

**DISCLOSURE OF COVERED AGREEMENTS TO THE PUBLIC**

	<b>NGEP</b>	<b>Insured Depository Institution or Affiliate</b>
<b>Which agreements must be disclosed to the public?</b>	Covered agreements entered into after 11/12/99.	Covered agreements entered into after 11/12/99.
<b>When does my duty to disclose a covered agreement to the public begin?</b>	4/1/01.	4/1/01.
<b>What event triggers my obligation to disclose a covered agreement to a member of the public?</b>	An individual or entity must request you to make a covered agreement available.	An individual or entity must request you to make a covered agreement available.
<b>How do I disclose a covered agreement to the public?</b>	You must promptly make a copy of the covered agreement available. You may withhold information that is confidential and proprietary under FOIA standards. However, you must disclose certain enumerated items of information identified at 12 CFR 207.6(b)(3).	You must promptly make a copy of the covered agreement available. You may withhold information that is confidential and proprietary under FOIA standards. However, you must disclose certain enumerated items of information identified at 12 CFR 207.6(b)(3).  An IDI or affiliate may make an agreement available by placing a copy of the covered agreement in the IDI's CRA public file. The IDI must make the agreement available in accordance with the CRA rule on public files.
<b>When does my duty to disclose a covered agreement to the public end?</b>	Twelve months after the end of the term of the agreement. However, if your agreement terminated before 4/1/01, your obligation to disclose terminates 4/1/02.	Twelve months after the end of the term of the agreement. However if your agreement terminated before 4/1/01, your obligation to disclose terminates 4/1/02.

**DISCLOSURE OF COVERED AGREEMENTS TO  
THE RELEVANT SUPERVISORY AGENCY (RSA)**

	<b>NGEP</b>	<b>Insured Depository Institution or Affiliate</b>
<b>What agreements must be disclosed to the RSA?</b>	Covered agreements entered into after 11/12/99.	Covered agreements entered into after 11/12/99.
<b>When does my duty to disclose a covered agreement to the RSA begin?</b>	4/1/01.	4/1/01.
<b>When must I disclose a covered agreement to the RSA?</b>	You must disclose your covered agreement to the RSA within 30 days after the RSA requests a copy of the agreement.	You must disclose your covered agreement to the RSA within 60 days of the end of the calendar quarter in which the agreement is entered into. However, if your agreement terminated before 4/1/01, you must disclose your agreement to the RSA by 6/30/01.
<b>How do I disclose a covered agreement to the RSA?</b>	You must provide the RSA with a complete copy of the agreement. If you propose the withholding of any information that can be withheld from disclosure under FOIA, you must also provide a public version of the agreement that excludes such information and an explanation justifying the exclusion. The public version must include the information identified at 12 CFR 207.6(b)(3).	You must provide the RSA with a complete copy of the agreement. If you propose the withholding of any information that can be withheld from disclosure under FOIA, you must also provide a public version of the agreement that excludes such information and an explanation justifying the exclusion. The public version must include the information identified at 12 CFR 207.6(b)(3).  Alternatively, you may provide a list of all covered agreements that you entered into during the calendar quarter, and include the information described at 12 CFR 207.6(d)(1)(ii). If the RSA requests a copy of an agreement referenced in the list, you must provide a copy of the agreement and a public version (if applicable) within seven calendar days.
<b>When does my duty to disclose a covered agreement to the RSA end?</b>	Twelve months after the end of the term of the agreement. However, if your agreement terminated before 4/1/01, you must make the agreement available to the RSA until 4/1/02.	If you file a list, your obligation to provide a copy of an agreement referenced in the list terminates thirty-six months after the end of the term of the agreement.

## ANNUAL REPORTS

	<b>NGEP</b>	<b>Insured Depository Institution or Affiliate</b>
<b>What agreements are subject to annual reporting requirements?</b>	Covered agreements entered into on or after 5/12/00.	Covered agreements entered into on or after 5/12/00.
<b>What periods require an annual report?</b>	You must file a report for each fiscal year in which you receive or use funds or other resources under the covered agreement. Alternatively, you may file your report on a calendar year basis.	You must file a report for each fiscal year in which you have any reportable data concerning the covered agreement described in 12 CFR 207.7(e)(1)(iii), (e)(1)(iv) or (e)(1)(vi). Alternatively, you may file your report on a calendar year basis.
<b>When must I file the annual report?</b>	<p>For fiscal years that end on or after <u>1/1/01</u>, you must file the report with each RSA within six months after the end of the fiscal year covered by the report.</p> <p>Alternatively, you may, within this six month period, provide the report to an IDI or affiliate that is a party to the agreement. You must include written instructions requiring the IDI or affiliate to promptly forward the report to the RSA(s).</p> <p>For fiscal years that end between <u>5/12/00 and 12/31/00</u>, you must file the report with each RSA (or with an IDI or affiliate that is party to the agreement) no later than 6/30/01.</p>	<p>For fiscal years that end on or after <u>1/1/01</u>, you must file the report with each RSA within six months after the end of the fiscal year covered by the report.</p> <p>If a NGEP has provided its report to you, you must also file that report with the RSA(s) on behalf of the NGEP within 30 days of receipt.</p> <p>For fiscal years that end between <u>5/12/00 and 12/31/00</u>, you must file the report with each RSA no later than 6/30/01.</p>
<b>May I file a consolidated annual report?</b>	If you are a party to two or more covered agreements, you may file a single consolidated annual report concerning all the covered agreements.	<p>If you are a party to two or more covered agreements, you may file a single consolidated annual report concerning all the covered agreements.</p> <p>If you and your affiliates are parties to the same covered agreement, you may file a single consolidated annual report relating to the agreement.</p>
<b>What must I include in the annual report?</b>	You must include the information described at 12 CFR 207.7(d).	You must include the information described at 12 CFR 207.7(e).