

SCHEDULE FS — FIDUCIARY AND RELATED SERVICES

*Throughout these instructions, **you** and **your** refers to the reporting savings association and its consolidated subsidiaries; **we** and **our** refers to the Office of Thrift Supervision.*

Complete Schedule FS on a consolidated basis, including the fiduciary or related services of any significant, majority-owned operating subsidiaries or service corporations.

The information reported on FS310 through FS35, on fiduciary and related services income and FS710 through FS72 on fiduciary settlements, surcharges and other losses will not be made available to the public on an individual association basis. All other information on this schedule will be made available to the public.

The income and expense data reported on FS310 through FS35 and the fiduciary settlements, surcharges, and other losses reported on FS710 through FS72 must be reported for the **calendar year-to-date**.

FS110: DOES YOUR INSTITUTION HAVE FIDUCIARY POWERS?

Check **Yes** if OTS, a state, or another banking authority has granted you trust powers to administer accounts in a fiduciary capacity. You should check **Yes** if your significant, majority-owned subsidiaries have been granted trust powers by OTS, a state, or another banking authority. If you check **No**, you should not complete the remainder of this schedule. **Fiduciary capacity** generally includes acting as a trustee, executor, administrator, registrar of stocks and bonds, transfer agent, assignee, receiver, guardian or conservator of the estate of a minor or incompetent, investment adviser (if you receive a fee for your investment advice), any capacity in which you possess investment discretion on behalf of another, or any other similar capacity.

FS120: DOES YOUR INSTITUTION EXERCISE THE FIDUCIARY POWERS IT HAS BEEN GRANTED?

Check **Yes** if you exercise your fiduciary powers. Exercising fiduciary powers means that you serve in a fiduciary capacity as described in the instructions for FS110.

FS130: DOES YOUR INSTITUTION HAVE ANY FIDUCIARY OR RELATED ACTIVITY (IN THE FORM OF ASSETS OR ACCOUNTS) TO REPORT IN THIS SCHEDULE?

Check **Yes** if you have assets, accounts, or income from fiduciary or related services. You should check **No** if you have trust powers and **only** use those powers to provide services in connection with land trusts or if you act as a document custodian for mortgage-backed securities, such as those offered by Fannie Mae (FNMA), Freddie Mac (FHLMC), or Ginnie Mae (GNMA). If you have trust powers and provide land trust or document custodian services, along with other fiduciary or related services reportable on this schedule, you should **not** include your land trust or document custodian activities on this schedule. If you check **No**, do not complete the remainder of this schedule.

Reportable **related services** are those services that do not require trust powers but are related to fiduciary services. Specifically, this includes custodial services for assets held by you in a fiduciary capacity. You should report on this schedule fiduciary related services that are offered through your trust department, fiduciary business unit, or other distinct department or business unit that is devoted to the provision of fiduciary or related services. You should not include custodial services provided to retail bank accounts. Retail bank accounts may include brokerage accounts, escrow accounts that benefit third parties, safety deposit boxes, and other similar arrangements.

FILING REQUIREMENTS

If your answer to FS130 is **Yes**, complete the applicable items of Schedule FS as follows:

If your total fiduciary assets (items FS20 and FS21) are greater than \$250 million or for the preceding calendar year your gross fiduciary and related services income was greater than 10 percent of revenue (net interest income plus noninterest income), you must complete:

1. Items FS210 through FS30 **each quarter**;
2. Items FS391 through FS35 **annually** with the December report; and
3. Memorandum items FS410 through FS72 **annually** with the December report.

If your total fiduciary assets (items FS20 and FS21) are greater than \$100 million but less than or equal to \$250 million and for the preceding calendar year your gross fiduciary and related services income was **not** greater than 10 percent of revenue (net interest income plus noninterest income), you must complete:

1. Items FS210 through FS291 **each quarter**; and
2. FS310 through FS35 and all memorandum items, FS410 through FS72, **annually** with the December report.

If your total fiduciary assets (items FS20 and FS21) are \$100 million or less or for the preceding calendar year your gross fiduciary and related services income was not greater than 10 percent of revenue (net interest income plus noninterest income), you must complete:

1. Items FS210 through FS291 **each quarter**; and
2. Memorandum items FS410 through FS65 **annually** with the December report.

