

Federal Financial Institutions Examination Council



Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices Only—FFIEC 031

Report at the close of business September 30, 2008

This report is required by law: 12 U.S.C. Section 324 (State member banks); 12 U.S.C. Section 1817 (State nonmember banks); and 12 U.S.C. Section 161 (National banks).

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true to the best of my knowledge and belief.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

November 4, 2008

Date of Signature

Submission of Reports

Each bank must prepare its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Las Vegas

City (RSSD 9130)

FDIC Certificate Number 07213
(RSSD 9050)

NV
State Abbrev. (RSSD 9200)

89169-
Zip Code (RSSD 9220)

Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank--other than the Chief Financial Officer (or equivalent)--to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter 'none' for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C490)

Name (TEXT C495)

Title (TEXT C491)

Title (TEXT C496)

E-mail Address (TEXT C492)

E-mail Address (TEXT 4086)

Telephone: Area code/phone number/extension (TEXT C493)

Telephone: Area code/phone number/extension (TEXT 8902)

FAX: Area code/phone number (TEXT C494)

FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter 'none' for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact

Secondary Contact

Name (TEXT C366)

Name (TEXT C371)

Title (TEXT C367)

Title (TEXT C372)

E-mail Address (TEXT C368)

E-mail Address (TEXT C373)

Telephone: Area code/phone number/extension (TEXT C369)

Telephone: Area code/phone number/extension (TEXT C374)

FAX: Area code/phone number (TEXT C370)

FAX: Area code/phone number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter 'none' for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Telephone: Area code/phone number/extension (TEXT C440)

FAX: Area code/phone number (TEXT C441)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Telephone: Area code/phone number/extension (TEXT C445)

FAX: Area code/phone number (TEXT C446)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Telephone: Area code/phone number/extension (TEXT C873)

FAX: Area code/phone number (TEXT C874)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)

FAX: Area code/phone number (TEXT C879)

Consolidated Report of Income for the period January 1, 2008 - September 30, 2008

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI - Income Statement

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Interest income:						
a. Interest and fee income on loans:						
(1) In domestic offices:						
(a) Loans secured by real estate:						
(1) Loans secured by 1-4 family residential properties	RIAD4435	8,783,000				1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436	1,021,000				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024	5,000				1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012	1,966,000				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:						
(1) Credit cards	RIADB485	0				1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB486	1,742,000				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	RIAD4056	1,000				1.a.(1)(e)
(f) All other loans in domestic offices	RIADB487	1,256,000				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	20,664,000				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	35,438,000				1.a.(3)
b. Income from lease financing receivables	RIAD4065	144,000				1.b.
c. Interest income on balances due from depository institutions (1)	RIAD4115	1,937,000				1.c.
d. Interest and dividend income on securities:						
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)						
(2) Mortgage-backed securities	RIADB488	72,000				1.d.(1)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIADB489	2,464,000				1.d.(2)
e. Interest income from trading assets	RIAD4060	2,605,000				1.d.(3)
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4069	5,127,000				1.e.
g. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	806,000				1.f.
g. Other interest income	RIAD4518	313,000				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	RIAD4107	48,906,000				1.h.
2. Interest expense:						
a. Interest on deposits:						
(1) Interest on deposits in domestic offices:						
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)						
(b) Nontransaction accounts:	RIAD4508	11,000				2.a.(1)(a)
(1) Savings deposits (includes MMDAs)	RIAD0093	1,620,000				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517	1,253,000				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518	337,000				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	11,202,000				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	807,000				2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	5,441,000				2.c.

(1) Includes interest income on time certificates of deposit not held for trading.

Schedule RI - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
d. Interest on subordinated notes and debentures	RIAD4200		809,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		21,480,000		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		27,426,000		3.
4. Provision for loan and lease losses	RIAD4230		13,253,000		4.
5. Noninterest income:					
a. Income from fiduciary activities ⁽¹⁾	RIAD4070		1,692,000		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		478,000		5.b.
c. Trading revenue ⁽²⁾	RIADA220		434,000		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		127,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888		5,000		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887		56,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386		0		5.d.(4)
(5) Income from other insurance activities	RIADC387		687,000		5.d.(5)
e. Venture capital revenue	RIADB491		0		5.e.
f. Net servicing fees	RIADB492		1,579,000		5.f.
g. Net securitization income	RIADB493		144,000		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		156,000		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		(77,000)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		(193,000)		5.k.
l. Other noninterest income ^(*)	RIADB497		1,235,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		6,323,000		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521		0		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196		(1,007,000)		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		11,948,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		3,164,000		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		269,000		7.c.(2)
d. Other noninterest expense ^(*)	RIAD4092		8,321,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		23,702,000		7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301		(4,213,000)		8.
9. Applicable income taxes (on item 8)	RIAD4302		(2,395,000)		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		(1,818,000)		10.
11. Extraordinary items and other adjustments, net of income taxes ^(*)	RIAD4320		368,000		11.
12. Net income (loss) (sum of items 10 and 11)	RIAD4340		(1,450,000)		12.

(1) For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a. must equal the amount reported in Schedule RC-T, item 19.

(2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c. must equal the sum of Memorandum items 8.a through 8.e.

(*) Describe on Schedule RI-E - Explanations

Schedule RI - Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	20,000		M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	RIAD8431	0		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	52,000		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	504,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	184084		M.5.
6. Not applicable				
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (1)	RIAD9106			M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) (To be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.):				
a. Interest rate exposures	RIAD8757	1,053,000		M.8.a.
b. Foreign exchange exposures	RIAD8758	1,456,000		M.8.b.
c. Equity security and index exposures	RIAD8759	(376,000)		M.8.c.
d. Commodity and other exposures	RIAD8760	82,000		M.8.d.
e. Credit exposures	RIADF186	(1,781,000)		M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading	RIADC889	20,000		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	0		M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251	51,000		M.10.

Yes/No

11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	NO		M.11.
--	----------	----	--	-------

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))	RIADF228	N/A		M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets	RIADF551	(582,000)		M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	(62,000)		M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	4,049,000		M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	321,000		M.13.b.(1)

(1) For example, a bank acquired on March 1, 2008, would report 20080301.

Schedule RI-A - Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	99,306,000			1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*)	RIADB507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	99,306,000			3.
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD4340	(1,450,000)			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	73,000			5.
6. Treasury stock transactions, net	RIADB510	0			6.
7. Changes incident to business combinations, net	RIAD4356	0			7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0			8.
9. LESS: Cash dividends declared on common stock	RIAD4460	0			9.
10. Other comprehensive income (1)	RIADB511	(7,339,000)			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415	77,000			11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	RIAD3210	90,667,000			12.

(*) Describe on Schedule RI-E - Explanations

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RI-B -- Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs ⁽¹⁾ and Recoveries on Loans and Leases

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	RIADC891	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	0	RIADC894	0	1.a.(2)
b. Secured by farmland in domestic offices	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	582,000	RIAD5412	5,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RIADC234	1,112,000	RIADC217	5,000	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	1,276,000	RIADC218	9,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588	4,000	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	2,000	RIADC896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	0	1.e.(2)
f. In foreign offices	RIADB512	114,000	RIADB513	11,000	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks	RIAD4654	11,000	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RIAD4645	350,000	RIAD4617	282,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646	560,000	RIAD4618	108,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	1,589,000	RIADB515	357,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516	2,900,000	RIADB517	302,000	5.b.
6. Loans to foreign governments and official institutions	RIAD4643	3,000	RIAD4627	0	6.
7. All other loans	RIAD4644	134,000	RIAD4628	15,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	RIADF185	1,000	RIADF187	0	8.a.
b. All other leases	RIADC880	10,000	RIADF188	6,000	8.b.
9. Total (sum of items 1 through 8)	RIAD4635	8,648,000	RIAD4605	1,100,000	9.

