credit application, including income information;
- from a consumer's credit report, including credit scores and history;
- obtained by verifying representations made by a consumer; and
- provided by another entity regarding its employment, credit, or other relationship with a consumer.¹¹

In addition to income and credit information, "other" information can include employment history with others, marital status, and medical history.¹²

The federal FCRA permits a financial institution to freely share this *other* customer information among affiliated companies so long as the consumer is given notice and an opportunity to opt out of the information sharing.¹³

B. State Law on Affiliate Sharing

In enacting both GLB and the FCRA, Congress recognized the essential role played by the numerous and varied state laws in the Nation's dual regulatory scheme for financial privacy and credit reporting. Section 507 of GLB allows states to adopt financial privacy laws relating to sharing information with unaffiliated third parties that are more protective than GLB's requirements.¹⁴ And the 1996 FCRA Amendments specifically recognized the importance of the wide variety of state laws governing credit

¹¹ See 65 Fed. Reg. at 63,129.

¹² See 65 Fed. Reg. at 63,129.

¹³ 15 U.S.C. § 1681a(d)(2)(A)(iii). Failure to comply with the conditions for affiliate sharing under the federal FCRA can result in a determination that the financial institution is a consumer reporting agency under the federal FCRA. A consumer reporting agency is subject to various legal obligations to maintain and safeguard consumer information, including limitations on the purposes for which information can be sold or distributed, 15 U.S.C. § 1681b, and requirements to provide consumers an opportunity to review information maintained about them, as well as establish particular error resolution procedures and consumer complaint mechanisms. 15 U.S.C. §§ 1681g(a)(1); 1681(i); see *Federal Reserve Regulatory Service*, Questions and Answers about the Fair Credit Reporting Act, The Financial Institution as a Consumer Reporting Agency, FRRS 6-1605.

reporting,¹⁵ and did not subject the majority of those laws to preemption.¹⁶ Rather, Congress determined that only seven limited areas required some form of preemption, including the sharing of information among affiliates.¹⁷ Even then, Congress decided that certain state laws affecting the seven limited areas that were in existence at the time of the 1996 amendments should be exempt from preemption.¹⁸ In addition, Congress specifically did not preempt any settlements between the credit reporting agencies and any State Attorney General that were in existence prior to the effective date of the 1996 Amendments.¹⁹ Finally, Congress determined that all states would be able to enact more protective laws in the seven areas, including affiliate sharing, beginning on January 1, 2004.²⁰

Vermont is the only state that had a law directly regulating affiliate sharing in 1996, and therefore has the only state law on affiliate sharing that was exempted from preemption in the 1996 Amendments.²¹ Vermont's state Fair Credit Reporting Act "consent provision" requires that no "person" may obtain a credit report about a consumer unless the report is obtained pursuant to a court order or consumer

¹⁴ 15 U.S.C. § 6807.

¹⁵ For a description of the breadth of state credit reporting laws, see *generally* Hearing on Fair Credit Reporting Act: How It Functions for Consumers and the Economy, Before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Financial Services, 108th Cong., June 4, 2003, (Statement of Vermont Assistant Attorney General Julie Brill).

¹⁶ 15 U.S.C. §1681t(a).

¹⁷ 15 U.S.C. §1681t(b) and (c).

¹⁸ 15 U.S.C. §§1681t(b)(1)(B) (time periods for taking action required when a consumer disputes accuracy of a report); 1681t(b)(1)(E) (information contained in a credit report); 1681t(b)(1)(F) (Massachusetts and California laws relating to responsibilities of furnishers of information to credit reporting agencies); 1681t(b)(2) (Vermont law relating to affiliate sharing of information)

¹⁹ 15 U.S.C. §1681t(d)(1). This includes the multi-state settlements with TRW, Equifax and Trans Union.

²⁰ 15 U.S.C. §1681t(d)(2).

²¹ 15 U.S.C. §1681t(b)(2).

consent.²² This consumer consent requirement applies with equal force to credit reports shared among affiliates.

Vermont's FCRA exempts "transactions or experiences" information from the state's definition of "credit report."²³ Consequently, Vermont law, like federal law, allows affiliates to share transaction and experience information without any notice to a consumer and without any way for a consumer to prevent the sharing.

In contrast, before financial institutions can share "other" information about Vermont consumers with their affiliates under Vermont law, the institutions must obtain affirmative consent – or opt in – from the consumer. Failure to comply with Vermont's FCRA consent provision can subject financial institutions to civil penalties.²⁴

While no other state has yet enacted laws specifically addressing affiliate sharing among financial institutions, several local governmental bodies in California have adopted ordinances governing financial privacy that include provisions on affiliate sharing.²⁵ The California ordinances are the subject of a current court challenge.²⁶

II. PROBLEMS WITH THE FEDERAL SCHEME FOR REGULATING AFFILIATE SHARING.

The current federal scheme for regulating sharing of nonpublic financial information among affiliates does not adequately protect consumers. Consumers do

²² 9 V.S.A. § 2480e(a)(a) and (2). "Person" is defined in Vermont law as including "any natural person, corporation, municipality, the state of Vermont or any department, agency or subdivision of the state, and any partnership, unincorporated association or other legal entity." 1 V.S.A. § 128.

²³ 9 V.S.A. § 2480a(2)(A)

²⁴ 9 V.S.A. §§ 2480f(c) and 2458 state that the Vermont Attorney General may, in the event of a violation of the Vermont FCRA, obtain an injunction; a civil penalty of not more than \$10,000 per violation; an order for restitution; and reasonable costs and fees. 9 V.S.A. § 2480f(b) states that, in the case of a "willful" violation by a "person" of the Vermont FCRA, a consumer may obtain actual damages or \$100, whichever is greater; injunctive relief; punitive damages in the case of a willful violation; and reasonable costs and attorneys fees.

²⁵ County of San Mateo Ordinance Number 04126 (enacted Aug. 6, 2002; amended Nov. 5, 2002); City of Daly City Ordinance 1295 (enacted Sept. 9, 2002; amended Nov. 12, 2002); County of Contra Costa Ordinance Number 2002-30 (enacted Sept. 24, 2002; amended Nov. 5, 2002 and Feb. 25, 2003).

²⁶ *Bank of America, N.A. v. City of Daly City, CA*, USDC No. C 02 4343 CW (N.D. CA. May 23, 2003).

not understand the broad array of institutions that are currently allowed to share information within a corporate group under federal law. Many financial institutions currently consist of thousands of corporate affiliates, involved in vastly disparate activities. Consumers have no knowledge of, and no choices with respect to, many types of information sharing among these vast corporate groups. Moreover, the torrent of information flowing among thousands of corporate affiliates has the potential to lead to consumer fraud and identity theft. Finally, to the extent that federal law requires notices to consumers about this information sharing, these notices are woefully inadequate.

A. Consumers Need Notice and Choice With Respect to Corporate Affiliate Information Sharing Practices In Light Of The Huge and Amorphous Nature of Corporate Affiliate Groups

The breadth and number of affiliates of some financial institutions is breathtaking, yet most consumers remain unaware of the existence or identity of their financial institutions' affiliates, and of the information flow among the vast corporate network. Consumers should be better protected from the potential harms associated with affiliate sharing by giving them an effective choice before credit-related information can be shared throughout a vast corporate complex.

Under the federal FCRA, consumers have no choice as to whether their transaction and experience information will be shared with their financial institution's corporate affiliates. Moreover, neither GLB nor the FCRA require corporate affiliate groups to give consumers any notice with respect to sharing information with marketing partners pursuant to a joint marketing agreement.²⁷ And once consumers are given a notice and opportunity to opt out, *all* information can also be shared with the corporate

²⁷ 15 U.S.C. § 6802(b)(2).

affiliate group. Thus information about the consumer's income, employment history, credit score, marital status, and medical history can be shared with ease among corporate affiliates under current federal law.

GLB greatly expanded the activities that were permissible under one corporate umbrella, as it allowed insurance, securities, and banking institutions to affiliate with each other. Even prior to enactment of GLB, financial institutions were allowed to affiliate with a broad spectrum of companies. The list of activities that are identified by the Federal Reserve Board in its rulemaking as "financial" in nature or closely related to financial activities, and therefore permissible for inclusion within a financial holding company, goes well beyond traditional financial activities.²⁸

Thus the types of businesses with which traditional financial institutions may now affiliate themselves, in addition to banking, insurance and securities brokerage, include: mortgage lenders; "pay day" lenders; finance companies; mortgage brokers; account servicers; check cashiers; wire transferors; travel agencies operated in connection with financial services; collection agencies; credit counselors and other financial advisors; tax preparation firms; non-federally insured credit unions; investment advisors that are not required to register with the Securities and Exchange Commission; and certain retailers and automobile dealers.²⁹

The number and breadth of affiliates currently associated with some of the country's major financial institutions is astounding. The corporate affiliate lists for Bank of America Corporation, CitiGroup, Inc., and KeyCorp,³⁰ submitted with these comments as Exhibits 1, 2, and 3 respectively, serve as three examples of the level of affiliation at

²⁸ See 12 U.S.C. § 4(k); 12 C.F.R. § 225.28; 12 C.F.R. § 211.5(d).

²⁹ 16 C.F.R. §§ 313.1(b) and 313.1(k)(2).

large- and mid-sized banking institutions in this country. Bank of America currently lists 1,333 corporate affiliates; CitiGroup lists 1,657 corporate affiliates; and KeyCorp lists 883. A perusal of these corporate affiliate lists demonstrates that these holding companies appear to be involved in the full breadth of disparate activities authorized under federal law. Some of these affiliate operations may, in the normal course of their business, gather highly personal health information about consumers. A consumer holding a credit card with the lead bank or a property and casualty insurance policy with a major insurer in any of these affiliate groups would not expect that his or her transaction and experience information would be spread throughout the corporate affiliate structure for the purpose not of servicing the consumer better, but of marketing products to the consumer.

For these reasons, thirty-four States, the District of Columbia, Puerto Rico, and the Northern Mariana Islands informed the U.S. Treasury Department that the only appropriate mechanism for giving consumers control over sharing of information within such broad affiliate groups is to require that consumers be given effective notice and choice before their information may be shared with affiliates.³¹

B. Unrestricted Information Flow, Both Among Affiliates and to Third Parties, Has Harmed Consumers

Corporate sharing of nonpublic financial information, both within affiliate groups and with third party telemarketers, has led to fraud. Greater consumer protections to guard against such practices should be incorporated into both federal law and state law.

³⁰ These lists, as well as other corporate affiliate lists for bank holding companies can be obtained at [http://132.200.33.161/nicSearch/servlet/NICServlet?\\$GRP\\$=INSTHIST&REQ=MERGEDIN&MODE=SEARCH](http://132.200.33.161/nicSearch/servlet/NICServlet?GRP=INSTHIST&REQ=MERGEDIN&MODE=SEARCH)

³¹ Comments Submitted to US Treasury on GLBA Information Sharing Study By 37 States and Territories, May 1, 2002, available at http://www.naag.org/issues/20020502-multi-fin_info.php.

The NationsBank case represents an example of inappropriate affiliate sharing that led to fraudulent activity. NationsBank shared with its affiliated securities company data on bank customers with low-risk, maturing federally-insured CDs.³² The affiliate, NationsSecurity, then aggressively marketed high-risk investments to these conservative investors, misleading many customers to believe that the investments were as safe and reliable as federally-insured CDs. Many customers, including retired elderly, lost significant portions of their life savings. The Securities and Exchange Commission found that the companies intentionally blurred the distinction between the bank and the brokerage, and between the insured CDs and riskier investment products. When investment representatives of NationsSecurity called NationsBank's customers and indicated that they were with the "investment division" of the bank, many customers reasonably believed that they were bank employees, not brokers.

NationsBank is not the only bank to have engaged in such a practice. Another example of inappropriate affiliate sharing involved First Union, which settled a private lawsuit alleging a similar scheme.³³

Corporate sharing of information with non-affiliated third parties has further demonstrated that federal laws governing these information flows are inadequate. Major financial institutions have used their customer lists to target consumers for fraudulent telemarketing schemes by sharing nonpublic financial information with third-party telemarketers. Capital One,³⁴ Chase Manhattan,³⁵ Citibank,³⁶ First U.S.A.,³⁷ Fleet

³² *Nationssecurities and Nationsbank, N.A.*, SEC Release No. 33-7532, May 4, 1998, available at <http://www.sec.gov/litigation/admin/337532.txt>.

³³ *Risky Business in the Operating Subsidiary: How the OCC Dropped the Ball*, Hearing Before the Subcommittee on Oversight and Investigations of the House Committee on Commerce, 106th Cong. (June 25, 1999) (statement of Jonathan Alpert, Sr. Partner, Baker and Rodems).

³⁴ Office of the Washington State Attorney General, "Settlement with Discount Buying Club Highlights Privacy Concerns," Aug. 4, 2000, available at www.wa.gov/ago/releases/rel_branddirect_080400.html.

³⁵ *Id.*

Mortgage,³⁸ GE Capital,³⁹ MBNA America,⁴⁰ and U.S. Bancorp⁴¹ all have provided their customers' personal and confidential information to fraudulent telemarketers.

The financial institutions provided the telemarketers with the names, telephone numbers and other information about their customers. They also gave them the ability to charge customers' accounts without having to ask consumers to provide an account number. This practice, called preacquired account telemarketing, has subjected thousands of consumers to unauthorized charges for products and services they never wanted or ordered. In one case, during a thirteen-month period, a national bank processed 95,573 cancellations of membership clubs and other products that were billed by preacquired account telemarketers without customers' authorization.⁴²

In other cases, financial information flows have allowed businesses to defraud non-customers. This can occur where a bank sells consumers' information, obtained by mining the information in its business customers' accounts, to another business. For example, Charter Pacific Bank sold its database containing 3.6 million valid credit card account numbers to a convicted felon who then fraudulently billed the accounts for access to Internet pornography sites that the victims had never visited. Charter Pacific had not developed the database from the transaction and experience information about the consumers' account, but had compiled it from transaction and experience

³⁶ National Association of Attorneys General, "Multistate Actions: 27 States and Puerto Rico Settle with Citibank," Feb. 27, 2002, available at <http://www.naag.org/issues/20020301-multi-citibank.php>; Settlement document available at http://www.oag.state.ny.us/press/2002/feb/feb27b_02_attach.pdf.

³⁷ Office of the New York Attorney General, "First USA to Halt Vendor's Deceptive Solicitations," Dec. 31, 2002, available at http://www.oag.state.ny.us/press/2002/dec/dec31a_02.html.

³⁸ *Minnesota v. Fleet Mortgage Corp.*, 158 F. Supp. 2d 962 (D. Minn. 2001), available at http://www.ag.state.mn.us/consumer/PR/Fleet_Opinion_61901.html.

³⁹ Office of the Washington State Attorney General, "Settlement with Discount Buying Club Highlights Privacy Concerns," Aug. 4, 2000, available at http://www.wa.gov/ago/releases/rel_branddirect_080400.html.

⁴⁰ *Id.*

⁴¹ Office of the Minnesota Attorney General, "Minnesota AG and U.S. Bancorp Settle Customer Privacy Suit," July 11, 1999, available at www.ag.state.mn.us/consumer/Privacy/PR/pr_usbank_07011999.html.

information about merchants that had accounts at Charter Pacific. The information included the date of sale, account number, and dollar amount of every credit card transaction processed by the bank's merchant customers. The unrestricted sharing of this information resulted in over \$44 million of unauthorized charges.⁴³

Finally, it must be noted that unrestricted sharing of information by and within corporate affiliate groups likely facilitates one of the nation's fastest growing white-collar crimes: identity theft.⁴⁴ Many of these identity theft cases are "insider jobs," committed by employees who obtain access to and misuse individuals' personal information stored in their employers' databanks. According to recent comments submitted to the Federal Trade Commission,⁴⁵ researchers at Michigan State University studied over 1,000 identity theft cases and found that victims in 50% of the cases specifically reported that the theft was committed by an employee of a company compiling personal information on individuals.⁴⁶ Other reports note that many identity fraud cases stem from the perpetrator's purchase of consumers' personal information from commercial data brokers. Financial institutions' information-sharing practices contribute to the risk of identity theft by greatly expanding the opportunity for thieves to obtain access to sensitive personal information.

⁴² Supplemental Comments of the Minnesota Attorney General Office, FTC Telemarketing Sales Rule, FTC File No. R411001, <http://www.ftc.gov/os/comments/dncpapercomments/supplement/minnag.pdf>.

⁴³ Federal Trade Commission, "FTC Wins \$37.5 Million Judgment from X-Rate Website Operator; Bank Sold Defendants Access to Active MasterCard, Visa Card Numbers," Sept. 7, 2000, available at <http://www.ftc.gov/opa/2000/09/netfill.htm>.

⁴⁴ For information on the growing problem of identity theft, see U.S. General Accounting Office, *Identity Theft: Prevalence and Cost Appear to be Growing* (GAO-02-363 March 2002); U.S. Federal Trade Commission, *National and State Trends in Fraud and Identity Theft January – December 2002* (Jan. 22, 2003); U.S. General Accounting Office, *Identity Theft: Greater Awareness and Use of Existing Data Are Needed* (GAO-02-766 June 2002 (surveying state laws enacted to combat identity theft)).

⁴⁵ See Comments of the Electronic Privacy Information Center to the Federal Trade Commission Workshop on Information Flows, FTC File No. P034102 (June 18, 2003), at 23.

⁴⁶ *Id.*, citing forthcoming study; results provided in email from Judith M. Collins, Ph.D., Associate Professor, Leadership and Management Program in Security School of Criminal Justice, Michigan State University to EPIC (Apr. 22, 2003, 18:13:35 EST) (on file with EPIC).

C. Notice to Consumers Under Federal Law Concerning Their Limited Rights to Disallow Sharing Among Corporate Affiliates Are Woefully Inadequate

Current privacy notices to consumers about their rights under federal law are woefully inadequate. In many circumstances consumer receive no notice about information flows. In circumstances where consumers do receive notices, consumers have been greatly confused by the dense information in the notices, which require a high education level to comprehend. As a result, consumers have not been adequately informed about their limited rights to opt out of information sharing among affiliates or with third parties.

With respect to sharing credit reporting information among an affiliate group and sharing transaction and experience information with unaffiliated third parties, both GLB and the FCRA require that notices about the sharing practices and information about how consumers can opt out must be written in a "clear and conspicuous" manner.⁴⁷ However, the opt-out notices provided by financial institutions in their effort to comply with GLB and the FCRA have not been "clear and conspicuous," as those terms are commonly understood. Opt-out notices mailed by many financial institutions have been unintelligible and couched in language several grade levels above the reading capacity of the majority of Americans.⁴⁸ Mark Hochhauser, Ph.D., a readability expert, reviewed 60 GLB opt-out notices and determined that these notices were written at an average 3rd or 4th year college reading level, rather than the junior high level comprehensible to

⁴⁷ 15 U.S.C. § 6802(b)(1)(A); 15 U.S.C. § 1681a(d)(2)(A)(iii). The federal regulatory agencies have not yet issued any guidance on how these two federal notice requirements work together. Many financial institutions have incorporated their affiliate sharing notices required under the FCRA within their notices about sharing of information with unaffiliated third parties required under GLB.

⁴⁸ See Robert O'Harrow, Jr., *Getting a Handle on Privacy's Fine Print: Financial Firms' Policy Notices Aren't Always 'Clear and Conspicuous,' as Law Requires*, The Washington Post, June 17, 2001, at H-01.

the general public.⁴⁹ For example, the notice sent to customers by one financial institution stated:

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).⁵⁰

Surveys demonstrate that consumers either never see and read such complicated opt-out notices, or they don't understand them.⁵¹

The opt-out approach promulgated under GLB has proven so problematic that the federal agencies that administer the regulations under GLB convened an Interagency Public Workshop to address the concerns that have been raised "about clarity and effectiveness of some of the privacy notices" sent out under GLB.⁵² The agencies noted that consumers have complained that "the notices are confusing and/or misleading and that the opt-out disclosures are hard to find."⁵³

Where the vast majority of consumers do not even read opt-out notices, and those who read the notices cannot understand them, it cannot be said that they are able to understand their rights and exercise their choices intelligently. As a result, forty-one States, the District of Columbia, Puerto Rico, and the Virgin Islands called on the FTC

⁴⁹ Mark Hochhauser, Ph.D., "Lost in the Fine Print: Readability of Financial Privacy Notices," <http://www.privacyrights.org/ar/GLB-Reading.htm> (2001).

⁵⁰ See *id.*

⁵¹ See Comments of 44 Attorneys General to Federal Trade Commission Regarding GLB Notices, dated February 15, 2002, available at www.naag.org.

⁵² Interagency Public Workshop, "Get Noticed: Effective Financial Privacy Notices," <http://www.ftc.gov/bcp/workshops/glb/>; see also Press Release, "Workshop Planned to Discuss Strategies for Providing Effective Financial Privacy Notices," www.ftc.gov/opa/2001/09/glbwksshop.htm (Sept. 24, 2001).

⁵³ See Joint Notice Announcing Public Workshop and Requesting Public Comment, "Public Workshop on Financial Privacy Notices," at 3.

and other federal regulatory agencies to create standard notices and require much simpler language so that consumers could understand them.⁵⁴

III. STATES SHOULD BE ALLOWED TO CONTINUE TO REGULATE THE SHARING OF INFORMATION AMONG CORPORATE AFFILIATES

Earlier this year, the National Association of Attorneys General adopted a resolution urging Congress to allow the limited preemption provisions contained in the 1996 FCRA Amendments, including the preemption of affiliate sharing laws, to sunset as originally contemplated.⁵⁵ In addition, in their bipartisan resolution,⁵⁶ the State Attorneys General called upon Congress to refrain from enacting any new provision that would preempt the states from enforcing or enacting laws relating to the reporting of consumer credit information that provide greater consumer protection than in the federal law.⁵⁷ Congress should follow these recommendations.

A. Congress Has Traditionally Allowed States to Enact Laws Governing Privacy, Credit, and Other Important Consumer Issues

States have demonstrated the importance of their role as “laboratories of democracy” with respect to laws governing information flows within and among corporate structures. State legislatures have the ability to rapidly fashion local remedies to solve local problems arising with respect to such information flows.⁵⁸ State laws governing health and medical information obtained by insurance companies, as well as

⁵⁴ See Comments of 44 Attorneys General to Federal Trade Commission Regarding GLB Notices, dated February 15, 2002, available at www.naag.org.

⁵⁵ Resolution in Support of Fair Credit Reporting Reform (National Association of Attorneys General), available at www.state.vt.us/atg/fair%20credit%20reporting%20reform%20resolution.pdf.

⁵⁶ The State Attorneys General consist of 20 Republicans and 31 Democrats, including the District of Columbia. A listing of their party affiliations can be found at www.naag.org/ag/full_ag_table.php.

⁵⁷ Resolution in Support of Fair Credit Reporting Reform, *supra*, n.55.

⁵⁸ See Hearing on Fair Credit Reporting Act: How It Functions for Consumers and the Economy, Before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Financial Services, 108th Cong., June 4, 2003, (Statement of Vermont Assistant Attorney General Julie Brill), at 4-5, 10-14.

governing the sharing of information relating to specific diseases,⁵⁹ are specific examples of responsible state enactments ensuring that corporations that obtain nonpublic health and financial information exercise their responsibilities with respect to such information with fairness, impartiality, and respect for consumers' right to privacy.

This dual federal-state regulatory system for information flow allows states to innovate solutions to local problems as they arise, and informs the national debate over appropriate regulation of information flow. As the states' innovative solutions filter up to Congress, they can be considered for incorporation into the national baseline standards governing industry.

Previous Congressional enactments relating to consumer protection issues have addressed the goal of national uniformity as well as the importance of allowing states to fashion remedies suited to local problems, by setting a national floor while permitting states to create additional or greater consumer protection provisions that are not inconsistent with federal law. The most recent example is GLB's Section 507, allowing states to enact more protective laws with respect to sharing information with unaffiliated third parties. Other areas where Congress has specifically allowed states to enact more protective state laws include medical privacy,⁶⁰ telecommunications,⁶¹ telemarketing,⁶² fair credit billing,⁶³ equal credit opportunity,⁶⁴ and subprime lending.⁶⁵ Congress should employ the same strategy with respect to sharing of information among corporate affiliates.

B. More Protective Privacy Laws Do Not Adversely Affect The Economy

⁵⁹ See Section IV, *infra*.

⁶⁰ Health Insurance Portability and Accountability Act, 104 Pub.L.No. 191, § 264 (1996).

⁶¹ Telecommunications Consumer Protection Act, 47 U.S.C. § 227(e)(1).

⁶² Telemarketing and Consumer Fraud and Abuse Prevention Act, 15 U.S.C. § 6101 *et seq.*

⁶³ Fair Credit Billing Act, 15 U.S.C. § 1666j.

⁶⁴ Equal Credit Opportunity Act, 15 U.S.C. § 1691d(f).

Like several other states, Vermont has aggressively protected consumers' privacy by enacting and enforcing numerous laws governing the sharing of financial information. Despite extensive regulation in this area by Vermont and several other states, the economies of these states have not been adversely affected. Indeed, Vermont consumers face some of the most favorable conditions for loan rates in the country. Moreover, credit is readily and speedily available in states that have enacted more protective laws.

1. Extensive Vermont Regulation of Financial Privacy Is Not Limited to Affiliate Sharing.

Vermont's law on affiliate sharing was part of an effort in 1992 by the Vermont Legislature to address credit reporting problems more globally. The resulting Vermont Fair Credit Reporting Act⁶⁶ contains several important consumer protection provisions designed to address credit reporting problems that arose in Vermont.⁶⁷ These provisions include: consumer access to free credit reports;⁶⁸ liquidated damages for consumers who are harmed;⁶⁹ requiring consumer consent before any user can review a consumer credit report;⁷⁰ allowing consumers to access their free credit reports by telephone;⁷¹ and requiring credit reporting agencies to provide notices to consumers about these additional state rights.⁷²

⁶⁵ Home Ownership and Equity Protection Act, 15 U.S.C. § 1640(e).

⁶⁶ 9 V.S.A. § 2480a *et seq.*; Act No. 246, 1991 (Adj. Sess.).

⁶⁷ For a discussion of the credit reporting problems faced by Vermont, see Hearing on Fair Credit Reporting Act: How It Functions for Consumers and the Economy, Before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Financial Services, 108th Cong., June 4, 2003, (Statement of Vermont Assistant Attorney General Julie Brill).

⁶⁸ 9 V.S.A. § 2480c(a)(1).

⁶⁹ 9 V.S.A. § 2480f(b).

⁷⁰ 9 V.S.A. § 2480e(a)(2). Prescreened credit reports are excluded from Vermont's consent provisions. 9 V.S.A. § 2480e(c)(2).

⁷¹ 9 V.S.A. §§ 2480b(b) and CF Rule 112.01 (available at www.state.vt.us/atg/Rule%20CF112.htm).

⁷² 9 V.S.A. § 2480b(c).

The Vermont Legislature determined that these additional provisions are necessary to ensure that credit reports are accurate and are used in an appropriate fashion. The Vermont Attorney General's Office has actively enforced these state consumer protection provisions with respect to both credit reporting agencies⁷³ and credit grantors⁷⁴ over the past ten years.

In addition to its more protective fair credit reporting laws, Vermont has also enacted more protective laws governing the sharing of nonpublic personal financial information, as allowed under Section 507 of GLB.⁷⁵ In 1994, Vermont enacted a bank privacy opt-in law, prohibiting banks and other similar financial institutions from sharing nonpublic information unless the consumer consents.⁷⁶ In 2001, Vermont enacted regulations extending the opt-in requirements to the insurance and securities industry, and clarifying the regulations for the banking industry.⁷⁷

2. The Economies of Vermont and Other States With Financial Privacy Regulations Have Not Been Adversely Impacted.

⁷³ See, e.g., In the Matter of Credit Bureau Services of Vermont, Inc., Docket No. 493-9-95WnCv (Wash. Cty. Sept 18, 1995) (violation of telephone number disclosure requirements); In the Matter of Equifax Credit Information Services, Inc., Docket No.492-9-95WnCv (Wash. Cty. Sept. 18, 1995) (same); In the Matter of TRW Inc., Docket No. 491-9-95WnCv (Wash. Cty. Sept. 18, 1995)(same); In the Matter of Equifax Credit Information Services, Inc., Docket No. 51-1-00WnCv (Wash. Cty. Jan 27, 2000) (failure to institute reasonable procedures to ensure maximum possible compliance with Vermont's law requiring users to obtain consumer consent prior to using credit reports).

⁷⁴ Coburn and Feeley Property Management, (Wash. Cty. July 17, 1995)(property management firm obtained credit reports on tenants without tenants' consent; In the Matter of MCI Communications Corporation, Docket No. 171-4-98WnCv (Wash. Cty. April 2, 1998) (telecommunications company failed to obtain consumer consent from over 12,000 Vermont consumers prior to using their credit report); In the Matter of Alliant Foodservice Inc., Docket No. 116-3-00WnCv (March 1,2000)(food service company failed to obtain consumer consent prior to using consumer credit report, and failed to have a permissible purpose under federal law); In the Matter of May Department Stores Company, Docket No. 605-11-01 WnCv (Wash. Cty. Nov. 15, 2001)(department store chains failed to adequately obtain consumer consent prior to using consumer credit report).

⁷⁵ 15 U.S.C. § 6807(b), which provides that the federal Gramm-Leach-Bliley law does not supersede any state provisions on privacy except to the extent that they are "inconsistent" with privacy provisions of GLB, and further provides that state laws are not "inconsistent" to the extent that they afford greater consumer protection than provided under GLB.

⁷⁶ 8 V.S.A. § 10201 *et seq.*

⁷⁷ The banking opt-in regulation can be found at: www.state.vt.us/atg/Insurance%20ADOPTED%20rule.pdf. The insurance opt-in regulation can be found at www.state.vt.us/atg/Insurance%20ADOPTED%20rule.pdf . Vermont's opt-in regulations became completely effective on February 17, 2002.

