



U.S. DEPARTMENT OF COMMERCE
Economic and Statistics Administration
BUREAU OF ECONOMIC ANALYSIS

**2004 BENCHMARK SURVEY OF
U.S. DIRECT INVESTMENT ABROAD
MANDATORY — CONFIDENTIAL**

FORM **BE-10A BANK (Report for a U.S. Reporter that is a Bank)** (REV. 12/2004)

DUE DATE — A completed BE-10 report is due on the following dates:

May 31, 2005 for a U.S. Reporter required to file fewer than 50 Forms BE-10B(SF), BE-10B Mini, and/or BE-10B BANK

June 30, 2005 for a U.S. Reporter required to file 50 or more Forms BE-10B(SF), BE-10B Mini, and/or BE-10B BANK

<p>MAIL REPORTS TO: U.S. Department of Commerce Bureau of Economic Analysis BE-69(A) Washington, DC 20230</p> <p style="text-align: center;">OR</p> <p>DELIVER REPORTS TO: U.S. Department of Commerce Bureau of Economic Analysis BE-69(A) Shipping and Receiving, Section M-100 1441 L Street, NW Washington, DC 20005</p>	BEA USE ONLY	Reporter ID Number		D
1. Name and address of U.S. Reporter				
IMPORTANT				

IMPORTANT

Please read the **Instruction Booklet**, which contains definitions and reporting requirements, before completing this form. The **Instruction Booklet**, Part I.C., has information for U.S. Reporters and foreign affiliates that are banks. "**Additional**" **Instructions** specific to line items are provided at the back of this form.

For purposes of the BE-10 survey, a "bank" is a business entity engaged in deposit banking or closely related functions, including commercial banks, Edge Act corporations, foreign branches and agencies of U.S. banks whether or not they accept deposits abroad, savings and loans, bank holding companies, and financial holding companies under the Gramm-Leach-Bliley Act.

- **Who must report** — Form BE-10A BANK must be filed by each U.S. person that is a bank and has one or more foreign affiliates reportable in this survey (including any affiliates that may be reportable on Form BE-10A BANK Supplement A). Report all domestic operations (banking and nonbanking) on a fully consolidated basis. **DO NOT FULLY CONSOLIDATE OPERATIONS OF FOREIGN AFFILIATES ON FORM BE-10A BANK.** Report data pertaining to the operations of foreign affiliates on Forms BE-10B(SF), BE-10B Mini or BE-10B BANK. See **Instruction Booklet**, Part I, for detailed reporting requirements.

Note: A U.S. Reporter that is **not** a bank but owns a majority interest in a U.S. bank, including all of its domestic subsidiaries or units, on Form BE-10A BANK. (However, if the bank, including its domestic subsidiaries, does not have a foreign affiliate, it is not required to report.)

- **U.S. Reporter's 2004 fiscal year** — The U.S. Reporter's financial reporting year that has an ending date in calendar year 2004. See **Instruction Booklet**, Part II.A.

- **Currency amounts** — Report in U.S. dollars rounded to thousands (omitting 000). Do not enter amounts in the shaded portions of each line. **EXAMPLE** — If amount is \$1,334,891.00, report as
If an item is between + or – \$500.00, enter "0." Use parenthesis () to indicate negative numbers.

Bil.	Mil.	Thous.	Dols.
	1	335	

- **Additional copies** — For additional copies of BE-10 forms and instructions and the Guide to Industry Classifications for International Surveys, 2002, visit the BEA Web site www.bea.gov.

- **Contact us for help** — Telephone: 202-606-5566; FAX: 202-606-5312 or 5317; E-mail: be10/11@bea.gov.

Public reporting burden for this BE-10 report (**comprising Form BE-10A or BE-10A BANK and Form(s) BE-10B(LF), BE-10B(SF), BE-10B Mini, and/or BE-10B BANK**) is estimated to an average 110 hours per response. This burden includes time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate to Director, Bureau of Economic Analysis (BE-1), U.S. Department of Commerce, Washington, DC 20230; and to the Office of Management and Budget, Paperwork Reduction Project 0608-0049, Washington, DC 20503.