FIDUCIARY AND RELATED ASSETS

Report fiduciary and related assets using **market value** as of the report date. While market value quotations are readily available for marketable securities, many financial and physical assets held in fiduciary accounts are not widely traded or easily valued. If the methodology for determining market values is not set or governed by applicable law (including state or federal law governing the fiduciary relationship, the terms of an instrument governing the fiduciary relationship, or any court order pertaining to the relationship), you may use any reasonable method to establish values for purposes of reporting on this schedule. Reasonable methods may include appraisals, book value, or reliable estimates. Valuation methods should be consistent from reporting period to reporting period. This “reasonable method” approach to reporting market values applies both to financial assets that are not marketable and to physical assets. Physical assets held in fiduciary accounts may include equipment, art, collectibles, and household goods.

If two institutions are named cofiduciary in the governing instrument, **both** institutions should report the account. In addition, where one institution provides fiduciary or related services to another institution’s accounts (for example: Bank A provides custody services to the trust accounts of Bank B; or Bank A provides investment management services to the trust accounts of Bank B) **both** institutions should report the accounts, according to the services provided.

Exclude unfunded trusts, anticipated testamentary executor appointments, and any other arrangements that represent potential future fiduciary accounts.

Report asset values net of any outstanding liabilities. For example, report: (1) an employee benefit account with participant loans net of the outstanding loan balances; (2) an account with a real estate asset and corresponding mortgage loan net of the mortgage liability; (3) gross fiduciary assets net of any associated overdrafts; and (4) gross assets net of the fair value of derivative instruments, as defined in FASB Statement No. 133, even if the fair value is negative.

Reflect securities borrowing/lending transactions as sales or as secured borrowings according to GAAP, as principally prescribed in FASB Statement No. 140. A transferee (borrower) of securities generally is required to provide collateral to the transferor (lender) of securities. When such transactions do not qualify as sales, securities lenders and borrowers should account for the transactions as secured borrowings in which cash (or securities that the holder is permitted by contract or custom to sell or repledge) received as collateral by the securities lender is considered the amount borrowed and the securities loaned are considered pledged against the amount borrowed. For purposes of this schedule, securities held in fiduciary accounts that are loaned in securities lending transactions and are accounted for as secured borrowings should be reported as an asset of the respective fiduciary account that loaned the securities, but the collateral received should not be reported as an asset of the fiduciary account.

In the Fiduciary and Related Assets section (FS210 through FS291), you should include for each account in whatever line item is pertinent, the market value of common trust fund units, collective investment fund (CIF) units, and shares of proprietary mutual funds held by the account. **Proprietary mutual funds** are those funds where the savings association, its affiliates, or its subsidiaries act as investment adviser to the fund. You **should not** report a **common** trust fund or a **collective** investment fund operated by you as a separate account in FS262. You should report each proprietary mutual fund as a separate account in FS262 and include its assets in FS260. When reporting a proprietary mutual fund in FS260, subtract from the value of the mutual fund as a whole, those shares held by fiduciary or custodial accounts that are already reported in the fiduciary and related section on FS210 through FS291. This will prevent duplicate reporting.

MANAGED ASSETS

Report the total market value of assets held in managed fiduciary accounts. An account should be categorized as managed if you have investment discretion or offer investment advice for a fee. Investment discretion is defined as the sole or shared authority to determine what securities or other assets to purchase or sell on behalf of the fiduciary account, even if that authority is not exercised. If you have delegated your investment authority to another institution, then you **both** have investment discretion for reporting purposes. You should report an account as either managed or nonmanaged based on your predominant responsibility.

NONMANAGED ASSETS

Report the total market value of assets held in nonmanaged fiduciary accounts. An account should be categorized as nonmanaged if you do not have investment discretion but otherwise provide services in a fiduciary capacity as that term is defined for FS110. Accounts should be categorized as nonmanaged where you are a fiduciary and provide a menu of investment options but the ultimate selection authority remains with the account holder or an external manager. For example, if you provide a choice of sweep vehicles or an array of mutual funds, you are not necessarily exercising investment discretion. Another example of a fiduciary nonmanaged account is where you serve as trustee for a 401(k) employee benefit plan and the plan participants make their own investment selections. This section also includes IRA accounts where you are a trustee (not a custodian) and the account holders direct their own investments.

