

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 December 31, 2005

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: The Reports of Condition and Income must be signed by an authorized officer and the Report of Condition must be attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions.

I, William J. Gonska, Controller and Vice President
Name and Title of Officer Authorized to Sign Report

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

of the named bank do hereby declare 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 Officer Authorized to Sign Report

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)

New York
City (RSSD 9130)

NY 10043-
State Abbrev. (RSSD 9200) Zip Code (RSSD 9220)

FDIC Certificate Number 07213
(RSSD 9050)

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 authorized officer of the bank signing the reports for this quarter and (2) the person at the bank--other than the authorized officer--to whom questions about the reports should be directed. If the authorized officer 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.

Authorized Officer Signing the Reports

 Name (TEXT C490)

 Title (TEXT C491)

 E-mail Address (TEXT C492)

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

 FAX: Area code/phone number (TEXT C494)
Other Person to Whom Questions about the Reports Should be Directed

 Name (TEXT C495)

 Title (TEXT C496)

 E-mail Address (TEXT 4086)

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

 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 primary 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

 Name (TEXT C366)

 Title (TEXT C367)

 E-mail Address (TEXT C368)

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

 FAX: Area code/phone number (TEXT C370)
Secondary Contact

 Name (TEXT C371)

 Title (TEXT C372)

 E-mail Address (TEXT C373)

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

 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 primary 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)

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)

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)

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, 2005 - December 31, 2005

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	RIAD4011	954,000		1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024	0		1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012	1,331,000		1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards	RIADB485	4,283,000		1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB486	1,374,000		1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	RIAD4056	0		1.a.(1)(e)
(f) All other loans in domestic offices	RIADB487	2,689,000		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	17,228,000		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	27,859,000		1.a.(3)
b. Income from lease financing receivables	RIAD4065	619,000		1.b.
c. Interest income on balances due from depository institutions ⁽¹⁾	RIAD4115	1,427,000		1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	653,000		1.d.(1)
(2) Mortgage-backed securities	RIADB489	287,000		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ..	RIAD4060	3,267,000		1.d.(3)
e. Interest income from trading assets	RIAD4069	2,058,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	564,000		1.f.
g. Other interest income	RIAD4518	98,000		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	RIAD4107	36,832,000		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)	RIAD4508	52,000		2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs)	RIAD0093	1,642,000		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517	1,052,000		2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518	156,000		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	8,520,000		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	780,000		2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	2,514,000		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		943,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		15,659,000		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		21,173,000		3.
4. Provision for loan and lease losses	RIAD4230		4,421,000		4.
5. Noninterest income:					
a. Income from fiduciary activities ⁽¹⁾	RIAD4070		1,597,000		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		342,000		5.b.
c. Trading revenue ⁽²⁾	RIADA220		3,564,000		5.c.
d. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIADB490		0		5.d.
e. Venture capital revenue	RIADB491		117,000		5.e.
f. Net servicing fees	RIADB492		1,845,000		5.f.
g. Net securitization income	RIADB493		3,737,000		5.g.
h.					
(1) Underwriting income from insurance and reinsurance activities	RIADC386		136,000		5.h.(1)
(2) Income from other insurance activities	RIADC387		832,000		5.h.(2)
i. Net gains (losses) on sales of loans and leases	RIAD5416		222,000		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		12,000		5.i.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		675,000		5.k.
l. Other noninterest income ^(*)	RIADB497		7,904,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		20,983,000		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521		8,000		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196		387,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		11,175,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		3,002,000		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		696,000		7.c.(2)
d. Other noninterest expense ^(*)	RIAD4092		10,782,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		25,655,000		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		12,475,000		8.
9. Applicable income taxes (on item 8)	RIAD4302		3,609,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		8,866,000		10.
11. Extraordinary items and other adjustments, net of income taxes ^(*)	RIAD4320		(36,000)		11.
12. Net income (loss) (sum of items 10 and 11)	RIAD4340		8,830,000		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.d.

(*) 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		22,000		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		11,000		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		486,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150		184489		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.d 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		350,000		M.8.a.
b. Foreign exchange exposures	RIAD8758		2,519,000		M.8.b.
c. Equity security and index exposures	RIAD8759		565,000		M.8.c.
d. Commodity and other exposures	RIAD8760		130,000		M.8.d.
9. Impact on income of derivatives held for purposes other than trading:					
a. Net increase (decrease) to interest income	RIAD8761		242,000		M.9.a.
b. Net (increase) decrease to interest expense	RIAD8762		(335,000)		M.9.b.
c. Other (noninterest) allocations	RIAD8763		280,000		M.9.c.
10. Credit losses on derivatives (see instructions)	RIADA251		0		M.10.
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.