In his testimony filed with the House Subcommittee on Financial Institutions and Consumer Credit last month, Fordham University Law Professor Joel Reidenberg demonstrated that lenders make better credit decisions in Vermont, California, and Massachusetts, three of the states with more protective laws that were specifically “grandfathered” under the 1996 FCRA Amendments.⁷⁸ Vermont has the lowest level of consumer bankruptcies in the nation, Massachusetts is the next lowest with a rank of 49th, and California is below the national median with a rank of 27th.⁷⁹ Professor Reidenberg also notes that consumer interest rates are below the national median in all three of these states.⁸⁰

In addition to the data cited by Professor Reidenberg, there are other data that demonstrate that the economies of Vermont, Massachusetts and California have not been harmed by enactment of more protective laws. Auto loan rates are similarly low in these three states: Vermont ranks 50th in the country, meaning that its auto loan rates are next to the lowest; California ranks 31st in the country; and Massachusetts ranks 24th, just about at the national median.⁸¹

A chart of the bankruptcy, mortgage loan and auto loan rates for California, Massachusetts and Vermont is attached to this testimony as Exhibit 4.

Moreover, credit is widely available in these states, and available without delay. Exhibit 5 contains loan advertisements placed in Vermont’s three major daily

⁷⁸ Hearing on the Importance of the National Credit Reporting System to Consumers and the U.S. Economy Before the Subcommittee on Financial Institutions and Consumer Credit, House Committee on Financial Services, 108th Cong., May 8, 2003, (Statement of Prof. Joel Reidenberg at 3).

⁷⁹ *Id.*, citing American Bankruptcy Institute, U.S. Bankruptcy Filing Statistics: Households per filing, Rank (2003), available at www.abiworld.org/stats/housholdrank.pdf.

⁸⁰ Statement of Prof. Joel Reidenberg, *supra* note 78 at 3.

⁸¹ 48-month new car loan rates as of May 2003, available at http://bankrate.com/brm/graphs/graph_trend.asp?product=1&prodtype=M&ad=mtg&nav=mtg30year_grap h.

newspapers over the ten-day period of May 19 through May 29, 2003. As the ads demonstrate, "zero percent" financing and instant credit for mortgages, car loans, and personal loans are widely available in Vermont.

It is important not to overstate the relevance of this data. It cannot be said, for example, that the more protective laws in Vermont, California, and Massachusetts *cause* these more favorable economic conditions. As Professor Reidenberg notes, there may be other factors at play, such as state unemployment data for bankruptcy filings and non-interest transaction costs for mortgages.⁸² However, these data appear to demonstrate that the economies of these states have not been adversely affected by their more protective credit reporting laws.

The absence of an apparent adverse impact upon Vermont's economy is particularly interesting because of the breadth of state laws governing credit reporting and financial privacy. None of Vermont's more protective laws appear to have adversely affected Vermont's economy.

* * *

In sum, Congress has recognized the important role of states in the dual regulatory system governing information flow among corporate affiliates by allowing for limited preemption in the 1996 amendments, and calling for the termination of those preemption provisions on December 31, 2003. Nothing has changed since 1996. The states continue to enforce both federal and state laws with respect to sharing of information among corporate affiliates, as well as with respect to credit reporting agencies, furnishers of credit information, and users of credit reports. The states continue to play a vital role in the dual regulatory system governing information flow in

⁸² Statement of Prof. Joel Reidenberg, *supra* note 78, at 4.

the nation's economy. The states should be allowed to continue to serve as laboratories of democracy, fashioning local remedies to local problems that can be considered by Congress for implementation on a national level. The limited preemption provisions contained in the 1996 Amendments should sunset as originally contemplated, and Congress should not enact new preemption provisions.

IV. FCRA'S PREEMPTION DOES NOT BAR THE STATES FROM ENACTING ANY LAWS RELATING TO AFFILIATE SHARING

Congress never intended that the affiliate sharing provisions contained in the FCRA would prohibit the states from enacting *any* laws governing sharing of information among corporate affiliates. Rather, the FCRA's preemption provision governing affiliate sharing is intended merely to prohibit the states from enacting laws that would deem the sharing of information among affiliates to be the activity of credit reporting agencies. Outside this limited area, under GLB, states should be free to enact laws governing the extent to which and manner in which affiliates may share information.

A. The FCRA Regulates Only Consumer Reports And Consumer Reporting Agencies

The FCRA regulates only the compilation, dissemination, and use of "consumer reports," a term defined to include any communication by a "consumer reporting agency" of information bearing on specified characteristics used as factors in determining a consumer's eligibility for credit or other FCRA-authorized purposes.⁸³

"Consumer reporting agencies" are defined as persons regularly furnishing consumer reports to third parties.⁸⁴ The FCRA restricts the furnishing of consumer

⁸³ 15 U.S.C. § 1681a(d).

⁸⁴ 15 U.S.C. § 1681a(f).

reports to recipients with a “permissible purpose” for the information, such as lenders.⁸⁵ If information does not constitute a consumer credit report, it is not governed by the Act – or by its preemption provisions.⁸⁶

Nothing in the FCRA itself regulates or authorizes the sharing of information that is not a “consumer report,” including information subject to GLB.⁸⁷ Section 603 of the FCRA, titled “Exclusions,” states that “[t]he term ‘consumer report’ does not include” – and therefore the Act does not regulate – the sharing of both transaction and experience information *and* affiliate sharing of “other” information where the consumer is given notice and opportunity to opt out.⁸⁸

Section 624(b)(2) of the FCRA, the affiliate sharing preemption provision, simply confirms and extends to state *credit reporting laws* this exclusion of “the exchange of information among persons affiliated by common ownership or common corporate control.”⁸⁹ That is, the subject matter of affiliate sharing is “excluded” from the statute’s requirements, not immunized from regulation by other statutes. Thus, the FCRA’s affiliate-sharing “preemption” provision extends as far as, and no further than, the scope of the rest of the FCRA – it affects only the regulation of “consumer reports” and “consumer reporting agencies.”

Any interpretation of the FCRA’s affiliate-sharing preemption provision must place the measure within the context of the rest of the statute.⁹⁰ Section 624(b)(2),

⁸⁵ 15 U.S.C. § 1681b(a).

⁸⁶ See *Individual Reference Serv. Group, Inc., v. FTC*, 145 F. Supp. 2d 6 at 17 (D.D.C. April 2001) (“The FCRA does not regulate the dissemination of information that is not contained in a ‘consumer report.’”).

⁸⁷ See Privacy of Consumer Financial Information, 65 Fed. Reg. 33,646, at 33,668 (May 24, 2000) (codified at 313 C.F.R. pt. 313).

⁸⁸ 15 U.S.C. § 1681a(d)(2).

⁸⁹ 15 U.S.C. § 1681t(b)(2). Indeed, the Vermont law that is explicitly exempted from preemption, 9 V.S.A. § 2480e, is just such a credit-reporting statute.

⁹⁰ See *FDA v. Brown & Williamson Tobacco Co.*, 529 U.S. 120, 133 (March 2000). (It is a “fundamental canon of statutory construction that the words of a statute must be read in their context and with a view

taken out of context, may suggest broad preemptive scope: "No requirement or prohibition may be imposed under the laws of any State . . . with respect to the exchange of information among persons affiliated by common ownership or common corporate control." But it is improper to attempt, as the financial services industry has done in the challenge to the California local laws governing financial privacy,⁹¹ to remove this provision from its limited, credit-reporting context and assert that "the laws of any State" refers to any law, not just laws governing credit reporting. After all, the provision at issue forbids state laws regulating the "exchange of information" among affiliates. If context plays no role, then the FCRA could be held to prohibit a state law limiting or regulating the exchange of *any* kind of information under *any* circumstances, not just the type of information and activity regulated by the FCRA; under such a strained reading, state statutes prohibiting conspiracy, dissemination of stolen trade secrets, defamation, and a host of other types of "information" that could be "exchanged" would be preempted.^{92, 93}

B. A Broader Reading of the FCRA Preemption on Affiliate Sharing Would Vitiating Congress' Intent to Allow States to Protect Health Information Held by Insurance Affiliates From Inappropriate Use By The Insurers' Affiliates

The industry's interpretation of FCRA's affiliate sharing preemption provision in the California case vitiates Congress' clear intent that the states be allowed to regulate

to their place in the overall statutory scheme"); *Exxon Mobil Corp. v. EPA*, 217 F.3d 126 at 1249 (Ca. 9, 2000).

⁹¹ See, e.g., Plaintiff National Banks' Motion for Summary Judgment and in Support of Defendant Municipalities' Motion for Summary Judgment, *Bank of America, N.A. v. City of Daly City*, USDC No. C 02 4343 CW (N.D. CA May 23, 2003).

⁹² See *New York State Conf. of Blue Cross & Blue Shield Plans v. Travelers Ins. Co.*, 514 U.S. 645, 656 (1995) (cautioning courts to avoid "uncritical literalism"); *Lungren v. Deukmejian*, 45 Cal. 3d 727, 735 (June 1998). ("Literal construction should not prevail if it is contrary to the legislative intent apparent in the statute").

⁹³ Section IVA is drawn from arguments put forth in Memorandum Amicus Curiae of the Attorney General of the State of California in Opposition to Plaintiff National Banks' Motion for Summary Judgment and in Support of Defendant Municipalities' Motion for Summary Judgment, *Bank of America, N.A. v. City of Daly City*, USDC No. C 02 4343 CW (N.D. CA May 23, 2003).

health information held by insurance companies within a corporate affiliate group. Indeed, if industry were successful in its strained argument for a broader interpretation of the FCRA's affiliate sharing preemption provision, the result would be that corporate affiliates would be entitled to make credit decisions and other financial decisions based upon health information held by an affiliated insurance company. Such a strained reading of the affiliate sharing preemption provision thus would frustrate Congressional reliance on state regulation in this area, as contemplated under both GLB and HIPAA, to protect consumers from such inappropriate use of their health information.

Recognizing that insurance providers are appropriately regulated by the states, Congress, in enacting GLB, called upon state insurance authorities to adopt implementing regulations regarding disclosure of nonpublic financial information held by insurance companies.⁹⁴ In response to Congressional reliance on state regulation in this area, 35 states and the District of Columbia have adopted the 2000 Model Privacy Regulation drafted by the National Association of Insurance Commissioners.⁹⁵ The NAIC 2000 Model Regulation establishes an opt-out for sharing of nonpublic financial information by an insurance company, and an opt-in for sharing health information.⁹⁶ The NAIC 2000 Model Regulation contains no exception for sharing health information with affiliates. Under the NAIC 2000 Model Regulation, insurers must give consumers notice and an opt-in choice before sharing health information within their affiliate group.

There are many other state laws that govern the extent to which specific types of health information may be shared with anyone, whether inside the corporate affiliate

⁹⁴ See GAO, *Financial Privacy: Status of State Actions on Gramm-Leach-Bliley Act's Privacy Provisions* (GAO 02-361 April 2002), at 1-2.

⁹⁵ *Id.* at 3. All but one of the remaining states have adopted an earlier version of the NAIC Model Regulation.

⁹⁶ *Id.* at 6-8. Two states – Vermont and New Mexico – substituted an opt-in requirement for all information held by insurers, including nonpublic financial information.

group or outside. HIV testing and genetic testing are two areas where many states have enacted laws severely limiting the disclosure of testing results. Many of these state laws would prohibit the disclosure of this information by an insurer to its banking affiliate for the purpose of credit decisions.⁹⁷

These state laws provide crucial consumer protections not available under the federal Department of Health and Human Services' Health Privacy Rule, promulgated under the Health Insurance Portability and Accountability Act (HIPAA).⁹⁸ The HIPAA Privacy Rule has limited applicability and covers only health care providers that transmit claims-type information electronically, health plans, and health care clearinghouses. HIPAA does not apply to most of the entities currently allowed to affiliate under GLB, nor does it govern credit reporting agencies, credit report users, and furnishers of information regulated by FCRA. HIPAA does not apply to banks, life insurers, or property and casualty insurers, despite the fact that these institutions often obtain sensitive medical information from consumers, and may now affiliate with each other under one corporate umbrella. It cannot be said that Congress intended to preempt state laws governing the sharing of medical information by such entities through the FCRA's provision, when both GLB and HIPAA rely upon the states to provide important consumer protections for such sensitive information.

* * *

In sum, FCRA's preemption of state credit reporting laws that govern affiliate sharing cannot be read as preempting *all* state laws governing affiliate sharing. The California courts have not yet decided whether the industry's arguments in the California

⁹⁷ See, e.g. Del. Code Ann. tit. 18, § 7404 (Delaware HIV testing disclosure statute); Fla. Stat. Ann § 627.429 (Florida HIV testing disclosure statute); Ga. Code Ann. § 33-54-3 (Georgia genetic testing disclosure statute); Md. Ins. Code § 27-909 (Maryland genetic testing disclosure statute).

⁹⁸ 45 C.F.R. Part 164.

case are specious. Congress has the prime opportunity to put an end to the financial industry's obfuscation on this point by allowing the preemption provisions contained in the FCRA to sunset as originally contemplated. Removing the FCRA's preemption provision makes it perfectly clear that states may enact laws governing the extent to which and manner in which financial and health information may be shared regardless of whether such sharing is with an affiliate or third party.

EXHIBIT 1

CORPORATE AFFILIATE LIST: BANK OF AMERICA CORPORATION

Complete Summary Hierarchy Report for BANK OF AMERICA CORPORATION as of 06/20/2003

Line #	Name	City	Location	Type
1	BANK OF AMERICA CORPORATION	CHARLOTTE	NC	Holding Company
2	GRUPO FINANCIERO SANTANDER SERFIN, S.A. DE C.V.	MEXICO CITY	MEXICO	Company
3	WHITE RIDGE INVESTMENT ADVISORS LLC	NEW YORK	NY	other Company
4	BANC OF AMERICA STRATEGIC SOLUTIONS, LLC	CHARLOTTE	NC	other Company
5	ENDEAVOUR, LLC	BABYLON	NY	other Company
6	BANK OF AMERICA FOUNDATION, INC., THE	ATLANTA	GA	other Company
7	HOMEFOCUS TAX SERVICES, LLC	RICHMOND	VA	other Company
8	BANC OF AMERICA MEZZANINE CAPITAL LLC	CHARLOTTE	NC	other Company
9	CNL FRANCHISE NETWORK, LP	ORLANDO	FL	other Company
10	CNL FINANCIAL SERVICES, LP	ORLANDO	FL	other Company
11	CNL ADVISORY SERVICES, INC.	ORLANDO	FL	other Company
12	CNL FINANCIAL LP HOLDING, LP	ORLANDO	FL	Holding Company
13	CNL FINANCIAL VIII, LP	WILMINGTON	DE	other Company
14	CNL FINANCIAL VII, LP	WILMINGTON	DE	other Company
15	CNL FINANCIAL V, LP	WILMINGTON	DE	other Company
16	CNL FUNDING 2001-4, LP	WILMINGTON	DE	other Company
17	CNL FUNDING 2002-A, LP	ORLANDO	FL	other Company
18	CNL FUNDING 2001-A, LP	ORLANDO	FL	other Company
19	CNL FUNDING 99-1, LP	WILMINGTON	DE	other Company
20	CNL FUNDING 98-1, LP	WILMINGTON	DE	other Company
21	CNLINE1, LLC	ORLANDO	FL	other Company
22	CNL RP SERVICES, LLC	ORLANDO	FL	other Company
23	CNL RESTAURANT PROPERTY SERVICES, INC.	ORLANDO	FL	Holding Company
24	CNL RESTAURANT INVESTORS, LLC	ORLANDO	FL	Holding Company
25	CNL RESTAURANT INVESTORS PROPERTIES, LLC	ORLANDO	FL	other Company
26	BANC OF AMERICA TECHNOLOGY INVESTMENTS, INC.	CHARLOTTE	NC	Holding Company
27	WORTHINGTON AVENUE, LLC	CHARLOTTE	NC	other Company
28	INCAPITAL HOLDINGS, LLC	CHICAGO	IL	Holding Company
29	INCAPITAL EUROPE LIMITED	LONDON	ENGLAND	other Company
30	BAS CAPITAL FUNDING CORPORATION	CHICAGO	IL	Holding Company
31	NEXUS PARTNERS ARGENTINA S.A.	BUENOS AIRES	ARGENTINA	other Company
32	BA DIRECT INVESTMENT FUND M, L.P.	CHICAGO	IL	Holding Company
33	BACP EUROPE FUND IV M, L.P.	CHICAGO	IL	Holding Company
34	SAVOTE HOLDINGS S.A.R.L.	LUXEMBOURG	LUXEMBOURG	Holding Company
35	TIKKURILA HOLDINGS S.A.R.L.	LUXEMBOURG	LUXEMBOURG	Holding Company
36	NEXUS - BANK OF AMERICA FUND II, L.P.	CHICAGO	IL	Holding Company
37	MEXICAN OUTDOOR ADVERTISING, LLC	CHICAGO	IL	Holding Company
38	BA CAPITAL PARTNERS, L.P.	CHICAGO	IL	Holding Company
39	CERAMICA INTERNATIONAL HOLDINGS S.A.R.L.	LUXEMBOURG	LUXEMBOURG	Holding Company
40	BACP EUROPE FUND II, L.P.	CHICAGO	IL	Holding Company
41	TSL HOLDINGS LLC	CHICAGO	IL	Holding Company
42	SILICON HOLDINGS LLC	CHICAGO	IL	Holding Company
43	RCL HOLDINGS LLC	CHICAGO	IL	Holding Company

Complete Summary Hierarchy Report for BANK OF AMERICA CORPORATION as of 06/20/2003

Line #	Name	City	Location	Type
44	IX HOLDINGS, L.L.C.	CHICAGO	IL	Holding Company
45	VARESE HOLDINGS SARL	LUXEMBOURG	LUXEMBOURG	Holding Company
46	GERMANY TELECOMMUNICATIONS I S.A.R.L.	LUXEMBOURG	LUXEMBOURG	Holding Company
47	BAEP NORD III LLC	CHICAGO	IL	Holding Company
48	BAEP NORD IITA LLC	CHICAGO	IL	Holding Company
49	BAEP NORD V LLC	CHICAGO	IL	Holding Company
50	NEXUS - BANC OF AMERICA FUND I-M, L.P.	CHICAGO	IL	Holding Company
51	BA CAPITAL BERATUNGS GMBH	FRANKFURT	GERMANY	other Company
52	BAVP, LP	FOSTER CITY	CA	Holding Company
53	GTVBI, INC.	CHICAGO	IL	Holding Company
54	BAEC INVESTMENTS, L.L.C.	CHICAGO	IL	Holding Company
55	BAEP TELECOMMUNICATIONS INVESTMENTS, L.L.C.	CHICAGO	IL	Holding Company
56	PRLAP, INC.	RICHMOND	VA	other Company
57	PRLAP, INC.	KNOXVILLE	TN	other Company
58	PRLAP, INC.	CLAYTON	MO	other Company
59	PRLAP, INC.	JUNEAU	AK	other Company
60	PRLAP, INC.	SEATTLE	WA	other Company
61	PRLAP, INC.	DALLAS	TX	other Company
62	BA COINVEST GP, INC.	CHICAGO	IL	other Company
63	BA CO-INVEST FUND 2002 (CAYMAN), L.P.	CHICAGO	IL	Holding Company
64	BA CO-INVEST FUND 2001 (CAYMAN), L.P.	CHICAGO	IL	Holding Company
65	BANC OF AMERICA CO-INVEST FUND 2002, L.P.	CHICAGO	IL	other Company
66	BA PARTNERS FUND III, LLC	CHICAGO	IL	Holding Company
67	BANC OF AMERICA COINVEST FUND 2001, L.P.	CHICAGO	IL	Holding Company
68	BANCAMERICA COINVEST FUND 2000, L.P.	CHICAGO	IL	other Company
69	BANC OF AMERICA PUBLIC AND INSTITUTIONAL FINANCIAL FUNDING, LLC	SAN FRANCISCO	CA	other Company
70	BANKAMERICA CAPITAL IV	CHARLOTTE	NC	other Company
71	BA EQUITY INVESTORS, INC.	CHICAGO	IL	other Company
72	BANCAMERICA CAPITAL INVESTORS II, L.P.	CHICAGO	IL	Holding Company
73	BANCAMERICA CAPITAL INVESTORS I, L.P.	CHARLOTTE	NC	other Company
74	BA TECHNOLOGY I, LLC	CHARLOTTE	NC	Holding Company
75	NMS CAPITAL, L.P.	NEW YORK	NY	other Company
76	NMS SERVICES, INC.	NEW YORK	NY	other Company
77	BARROW LTD.	GEORGE TOWNE	CAYMAN ISLANDS	other Company
78	NMS SERVICES (CAYMAN) INC.	GEORGE TOWN GRAND	CAYMAN ISLANDS	other Company
79	TOPANGA XV INC.	CAYMAN	CAYMAN ISLANDS	other Company
80	TOPANGA XI INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
81	TOPANGA X INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
82	TOPANGA IX INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
83	TOPANGA VIII INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
84	TOPANGA VII INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
85	TOPANGA VI INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
86	TOPANGA V INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company

Complete Summary Hierarchy Report for BANK OF AMERICA CORPORATION as of 06/20/2003

Line #	Name	City	Location	Type
87	TOPANGA IV INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
88	TOPANGA III INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
89	TOPANGA II INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
90	TOPANGA INC.	GEORGE TOWN	CAYMAN ISLANDS	other Company
91	MBG TRUST	WILMINGTON	DE	other Company
92	BANC OF AMERICA MORTGAGE CAPITAL CORPORATION	CHARLOTTE	NC	other Company
93	MORTGAGERAMP INVESTMENT, LLC	SAN FRANCISCO	CA	Holding Company
94	MORTGAGERAMP ASSOCIATES, LLC	SAN FRANCISCO	CA	Holding Company
95	MORTGAGERAMP INVESTMENT, LLC	SAN FRANCISCO	CA	Holding Company
96	VIVA INVESTMENT, LLC	SAN FRANCISCO	CA	Holding Company
97	VIVA ASSOCIATES, LLC	SAN FRANCISCO	CA	Holding Company
98	VIVA INVESTMENT, LLC	SAN FRANCISCO	CA	Holding Company
99	HUXLEY MANAGEMENT, LLC	SAN FRANCISCO	CA	Holding Company
100	HUXLEY 2000-4, LLC	SAN FRANCISCO	CA	Holding Company
101	HUXLEY 2000-3, LLC	SAN FRANCISCO	CA	Holding Company
102	HUXLEY 2000-1, LLC	SAN FRANCISCO	CA	Holding Company
103	ASSET BACKED FUNDING CORPORATION	CHARLOTTE	NC	other Company
104	TRISTAR COMMUNICATIONS, INC.	SAN FRANCISCO	CA	other Company
105	SWEET RIVER INVESTMENTS, LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
106	NB CAPITAL TRUST IV	CHARLOTTE	NC	other Company
107	BANKAMERICA CAPITAL III	CHARLOTTE	NC	other Company
108	BANKAMERICA CAPITAL II	CHARLOTTE	NC	other Company
109	BANKAMERICA CAPITAL I	CHARLOTTE	NC	other Company
110	BANKAMERICA INSTITUTIONAL CAPITAL B	SAN FRANCISCO	CA	other Company
111	BANKAMERICA INSTITUTIONAL CAPITAL A	SAN FRANCISCO	CA	other Company
112	NB CAPITAL TRUST III	CHARLOTTE	NC	other Company
113	NB CAPITAL TRUST II	CHARLOTTE	NC	other Company
114	NB CAPITAL TRUST I	CHARLOTTE	NC	other Company
115	FBA BANKCORP., INC.	CHARLOTTE	NC	other Company
116	FIRST BANK OF THE AMERICAS, SSB	CHICAGO	IL	Holding Company
117	PRIMARY INFORMATION INSTITUTE	CHICAGO	IL	savings Bank
118	F.B.A. COMMUNITY DEVELOPMENT CORP.	CHICAGO	IL	other Company
119	SOUTH CHARLES INVESTMENT CORPORATION	BALTIMORE	MD	other Company
120	SOUTH CHARLES CAPITAL PARTNERS I, L.P.	BALTIMORE	MD	other Company
121	SCCP I GP, LLC	BALTIMORE	MD	other Company
122	SOUTH CHARLES CAPITAL PARTNERS I, L.P.	BALTIMORE	MD	other Company
123	SCIC PROPERTIES, LLC	BALTIMORE	MD	other Company
124	SCIC SAN ANTONIA II, LLC	BALTIMORE	MD	Holding Company
125	SCIC RIVERWALK, LLC	BALTIMORE	MD	Holding Company
126	SCI HOLDINGS CORPORATION	BALTIMORE	MD	Holding Company
127	BLUE RIDGE INVESTMENTS, L.L.C.	CHARLOTTE	NC	other Company
128	BACAP DISTRESSED DEBT FUND, LLC	NEW YORK	NY	other Company
129	BARRIER REEF INTERNATIONAL LTD.	ROAD TOWN	BRITISH VIRGIN ISLANDS	Holding Company

Complete Summary Hierarchy Report for BANK OF AMERICA CORPORATION as of 06/20/2003

Line #	Name	City	Location	Type
130	TA INVESTIMENTOS E PARTICIPACOES LTDA.	SAO PAULO	BRAZIL	other Company
131	LILY RIVER INVESTMENTS, LTD.	GEORGE TOWN	CAYMAN ISLANDS	Holding Company
132	BANC OF AMERICA STRATEGIC SOLUTIONS, INC.	CHARLOTTE	NC	other Company
133	BANC OF AMERICA STRATEGIC SOLUTIONS, LLC	CHARLOTTE	NC	other Company
134	WASHINGTON VIEW (H) CORPORATION	CHARLOTTE	NC	other Company
135	BANC OF AMERICA BRIDGE, LLC	WILTON	CT	Holding Company
136	BANC OF AMERICA MANAGEMENT CORPORATION	TAMPA	FL	Holding Company
137	CSF HOLDINGS, INC.	HOUSTON	TX	other Company
138	LASALLE STREET NATURAL RESOURCES CORPORATION	LOS ANGELES	CA	other Company
139	BANKAMERICA REALTY FINANCE, INC.	CHARLOTTE	NC	Holding Company
140	NB HOLDINGS CORPORATION	CHARLOTTE	NC	Holding Company
141	NB FUNDING COMPANY LLC	NEW YORK	NY	other Company
142	BACAP DIVERSIFIED REAL ESTATE FUND, L.P.	CHARLOTTE	NC	other Company
143	BACAP ALTERNATIVE MULTI-STRATEGY FUND, LLC	CHARLOTTE	NC	other Company
144	BACAP MULTI-STRATEGY HEDGE FUND, LTD.	NEW YORK	NY	other Company
145	BACAP MULTI-STRATEGY HEDGE FUND, LLC	NEW YORK	NY	other Company
146	BAS SECURITIZATION LLC	CHARLOTTE	NC	other Company
147	BAC NUBAFA, INC.	SAN FRANCISCO	CA	Holding Company
148	MT. MITCHELL LLC	CHARLOTTE	NC	Holding Company
149	MT. MITCHELL HOLDINGS, LLC	CHARLOTTE	NC	Holding Company
150	MT. MITCHELL CAPITAL FUNDING, LLC	NEW YORK	NY	Holding Company
151	MT. MITCHELL HOLDINGS, INC.	NEW YORK	NY	Holding Company
152	MT. MITCHELL CAPITAL FUNDING, LLC	NEW YORK	NY	Holding Company
153	WHITE RIDGE INVESTMENTS LIMITED	LONDON	UNITED KINGDOM (OTHER)	Holding Company
154	BANC OF AMERICA STRATEGIC SOLUTIONS, INC.	CHARLOTTE	NC	other Company
155	BANC OF AMERICA MEZZANINE CAPITAL LLC	CHARLOTTE	NC	other Company
156	BARROW LTD.	GEORGE TOWNE	CAYMAN ISLANDS	other Company
157	BANK OF AMERICA GEORGIA, NATIONAL ASSOCIATION	ATLANTA	GA	Commercial Bank
158	MAGNET CAPITAL, L.P.	PHOENIX	AZ	other Company
159	CALIFORNIA EQUITY FUND 1988 LIMITED PARTNERSHIP	CHICAGO	IL	other Company
160	BANK OF AMERICA OREGON, NATIONAL ASSOCIATION	PORTLAND	OR	Commercial Bank
161	BANK OF AMERICA ECONOMIC DEVELOPMENT LIMITED PARTNERSHIP-SOI	CHICAGO	IL	other Company
162	BANK OF AMERICA ECONOMIC DEVELOPMENT LIMITED PARTNERSHIP - NORCAM	CHICAGO	IL	other Company
163	BANK OF AMERICA ECONOMIC DEVELOPMENT LIMITED PARTNERSHIP - RDIFC	CHICAGO	IL	other Company
164	BA EQUITY INVESTMENT COMPANY, L.P.	CHARLOTTE	NC	other Company
165	JOEY TRUST	SAN FRANCISCO	CA	other Company
166	NATIONS/BANC MONTGOMERY HOLDINGS CORPORATION	CHARLOTTE	NC	Holding Company
167	CORE BOND PRODUCTS LLC	CHARLOTTE	NC	other Company
168	BANC OF AMERICA SECURITIES LLC	CHARLOTTE	NC	Securities
169	NMS/OAK VIII, LLC	SAN FRANCISCO	CA	other Company
170	BAS/SOFT MANAGEMENT, LLC	NEW YORK	NY	other Company
171	BAS/SOFT VI, LLC	NEW YORK	NY	other Company
172	BAS OAK MANAGEMENT, LLC	SAN FRANCISCO	CA	other Company