NUMBER OF MANAGED ACCOUNTS

Report the total number of managed fiduciary accounts.

NUMBER OF NONMANAGED ACCOUNTS

Report the total number of nonmanaged fiduciary accounts.

FS210 Through 213: Personal Trust and Agency Accounts

Report the market value and number of accounts for all testamentary trusts, revocable and irrevocable living trusts, and any other personal trusts and estates. Include accounts in which you serve as trustee, executor, administrator, guardian, or conservator. Do not include individual investment management agency accounts that should be included in FS260 and FS262. Also, do not include Keogh Act plans, Individual Retirement Accounts (IRAs), and other pension or profit sharing plans for self-employed individuals that should be included in FS240 through FS243. Include accounts that only receive custody or safekeeping services in FS280 and FS281.

Retirement-related Trust and Agency Accounts:

FS220 Through FS223: Employee Benefit - Defined Contribution

Report the market value and number of accounts for all employee benefit, defined contribution accounts for which you serve as trustee or in another fiduciary capacity. Include 401(k) plans, 403(b) plans, profit-

sharing plans, money purchase plans, target benefit plans, stock bonus plans, employee stock ownership plans, and thrift-savings plans. The number of accounts reported should reflect the total number of plans administered rather than the number of plan participants. Report employee benefit accounts for which you are a custodian in FS280 and FS281.

FS230 Through FS233: Employee Benefit - Defined Benefit

Report the market value and number of accounts for all employee benefit, defined benefit plans for which you serve as trustee or in another fiduciary capacity. The number of accounts reported should reflect the total number of plans administered rather than the number of plan participants. Report employee benefit accounts for which you are a custodian in FS280 and FS281.

FS240 Through FS243: Other Retirement Accounts

Report the market value and number of accounts for all other retirement related accounts in which you serve as trustee or in another fiduciary capacity. Include self-directed Individual Retirement Accounts (Education IRAs and Roth IRAs) for which you are a trustee. Report employee benefit accounts for which you are a custodian in FS280 and FS281.

FS250 Through FS253: Corporate Trust and Agency Accounts

Report the market value and number of all your corporate trust accounts. Report assets for which you have the responsibility to manage or administer in accordance with the corporate trust agreement. Include assets of unrepresented bonds or coupons relating to issues that have been called or matured. Do not include the entire market value of the associated securities or the outstanding principal of associated debt issues. Include accounts where you are the trustee for corporate securities, tax-exempt and other municipal securities, and other debt securities including unit investment trusts. Also, include accounts for which you are the dividend or interest paying agent or any other type of corporate trustee or agent.

FS260 and FS262: Investment Management Agency Accounts

Report the market value and number of accounts for all investment management accounts that are administered by you. Investment management accounts are those for which you have investment discretion or provide investment advice for a fee although title to the assets remains with the client. Include accounts for which you serve as a sub-advisor. For each account include the market value of common trust fund units, collective investment fund (CIF) units, and shares of proprietary mutual funds (those funds where you, your subsidiaries, or your affiliates act as investment adviser to the fund) held by the account. Do not include common trust funds or collective investment funds operated by you as a separate account in FS262. When reporting a proprietary mutual fund in FS260 you must subtract from the value of the mutual fund as a whole, those shares held by fiduciary or custodial accounts that are already reported in this or other sections of Schedule FS. This will avoid duplicate reporting. Each mutual fund should be reported as a separate account in FS262. The different investment classes of a single mutual fund should be combined and reported as a single account.

FS270 Through FS273: Other Fiduciary Accounts

Report the market value and number of accounts for all other fiduciary accounts not reported in FS210 through FS262. Report custody and safekeeping accounts in FS280 and FS281.

FS20 THROUGH FS23: TOTAL FIDUCIARY ACCOUNTS

The EFS software will compute these lines as the sums of their respective columns, from FS210, FS211, FS212, and FS213 through FS270, FS271, FS272, and FS273.