MANDATORY	▶ This survey is being conducted under the International Investment and Trade in Services Survey Act (P.L. 94-472, 90 Stat. 2059, 22 U.S.C. 3101-3108, as amended – hereinafter "the Act"), and the filing of reports is mandatory under Section 5(b)(2) of the Act (22 U.S.C. 3104).
CONFIDENTIALITY	▶ The Act provides that your report to this Bureau is confidential and may be used only for analytical or statistical purposes. Without your prior written permission, the information filed in your report cannot be presented in a manner that allows it to be individually identified. Your report cannot be used for purposes of taxation, investigation, or regulation. Copies retained in your files are immune from legal process.
PENALTIES	▶ Whoever fails to report shall be subject to a civil penalty of not less than \$2,500, and not more than \$25,000, and to injunctive relief commanding such person to comply, or both. Whoever willfully fails to report shall be fined not more than \$10,000 and, if an individual, may be imprisoned for not more than one year, or both. Any officer, director, employee, or agent of any corporation who knowingly participates in such violations, upon conviction, may be punished by a like fine, imprisonment or both. (22 U.S.C. 3105) Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.

PERSON TO CONSULT CONCERNING QUESTIONS ABOUT THIS REPORT — Enter name and address				CERTIFICATION — The undersigned official certifies that this report has been prepared in accordance with the applicable instructions, is complete, and is substantially accurate except that, in accordance with Part IV.E of the Instruction Booklet , estimates may have been provided.	
Name					
Address				Authorized official's signature	Date
TELEPHONE NUMBER	Area code	Number	Extension	Print or type name and title	
FAX NUMBER	Area code	Number		Telephone number	FAX number

<p>May we use e-mail to correspond with you to discuss questions relating to this survey, including questions that may contain information about your company that you may consider confidential? (Note that electronic mail is not inherently confidential; we will treat information we receive as confidential, but e-mail is not necessarily secure against interception by a third party.)</p>	<p style="text-align: center;">1000 1 <input type="checkbox"/> Yes — <i>If yes, please provide your e-mail address.</i> →</p> <p style="text-align: center;">2 <input type="checkbox"/> No</p>	<p>E-mail address</p> <p style="text-align: center;">1001</p>
---	--	---

Part I - IDENTIFICATION OF U.S. REPORTER
 See **Additional Instructions** for Part I on page 7 at the back of this form.

2. Form of organization of U.S. Reporter — Mark (X) one.

1002 1 Corporation
 3 Other — Specify

3. If the U.S. Reporter is a corporation, is the corporation owned to the extent of more than 50% of its voting stock by another U.S. business enterprise that is a bank?

1003 1 Yes — Complete the "BE-10, CLAIM FOR NOT FILING." On the claim, mark (X) box number B.2. and enter the name and address of U.S. business enterprise with whose data your data will be consolidated in accordance with the definition of fully consolidated U.S. domestic business enterprise. (See **Instruction Booklet**, Part I.B.1.b.) Submit the claim to BEA and forward the remainder of the BE-10 survey packet to the U.S. business enterprise with whose data your data will be consolidated. If this cannot be done, please contact us for further instructions.

2 No — Complete the remainder of this form.

4. Enter Employer Identification Number(s) used by U.S. Reporter to file income and payroll taxes. Show additional numbers on a separate sheet if necessary.

1004 1 _____ 2 _____

5. The number of foreign affiliate reports (BE-10B(SF), BE-10B Mini, and BE-10B (BANK)) that you are required to file.

1005 Number If you also have exempt foreign affiliates, list them on the BE-10A BANK SUPPLEMENT A and give the requested information for each. (Do not include foreign affiliates listed on the supplement in the number given here.)

6. The ending date of this U.S. Reporter's 2004 fiscal year.

Month	Day	Year
1		2004

7. Was there a change in the entity due to mergers, acquisitions, divestitures, etc., or a change in accounting methods or principles during FY 2004 that caused FY 2003 data to be restated?

1007 1 Yes
 2 No

8. If the U.S. Reporter is a corporation, are all U.S. domestic entities covered by the definition of fully consolidated U.S. Reporter? See **Instruction Booklet, Part I.B.1.b.**

1009 1 Yes
 2 No — PERMISSION MUST HAVE BEEN REQUESTED OF, AND GRANTED BY, BEA TO FILE ON AN UNCONSOLIDATED BASIS. You must file a separate Form BE-10A or BE-10A (BANK) for each unconsolidated U.S. domestic entity. Enter the name under which each separate Form BE-10A or BE-10A (BANK) is being filed.