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	0	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	114,000	11,000	M.2.

Dollar Amounts in Thousands	Bil	Mil	Thou	
3. Not applicable <i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388	102,000		M.4.

Schedule RI-B - Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	10,659,000			1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	1,100,000			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	8,648,000			3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0			4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	13,253,000			5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	(260,000)			6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	16,104,000			7.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	6,000			M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0			M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	0			M.3.
Memorandum item 4 is to be completed by all banks.					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	RIADC781	0			M.4.

(*) Describe on Schedule RI-E - Explanations.

Schedule RI-D - Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Total interest income in foreign offices	RIADC899	28,440,000				1.
2. Total interest expense in foreign offices	RIADC900	10,505,000				2.
3. Provision for loan and lease losses in foreign offices	RIADC901	5,901,000				3.
4. Noninterest income in foreign offices:						
a. Trading revenue	RIADC902	2,837,000				4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIADC903	1,232,000				4.b.
c. Net securitization income	RIADC904	144,000				4.c.
d. Other noninterest income	RIADC905	4,369,000				4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	RIADC906	(156,000)				5.
6. Total noninterest expense in foreign offices	RIADC907	14,998,000				6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs	RIADC908	(264,000)				7.
8. Applicable income taxes (on items 1 through 7)	RIADC909	2,025,000				8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	RIADC910	499,000				9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9)	RIADC911	3,672,000				10.
11. Internal allocations of income and expense applicable to foreign offices	RIADC912	(12,440,000)				11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices	RIADC913	(2,488,000)				12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12)	RIADC914	(11,256,000)				13.

Schedule RI-E - Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.I):				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:				
a. Income and fees from the printing and sale of checks	RIADC013	0		1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0		1.b.
c. Income and fees from automated teller machines (ATMs)	RIADC016	0		1.c.
d. Rent and other income from other real estate owned	RIAD4042	0		1.d.
e. Safe deposit box rent	RIADC015	0		1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	(78,000)		1.f.
g. Bank card and credit card interchange fees	RIADF555	0		1.g.
h. TEXT4461 Write-downs on bridge loan	RIAD4461	(2,893,000)		1.h.
i. TEXT4462 Operating income from affiliates	RIAD4462	1,490,000		1.i.
j. TEXT4463	RIAD4463	0		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d):				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:				
a. Data processing expenses	RIADC017	766,000		2.a.
b. Advertising and marketing expenses	RIAD0497	1,296,000		2.b.
c. Directors' fees	RIAD4136	0		2.c.
d. Printing, stationery, and supplies	RIADC018	311,000		2.d.
e. Postage	RIAD8403	0		2.e.
f. Legal fees and expenses	RIAD4141	0		2.f.
g. FDIC deposit insurance assessments	RIAD4146	0		2.g.
h. Accounting and auditing expenses	RIADF556	0		2.h.
i. Consulting and advisory expenses	RIADF557	341,000		2.i.
j. Automated teller machine (ATM) and interchange expenses	RIADF558	0		2.j.
k. Telecommunications expenses	RIADF559	405,000		2.k.
l. TEXT4464 Expenses paid to affiliates	RIAD4464	1,183,000		2.l.
m. TEXT4467 Amortization of computer software	RIAD4467	406,000		2.m.
n. TEXT4468	RIAD4468	0		2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11)				
(itemize and describe all extraordinary items and other adjustments):				
a. (1) TEXT4469 Net Gain on Discontinued Operations	RIAD4469	88,000		3.a.(1)
(2) Applicable income tax effect	RIAD4486	(280,000)		3.a.(2)
b. (1) TEXT4487	RIAD4487	0		3.b.(1)
(2) Applicable income tax effect	RIAD4488	0		3.b.(2)
c. (1) TEXT4489	RIAD4489	0		3.c.(1)
(2) Applicable income tax effect	RIAD4491	0		3.c.(2)

Schedule RI-E - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a.	Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option	RIADF465		0	4.a.
b.	TEXTB527	RIADB527		0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT4498 Capital Contribution	RIAD4498	77,000		5.a.
b.	TEXT4499	RIAD4499		0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT4521 Foreign Currency Translation / Other	RIAD4521	(504,000)		6.a.
b.	TEXT4522 Discontinued Ops for announced Q4 sale	RIAD4522	244,000		6.b.

		Yes/No		
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
a.	Comments?	RIAD4769	NO	7.a.
b. Other explanations:				

(TEXT 4769)

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2008

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC - Balance Sheet

Dollar Amounts in Thousands		Bil	Mil	Thou	
ASSETS					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	RCFD0081	54,536,000			1.a.
b. Interest-bearing balances ⁽²⁾	RCFD0071	63,345,000			1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	1,000			2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	119,498,000			2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCONB987	409,000			3.a.
b. Securities purchased under agreements to resell ⁽³⁾	RCFDB989	38,818,000			3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCFD5369	25,242,000			4.a.
b. Loans and leases, net of unearned income	RCFDB528	602,907,000			4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	16,104,000			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	586,803,000			4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	202,793,000			5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	5,627,000			6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	1,023,000			7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD2130	5,151,000			8.
9. Not applicable					
10. Intangible assets:					
a. Goodwill	RCFD3163	18,788,000			10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	10,618,000			10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	74,355,000			11.
12. Total assets (sum of items 1 through 11)	RCFD2170	1,207,007,000			12.

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	230,042,000			13.a.
(1) Noninterest-bearing (1)	RCON6631	61,252,000			13.a.(1)
(2) Interest-bearing	RCON6636	168,790,000			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	518,799,000			13.b.
(1) Noninterest-bearing	RCFN6631	42,359,000			13.b.(1)
(2) Interest-bearing	RCFN6636	476,440,000			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2)	RCONB993	17,680,000			14.a.
b. Securities sold under agreements to repurchase (3)	RCFDB995	19,888,000			14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	85,627,000			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases (from Schedule RC-M)	RCFD3190	162,958,000			16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures (4)	RCFD3200	28,292,000			19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	51,782,000			20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	1,115,068,000			21.
22. Minority interest in consolidated subsidiaries	RCFD3000	1,272,000			22.
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus	RCFD3838	0			23.
24. Common stock	RCFD3230	751,000			24.
25. Surplus (exclude all surplus related to preferred stock)	RCFD3839	69,319,000			25.
26.					
a. Retained earnings	RCFD3632	30,431,000			26.a.
b. Accumulated other comprehensive income (5)	RCFDB530	(9,834,000)			26.b.
27. Other equity capital components (6)	RCFDA130	0			27.
28. Total equity capital (sum of items 23 through 27)	RCFD3210	90,667,000			28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	RCFD3300	1,207,007,000			29.

Memorandum

To be reported with the March Report of Condition.

		Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007	RCFD6724	N/A	M.1.
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank			
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)			
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm			
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)			
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)			
6 = Review of the bank's financial statements by external auditors			
7 = Compilation of the bank's financial statements by external auditors			
8 = Other audit procedures (excluding tax preparation work)			
9 = No external audit work			

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.
 (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 (3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
 (4) Includes limited-life preferred stock and related surplus.
 (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.
 (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC-A - Cash and Balances Due From Depository Institutions

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD0022 8,613,000		1.
a. Cash items in process of collection and unposted debits		RCON0020 3,914,000	1.a.
b. Currency and coin		RCON0080 830,000	1.b.
2. Balances due from depository institutions in the U.S.		RCON0082 3,147,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083 424,000		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085 3,865,000		2.b.
3. Balances due from banks in foreign countries and foreign central banks		RCON0070 24,000	3.
a. Foreign branches of other U.S. banks	RCFD0073 593,000		3.a.
b. Other banks in foreign countries and foreign central banks	RCFD0074 82,265,000		3.b.
4. Balances due from Federal Reserve Banks	RCFD0090 22,121,000	RCON0090 22,121,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	RCFD0010 117,881,000	RCON0010 30,036,000	5.

Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities	RCFD0211 1,000	RCFD0213 1,000	RCFD1286 574,000	RCFD1287 591,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies ⁽¹⁾	RCFD1289 0	RCFD1290 0	RCFD1291 24,000	RCFD1293 25,000	2.a.
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294 0	RCFD1295 0	RCFD1297 245,000	RCFD1298 244,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496 0	RCFD8497 0	RCFD8498 11,723,000	RCFD8499 10,159,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA	RCFD1698 0	RCFD1699 0	RCFD1701 3,276,000	RCFD1702 3,265,000	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFD1703 0	RCFD1705 0	RCFD1706 13,077,000	RCFD1707 12,872,000	4.a.(2)
(3) Other pass-through securities	RCFD1709 0	RCFD1710 0	RCFD1711 135,000	RCFD1713 135,000	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD1714 0	RCFD1715 0	RCFD1716 328,000	RCFD1717 321,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD1718 0	RCFD1719 0	RCFD1731 0	RCFD1732 0	4.b.(2)
(3) All other mortgage-backed securities	RCFD1733 0	RCFD1734 0	RCFD1735 36,781,000	RCFD1736 29,259,000	4.b.(3)
5. Asset-backed securities (ABS)	RCFDC026 0	RCFDC988 0	RCFDC989 2,514,000	RCFDC027 2,395,000	5.
6. Other debt securities:					
a. Other domestic debt securities	RCFD1737 0	RCFD1738 0	RCFD1739 8,425,000	RCFD1741 8,360,000	6.a.
b. Foreign debt securities	RCFD1742 0	RCFD1743 0	RCFD1744 51,895,000	RCFD1746 51,264,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ⁽³⁾			RCFDA510 123,000	RCFDA511 608,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCFD1754 1,000	RCFD1771 1,000	RCFD1772 129,120,000	RCFD1773 119,498,000	8.

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

(3) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Pledged securities (1)	RCFD0416	55,060,000			M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing data of: (3) (4)					
(1) Three months or less	RCFDA549	16,258,000			M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	12,691,000			M.2.a.(2)
(3) Over one year through three years	RCFDA551	16,588,000			M.2.a.(3)
(4) Over three years through five years	RCFDA552	7,737,000			M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	7,548,000			M.2.a.(5)
(6) Over 15 years	RCFDA554	12,217,000			M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (5)					
(1) Three months or less	RCFDA555	136,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	229,000			M.2.b.(2)
(3) Over one year through three years	RCFDA557	412,000			M.2.b.(3)
(4) Over three years through five years	RCFDA558	407,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	1,397,000			M.2.b.(5)
(6) Over 15 years	RCFDA560	13,691,000			M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)					
(1) Three years or less	RCFDA561	2,140,000			M.2.c.(1)
(2) Over three years	RCFDA562	27,439,000			M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCFDA248	20,077,000			M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCFD1778	0			M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	RCFD8782	12,000			M.4.a.
b. Fair value	RCFD8783	11,000			M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
 (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
 (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
 (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
 (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):					
a. Credit card receivables	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
	0	0	306,000	293,000	M.5.a.
b. Home equity lines	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	0	0	23,000	22,000	M.5.b.
c. Automobile loans	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	0	0	439,000	423,000	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	0	0	1,012,000	918,000	M.5.d.
e. Commercial and industrial loans	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	0	0	M.5.e.
f. Other	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	0	0	734,000	739,000	M.5.f.

Schedule RC-C -- Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Loans secured by real estate	RCFD1410	257,793,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONF158	923,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	2,228,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420	21,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCON1797	30,679,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	125,038,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	32,203,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	7,838,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	2,044,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	6,912,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	12,374,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	51,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	12,518,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	7,321,000	RCONB534	7,321,000	2.b.
c. To banks in foreign countries			RCONB535	983,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	277,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	8,615,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	881,000	RCON1590	151,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	39,997,000	RCON1763	38,388,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	104,755,000	RCON1764	2,354,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	RCFDB538	41,488,000	RCONB538	0	6.a.
b. Other revolving credit plans	RCFDB539	11,931,000	RCONB539	1,120,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	90,646,000	RCON2011	34,306,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	480,000	RCON2081	15,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,790,000	RCON2107	1,790,000	8.
9. Other loans	RCFD1563	46,897,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	1,189,000	9.a.
b. All other loans (exclude consumer loans)			RCON1564	22,899,000	9.b.

Schedule RC-C - Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Lease financing receivables (net of unearned income)			RCON2165	1,194,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	242,000			10.a.
b. All other leases	RCFDF163	3,137,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	670,000	RCON2123	466,000	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	628,149,000	RCON2122	331,504,000	12.

Memoranda

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Loans secured by 1-4 family residential properties in domestic offices	RCONF576	4,765,000		M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD1616	44,000		M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (1) (2)				
(1) Three months or less	RCONA564	1,372,000		M.2.a.(1)
(2) Over three months through 12 months	RCONA565	12,317,000		M.2.a.(2)
(3) Over one year through three years	RCONA566	27,391,000		M.2.a.(3)
(4) Over three years through five years	RCONA567	20,134,000		M.2.a.(4)
(5) Over five years through 15 years	RCONA568	23,633,000		M.2.a.(5)
(6) Over 15 years	RCONA569	36,043,000		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (1) (3)				
(1) Three months or less	RCFDA570	296,468,000		M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	51,338,000		M.2.b.(2)
(3) Over one year through three years	RCFDA572	50,974,000		M.2.b.(3)
(4) Over three years through five years	RCFDA573	30,207,000		M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	39,533,000		M.2.b.(5)
(6) Over 15 years	RCFDA575	26,094,000		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCFDA247	175,166,000		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	RCFD2746	401,000		M.3.

(1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
 (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 (3) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 (4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	RCON5370		81,844,000		M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFDB837		49,486,000		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, col A ..	RCFDC391		472,000		M.6.
Memorandum item 7 is to be completed by all banks.					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance	RCFDC779		3,763,000		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780		758,000		M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCONF230		0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2007, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231		N/A		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232		N/A		M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	RCONF577		2,689,000		M.9.

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate	RCFDF608	6,622,000				M.10.a.
(1) Construction, land development, and other land loans				RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				RCONF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens				RCONF581	6,622,000	M.10.a.(3)(b)(1)
(2) Secured by junior liens				RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties				RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties				RCONF584	0	M.10.a.(5)

Schedule RC-C - Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. Commercial and industrial loans	RCFDF585	529,000	RCONF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF586	0	RCONF586	0	M.10.c.(1)
(2) Other revolving credit plans	RCFDF587	0	RCONF587	0	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF588	0	RCONF588	0	M.10.c.(3)
d. Other loans	RCFDF589	2,892,000	RCONF589	2,892,000	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate	RCFDF609	6,525,000			M.11.a.
(1) Construction, land development, and other land loans			RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF593	6,525,000	M.11.a.(3)(b)(1)
(2) Secured by junior liens			RCONF594	0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF596	0	M.11.a.(5)
b. Commercial and industrial loans	RCFDF597	529,000	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF598	0	RCONF598	0	M.11.c.(1)
(2) Other revolving credit plans	RCFDF599	0	RCONF599	0	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF600	0	RCONF600	0	M.11.c.(3)
d. Other loans	RCFDF601	2,888,000	RCONF601	2,888,000	M.11.d.