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Line #	Name	City	Location	Type
173	BAS OAK X, LLC	SAN FRANCISCO	CA	other Company
174	INTREPID FUNDING MASTER TRUST	WILMINGTON	DE	other Company
175	BAS ALTERNATIVE MANAGEMENT, LLC	SAN FRANCISCO	CA	other Company
176	MONTAGE SELECT, LLC	SAN FRANCISCO	CA	other Company
177	BAS ALTERNATIVE INVESTMENT MONTGAGE FUND LLC	NEW YORK	NY	other Company
178	1214 BOYLSTON AVENUE LIMITED PARTNERSHIP	SEATTLE	WA	other Company
179	19TH HOLE LIMITED PARTNERSHIP	SILVERDALE	WA	other Company
180	WILLOW CREEK ASSOCIATES 94 TAX CREDIT LIMITED PARTNERSHIP	BELLINGHAM	WA	other Company
181	1100 MINOR AVENUE LIMITED PARTNERSHIP	SEATTLE	WA	other Company
182	CALIFORNIA EQUITY FUND 1996 LIMITED PARTNERSHIP	CHICAGO	IL	other Company
183	GOLDEN TIDES ASSOCIATES LIMITED PARTNERSHIP	SILVERDALE	WA	other Company
184	LATCH KENMORE LIMITED PARTNERSHIP	SEATTLE	WA	other Company
185	BA CARD OPERATIONS, INC.	DOVER	DE	other Company
186	BARNETT CAPITAL II	JACKSONVILLE	FL	other Company
187	BARNETT CAPITAL I	JACKSONVILLE	FL	other Company
188	BARNETT CAPITAL III	JACKSONVILLE	FL	other Company
189	NATIONS/BANC LEASING & R.E. CORPORATION	JACKSONVILLE	FL	other Company
190	CATHERINE JOHNSON COURT LIMITED PARTNERSHIP	JACKSONVILLE	FL	other Company
191	CCS/BREHERTON HOUSING LIMITED PARTNERSHIP	CHARLOTTE	NC	other Company
192	ORLEANS PLACE 93 TAX CREDIT PROJECT L.P.	SPOKANE	WA	other Company
193	HARRISON VILLAGE LIMITED PARTNERSHIP	SEATTLE	WA	other Company
194	DEER RUN TERRACE 93 TAX CREDIT PROJECT L.P.	BELLINGHAM	WA	other Company
195	BARNETT SOUTHSIDE LAND, INC.	SEATTLE	WA	other Company
196	BANK OF AMERICA CAPITAL MANAGEMENT ALTERNATIVE ADVISORS, INC.	CHARLOTTE	NC	other Company
197	BACAP DIVERSIFIED REAL ESTATE FUND, L.P.	NEW YORK	NY	other Company
198	BACAP DISTRESSED DEBT FUND, LLC	NEW YORK	NY	other Company
199	BACAP MULTI-STRATEGY HEDGE FUND, LTD.	NEW YORK	NY	other Company
200	BACAP MULTI-STRATEGY HEDGE FUND, LLC	NEW YORK	NY	other Company
201	BANK IV AFFORDABLE HOUSING CORPORATION	NEW YORK	NY	other Company
202	HAYS PLAZA APARTMENTS, L.P.	CHARLOTTE	NC	other Company
203	WINTON WOODS PHASE II LIMITED PARTNERSHIP	HAYS	KS	other Company
204	PORT ORCHARD FIRST LIMITED PARTNERSHIP	BELLEVUE	WA	other Company
205	WASHINGTON AFFORDABLE HOUSING FUND	PORT ORCHARD	WA	other Company
206	FAMILY VILLAGE LIMITED PARTNERSHIP	SEATTLE	WA	other Company
207	CREEKSIDE MEADOWS 92 TAX CREDIT PROJECT L.P.	SEATTLE	WA	other Company
208	LINCOLN COMMONS APARTMENTS LIMITED PARTNERSHIP	BELLINGHAM	WA	other Company
209	BELLEVUE/OLIVE APARTMENTS LIMITED PARTNERSHIP	PORTLAND	OR	other Company
210	HILLTOP HOUSING LIMITED PARTNERSHIP	SEATTLE	WA	other Company
211	UNION HOTEL LIMITED PARTNERSHIP	SEATTLE	WA	other Company
212	TITUSVILLE STATION ASSOCIATES LIMITED PARTNERSHIP	SEATTLE	WA	other Company
213	SEABREEZE ASSOCIATES LIMITED PARTNERSHIP	BELLEVUE	WA	other Company
214	LATCH EASTERWOOD LIMITED PARTNERSHIP	BELLINGHAM	WA	other Company
215	VINE COURT LIMITED PARTNERSHIP	SEATTLE	WA	other Company

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Line #	Name	City	Location	Type
216	DISCOVERY VIEW ASSOCIATES LIMITED PARTNERSHIP	BELLEVUE	WA	other Company
217	GOLDEN WEST/HENRY BUILDING LIMITED PARTNERSHIP	PORTLAND	OR	other Company
218	ANNAPOLIS APARTMENTS LIMITED PARTNERSHIP	SEATTLE	WA	other Company
219	BEL/BOY LIMITED PARTNERSHIP	SEATTLE	WA	other Company
220	FIRST MORTGAGE CORPORATION	DALLAS	TX	other Company
221	BANK OF AMERICA CALIFORNIA, NATIONAL ASSOCIATION	SAN FRANCISCO	CA	Commercial bank
222	C&S PREMISES, INC.	ATLANTA	GA	Holding Company
223	C&S PREMISES-SPE, INC.	ATLANTA	GA	Holding Company
224	CSC ASSOCIATES, L.P.	MARIETTA	GA	other Company
225	CSC ASSOCIATES, L.P.	MARIETTA	GA	other Company
226	BANK OF AMERICA COMMUNITY HOLDINGS, INC.	CHARLOTTE	NC	other Company
227	L/G REDEVELOPMENT, LLC	NASHVILLE	TN	other Company
228	NEAR NORTHSIDE DEVELOPMENT GROUP, L.L.C.	CHARLOTTE	NC	other Company
229	LADERA ASSOCIATES, LIMITED PARTNERSHIP	CHARLOTTE	NC	other Company
230	KENNERLY-MAFFITT APARTMENTS ASSOCIATES, L.P.	ALBUQUERQUE	NM	other Company
231	JEWEL LIMITED PARTNERSHIP	SAINT LOUIS	MO	other Company
232	HOUSING MISSOURI EQUITY FUND 1998, L.L.C.	DES MOINES	IA	other Company
233	HOUSING MISSOURI EQUITY FUND 1997, L.L.C.	SAINT LOUIS	MO	other Company
234	HOUSING MISSOURI EQUITY FUND 1996, L.L.C.	SAINT LOUIS	MO	other Company
235	WAYNE PLAZA L.P.	SAINT LOUIS	MO	other Company
236	VILLE PROPERTIES, L.P.	SAINT LOUIS	MO	other Company
237	HOUSING MISSOURI EQUITY FUND 1994, L.L.C.	SAINT LOUIS	MO	other Company
238	SUN AMERICA MISSOURI PARTNERS I, A NEVADA LIMITED PARTNERSHIP	LOS ANGELES	CA	other Company
239	HAYS PLAZA APARTMENTS, L.P.	HAYS	KS	other Company
240	ETZEL PLACE II, L.P.	SAINT ANN	MO	other Company
241	ST. LOUIS EQUITY FUND 1998, L.L.C.	SAINT LOUIS	MO	other Company
242	COLONIAL VILLAGE PARTNERSHIP, L.P.	SAINT LOUIS	MO	other Company
243	ST. LOUIS EQUITY FUND 1997, L.L.C.	SAINT LOUIS	MO	other Company
244	SUNAMERICA HOUSING FUND XXIII, A CALIFORNIA LIMITED PARTNERSHIP	LOS ANGELES	CA	other Company
245	ST. LOUIS EQUITY FUND 1996, L.L.C.	SAINT LOUIS	MO	other Company
246	B & B COMMUNITY HOUSING DEVELOPMENT, L.P.	SPRINGFIELD	MO	other Company
247	ST. LOUIS EQUITY FUND 1995, L.L.C.	SAINT LOUIS	MO	other Company
248	AROYA LIMITED PARTNERSHIP	SAINT LOUIS	MO	other Company
249	3716 LIMITED PARTNERSHIP	SAINT LOUIS	MO	other Company
250	2707 RAUSCHENBACH ASSOCIATES, L.P.	DES MOINES	IA	other Company
251	2600 KINGMAN PARTNERSHIP, L.P.	SAINT LOUIS	MO	other Company
252	PARKVILLE SENIORS, L.P.	DES MOINES	IA	other Company
253	PARKVIEW GARDENS REHABILITATION II, L.P.	SHAWNEE MISSION	KS	other Company
254	PARKVIEW GARDENS REHABILITATION I, L.P.	SAINT LOUIS	MO	other Company
255	FLORIDA HOUSING TAX CREDIT FUND II, LTD.	COLUMBIA	MD	other Company
256	MIDWEST AFFORDABLE HOUSING 1997-I, LLC	CHARLOTTE	NC	other Company
257	WESTMINSTER PLACE PHASE IV, L.P.	SAINT LOUIS	MO	other Company
258	UNIVERSITY HEIGHTS ASSOCIATES, L.P.	SAINT LOUIS	MO	other Company

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Line #	Name	City	Location	Type
259	PENWAY PLAZA ASSOCIATES, L.P.	SAINT LOUIS	MO	other Company
260	MILLCREEK DEVELOPMENT PARTNERSHIP, L.P.	MEMPHIS	TN	other Company
261	BRAZILIAN FINANCIAL SERVICES, INC.	SAN FRANCISCO	CA	other Company
262	BFS PARTICIPACOES LTDA.	SAO PAULO	BRAZIL	other Company
263	BANK OF AMERICA, NATIONAL ASSOCIATION (USA)	PHOENIX	AZ	other Company
264	THREE COMMERCIAL PLACE ASSOCIATES	NORFOLK	VA	other Company
265	OVERSEAS LENDING CORPORATION	SAN FRANCISCO	CA	other Company
266	SOVRAN CAPITAL MANAGEMENT CORPORATION	RICHMOND	VA	other Company
267	REPUBLICBANK INSURANCE AGENCY, INC.	DALLAS	TX	Insurance Co.
268	BOATMEN'S INSURANCE AGENCY	SAINT LOUIS	MO	Insurance Co.
269	BANK OF AMERICA CAPITAL CORPORATION	CHICAGO	IL	other Company
270	BA 1998 PARTNERS FUND LDC	CHICAGO	IL	other Company
271	BA 1998 PARTNERS MASTER FUND II, L.P.	CHICAGO	IL	other Company
272	BA 1998 PARTNERS FUND II, L.P.	CHICAGO	IL	other Company
273	BA 1998 PARTNERS MASTER FUND II, L.P.	CHICAGO	IL	other Company
274	BA 1998 PARTNERS FUND I, L.P.	CHICAGO	IL	other Company
275	BA 1998 PARTNERS MASTER FUND I, L.P.	CHICAGO	IL	other Company
276	BANK OF AMERICA CAPITAL ADVISORS LLC	CHICAGO	IL	other Company
277	BA PARTNERS FUND III, LLC	CHICAGO	IL	other Company
278	BA 1998 PARTNERS FUND LDC	CHICAGO	IL	other Company
279	BA 1998 PARTNERS ASSOCIATES FUND, L.P.	CHICAGO	IL	other Company
280	BA 1998 PARTNERS MASTER FUND I, L.P.	CHICAGO	IL	other Company
281	BA 1998 PARTNERS FUND II, L.P.	CHICAGO	IL	other Company
282	BA 1998 PARTNERS FUND I, L.P.	CHICAGO	IL	other Company
283	BA 1998 PARTNERS MASTER FUND II, L.P.	CHICAGO	IL	other Company
284	BA 1998 PARTNERS MASTER FUND I, L.P.	CHICAGO	IL	other Company
285	GLM INVESTMENTS, INC.	CHARLOTTE	NC	other Company
286	ATLANTIC EQUITY CORPORATION	CHICAGO	IL	other Company
287	FKF INC	DES MOINES	IA	other Company
288	NATIONSBANC INSURANCE COMPANY, INC.	CHARLOTTE	NC	Insurance Co.
289	NATIONSBANC INSURANCE, INC.	MOUNT AIRY	MD	Insurance Co.
290	BANC OF AMERICA INSURANCE GROUP, INC.	SAN DIEGO	CA	Insurance Co.
291	GENERAL FIDELITY LIFE INSURANCE COMPANY	SAN DIEGO	CA	Insurance Co.
292	BA INSURANCE AGENCY, INC.	SAN DIEGO	CA	Insurance Co.
293	SECURITY PACIFIC HOUSING SERVICES, INC.	SAN DIEGO	CA	other Company
294	SECURITY PACIFIC ACCEPTANCE CORP. II	SAN DIEGO	CA	other Company
295	BANKAMERICA ACCEPTANCE CORP.	SAN FRANCISCO	CA	other Company
296	SECURITY PACIFIC LEASING CORPORATION	SAN FRANCISCO	CA	other Company
297	WINDMILL SANDS LEASING, LLC	SAN FRANCISCO	CA	other Company
298	WHITE SANDS LEASING, LLC	SAN FRANCISCO	CA	other Company
299	PEAK FINANCE PARTNERS III, L.P.	RENO	NV	other Company
300	ELKO ASSET MANAGEMENT COMPANY	RENO	NV	other Company
301	TANGO LEASING LTD.	HAMILTON	BERMUDA	other Company

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Line #	Name	City	Location	Type
302	PASIR MAS LTD.	CHARLOTTE	VI	other Company
303	WINDMILL LEASING LTD.	CHARLOTTE	VI	other Company
304	BANK OF AMERICA FACILITIES LEASING, LLC	SAN FRANCISCO	CA	other Company
305	BANK OF AMERICA ENERGY & POWER FACILITIES LEASING I, INC.	SAN FRANCISCO	CA	other Company
306	RELATED INSURED TAX CREDIT PARTNERS III, L.P.	NEW YORK	NY	other Company
307	BUSHNTON TRG INVESTMENT PARTNERSHIP IV, L.P.	WILMINGTON	DE	other Company
308	ULYSSES BETA, INC.	SAN FRANCISCO	CA	other Company
309	BETA DEARBORN LIMITED PARTNERSHIP	LAKE FOREST	IL	other Company
310	ALPHA DEARBORN LIMITED PARTNERSHIP	LAKE FOREST	IL	other Company
311	FIRST MIDLAND LIMITED PARTNERSHIP	LAKE FOREST	IL	other Company
312	ULYSSES QUEENSLAND CORPORATION	SAN FRANCISCO	CA	Holding Company
313	DFO PARTNERSHIP	SAN FRANCISCO	CA	other Company
314	MCOG LEASING CORP.	SAN FRANCISCO	CA	other Company
315	FIRST MIDLAND LIMITED PARTNERSHIP	LAKE FOREST	IL	other Company
316	SECURITY PACIFIC CAPITAL LEASING CORPORATION	SAN FRANCISCO	CA	other Company
317	STANFORD INVESTORS LLC	DOVER	DE	Holding Company
318	STANFORD INVESTORS GP LLC	DOVER	DE	Holding Company
319	SECURITY PACIFIC EUROFINANCE HOLDINGS, INC.	SAN FRANCISCO	CA	Holding Company
320	SECURITY PACIFIC LEASE FINANCE (EUROPE) INC.	SAN FRANCISCO	CA	other Company
321	PEAK FINANCE PARTNERS VI, L.P.	RENO	NV	Holding Company
322	NYE ASSET MANAGEMENT COMPANY	RENO	NV	other Company
323	SECURITY PACIFIC EQUIPMENT FINANCE (EUROPE) INC.	SAN FRANCISCO	CA	other Company
324	SPEFI/KLM 1983, LLC	SAN FRANCISCO	CA	other Company
325	SKYROS, LTD.	HAMILTON	BERMUDA	other Company
326	SECURITY PACIFIC INTERNATIONAL LEASFINANCE, INC.	SAN FRANCISCO	CA	other Company
327	SECURILEASE BV	AMSTERDAM	CA	other Company
328	BANK OF AMERICA, NATIONAL ASSOCIATION	CHARLOTTE	NC	Commercial Bank
329	FINANCIAL SERVICESOLUTIONS INFORMATION SYSTEMS, LLC	CHARLOTTE	NC	other Company
330	FINANCIAL SERVICESOLUTIONS, LLC	CHARLOTTE	NC	other Company
331	FRAMEWORK, INC.	TARRYTOWN	NY	other Company
332	BANK OF AMERICA MORTGAGE SECURITIES, INC.	CHARLOTTE	NC	other Company
333	TAMPA BAY BLACK BUSINESS INVESTMENT CORPORATION	CHARLOTTE	NC	other Company
334	PALM BEACH COUNTY BLACK BUSINESS INVESTMENT CORPORATION	TAMPA	FL	other Company
335	FIRST COAST BLACK BUSINESS INVESTMENT CORPORATION	RIVIERA BEACH	FL	other Company
336	BLACK BUSINESS INVESTMENT FUND OF CENTRAL FLORIDA, INC.	JACKSONVILLE	FL	other Company
337	NORTHWEST FLORIDA BLACK BUSINESS INVESTMENT CORPORATION	ORLANDO	FL	other Company
338	METRO-BROWARD CAPITAL CORPORATION	TALLAHASSEE	FL	other Company
339	JUPITER FUNDING TRUST	FORT LAUDERDALE	FL	other Company
340	JUPITER LOAN FUNDING LLC	WILMINGTON	DE	other Company
341	HARBOUR TOWN FUNDING TRUST	CHARLOTTE	NC	other Company
342	HARBOUR TOWN FUNDING LLC	WILMINGTON	DE	other Company
343	WINGED FOOT FUNDING TRUST	CHARLOTTE	NC	other Company
344	SEMINOLE FUNDING LLC	CHARLOTTE	NC	other Company

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Line #	Name	City	Location	Type
345	PPM SPYGLASS FUNDING TRUST	WILMINGTON	DE	other Company
346	PPM SHADOW CREEK FUNDING LLC	CHARLOTTE	NC	other Company
347	LAGUNA FUNDING TRUST	WILMINGTON	DE	other Company
348	OLYMPIC FUNDING TRUST	WILMINGTON	DE	other Company
349	BANC OF AMERICA STRUCTURED NOTES, INC.	CHARLOTTE	NC	other Company
350	NORTHROAD CAPITAL MANAGEMENT LLC	NEW YORK	NY	other Company
351	BANC OF AMERICA SECURITIES, CASA DE BOLSA, S.A. DE C.V., GRUPO FINANCIERO BANK OF AMERICA	MEXICO CITY	MEXICO	Securities
352	GRUPO FINANCIERO BANK OF AMERICA, S.A. DE C.V.	MEXICO CITY	MEXICO	Holding Company
353	BANC OF AMERICA SECURITIES, CASA DE BOLSA, S.A. DE C.V., GRUPO FINANCIERO BANK OF AMERICA	MEXICO CITY	MEXICO	Securities
354	ARRENDADORA BANK OF AMERICA, S.A., ORGANIZACION AUXILIAR DEL CREDITO, GRUPO FINANCIERO BANK OF AMERICA	MEXICO CITY	MEXICO	other Company
355	BANK OF AMERICA MEXICO, S.A., INSTITUICION DE BANCA MULTIPLE, GRUPO FINANCIERO BANK OF AMERICA	MEXICO CITY	MEXICO	commercial bank
356	SBGP, LLC	DALLAS	TX	Holding Company
357	NORTH CAROLINA HISTORIC VENTURES, LLC	CHARLOTTE	NC	other Company
358	BANC OF AMERICA LEASING COMMERCIAL MARKETS, INC.	WILMINGTON	DE	other Company
359	BAR LITIGATION, LLC	WILMINGTON	DE	other Company
360	BANC OF AMERICA LEASING COMMERCIAL MARKETS, LLC	WILMINGTON	DE	other Company
361	GREGCO, INC.	CHARLOTTE	NC	Holding Company
362	PORTFOLIO FINANCIAL SERVICING COMPANY	PORTLAND	OR	other Company
363	BANC OF AMERICA LEASING & CAPITAL, LLC	SAN FRANCISCO	CA	other Company
364	TUCKER COMMERCIAL LEASE FUNDING, LLC	SAN FRANCISCO	CA	other Company
365	SWISS (LOTS A & B), LLC	SAN FRANCISCO	CA	other Company
366	SWISS (LOTS 1 & 2), LLC	SAN FRANCISCO	CA	other Company
367	SWISS (LOT A-2), LLC	SAN FRANCISCO	CA	other Company
368	SWISS (LOT A-1), LLC	SAN FRANCISCO	CA	other Company
369	SOUNDBAY LEASING LLC	SAN FRANCISCO	CA	other Company
370	CONAG FINANCE, INC.	SAN FRANCISCO	CA	other Company
371	SERVICIOS INTEGRALES Y EQUIPAMIENTO S. DE R.L. DE C.V.	MEXICO CITY	MEXICO	other Company
372	NBLC LIMITED PARTNERSHIP, LLLP	TUCKER	GA	other Company
373	BALCAP FUNDING, LLC	SAN FRANCISCO	CA	other Company
374	DOWN UNDER LEASING CORPORATION	CHARLOTTE	NC	other Company
375	OSHKOSH/MCNEILUS FINANCIAL SERVICES PARTNERSHIP	DODGE CENTER	WI	other Company
376	BAY 2 BAY LEASING LLC	SAN FRANCISCO	CA	other Company
377	BJ SERVICES TRUST 1997-1	HOUSTON	TX	other Company
378	MARWAT CREEK LIMITED PARTNERSHIP	TUCKER	GA	other Company
379	BANC OF AMERICA HOUSING FUND IIIH LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
380	SEVENTH STREET WANDALAY HOLDINGS, INC.	LAS VEGAS	NV	Holding Company
381	SEVENTH STREET REIT, INC.	LAS VEGAS	NV	other Company
382	CHEPSTOW BELLAGIO HOLDINGS, INC.	LAS VEGAS	NV	Holding Company
383	CHEPSTOW REAL ESTATE INVESTMENT TRUST	LAS VEGAS	NV	other Company
384	BANC OF AMERICA MANAGEMENT LLC I	CHICAGO	IL	other Company
385	BANC OF AMERICA CALIFORNIA COMMUNITY VENTURE FUND, LLC	CHICAGO	IL	other Company
386	ENDEAVOUR, LLC	BABYLON	NY	other Company
387	BAK CONSOLIDATED HOLDINGS, INC.	LAS VEGAS	NV	Holding Company

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Line #	Name	City	Location	Type
388	NZA OVERSEAS FUNDING	LAS VEGAS	NV	other Company
389	WILLOWBROOK PARTNERS	LAS VEGAS	NV	other Company
390	BAK CONSOLIDATED HOLDINGS OVERSEAS PARTNERS	LAS VEGAS	NV	other Company
391	NEVIS INVESTMENTS LTD.	GRAND CAYMAN	CAYMAN ISLANDS	other Company
392	STANNICH LOAN FUNDING LLC	CHARLOTTE	NC	other Company
393	BANA (#1) LLC	CHARLOTTE	NC	other Company
394	BANK OF AMERICA STRATEGIC SOLUTIONS, INC.	CHARLOTTE	NC	other Company
395	RIVIERA FUNDING LLC	CHARLOTTE	NC	other Company
396	BANK OF AMERICA ADVISORY SERVICES, LLC	CHARLOTTE	NC	other Company
397	VENUEPOINTE ARCHIVE SERVICES, L.L.C.	CHARLOTTE	NC	other Company
398	BANK OF AMERICA LARGE LOAN, INC.	CHARLOTTE	NC	other Company
399	CALIFORNIA ENVIRONMENTAL REDEVELOPMENT FUND, LLC	DOVER	DE	other Company
400	SEVENTH STREET REIT, INC.	SACRAMENTO	CA	other Company
401	SRF 2000 LLC	LAS VEGAS	NV	other Company
402	HOMEFOCUS SERVICES, LLC	CHARLOTTE	NC	other Company
403	CALIFORNIA EQUITY FUND 1994 SERIES II LIMITED PARTNERSHIP	SAINT LOUIS	MO	Insurance Co.
404	MUTIFIELD TRADING LLC	CHICAGO	IL	other Company
405	MANELE BAY I, LIMITED	CHARLOTTE	NC	other Company
406	MANELE BAY II, LIMITED	ST. HELIER, JERSEY	CHANNEL ISLANDS	other Company
407	CORPORATE LEASING FACILITIES	ST. HELIER, JERSEY	CHANNEL ISLANDS	other Company
408	MISSION COLLEGE APARTMENTS, L.P.	LONDON	ENGLAND	other Company
409	BA-MBS LLC	NORFOLK	VA	other Company
410	SILVER MANAGEMENT HOLDING COMPANY	LAS VEGAS	NV	other Company
411	BA-MBS LLC	LAS VEGAS	NV	other Company
412	SILVER MANAGEMENT COMPANY	LAS VEGAS	NV	other Company
413	GLENEAGLES TRADING LLC	LAS VEGAS	NV	other Company
414	WELLSTON HOMES, L.P.	LAS VEGAS	NV	other Company
415	DEVELOPMENT CREDIT FUND, INC.	CHARLOTTE	NC	other Company
416	TRIPLE M FUNDING CORPORATION I	ST. LOUIS	MO	other Company
417	SAWGRASS TRADING LLC	BALTIMORE	MD	other Company
418	ASP FUNDING, INC.	DOVER	DE	other Company
419	PYTHON PARTNERS	CHARLOTTE	NC	other Company
420	D.P. PARK LLC	DALLAS	TX	other Company
421	RUBY LAKE LLC	DALLAS	TX	other Company
422	BLUE SPRUCE INVESTMENTS, GP	WILMINGTON	DE	other Company
423	KLONDIKE MANAGEMENT LLC	LAS VEGAS	NV	other Company
424	BLUE SPRUCE INVESTMENTS, GP	LAS VEGAS	NV	other Company
425	ECHO CANYON PARK LLC	LAS VEGAS	NV	other Company
426	WASHOE LAKE LLC	LAS VEGAS	NV	other Company
427	CRYSTAL PEAK INVESTMENTS GP	LAS VEGAS	NV	other Company
428	CATHEDRAL GORGE MANAGEMENT LLC	LAS VEGAS	NV	other Company
429	CRYSTAL PEAK INVESTMENTS GP	LAS VEGAS	NV	other Company
430	ASP FUNDING II, INC.	DALLAS	TX	other Company

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Line #	Name	City	Location	Type
431	SIDEWINDER FUNDING, INC.	DALLAS	TX	Holding Company
432	PYTHON PARTNERS	DALLAS	TX	other Company
433	SIDEWINDER FUNDING II, INC.	DALLAS	TX	other Company
434	BIRCH FUNDING, INC.	DALLAS	TX	Holding Company
435	POPLAR PARTNERS	DALLAS	TX	other Company
436	ROCKHILL PARK LLC	LAS VEGAS	NV	other Company
437	GRANITE POINT LLC	LAS VEGAS	NV	other Company
438	GOLDEN STELLA INVESTMENTS GP	LAS VEGAS	NV	other Company
439	SCOSSA MANAGEMENT LLC	LAS VEGAS	NV	other Company
440	GOLDEN STELLA INVESTMENTS GP	LAS VEGAS	NV	other Company
441	WILLARD PARK LLC	LAS VEGAS	NV	other Company
442	LAVA BED LLC	LAS VEGAS	NV	other Company
443	CROWN POINT INVESTMENTS GP	LAS VEGAS	NV	other Company
444	GASKELL MANAGEMENT LLC	LAS VEGAS	NV	other Company
445	CROWN POINT INVESTMENTS GP	LAS VEGAS	NV	other Company
446	PINYON PARK LLC	LAS VEGAS	NV	other Company
447	ASPEN LANE BT	LAS VEGAS	NV	other Company
448	BRISTLECONE PARK LLC	LAS VEGAS	NV	other Company
449	ASPEN LANE BT	LAS VEGAS	NV	other Company
450	CALSTOCK HOLDINGS CORPORATION	LAS VEGAS	NV	Holding Company
451	WILLOWHOC PARTNERS	LAS VEGAS	NV	other Company
452	NZA OVERSEAS FUNDING	LAS VEGAS	NV	other Company
453	CALSTOCK PARTNERS	LAS VEGAS	NV	other Company
454	BIRCH FUNDING II, INC.	DALLAS	TX	other Company
455	SYCAMORE FUNDING, INC.	DALLAS	TX	Holding Company
456	POPLAR PARTNERS	DALLAS	TX	other Company
457	SYCAMORE FUNDING II, INC.	DALLAS	TX	other Company
458	BANK OF AMERICA LEASING & CAPITAL, LLC	SAN FRANCISCO	CA	other Company
459	TRANSIT LEASING CORPORATION	SAN FRANCISCO	CA	other Company
460	BJ SERVICES TRUST 1997-1	HOUSTON	TX	other Company
461	BANK OF AMERICA TRUST COMPANY OF DELAWARE, NATIONAL ASSOCIATION	GREENVILLE	DE	Nondepository Trust Co.
462	CONESTOGA TRAIL REIT	DALLAS	TX	other Company
463	CASTLE BAY REIT	DALLAS	TX	other Company
464	OLD STERLING STREET REIT	DALLAS	TX	other Company
465	BA EQUITY HOLDINGS, L.P.	CHARLOTTE	NC	Holding Company
466	BA CAPITAL COMPANY, L.P.	CHARLOTTE	NC	other Company
467	BA SBIC SUB, INC.	CHICAGO	IL	Holding Company
468	BANCAMERICA CAPITAL HOLDINGS II, L.P.	CHICAGO	IL	Holding Company
469	BANCAMERICA CAPITAL INVESTORS SBIC II, L.P.	CHICAGO	IL	Holding Company
470	BANCAMERICA CAPITAL HOLDINGS I, L.P.	CHARLOTTE	NC	Holding Company
471	BANCAMERICA CAPITAL INVESTORS SBIC I, L.P.	CHARLOTTE	NC	Holding Company
472	BA FINANCE LEASE, INC.	SAN FRANCISCO	CA	other Company
473	N8 FINANCE LEASE, INC.	TUCKER	GA	other Company