(1) For example, a bank acquired on March 1, 2005, would report 20050301.

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, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	54,141,000			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	54,141,000			3.
4. Net income (loss) (must equal Schedule RI, item 12)	RIAD4340	8,830,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	(1,950,000)			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	128,000			8.
9. LESS: Cash dividends declared on common stock	RIAD4460	3,986,000			9.
10. Other comprehensive income (1)	RIADB511	(1,915,000)			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415	1,272,000			11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	RIAD3210	56,264,000			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 changes in minimum pension liability adjustments.

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	RIAD3582	0	RIAD3583	0	1.a.
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	0	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RIADC234	0	RIADC217	0	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	1,000	RIADC218	0	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	RIAD3590	0	RIAD3591	0	1.e.
f. In foreign offices	RIADB512	76,000	RIADB513	27,000	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	0	RIAD4664	1,000	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	93,000	RIAD4617	73,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646	358,000	RIAD4618	463,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	2,921,000	RIADB515	734,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516	3,534,000	RIADB517	427,000	5.b.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	98,000	6.
7. All other loans	RIAD4644	25,000	RIAD4628	32,000	7.
8. Lease financing receivables:					
a. To U.S. addressees (domicile)	RIAD4658	67,000	RIAD4668	45,000	8.a.
b. To non-U.S. addressees (domicile)	RIAD4659	29,000	RIAD4669	20,000	8.b.
9. Total (sum of items 1 through 8)	RIAD4635	7,108,000	RIAD4605	1,920,000	9.

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

Schedule RI-B - 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)	76,000	27,000	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	543,000		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, 2004, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522		7,897,000		1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605		1,920,000		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079		7,108,000		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		4,421,000		5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233		(823,000)		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		6,307,000		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		30,000		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		302,000		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 International Operations

For all banks with foreign offices, Edge or Agreement subsidiaries, or IBFs where international operations account for more than 10 percent of total revenues, total assets, or net income.

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1. Interest income and expense attributable to international operations:					
a. Gross interest income	RIADB523		21,864,000		1.a.
b. Gross interest expense	RIADB524		8,076,000		1.b.
2. Net interest income attributable to international operations (item 1.a minus 1.b.)	RIADB525		13,788,000		2.
3. Noninterest income and expense attributable to international operations:					
a. Noninterest income attributable to international operations	RIAD4097		11,075,000		3.a.
b. Provision for loan and lease losses attributable to international operations	RIAD4235		2,948,000		3.b.
c. Other noninterest expense attributable to international operations	RIAD4239		12,777,000		3.c.
d. Net noninterest income (expense) attributable to international operations (item 3.a minus 3.b and 3.c)	RIAD4843		(4,650,000)		3.d.
4. Estimated pretax income attributable to international operations before capital allocation adjustment (sum of items 2 and 3.d)	RIAD4844		9,138,000		4.
5. Adjustment to pretax income for internal allocations to international operations to reflect the effects of equity capital on overall bank funding costs	RIAD4845		(320,000)		5.
6. Estimated pretax income attributable to international operations after capital allocation adjustment (sum of items 4 and 5)	RIAD4846		8,818,000		6.
7. Income taxes attributable to income from international operations as estimated in item 6	RIAD4797		2,511,000		7.
8. Estimated net income attributable to international operations (item 6 minus 7)	RIAD4341		6,307,000		8.

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.l):					
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:					
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.	TEXT4461 Operating Income from Affiliates	RIAD4461	2,476,000		1.f.
g.	TEXT4462 Credit & Charge Card Fees (excl \$543mm in Rewards write-offs)	RIAD4462	974,000		1.g.
h.	TEXT4463	RIAD4463		0	1.h.
2. Other noninterest expense (from Schedule RI, item 7.d):					
Itemize and describe amounts that exceed 1% of the sum of Schedule RI, items 1.h and 5.m:					
a.	Data processing expenses	RIADC017	1,101,000		2.a.
b.	Advertising and marketing expenses	RIAD0497	2,003,000		2.b.
c.	Directors' fees	RIAD4136		0	2.c.
d.	Printing, stationery, and supplies	RIADC018	624,000		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.	TEXT4464 Operating Expense Paid to Affiliates	RIAD4464	1,309,000		2.h.
i.	TEXT4467 Technology/Communication expense	RIAD4467	916,000		2.i.
j.	TEXT4468	RIAD4468		0	2.j.
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 Adoption of Fin 47	RIAD4469	(36,000)		3.a.(1)
	(2) Applicable income tax effect	RIAD4486		0	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	Mill	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.	TEXTB526	RIADB526		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	1,000,000		5.a.
b.	TEXT4499 Other	RIAD4499	272,000		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	(823,000)		6.a.
b.	TEXT4522	RIAD4522	0		6.b.
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.	I have no comments. (Answer "No" to type in your comments below.)	RIAD4769	YES		7.a.
b. Other explanations (TEXT 4769)					