Schedule RC-C - Continued

Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

	Yes/No
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.")	<div style="background-color: #cccccc; height: 80px; width: 100%;"></div> RCON6999 N/A
	1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

	Number
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:	
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.)	<div style="background-color: #cccccc; height: 40px; width: 100%;"></div> RCON5562 N/A
	2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)	<div style="background-color: #cccccc; height: 40px; width: 100%;"></div> RCON5563 N/A
	2.b.

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less		RCON5564	N/A	RCON5565	N/A
	3.a.				
b. With original amounts of more than \$100,000 through \$250,000		RCON5566	N/A	RCON5567	N/A
	3.b.				
c. With original amounts of more than \$250,000 through \$1,000,000		RCON5568	N/A	RCON5569	N/A
	3.c.				
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less		RCON5570	N/A	RCON5571	N/A
	4.a.				
b. With original amounts of more than \$100,000 through \$250,000		RCON5572	N/A	RCON5573	N/A
	4.b.				
c. With original amounts of more than \$250,000 through \$1,000,000		RCON5574	N/A	RCON5575	N/A
	4.c.				

Schedule RC-C - Continued

Part II. Continued

Agricultural Loans to Small Farms

		Yes/No
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.")		
	RCON6860	N/A
		5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

		Number
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:		
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5576	N/A
		6.a.
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5577	N/A
		6.b.

	Dollar Amounts in Thousands				
	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less	RCON5578	N/A	RCON5579	N/A	7.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5580	N/A	RCON5581	N/A	7.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON5582	N/A	RCON5583	N/A	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):					
a. With original amounts of \$100,000 or less	RCON5584	N/A	RCON5585	N/A	8.a.
b. With original amounts of more than \$100,000 through \$250,000	RCON5586	N/A	RCON5587	N/A	8.b.
c. With original amounts of more than \$250,000 through \$500,000	RCON5588	N/A	RCON5589	N/A	8.c.

Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
ASSETS					
1. U.S. Treasury securities	RCFD3531	719,000	RCON3531	527,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCFD3532	0	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.	RCFD3533	1,385,000	RCON3533	1,385,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD3534	1,048,000	RCON3534	1,048,000	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCFD3535	3,429,000	RCON3535	3,429,000	4.b.
c. All other mortgage-backed securities	RCFD3536	17,443,000	RCON3536	16,955,000	4.c.
5. Other debt securities	RCFD3537	52,722,000	RCON3537	12,132,000	5.
6. Loans:					
a. Loans secured by real estate	RCFDF610	51,000			6.a.
(1) Construction, land development, and other land loans			RCONF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF605	0	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens			RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF613	2,000	6.a.(5)
b. Commercial and industrial loans	RCFDF614	23,974,000	RCONF614	22,016,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF615	0	RCONF615	0	6.c.(1)
(2) Other revolving credit plans	RCFDF616	0	RCONF616	0	6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF617	0	RCONF617	0	6.c.(3)
d. Other loans	RCFDF618	66,000	RCONF618	66,000	6.d.
7. Not applicable					
8. Not applicable					
9. Other trading assets	RCFD3541	13,268,000	RCON3541	7,947,000	9.
10. Not applicable					
11. Derivatives with a positive fair value	RCFD3543	88,688,000	RCON3543	49,089,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	202,793,000	RCON3545	114,596,000	12.
LIABILITIES					
13.					
a. Liability for short positions	RCFD3546	7,833,000	RCON3546	6,296,000	13.a.
b. Other trading liabilities	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value	RCFD3547	77,794,000	RCON3547	18,419,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	RCFD3548	85,627,000	RCON3548	24,715,000	15.

Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate	RCFDF790	52,000			M.1.a.
(1) Construction, land development, and other land loans			RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF626	0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens			RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF631	3,000	M.1.a.(5)
b. Commercial and industrial loans	RCFDF632	25,558,000	RCONF632	23,582,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF633	0	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans	RCFDF634	0	RCONF634	0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF635	0	RCONF635	0	M.1.c.(3)
d. Other loans	RCFDF636	60,000	RCONF636	60,000	M.1.d.
2. Not applicable					
3. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	RCFDF639	0	RCONF639	0	M.3.a.
b. Unpaid principal balance	RCFDF640	0	RCONF640	0	M.3.b.

Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
4. Asset-backed securities:					
a. Residential mortgage-backed securities	RCFDF641	21,918,000			M.4.a.
b. Commercial mortgage-backed securities	RCFDF642	2,000			M.4.b.
c. Credit card receivables	RCFDF643	0			M.4.c.
d. Home equity lines	RCFDF644	0			M.4.d.
e. Automobile loans	RCFDF645	8,461,000			M.4.e.
f. Other consumer loans	RCFDF646	0			M.4.f.
g. Commercial and industrial loans	RCFDF647	755,000			M.4.g.
h. Other	RCFDF648	62,000			M.4.h.
5. Collateralized debt obligations:					
a. Synthetic	RCFDF649	0			M.5.a.
b. Other	RCFDF650	19,000			M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCFDF651	2,627,000			M.6.

Schedule RC-D - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mill	Thou	
7. Equity securities:					
a.	Readily determinable fair values	RCFDF652	10,185,000		M.7.a.
b.	Other	RCFDF653	33,000		M.7.b.
8. Loans pending securitization					
		RCFDF654	0		M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):					
a.	TEXTF655	RCFDF655	0		M.9.a.
b.	TEXTF656	RCFDF656	0		M.9.b.
c.	TEXTF657	RCFDF657	0		M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):					
a.	TEXTF658	RCFDF658	0		M.10.a.
b.	TEXTF659	RCFDF659	0		M.10.b.
c.	TEXTF660	RCFDF660	0		M.10.c.

Schedule RC-E -- Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(Column A) Total Transaction accounts (including total demand deposits)	(Column B) Memo: Total demand deposits (included in col A)	(Column C) Total nontransaction accounts (including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549 30,540,000		RCONB550 190,663,000	1.
2. U.S. Government	RCON2202 6,000		RCON2520 27,000	2.
3. States and political subdivisions in the U.S.	RCON2203 896,000		RCON2530 4,480,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 865,000		RCONB552 543,000	4.
5. Banks in foreign countries	RCON2213 1,116,000		RCON2236 556,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216 157,000		RCON2377 193,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215 33,580,000	RCON2210 30,846,000	RCON2385 196,462,000	7.

Schedule RC-E - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	5,214,000		M.1.a.
b. Total brokered deposits	RCON2365	20,751,000		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)				
(1) Brokered deposits issued in denominations of less than \$100,000	RCON2343	6,024,000		M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts	RCON2344	0		M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONA243	6,024,000		M.1.d.(1)
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONA244	14,727,000		M.1.d.(2)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	N/A		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)	RCON6810	136,976,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	5,630,000		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	15,496,000		M.2.b.
c. Total time deposits of \$100,000 or more	RCON2604	38,360,000		M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	RCONF233	463,000		M.2.c.(1)
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (2) (3)				
(1) Three months or less	RCONA579	4,339,000		M.3.a.(1)
(2) Over three months through 12 months	RCONA580	10,227,000		M.3.a.(2)
(3) Over one year through three years	RCONA581	570,000		M.3.a.(3)
(4) Over three years	RCONA582	360,000		M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (4)	RCONA241	14,566,000		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (2) (5)				
(1) Three months or less	RCONA584	22,952,000		M.4.a.(1)
(2) Over three months through 12 months	RCONA585	14,069,000		M.4.a.(2)
(3) Over one year through three years	RCONA586	921,000		M.4.a.(3)
(4) Over three years	RCONA587	418,000		M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (4)	RCONA242	37,021,000		M.4.b.