Industry classification of fully consolidated domestic U.S. Reporter, (based on sales or gross operating revenues.) Enter in columns (1) and (2) respectively, the 4-digit International Surveys Industry (ISI) code(s) and the sales associated with each code. For an inactive U.S. Reporter, enter a 4-digit ISI code based on its last active period. See the **Guide to Industry Classifications for International Surveys, 2002**, for a full explanation of each code. See **Additional Instructions** for Part I, page 7, at the back of this form.

	ISI code (1)	Sales or gross operating revenues (2)				
		Bil.	Mil.	Thous. Dols.		
9. BANKING (depository institutions — ISI code 5221) 1015	5221	\$				
10. 2nd largest sales or gross operating revenues 1016						
11. 3rd largest sales or gross operating revenues 1017						
12. 4th largest sales or gross operating revenues 1018						
13. 5th largest sales or gross operating revenues 1019						
14. Sales or gross operating revenues not accounted for above. 1026						
15. TOTAL SALES OR GROSS OPERATING REVENUES — Sum of items 9 through 14 → 1027		\$				
16. BEA USE ONLY	1028	1	2	3	4	5
	1128	1	2	3	4	5

Part II - SELECTED FINANCIAL AND OPERATING DATA OF U.S. REPORTER
 See **Additional Instructions** for Part II on page 7 at the back of this form.

Section A — Income and Assets		Amount			
		Bil.	Mil.	Thous.	Dols.
• INCOME					
17. Total income	3041	1			
		\$			
18. Net income (loss) after provision for U.S. Federal, state, and local income taxes		3046	1		
• ASSETS					
19. Total assets at close of FY 2004	3371	1			

Section A — ADDENDUM		Amount			
		Bil.	Mil.	Thous.	Dols.
20. INSURANCE INDUSTRY ACTIVITIES — Premiums earned and losses incurred					
Report premiums earned and losses incurred for insurance related activities covered by industry codes 5243 (Insurance carriers, except life insurance carriers) and 5249 (life insurance carriers).					
a. Of the total sales and gross operating revenues reported in item 15, column 2, were any of the sales or revenues generated by insurance related activities covered by industry codes 5243 or 5249?					
3047 <input checked="" type="checkbox"/> 1 <input type="checkbox"/> Yes – Answer items b and c					
<input checked="" type="checkbox"/> 2 <input type="checkbox"/> No – Skip to item 21					
NOTE: Complete items b and c ONLY if item a is answered "Yes."					
b. Premiums earned – Report premiums, gross of commissions, included in revenue during the reporting year. Calculate as direct premiums written (including renewals) net of cancellations, plus reinsurance premiums assumed, minus reinsurance premiums ceded, plus unearned premiums at the beginning of the year, minus unearned premiums at the end of the year. Exclude all annuity premiums. Also exclude premiums and policy fees related to universal and adjustable life, variable and interest-sensitive life, and variable-universal life policies.		3048	1		
		\$			
c. Losses incurred — Report losses incurred for the insurance products covered by b. above. Exclude loss adjustment expenses and losses that relate to annuities. Also exclude losses related to universal and adjustable life, variable and interest-sensitive life, and variable-universal life policies.		3049	1		
For property and casualty insurance, calculate as net losses paid during the reporting year, minus net unpaid losses at the beginning of the year, plus net unpaid losses at the end of the year. In the calculation of net losses, include losses on reinsurance assumed from other companies and exclude losses on reinsurance ceded to other companies. Unpaid losses include both case reserves and losses incurred but not reported.					
For life insurance, losses reflect policy claims on reinsurance assumed or on primary insurance sold, minus losses recovered from reinsurance ceded, adjusted for changes in claims due, unpaid, and in the course of settlement.		\$			

Section B — Distribution of Sales or Gross Operating Revenues		TOTAL Column (1) equals the sum of columns (2) and (3) (1)				Sales to U.S. persons (2)				Sales to foreign persons (3)				
														Bil.
21. Sales or gross operating revenues, excluding sales taxes														
Column (1) must equal item 15, column (2).	3147	1				2					4			
		\$				\$					\$			