FS280 and FS281: Custody and Safekeeping Accounts

Report the market value and the number of accounts for all individual and institutional custody and safekeeping accounts administered by you. Safekeeping and custody accounts are a type of account for which you perform custody or safekeeping services. In these accounts, you do not act in a fiduciary capacity, such as trustee, and you do not provide investment management or investment advice for a fee or have investment discretion. Safekeeping and custodial services may include holding assets, processing income and redemptions, recordkeeping, or customer reporting. For employee benefit custody or safekeeping accounts, the number of accounts you report should reflect the total number of plans administered rather than the number of plan participants. Include accounts in which you serve as a sub-custodian for another institution. For example, where you contract with another institution for custody services, both of you should report the accounts. **Do not** include accounts for which you provide document custodial services for Ginnie Mae, Fannie Mae, or other mortgage-backed securities. Also, **do not** include accounts for which you provide services to land trusts.

Include custody and safekeeping accounts that are administered by your trust department or other identifiable business unit area that focuses on offering custodial services to individual or institutional fiduciary clients. Do not include those custodial and safekeeping activities that are related to retail bank services such as safety deposit box assets or any other similar retail arrangement.

FS290 and FS291: Assets Included Above, Excluded for Purposes of the OTS Assessment Complexity Component

OTS imposes semiannual assessments on savings associations based on three components: the thrift's size, its condition, and the complexity of its portfolio. For savings associations that have trust powers, a complexity component is assessed for those associations that administer over \$1 billion in trust assets. This complexity component, broken into three different categories, is calculated by utilizing different line items of this schedule. There are situations where OTS requires savings associations to report certain assets on a line item in Schedule FS that will not be included for assessment purposes. Therefore, the purpose of FS290 and FS291 is to exclude certain assets for OTS assessment purposes.

Report on FS290 those assets of proprietary mutual funds that are reported as a separate account in FS260 and FS262. Do not include in FS290 those shares of the proprietary mutual fund held by fiduciary or custodial accounts that are reported in other sections of Schedule FS. At this time, FS291 should remain blank.

FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)

Report fiduciary and related services income and expense for the **calendar year-to-date**. The following income categories correspond to the asset categories described in FS210 through FS281. Report income and expense on an accrual basis. You may report both income and expense on a cash basis **only** if the results would not materially differ from those obtained using an accrual basis. The information reported on FS310 through FS35 will not be made available to the public on an individual association basis.

FS310: PERSONAL TRUST AND AGENCY ACCOUNTS

Report gross income generated from the services provided to personal trust and agency accounts reported on FS212 and FS213.

RETIREMENT RELATED TRUST AND AGENCY ACCOUNTS:**FS320: Employee Benefit – Defined Contribution**

Report gross income generated from the services provided to defined contribution, employee benefit trust and agency accounts reported on FS222 and FS223.

FS330: Employee Benefit – Defined Benefit

Report gross income generated from the services provided to defined benefit, employee benefit trust and agency accounts reported on FS232 and FS233.

FS340: Other Retirement Accounts

Report gross income generated from the services provided to other retirement accounts reported on FS242 and FS243.

FS350: CORPORATE TRUST AND AGENCY ACCOUNTS

Report gross income generated from the services provided to corporate trust and agency accounts reported on FS252 and FS253.

FS360: INVESTMENT MANAGEMENT AGENCY ACCOUNTS

Report gross income generated from the services provided to investment management accounts reported on FS262.

FS370: OTHER FIDUCIARY ACCOUNTS

Report gross income generated from services provided to other fiduciary accounts reported on FS272 and FS273.

FS380: CUSTODY AND SAFEKEEPING ACCOUNTS

Report gross income generated from services provided to custody and safekeeping accounts reported on FS281.

FS390: OTHER FIDUCIARY AND RELATED SERVICES INCOME

Report all other gross fiduciary and related services income that cannot properly be reported on FS310 through FS380. Include income received from others, including affiliates, for fiduciary and related services provided by you. Also, include net income generated from securities lending activities, after deduction of broker rebates and income paid to lending accounts. Do not include allocations of income to the trust department from other areas of your savings association, such as credits for fiduciary cash held as a deposit on your commercial side.

FS30: TOTAL GROSS FIDUCIARY AND RELATED SERVICES INCOME

The EFS software will compute this line as the sum of FS310 through FS390.