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Line #	Name	City	Location	Type
474	NBLIC LIMITED PARTNERSHIP, LLLP	TUCKER	GA	other Company
475	PEAK FINANCE PARTNERS I, L.P.	RENO	NV	holding Company
476	WASHOE ASSET MANAGEMENT COMPANY VII, INC.	RENO	NV	holding Company
477	MONTROSE & COMPANY, LLC	RENO	NV	other Company
478	WASHOE ASSET MANAGEMENT COMPANY	RENO	NV	other Company
479	MAIN PLACE FUNDING, LLC	CHARLOTTE	NC	other Company
480	SRV-HIGHLAND, INC	MIAMI	CA	other Company
481	MARSICO MANAGEMENT HOLDINGS, LLC	CHARLOTTE	NC	holding Company
482	MARSICO FUND ADVISORS, LLC	DENVER	CO	other Company
483	MARSICO CAPITAL MANAGEMENT, LLC	DENVER	CO	other Company
484	FALLON LANE, INC.	DALLAS	TX	holding Company
485	FALLON LANE II, INC.	DALLAS	TX	other Company
486	MOHAVE PARTNERS	DALLAS	TX	holding Company
487	ELKO PARK, INC.	DALLAS	TX	holding Company
488	BAC REALTY LLC	DALLAS	TX	holding Company
489	SIERRA NEVADA REALTY, G.P.	LAS VEGAS	NV	other Company
490	SEVENTH STREET REIT, INC.	LAS VEGAS	NV	other Company
491	NBRE REALTY LLC	LAS VEGAS	NV	holding Company
492	SIERRA NEVADA REALTY, S.P.	LAS VEGAS	NV	other Company
493	WENDOVER LANE, INC.	DALLAS	TX	holding Company
494	WENDOVER LANE II, INC.	DALLAS	TX	other Company
495	MOHAVE PARTNERS	DALLAS	TX	holding Company
496	WEST TRADE, LLC	DALLAS	TX	other Company
497	CHARLOTTE GATEWAY VILLAGE, LLC	CHARLOTTE	NC	other Company
498	KEMNERLY-WAFFITT APARTMENTS ASSOCIATES, L.P.	CHARLOTTE	NC	other Company
499	HOUSING MISSOURI EQUITY FUND 1998, L.L.C.	SAINT LOUIS	MO	other Company
500	HOUSING MISSOURI EQUITY FUND 1997, L.L.C.	SAINT LOUIS	MO	other Company
501	HOUSING MISSOURI EQUITY FUND 1996, L.L.C.	SAINT LOUIS	MO	other Company
502	WAYNE PLAZA L.P.	SAINT LOUIS	MO	other Company
503	VILLE PROPERTIES, L.P.	SAINT LOUIS	MO	other Company
504	HOUSING MISSOURI EQUITY FUND 1994, L.L.C.	SAINT LOUIS	MO	other Company
505	ETZEL PLACE II, L.P.	SAINT ANN	MO	other Company
506	ST. LOUIS EQUITY FUND 1998, L.L.C.	SAINT LOUIS	MO	other Company
507	COLONIAL VILLAGE PARTNERSHIP, L.P.	SAINT LOUIS	MO	other Company
508	ST. LOUIS EQUITY FUND 1997, L.L.C.	SAINT LOUIS	MO	other Company
509	ST. LOUIS EQUITY FUND 1996, L.L.C.	SAINT LOUIS	MO	other Company
510	B & B COMMUNITY HOUSING DEVELOPMENT, L.P.	SPRINGFIELD	MO	other Company
511	ST. LOUIS EQUITY FUND 1995, L.L.C.	SAINT LOUIS	MO	other Company
512	AROYA LIMITED PARTNERSHIP	SAINT LOUIS	MO	other Company
513	2707 RAUSCHENBACH ASSOCIATES, L.P.	SAINT LOUIS	MO	other Company
514	PARKVILLE SENIORS, L.P.	SHANNEE MISSION	KS	other Company
515	PARKVIEW GARDENS REHABILITATION II, L.P.	SAINT LOUIS	MO	other Company
516	PARKVIEW GARDENS REHABILITATION I, L.P.	SAINT LOUIS	MO	other Company

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Line #	Name	City	Location	Type
517	MULTI-FAMILY HOUSING INVESTMENT FUND I, LLC	CHARLOTTE	NC	other Company
518	ARNA VALLEY VIEW LIMITED PARTNERSHIP	ALEXANDRIA	VA	other Company
519	HALLEY-COLLONADE LIMITED PARTNERSHIP	WASHINGTON	DC	other Company
520	ETZEL PLACE III, L.P.	SAINT LOUIS	MO	other Company
521	CHERDEN INVESTMENTS, L.P.	WATSONVILLE	CA	other Company
522	MANSON APARTMENTS PHASE II, L.P.	INDEPENDENCE	MO	other Company
523	JAMESTOWN COMMONS ASSOCIATES, L.P.	VIRGINIA BEACH	VA	other Company
524	ORLEANS PLACE 93 TAX CREDIT PROJECT L.P.	BELLINGHAM	WA	other Company
525	HARRISON VILLAGE LIMITED PARTNERSHIP	SEATTLE	WA	other Company
526	DEER RUN TERRACE 93 TAX CREDIT PROJECT L.P.	BELLINGHAM	WA	other Company
527	FAMILY VILLAGE LIMITED PARTNERSHIP	SEATTLE	WA	other Company
528	YELLOW ROSE INVESTMENTS COMPANY	DALLAS	TX	other Company
529	NEWCHURCH EUROPEAN INVESTMENTS COMPANY	LAS VEGAS	NV	other Company
530	GRACE CHURCH EUROPEAN INVESTMENTS	CHARLOTTE	NC	Holding Company
531	IRVING PARK, INC.	DALLAS	TX	other Company
532	BANK OF AMERICA PREFERRED FUNDING CORPORATION	DALLAS	TX	other Company
533	SPRINGFIELD FINANCE AND DEVELOPMENT CORPORATION	SPRINGFIELD	MO	other Company
534	BAC FUNDING CONSORTIUM, INC.	MIAMI	FL	other Company
535	CROCKETT FUNDING, INC.	DALLAS	TX	Holding Company
536	PLANO PARTNERS	DALLAS	TX	other Company
537	VERNON PARK LLC	LAS VEGAS	NV	other Company
538	TYLER TRADING, INC.	LAS VEGAS	NV	other Company
539	YELLOWTAIL LLC	LAS VEGAS	NV	other Company
540	CLOUDY BAY LLC	LAS VEGAS	NV	other Company
541	CROCKETT FUNDING II, INC.	DALLAS	TX	other Company
542	ALAMO FUNDING, INC.	DALLAS	TX	Holding Company
543	PLANO PARTNERS	DALLAS	TX	other Company
544	ALAMO FUNDING II, INC.	DALLAS	TX	other Company
545	MECKLENBURG PARK, INC.	DALLAS	TX	other Company
546	BANK OF AMERICA SECURITIZATION INVESTMENT TRUST LLC	WILMINGTON	DE	other Company
547	LUBBOCK FUNDING, INC.	DALLAS	TX	Holding Company
548	LUBBOCK FUNDING, INC. II	DALLAS	TX	other Company
549	LAREDO PARTNERS	DALLAS	TX	Holding Company
550	ABILENE PARK, INC.	DALLAS	TX	Holding Company
551	AMARILLO LANE, INC.	DALLAS	TX	other Company
552	GALVESTON FUNDING, INC.	DALLAS	TX	other Company
553	GALVESTON FUNDING, INC. II	DALLAS	TX	Holding Company
554	LAREDO PARTNERS	DALLAS	TX	other Company
555	CALKEARN, LLC	RENO	NV	Holding Company
556	MIDWEST AFFORDABLE HOUSING 1997-I, LLC	CHARLOTTE	NC	other Company
557	FLORIDA AFFORDABLE HOUSING 1998, L.L.C.	CHARLOTTE	NC	other Company
558	ORANGE CO. FALCON TRACE PARTNERS, LTD.	MAITLAND	FL	other Company
559	BRANDON CROSSING PARTNERS, LTD.	MAITLAND	FL	other Company

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Line #	Name	City	Location	Type
560	ARROW RIDGE PARTNERS, LTD	MAITLAND	FL	other Company
561	RUBY AIRCRAFT LEASING AND TRADING LIMITED	LONDON	ENGLAND	other Company
562	CABOT INVESTMENTS	LONDON	ENGLAND	other Company
563	NATIONSBANK CLO FUNDING CORP.	DALLAS	TX	other Company
564	BANK OF AMERICA CLA CORPORATION II	DALLAS	TX	other Company
565	SECURITIZATION FUNDING CORPORATION	DALLAS	TX	other Company
566	SOUTHERN DALLAS DEVELOPMENT FUND, INC.	DALLAS	TX	other Company
567	PACESETTER/WVHC, INC.	DALLAS	TX	other Company
568	ALLIANCE ENTERPRISE CORPORATION	RICHARDSON	TX	other Company
569	MESBIC VENTURES, INC.	RICHARDSON	TX	other Company
570	POWER EQUITIES, INC.	RICHARDSON	TX	other Company
571	UNITED STATES AIRLEASE HOLDING, INC.	RICHARDSON	TX	other Company
572	PYONA CORPORATION	SAN FRANCISCO	CA	other Company
573	BUSHTON TRG INVESTMENT PARTNERSHIP I, L.P.	SAN FRANCISCO	CA	other Company
574	SUNAMERICA AFFORDABLE HOUSING PARTNERS XXXIII, A NEVADA LIMITED PARTNERSHIP	WILMINGTON	DE	other Company
575	SUNAMERICA AFFORDABLE HOUSING PARTNERS XXXII, A NEVADA LIMITED PARTNERSHIP	LOS ANGELES	CA	other Company
576	SUNAMERICA AFFORDABLE HOUSING PARTNERS XXXI, A NEVADA LIMITED PARTNERSHIP	LOS ANGELES	CA	other Company
577	NAFICO/USAA TAX CREDIT FUND I	LOS ANGELES	CA	other Company
578	BUSHTON BCP INVESTMENT PARTNERSHIP I, L.P.	BEVERLY HILLS	CA	other Company
579	AIRLEASE MANAGEMENT SERVICES, INC.	WILMINGTON	DE	other Company
580	AIRLEASE LTD., A CALIFORNIA LIMITED PARTNERSHIP	SAN FRANCISCO	CA	other Company
581	VISION ACHIEVEMENT LIMITED	SAN FRANCISCO	CA	other Company
582	HEATHROW, INC.	HONG KONG	HONG KONG	other Company
583	HEATHROW, INC. II	DALLAS	TX	other Company
584	MAYFAIR PARTNERS	DALLAS	TX	other Company
585	REGENT STREET II, INC.	DALLAS	TX	other Company
586	BANK OF AMERICA STRATEGIC SOLUTIONS, INC.	CHARLOTTE	NC	other Company
587	PICCADILLY, INC.	DALLAS	TX	other Company
588	ALTIER, INC.	DALLAS	TX	other Company
589	RED RIVER PARK, INC.	DALLAS	TX	other Company
590	MEDINA LANE, INC.	DALLAS	TX	other Company
591	GATWICK, INC.	DALLAS	TX	other Company
592	YELLOW ROSE INVESTMENTS COMPANY	DALLAS	TX	other Company
593	MAYFAIR PARTNERS	DALLAS	TX	other Company
594	LONDON CLEARING HOUSE LIMITED, THE	DALLAS	TX	other Company
595	BANK OF AMERICA FINANCIAL PRODUCTS, INC.	DALLAS	TX	other Company
596	BA MERCHANT SERVICES, INC.	LONDON	ENGLAND	other Company
597	NATIONSCOMMERCIAL CORP.	CHICAGO	IL	Securities
598	BANK OF AMERICA MORTGAGE SECURITIES, INC.	SAN FRANCISCO	CA	other Company
599	CALIFORNIA EQUITY FUND 1995 LIMITED PARTNERSHIP	DALLAS	TX	other Company
600	COMMUNITY REINVESTMENT GROUP, L.C.	CHARLOTTE	NC	other Company
601	BANK OF AMERICA COMMERCIAL MORTGAGE, INC.	CHICAGO	IL	other Company
602	BANK OF AMERICA CAPITAL MANAGEMENT, LLC	FORT LAUDERDALE	FL	other Company
		CHARLOTTE	NC	other Company
		CHARLOTTE	NC	other Company

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Line #	Name	City	Location	Type
603	BACAP ALTERNATIVE MULTI-STRATEGY FUND, LLC	CHARLOTTE	NC	other Company
604	BBI MERCHANT PROCESSING COMPANY, LLC	CHARLOTTE	NC	other Company
605	HET LOO REIT, CO.	RENO	NV	other Company
606	BANK OF AMERICA HOUSING FUND LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
607	BACAP DISTRIBUTORS, LLC	CHARLOTTE	NC	other Company
608	BACAP ADVISORY PARTNERS, LLC	CHARLOTTE	NC	other Company
609	BACAP OPPORTUNITY STRATEGY, LLC	CHARLOTTE	NC	other Company
610	BANK OF AMERICA FUNDING CORPORATION	CHARLOTTE	NC	other Company
611	ARRENDADORA BANK OF AMERICA, S.A., ORGANIZACION AUXILIAR DEL CREDITO, GRUPO FINANCIERO BANK OF AMERICA	CHARLOTTE	NC	other Company
612	BANK OF AMERICA MEXICO, S.A., INSTITUCION DE BANCA MULTIPLE, GRUPO FINANCIERO BANK OF AMERICA	MEXICO CITY	MEXICO	other Company
613	BANK OF AMERICA E-COMMERCE HOLDINGS, INC.	MEXICO CITY	MEXICO	Commercial Bank
614	FINANCIAL SERVICES ENGINE, LLC	CHARLOTTE	NC	Holding Company
615	FINANCIALOXYGEN, INC.	CHARLOTTE	NC	other Company
616	INTEGRION FINANCIAL NETWORK, LLC	WALNUT CREEK	CA	other Company
617	TEXAS HOUSING OPPORTUNITY FUND II, LTD.	PHILADELPHIA	PA	other Company
618	BANK OF AMERICA REINSURANCE CORPORATION	AUSTIN	TX	other Company
619	CALIFORNIA EQUITY FUND 1994 LIMITED PARTNERSHIP	BURLINGTON	VT	other Company
620	BARNETT BANK PREMISES COMPANY-BRICKELL	CHICAGO	IL	other Company
621	NB PARTNER CORP.	JACKSONVILLE	FL	other Company
622	MATSONBANK INTERNATIONAL TRUST (JERSEY) LIMITED	CHARLOTTE	NC	other Company
623	BANK OF AMERICA BUSINESS FINANCE CORPORATION	SAINT HELIER	CHANNEL ISLANDS	other Company
624	CALIFORNIA EQUITY FUND 1993 LIMITED PARTNERSHIP	TUCKER	GA	other Company
625	OPPORTUNITY CAPITAL PARTNERSHIP II, L.P.	CHICAGO	IL	other Company
626	BANK OF AMERICA ACH ASSOCIATION	SAN FRANCISCO	CA	other Company
627	FAMILY HOUSING LIMITED PARTNERSHIP	SAN FRANCISCO	CA	other Company
628	CALIFORNIA EQUITY FUND 1991 LIMITED PARTNERSHIP	SEATTLE	WA	other Company
629	CALIFORNIA EQUITY FUND 1988 LIMITED PARTNERSHIP	CHICAGO	IL	other Company
630	SHANNON COMPANY, A CALIFORNIA LIMITED PARTNERSHIP, THE	CHICAGO	IL	other Company
631	BANK OF AMERICA FSC HOLDINGS, INC.	MODESTO	CA	other Company
632	BAFSC/TNT-NL CX HUO, LTD.	SAN FRANCISCO	CA	Edge Corporation
633	BOA CONSULTING VERWALTUNGS GMBH	HAMILTON	BERMUDA	other Company
634	BOA TREUHAND GMBH & CO. KG	FRANKFURT	GERMANY	other Company
635	BOA CONSULTING GMBH & CO. KG	FRANKFURT	GERMANY	other Company
636	BOA BETEILIGUNGS GMBH	FRANKFURT	GERMANY	other Company
637	BOA TREUHAND GMBH & CO. KG	FRANKFURT	GERMANY	other Company
638	BOA CONSULTING GMBH & CO. KG	FRANKFURT	GERMANY	other Company
639	BAL SWITCH LEASING 1999 DELI CORPORATION	FRANKFURT	GERMANY	other Company
640	BANK OF AMERICA CANADA LEASING VII, COMPANY	SAN FRANCISCO	CA	Holding Company
641	BAL SIMULATOR LEASING 1999 DELI CORPORATION	CALGARY	CANADA	other Company
642	BAL SIMULATOR LEASING 1999, COMPANY	CALGARY	CANADA	other Company
643	BAL LOCOMOTIVE LEASING 1997 DELI CORPORATION	SAN FRANCISCO	CA	Holding company
644	BAL LOCOMOTIVE LEASING 1997 DEL2 CORPORATION	SAN FRANCISCO	CA	Holding company
645	BAL LOCOMOTIVE LEASING 1997, COMPANY	CALGARY	CANADA	other Company

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Line #	Name	City	Location	Type
646	BAL LOCOMOTIVE LEASING 1996 DELL CORPORATION	SAN FRANCISCO	CA	holding company
647	BAL LOCOMOTIVE LEASING 1996 DEL2 CORPORATION	SAN FRANCISCO	CA	holding company
648	BAL LOCOMOTIVE LEASING 1996, COMPANY	CALGARY	CANADA	other company
649	BAL ANNONIA LEASING 1998 DELL CORPORATION	SAN FRANCISCO	CA	holding company
650	BAL ANNONIA LEASING 1998 DEL2 CORPORATION	SAN FRANCISCO	CA	holding company
651	BAL ANNONIA LEASING 1998, COMPANY	CALGARY	CANADA	other company
652	BAL ETHYLENE LEASING 1997 DELL CORPORATION	SAN FRANCISCO	CA	holding company
653	BAL ETHYLENE LEASING 1997 DEL2 CORPORATION	SAN FRANCISCO	CA	holding company
654	BAL ETHYLENE LEASING 1997, COMPANY	CALGARY	CANADA	other company
655	AVELLINO, INC.	SAN FRANCISCO	CA	other company
656	SERVICIOS INTEGRALES Y EQUIPAMIENTO S. DE R.L. DE C.V.	MEXICO CITY	MEXICO	other company
657	CX HUL-, LLC	SAN FRANCISCO	CA	holding company
658	BAFSC/TNT-NL CX HUL I, LTD.	HAMILTON	BERMUDA	other company
659	KITHIRA III, INC.	SAN FRANCISCO	CA	holding company
660	KITHIRA FSC III, LTD.	SAN FRANCISCO	CA	other company
661	KITHIRA II, INC.	SAN FRANCISCO	CA	holding company
662	KITHIRA FSC II, LTD.	SAN FRANCISCO	CA	other company
663	KITHIRA I, INC.	SAN FRANCISCO	CA	holding company
664	KITHIRA FSC I, LTD.	SAN FRANCISCO	CA	other company
665	ELEUSIS II, INC.	SAN FRANCISCO	CA	holding company
666	ELEUSIS FSC II, LTD.	SAN FRANCISCO	CA	other company
667	ELEUSIS I, INC.	SAN FRANCISCO	CA	holding company
668	ELEUSIS FSC I, LTD.	SAN FRANCISCO	CA	other company
669	ANDROS II, INC.	SAN FRANCISCO	CA	holding company
670	ANDROS FSC II, LTD.	SAN FRANCISCO	CA	other company
671	ANDROS I, INC.	SAN FRANCISCO	CA	holding company
672	ANDROS FSC I, LTD.	SAN FRANCISCO	CA	other company
673	AMORGOS II, INC.	SAN FRANCISCO	CA	holding company
674	AMORGOS FSC II, LTD.	SAN FRANCISCO	CA	other company
675	AMORGOS I, INC.	SAN FRANCISCO	CA	holding company
676	AMORGOS FSC I, LTD.	SAN FRANCISCO	CA	other company
677	SCALES LTD.	HAMILTON	BERMUDA	other company
678	PEAK FINANCE PARTNERS II, L.P.	RENO	NV	holding company
679	STOREY ASSET MANAGEMENT COMPANY	RENO	NV	holding company
680	ROMEO LEASING, LTD.	HAMILTON	BERMUDA	other company
681	FOXTROT LEASING, LTD.	HAMILTON	BERMUDA	other company
682	ECHO LEASING, LTD.	HAMILTON	BERMUDA	other company
683	BRAVO LEASING, LTD.	HAMILTON	BERMUDA	other company
684	ALPHA LEASING, LTD.	HAMILTON	BERMUDA	other company
685	AEROCRANE LEASING LTD.	HAMILTON	BERMUDA	other company
686	MARCO POLO LEASING LTD.	CHARLOTTE AMALIE	VI	other company
687	TANAH MERAH LEASING LTD.	CHARLOTTE AMALIE	VI	other company
688	SAMEDAN LEASING LTD.	CHARLOTTE AMALIE	VI	other company

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Line #	Name	City	Location	Type
689	RAFFLES LEASING LTD.	CHARLOTTE AMALIE	VI	other Company
690	BALMORAL LEASING LTD.	CHARLOTTE AMALIE	VI	other Company
691	LEASE HOLDING COMPANY III PTE LTD	SINGAPORE	SINGAPORE	other Company
692	LEASE HOLDING COMPANY II PTE LTD	SINGAPORE	SINGAPORE	other Company
693	BANK OF AMERICA INVESTMENT LEASING CO, LTD.	TOKYO	JAPAN	other Company
694	ARKKRYPTON LTD	GRAND CAYMAN	CAYMAN ISLANDS	other Company
695	ARKJADE LTD	GRAND CAYMAN	CAYMAN ISLANDS	other Company
696	AIRSTREAM LTD.	TOKYO	JAPAN	other Company
697	AIRWAYE LTD.	TOKYO	JAPAN	other Company
698	AIRWING LTD.	TOKYO	JAPAN	other Company
699	AIRSURF LTD.	TOKYO	JAPAN	other Company
700	AIRDASH LTD.	TOKYO	JAPAN	other Company
701	ARKRIDTIUM LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
702	ARKHELIUM LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
703	ARKGOLD LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
704	ARKFLINT LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
705	ARKEMERLAD LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
706	ARKDIAMOND LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
707	ARKCOPPER LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
708	ARKBRONZE LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
709	ARKAIR LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
710	BACAN CAPITAL TRUST	CHARLOTTE AMALIE	VI	other Company
711	BANK OF AMERICA CANADA CAPITAL CO.	WILMINGTON	DE	other Company
712	MB DEAL 97, S.L.	NOVIA SCOTIA	CANADA	holding Company
713	MALIA, INC.	MADRID	SPAIN	other Company
714	MALIA FSC, INC.	SAN FRANCISCO	CA	holding Company
715	GOURNIA, INC.	CHARLOTTE AMALIE	VI	other Company
716	GOURNIA FSC, INC.	SAN FRANCISCO	CA	holding Company
717	PYRGOS, INC.	CHARLOTTE AMALIE	VI	other Company
718	PYRGOS FSC, INC.	SAN FRANCISCO	CA	holding Company
719	LACONIA, INC.	CHARLOTTE AMALIE	VI	other Company
720	LACONIA FSC, INC.	SAN FRANCISCO	CA	holding Company
721	POROS FSC XII, INC.	CHARLOTTE AMALIE	VI	other Company
722	POROS FSC XI, INC.	CHARLOTTE AMALIE	VI	other Company
723	POROS FSC X, INC.	CHARLOTTE AMALIE	VI	other Company
724	POROS FSC IX, INC.	CHARLOTTE AMALIE	VI	other Company
725	POROS FSC VIII, INC.	CHARLOTTE AMALIE	VI	other Company
726	POROS FSC VI, INC.	CHARLOTTE AMALIE	VI	other Company
727	POROS FSC V, INC.	CHARLOTTE AMALIE	VI	other Company
728	POROS FSC IV, INC.	CHARLOTTE AMALIE	VI	other Company
729	POROS FSC III, INC.	CHARLOTTE AMALIE	VI	other Company
730	POROS FSC II, INC.	CHARLOTTE AMALIE	VI	other Company
731	POROS FSC I, INC.	CHARLOTTE AMALIE	VI	other Company

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Line #	Name	City	Location	Type
732	JAMBU HOLDINGS, LLC	SAN FRANCISCO	CA	Holding Company
733	BUNGA JAMBU LTD.	HAMILTON	BERMUDA	other Company
734	POROS FSC, INC.	CHARLOTTE AMALIE	VI	other Company
735	PYLOS, INC.	SAN FRANCISCO	CA	Holding Company
736	PYLOS FSC, INC.	CHARLOTTE AMALIE	VI	other Company
737	AEGINA, INC.	SAN FRANCISCO	CA	Holding Company
738	AEGINA FSC, INC.	CHARLOTTE AMALIE	VI	other Company
739	POROS VII, INC.	SAN FRANCISCO	CA	Holding Company
740	POROS FSC VII, INC.	CHARLOTTE AMALIE	VI	other Company
741	LINDOS, INC.	SAN FRANCISCO	CA	Holding Company
742	LINDOS FSC, INC.	CHARLOTTE AMALIE	VI	other Company
743	THASOS FSC, INC.	BRIDGETOWN	BARBADOS	other Company
744	KAVALA FSC, INC.	BRIDGETOWN	BARBADOS	other Company
745	SAVANNAH INTERNATIONAL SALES, INC.	SAINT THOMAS	VI	other Company
746	LEASE HOLDING COMPANY PTE LTD	SINGAPORE	SINGAPORE	other Company
747	IRAPETRA FSC, INC.	CHARLOTTE AMALIE	VI	other Company
748	BA SWISS FSC HOLDINGS, LLC	SAN FRANCISCO	CA	Holding Company
749	PATRAS, INC.	SAN FRANCISCO	CA	Holding Company
750	PATRAS FSC, INC.	CHARLOTTE AMALIE	VI	other Company
751	CANEA FSC, INC.	CHARLOTTE AMALIE	VI	other Company
752	FIRST EXECUTIVE SANDS LEASING CORP.	CHARLOTTE AMALIE	VI	other Company
753	FIRST EXECUTIVE LEASING FSC LTD.	SAN FRANCISCO	CA	other Company
754	EPIDAUROS FSC, INC.	CHARLOTTE AMALIE	VI	other Company
755	MYCENAE, INC.	CHARLOTTE AMALIE	VI	other Company
756	MYCENAE FSC, INC.	SAN FRANCISCO	CA	Holding Company
757	ELOUNDRA, INC.	CHARLOTTE AMALIE	VI	other Company
758	ELOUNDRA FSC, INC.	SAN FRANCISCO	CA	Holding Company
759	SOUNTON FSC, INC.	CHARLOTTE AMALIE	VI	other Company
760	NAUPLIA FSC, INC.	CHARLOTTE AMALIE	VI	other Company
761	KNOSSUS FSC, INC.	CHARLOTTE AMALIE	VI	other Company
762	PHAESTOS FSC, INC.	CHARLOTTE AMALIE	VI	other Company
763	TIRYNS FSC, INC.	CHARLOTTE AMALIE	VI	other Company
764	TYLER INTERNATIONAL SALES, INC.	CHARLOTTE AMALIE	VI	other Company
765	BANERILEASE, INC.	SAINT THOMAS	VI	other Company
766	BANKAMERICA SPECIAL ASSETS CORPORATION	PHOENIX	AZ	other Company
767	PERISSA LLC	SAN FRANCISCO	CA	other Company
768	BANK OF AMERICA COMMERCIAL FINANCE CORPORATION	SAN FRANCISCO	CA	other Company
769	BACF CORPORATION	WILTON	CT	Holding Company
770	DALESRING CORPORATION	WILTON	CT	other Company
771	MOIL CORPORATION	BALTIMORE	MD	other Company
772	SBMB CORPORATION	WILTON	CT	other Company
773	TJN CORPORATION	WILTON	CT	other Company
774	JCCA, INC.	WILTON	CT	other Company

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Line #	Name	City	Location	Type
775	BIRMINGHAM, L.L.C.	WILTON	CT	other Company
776	BJCC, INC.	WILTON	CT	other Company
777	BIRMINGHAM, L.L.C.	HAMILTON	BERMUDA	other Company
778	CAPE CANTERBURY, LTD.	WILMINGTON	DE	other Company
779	PINEHURST TRADING, INC.	JACKSONVILLE	FL	other Company
780	EQUICREDIT CORPORATION OF AMERICA	IRVING	TX	other Company
781	NATIONSCREDIT HOME EQUITY ABS CORPORATION	JACKSONVILLE	FL	other Company
782	NATIONSCREDIT MANUFACTURED HOUSING CORPORATION	JACKSONVILLE	FL	Insurance Co.
783	EQUITY/PROTECT REINSURANCE COMPANY	JACKSONVILLE	FL	other Company
784	EQCC TRANS RECEIVABLE CORPORATION	LAS VEGAS	NV	other Company
785	EQCC RECEIVABLES CORPORATION	LAS VEGAS	NV	other Company
786	EQCC ASSET BACKED CORPORATION	IRVING	TX	Insurance Co.
787	NATIONSCREDIT INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
788	NATIONSCREDIT FINANCIAL SERVICES CORPORATION OF NEVADA	IRVING	TX	other Company
789	NATIONSCREDIT FINANCIAL SERVICES CORPORATION	JACKSON	CA	other Company
790	UNITRUSCO CORPORATION	JACKSON	CA	other Company
791	BANK OF AMERICA SPECIALTY FINANCE, INC.	ALPHARETTA	GA	other Company
792	NATIONSCREDIT SECURITIZATION CORPORATION	ALPHARETTA	GA	other Company
793	WINNEBAGO ACCEPTANCE CORPORATION	ALPHARETTA	GA	other Company
794	SEA RAY CREDIT CORPORATION	ALPHARETTA	GA	other Company
795	MERCURY MARINE ACCEPTANCE CORPORATION	ALPHARETTA	GA	other Company
796	KORG ACCEPTANCE CORPORATION	ALPHARETTA	GA	other Company
797	ARIENS CREDIT CORPORATION	ALPHARETTA	GA	other Company
798	CALIFORNIA EQUITY FUND 1989 LIMITED PARTNERSHIP	CHICAGO	IL	other Company
799	CONTINENTAL SERVICIOS CORPORATIVOS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
800	BANK OF AMERICA COMMUNITY DEVELOPMENT CORPORATION	CHARLOTTE	NC	other Company
801	OXFORD MANOR APARTMENTS GP LLC	WASHINGTON	DC	other Company
802	HISTORIC ELLISON, L.P.	KANSAS CITY	MO	other Company
803	CAP DEVELOPMENT COMPANY, LLC	TAMPA	FL	other Company
804	ARENA HOLDINGS LLC	CHARLOTTE	NC	other Company
805	CASTLE LOFTS, L.P.	KANSAS CITY	MO	other Company
806	BANK OF AMERICA HISTORIC CAPITAL ASSETS LLC	CHARLOTTE	NC	other Company
807	K.C. HISTORIC INVESTORS II, L.L.C.	COLUMBIA	MD	other Company
808	FERRY BUILDING INVESTORS, LLC	SAN FRANCISCO	CA	other Company
809	AMB PIER ONE LLC	SAN FRANCISCO	CA	other Company
810	RIVERFRONT PARTNERS, LLC	TAMPA	FL	other Company
811	BANK OF AMERICA CALIFORNIA COMMUNITY VENTURE FUND, LLC	CHICAGO	IL	other Company
812	VINE STREET VIEWS, L.L.C.	KANSAS CITY	MO	other Company
813	BOSTON CAPITAL AMERICA TAX CREDIT FUND, A LIMITED PARTNERSHIP	BOSTON	MA	other Company
814	MULTI-HOUSING TAX CREDIT PARTNERS XXXI, A CALIFORNIA LIMITED PARTNERSHIP	LONG BEACH	CA	other Company
815	TRENTON PARK HOUSING, LLC	WASHINGTON	DC	other Company
816	TRENTON PARK APARTMENTS LIMITED PARTNERSHIP	WASHINGTON	DC	other Company
817	BOA/MERBART JOINT VENTURE	SAN DIEGO	CA	other Company