(1) Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandum item 1.c.(1) only if they have been issued in denominations of less than \$100,000 (see instructions). Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000.

(2) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(3) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

(4) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(5) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

Schedule RC-E - Continued

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands		Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCFNB553	448,190,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	3,884,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	40,374,000			3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	26,263,000			4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	88,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	518,799,000			6.

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	RCFNA245	165,741,000			M.1.

Schedule RC-F - Other Assets

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Accrued interest receivable ⁽¹⁾	RCFDB556		7,702,000		1.
2. Net deferred tax assets ⁽²⁾	RCFD2148		15,314,000		2.
3. Interest-only strips receivable (not in the form of a security) on: ⁽³⁾					
a. Mortgage loans	RCFDA519		0		3.a.
b. Other financial assets	RCFDA520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾	RCFD1752		7,204,000		4.
5. Life insurance assets	RCFDC009		4,109,000		5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168		40,026,000		6.
a. Prepaid expenses	RCFD2166		0		6.a.
b. Repossessed personal property (including vehicles)	RCFD1578		0		6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCFDC010		0		6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436		0		6.d.
e. TEXT3549	RCFD3549		0		6.e.
f. TEXT3550	RCFD3550		0		6.f.
g. TEXT3551	RCFD3551		0		6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160		74,355,000		7.

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

(3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

(4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1.					
a.	Interest accrued and unpaid on deposits in domestic offices (1)	RCON3645	103,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	10,004,000		1.b.
2.	Net deferred tax liabilities (2)	RCFD3049	874,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	808,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	39,993,000		4.
a.	Accounts payable	RCFD3066	13,622,000		4.a.
b.	Deferred compensation liabilities	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable	RCFD2932	0		4.c.
d.	Derivatives with a negative fair value held for purposes other than trading	RCFDC012	0		4.d.
e.	TEXT3552	RCFD3552	0		4.e.
f.	TEXT3553	RCFD3553	0		4.f.
g.	TEXT3554	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCFD2930	51,782,000		5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule RC-H - Selected Balance Sheet Items for Domestic Offices

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Not applicable					
2. Not applicable					
3. Securities purchased under agreements to resell	RCONB989	28,702,000			3.
4. Securities sold under agreements to repurchase	RCONB995	13,982,000			4.
5. Other borrowed money	RCON3190	117,388,000			5.
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163	0			6.
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2941	44,292,000			7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ...	RCON2192	595,073,000			8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	458,842,000			9.
In items 10-17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.					
10. U.S. Treasury securities	RCON1039	351,000			10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON1041	136,000			11.
12. Securities issued by states and political subdivisions in the U.S.	RCON1042	11,722,000			12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1043	16,353,000			13.a.(1)
(2) Other pass-through securities	RCON1044	135,000			13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1209	328,000			13.b.(1)
(2) All other mortgage-backed securities	RCON1280	29,349,000			13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	RCON1281	9,364,000			14.
15. Foreign debt securities (include foreign asset-backed securities)	RCON1282	13,000			15.
16. Investments in mutual funds and other equity securities with readily determinable fair values	RCONA510	10,000			16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1374	67,761,000			17.
18. Equity securities that do not have readily determinable fair values	RCON1752	6,907,000			18.

Schedule RC-I - Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN2133	4,794,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	19,538,000			2.

Schedule RC-K - Quarterly Averages⁽¹⁾

Dollar Amounts in Thousands

		Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	RCFD3381	54,426,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ⁽²⁾	RCFDB558	1,385,000			2.
3. Mortgage-backed securities ⁽²⁾	RCFDB559	56,369,000			3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) ⁽²⁾ ⁽³⁾	RCFDB560	76,555,000			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	32,076,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	327,177,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	190,743,000			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	19,929,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	140,000			6.a.(3)
(4) Commercial and industrial loans	RCON3387	39,933,000			6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	RCONB561	0			6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB562	33,465,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	306,331,000			6.b.
7. Trading assets	RCFD3401	204,016,000			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	3,646,000			8.
9. Total assets ⁽⁴⁾	RCFD3368	1,207,634,000			9.
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	3,409,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	140,162,000			11.a.
b. Time deposits of \$100,000 or more	RCONA514	39,657,000			11.b.
c. Time deposits of less than \$100,000	RCONA529	14,141,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	495,260,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	25,265,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	141,636,000			14.

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

	Dollar Amounts in Thousands			
		Bil	Mil	Thou
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814	27,803,000		1.a.
b. Credit card lines	RCFD3815	131,801,000		1.b.
c.				
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:				
(a) 1-4 family residential construction loan commitments	RCFDF164	83,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	1,959,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	RCFD6550	760,000		1.c.(2)
d. Securities underwriting	RCFD3817	389,000		1.d.
e. Other unused commitments	RCFD3818	350,307,000		1.e.
2. Financial standby letters of credit and foreign office guarantees	RCFD3819	80,488,000		2.
a. Amount of financial standby letters of credit conveyed to others	RCFD3820	19,489,000		2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821	15,420,000		3.
a. Amount of performance standby letters of credit conveyed to others	RCFD3822	1,648,000		3.a.
4. Commercial and similar letters of credit	RCFD3411	9,496,000		4.
5. Not applicable				
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433	109,628,000		6.

	(Column A) Guarantor		(Column B) Beneficiary		
Dollar Amounts in Thousands					
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps	RCFDC968	1,392,546,000	RCFDC969	1,495,078,000	7.a.(1)
(2) Total return swaps	RCFDC970	7,236,000	RCFDC971	43,642,000	7.a.(2)
(3) Credit options	RCFDC972	210,000	RCFDC973	348,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	723,000	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	3,374,000	RCFDC221	152,197,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	138,509,000	RCFDC222	3,739,000	7.b.(2)

	Dollar Amounts in Thousands			
		Bil	Mil	Thou
8. Spot foreign exchange contracts	RCFD8765	536,543,000		8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	RCFD3430	4,743,000		9.
a. Securities borrowed	RCFD3432	0		9.a.
b. Commitments to purchase when-issued securities	RCFD3434	0		9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf	RCFDC978	0		9.c.
d. TEXT3555	RCFD3555	0		9.d.
e. TEXT3556	RCFD3556	0		9.e.
f. TEXT3557	RCFD3557	0		9.f.

Schedule RC-L - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	RCFD5591		277,000		10.
a. Commitments to sell when-issued securities	RCFD3435		0		10.a.
b. TEXT5592	RCFD5592		0		10.b.
c. TEXT5593	RCFD5593		0		10.c.
d. TEXT5594	RCFD5594		0		10.d.
e. TEXT5595	RCFD5595		0		10.e.
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank	RCFDC223		10,994,000		11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224		0		11.b.