FS391: LESS: EXPENSES

Report total direct and indirect expenses attributable to the fiduciary and related services reported in this schedule. Include salaries, wages, bonuses, incentive pay, and employee benefits for employees assigned to reportable accounts. If only a portion of their time is allocated to reportable accounts, report that proportional share of their salaries and employee benefits. Include direct expenses related to the use of premises, furniture, fixtures, and equipment, as well as depreciation and amortization, ordinary repairs and maintenance, service or maintenance contracts, utilities, lease or rental payments, insurance coverage, and real estate and other property taxes if they are directly chargeable to the reportable activities. Do not include income taxes attributable to reportable activity earnings. Also do not include settlements, surcharges, and other losses.

Include indirect expenses charged to your department or function by your other departments or functions, as reflected in your internal management accounting system. Include proportional shares of corporate expenses that cannot be directly charged to particular departments or functions. Examples of indirect expenses include such items as audit and examination fees, marketing, charitable contributions, customer parking, holding company overhead, proportional share of building rent or depreciation, utilities, real estate taxes, insurance, human resources, corporate planning, and corporate financial staff. Reporting methods for indirect expenses should remain consistent from period to period.

FS392 LESS: NET LOSSES FROM FIDUCIARY AND RELATED SERVICES

Report net losses resulting from fiduciary and related services. Net losses are gross losses less recoveries. Gross losses include settlements, surcharges, and other losses that are realized in the reporting period attributable to the fiduciary and related services. Recoveries should include those that are attributable to prior and current period losses.

FS393 PLUS: INTRACOMPANY INCOME CREDITS FOR FIDUCIARY AND RELATED SERVICES

If applicable, report credits from other areas of your association for activities reportable in this schedule. Include any intracompany income credit made available to the fiduciary area for fiduciary account holdings of own-bank deposits. Also, include credits for other intracompany services and transactions.

FS35 NET FIDUCIARY AND RELATED SERVICES INCOME

The EFS software will compute this line as the sum of FS30 less FS391 and FS392 plus FS393.

MEMORANDA**MANAGED ASSETS HELD IN PERSONAL TRUST AND AGENCY ACCOUNTS:**

Report on FS410 through FS460 the market value of managed assets held in personal trust and agency accounts, in accordance with how the account is invested. FS40 must equal FS210. Include on the appropriate line the value of the units of common trust funds, collective investment funds, and shares of proprietary mutual funds held by each account.

Report securities held in fiduciary accounts that are loaned in securities lending transactions, accounted for as secured borrowings, as an asset of the fiduciary account that loaned the securities. Do not report the collateral received as an asset of this fiduciary account.

FS410: Non-interest-bearing Deposits

Report all non-interest-bearing deposits, including deposits of both principal and income cash.

FS415: Interest-bearing Deposits

Report interest-bearing savings and time deposits. Include NOW accounts, MMDA accounts, BICs that are insured by the FDIC, and certificates of deposit. Report interest-bearing deposits of both principal and income cash.

FS420: U.S. Treasury and U.S. Government Agency Obligations

Report all securities issued by and loans to the U.S. Government and agencies and sponsored enterprises of the U.S. Include certificates or other obligations that represent pass-through participations in pools of real estate loans when the participation instruments: (1) are issued by FHA-approved mortgagees and guaranteed by Ginnie Mae, or (2) are issued, insured, or guaranteed by a U.S. Government agency or sponsored enterprise, such as Freddie Mac. Also include CMOs and REMICs issued by Fannie Mae and Freddie Mac.

FS425: State, County and Municipal Obligations

Report all short and long-term obligations of state and local governments and political subdivisions of the United States. Include obligations of U.S. territories and their political subdivisions and all Federal income tax exempt obligations of authorities such as local housing and industrial development authorities that derive their tax-exempt status from relationships with state or local governments. Tax-exempt money market mutual funds should be reported with money market mutual funds on FS430.

FS430: Money Market Mutual Funds

Report all holdings of open-end registered investment companies – mutual funds – that attempt to maintain net asset values at \$1.00 per share. Include both taxable and tax-exempt money market mutual funds. Do not include any common or collective investment fund holdings.