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Line #	Name	City	Location	Type
818	RELATED HISTORIC TAX CREDIT PARTNERS SERIES D, L.P.	NEW YORK	NY	other Company
819	CHURCH STREET HOUSING PARTNERS I, LLC	ORLANDO	FL	other Company
820	CHURCH STREET RETAIL PARTNERS I, LLC	ORLANDO	FL	other Company
821	BANK OF AMERICA HOUSING FUND IV LIMITED PARTNERSHIP, LLLP, THE	COLUMBIA	MD	other Company
822	BANK OF AMERICA HOUSING FUND IVB LIMITED PARTNERSHIP, LLLP, THE	COLUMBIA	MD	other Company
823	CHURCH STREET HOUSING PARTNERS I, LLC	ORLANDO	FL	other Company
824	GREENWOOD APARTMENTS, LLC	TAMPA	FL	other Company
825	VINE STREET LOFTS, L.P.	KANSAS CITY	MO	other Company
826	BANK OF AMERICA HOUSING FUND IVA LIMITED PARTNERSHIP, LLP, THE	COLUMBIA	MD	other Company
827	BANK OF AMERICA HOUSING FUND V LIMITED PARTNERSHIP, LLLP, THE	COLUMBIA	MD	other Company
828	VINE STREET PLACE, L.L.C.	KANSAS CITY	MO	other Company
829	GREENWOOD APARTMENTS, LLC	TAMPA	FL	other Company
830	URBAN MECCA I, LLC	ATLANTA	GA	other Company
831	WCSA DEVELOPMENT, L.L.C.	SAINT LOUIS	MO	other Company
832	WCSA HOMES II L.P.	SAINT LOUIS	MO	other Company
833	PT DEVELOPMENT, LLC	NASHVILLE	TN	other Company
834	TURTLE HILL GP LLC	KANSAS CITY	MO	other Company
835	TURTLE HILL TOWNHOMES, L.P.	KANSAS CITY	MO	other Company
836	RAYMOND JAMES TAX CREDIT FUND XVII, L.L.C.	SAINT PETERSBURG	FL	other Company
837	HOUSING SOUTHERN CALIFORNIA	CHARLOTTE	NC	other Company
838	ROSEBANK MEASONS SUBDIVISION, LLC	NASHVILLE	TN	other Company
839	SWEETING ASSOCIATES, LLC	MIAMI	FL	other Company
840	ASWAN VILLAGE ASSOCIATES, LLC	MIAMI	FL	other Company
841	HARLEN PARK DEVELOPMENT LLC	BALTIMORE	MD	other Company
842	MULTI-HOUSING TAX CREDIT PARTNERS XXVII, A CALIFORNIA LIMITED PARTNERSHIP	LONG BEACH	CA	other Company
843	WEST END, L.L.C.	SAINT LOUIS	MO	other Company
844	CENTERPOINT DEVELOPMENT LLC	BALTIMORE	MD	other Company
845	CASTLEPOINT, L.L.C.	SAINT LOUIS	MO	other Company
846	CARLETON/BACDC FUND I LIMITED PARTNERSHIP	DALLAS	TX	other Company
847	LEND LEASE HOUSING INVESTMENTS II, A LIMITED PARTNERSHIP	BOSTON	MA	other Company
848	SOUTHEAST REGIONAL AFFORDABLE HOUSING FUND II, A LIMITED PARTNERSHIP	BOSTON	MA	other Company
849	BANK OF AMERICA HISTORIC TAX CREDIT FUND, L.P.	WASHINGTON	DC	other Company
850	BANK OF AMERICA COMMUNITY HOUSING INVESTMENT FUND LLC	CHICAGO	IL	other Company
851	RELATED CAPITAL HOUSING PARTNERSHIP III L.P.	NEW YORK	NY	other Company
852	EAST NASHVILLE HOUSING, LLC	NASHVILLE	TN	other Company
853	SPRUCE STREET I, L.L.C.	SAINT LOUIS	MO	other Company
854	INDEPENDENCE PLAZA HOMES, L.L.C.	KANSAS CITY	MO	other Company
855	DALLAS FORT WORTH AFFORDABLE HOUSING LLC	DALLAS	TX	other Company
856	OLD HERITAGE NEW HOMES, LTD.	DALLAS	TX	other Company
857	TLC, L.C.	JACKSONVILLE	FL	other Company
858	TEXAS CORPORATE TAX CREDIT FUND, A LIMITED PARTNERSHIP, THE	BOSTON	MA	other Company
859	BOSTON FINANCIAL SOUTHEAST REGIONAL AFFORDABLE HOUSING FUND I, A LIMITED PARTNERSHIP	BOSTON	MA	other Company
860	MID-ATLANTIC REGIONAL AFFORDABLE HOUSING FUND I, A LIMITED PARTNERSHIP	BOSTON	MA	other Company

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Line #	Name	City	Location	Type
861	MICHIGAN PLACE, LLC	CHICAGO	IL	other Company
862	CUPPLES GARAGE, L.L.C.	SAINT LOUIS	MO	other Company
863	CUPPLES DEVELOPMENT PHASE I, L.L.C.	SAINT LOUIS	MO	other Company
864	LINKS AT EASTWOOD LLC, THE	CHARLOTTE	NC	other Company
865	EDMONDSON GARDENS LLC	BALTIMORE	MD	other Company
866	HARLEM GARDENS LP	BALTIMORE	MD	other Company
867	GRAND ROCK, L.L.C.	SAINT LOUIS	MO	other Company
868	BANK OF AMERICA DEVELOPMENT, INC.	CHARLOTTE	NC	other Company
869	HISTORIC ELLISON, L.P.	KANSAS CITY	MO	other Company
870	CASTLE LOFTS, L.P.	KANSAS CITY	MO	other Company
871	CITY HALL LOFTS, L.P.	KANSAS CITY	MO	other Company
872	WEST TRADE/SYCAMORE STREET, LLC	CHARLOTTE	NC	other Company
873	SYCAMORE GREEN, LLC	CHARLOTTE	NC	other Company
874	TOWN PARK ASSOCIATES, LLC	MIAMI	FL	other Company
875	VINE STREET LOFTS, L.P.	KANSAS CITY	MO	other Company
876	WASHINGTON WHEATLEY NEIGHBORHOOD PARTNERSHIP	KANSAS CITY	MO	other Company
877	SUMMERHILL REDEVELOPMENT PARTNERS, LLC	ATLANTA	GA	other Company
878	BURTON ROAD DEVELOPMENT PARTNERS, LLC	ATLANTA	GA	other Company
879	K.C. ACQUISITIONS, L.L.C.	KANSAS CITY	MO	other Company
880	CALIFORNIA CORPORATE TAX CREDIT FUND IV, A LIMITED PARTNERSHIP	BOSTON	MA	other Company
881	HARPER PARTNERS I, L.L.C.	CHICAGO	IL	other Company
882	DOUGLASS ROAD LLC	WASHINGTON	DC	other Company
883	CBP, L.L.C.	SAINT LOUIS	MO	other Company
884	WCH LIMITED PARTNERSHIP	DALLAS	TX	other Company
885	ST. JOHNS PLACE, L.C.	JACKSONVILLE	FL	other Company
886	WELLSTON HOMES GENERAL PARTNER, L.L.C.	CLAYTON	MO	other Company
887	WELLSTON HOMES, L.P.	ST. LOUIS	MO	other Company
888	ILLINOIS FACILITIES FUND	CHICAGO	IL	other Company
889	SAVANNAH AT WASHINGTON PARK, LLC	FAYETTEVILLE	GA	other Company
890	NEVIN RD ASSOCIATES LLC	RALEIGH	NC	other Company
891	OAKLAND TRACE REDEVELOPMENT, L.C.	JACKSONVILLE	FL	other Company
892	COURTYARDS APARTMENTS II, INC.	CHARLOTTE	NC	other Company
893	EMPLOYMENT OPPORTUNITIES FUND LLC	COLUMBIA	MD	other Company
894	B&D PHASE III LLC	BALTIMORE	MD	other Company
895	WOODS AT ADDISON LLC	CAPITOL HEIGHTS	MD	other Company
896	HOLLY SPRING MEADOWS LLC	FORESTVILLE	MD	other Company
897	BANK OF AMERICA HOUSING FUND III LIMITED PARTNERSHIP, THE	COLUMBIA	MD	other Company
898	BANK OF AMERICA HOUSING FUND IIIH LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
899	BANK OF AMERICA HOUSING FUND IIIG LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
900	BANK OF AMERICA HOUSING FUND IIIF LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
901	BANK OF AMERICA HOUSING FUND IIIE LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
902	HULL POINT, LLC	BALTIMORE	MD	other Company
903	BANK OF AMERICA HOUSING FUND IIID LIMITED PARTNERSHIP	COLUMBIA	MD	other Company

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Line #	Name	City	Location	Type
904	BANC OF AMERICA HOUSING FUND IIIC LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
905	BANC OF AMERICA HOUSING FUND IIIB LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
906	TRENTON PARK APARTMENTS LIMITED PARTNERSHIP	WASHINGTON	DC	other Company
907	SYCAMORE GREEN, LLC	CHARLOTTE	NC	other Company
908	HARLEM GARDENS LP	BALTIMORE	MD	other Company
909	WCSA HONES II L.P.	SAINT LOUIS	MO	other Company
910	STONEGATE MEADOWS, L.P.	KANSAS CITY	MO	other Company
911	CANAAN COLLABORATIVE LIMITED PARTNERSHIP, THE	HOUSTON	TX	other Company
912	OSBORNE LANDING, LTD.	TAMPA	FL	other Company
913	EBAN VILLAGE II, LTD.	DALLAS	TX	other Company
914	BANC OF AMERICA HOUSING FUND IIIA LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
915	L/G REDEVELOPMENT, LLC	NASHVILLE	TN	other Company
916	BANC OF AMERICA HISTORIC VENTURES, LLC	CHARLOTTE	NC	other Company
917	ST. LOUIS HISTORIC INVESTORS, L.L.C.	COLUMBIA	MO	other Company
918	PINE VILLA L.P.	LONG BEACH	CA	other Company
919	MASON-EHRMAN LLC	PORTLAND	OR	other Company
920	HISTORIC SUMMIT ROOSEVELT, LLC	BETHESDA	MD	other Company
921	HISTORIC SUMMIT GRAND PARK, LLC	BETHESDA	MD	other Company
922	HYPPODROME PERFORMING ARTS CENTER, LLC	BALTIMORE	MD	other Company
923	PARKFAIR ASSOCIATES LLC	BETHESDA	MD	other Company
924	MAINSTREAM GROUP VI LOFTS, LP	ALTA MONTE SPRINGS	FL	other Company
925	CARBONE PROPERTIES OF MOBILE, LLC	CLEVELAND	OH	other Company
926	BOA/MERIMART JOINT VENTURE	SAN DIEGO	CA	other Company
927	HISTORIC MUNSEY LLC	BALTIMORE	MD	other Company
928	LOCUST TIDE POINT LLC	BALTIMORE	MD	other Company
929	HULL POINT, LLC	BALTIMORE	MD	other Company
930	PURITAN MILL, LLC	ATLANTA	GA	other Company
931	MOORE BUILDING ASSOCIATES LP	JACKSON	MS	other Company
932	ROTUNDA PARTNERS II, LLC	OAKLAND	CA	other Company
933	UNIVERSITY LOFTS DEVELOPMENT, L.L.C.	SAINT LOUIS	MO	other Company
934	UNIVERSITY LOFTS ASSOCIATES, L.P.	SAINT LOUIS	MO	other Company
935	DILL AVENUE REDEVELOPMENT PARTNERSHIP, LLC	ATLANTA	GA	other Company
936	MOBLEY PARK APARTMENTS, L.C.	TAMPA	FL	other Company
937	HIGH POINT ESTATES, LLC	ATLANTA	GA	other Company
938	CUPPLES DEVELOPMENT, L.L.C.	SAINT LOUIS	MO	other Company
939	CLARK STREET REDEVELOPMENT CORPORATION	SAINT LOUIS	MO	other Company
940	REYNOLDSTOWN RISING, LLC	ATLANTA	GA	other Company
941	ORCHARDS SUBDIVISION, LLC, THE	ATLANTA	GA	other Company
942	INDEPENDENCE PLAZA GENERAL PARTNERS, INC.	SAINT LOUIS	MO	other Company
943	INDEPENDENCE PLAZA, L.P.	SAINT LOUIS	MO	other Company
944	CAPITAL COURTS CORPORATION	WASHINGTON	DC	other Company
945	MULTI-FAMILY HOUSING INVESTMENT FUND I, LLC	CHARLOTTE	NC	other Company
946	WALLACE TERRACE APARTMENTS, L.P.	CHARLOTTE	NC	other Company

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Line #	Name	City	Location	Type
947	FIRST WARD PLACE, LLC	CHARLOTTE	NC	other Company
948	BELMONT HEIGHTS DEVELOPMENT COMPANY, L.C.	TAMPA	FL	other Company
949	WELLINGTON PARK/LEWISVILLE, INC.	DALLAS	TX	other Company
950	STEPPINGTON/DALLAS, INC.	DALLAS	TX	other Company
951	PINE OAKS/MESQUITE, INC.	DALLAS	TX	other Company
952	THIRD WARD COMMITTEE, LLC	CHARLOTTE	NC	other Company
953	CHERRY AFFORDABLE HOUSING CORP.	CHARLOTTE	NC	other Company
954	PJM RETAIL CENTER, LLC	BALTIMORE	MD	other Company
955	PJM OFFICE BUILDING, LLC	TAMPA	FL	other Company
956	MBCDC OSBORNE, INC.	TAMPA	FL	other Company
957	OSBORNE LANDING, LTD.	CHARLOTTE	NC	other Company
958	FLORIDA AFFORDABLE HOUSING 1998, L.L.C.	TAMPA	FL	other Company
959	BARTLETT PARK NEIGHBORHOOD REDEVELOPMENT, L.C.	CHARLOTTE	NC	other Company
960	M8HD, LLC	TAMPA	FL	other Company
961	PARK AT HILLSIDE, LLC, THE	NASHVILLE	TN	other Company
962	OAK PARK AT NATIONS FORD LLC	NASHVILLE	TN	other Company
963	T-OAKS APARTMENTS, INC.	CHARLOTTE	NC	other Company
964	ROYAL OAKS, L.L.C.	ATLANTA	GA	other Company
965	WESTVIEW TERRACE APARTMENTS, L.L.C.	JACKSONVILLE	FL	other Company
966	SHERWOOD TERRACE APARTMENTS, INC.	MIAMI	FL	other Company
967	MISTY WATERS APARTMENTS, INC.	ATLANTA	GA	other Company
968	COVENTRY VILLAGE APARTMENTS, INC.	NASHVILLE	TN	other Company
969	COURTYARDS APARTMENTS, INC.	ATLANTA	GA	other Company
970	EBAN INCORPORATED	DALLAS	TX	other Company
971	TABONO PARTNERSHIP II, LTD.	DALLAS	TX	other Company
972	EBAN VILLAGE II, LTD.	DALLAS	TX	other Company
973	TABONO JOINT VENTURE, THE	DALLAS	TX	other Company
974	EBAN VILLAGE I, LTD.	DALLAS	TX	other Company
975	CAPITAL CROSSING DEVELOPMENT CORPORATION	SUITLEND	MD	other Company
976	TROY STREET LIMITED LIABILITY COMPANY	ALEXANDRIA	VA	other Company
977	QUEEN CITY PARTNERSHIP	DALLAS	TX	other Company
978	CHARLOTTE AFFORDABLE HOUSING LLC, THE	CHARLOTTE	NC	other Company
979	PARK AT LAKEWOOD, L.L.C., THE	ATLANTA	GA	other Company
980	STANTON ROAD HOUSING LLC	WASHINGTON	DC	other Company
981	KENILWORTH INDUSTRIAL PARK LIMITED LIABILITY COMPANY	WASHINGTON	DC	other Company
982	KENILWORTH-BURROUGHS LIMITED PARTNERSHIP	WASHINGTON	DC	other Company
983	BISCAYNE APARTMENTS, INC.	ATLANTA	GA	other Company
984	URBAN HOUSING/3BH APARTMENTS, L.P.	SAN DIEGO	CA	other Company
985	BANC OF AMERICA HOUSING FUND II LIMITED PARTNERSHIP, THE	COLUMBIA	MD	other Company
986	WCH LIMITED PARTNERSHIP	DALLAS	TX	other Company
987	EBAN VILLAGE I, LTD.	DALLAS	TX	other Company
988	PINE KNOLL LIMITED PARTNERSHIP	DALLAS	TX	other Company
989	TERRY STREET REDEVELOPMENT LIMITED LIABILITY COMPANY	RALEIGH	NC	other Company
		ATLANTA	GA	other Company

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Line #	Name	City	Location	Type
990	ST. WENCESLAUS LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
991	NEWINGTON LIMITED PARTNERSHIP, THE	BALTIMORE	MD	other Company
992	ROSDALE TERRACE LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
993	GREENSIDE ELDERLY LIMITED PARTNERSHIP	REISERTOWN	MD	other Company
994	NEIGHBORHOOD RENTAL LIMITED PARTNERSHIP II	BALTIMORE	MD	other Company
995	MARYLAND NATIONAL/ENTERPRISE EQUITY FUND LIMITED PARTNERSHIP, THE	COLUMBIA	MD	other Company
996	CAN COMPANY, LLC, THE	BALTIMORE	MD	other Company
997	MONTGOMERY HOMES LIMITED PARTNERSHIP IV	KENSINGTON	MD	other Company
998	MONTGOMERY HOMES LIMITED PARTNERSHIP III	KENSINGTON	MD	other Company
999	BANC OF AMERICA CDC SPECIAL HOLDING COMPANY, INC.	CHARLOTTE	NC	other Company
1000	JEFFRIES-MEYERS REVITALIZATION LTD.	DALLAS	TX	other Company
1001	ALEXANDERS ON NINTH, INC.	CHARLOTTE	NC	other Company
1002	UBI/HOLDING CO. LIMITED PARTNERSHIP	DALLAS	TX	other Company
1003	CANAAN COLLABORATIVE LIMITED PARTNERSHIP, THE	HOUSTON	TX	other Company
1004	NEW HAVEN LIMITED PARTNERSHIP	DALLAS	TX.	other Company
1005	CHARLOTTE TRANSIT CENTER, INC.	CHARLOTTE	NC	other Company
1006	CHURCH STREET CROSSING ASSOCIATES	WASHINGTON	DC	other Company
1007	CARLTON COURT LIMITED PARTNERSHIP	DALLAS	TX	other Company
1008	HISTORIC DISTRICT REDEVELOPMENT PARTNERSHIP	DALLAS	TX	other Company
1009	NUBIA REDEVELOPMENT PARTNERSHIP	ATLANTA	GA	other Company
1010	ATLANTA AFFORDABLE HOUSING FUND LIMITED PARTNERSHIP	DALLAS	TX	other Company
1011	BANC OF AMERICA HOUSING FUND I LIMITED PARTNERSHIP, THE	CHARLOTTE	NC	other Company
1012	SPAR S.H.A.R.E. II, LTD.	COLUMBIA	MD	other Company
1013	BHP/JOHNSTON SQUARE LIMITED PARTNERSHIP	JACKSONVILLE	FL	other Company
1014	REPLRY STATION LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
1015	COLUMBIA PLAZA I, L.P.	RALEIGH	NC	other Company
1016	ELKRIDGE APARTMENTS LIMITED PARTNERSHIP	ATLANTA	GA	other Company
1017	WESTWOOD MANOR DEVELOPMENT, L.P.	BALTIMORE	MD	other Company
1018	DELOWE PLACE, L.P.	MEMPHIS	TN	other Company
1019	CHESHIRE CHASE LIMITED PARTNERSHIP	ATLANTA	GA	other Company
1020	DOMINION PINES PARTNERS L.P.	CHARLOTTE	NC	other Company
1021	ETOWAH, L.P.	VIRGINIA BEACH	VA	other Company
1022	SHERWOOD PARK LIMITED PARTNERSHIP	ATLANTA	GA	other Company
1023	MT. PLEASANT VENTURES LIMITED PARTNERSHIP	RALEIGH	NC	other Company
1024	VOA EASTERN AVENUE LIMITED PARTNERSHIP	RALEIGH	NC	other Company
1025	HIGHLANDTOWN COOPERATIVE LIMITED PARTNERSHIP	LANHAM	MD	other Company
1026	ODC CROSSING, LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
1027	CRANBERRY EQUITIES LIMITED PARTNERSHIP	ELLICOTT CITY	MD	other Company
1028	COLUMBIA HILL, I, L.P.	REISTERSTOWN	MD	other Company
1029	COLUMBIA HILL PARTNERS, L.P.	ATLANTA	GA	other Company
1030	S.C. MODEL I LIMITED PARTNERSHIP	ATLANTA	GA	other Company
1031	KING STREET APARTMENTS, II, L.P.	CHARLESTON	SC	other Company
1032	PARK CITY, LTD.	COLUMBIA	SC	other Company
		MIAMI	FL	other Company

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Line #	Name	City	Location	Type
1033	TIMBER RIDGE OF INMOKALEE, LIMITED PARTNERSHIP	INMOKALEE	FL	other Company
1034	HISTORIC EAST SIDE NEIGHBORHOOD HOUSING L.P.	CHARLESTON	SC	other Company
1035	GREENSBORO ELDERLY AFFORDABLE HOUSING I LIMITED PARTNERSHIP	CHARLOTTE	NC	other Company
1036	SAN ANTONIO MASTER LIMITED PARTNERSHIP	COLUMBIA	MD	other Company
1037	VERA CRUZ REDEVELOPMENT PARTNERSHIP, LTD.	SAN ANTONIO	TX	other Company
1038	BROADWAY APARTMENTS LIMITED PARTNERSHIP	FREDERICK	MD	other Company
1039	ROANOKE AT HOME LIMITED PARTNERSHIP	ROANOKE	VA	other Company
1040	WALNUT WOODS LIMITED PARTNERSHIP	RALEIGH	NC	other Company
1041	BROADWAY COURT LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
1042	OLIVER PLAZA LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
1043	HILLCREST HOUSE PARTNERSHIP, LTD.	DALLAS	TX	other Company
1044	BELLEVUE MANCHESTER LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
1045	OWEN BROWN II LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
1046	FLORIDA CITY APARTMENTS, LTD.	CORAL GABLES	FL	other Company
1047	CARLTON COURT CDC, INC.	DALLAS	TX	other Company
1048	CARLTON COURT LIMITED PARTNERSHIP	DALLAS	TX	other Company
1049	MONTGOMERY HOMES LIMITED PARTNERSHIP II	KENSINGTON	MD	other Company
1050	CONTINENTAL PARTNERS GROUP, INC.	CHICAGO	IL	other Company
1051	WELLINGTON LAND COMPANY, INC.	BALTIMORE	MD	other Company
1052	SOUTH CHARLES REALTY CORP	BALTIMORE	MD	other Company
1053	BANC OF AMERICA VENDOR FINANCE, INC.	SAN DIEGO	CA	other Company
1054	ESP FINANCIAL SERVICES LLC	SAN DIEGO	CA	other Company
1055	SPOTTED HORSE HOLDINGS, INC.	CHEYENNE	WY	other Company
1056	BANC OF AMERICA INSURANCE SERVICES, INC.	BALTIMORE	MD	Insurance Co.
1057	SERVICE-WRIGHT CORPORATION	WASHINGTON	DC	other Company
1058	MONTGOMERY HOMES LIMITED PARTNERSHIP II	KENSINGTON	MD	other Company
1059	NATIONSBANC CHARLOTTE CENTER, INC.	CHARLOTTE	NC	Holding Company
1060	CSI HOLDINGS, INC.	CHARLOTTE	NC	other Company
1061	FLEETWOOD CREDIT CORP.	ALPHARETTA	GA	other Company
1062	FLEETWOOD CREDIT RECEIVABLES CORP.	ALPHARETTA	GA	other Company
1063	SAVANNAH BANK OF NIGERIA	LAGOS	NIGERIA	Commercial Bank
1064	ZENTAC PRODUCTIONS, INC.	SAN FRANCISCO	CA	other Company
1065	SOCIETY FOR WORLDWIDE INTERBANK FINANCIAL TELECOMMUNICATION S.C. (S.W.I.F.T.)	LA HULPE	BELGIUM	other Company
1066	FIRST NATIONAL SECURITY COMPANY	DEQUEEN	AR	Holding Company
1067	FIRST NATIONAL BANCSHARES OF HERPSTEAD COUNTY	HOPE	AR	Holding Company
1068	FIRST NATIONAL BANK OF LEWISVILLE, THE	LEWISVILLE	AR	Commercial Bank
1069	BANK OF BLEVINS	BLEVINS	AR	Commercial Bank
1070	FIRST NATIONAL BANK OF HOPE, THE	HOPE	AR	Commercial Bank
1071	BANK OF WALDRON	WALDRON	AR	Commercial Bank
1072	FIRST NATIONAL BANK OF HOWARD COUNTY	DIERKS	AR	Commercial Bank
1073	FIRST NATIONAL BANK OF DE QUEEN, THE	DE QUEEN	AR	Commercial Bank
1074	AMERICAN STATE BANK	BROKEN BOW	OK	Commercial Bank
1075	FIRST NATIONAL BANK	ASHDOWN	AR	Commercial Bank

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Line #	Name	City	Location	Type
1076	FIRST STATE BANK OF IDABEL	IDABEL	OK	Commercial Bank
1077	CITIZENS NATIONAL BANK OF NASHVILLE	NASHVILLE	AR	Commercial Bank
1078	STATEWIDE ADMINISTRATIVE SERVICES, INC.	TUCKER	GA	other Company
1079	GENERAL FIDELITY INSURANCE COMPANY	SAN DIEGO	CA	Insurance Co.
1080	BANK OF AMERICA INVESTMENT SERVICES, INC.	CHARLOTTE	NC	Securities
1081	BANC OF AMERICA AGENCY OF NEVADA, INC.	LAS VEGAS	NV	Insurance Co.
1082	BANC OF AMERICA AGENCY OF TEXAS, INC.	DALLAS	TX	Insurance Co.
1083	BA AGENCY, INC.	ALBUQUERQUE	NM	Insurance Co.
1084	BANC OF AMERICA AGENCY, LLC	TONSON	MD	Insurance Co.
1085	ROCKWELL RESOURCES, INC.	CHARLOTTE	NC	other Company
1086	BANK OF AMERICA CANADA	TORONTO	CANADA	Commercial Bank
1087	BANC OF AMERICA SECURITIES LIMITED	LONDON	ENGLAND	Securities
1088	PA-DRIITTE WTP BETEILIGUNGSVERWALTUNGS GMBH	VIENNA	AUSTRIA	other Company
1089	MAZESTAKE LIMITED	LONDON	ENGLAND	Holding Company
1090	LONDON CLEARING HOUSE LIMITED, THE	LONDON	ENGLAND	other Company
1091	BA NETTING LIMITED	LONDON	ENGLAND	other Company
1092	NATIONS EUROPE LIMITED	LONDON	ENGLAND	other Company
1093	BANKAMERICA NOMINEES LIMITED (LONDON)	LONDON	ENGLAND	other Company
1094	BANKAMERICA NOMINEES (HONG KONG) LTD.	HONG KONG	HONG KONG	other Company
1095	BANKAMERICA REPRESENTACAO E SERVICOS LTDA.	SAO PAULO	BRAZIL	other Company
1096	GOLDEN GATE INVESTMENTS S.A.	BOGOTA	COLOMBIA	other Company
1097	BANKAMERICA NOMINEES (1993) PTE. LTD.	SINGAPORE	SINGAPORE	other Company
1098	BANK OF AMERICA (JERSEY) LIMITED	SAINTE HELENE	CHANNEL ISLANDS	Securities
1099	MNC CONSUMER DISCOUNT COMPANY	WASHINGTON	DC	other Company
1100	CITIZENS BANKSHARES OF ELDON, MISSOURI, INC.	ELDON	MO	Holding Company
1101	CITIZENS BANK OF ELDON	ELDON	MO	Commercial Bank
1102	BANK OF AMERICA TECHNOLOGY AND OPERATIONS, INC.	CHARLOTTE	NC	other Company
1103	FIRST PERRY BANCORP, INC.	PINKNEYVILLE	IL	Holding Company
1104	FIRST NATIONAL INVESTMENTS INC	PINKNEYVILLE	IL	other Company
1105	FIRST NATIONAL INSURANCE SERVICES INC	PINKNEYVILLE	IL	Insurance Co.
1106	FIRST NATIONAL BANK IN PINKNEYVILLE	PINKNEYVILLE	IL	Commercial Bank
1107	UNION REALTY AND SECURITIES COMPANY	SAINTE LOUIS	MO	other Company
1108	CONTINENTAL ILLINOIS VENTURE CORPORATION	CHICAGO	IL	other Company
1109	COMMERCE PLACE COMPANY	NASHVILLE	TN	other Company
1110	PAN AMERICAN MORTGAGE CORP.	MIAMI	FL	other Company
1111	BANC OF AMERICA COMMERCIAL, LLC	TUCKER	GA	other Company
1112	BANC OF AMERICA NEIGHBORHOOD SERVICES CORPORATION	CHARLOTTE	NC	other Company
1113	ROSEDALE GENERAL PARTNER, LLC	BALTIMORE	MD	other Company
1114	ROSEDALE TERRACE LIMITED PARTNERSHIP	BALTIMORE	MD	other Company
1115	OAK PARK AT NATIONS FORD LLC	CHARLOTTE	NC	other Company
1116	THIRD WARD NEIGHBORHOOD DEVELOPMENT ASSOCIATION	CHARLOTTE	NC	other Company
1117	SEAFIRST LEASING COMPANY	SEATTLE	WA	other Company
1118	SEAFIRST AMERICA CORPORATION	SEATTLE	WA	other Company