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Dollar Amounts in Thousands					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD8693 214,669,000	RCFD8694 25,204,000	RCFD8695 3,005,000	RCFD8696 19,383,000	12.a.
b. Forward contracts	RCFD8697 2,218,485,000	RCFD8698 2,842,089,000	RCFD8699 8,537,000	RCFD8700 2,436,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701 185,769,000	RCFD8702 2,338,000	RCFD8703 10,857,000	RCFD8704 5,317,000	12.c.(1)
(2) Purchased options	RCFD8705 219,030,000	RCFD8706 1,940,000	RCFD8707 10,263,000	RCFD8708 6,196,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709 2,573,435,000	RCFD8710 647,200,000	RCFD8711 68,534,000	RCFD8712 55,002,000	12.d.(1)
(2) Purchased options	RCFD8713 2,645,238,000	RCFD8714 623,997,000	RCFD8715 72,350,000	RCFD8716 51,825,000	12.d.(2)
e. Swaps	RCFD3450 19,194,518,000	RCFD3826 917,860,000	RCFD8719 82,755,000	RCFD8720 15,513,000	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFDA126 26,824,075,000	RCFDA127 5,020,261,000	RCFD8723 256,301,000	RCFD8724 155,672,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725 427,069,000	RCFD8726 40,367,000	RCFD8727 0	RCFD8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFDA589 101,589,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733 317,472,000	RCFD8734 128,657,000	RCFD8735 15,586,000	RCFD8736 7,879,000	15.a.(1)
(2) Gross negative fair value	RCFD8737 324,140,000	RCFD8738 120,026,000	RCFD8739 18,240,000	RCFD8740 8,072,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741 3,040,000	RCFD8742 1,945,000	RCFD8743 0	RCFD8744 0	15.b.(1)
(2) Gross negative fair value	RCFD8745 2,691,000	RCFD8746 137,000	RCFD8747 0	RCFD8748 0	15.b.(2)

Schedule RC-M - Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCFD6164	90,000		1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations	RCFD6165	19		1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets	RCFD3164	8,346,000		2.a.
(1) Estimated fair value of mortgage servicing assets	RCFDA590	8,346,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCFDB026	741,000		2.b.
c. All other identifiable intangible assets	RCFD5507	1,531,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426	10,618,000		2.d.
3. Other real estate owned:				
a. Direct and indirect investments in real estate ventures	RCFD5372	0		3.a.
b. All other real estate owned:				
(1) Construction, land development, and other land in domestic offices	RCON5508	0		3.b.(1)
(2) Farmland in domestic offices	RCON5509	0		3.b.(2)
(3) 1-4 family residential properties in domestic offices	RCON5510	792,000		3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	RCON5511	0		3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	RCON5512	9,000		3.b.(5)
(6) Foreclosed properties from "GNMA loans"	RCONC979	40,000		3.b.(6)
(7) In foreign offices	RCFN5513	182,000		3.b.(7)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	RCFD2150	1,023,000		3.c.
4. Investments in unconsolidated subsidiaries and associated companies:				
a. Direct and indirect investments in real estate ventures	RCFD5374	0		4.a.
b. All other investments in unconsolidated subsidiaries and associated companies	RCFD5375	5,151,000		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	RCFD2130	5,151,000		4.c.
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less	RCFDF055	85,100,000		5.a.(1)(a)
(b) Over one year through three years	RCFDF056	42,000		5.a.(1)(b)
(c) Over three years through five years	RCFDF057	8,000		5.a.(1)(c)
(d) Over five years	RCFDF058	3,000		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	RCFD2651	51,100,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	RCFDF059	2,500,000		5.a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (3)				
(a) One year or less	RCFDF060	63,605,000		5.b.(1)(a)
(b) Over one year through three years	RCFDF061	5,544,000		5.b.(1)(b)
(c) Over three years through five years	RCFDF062	3,229,000		5.b.(1)(c)
(d) Over five years	RCFDF063	5,427,000		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)	RCFDB571	41,237,000		5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)	RCFD3190	162,958,000		5.c.

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
 (2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
 (3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
 (4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M - Continued

		Yes/No	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	RCFDB569	YES	

Dollar Amounts in Thousands		Bil	Mil	Thou
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCFDB570			0

8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) TEXT4087 www.citibank.com

		Yes/No	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCFD4088	YES	

Dollar Amounts in Thousands		Bil	Mil	Thou
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	RCONF064			0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCDF065		13,012,000	

Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	RCONF172	8,000	RCONF174	10,000	RCONF176	20,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	74,000	RCONF175	24,000	RCONF177	82,000	1.a.(2)
b. Secured by farmland in domestic offices	RCON3493	0	RCON3494	0	RCON3495	1,000	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	528,000	RCON5399	0	RCON5400	360,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	5,959,000	RCONC237	2,311,000	RCONC229	4,148,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	990,000	RCONC239	0	RCONC230	1,076,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	21,000	RCON3500	2,000	RCON3501	86,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner- occupied nonfarm nonresidential properties	RCONF178	29,000	RCONF180	0	RCONF182	15,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	15,000	RCONF181	0	RCONF183	18,000	1.e.(2)
f. In foreign offices	RCFNB572	610,000	RCFNB573	1,000	RCFNB574	726,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	1,000	RCFD1583	19,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	150,000	RCFD1252	2,000	RCFD1253	1,130,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	112,000	RCFD1255	17,000	RCFD1256	2,092,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	1,107,000	RCFDB576	696,000	RCFDB577	723,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCFDB578	1,708,000	RCFDB579	688,000	RCFDB580	1,200,000	5.b.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	122,000	RCFD5460	6,000	RCFD5461	1,946,000	7.

Schedule RC-N - Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases	RCFDF169	35,000	RCFDF170	7,000	RCFDF171	27,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	RCFD3505	0	RCFD3506	0	RCFD3507	1,000	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government							
	RCFD5612	1,112,000	RCFD5613	2,904,000	RCFD5614	11,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..							
	RCFD5615	1,027,000	RCFD5616	1,635,000	RCFD5617	10,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above							
	RCFDC866	39,000	RCFDC867	1,149,000	RCFDC868	0	10.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum, item 1):							
a. Loans secured by 1-4 family residential properties in domestic offices	RCONF661	2,386,000	RCONF662	78,000	RCONF663	1,287,000	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)							
	RCFD1658	0	RCFD1659	0	RCFD1661	11,000	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above							
	RCFD6558	0	RCFD6559	0	RCFD6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)							
	RCFD1248	624,000	RCFD1249	1,000	RCFD1250	728,000	M.3.
4. Not applicable							

Schedule RC-N - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				
a. Loans and leases held for sale	RCFDC240 84,000	RCFDC241 2,000	RCFDC226 2,505,000	M.5.a.
b. Loans measured at fair value:				
(1) Fair value	RCFDF664 2,000	RCFDF665 0	RCFDF666 10,000	M.5.b.(1)
(2) Unpaid principal balance	RCFDF667 4,000	RCFDF668 0	RCFDF669 24,000	M.5.b.(2)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets	RCFD3529 0	RCFD3530 0	M.6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	RCFDC410	4,881,000			M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411	154,000			M.8.

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007 Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007 report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007 must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDF236	790,504,000			1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDF237	523,392,000			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234	523,390,000			3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDF238	785,564,000			4.
5. Total daily average of allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDF239	535,881,000			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFNF235	535,878,000			6.

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less	RCONF049	65,270,000			M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCONF050	N/A			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF051	196,628,000			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF052	239535			M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less	RCONF045	5,099,000			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCONF046	N/A			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposit accounts of more than \$250,000	RCONF047	115,000			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000	RCONF048	304			M.1.d.(2)
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)					
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCONF597	175,414,000			M.2.