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2005

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		15,706,000		1.a.
b. Interest-bearing balances ⁽²⁾	RCFD0071		22,704,000		1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754		0		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773		120,718,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCONB987		6,925,000		3.a.
b. Securities purchased under agreements to resell ⁽³⁾	RCFDB989		8,262,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCFD5369		2,635,000		4.a.
b. Loans and leases, net of unearned income	RCFDB528		385,998,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123		6,307,000		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529		379,691,000		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545		86,966,000		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145		4,072,000		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150		53,000		7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD2130		1,269,000		8.
9. Customers' liability to this bank on acceptances outstanding	RCFD2155		994,000		9.
10. Intangible assets:					
a. Goodwill	RCFD3163		9,093,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426		10,644,000		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160		36,765,000		11.
12. Total assets (sum of items 1 through 11)	RCFD2170		706,497,000		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		135,426,000		13.a.
(1) Noninterest-bearing ⁽¹⁾	RCON6631		23,360,000		13.a.(1)
(2) Interest-bearing	RCON6636		112,066,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200		350,564,000		13.b.
(1) Noninterest-bearing	RCFN6631		28,842,000		13.b.(1)
(2) Interest-bearing	RCFN6636		321,722,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices ⁽²⁾	RCONB993		11,516,000		14.a.
b. Securities sold under agreements to repurchase ⁽³⁾	RCFDB995		13,751,000		14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548		46,812,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190		42,540,000		16.
17. Not applicable					
18. Bank's liability on acceptances executed and outstanding	RCFD2920		994,000		18.
19. Subordinated notes and debentures ⁽⁴⁾	RCFD3200		15,250,000		19.
20. Other liabilities (from Schedule RC-G)	RCFD2930		32,883,000		20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948		649,736,000		21.
22. Minority interest in consolidated subsidiaries	RCFD3000		497,000		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		27,244,000		25.
26.					
a. Retained earnings	RCFD3632		30,651,000		26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	RCFDB530		(2,382,000)		26.b.
27. Other equity capital components ⁽⁶⁾	RCFDA130		0		27.
28. Total equity capital (sum of items 23 through 27)	RCFD3210		56,264,000		28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)	RCFD3300		706,497,000		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 2004	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			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)
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)			5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
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			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 6,446,000		1.
a. Cash items in process of collection and unposted debits		RCON0020 3,208,000	1.a.
b. Currency and coin		RCON0080 483,000	1.b.
2. Balances due from depository institutions in the U.S.		RCON0082 1,793,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs)	RCFD0083 575,000		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085 2,296,000		2.b.
3. Balances due from banks in foreign countries and foreign central banks		RCON0070 76,000	3.
a. Foreign branches of other U.S. banks	RCFD0073 276,000		3.a.
b. Other banks in foreign countries and foreign central banks	RCFD0074 27,218,000		3.b.
4. Balances due from Federal Reserve Banks	RCFD0090 1,599,000	RCON0090 1,595,000	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 38,410,000	RCON0010 7,155,000	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	RCFD0213	RCFD1286	RCFD1287	
	0	0	12,915,000	12,676,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies ⁽¹⁾	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	140,000	141,000	2.a.
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	5,624,000	5,539,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	0	0	12,882,000	13,371,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA	RCFD1698	RCFD1699	RCFD1701	RCFD1702	
	0	0	3,027,000	2,983,000	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFD1703	RCFD1705	RCFD1706	RCFD1707	
	0	0	3,725,000	3,594,000	4.a.(2)
(3) Other pass-through securities	RCFD1709	RCFD1710	RCFD1711	RCFD1713	
	0	0	19,000	19,000	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD1714	RCFD1715	RCFD1716	RCFD1717	
	0	0	0	0	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RCFD1718	RCFD1719	RCFD1731	RCFD1732	
	0	0	0	0	4.b.(2)
(3) All other mortgage-backed securities	RCFD1733	RCFD1734	RCFD1735	RCFD1736	
	0	0	0	0	4.b.(3)

(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.