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Line #	Name	City	Location	Type
1119	TRANSIT HOLDING, INC.	SAN FRANCISCO	CA	other Company
1120	ASSET HOLDING CO. INC.	SAN FRANCISCO	CA	other Company
1121	SEAFIRST INSURANCE CORPORATION	BELLEUE	WA	Insurance Co.
1122	SPAA LEASING CORPORATION	SAN FRANCISCO	CA	other Company
1123	BANK OF AMERICA AUTO FINANCE CORP.	JACKSONVILLE	FL	other Company
1124	CENTREX CAPITAL CORP.	JACKSONVILLE	FL	other Company
1125	LYNDHURST PROPERTIES CORP.	JACKSONVILLE	FL	other Company
1126	BANK OF AMERICA VENTURES	FOSTER CITY	CA	other Company
1127	BANK OF AMERICA OVERSEAS CORPORATION	CHARLOTTE	NC	Edge Corporation
1128	SB HOLDINGS, INC.	LAS VEGAS	NV	other Company
1129	CALNEVARI HOLDINGS, INC.	LAS VEGAS	NV	Holding Company
1130	GOLDBOURNE PARK LIMITED	DUBLIN	IRELAND	Holding Company
1131	GROOM LAKE, LLC	LAS VEGAS	NV	other Company
1132	HORNBY LANE LIMITED	DUBLIN	IRELAND	other Company
1133	JAWBRIDGE FINANCE, INC.	DALLAS	TX	Holding Company
1134	BA INTERNATIONAL (NETHERLANDS) B.V.	AMSTERDAM	NETHERLANDS	other Company
1135	BOA NETHERLANDS COOPERATIEVE U.A.	AMSTERDAM	NETHERLANDS	other Company
1136	AMARILLO LANE, INC.	DALLAS	TX	other Company
1137	TONOPAH, LLC	LAS VEGAS	NV	Holding Company
1138	BANK OF AMERICA SECURITIES (INDIA) PRIVATE LIMITED	MUMBAI	INDIA (OTHER)	securities
1139	BANK OF AMERICA CAPITAL MANAGEMENT (IRELAND), LIMITED	DUBLIN	IRELAND	other Company
1140	NORTH AMERICAN LARGE CAP GROWTH PORTFOLIO III	DUBLIN	IRELAND	other Company
1141	PEAK FINANCE PARTNERS IV, L.P.	RENO	NV	Holding Company
1142	CARSON ASSET MANAGEMENT COMPANY	RENO	NV	Holding Company
1143	ZULU LEASING, LTD.	HAMILTON	BERMUDA	other Company
1144	FIRST IN FLIGHT FINANCE LTD.	HAMILTON	BERMUDA	other Company
1145	PIEDMONT FINANCE LTD.	HAMILTON	BERMUDA	other Company
1146	WANDA FINANCE LTD.	HAMILTON	BERMUDA	other Company
1147	SANDHILLS FINANCE LTD.	HAMILTON	BERMUDA	other Company
1148	OUTERBANKS FINANCE LTD.	HAMILTON	BERMUDA	other Company
1149	WINGTIP FINANCE LTD.	HAMILTON	BERMUDA	other Company
1150	BARNESBURY, LTD.	HAMILTON	BERMUDA	other Company
1151	ZEPHYR COVE FINANCE, INC.	DALLAS	TX	Holding Company
1152	BA INTERNATIONAL FINANCE B.V.	AMSTERDAM	NETHERLANDS	other Company
1153	BOA NETHERLANDS COOPERATIEVE U.A.	AMSTERDAM	NETHERLANDS	other Company
1154	JAWBRIDGE FINANCE, INC.	DALLAS	TX	Holding Company
1155	ODESSA PARK, INC.	DALLAS	TX	other Company
1156	NB FINANCIAL TRADING (IRELAND) LIMITED	DUBLIN	IRELAND	other Company
1157	ELMSLEIGH FUNDING, LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
1158	ASP FUNDING, INC.	DALLAS	TX	Holding Company
1159	SYCAMORE FUNDING, INC.	DALLAS	TX	Holding Company
1160	FALLON LANE, INC.	DALLAS	TX	Holding Company
1161	NATIONS FINANCE COMPANY	DUBLIN	IRELAND	other company

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Line #	Name	City	Location	Type
1162	PARADISE FUNDING, LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
1163	CROCKETT FUNDING, INC.	DALLAS	TX	Holding Company
1164	MIDDLETOWN FINANCE, INC.	DALLAS	TX	Holding Company
1165	BOA NETHERLANDS COOPERATIVE U.A.	AMSTERDAM	NETHERLANDS	other Company
1166	NATIONS FINANCE COMPANY	DUBLIN	IRELAND	other Company
1167	NB INTERNATIONAL FINANCE B. V.	AMSTERDAM	NETHERLANDS	other Company
1168	BOA NETHERLANDS COOPERATIVE U.A.	AMSTERDAM	NETHERLANDS	other Company
1169	LATIN AMERICA FUNDING, INC.	DALLAS	TX	Holding Company
1170	N.B. (BAHAMAS) LTD.	NASSAU	BAHAMAS, THE	other Company
1171	LIBERAL BANKING CORPORATION LTD.	NASSAU	BAHAMAS, THE	Holding Company
1172	AMERICA FUND	GEORGE TOWN	CAYMAN ISLANDS	other Company
1173	BANK OF AMERICA FUND	GRAND CAYMAN	CAYMAN ISLANDS	other Company
1174	HEATHROW, INC.	DALLAS	TX	other Company
1175	ISLAND FUNDING, LTD.	DALLAS	TX	other Company
1176	HEATHROW, INC.	DALLAS	TX	other Company
1177	DIAMOND SHOALS FINANCE LTD.	HAMILTON	BERNUDA	other Company
1178	UMHARRIE FINANCE LTD.	HAMILTON	BERNUDA	other Company
1179	BINFIELD LTD.	HAMILTON	BERNUDA	other Company
1180	HATTERAS FINANCE LTD.	HAMILTON	BERNUDA	other Company
1181	NATIONSBANK INTERNATIONAL TRUST (JERSEY) LIMITED	SAINT HELIER	CHANNEL ISLANDS	other Company
1182	AF FUNDING II (1993), INC.	WILMINGTON	DE	other Company
1183	KILL DEVIL HILLS FINANCE II LIMITED PARTNERSHIP	WILMINGTON	DE	other Company
1184	AIR FRANCE/KDHF II (RIGHI) (GRANTOR TRUST)	WILMINGTON	DE	other Company
1185	FLORITA FINANCE LTD.	HAMILTON	BERNUDA	other Company
1186	AF FUNDING (1993), INC.	WILMINGTON	DE	other Company
1187	KILL DEVIL HILLS FINANCE LIMITED PARTNERSHIP	WILMINGTON	DE	other Company
1188	AIR FRANCE/NATIONSBANK (GRANTOR TRUST)	WILMINGTON	DE	other Company
1189	WRIGHTBROTHERS LTD.	HAMILTON	BERNUDA	other Company
1190	JAPAN AIRLINES/NCNB 1993-1 (GRANTOR TRUST)	CHARLOTTE	NC	other Company
1191	TRANSPACIFIC FUNDING (1993), INC.	WILMINGTON	DE	other Company
1192	TRANSPACIFIC FINANCE LIMITED PARTNERSHIP	WILMINGTON	DE	other Company
1193	ANA II (GRANTOR TRUST)	WILMINGTON	DE	other Company
1194	FONTANA FINANCE LTD.	HAMILTON	BERNUDA	other Company
1195	BANK OF AMERICA CAPITAL MARKETS-ASIA, INC.	SINGAPORE	SINGAPORE	Securities
1196	BANK OF AMERICA SECURITIES-JAPAN, INC.	TOKYO	JAPAN	Securities
1197	NATIONS - CRT HONG KONG, LIMITED	HONG KONG	HONG KONG	Securities
1198	NCNB LEASE FINANCE V	WILMINGTON	DE	other Company
1199	CATHAY PACIFIC/NATIONSBANK TRUST I (GRANTOR TRUST)	WILMINGTON	DE	other Company
1200	NATIONSBANK LEASE FINANCE VI	WILMINGTON	DE	other Company
1201	KITTY HAWK FINANCE LTD.	HAMILTON	BERNUDA	other Company
1202	NCNB LEASE FINANCE IV	WILMINGTON	DE	other Company
1203	NCNB LEASE OFFSHORE, INC.	WILMINGTON	DE	other Company
1204	NCNB LEASE FINANCE II	WILMINGTON	DE	other Company

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Line #	Name	City	Location	Type
1205	NCNB LEASE FINANCE	WILMINGTON	DE	other Company
1206	NCNB LEASE ATLANTIC, INC.	WILMINGTON	DE	other Company
1207	ZEUS 1999, INC.	SAN FRANCISCO	CA	Holding Company
1208	ZEUS 1999 FSC, LTD.	HAMILTO	BERMUDA	other Company
1209	NCNB LEASE INTERNATIONAL, LLC.	CHARLOTTE	NC	other Company
1210	BANK OF AMERICA BRASIL HOLDINGS LTDA.	SAO PAULO	BRAZIL	Holding Company
1211	BANK OF AMERICA - BRASIL S.A. (BANCO MULTIPLO)	SAO PAULO	BRAZIL	Commercial Bank
1212	BANK OF AMERICA ASSET MANAGEMENT LTDA.	RIO DE JANEIRO	BRAZIL	other Company
1213	LIBERAL GESTAO E RECURSOS LTDA.	RIO DE JANEIRO	BRAZIL	other Company
1214	LIBERAL CONSULTORIA E SERVICOS LTDA.	RIO DE JANEIRO	BRAZIL	other Company
1215	BANK OF AMERICA S.A. CORRETORA DE CAMBIO E VALORES MOBILIARIOS	LONDON	ENGLAND	Holding Company
1216	CAROLINA INVESTMENTS LIMITED	SAINT HELIER	CHANNEL ISLANDS	other Company
1217	ULYSSES LEASING LIMITED	SAN FRANCISCO	CA	Edge Corporation
1218	BANKAMERICA INTERNATIONAL FINANCIAL CORPORATION	MEXICO CITY	MEXICO	Holding Company
1219	GRUPO FINANCIERO BANK OF AMERICA, S.A. DE C.V.	GEORGE TOWN	CAYMAN ISLANDS	other Company
1220	BA EMPLOYMENT SERVICES LIMITED	MUMBAI	INDIA (OTHER)	securities
1221	BANC OF AMERICA SECURITIES (INDIA) PRIVATE LIMITED	RENO	NV	Holding Company
1222	PEAK FINANCE PARTNERS V, L.P.	RENO	NV	other Company
1223	MONTRUSE & COMPANY INTERNATIONAL, LLC	LONDON	ENGLAND	other Company
1224	WHITE PINE ASSET MANAGEMENT COMPANY	RENO	NV	Holding Company
1225	BUNGA ORKID, LTD.	HAMILTON	BERMUDA	other Company
1226	ZEPHYR COVE FINANCE, INC.	DALLAS	TX	Holding Company
1227	BANC OF AMERICA SECURITIES CANADA HOLDING CORP.	CHARLOTTE	NC	Holding Company
1228	BANK OF AMERICA SECURITIES CANADA HOLDING CORP.	HALIFAX	CANADA	securities
1229	BANK OF AMERICA SECURITIES CANADA CO.	GEORGE TOWN, GRAND CAYMAN, LONDON	CAYMAN ISLANDS	Holding Company
1230	BA OVERSEAS HOLDINGS	LONDON	ENGLAND	other Company
1231	APPOLD PROPERTY MANAGEMENT LIMITED	HONG KONG	HONG KONG	securities
1232	BA ASIA LIMITED	DALLAS	TX	Holding Company
1233	JAMBRIDGE FINANCE, INC.	DALLAS	TX	other Company
1234	ODESSA PARK, INC.	DUBLIN	IRELAND	other Company
1235	BA FINANCE IRELAND LIMITED	SANTAFE DE BOGOTA	COLOMBIA	other Company
1236	INVERAMERICA S.A.	NAKATI	PHILIPPINES	other Company
1237	GLACIER POINT (PHILIPPINES), INC.	KUALA LUMPUR	MALAYSIA (OTHER)	Commercial Bank
1238	BANK OF AMERICA MALAYSIA BERHAD	SINGAPORE	SINGAPORE	securities
1239	BANK OF AMERICA SINGAPORE LIMITED	CARACAS	VENEZUELA	other Company
1240	BAMERINVEST, C.A.	MEXICO CITY	MEXICO	other Company
1241	CONTINENTAL SERVICIOS CORPORATIVOS, S.A. DE C.V.	GEORGE TOWN	CAYMAN ISLANDS	Holding Company
1242	PDE, INC.	SAO PAULO	BRAZIL	Holding Company
1243	GOLDEN GATE PARTICIPACOES LTDA.	GEORGE TOWN	CAYMAN ISLANDS	Holding Company
1244	VENCO, B.V.	SAO PAULO	BRAZIL	Holding Company
1245	BANK OF AMERICA BRASIL HOLDINGS LTDA.	GEORGE TOWN	CAYMAN ISLANDS	Holding Company
1246	INCHROY CREDIT CORPORATION LIMITED	SAO PAULO	BRAZIL	Holding Company
1247	JUSTIN, INC.	HONG KONG	HONG KONG	other Company
		GEORGE TOWN	CAYMAN ISLANDS	Holding Company

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Line #	Name	City	Location	Type
1248	INVESTAMERICA S.A.	SANTIAGO	CHILE	other Company
1249	SECURITY PACIFIC OVERSEAS INVESTMENT CORPORATION	SAN FRANCISCO	CA	Holding Company
1250	INVERAMERICA S.A.	SANTAFE DE BOGOTA	COLOMBIA	other Company
1251	SECURITY PACIFIC FINANCING SERVICES LIMITED	LONDON	ENGLAND	other Company
1252	SECURITY PACIFIC HONG KONG HOLDINGS LIMITED	HONG KONG	HONG KONG	Holding Company
1253	BA INVESTMENTS	GEORGE TOWN	CAYMAN ISLANDS	other Company
1254	BANK OF AMERICA (ASIA) LIMITED	HONG KONG	HONG KONG	Commercial Bank
1255	TOWER III PARTNERSHIP, THE	HONG KONG	CHINA, PEOPLES REPUBLIC OF HONG KONG	Holding Company
1256	BA SECURITIES LIMITED	MACAU	MACAU	securities
1257	BANK OF AMERICA (MACAU) LIMITED	VICTORIA	HONG KONG	Commercial Bank
1258	BA NOMINEES LIMITED	SYDNEY	HONG KONG	other Company
1259	BA AUSTRALIA LIMITED	SYDNEY	AUSTRALIA	securities
1260	G-BNWL AIRCRAFT PTY LIMITED	SYDNEY	AUSTRALIA	other Company
1261	G-BNWD AIRCRAFT PTY LIMITED	SYDNEY	AUSTRALIA	other Company
1262	G-BNWE AIRCRAFT PTY LIMITED	SYDNEY	AUSTRALIA	other Company
1263	BA SECURITIES AUSTRALIA LIMITED	SYDNEY	AUSTRALIA	securities
1264	INVESTAMERICA S.A.	SANTIAGO	CHILE	other Company
1265	B.A. INVESTMENTS (CAYMAN) LTD.	GEORGE TOWN	CAYMAN ISLANDS	Insurance Co.
1266	BANKAMERICA REPRESENTACAO E SERVICOS LTDA.	SAO PAULO	BRAZIL	other Company
1267	GOLDEN GATE INVESTMENTS S.A.	BOGOTA	COLOMBIA	other Company
1268	BA FINANCE (HONG KONG) LIMITED	HONG KONG	HONG KONG	other Company
1269	TOWER III PARTNERSHIP, THE	HONG KONG	CHINA, PEOPLES REPUBLIC OF LUXEMBOURG	Holding Company
1270	BA HOLDING COMPANY S.A.	NASSAU	HONG KONG	Nondepository Trust Co.
1271	BANKAMERICA TRUST COMPANY (HONG KONG) LIMITED	NASSAU	BAHAMAS, THE	Nondepository Trust Co.
1272	BANKAMERICA TRUST AND BANKING CORPORATION (BAHAMAS) LIMITED	NASSAU	BAHAMAS, THE	other Company
1273	TRUNOMS, LIMITED	NASSAU	BAHAMAS, THE	other Company
1274	WOLNOMS, LIMITED	NASSAU	BAHAMAS, THE	other Company
1275	BANK OF AMERICA TRUST AND BANKING CORPORATION (CAYMAN) LIMITED	GEORGE TOWN	CAYMAN ISLANDS	Nondepository Trust Co.
1276	NATIONS HIGH YIELD BOND FUND (OFFSHORE)	GEORGE TOWN	CAYMAN ISLANDS	other Company
1277	NATIONS MARSICO GROWTH FUND (OFFSHORE)	GEORGE TOWN, GRAND CAYMAN	CAYMAN ISLANDS	other Company
1278	NATIONS MARSICO FOCUSED EQUITIES FUND (OFFSHORE)	GEORGE TOWN, GRAND CAYMAN	CAYMAN ISLANDS	other Company
1279	NATIONS INTERNATIONAL VALUE FUND (OFFSHORE)	GEORGE TOWN	CAYMAN ISLANDS	other Company
1280	HARBOUR SECRETARIES I LIMITED	GEORGE TOWN	CAYMAN ISLANDS	other Company
1281	HARBOUR DIRECTORS II LIMITED	GEORGE TOWN	CAYMAN ISLANDS	other Company
1282	HARBOUR DIRECTORS I LIMITED	GEORGE TOWN	CAYMAN ISLANDS	other Company
1283	HARBOUR NOMINEES LTD.	FALPURRIAS	TX	Commercial Bank
1284	FIRST NATIONAL BANK IN FALPURRIAS, THE	CHICAGO	IL	Edge Corporation
1285	BANKAMERICA INTERNATIONAL INVESTMENT CORPORATION	BUENOS AIRES	ARGENTINA	other Company
1286	NEXUS PARTNERS ARGENTINA S.A.	CHICAGO	IL	Holding Company
1287	BA DIRECT INVESTMENT FUND K, L.P.	CHICAGO	IL	Holding Company
1288	BACP EUROPE FUND III, L.P.	CHICAGO	IL	Holding Company
1289	BAEP NORD IV LLC	CHICAGO	IL	Holding Company
1290	BA CAPITAL ADVISORS S.R.L.	MILAN	ITALY (OTHER)	other Company

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Line #	Name	City	Location	Type
1291	PRODIGY HOLDINGS PRIVATE LIMITED	CUREPIPE	MAURITIUS	Holding Company
1292	BAEP ASIA LIMITED	CUREPIPE	MAURITIUS	Holding Company
1293	BA RESCARVEN HOLDING COMPANY	GEORGE TOWN	CAYMAN ISLANDS	Holding Company
1294	BA EQUITY ADVISORS SP.ZO.O	WARSAW	POLAND	other Company
1295	BA EQUITY ADVISORS PARTNERS, L.P.	FORT WORTH	TX	other Company
1296	NEWBRIDGE INVESTMENT PARTNERS, L.P.	LA HULPE	BELGIUM	other Company
1297	SOCIETY FOR WORLDWIDE INTERBANK FINANCIAL TELECOMMUNICATION S.C. (S.W.I.F.T.)	MILAN	ITALY (OTHER)	Commercial Bank
1298	CONTINENTAL FINANZIARIA S.P.A.	BALDWIN	MI	other Company
1299	LAKE-OSCEOLA STATE BANK	ATLANTA	GA	Insurance Co.
1300	SUNSTAR ACCEPTANCE CORPORATION	HAMILTON	BERMUDA	other Company
1301	TRYON ASSURANCE COMPANY, LTD.	CHARLOTTE	NC	other Company
1302	EXPORT FUNDING CORPORATION	SAN FRANCISCO	CA	other Company
1303	APPOLO LEASING, INC.	LONDON	ENGLAND	Holding Company
1304	APPOLO HOLDINGS LIMITED	SAN FRANCISCO	CA	Holding Company
1305	SECURITY PACIFIC EUROFINANCE, INC.	CHICAGO	IL	other Company
1306	BANKAMERICA INVESTMENT CORPORATION	CHICAGO	IL	Holding Company
1307	BANC OF AMERICA CO-INVEST FUND 2002, L.P.	CHICAGO	IL	Holding Company
1308	BANC OF AMERICA COINVEST FUND 2001, L.P.	CHICAGO	IL	Holding Company
1309	LILY RIVER INVESTMENTS, LTD.	GEORGE TOWN	CAYMAN ISLANDS	Holding Company
1310	BA CAPITAL ADVISORS S.R.L.	MILAN	ITALY (OTHER)	other Company
1311	BAEP NORD I LLC	CHICAGO	IL	Holding Company
1312	BAEP NORD IA LLC	CHICAGO	IL	Holding Company
1313	CIVIC PARTNERS FUND, L.P.	CHICAGO	IL	Holding Company
1314	COLD FEET, L.L.C.	WARRINGTON	PA	Insurance Co.
1315	AMERICAN FIDELITY & LIBERTY, INC.	MOBIL	MA	other Company
1316	ESAVE, INC.	CHICAGO	IL	other Company
1317	CIVIC PARTNERS FUND, LLC	CHARLOTTE	NC	Holding Company
1318	CAROLINA MOUNTAIN HOLDING COMPANY	CHARLOTTE	NC	other Company
1319	PRLAP, INC.	BALTIMORE	MD	other Company
1320	MN WORLD TRADE CORPORATION	WASHINGTON	DC	Holding Company
1321	MNC AFFILIATES GROUP, INC.	BIRMINGHAM	AL	Holding Company
1322	MNC AMERICAN CORPORATION	WASHINGTON	DC	other Company
1323	MNC CREDIT CORP	SAN FRANCISCO	CA	other Company
1324	MERCED ASSOCIATES	BALTIMORE	MD	other Company
1325	A/M PROPERTIES, INC.	GREENSBORO	NC	other Company
1326	AMERICAN FINANCIAL SERVICES GROUP, INC.	CHICAGO	IL	other Company
1327	BANC OF AMERICA FUTURES, INCORPORATED	SAN FRANCISCO	CA	other Company
1328	BANKAMERICA REALTY SERVICES, INC.	LOS ANGELES	CA	other Company
1329	MAGUIRE PARTNERS - GLENDALE CENTER, L.L.C.	LOS ANGELES	CA	other Company
1330	611 N. BRAND, LLC	SAN FRANCISCO	CA	other Company
1331	555 CALIFORNIA STREET LLC	SAN FRANCISCO	CA	other Company
1332	SECURITY-FIRST COMPANY	MOBILE	AL	Holding Company
1333	COMMONWEALTH NATIONAL BANK	MOBILE	AL	Commercial Bank

Complete Summary Hierarchy Report for BANK OF AMERICA CORPORATION as of 06/20/2003

Line #

Name

1333 CARVER STATE BANK, THE

Total Number of Institutions: 1333

City
SAVANNAH

Location
GA

Type
Commercial Bank

EXHIBIT 2

CORPORATE AFFILIATE LIST: CITIGROUP, INC.