FS435: Other Short-Term Obligations

Report all short-term obligations. *Short-term obligations* are defined as obligations with original maturities of less than 1 year, or 13 months in the case of the time portion of master notes. In addition to short-term notes, this would include such money market instruments as master note arrangements, commercial paper, bankers' acceptances, securities repurchase agreements, and other short-term liquidity investments. Do not include any state, county or municipal obligations.

FS440: Other Notes and Bonds

Report all other bonds, notes other than personal notes, and debentures.

Include:

1. Corporate debt, insurance annuity contracts, GICs and BICs that are not insured by the FDIC, and obligations of foreign governments.
2. Certificates or other obligations, however named, representing pass-through participation in pools of real estate loans when the participation instruments are issued by financial institutions and guaranteed in whole or in part by private guarantors.
3. CMOs and REMICs that are **not** issued by Fannie Mae or Freddie Mac, even if the collateral consists of Ginnie Mae or Fannie Mae pass-throughs or Freddie Mac PCs.

Do not include:

1. Short-term obligations that should be reported on FS435.
2. Personal notes.

FS445: Common and Preferred Stocks

Report all holdings of domestic and foreign common and preferred equities, including warrants and options.

Include:

1. Holdings of all mutual funds (open-end and closed-end) except money market funds that are reported in FS430.
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2. Unit investment trusts, regardless of the securities they are invested in, such as stocks, corporate bonds, and municipal bonds.
3. Ownership interests in private equity investments, limited liability companies, and any other pooled investment vehicle, except those that are primarily invested in real estate that should be included in FS455.

FS450: Real Estate Mortgages

Report real estate mortgages, real estate contracts, land trust certificates, and ground rents. These assets may be reported at unpaid balance if that figure is a fair approximation of market value.

FS455: Real Estate

Report real estate and other similar assets.

Include:

1. Mineral interests.
2. Royalty interests.
3. Leaseholds.
4. Land and buildings associated with farm management accounts.
5. Investments in limited partnerships that are solely or primarily invested in real estate.

FS460: Miscellaneous Assets

Report personal notes, tangible personal property, and other miscellaneous assets that cannot be properly reported on FS410 through FS455. Include crops, equipment, and livestock associated with farm management accounts.

FS40: TOTAL MANAGED ASSETS HELD IN PERSONAL TRUST AND AGENCY ACCOUNTS.

The EFS software will compute this line as the sum of FS410 through FS460. FS40 must equal FS210.

CORPORATE TRUST AND AGENCY ACCOUNTS:

FS510 and FS515: Corporate and Municipal Trusteeships

Report in FS510 the total number of corporate and municipal issues, as well as other debt issues such as unit investment trusts, for which you serve as trustee. If more than one institution is trustee for an issue, both institutions should report the issue. Consider securities with different CUSIP numbers as separate issues; however, consider serial bond issues as a single issue. When you serve as trustee of a bond issue and you also perform agency functions for the issue such as transfer agent or paying agent, you should report the issue only in FS510, as the trustee appointment is considered the primary function. Do not

include issues that have been called in their entirety or have matured even if funds are being held for unrepresented bonds or coupons.

Report on FS515 the total par value of outstanding debt securities for the issues reported on FS510. For zero-coupon bonds, report the final maturity amount. Do not include assets, such as cash, deposits, and investments, that are being held for corporate trust purposes; report these on FS250 and FS251.

FS520: Transfer Agent, Registrar, Paying Agent, and Other Corporate Agency

Report the total number of issues for which you act in a corporate agency capacity. Include the total number of equity, debt, and mutual fund issues for which you act as transfer agent, registrar, or paying agent. Separate classes of a mutual fund should be consolidated and reflected as a single issue. Include the total number of stock or bond issues for which you disburse dividend or interest payments. Do not include any issues reported on FS510.

COLLECTIVE INVESTMENT FUNDS AND COMMON TRUST FUNDS:

Report the number and market value of assets held in Collective Investment Funds (CIFs) and Common Trust Funds operated by you. If you manage a common or collective fund that is used more than one institution, you should report the entire common or collective fund in this section. Do not include proprietary mutual funds in this section. Each common or collective investment fund should be categorized in the one item that best fits the fund type.

FS610 and FS615: Domestic Equity

Report funds investing primarily in U.S. equities.