Section C — Number of Employees and Employee Compensation		Number of employees				
						1
22. TOTAL NUMBER OF EMPLOYEES — Report the total number of employees for the year.		3253				
23. TOTAL EMPLOYEE COMPENSATION — Report, for all employees, the sum of		Amount				
a. Wages and salaries — Employees' gross earnings (before payroll deductions), and direct and in-kind payments by the employer to employees; and		3257	1			
b. Employee benefit plan — Employer expenditures for all employee benefit plans						
		\$				
Section D — Interest		Amount				
						Bil.
24. Interest income — Interest received or due to the U.S. Reporter from all payors (including affiliated persons), net of tax withheld at the source. Include all interest receipts included in item 17. Do not net against interest expensed, item 25.	3587	1				
		\$				
25. Interest expensed or capitalized — Interest expensed or capitalized by the U.S. Reporter, paid or due to all payees (including affiliated persons), gross of tax withheld. Do not net against interest income, item 24.	3588	1				
26. BEA USE ONLY	1	2	3	4		
1029						

BE-10A BANK

Reporter ID Number

D

Remarks

FORM BE-10A BANK Supplement A (REV. 12/2004)		U.S. DEPARTMENT OF COMMERCE BUREAU OF ECONOMIC ANALYSIS										BEA USE ONLY		Reporter ID Number		D	
LISTING OF FOREIGN AFFILIATES With Assets, Sales or Gross Operating Revenues, AND Net Income (loss) of \$10 Million or Less																	
Name of foreign affiliate (1)	Country of location (2)	Primary industry code ¹ (3)	Total assets (4)		Total liabilities (5)		Sales or gross operating revenues (6)		Net income (loss) after foreign income tax (7)		Number of employees (8)	Debt and intercompany balances between U.S. Reporter and foreign affiliate ³ (9)		Owed to foreign affiliate by U.S. Reporter (10)			
			Mil.	Dols.	Mil.	Dols.	Mil.	Dols.	Mil.	Dols.		Mil.	Dols.	Mil.	Dols.		
1		3	4	\$	5	\$	6	\$	7	\$	8	9	\$	10	\$		
5002	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		
1		3	4		5		6		7		8	9		10			
5003	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		
1		3	4		5		6		7		8	9		10			
5004	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		
1		3	4		5		6		7		8	9		10			
5005	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		
1		3	4		5		6		7		8	9		10			
5006	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		
1		3	4		5		6		7		8	9		10			
5007	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		
1		3	4		5		6		7		8	9		10			
5008	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		
1		3	4		5		6		7		8	9		10			
5009	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		
1		3	4		5		6		7		8	9		10			
5010	2 BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4		5		6		Direct (11)		11	9	Indirect (12)		12		

¹See Form BE-10B BANK pages 11 and 12 or Guide to Industry Classification for International Surveys, 2002, for code: enter code which accounts for largest amount of sales or gross operating revenues, excluding sales taxes.
²To calculate indirect ownership percentages — See **Instruction Booklet, Part I.A.2.**
³For bank affiliate, report U.S. Reporter's permanent debt investment in col. 9 and leave col. 10 blank. See BE-10B BANK, Part III, Section B.

FORM BE-10A BANK Supplement A (REV. 12/2004)		U.S. DEPARTMENT OF COMMERCE BUREAU OF ECONOMIC ANALYSIS				BEA USE ONLY		Reporter ID Number		D			
LISTING OF FOREIGN AFFILIATES With Assets, Sales or Gross Operating Revenues, AND Net Income (loss) of \$10 Million or Less													
Name of foreign affiliate (1)	Country of location (2)	Primary industry code ¹ (3)	Total assets (4)		Total liabilities (5)		Sales or gross operating revenues (6)		Net income (loss) after foreign income tax (7)		Number of employees (8)	Debt and intercompany balances between U.S. Reporter and foreign affiliate ³	
			Mil. Thous.	Dols.	Mil. Thous.	Dols.	Mil. Thous.	Dols.	Mil. Thous.	Dols.		Mil. Thous.	Dols.
1		3	4	5	6	7	8	9	10				
5011	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				
5012	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				
5013	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				
5014	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				
5015	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				
5016	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				
5017	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				
5018	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				
5019	² BEA USE ONLY	U.S. Reporter's percentage of ownership ²	4	5	6	7	8	9	10				
1		3	4	5	6	7	8	9	10				

¹ See Form BE-10B BANK pages 11 and 12 or Guide to Industry Classification for International Surveys, 2002, for code: enter code which accounts for largest amount of sales or gross operating revenues, excluding sales taxes.
² To calculate indirect ownership percentages — See **Instruction Booklet, Part I.A.2.**
³ For bank affiliate, report U.S. Reporter's permanent debt investment in col. 9 and leave col. 10 blank. — See BE-10B BANK, Part III, Section B. Use additional sheets, if necessary, to account for all affiliates.