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
1	CITIGROUP INC.	NEW YORK	NY	Holding Company
2	CITIGROUP CAPITAL IX	NEW YORK	NY	other Company
3	CITIGROUP FOF LLC	NEW YORK	NY	other Company
4	CITIGROUP ALTERNATIVE INVESTMENTS REAL ESTATE GP LLC	NEW YORK	NY	other Company
5	CITIGROUP INVESTMENT HOLDINGS INC.	NEW CASTLE	DE	Holding Company
6	CITIGROUP CAPITAL VII	NEW YORK	NY	other Company
7	CITIGROUP CAPITAL VIII	NEW YORK	NY	other Company
8	FS SECURITIES HOLDINGS INC.	NEW YORK	NY	Holding Company
9	FS ASIA HOLDINGS LLC	NEW YORK	NY	Holding Company
10	GENEVA GROUP, LLC, THE	NEW YORK	NY	Holding Company
11	GENEVA COMPANIES, LLC, THE	NEW YORK	NY	Holding Company
12	GENEVA II LLC	NEW YORK	NY	Holding Company
13	GENEVA CAPITAL MARKETS, LLC	NEW YORK	NY	Holding Company
14	CFJ K.K.	TOKYO	JAPAN	other Company
15	UNIMAT LIFE, K.K.	TOKYO	JAPAN	other Company
16	AIC CARD SERVICES, INC.	TOKYO	JAPAN	other Company
17	CITIGROUP MANAGEMENT CORP.	WILMINGTON	DE	other Company
18	TRAVELERS AUTO LEASING CORPORATION	HARTFORD	CT	other Company
19	CITIGROUP HOLDINGS COMPANY	WILMINGTON	DE	Holding Company
20	CITICORP	NEW YORK	NY	other Company
21	FARNCOMBE 1B LLC	NEW YORK	NY	other Company
22	FARNCOMBE 2 LLC	NEW YORK	NY	other Company
23	FARNCOMBE 3 LLC	NEW YORK	NY	other Company
24	HASCOMBE LIMITED (UK)	LONDON	ENGLAND	other Company
25	FARNCOMBE 4 LLC	NEW YORK	NY	other Company
26	FARNCOMBE 4 LLC	NEW YORK	NY	other Company
27	FARNCOMBE 1A LLC	NEW YORK	NY	other Company
28	FARNCOMBE 2 LLC	NEW YORK	NY	other Company
29	HOLDING BUSA II, S. DE R.L. DE C.V.	MEXICO CITY	MEXICO	Holding Company
30	HOLDING BUSA, S. DE R.L. DE C.V.	MEXICO CITY	MEXICO	Holding Company
31	BANAMEX USA BANKORP	CENTURY CITY	CA	Holding Company
32	CALIFORNIA COMMERCE BANK	CENTURY CITY	CA	Commercial Bank
33	CALIFORNIA COMMERCE BANK SECURITIES, INC.	CENTURY CITY	CA	Securities
34	COMMUNICO	CENTURY CITY	CA	other Company
35	CITICORP (MEXICO) HOLDINGS LLC	NEW YORK	NY	other Company
36	GRUPO FINANCIERO BANAMEX, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
37	SEGUROS BANAMEX, S.A. DE C.V., INTEGRANTE DEL GRUPO FINANCIERO BANAMEX	MEXICO CITY	MEXICO	Insurance Co.
38	SERVICIOS EJECUTIVOS BANAMEX AEGON, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
39	SERVICIOS PROFESIONALES BANAMEX AEGON, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
40	CASA DE BOLSA BANAMEX, S.A. DE C.V., GRUPO FINANCIERO BANAMEX	MEXICO CITY	MEXICO	Securities
41	ACCIONES Y VALORES DE MEXICO, S.A. DE C.V.	MEXICO CITY	MEXICO	Securities
42	FONDO EMPRESARIAL BANAMEX, S.A. DE C.V., SOCIEDAD DE EN INSTRUMENTOS DE DEUDA PARA PERSONAS	MEXICO CITY	MEXICO	other Company
43	FONDO DE DINERO 3 BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSIONES DE INSTRUMENTOS DE DEUDA PARA PERSONAS FÍSICAS	MEXICO CITY	MEXICO	other Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
44	PERSONAS FISICAS	MEXICO CITY	MEXICO	other Company
45	PERSONAS FISICAS	MEXICO CITY	MEXICO	other Company
46	FONDO DE DINERO 2 BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA PARA	MEXICO CITY	MEXICO	other Company
47	FONDO DE DINERO 1 BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA PARA	MEXICO CITY	MEXICO	other Company
48	IMPULSORA DE FONDOS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
49	FONDO FINANCIERO BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
50	FONDO INTEGRAL BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
51	ACCI ALTA LIQUIDEZ, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
52	ACCI CORPORATIVO, S.A. DE C.V., SOCIEDAD DE INVERSION EN DEUDA PARA PERSONAS MORALES	MEXICO CITY	MEXICO	other Company
53	ACCI VALMEX, S.A. DE C.V., SOCIEDAD DE INVERSION EN DEUDA PARA PERSONAS MORALES	MEXICO CITY	MEXICO	other Company
54	FONDO DE ALTA LIQUIDEZ BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
55	FONDO DE INVERSION A PLAZO BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
56	ACCI WORLD WIDE, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
57	ACCI SECURITIES, INC.	NEW YORK	NY	Securities
58	BANCO NACIONAL DE MEXICO, S.A.	MEXICO CITY	MEXICO	Commercial Bank
59	INMUEBLES BANAMEX, S.A. DE C.V.	MEXICO CITY	MEXICO	Holding Company
60	INMOBILIARIA PROVINCIAL DEL NORTE, S.A. DE C.V.	MEXICO CITY	MEXICO	Holding Company
61	PROMOTORA DE BIENES Y SERVICIOS BANAMEX, S.A. DE C.V.	MEXICO CITY	MEXICO	Holding Company
62	DIRECCION PROFESIONAL DE EMPRESAS AFILIADAS, S.A.	MEXICO CITY	MEXICO	Holding Company
63	PROCESADORA DE PLASTICOS COMERCIALES, S.A.	MEXICO CITY	MEXICO	other Company
64	INTELIGIA, S.A.	MEXICO CITY	MEXICO	other Company
65	PROMOCIONES INMOBILIARIAS BANAMEX, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
66	SERVICIOS CORPORATIVOS DE FINANZAS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
67	SERVICIOS ELECTRONICOS GLOBALES, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
68	SERVIFONDOS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
69	HELICOPTEROS AEROPERSONAL, S.A. DE C.V.	MEXICO CITY	MEXICO	Holding Company
70	GRUPO PROAGRO, S.A. DE C.V.	MEXICO CITY	MEXICO	Holding Company
71	INTERALTA, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
72	PLUSAGRO, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
73	INTERMEDIADORA DE FRUTAS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
74	PROYECTOS AGRICOLAS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
75	FONDO FINANCIERO 2 BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION COMUN.	MEXICO CITY	MEXICO	other Company
76	FONDO DE INVERSIONES BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION COMUN	MEXICO CITY	MEXICO	other Company
77	FONDO INTEGRAL BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
78	FONDO INTEGRA 3 BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
79	FONDO CORPORATIVO BANAMEX, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
80	EUROAMERICAN CAPITAL CORPORATION LIMITED	GEORGE TOWN	CAYMAN ISLANDS	Securities
81	COMPANIA MEXICANA DE PROCESAMIENTO, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
82	BANAMEX ACCIVAL ASSET MANAGEMENT, LTD.	LONDON	ENGLAND	other Company
83	PROMOTORA DE SISTEMAS DE TELEINFORMATICA, S.A. DE C.V.	MEXICO CITY	MEXICO	Holding Company
84	PLANEACION DE RECURSOS HUMANOS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
85	AVANTEL SERVICIOS LOCALES, S.A.	MEXICO CITY	MEXICO	other Company
86	AVANTEL EQUIPOS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
87	AVANTEL RECURSOS, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
87	CONECTIVIDAD INALAMBICA 7 GHZ, S. DE R.L.	MEXICO CITY	MEXICO	other Company
88	AFORE BANAMEX AEGON, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
89	SIEFORE BANAMEX #2, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
90	SERVICIOS CORPORATIVOS AFORE BANAMEX, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
91	SIEFORE BANAMEX #1, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
92	PRH AFORE BANAMEX AEGON, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
93	VIDAPASS, SOCIEDAD ANONIMA DE CAPITAL VARIABLE	MEXICO CITY	MEXICO	other Company
94	ABA SIS, S.A. DE C.V.	SAN PEDRO GARZA GARZA	MEXICO	holding Company
95	INMOBILIARIA CITIBANK, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
96	INREF S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
97	ARRENDADORA BANAMEX, S.A. DE C.V., ORGANIZACION AUXILIAR DEL CREDITO, GRUPO FINANCIERO BANAMEX ASSOCIATES MEXICO HOLDINGS, LLC	MEXICO CITY	MEXICO	other Company
98	ASSOCIATES MEXICO HOLDINGS, LLC	NEW YORK	NY	holding Company
99	GRUPO FINANCIERO ASSOCIATES, S.A. DE C.V.	MEXICO CITY	MEXICO	holding Company
100	ASSOCIATES SERVICIOS DE MEXICO, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
101	HIPOTECARIA ASSOCIATES, S.A. DE C.V., SOCIEDAD FINANCIERA DE OBJETO LIMITADO, GRUPO FINANCIERO ASSOCIATES	MEXICO CITY	MEXICO	other Company
102	SOCIEDAD FINANCIERA ASSOCIATES, S.A. DE C.V., SOCIEDAD FINANCIERA DE OBJETO LIMITADO, GRUPO FINANCIERO ASSOCIATES	MEXICO CITY	MEXICO	other Company
103	SERVICIOS DE FACTORAJE ASSOCIATES, S.A. DE C.V., ORGANIZACION AUXILIAR DEL CREDITO, GRUPO FINANCIERO ASSOCIATES	MEXICO CITY	MEXICO	other Company
104	SERVICIOS DE CREDITO ASSOCIATES, S.A. DE C.V., SOCIEDAD FINANCIERA DE OBJETO LIMITADO, GRUPO FINANCIERO ASSOCIATES	MEXICO CITY	MEXICO	other Company
105	ARRENDADORA FINANCIERA ASSOCIATES, S.A. DE C.V., ORGANIZACION AUXILIAR DEL CREDITO, GRUPO FINANCIERO ASSOCIATES	MEXICO CITY	MEXICO	other Company
106	CREDITO FAMILIAR, S.A. DE C.V., SOCIEDAD FINANCIERA DE OBJETO LIMITADO, GRUPO FINANCIERO ASSOCIATES	MEXICO CITY	MEXICO	other Company
107	SERVICIOS CORPORATIVOS CREDITO FAMILIAR, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
108	CITICORP SERVICES INC.	CHICAGO	IL	other Company
109	CITIGROUP DIRECT MARKETING JAPAN CO., LTD.	HARTFORD	CT	holding Company
110	CITIGROUP DIRECT MARKETING JAPAN CO., LTD.	TOKYO	JAPAN	other Company
111	COMK, INC.	SEOUL	KOREA, REPUBLIC OF (SOUTH)	other Company
112	NTISUL SUMITOMO CITIINSURANCE LIFE CO., LTD.	TOKYO	JAPAN	Insurance Co.
113	CITI FUBON LIFE INSURANCE COMPANY HONG KONG LIMITED	KOWLOON	HONG KONG	Insurance Co.
114	CITIINSURANCE DO BRASIL VIDA E PREVIDENCIA S.A.	SAO PAULO	BRAZIL	Insurance Co.
115	CITIINSURANCE POLSKA TOWARZYSTWO UBEZPIECZEN NA ZYCIE SPOLKA AKCYJNA	WARSAW	POLAND	Insurance Co.
116	WINTER CAPITAL INTERNATIONAL LLC	NEW YORK	NY	other Company
117	WINTER CAPITAL MANAGEMENT INTERNATIONAL LLC	NEW YORK	NY	other Company
118	WINTER CAPITAL CONSULTING LLC	NEW YORK	NY	other Company
119	CITICORP CAPITAL III	NEW YORK	NY	other Company
120	CITICORP CAPITAL II	NEW YORK	NY	other Company
121	CITICORP CAPITAL I	NEW YORK	NY	other Company
122	CITIBANK MORTGAGE CORP.	DANIA	FL	other Company
123	CITICORP CAPITAL INVESTORS, LIMITED	NEW YORK	NY	other Company
124	CVC CAPITAL FUNDING, INC.	NEW YORK	NY	holding Company
125	CVC CAPITAL FUNDING, LLC	NEW YORK	NY	other Company
126	CITICORP MEZZANINE PARTNERS III, L.P.	NEW YORK	NY	other Company
127	CITICORP MEZZANINE PARTNERS, L.P.	NEW YORK	NY	other Company
128	WORLD SUBORDINATED DEBT PARTNERS, L.P.	NEW YORK	NY	other Company
129	WORLD EQUITY PARTNERS, L.P.	NEW YORK	NY	other Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
130	CITICORP BANKING CORPORATION	NEW CASTLE	DE	other Company
131	CITIGROUP GLOBAL INVESTMENTS REAL ESTATE LP LLC	NEW YORK	NY	other Company
132	CGI PRIVATE EQUITY LP LLC	NEW YORK	NY	other Company
133	ALTERNATIVE INVESTMENTS MGR, LTD.	GEORGE TOWN	CAYMAN ISLANDS	other Company
134	CITIBANK (WEST) BANCORP INC.	SAN FRANCISCO	CA	other Company
135	GOLDEN STATE MANAGEMENT, INC.	SAN FRANCISCO	CA	other Company
136	G58 AVIATION (TWO) LLC	DALLAS	TX	other Company
137	CITIBANK (WEST) HOLDINGS INC.	SAN FRANCISCO	CA	other Company
138	CITIBANK (WEST), FSB	SAN FRANCISCO	CA	Savings Bank
139	UNIFIED MORTGAGE, LLC	SAN FRANCISCO	CA	other Company
140	CAL FED, LLC	SAN FRANCISCO	CA	other Company
141	FIRST ESTATE CORPORATION	SAN FRANCISCO	CA	other Company
142	GLENFED DEVELOPMENT CORP.	SAN FRANCISCO	CA	other Company
143	CAL FED HOLDINGS, INC.	SAN FRANCISCO	CA	other Company
144	AUTO ONE ACCEPTANCE CORPORATION	SAN FRANCISCO	CA	other Company
145	CALIFORNIA ENVIRONMENTAL REDEVELOPMENT FUND, LLC	DALLAS	TX	other Company
146	CITIMORTGAGE, INC.	SACRAMENTO	CA	other Company
147	FNC INSURANCE AGENCY, INC.	SAINT LOUIS	MO	other Company
148	CAL FED INSURANCE AGENCY, INC.	FREDERICK	MD	Insurance Co.
149	VERDUGO TRUSTEE SERVICE CORPORATION	SAN FRANCISCO	CA	Insurance Co.
150	FIVE STAR SERVICE CORPORATION	FREDERICK	MD	other Company
151	SOMSC SERVICES, INC.	SAN FRANCISCO	CA	other Company
152	MHMC INSURANCE AGENCY, INC.	FARMINGTON HILLS	MI	other Company
153	FIRST COLLATERAL SERVICES, INC.	FARMINGTON HILLS	MI	Insurance Co.
154	CITICORP MORTGAGE SECURITIES, INC.	CONCORD	CA	other Company
155	CNC INSURANCE AGENCY, INC.	NEW YORK	NY	Securities
156	CITICORP INVESTMENT SERVICES	FARMINGTON HILLS	MI	Insurance Co.
157	CITIGROUP PRIVATE BANK GP, INC.	LONG ISLAND CITY	NY	Securities
158	CITIGROUP PRIVATE BANK EMPLOYEE CO-INVESTMENT PROGRAM (FEEDER), LTD., THE	NEW YORK	NY	other Company
159	CITIGROUP ALTERNATIVE INVESTMENTS PRIVATE EQUITY GP LLC	GEORGE TOWN	CAYMAN ISLANDS	other Company
160	ORBZAN CORPORATION LTD.	NEW YORK	NY	other Company
161	ORBZAN SERVICES LIMITED	HAMILTON	BERMUDA	other Company
162	ORBZAN MANAGEMENT LIMITED	DUBLIN	IRELAND	other Company
163	ORBZAN CORPORATION	LONDON	ENGLAND	other Company
164	ORBZAN (UK) LIMITED	NEW YORK	NY	other Company
165	EN SPECIAL OPPORTUNITIES FUND III LLC	LONDON	ENGLAND	other Company
166	CBC/TST INVESTMENTS LLC	HARTFORD	CT	other Company
167	CITIGROUP VENTURE CAPITAL MANAGER HOLDINGS, LTD.	NEW YORK	NY	other Company
168	CVC MANAGEMENT LLC	NEW YORK	NY	other Company
169	CITIFONDO DE LIQUIDEZ, S.A. DE C.V. SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA PARA PERSONAS	MEXICO CITY	MEXICO	other Company
170	GOLDEN STATE BANCORP	SAN FRANCISCO	CA	Holding Company
171	ARGENTINA MEDIA INVESTMENTS TESA HOLDINGS L.P.	WILMINGTON	DE	Holding Company
172	ARGENTINA MEDIA INVESTMENTS TESA HOLDINGS G.P.	WILMINGTON	DE	Holding Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
173	CORPORACION INVEEDORA DE CAPITALES S.R.L.	BUENOS AIRES	ARGENTINA	Holding Company
174	CITIFONDO INSTITUCIONAL, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA PARA PERSONAS	MEXICO CITY	MEXICO	other Company
175	CITIGROUP SERVICES (JAPAN) LTD.	TOKYO	JAPAN	other Company
176	COPELCO REINSURANCE COMPANY, LTD.	HAMILTON	BERMUDA	Insurance Co.
177	CITIACCIONES FLEXIBLE, S.A. DE C.V., SOCIEDAD DE INVERSION COMUN	MEXICO CITY	MEXICO	other Company
178	CITIACCIONES PATRIMONIAL, S.A. DE C.V., SOCIEDAD DE INVERSION COMUN	MEXICO CITY	MEXICO	other Company
179	CITIPLAZO, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
180	BEST MARKET S.A.	BUENOS AIRES	ARGENTINA	Insurance Co.
181	CITICORP STRATEGIC TECHNOLOGY CORPORATION	NEW YORK	NY	Holding Company
182	ORBIA CORPORATION LTD.	HAMILTON	BERMUDA	other Company
183	PAYTRUST INC.	PRINCETON	NJ	other Company
184	PAYMYBILLS.COM, INC.	PASADENA	CA	other Company
185	724 SOLUTIONS INC.	TORONTO	CANADA	other Company
186	SPYONIT.COM, INC.	CHICAGO	IL	other Company
187	TANTAU SOFTWARE	AUSTIN	TX	other Company
188	EZLOGIN.COM INC.	CUPERTINO	CA	other Company
189	YRLESS INTERNET CORPORATION	TORONTO	CANADA	other Company
190	GLOBESET, INC.	AUSTIN	TX	other Company
191	DRISCOLL INC.	ADDISON	TX	other Company
192	CITI ISLAMIC PORTFOLIOS S.A.	LUXENBOURG	LUXENBOURG	other Company
193	CITI ISLAMIC INVESTMENT BANK	LUXENBOURG	LUXENBOURG	other Company
194	CITICORP GLOBAL HOLDINGS, INC.	MANAMA	BAHRAIN	Commercial Bank
195	CITIFONDO DE LIQUIDEZ, S.A. DE C.V. SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA PARA PERSONAS	NEW CASTLE	DE	other Company
196	CITIFONDO INSTITUCIONAL, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA PARA PERSONAS	MEXICO CITY	MEXICO	other Company
197	CITIACCIONES FLEXIBLE, S.A. DE C.V., SOCIEDAD DE INVERSION COMUN	MEXICO CITY	MEXICO	other Company
198	CITIACCIONES PATRIMONIAL, S.A. DE C.V., SOCIEDAD DE INVERSION COMUN	MEXICO CITY	MEXICO	other Company
199	CITIPLAZO, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
200	CITIGROUP INTERNATIONAL LIFE INSURANCE COMPANY, LTD.	HAMILTON	BERMUDA	Insurance Co.
201	CITICORP INVESTMENT PARTNERS, INC.	WILMINGTON	DE	other Company
202	CITICORP TRUST COMPANY (MARYLAND)	BALTIMORE	MD	Nondepository Trust Co.
203	CITIFONDO GUBERNAMENTAL, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA PARA PERSONAS	MEXICO CITY	MEXICO	other Company
204	CITIRENTA, S.A. DE C.V., SOCIEDAD DE INVERSION EN INSTRUMENTOS DE DEUDA	MEXICO CITY	MEXICO	other Company
205	CITIBANK, FEDERAL SAVINGS BANK	RESTON	VA	Savings Bank
206	WEST SUBURBAN INVESTMENTS, INC.	CHICAGO	IL	other Company
207	FIRST PADDLE CREEK, INC.	CHICAGO	IL	other Company
208	WEST SUBURBAN INVESTMENTS, INC. OF COLORADO	CHICAGO	IL	other Company
209	WEST SUBURBAN INVESTMENTS, INC. OF CALIFORNIA	CHICAGO	IL	other Company
210	WEST FLORIDA INVESTMENTS, INC.	CHICAGO	IL	other Company
211	CITICORP INSURANCE AGENCY, INC. (WASHINGTON, D.C.)	WASHINGTON	DC	Insurance Co.
212	FIRST SAVINGS CORPORATION	CHICAGO	IL	Holding Company
213	CITIBANK MORTGAGE SERVICES, INC.	MIAMI	FL	other Company
214	CITIBANK SERVICE CORPORATION	SAN FRANCISCO	CA	other Company
215	CITICORP INVESTMENT MANAGEMENT (LUXENBOURG) S.A.	LUXENBOURG	LUXENBOURG	other Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
216	CROSSBAR, INC.	NEW YORK	NY	other Company
217	CITICORP INFORMATION TECHNOLOGY, INC.	PARSIPPANY	ND	other Company
218	SIEMBRA SEGUROS DE VIDA S.A.	BUENOS AIRES	ARGENTINA	Insurance Co.
219	CITICORP INTERNATIONAL FINANCE CORPORATION	NEW CASTLE	DE	other Company
220	OAK FUNDING CORPORATION B.V.	AMSTERDAM	NETHERLANDS	other Company
221	CITICORP MERCANTIL-PARTICIPACOES E INVESTIMENTOS S.A.	SAO PAULO	BRAZIL	other Company
222	BRAZIL HOLDINGS INC. LIMITED	NAUSSAU	BAHAMAS, THE	Holding Company
223	INLET LIMITED	ROAD TOWN	BRITISH VIRGIN ISLANDS	Holding Company
224	ASSOCIATES FIRST CAPITAL CORPORATION	IRVING	TX	Holding Company
225	CITIFINANCIAL MORTGAGE COMPANY (FL), LLC	IRVING	TX	other Company
226	CITIFINANCIAL MORTGAGE COMPANY, LLC	BALTIMORE	MD	other Company
227	FIRST FAMILY FINANCIAL SERVICES, INC. <DE>	BALTIMORE	MD	other Company
228	SECOND INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
229	NORTHERN INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
230	MORCO GENERAL AGENCY, INC.	IRVING	TX	Insurance Co.
231	ASSOCIATES VENTURE CAPITAL, LLC	IRVING	TX	Holding Company
232	FIRST INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
233	THIRD INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
234	ATLANTIC REINSURANCE LIMITED	IRVING	TX	Insurance Co.
235	CAPCO GENERAL AGENCY, INC. <MI>	HAMILTON	BERMUDA	Insurance Co.
236	CAPITAL INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
237	FAMILY INSURANCE CORPORATION	IRVING	TX	Insurance Co.
238	FINANCIAL REASSURANCE COMPANY, LTD.	HAMILTON	BERMUDA	Insurance Co.
239	ASSOCIATES REAL ESTATE FINANCIAL SERVICES COMPANY, INC.	IRVING	TX	Insurance Co.
240	ASSOCIATES FIRST CAPITAL MORTGAGE CORPORATION	IRVING	TX	other Company
241	ATLANTIC GENERAL INSURANCE LIMITED	IRVING	TX	other Company
242	ASSOCIATES FINANCIAL SERVICES (MAURITIUS) LLC	HAMILTON	BERMUDA	Insurance Co.
243	ASSOCIATES INDIA HOLDING COMPANY PRIVATE LIMITED	NEW DELHI	INDIA (OTHER)	Holding Company
244	ASSOCIATES INDIA FINANCIAL SERVICES PRIVATE LIMITED	NEW DELHI	INDIA (OTHER)	Holding Company
245	ASSOCIATES DIVERSIFIED SERVICES, INC.	IRVING	TX	other Company
246	ASSOCIATES CREDIT SERVICES, INC.	IRVING	TX	other Company
247	ASSOCIATES PAYROLL MANAGEMENT SERVICE COMPANY, INC., THE	IRVING	TX	other Company
248	ASSOCIATES CORPORATION OF NORTH AMERICA <A TEXAS CORPORATION>	IRVING	TX	other Company
249	ASSOCIATES INSURANCE GROUP, INC.	IRVING	TX	other Company
250	ASSOCIATES INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
251	ASSOCIATES INFORMATION SERVICES, INC.	IRVING	TX	other Company
252	ASSOCIATES HOUSING FINANCE, LLC	IRVING	TX	other Company
253	ASSOCIATES CAPITAL CORPORATION OF CANADA	LONDON	CANADA	Holding Company
254	CITIFINANCIAL CANADA, INC.	LONDON	CANADA	other Company
255	CITIFINANCIAL CANADA EAST CORPORATION	LONDON	CANADA	other Company
256	CITI COMMERCE SOLUTIONS OF CANADA LTD.	LONDON	CANADA	other Company
257	LONDON AND MIDLAND GENERAL INSURANCE COMPANY	STONEY CREEK	CANADA	other Company
258	CITICAPITAL COMMERCIAL CORPORATION	LONDON	CANADA	Insurance Co.

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
259	INSUREX CANADA, INC.	LONDON	CANADA	other Company
260	PAYPLAN CANADA, INC.	LONDON	CANADA	other Company
261	CITICAPITAL TECHNOLOGY FINANCE LTD.	LONDON	CANADA	other Company
262	ASSOCIATES CORPORATION, THE	IRVING	TX	other Company
263	CITICAPITAL LIMITED	LONDON	CANADA	other Company
264	CITICAPITAL COMMERCIAL LEASING CORPORATION	LONDON	CANADA	other Company
265	ASSOCIATES AUTO CLUB SERVICES INTERNATIONAL, INC.	IRVING	TX	Holding Company
266	ASSOCIATES AUTOCLUB, SOCIEDAD DE RESPONSABILIDAD LIMITADA DE CAPITAL VARIABLE	MEXICO CITY	MEXICO	other Company
267	ASSOCIATES ASSET BACKED SECURITIES CORP.	IRVING	TX	other Company
268	ALLIED FINANCIAL SERVICES INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
269	CITIFINANCIAL INSURANCE AGENCY, INC.	IRVING	TX	Insurance Co.
270	AFSC AGENCY, INC. <WS>	IRVING	TX	Insurance Co.
271	AFSC AGENCY, INC. <VA>	IRVING	TX	Insurance Co.
272	AFSC AGENCY, INC. <SD>	IRVING	TX	Insurance Co.
273	AFSC AGENCY, INC. <W>	IRVING	TX	Insurance Co.
274	AFSC AGENCY, INC. <WB>	IRVING	TX	Insurance Co.
275	AFSC AGENCY, INC. <NC>	IRVING	TX	Insurance Co.
276	AFSC AGENCY, INC. <NT>	IRVING	TX	Insurance Co.
277	AFSC AGENCY, INC. <NS>	IRVING	TX	Insurance Co.
278	AFSC AGENCY, INC. <LA>	IRVING	TX	Insurance Co.
279	AFSC AGENCY, INC. <KY>	IRVING	TX	Insurance Co.
280	AFSC AGENCY, INC. <ID>	IRVING	TX	Insurance Co.
281	AFSC AGENCY, INC. <HI>	IRVING	TX	Insurance Co.
282	AFSC AGENCY, INC. <DE>	IRVING	TX	Insurance Co.
283	AFSC AGENCY, INC. <CA>	IRVING	TX	Insurance Co.
284	AFSC AGENCY, INC. <AZ>	IRVING	TX	Insurance Co.
285	AFSC AGENCY, INC. <AK>	IRVING	TX	Insurance Co.
286	ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	NASHVILLE	TN	Insurance Co.
288	ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY OF TEXAS	IRVING	TX	Insurance Co.
289	ASSOCIATES CAPITAL BANK, INC.	SALT LAKE CITY	UT	Industrial Bank
290	CITIFINANCIAL CREDIT COMPANY	BALTIMORE	MD	Holding Company
291	CITIFINANCIAL ADMINISTRATIVE SERVICES, INC.	FORT WORTH	TX	other Company
292	TRANSOUTH FINANCIAL CORPORATION	IRVING	TX	other Company
293	TRANSOUTH FINANCIAL CORPORATION OF IOWA	IRVING	TX	other Company
294	TRANSOUTH MORTGAGE CORPORATION	IRVING	TX	other Company
295	CITIFINANCIAL MORTGAGE COMPANY, INC.	IRVING	TX	other Company
296	CITIFINANCIAL MORTGAGE CONSUMER DISCOUNT COMPANY	IRVING	TX	other Company
297	CITIFINANCIAL MORTGAGE INDUSTRIAL LOAN COMPANY	IRVING	TX	other Company
298	CITIFINANCIAL MORTGAGE LOAN CORPORATION	IRVING	TX	other Company
299	ASSOCIATES HOME EQUITY RECEIVABLES CORP.	IRVING	TX	other Company
300	ARCADIA FINANCIAL LTD.	IRVING	TX	other Company
301	ARCADIA SECOND GP INC.	IRVING	TX	other Company

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Line #	Name	City	Location	Type
302	ARCADIA RECEIVABLES MARKETING CORP.	IRVING	TX	other Company
303	ARCADIA RECEIVABLES FINANCING CORPORATION	IRVING	TX	other Company
304	ARCADIA RECEIVABLES FINANCE CORP. VI	IRVING	TX	other Company
305	ARCADIA RECEIVABLES FINANCE CORP. V	IRVING	TX	other Company
306	ARCADIA RECEIVABLES FINANCE CORP. IV	IRVING	TX	other Company
307	ARCADIA RECEIVABLES FINANCE CORP. III	IRVING	TX	other Company
308	ARCADIA RECEIVABLES FINANCE CORP. II	IRVING	TX	other Company
309	ARCADIA RECEIVABLES FINANCE CORP.	IRVING	TX	other Company
310	ARCADIA RECEIVABLES CONDUIT CORP.	IRVING	TX	other Company
311	ARCADIA RECEIVABLES CAPITAL CORP.	IRVING	TX	other Company
312	ARCADIA FIRST GP INC.	IRVING	TX	other Company
313	ARCADIA 1992-B RECEIVABLES CAPITAL CORP.	IRVING	TX	other Company
314	CITIFINANCIAL SERVICES, INC. <RMS>	BALTIMORE	MD	other Company
315	CITIFINANCIAL SERVICES, INC. 224, LLC	BALTIMORE	MD	other Company
316	VEROCHRIS CORPORATION	BALTIMORE	MD	Holding Company
317	PARK TOWER HOLDINGS, INC.	BALTIMORE	MD	Holding Company
318	CC RETAIL SERVICES, INC.	BALTIMORE	MD	other Company
319	CHESAPEAKE APPRAISAL AND SETTLEMENT SERVICES INC.	BALTIMORE	MD	other Company
320	CHESAPEAKE WEST ESCROW SERVICES INC.	BALTIMORE	MD	other Company
321	CHESAPEAKE APPRAISAL AND SETTLEMENT SERVICES AGENCY OF OHIO INC.	SAN DIEGO	CA	other Company
322	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	LIVERPOOL	OH	other Company
323	CITIFINANCIAL ALABAMA, INC.	FORT WORTH	TX	Insurance Co.
324	CC CREDIT CARD CORPORATION	BALTIMORE	MD	other Company
325	CC FINANCE SYSTEM INCORPORATED	NEWARK	DE	other Company
326	CITICORP HOME EQUITY, INC.	BALTIMORE	MD	Holding Company
327	CITIFINANCIAL, INC.<TX>	BALTIMORE	MD	other Company
328	CITIFINANCIAL OF WEST VIRGINIA, INC.	BALTIMORE	MD	other Company
329	CC HOME LENDERS, INC.	BALTIMORE	MD	other Company
330	CC CONSUMER SERVICES OF ALABAMA, INC.	BALTIMORE	MD	other Company
331	CC HOME LENDERS FINANCIAL, INC.	BALTIMORE	MD	other Company
332	CITICORP HOME MORTGAGE SERVICES, INC.	BALTIMORE	MD	other Company
333	CITIFINANCIAL SERVICES, INC.<PA>	BALTIMORE	MD	other Company
334	CITIFINANCIAL SERVICES, INC. 384, LLC	BALTIMORE	MD	other Company
335	CITIFINANCIAL CORPORATION<CO>	BALTIMORE	MD	other Company
336	CITIFINANCIAL CORPORATION 305, LLC	BALTIMORE	MD	other Company
337	CITIFINANCIAL COMPANY	BALTIMORE	MD	other Company
338	CITIFINANCIAL COMPANY 373, LLC	BALTIMORE	MD	other Company
339	CITIFINANCIAL SERVICES, INC.<CA>	BALTIMORE	MD	other Company
340	CITIFINANCIAL SERVICES, INC. 203, LLC	BALTIMORE	MD	other Company
341	CITIFINANCIAL, INC.<IA>	BALTIMORE	MD	other Company
342	CITIFINANCIAL CORPORATION, LLC	BALTIMORE	MD	other Company
343	CITIFINANCIAL CORPORATION 216, LLC	BALTIMORE	MD	other Company
344	CITIFINANCIAL, INC. 211, LLC	BALTIMORE	MD	other Company

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Line #	Name	City	Location	Type
345	CITIFINANCIAL, INC.<KY>	BALTIMORE	MD	Other Company
346	CITIFINANCIAL SERVICES, INC. 478, LLC	BALTIMORE	MD	Other Company
347	CITIFINANCIAL, INC. 228, LLC	BALTIMORE	MD	Other Company
348	CITIFINANCIAL SERVICES, INC.<KY>	BALTIMORE	MD	Other Company
349	CITIFINANCIAL, INC.<MD>	BALTIMORE	MD	Other Company
350	CITIFINANCIAL, INC. 209, LLC	BALTIMORE	MD	Other Company
351	CITIFINANCIAL SERVICES, INC.<OK>	BALTIMORE	MD	Other Company
352	CITIFINANCIAL SERVICES, INC. 344, LLC	BALTIMORE	MD	Other Company
353	CITIFINANCIAL, INC.<SC>	BALTIMORE	MD	Other Company
354	CITIFINANCIAL, INC. 218, LLC	BALTIMORE	MD	Other Company
355	CITIFINANCIAL CONSUMER SERVICES, INC.	BALTIMORE	MD	Other Company
356	CITIFINANCIAL, INC. NC	BALTIMORE	MD	Other Company
357	CITIFINANCIAL, INC. NC 215, LLC	BALTIMORE	MD	Other Company
358	CITIFINANCIAL SERVICES, INC.<GA>	BALTIMORE	MD	Other Company
359	CITIFINANCIAL SERVICES, INC. 311, LLC	BALTIMORE	MD	Other Company
360	CITIFINANCIAL OF VIRGINIA, INC.	BALTIMORE	MD	Other Company
361	CITIFINANCIAL SERVICES, INC.<MO>	BALTIMORE	MD	Other Company
362	CITIFINANCIAL SERVICES, INC. 337, LLC	BALTIMORE	MD	Other Company
363	CITIFINANCIAL, INC.<NY>	BALTIMORE	MD	Other Company
364	CITIFINANCIAL, INC. 341, LLC	BALTIMORE	MD	Other Company
365	CITIFINANCIAL SERVICES, INC.<DE>	BALTIMORE	MD	Other Company
366	CITIFINANCIAL SERVICES, INC. 309, LLC	BALTIMORE	MD	Other Company
367	CITIFINANCIAL SERVICES, INC.<OH>	BALTIMORE	MD	Other Company
368	CITIFINANCIAL SERVICES, INC. 235, LLC	BALTIMORE	MD	Other Company
369	CITIFINANCIAL SERVICES, INC.<VA>	BALTIMORE	MD	Other Company
370	CITIFINANCIAL SERVICES, INC. 356, LLC	BALTIMORE	MD	Other Company
371	CITIFINANCIAL, INC.<TN>	BALTIMORE	MD	Other Company
372	CITIFINANCIAL, INC. 352, LLC	BALTIMORE	MD	Other Company
373	CITIFINANCIAL SERVICES, INC.<VT>	BALTIMORE	MD	Other Company
374	COMMERCIAL CREDIT INTERNATIONAL, INC.	BALTIMORE	MD	Other Company
375	CREDITO FAMILIAR, S.A. DE C.V., SOCIEDAD FINANCIERA DE OBJETO LIMITADO, GRUPO FINANCIERO	MEXICO CITY	MEXICO	Holding Company
376	COMMERCIAL CREDIT INTERNATIONAL BANKING CORPORATION	BALTIMORE	MD	Other Company
377	CITIFINANCIAL MANAGEMENT CORPORATION	BALTIMORE	MD	Other Company
378	CITIFINANCIAL, INC.<WV>	BALTIMORE	MD	Other Company
379	CITIFINANCIAL, INC. 359, LLC	BALTIMORE	MD	Other Company
380	RESOURCE DEPLOYMENT, INC.	FORT WORTH	TX	Other Company
381	COMMERCIAL CREDIT INSURANCE SERVICES, INC.	FORT WORTH	TX	Other Company
382	COMMERCIAL CREDIT INSURANCE AGENCY OF OHIO, INC.	FORT WORTH	TX	Other Company
383	COMMERCIAL CREDIT INSURANCE AGENCY (P&C) OF MISSISSIPPI, INC.	FORT WORTH	TX	Insurance Co.
384	COMMERCIAL CREDIT INSURANCE AGENCY OF ALABAMA, INC.	FORT WORTH	TX	Insurance Co.
385	COMMERCIAL CREDIT INSURANCE AGENCY OF HAWAII, INC.	FORT WORTH	TX	Other Company
386	COMMERCIAL CREDIT INSURANCE AGENCY OF KENTUCKY, INC.	FORT WORTH	TX	Other Company
387	COMMERCIAL CREDIT INSURANCE AGENCY OF MASSACHUSETTS, INC.	FORT WORTH	TX	Other Company