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 (2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2007, Report of Condition.

Schedule RC-O - Continued

Memorandum (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
a. Legal Title TEXTA545	M.3.a.				
b. FDIC Certificate Number	RCONA545	00000			M.3.b.

Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets ⁽¹⁾ and (2) banks with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale ⁽²⁾ from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾				
a. Closed-end first liens	RCONF066	1,841,000		1.a.
b. Closed-end junior liens	RCONF067	0		1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF670	0		1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾				
a. Closed-end first liens	RCONF068	18,808,000		2.a.
b. Closed-end junior liens	RCONF069	0		2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF672	0		2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0		2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens	RCONF070	20,201,000		3.a.
b. Closed-end junior liens	RCONF071	1,000		3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF674	0		3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	0		3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):				
a. Closed-end first liens	RCONF072	8,083,000		4.a.
b. Closed-end junior liens	RCONF073	0		4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF676	0		4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0		4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):				
a. Closed-end 1-4 family residential mortgage loans	RIADF184	0		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:				
a. Closed-end first liens	RCONF678	0		6.a.
b. Closed-end junior liens	RCONF679	0		6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit	RCONF680	0		6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	0		6.c.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

(2) Exclude originations and purchases of closed-end 1-4 family residential mortgage loans that are held for investment.

Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)	RCFD3210	90,667,000			1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) (1)	RCFD8434	(6,233,000)			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	RCFDA221	0			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336	(3,045,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying minority interests in consolidated subsidiaries	RCFDB589	1,272,000			6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	20,319,000			7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as positive value; if a net loss, report as negative value)	RCFDF264	469,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	80,429,000			8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591	854,000			9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610	2,400,000			9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592	(13,000)			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274	77,162,000			11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	28,150,000			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCFDB593	0			13.
14. Allowance for loan and lease losses includible in Tier 2 capital	RCFD5310	10,969,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	218,000			15.
16. Other Tier 2 capital components	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	39,337,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	39,337,000			18.
19. Tier 3 capital allocated for market risk	RCFD1395	0			19.
20. LESS: Deductions for total risk-based capital	RCFDB595	0			20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCFD3792	116,499,000			21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368	1,207,634,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	20,319,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	854,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610	2,400,000			25.
26. LESS: Other deductions from assets for leverage capital purposes	RCFDB596	(619,000)			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCFDA224	1,184,680,000			27.
Adjustments for financial subsidiaries					
28.					
a. Adjustment to Tier 1 capital reported in item 11	RCFDC228	0			28.a.
b. Adjustment to total risk-based capital reported in item 21	RCFDB503	0			28.b.
29. Adjustment to risk-weighted assets in item 62	RCFDB504	0			29.
30. Adjustment to average total assets in item 27	RCFDB505	0			30.

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

Schedule RC-R - Continued

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio ⁽²⁾	RCFD7273	0	RCFD7204	6.51	31.
32. Tier 1 risk-based capital ratio ⁽³⁾	RCFD7274	0	RCFD7206	8.86	32.
33. Total risk-based capital ratio ⁽⁴⁾	RCFD7275	0	RCFD7205	13.38	33.

(2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R - Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

Balance Sheet Asset Categories

Dollar Amounts in Thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602		34.
	117,881,000	0	76,985,000	36,178,000		4,718,000		
35. Held-to-maturity securities	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607		35.
	1,000	0	0	0	0	1,000		
36. Available-for-sale securities	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612		36.
	119,498,000	(10,321,000)	46,046,000	57,409,000	12,024,000	14,340,000		
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225		RCFDC063	RCFDC064		RCFDB520		37.
	39,227,000		36,430,000	1,409,000		1,388,000		
38. Loans and leases held for sale	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621		38.
	25,242,000	28,000	0	4,426,000	4,131,000	16,657,000		
39. Loans and leases, net of unearned income	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626		39.
	602,907,000	(890,000)	14,426,000	82,073,000	140,698,000	366,600,000		
40. LESS: Allowance for loan and lease losses	RCFD3123	RCFD3123						40.
	16,104,000	16,104,000						
41. Trading assets	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631		41.
	202,793,000	202,793,000	0	0	0	0		
42. All other assets ⁽¹⁾	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339		42.
	115,562,000	23,075,000	4,537,070	16,693,000	1,344,000	69,912,930		
43. Total assets (sum of items 34 through 42)	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340		43.
	1,207,007,000	198,581,000	178,424,070	198,188,000	158,197,000	473,616,930		

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

Schedule RC-R - Continued

Derivatives and Off-Balance Sheet Items

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar Amounts in Thousands								
44. Financial standby letters of credit	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	44.
	80,488,000	1.00	80,488,000	12,216,000	26,529,000	2,549,000	39,194,000	
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	45.
	15,420,000	.50	7,710,000	692,000	1,313,000	10,000	5,695,000	
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	46.
	9,496,000	.20	1,899,200	113,200	542,000	0	1,244,000	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663	47.
	0	1.00	0	0	0		0	
48. Securities lent	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	48.
	109,628,000	1.00	109,628,000	109,359,000	269,000	0	0	
49. Retained recourse on small business obligations sold with recourse	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	49.
	0	1.00	0	0	0	0	0	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar- for-dollar capital requirement	RCFDB541	12.5 (3)	RCFDB542				RCFDB543	50.
	171,000	7.47	1,277,370				1,277,370	
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	51.
	71,000	1.00	71,000	0	0	71,000	0	
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	52.
	2,254,000	1.00	2,254,000	5,000	619,000	1,134,000	496,000	
53. Unused commitments with an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	53.
	166,611,000	.50	83,305,500	2,606,500	26,226,000	2,537,000	51,936,000	
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695		54.
			302,342,000	14,538,000	123,175,000	164,629,000		

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

Schedule RC-R - Continued

Dollar Amounts in Thousands					
	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFDB696 317,953,770	RCFDB697 376,861,000	RCFDB698 329,127,000	RCFDB699 573,459,300	55.
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFDB700 0	RCFDB701 75,372,200	RCFDB702 164,563,500	RCFDB703 573,459,300	57.
58. Market risk equivalent assets				RCFD1651 63,250,000	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFDB704 876,645,000	59.
60. LESS: Excess allowance for loan and lease losses				RCFDA222 5,937,000	60.
61. LESS: Allocated transfer risk reserve				RCFD3128 6,000	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223 870,702,000	62.

Memoranda

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFDC8764	100,989,000		

Dollar Amounts in Thousands							
	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	RCFD3809	9,651,148,000	RCFD8766	7,809,524,000	RCFD8767	5,906,066,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	3,498,380,000	RCFD8769	476,513,000	RCFD8770	208,937,000	M.2.b.
c. Gold contracts	RCFD8771	145,000	RCFD8772	2,342,000	RCFD8773	1,000	M.2.c.
d. Other precious metals contracts	RCFD8774	1,723,000	RCFD8775	820,000	RCFD8776	0	M.2.d.
e. Other commodity contracts	RCFD8777	10,941,000	RCFD8778	6,339,000	RCFD8779	47,392,000	M.2.e.
f. Equity derivative contracts	RCFDA000	102,635,000	RCFDA001	41,827,000	RCFDA002	19,122,000	M.2.f.
g. Credit derivative contracts:							
(1) Investment grade	RCFDC980	312,423,000	RCFDC981	1,199,438,000	RCFDC982	534,637,000	M.2.g.(1)
(2) Subinvestment grade	RCFDC983	114,989,000	RCFDC984	528,353,000	RCFDC985	249,454,000	M.2.g.(2)