**BENCHMARK SURVEY OF U.S. DIRECT INVESTMENT ABROAD — 2004
FORM BE-10A BANK
ADDITIONAL INSTRUCTIONS BY ITEM**

Part I — IDENTIFICATION OF U.S. REPORTER

9.—15.

Sales or gross operating revenues of fully consolidated domestic U.S. Reporter by industry of sales or gross operating revenues.

If fewer than five ISI codes are used, account for total sales or gross operating revenues in items 9 through 13. Do not include realized gains or losses due to profit or loss on the sale or maturity of investments here. Instead, report them as part of item 17 (Total income).

Part II — SELECTED FINANCIAL AND OPERATING DATA OF U.S. REPORTER

17. Total income — include:

- a. Sales or gross operating revenues.
- b. Income from equity investments in affiliates (domestic and foreign). For affiliates owned 20 percent or more (including majority-owned foreign affiliates), report equity in earnings during the reporting period; for those owned less than 20 percent, report dividends.
- c. Certain realized and unrealized gains (losses). Report **gross before** income tax effect. Include:
 1. Sales or disposition of investment securities, and FAS 115 impairment losses. Dealers in financial instruments (including securities, currencies, derivatives, and other financial instruments) and finance and insurance companies;
 2. Sales or disposition of land, other property, plant and equipment, or other assets, and FAS 144 impairment losses. Exclude gains or losses from the sale of inventory assets in the ordinary course of trade or business;
 3. Goodwill impairment as defined by FAS 142;
 4. Restructuring. Include restructuring costs that reflect write-downs or write-offs of assets or liabilities. Exclude actual payments and charges to establish reserves for future expected payments, such as for severance pay, and fees to accountants, lawyers, consultants, or other contractors;
 5. Disposals of discontinued operations. Exclude income from the operations of a discontinued segment. Report such income as part of your income from operations in items 9 through 14;

6. Re-measurement of foreign affiliate's foreign-currency-denominated assets and liabilities due to changes in foreign exchange rates during the reporting period;

7. Extraordinary, unusual, or infrequently occurring items that are material. Include losses from accidental damage or disasters, after estimated insurance reimbursement. Include other material items, including write-ups, write-downs, write-offs, of tangible and intangible assets; gains (losses) from the sale or other disposition of capital assets; and gains (losses) from the sale or other disposition of financial assets, including securities, to the extent not included above. Exclude legal judgments;

8. The cumulative effect of a change in accounting principle.

Do not include unrealized holding gains and losses due to changes in the value of available-for-sale securities as defined by FAS 115.

d. Other income

23. Total employee compensation

Wages and salaries — Report gross earnings of all employees before deduction of employees' payroll withholding taxes, social insurance contributions, group insurance premiums, union dues, etc. Include time and piece rate payments, cost of living adjustments, overtime pay and shift differentials, bonuses, profit sharing amounts, and commissions. Exclude commissions paid to independent personnel who are not employees.

Include direct payments by employers for vacations, sick leave, severance (redundancy) pay, etc. Exclude payments made by, or on behalf of, benefit funds rather than by the employer.

Include in-kind payments, valued at their cost, that are clearly and primarily of benefit to the employees as consumers. Do not include expenditures that benefit employers as well as employees, such as expenditures for plant facilities, employee training programs, and reimbursement of business expenses.

Employee benefit plans — Report employer expenditures for all employee benefit plans including those mandated by government statute, those resulting from collective bargaining contracts, and those that are voluntary. Include Social Security and other retirement plans, life and disability insurance, guaranteed sick pay programs, workers' compensation insurance, medical insurance, family allowances, unemployment insurance, severance pay funds, etc. Also, include deferred postemployment and post retirement expenses per FAS 106. If plans are financed jointly by the employer and the employee, include only the contributions of the employer.