Include:

1. Funds seeking growth, income, or both growth and income.
2. U.S. index funds and those concentrating on small, mid, or large cap domestic stocks.

Do not include funds specializing in a particular sector, such as technology, health care, financial institutions, or real estate. Sector funds should be reported on FS670 and FS675.

FS620 and FS625: International/Global Equity

Report funds investing exclusively in equities of issuers located outside the U.S. and those funds representing a combination of U.S. and foreign issuers. Include funds that specialize in a particular country, region, or emerging market.

FS630 and FS635: Stock/Bond Blend

Report funds investing in a combination of equity and bond investments. Include funds with a fixed allocation along with those having the flexibility to shift assets between stocks, bonds, and cash.

FS640 and FS645: Taxable Bond

Report funds investing in taxable debt securities.

Include funds that specialize in:

1. U.S. Treasury and U.S. Government agency debt.
2. Investment grade corporate bonds.
3. High-yield debt securities.
4. Mortgage-related securities.
5. Global, international, and emerging market debt funds.

Do not include funds that invest in:

1. Municipal bonds; report these on FS650 and FS655.
2. Funds that qualify as short-term investments that should be reported on FS660 and FS665.

FS650 and FS655: Municipal Bond

Report funds investing in debt securities issued by states and political subdivisions in the U.S. Such securities may be taxable or tax-exempt. Include funds that invest in municipal debt issues from a single state. Do not include funds that qualify as short-term investments that should be reported on FS660 and FS665.

FS660 and FS665: Short Term Investments/Money Market

Report funds that invest in short-term, money market instruments with an average portfolio maturity that is limited to 90 days with individual securities limited to maturities of 13 months or less. Money market instruments may include U.S. Treasury bills, commercial paper, bankers' acceptances, and repurchase agreements. Include taxable and nontaxable funds.

FS670 and FS675: Specialty/Other

Report funds that specialize in equity securities of particular sectors, such as technology, health care, financial, or real estate. Also report funds that do not fit into any of the above categories.

FS60 AND FS65: TOTAL COLLECTIVE INVESTMENT FUNDS

The EFS software will compute these lines as the sum of FS610 through FS670 and the sum of FS615 through FS675.

**FIDUCIARY SETTLEMENTS, SURCHARGES, AND OTHER LOSSES
(CALENDAR YEAR-TO-DATE)**

Report for the calendar year-to-date all aggregate gross settlements, surcharges, and other losses arising from errors, misfeasance, or malfeasance on managed accounts on FS710, FS720, FS730, and FS740

and on nonmanaged accounts, including custody and safekeeping accounts on FS711, FS721, FS731, and FS741. Gross losses should reflect losses recognized on an accrual basis before recoveries or insurance payments. Do not include fiduciary related contingent losses, including those for pending or threatened litigation.

Report recoveries on FS712, FS722, FS732, and FS742. Recoveries may be for current or prior years' losses and should be reported when payment is actually realized, not upon the filing of an insurance claim.

The information reported on FS710 through FS72 on fiduciary settlements, surcharges, and other losses will not be made available to the public on an individual association basis.

FS710 through FS712: Personal Trust and Agency Accounts

Report gross losses and recoveries for managed and nonmanaged personal trust and agency accounts.

**FS720 through FS722: Retirement Related Trust and Agency
Accounts**

Report gross losses and recoveries for managed and nonmanaged retirement related trust or agency accounts. Include gross losses and recoveries for all defined contribution, defined benefit, and other retirement accounts.

FS730 through FS732: Investment Management Agency Accounts

Report gross losses and recoveries for investment management agency accounts.

**FS740 through FS742: Other Fiduciary Accounts and Related
Services**

Report gross losses and recoveries for all other fiduciary accounts and related services that are not included in FS710 through FS732. Include losses and recoveries from corporate trust and agency accounts, other fiduciary accounts, custody and safekeeping accounts, and other fiduciary related service accounts.

**FS70 THROUGH FS72: TOTAL FIDUCIARY SETTLEMENTS,
SURCHARGES, AND OTHER LOSSES**

The EFS software will compute these lines as the sum of FS710 through FS740, FS711 through FS741, and FS712 through FS742. The sum of FS70 and FS71 minus FS72 must equal FS392.