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule RC-S - Servicing, Securitization, and Asset Sale Activities

Bank Securitization Activities

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principle balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	534,969,000	762,000	2,407,000	0	15,346,000	5,539,000	1,317,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	2.a.
	162,000	15,000	48,000	0	744,000	15,000	0	
b. Subordinated securities and other residual interests	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	15,000	21,000	281,000	0	79,000	0	3,000	
c. Standby letters of credit and other enhancements	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	2,230,000	0	0	0	0	1,000	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	21,000	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	15,896,000	8,000	50,000	0	527,000	0	0	
b. 90 days or more past due	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	7,718,000	1,000	31,000	0	561,000	5,000	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	4,000	0	56,000	0	7,000	0	0	
b. Recoveries	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	3,000	0	0	0	0	

Schedule RC-S - Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands								
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCFDB761 0	RCFDB762 0			RCFDB763 15,000	6.a.	
b. Loans (included in Schedule RC-C)		RCFDB500 108,000	RCFDB501 576,000			RCFDB502 0	6.b.	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCFDB764 0	RCFDB765 0			RCFDB766 0	7.a.	
b. 90 days or more past due		RCFDB767 0	RCFDB768 0			RCFDB769 0	7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIADB770 0	RIADB771 0			RIADB772 0	8.a.	
b. Recoveries		RIADB773 0	RIADB774 0			RIADB775 0	8.b.	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 65,000	RCFDB791 3,000	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 3,022,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797 52,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 31,000	12.

Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance	RCFDA249		0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCFDA250		0	M.1.b.
2. Outstanding principal balance of assets serviced for others:				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804	1,842,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805	612,406,000		M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	RCFDA591	24,177,000		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCFDF699	4,202,000		M.2.d.
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB806	1,811,000		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB807	0		M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB808	75,386,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809	0		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C ⁽²⁾	RCFDC407	63,000		M.4.

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

(2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instruction that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T - Fiduciary and Related Services

Items 12 through 18, items 19.a through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

		Yes/No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCFDA345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCFDA346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCFDB867	YES	3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 19.a quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

FIDUCIARY AND RELATED ASSETS

	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands					
4. Personal trust and agency accounts	RCFDB868 12,511,000	RCFDB869 46,952,000	RCFDB870 7092	RCFDB871 10240	4.
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFDB872 0	RCFDB873 3,773,000	RCFDB874 0	RCFDB875 42	5.a.
b. Employee benefit - defined benefit	RCFDB876 0	RCFDB877 22,613,000	RCFDB878 0	RCFDB879 469	5.b.
c. Other retirement accounts	RCFDB880 2,439,000	RCFDB881 76,126,000	RCFDB882 72	RCFDB883 462	5.c.
6. Corporate trust and agency accounts	RCFDB884 39,000	RCFDB885 1,087,126,000	RCFDC001 28	RCFDC002 7846	6.
7. Investment management agency accounts	RCFDB886 62,117,000		RCFDB888 22651		7.
8. Other fiduciary accounts	RCFDB890 2,581,000	RCFDB891 215,367,000	RCFDB892 154	RCFDB893 8478	8.
9. Total fiduciary accounts (sum of items 4 through 8)	RCFDB894 79,687,000	RCFDB895 1,451,957,000	RCFDB896 29997	RCFDB897 27537	9.
10. Custody and safekeeping accounts		RCFDB898 5,817,360,000		RCFDB899 127574	10.

Schedule RC-T - Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
11. Fiduciary accounts held in foreign offices (included in items 9 and 10)	RCFNB900	RCFNB901	RCFNB902	RCFNB903
	60,858,000	4,206,648,000	25344	133125

11.

FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou
12. Personal trust and agency accounts	RIADB904	202,000		
13. Retirement related trust and agency accounts:				
a. Employee benefit - defined contribution	RIADB905	1,000		
b. Employee benefit - defined benefit	RIADB906	8,000		
c. Other retirement accounts	RIADB907	46,000		
14. Corporate trust and agency accounts	RIADA479	251,000		
15. Investment management agency accounts	RIADB908	123,000		
16. Other fiduciary accounts	RIADA480	158,000		
17. Custody and safekeeping accounts	RIADB909	817,000		
18. Other fiduciary and related services income	RIADB910	86,000		
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070	1,692,000		
a. Fiduciary and related services income - foreign offices (included in item 19)	RIADB912	1,308,000		
20. Less: Expenses	RIADC058	N/A		
21. Less: Net losses from fiduciary and related services	RIADA488	N/A		
22. Plus: Intracompany income credits for fiduciary and related services	RIADB911	N/A		
23. Net fiduciary and related services income	RIADA491	N/A		

12.

13.a.

13.b.

13.c.

14.

15.

16.

17.

18.

19.

19.a.

20.

21.

22.

23.

Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1. Managed assets held in personal trust and agency accounts:					
a. Noninterest-bearing deposits	RCFDB913			N/A	M.1.a.
b. Interest-bearing deposits	RCFDB914			N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDB915			N/A	M.1.c.
d. State, county and municipal obligations	RCFDB916			N/A	M.1.d.
e. Money market mutual funds	RCFDB917			N/A	M.1.e.
f. Other short-term obligations	RCFDB918			N/A	M.1.f.
g. Other notes and bonds	RCFDB919			N/A	M.1.g.
h. Common and preferred stocks	RCFDB920			N/A	M.1.h.
i. Real estate mortgages	RCFDB921			N/A	M.1.i.
j. Real estate	RCFDB922			N/A	M.1.j.
k. Miscellaneous assets	RCFDB923			N/A	M.1.k.
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	RCFDB868			N/A	M.1.l.

Dollar Amounts in Thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:						
a. Corporate and municipal trusteeships	RCFDB927		N/A	RCFDB928	N/A	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency	RCFDB929		N/A			M.2.b.

Dollar Amounts in Thousands		(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:						
a. Domestic equity	RCFDB931		N/A	RCFDB932	N/A	M.3.a.
b. International/Global equity	RCFDB933		N/A	RCFDB934	N/A	M.3.b.
c. Stock/Bond blend	RCFDB935		N/A	RCFDB936	N/A	M.3.c.
d. Taxable bond	RCFDB937		N/A	RCFDB938	N/A	M.3.d.
e. Municipal bond	RCFDB939		N/A	RCFDB940	N/A	M.3.e.
f. Short term investments/Money market	RCFDB941		N/A	RCFDB942	N/A	M.3.f.
g. Specialty/Other	RCFDB943		N/A	RCFDB944	N/A	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCFDB945		N/A	RCFDB946	N/A	M.3.h.

Schedule RC-T - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non- Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
b. Retirement related trusts and agency accounts	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management agency accounts	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related services	RIADB956	N/A	RIADB957	N/A	RIADB958	N/A	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)	RIADB959	N/A	RIADB960	N/A	RIADB961	N/A	M.4.e.

Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed:

Peter Bieszard, Vice President

Name and Title (TEXT B962)

bieszardp@citi.com

E-mail Address (TEXT B926)

(212)559-4118

Telephone: Area code/phone number/extension (TEXT B963)

(212)793-6652

FAX: Area code/phone number (TEXT B964)

**Optional Narrative Statement Concerning the Amounts
Reported in the Reports of Condition and Income**

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Report of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18, items 19.a through 23, and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAIN THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments? NO
(RCON 6979)

BANK MANAGEMENT STATEMENT (Please type or print clearly):
(TEXT 6980)

[Empty box for Bank Management Statement]