Schedule RC-B - 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):					
a. Credit card receivables	RCFDB838 0	RCFDB839 0	RCFDB840 5,138,000	RCFDB841 5,296,000	5.a.
b. Home equity lines	RCFDB842 0	RCFDB843 0	RCFDB844 0	RCFDB845 0	5.b.
c. Automobile loans	RCFDB846 0	RCFDB847 0	RCFDB848 0	RCFDB849 0	5.c.
d. Other consumer loans	RCFDB850 0	RCFDB851 0	RCFDB852 33,000	RCFDB853 33,000	5.d.
e. Commercial and industrial loans	RCFDB854 0	RCFDB855 0	RCFDB856 0	RCFDB857 0	5.e.
f. Other	RCFDB858 0	RCFDB859 0	RCFDB860 1,436,000	RCFDB861 1,436,000	5.f.
6. Other debt securities:					
a. Other domestic debt securities	RCFD1737 0	RCFD1738 0	RCFD1739 13,535,000	RCFD1741 13,275,000	6.a.
b. Foreign debt securities	RCFD1742 0	RCFD1743 0	RCFD1744 62,464,000	RCFD1746 62,240,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ⁽¹⁾			RCFDA510 83,000	RCFDA511 115,000	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 0	RCFD1771 0	RCFD1772 121,021,000	RCFD1773 120,718,000	8.

(1) 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	54,439,000			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 date of: ⁽³⁾ ⁽⁴⁾					
(1) Three months or less	RCFDA549	17,322,000			M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	17,247,000			M.2.a.(2)
(3) Over one year through three years	RCFDA551	31,653,000			M.2.a.(3)
(4) Over three years through five years	RCFDA552	9,937,000			M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	12,914,000			M.2.a.(5)
(6) Over 15 years	RCFDA554	24,873,000			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	80,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	16,000			M.2.b.(2)
(3) Over one year through three years	RCFDA557	218,000			M.2.b.(3)
(4) Over three years through five years	RCFDA558	3,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	43,000			M.2.b.(5)
(6) Over 15 years	RCFDA560	6,236,000			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	0			M.2.c.(1)
(2) Over three years	RCFDA562	0			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	32,313,000			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	2,000			M.4.a.
b. Fair value	RCFD8783	2,000			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-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. 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	58,916,000			1.
a. Construction, land development, and other land loans			RCON1415	679,000	1.a.
b. Secured by farmland (including farm residential and other improvements)			RCON1420	23,000	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	8,131,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	7,846,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	631,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	1,023,000	1.d.
e. Secured by nonfarm nonresidential properties			RCON1480	2,087,000	1.e.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	2,903,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	40,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	3,022,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	59,599,000	RCONB534	59,599,000	2.b.
c. To banks in foreign countries			RCONB535	539,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	34,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	6,838,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	600,000	RCON1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	24,560,000	RCON1763	22,224,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	78,281,000	RCON1764	1,329,000	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	49,642,000	RCONB538	29,572,000	6.a.
b. Other revolving credit plans	RCFDB539	12,225,000	RCONB539	645,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	61,092,000	RCON2011	27,007,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	873,000	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	306,000	RCON2107	306,000	8.
9. Other loans	RCFD1563	26,268,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	2,980,000	9.a.
b. All other loans (exclude consumer loans)			RCON1564	9,031,000	9.b.
10. Lease financing receivables (net of unearned income)			RCON2165	5,184,000	10.
a. Of U.S. addressees (domicile)	RCFD2182	4,501,000			10.a.
b. Of non-U.S. addressees (domicile)	RCFD2183	3,054,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ..	RCFD2123	1,218,000	RCON2123	150,000	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	388,633,000	RCON2122	181,589,000	12.

Schedule RC-C - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mill	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) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures)				
	RCFD1616	24,000		M.1.
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), column B) with a remaining maturity or next repricing date of: (1) (2)				
(1) Three months or less	RCONA564	178,000		M.2.a.(1)
(2) Over three months through 12 months	RCONA565	542,000		M.2.a.(2)
(3) Over one year through three years	RCONA566	1,323,000		M.2.a.(3)
(4) Over three years through five years	RCONA567	2,064,000		M.2.a.(4)
(5) Over five years through 15 years	RCONA568	1,766,000		M.2.a.(5)
(6) Over 15 years	RCONA569	1,943,000		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column 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), column B) with a remaining maturity or next repricing date of: (1) (3)				
(1) Three months or less	RCFDA570	203,052,000		M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	50,284,000		M.2.b.(2)
(3) Over one year through three years	RCFDA572	71,668,000		M.2.b.(3)
(4) Over three years through five years	RCFDA573	36,845,000		M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	13,320,000		M.2.b.(5)
(6) Over 15 years	RCFDA575	3,320,000		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	140,639,000		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	524,000		M.3.
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	4,976,000		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) <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>	RCFDB837	36,963,000		M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A <i>Memorandum item 7 is to be completed by all banks.</i>	RCFDC391	2,940,000		M.6.
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	0		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	0		M.7.b.