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Line #	Name	City	Location	Type
388	COMMERCIAL CREDIT INSURANCE AGENCY OF NEVADA, INC.	FORT WORTH	TX	Insurance Co.
389	COMMERCIAL CREDIT INSURANCE AGENCY OF NEW MEXICO, INC.	FORT WORTH	TX	other Company
390	CITIFINANCIAL SERVICES, INC.<NN>	BALTIMORE	MD	other Company
391	CITIFINANCIAL SERVICES, INC. 336, LLC	BALTIMORE	MD	other Company
392	TRITON INSURANCE COMPANY	BALTIMORE	MD	Insurance Co.
393	WORLD SERVICE LIFE INSURANCE COMPANY	DENVER	CO	other Company
394	CITIFINANCIAL, INC.<OH>	BALTIMORE	MD	other Company
395	CITIFINANCIAL, INC. 486, LLC	BALTIMORE	MD	other Company
396	CITIFINANCIAL, INC.<HI>	HONOLULU	HI	other Company
397	CITIFINANCIAL, INC. 221, LLC	BALTIMORE	MD	other Company
398	CITICORP TRUST BANK, FSB	NEWARK	DE	Savings Bank
399	CITIBANK USA, NATIONAL ASSOCIATION	STOUX FALLS	SD	Commercial Bank
400	UNITED STATES AUTO CLUB, MOTORING DIVISION, INC.	IRVING	TX	other Company
401	WATCHGUARD REGISTRATION SERVICES, INC.	IRVING	TX	other Company
402	ASSOCIATES AUTO CLUB SERVICES, INC.	IRVING	TX	other Company
403	CITICORP TRUST SOUTH DAKOTA	STOUX FALLS	SD	Nondepository Trust Co.
404	CDC HOLDINGS INC.	STOUX FALLS	SD	Holding Company
405	CITICORP DINERS CLUB INC.	CHICAGO	IL	other Company
406	HOUSING SECURITIES, INC.	NEW YORK	NY	other Company
407	CITI FCP S.A.	LUXEMBOURG	LUXEMBOURG	other Company
408	INVERSIONES CITIMINERA S.A.	SANTIAGO	CHILE	Holding Company
409	SIEMBRA SEGUROS DE RETIRO S.A.	BUENOS AIRES	ARGENTINA	Insurance Co.
410	CITIGROUP WASHINGTON, INC.	WASHINGTON	DC	other Company
411	CITICORP COMMUNITY DEVELOPMENT, INC.	NEW YORK	NY	other Company
412	CITILIFE S.A./N.Y.	BRUSSELS	BELGIUM	Insurance Co.
413	CITICORP INTERNATIONAL TRADE INDEMNITY, INC.	NEW YORK	NY	Insurance Co.
414	CITIMONEY S.A.	LUXEMBOURG	LUXEMBOURG	other Company
415	CITIMARKETS S.A.	LUXEMBOURG	LUXEMBOURG	other Company
416	CITITRUST S.P.A.-ISTITUTO FIDUCIARIO	MILAN	ITALY (OTHER)	Securities
417	CITICORP (JERSEY) LIMITED	SAINT HELIER	CHANNEL ISLANDS	other Company
418	CITICORP CAPITAL INVESTORS EUROPE LIMITED	NEW CASTLE	DE	other Company
419	CITICORP SECURITIES ASIA PACIFIC LIMITED	VICTORIA	HONG KONG	other Company
420	ASIA INVESTORS LLC	VICTORIA	HONG KONG	other Company
421	CITICORP SECURITIES INVESTMENT CONSULTING INC.	TAIPEI	CHINA, REPUBLIC OF (TAIWAN)	other Company
422	CITIBANK GLOBAL ASSET MANAGEMENT (ASIA) LIMITED	VICTORIA	HONG KONG	other Company
423	CITICORP INTERNATIONAL TRADING COMPANY, INC.	NEW YORK	NY	other Company
424	ESMERIL TRADING LDA	FUNCHAL	PORTUGAL	other Company
425	VILAGETE INVESTIMENTOS E GESTAO LDA	FUNCHAL	PORTUGAL	other Company
426	TURBANTE COMERCIO INTERNACIONAL LDA	FUNCHAL	PORTUGAL	other Company
427	TREVANO SERVICOS E GESTAO LDA	FUNCHAL	PORTUGAL	other Company
428	RICHMONT SERVICOS LDA	FUNCHAL	PORTUGAL	other Company
429	MARCHANTÉ TRADING LDA	FUNCHAL	PORTUGAL	other Company
430	CITICORP INTERNATIONAL TRADING COMPANY (BAHAMAS) LTD.	NASSAU	BAHAMAS, THE	other Company

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Line #	Name	City	Location	Type
431	COMERCIALIZADORA CITICORP, S.A.	SANTO DOMINGO	DOMINICAN REPUBLIC	other Company
432	CITICORP INTERNATIONAL TRADING COMPANY ARGENTINA S.A.	BUENOS AIRES	ARGENTINA	other Company
433	CITICOM DE MEXICO, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company
434	CITICORP TRADING S.A.	SAO PAULO	BRAZIL	other Company
435	CITIBANK (SWITZERLAND)	ZURICH	SWITZERLAND (OTHER)	Securities
436	MORTGAGE CAPITAL FUNDING INC.	NEW YORK	NY	other Company
437	CHI OF DELAWARE, INC.	NEW YORK	NY	other Company
438	CITICORP DATA SYSTEMS INCORPORATED	SAN ANTONIO	TX	other Company
439	CITICORP INSURANCE USA, INC.	BURLINGTON	VT	Insurance Co.
440	CITIGROUP TECHNOLOGY, INC.	NEW YORK	NY	other Company
441	CITIDEL, INC.	NEW YORK	NY	Holding Company
442	CITISHARE CORPORATION	LONG ISLAND CITY	NY	other Company
443	CITICORP DELAWARE SERVICES, INC.	NEW CASTLE	DE	other Company
444	CITICORP FUNDING, INC.	NEW YORK	NY	Securities
445	COURT SQUARE CAPITAL LIMITED	NEW YORK	NY	other Company
446	CITIGROUP VENTURE CAPITAL LP HOLDINGS, LTD.	NEW YORK	NY	other Company
447	CITICORP VENTURE CAPITAL EQUITY PARTNERS, L.P.	NEW YORK	NY	other Company
448	CITIGROUP VENTURE CAPITAL GP HOLDINGS, LTD.	NEW YORK	NY	other Company
449	CVC PARTNERS, LLC	NEW YORK	NY	other Company
450	TBW LLC	NEW YORK	NY	other Company
451	CITICORP TECHNOLOGY HOLDINGS INC.	WILMINGTON	DE	other Company
452	ORBITECH LIMITED	MUMBAI	INDIA (OTHER)	other Company
453	ORBITECH SOLUTIONS LIMITED	MUMBAI	INDIA (OTHER)	other Company
454	CITICORP BROKERAGE (INDIA) LIMITED	MUMBAI	INDIA (OTHER)	other Company
455	I-FLEX SOLUTIONS LIMITED	MUMBAI	INDIA (OTHER)	other Company
456	UNIVERSAL FINANCIAL CORP.	SALT LAKE CITY	UT	Industrial Bank
457	CITICORP NORTH AMERICA, INC.	NEW YORK	NY	other Company
458	CG CASEY 1, LLC	NEW YORK	NY	other Company
459	ATRIAX HOLDINGS LIMITED	LONDON	ENGLAND	Holding Company
460	PRITIRED 1 LLC	WILMINGTON	DE	Holding Company
461	PRITIRED 2 LLC	WILMINGTON	DE	Holding Company
462	CITIFINANCIAL MORTGAGE SECURITIES INC.	BALTIMORE	MD	Securities
463	SOMANAD 1 LLC	NEW YORK	NY	Holding Company
464	SOMANAD 2 LLC	NEW YORK	NY	Holding Company
465	CITICORP EPIC FINANCE, INC.	NEW YORK	NY	Holding Company
466	CITICORP FSC II LTD.	HAMILTON	BERMUDA	other Company
467	ESSL 2, INC.	NEW CASTLE	DE	other Company
468	SCIENCE DEFEASANCE CORP.	NEW CASTLE	DE	other Company
469	ESSL 1, INC.	NEW CASTLE	DE	other Company
470	ADV ONE, INC.	NEW YORK	NY	other Company
471	ASSET D VEHICLE, INC.	NEW CASTLE	DE	other Company
472	CITICORP CHURCHILL LEASE, INC.	NEW CASTLE	DE	other Company
473	S.P.L., INC.	NEW CASTLE	DE	other Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
474	CITICORP SIERRA LEASE, INC.	NEW CASTLE	DE	other Company
475	CITICORP GLOBAL LEASE, INC.	NEW CASTLE	DE	other Company
476	CITICORP TRANSLEASE, INC.	NEW YORK	NY	other Company
477	CITICORP NATIONAL SERVICES, INC.	SAINT LOUIS	MO	other Company
478	CITICORP ELECTRONIC FINANCIAL SERVICES, INC.	CHICAGO	IL	other Company
479	CITIBANK (NEW YORK STATE)	PITTSFORD	NY	Commercial Bank
480	STUDENT LOAN CORPORATION, THE	PITTSFORD	NY	other Company
481	S.L.C STUDENT LOAN RECEIVABLES I, INC.	STAMFORD	CT	other Company
482	DINERS CLUB INTERNATIONAL LTD.	CHICAGO	IL	other Company
483	CITICORP DEVELOPMENT CENTER, INC.	LOS ANGELES	CA	other Company
484	CITIBANK DELAWARE	NEW CASTLE	DE	Commercial Bank
485	CITICORP CREDIT SERVICES, INC. (DELAWARE)	WILMINGTON	DE	other Company
486	CITICORP U.S. HOLDINGS NETHERLANDS, INC.	NEW CASTLE	DE	Holding Company
487	CITICORP HOLDINGS NETHERLANDS B.V.	AMSTERDAM	NETHERLANDS ANTILLES	Holding Company
488	CITICORP INSURANCE AGENCY, INC. (DELAWARE)	LONG ISLAND CITY	NY	Insurance Co.
489	CITICORP INSURANCE AGENCY OF NEVADA, INC.	LAS VEGAS	NV	Insurance Co.
490	CITIBANK INSURANCE AGENCY, INC.	LONG ISLAND CITY	NY	Insurance Co.
491	CITICORP DELAWARE EQUITY, INC.	NEW CASTLE	DE	Holding Company
492	FAIRFAX HOLDINGS, INC.	NEW CASTLE	DE	other Company
493	CITICORP DEL-LEASE, INC.	NEW CASTLE	DE	other Company
494	PALM DEFESANCE COMPANY	NEW CASTLE	DE	other Company
495	CITICORP AIRCRAFT MANAGEMENT, INC.	NEW CASTLE	DE	other Company
496	CITICORP BANKERS LEASING CORPORATION	NEW CASTLE	DE	other Company
497	CBL CAPITAL CORPORATION	HARRISON	NY	other Company
498	BANKERS LEASING CORPORATION	HARRISON	NY	other Company
499	WORCESTER PLAN, INC., THE	HARRISON	NY	other Company
500	PACIFIC PLAN, INC., THE	HARRISON	NY	other Company
501	FINANCIAL LEASING CORPORATION	HARRISON	NY	other Company
502	COMMONWEALTH SYSTEM, INC., THE	HARRISON	NY	other Company
503	COMMONWEALTH PLAN, INC., THE	HARRISON	NY	other Company
504	COMMONWEALTH CONTROL, INC.	HARRISON	NY	other Company
505	COMMETRO LEASING, INC.	HARRISON	NY	other Company
506	BLC CORPORATION	HARRISON	NY	other Company
507	CITICORP BANKERS LEASING FINANCE CORPORATION	HARRISON	NY	other Company
508	CITICORP NEVADA LEASING, INC.	HARRISON	NY	other Company
509	G.W.L. LEASING COMPANY, INCORPORATED	HARRISON	NY	other Company
510	GW CORPORATION	HARRISON	NY	other Company
511	CITICORP NEVADA CREDIT, INC.	HARRISON	NY	other Company
512	CITICORP RAILMARK, INC.	HARRISON	NY	other Company
513	CITICORP LIFE INSURANCE COMPANY	NEW CASTLE	DE	other Company
514	CITICORP ASSURANCE CO.	HARTFORD	CT	Insurance Co.
515	FIRST CITICORP LIFE INSURANCE COMPANY	FORT WORTH	TX	other Company
516	CITICORP INSURANCE AGENCY, INC. (MISSOURI)	NEW YORK	NY	Insurance Co.
		LONG ISLAND CITY	NY	Insurance Co.

Complete Summary Hierarchy report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
517	CITICORP INSURANCE AGENCY, INC. (CALIFORNIA)	LONG ISLAND CITY	NY	Insurance Co.
518	CITIBANK, N.A.	NEW YORK	NY	Commercial Bank
519	HARRISON LOFT FINANCE LLC	NEW CASTLE	DE	other Company
520	CITITRUST (NEW JERSEY) LIMITED	ISELIN	NJ	Nondepository Trust Co.
521	CITICORP CREDIT SERVICES, INC. (USA)	KANSAS CITY	MO	other Company
522	ASSOCIATES INTERNATIONAL SERVICES, LLC	NEW YORK	NY	other Company
523	WEBER & CO., L.L.C.	NEW YORK	NY	other Company
524	SWEENEY & CO., L.L.C.	NEW YORK	NY	other Company
525	STUART & CO., L.L.C.	NEW YORK	NY	other Company
526	STORMS & CO., L.L.C.	NEW YORK	NY	other Company
527	STATELY & CO., L.L.C.	NEW YORK	NY	other Company
528	PENY & CO., L.L.C.	NEW YORK	NY	other Company
529	NIEMER & CO., L.L.C.	NEW YORK	NY	other Company
530	KORJULA & CO., L.L.C.	NEW YORK	NY	other Company
531	KING (NOMINEE) & CO., L.L.C.	NEW YORK	NY	other Company
532	HURLEY & CO., L.L.C.	NEW YORK	NY	other Company
533	HANK & CO., L.L.C.	NEW YORK	NY	other Company
534	GERLACH (NOMINEE) & CO., L.L.C.	NEW YORK	NY	other Company
535	DRAKE & CO., LLC	NEW YORK	NY	other Company
536	BORDEN & CO., L.L.C.	NEW YORK	NY	other Company
537	BENCO & CO., L.L.C.	NEW YORK	NY	other Company
538	BARNES & CO., L.L.C.	NEW YORK	NY	other Company
539	BALL (NOMINEE) & CO., L.L.C.	NEW YORK	NY	other Company
540	CITIGROUP/EAB SERVICES LLC	NEW YORK	NY	other Company
541	CITIBANK AGENCIA DE VALORES S.A.	SANTIAGO	CHILE	Securities
542	CITICAPITAL COMMERCIAL CORPORATION	IRVING	TX	other Company
543	CITICAPITAL TRAILER RENTAL, INC.	IRVING	TX	other Company
544	VT FINANCE, INC.	IRVING	TX	other Company
545	FRIEHAUF FINANCE COMPANY	IRVING	TX	other Company
546	GREAT DANE FINANCE COMPANY	IRVING	TX	other Company
547	PREMIUM LEASE & FINANCE, LLC	IRVING	TX	other Company
548	ASSOCIATES COMMERCIAL LEASING COMPANY, INC.	IRVING	TX	other Company
549	ASSOCIATES COMMERCIAL CORPORATION OF LOUISIANA	IRVING	TX	other Company
550	CITICAPITAL SMALL BUSINESS FINANCE, INC.	IRVING	TX	other Company
551	CITICAPITAL COMMERCIAL LEASING CORPORATION	IRVING	TX	other Company
552	UNITED STATES FLEET LEASING, INC.	IRVING	TX	other Company
553	FLEETMARK, INC.	IRVING	TX	other Company
554	ASSOCIATES/TRANS-NATIONAL LEASING, INC.	IRVING	TX	other Company
555	ASSOCIATES COMMERCIAL CORPORATION <AL>	IRVING	TX	other Company
556	ASSOCIATES CAPITAL SERVICES CORPORATION	IRVING	TX	other Company
557	ASSOCIATES CAPITAL INVESTMENTS, L.L.C.	IRVING	TX	other Company
558	JOLIET GENERATION II, LLC	IRVING	TX	other Company
559	POWERTON GENERATION II, LLC	IRVING	TX	other Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
560	CITI ARGENTINA (ABF) TRUST	NEW YORK	NY	other Company
561	CITICORP VENDOR FINANCE, INC.	MAHWAH	NJ	other Company
562	COPELCO EQUIPMENT LEASING CORPORATION	WILMINGTON	DE	other Company
563	COPELCO MANAGEMENT SERVICES, INC.	MT LAUREL	NJ	other Company
564	COPELCO MANAGER, INC.	MT LAUREL	NJ	other Company
565	NATIONAL EQUIPMENT RENTAL PROGRAM, INC.	CHARLOTTE	NC	other Company
566	CITIBANK MORTGAGE REINSURANCE, INC.	BURLINGTON	VT	Insurance Co.
567	UNIVERSAL BANCORP SERVICES, INC.	JACKSONVILLE	FL	other Company
568	CITICORP PAYMENT SERVICES, INC.	LONG ISLAND CITY	NY	other Company
569	CITIBANK STRATEGIC TECHNOLOGY INC.	NEW YORK	NY	Holding Company
570	AEL LEASING CO., INC.	READING	PA	Holding Company
571	EAB LEASING CORP.	READING	PA	other Company
572	RESELLER FINANCE CORPORATION	WEST CHESTER	PA	other Company
573	AEL HOLDINGS, INC.	WILMINGTON	DE	Holding Company
574	CITICORP CREDIT SERVICES, INC. (MARYLAND)	HAGERSTOWN	MD	other Company
575	CITIBANK CORREDORES DE SEGUROS LIMITADA	SANTIAGO	CHILE	Insurance Co.
576	CCBC HOLDINGS, INC.	MANILA	PHILIPPINES	Holding Company
577	CITI CENTER BUILDING CORPORATION	MAKATI	PHILIPPINES	Holding Company
578	CITI CENTER CONDOMINIUM CORPORATION	MAKATI	PHILIPPINES	other Company
579	PASEO REALTY AND DEVELOPMENT CORP.	MAKATI	PHILIPPINES	other Company
580	CITI TOWER BUILDING CORPORATION	MAKATI	PHILIPPINES	Holding Company
581	CITIBANK CONSUMERS NOMINEE PTE. LTD.	SINGAPORE	SINGAPORE	other Company
582	CITI CENTER BUILDINGS CORPORATION	MAKATI	PHILIPPINES	Holding Company
583	CITIBANK NOMINEES SINGAPORE PTE. LTD.	SINGAPORE	SINGAPORE	other Company
584	EAB COMMUNITY DEVELOPMENT CORP.	UNIONDALE	NY	other Company
585	399 VENTURE PARTNERS, INC.	NEW YORK	NY	other Company
586	CITICORP USA, INC.	NEW YORK	NY	other Company
587	CITIGROUP CDO INVESTMENT FUND LLC	CHICAGO	IL	other Company
588	CITICORP INSURANCE SERVICES, INC.	FORT WORTH	TX	other Company
589	CITIMORTGAGE ASSET MANAGEMENT, INC.	GARDEN CITY	NY	other Company
590	CITICORP FINANCIAL GUARANTY HOLDINGS, INC.	NEW YORK	NY	Holding Company
591	CITI (NOMINEES) LIMITED	VICTORIA	HONG KONG	other Company
592	CITITRUST LIMITED	VICTORIA	HONG KONG	Nondepository Trust Co.
593	CITICORP FINANCE PUERTO RICO, INC.	SAN JUAN	PR	other Company
594	CITIBANK ZAMBIA LIMITED	LUSAKA	ZAMBIA	Commercial Bank
595	CITIBUREAU ZAMBIA LIMITED	LUSAKA	ZAMBIA	other Company
596	CITIBANK NOMINEES (IRELAND) LIMITED	DUBLIN	IRELAND	other Company
597	CITICORP REAL ESTATE, INC.	NEW YORK	NY	other Company
598	CITIBANK (ZATRE) S.A.R.L.	KINSHASA	CONGO, DEMOCRATIC	Commercial Bank
599	BANCO DE HONDURAS S.A.	TEGUCIGALPA	REPUBLIC OF HONDURAS	Commercial Bank
600	CITIBANK (CHANNEL ISLANDS) LIMITED	SAINT HELIER	CHANNEL ISLANDS	Commercial Bank
601	CCIL PENSION SCHEME TRUSTEES LIMITED	SAINT HELIER	CHANNEL ISLANDS	other Company
602	CCIL (NOMINEES) LIMITED	SAINT HELIER	CHANNEL ISLANDS	other Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
603	CITIBANK-MAGHREB	CASABLANCA	MOROCCO (OTHER)	Commercial Bank
604	WASCO FUNDING CORP.	NEW YORK	NY	other Company
605	CITICORP ELECTRONIC COMMERCE, INC.	NEW YORK	NY	other Company
606	CITIFLIGHT, INC.	WHITE PLAINS	NY	holding Company
607	CITIMAE, INC.	NEW YORK	NY	other Company
608	PERENNIAL GREEN, INC.	NEW YORK	NY	holding Company
609	CAMMEL LEASE, INC.	NEW YORK	NY	holding Company
610	CITICORP MULTILEASE (SEF), INC.	NEW YORK	NY	holding Company
611	CITICORP INVESTOR LEASE, INC.	NEW CASTLE	DE	other Company
612	CITICORP CREDIT SERVICES, INC.	NEW CASTLE	DE	other Company
613	CITICORP VENTURE CAPITAL LTD.	LONG ISLAND CITY	NY	other Company
614	CITICORP LEASING, INC.	NEW YORK	NY	other Company
615	CPI LEASING CORP.	NEW YORK	NY	other Company
616	ADV THREE, INC.	NEW CASTLE	DE	holding Company
617	CITIBANK OVERSEAS INVESTMENT CORPORATION	NEW CASTLE	DE	Edge Corporation
618	INVERSIONES DE CAPITAL DE RIESGO LTDA.	SANTIAGO	CHILE	other Company
619	INVERSIONES DE CAPITAL LTDA.	SANTIAGO	CHILE	other Company
620	CITICORP SOFTWARE AND TECHNOLOGY SERVICES (SHANGHAI) LIMITED	SHANGHAI	CHINA, PEOPLES REPUBLIC OF	other Company
621	FRANKLIN LOFT FINANCE LLC	NEW CASTLE	DE	other Company
622	INTERNATIONAL CAPITAL FUNDING LIMITED LLC	LAS VEGAS	NV	other Company
623	HUDSON LOFT FINANCE LLC	NEW CASTLE	DE	other Company
624	HUBERT FUNDING LIMITED LLC	LAS VEGAS	NV	other Company
625	GOOGEE FINANCE PTY LIMITED	LAS VEGAS	NV	other Company
626	BRONTE FINANCE PTY LIMITED	SYDNEY	AUSTRALIA	other Company
627	GOOGEE FINANCE PTY LIMITED	SYDNEY	AUSTRALIA	other Company
628	CITIFINANCIAL KOREA CO., LTD	SEOUL	AUSTRALIA	other Company
629	WINTHORPE LLC	NEW YORK	KOREA, REPUBLIC OF (SOUTH)	other Company
630	ANGLESEA LLC	NEW YORK	NY	other Company
631	PERPICA LLC	NEW YORK	NY	other Company
632	NETITIC SAS	SAINT-ETIENNE	FRANCE (OTHER)	other Company
633	JIKO PRIMA LLC	NEW YORK	NY	other Company
634	JIKO SECONDA LLC	NEW YORK	NY	other Company
635	ENITI LLC	WILMINGTON	DE	other Company
636	SEPRACT 3 LLC	NEW YORK	NY	other Company
637	SEPRACT 1 LLC	NEW YORK	NY	other Company
638	NOUVELLE ENTREPRISE DE DEVELOPMENT FINANCIER "NEDFI" SAS	PARIS	FRANCE (OTHER)	other Company
639	SEPRACT 2 LLC	NEW YORK	NY	other Company
640	NOUVELLE ENTREPRISE DE DEVELOPMENT FINANCIER "NEDFI" SAS	PARIS	FRANCE (OTHER)	other Company
641	DECMONT 1 LLC	NEW YORK	NY	other Company
642	CRFP 4 SAS	PARIS	FRANCE (OTHER)	other Company
643	USITI LLC	NEW YORK	NY	other Company
644	CRFP 4 SAS	PARIS	FRANCE (OTHER)	other Company
645	AFORE BANAMEX AEGON, S.A. DE C.V.	MEXICO CITY	MEXICO	other Company

Complete Summary Hierarchy Report for CITIGROUP INC. as of 06/20/2003

Line #	Name	City	Location	Type
646	FOURSTARZ LLC	NEW YORK	NY	holding Company
647	FIVESTARZ LLC	NEW YORK	NY	other Company
648	STARZTRUST	AUCKLAND	NEW ZEALAND (OTHER)	other Company
649	THREESTARZ CORPORATION	NEW CASTLE	DE	other Company
650	ONESTARZ INTERNATIONAL TRADE AND INVESTMENTS CORPORATION	LAS VEGAS	NV	other Company
651	CFMC, INC.	SAN JUAN	PR	other Company
652	FUTURE FINANCIAL CORPORATION	NEW YORK	NY	Holding Company
653	FUTURE MORTGAGES LIMITED	READING	ENGLAND	other Company
654	FUTURE MORTGAGES 1 LIMITED	READING	ENGLAND	other Company
655	CITISEGUROS PUERTO RICO, INC.	SAN JUAN	PR	Insurance Co.
656	CIRANET FOR SOFTWARE AND CONTENT DEVELOPMENT S.A.E.	CAIRO	EGYPT	other company
657	FARFALLA PRIMA LLC	NEW YORK	NY	Holding Company
658	BARILLA FINANZIAMENTI 1 SRL	PARMA	ITALY (OTHER)	other Company
659	FARFALLA SECONDA LLC	NEW YORK	NY	Holding Company
660	BARILLA FINANZIAMENTI 1 SRL	PARMA	ITALY (OTHER)	other Company
661	EUROHAIA FINANCE LLC	NEW YORK	NY	Holding Company
662	CONTIFIN, SGPS, LDA.	MATOSINHOS	PORTUGAL	other Company
663	ASSOCIATES INTERNATIONAL HOLDINGS CORPORATION	IRVING	TX	Holding Company
664	CITIFINANCIAL SERVICES OF PUERTO RICO, INC.	SAN JUAN	PR	other Company
665	AVCO FINANCIAL SERVICES LIMITED	READING	ENGLAND	other Company
666	CFJ K.K.	TOKYO	JAPAN	other company
667	ASSOCIATES WORLD CAPITAL CORPORATION	IRVING	TX	Holding Company
668	ASSOCIATES WORLD CREDIT CORPORATION	IRVING	TX	Holding Company
669	CITIGROUP INTERNATIONAL LUXEMBOURG LIMITED	LUXEMBOURG	LUXEMBOURG	Holding Company
670	ASSOCIATES FIRST CAPITAL B.V.	AMSTERDAM	NETHERLANDS	Holding Company
671	CFJ K.K.	TOKYO	JAPAN	other Company
672	AIC CORPORATION	TOKYO	JAPAN	other Company
673	CITICORP VERMOGENSVERWALTUNGS GMBH & CO. FINANZ KG	NIDDERAU	GERMANY	other Company
674	CITICORP DEUTSCHLAND AKTIENGESELLSCHAFT	DUESSELDORF	GERMANY	Holding Company
675	CITICORP CARD OPERATIONS GMBH	NORDHORN	GERMANY, FEDERAL REPUBLIC OF	other Company
676	CCO IMMOBILIEN BETEILIGUNGS GMBH	FRANKFURT	GERMANY	other Company
677	CITICORP OPERATIONS CONSULTING GMBH	NEERBUSCH	GERMANY	other Company
678	CITIBANK AKTIENGESELLSCHAFT	FRANKFURT	GERMANY	Commercial Bank
679	HANSEATIC REAL ESTATE B.V.	AMSTERDAM	NETHERLANDS	Holding Company
680	CITICORP DIENSTLEISTUNGS GMBH	DUISBURG	GERMANY	other Company
681	CITIFINANZBERATUNG GMBH	DUESSELDORF	GERMANY	Insurance Co.
682	CITICORP KARTENSERVICE GMBH	FRANKFURT	GERMANY	other Company
683	CITICORP BETEILIGUNGEN AKTIENGESELLSCHAFT	DUESSELDORF	GERMANY	Holding Company
684	CITIBANK AKTIENGESELLSCHAFT	FRANKFURT	GERMANY	Commercial Bank
685	CITIBANK PRIVATKUNDEN AG	DUESSELDORF	GERMANY	Commercial Bank
686	CITI SALES DIRECT GMBH	AACHEN	GERMANY	other Company
687	CITICORP LEASING (DEUTSCHLAND) GMBH	FRANKFURT	GERMANY	other Company
688	GENO ASSET FINANCE GMBH	NIDDERAU	GERMANY	other Company