(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 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, item 1.e, 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, place an "X" in the box marked "NO.")	RCON6999 N/A

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 farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b. (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)	RCON5562 N/A
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)	RCON5563 N/A

Dollar Amounts in Thousands	(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, item 1.e, column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, item 1.e, column B):		
a. With original amounts of \$100,000 or less	RCON5564 N/A	RCON5565 N/A
b. With original amounts of more than \$100,000 through \$250,000	RCON5566 N/A	RCON5567 N/A
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568 N/A	RCON5569 N/A
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
b. With original amounts of more than \$100,000 through \$250,000	RCON5572 N/A	RCON5573 N/A
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5574 N/A	RCON5575 N/A

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, place an "X" in the box marked "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)" reported in Schedule RC-C, part I, item 1.b. (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)	RCON5576 N/A
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.)	RCON5577 N/A

6.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
b. With original amounts of more than \$100,000 through \$250,000	RCON5580 N/A	RCON5581 N/A
c. With original amounts of more than \$250,000 through \$500,000	RCON5582 N/A	RCON5583 N/A
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
b. With original amounts of more than \$100,000 through \$250,000	RCON5586 N/A	RCON5587 N/A
c. With original amounts of more than \$250,000 through \$500,000	RCON5588 N/A	RCON5589 N/A

7.a.

7.b.

7.c.

8.a.

8.b.

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 for any quarter of the preceding calendar year.

Dollar Amounts in Thousands

		Bil	Mil	Thou	
ASSETS					
1. U.S. Treasury securities in domestic offices	RCON3531		861,000		1.
2. U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities)	RCON3532		0		2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	RCON3533		0		3.
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCON3534		1,290,000		4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCON3535		1,280,000		4.b.
c. All other mortgage-backed securities	RCON3536		77,000		4.c.
5. Other debt securities in domestic offices	RCON3537		2,784,000		5.
6. Not applicable					
7. Not applicable					
8. Not applicable					
9. Other trading assets in domestic offices	RCON3541		22,158,000		9.
10. Trading assets in foreign offices	RCFN3542		19,991,000		10.
11. Derivatives with a positive fair value:					
a. In domestic offices	RCON3543		14,933,000		11.a.
b. In foreign offices	RCFN3543		23,592,000		11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	RCFD3545		86,966,000		12.
LIABILITIES					
13. Liability for short positions	RCFD3546		5,713,000		13.
14. Derivatives with a negative fair value	RCFD3547		41,099,000		14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15)	RCFD3548		46,812,000		15.

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 12,963,000		RCONB550 118,013,000 1.
2. U.S. Government	RCON2202 6,000		RCON2520 0 2.
3. States and political subdivisions in the U.S.	RCON2203 270,000		RCON2530 1,423,000 3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 854,000		RCONB552 292,000 4.
5. Banks in foreign countries	RCON2213 1,456,000		RCON2236 0 5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216 149,000		RCON2377 0 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215 15,698,000	RCON2210 13,077,000	RCON2385 119,728,000 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		1,540,000		M.1.a.
b. Total brokered deposits	RCON2365		45,358,000		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):					
(1) Issued in denominations of less than \$100,000	RCON2343		29,295,000		M.1.c.(1)
(2) Issued either in denominations of \$100,000 or in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less	RCON2344		9,000		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		29,293,000		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		16,036,000		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		1,403,000		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		84,587,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352		6,101,000		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648		3,933,000		M.2.b.
c. Total time deposits of \$100,000 or more	RCON2604		25,107,000		M.2.c.
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: ⁽¹⁾ ⁽²⁾					
(1) Three months or less	RCONA579		575,000		M.3.a.(1)
(2) Over three months through 12 months	RCONA580		2,393,000		M.3.a.(2)
(3) Over one year through three years	RCONA581		452,000		M.3.a.(3)
(4) Over three years	RCONA582		513,000		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) ⁽³⁾					
	RCONA241		2,968,000		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: ⁽¹⁾ ⁽⁴⁾					
(1) Three months or less	RCONA584		21,660,000		M.4.a.(1)
(2) Over three months through 12 months	RCONA585		1,895,000		M.4.a.(2)
(3) Over one year through three years	RCONA586		418,000		M.4.a.(3)
(4) Over three years	RCONA587		1,134,000		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) ⁽³⁾					
	RCONA242		23,555,000		M.4.b.

(1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
 (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
 (3) 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.
 (4) 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)	RCENB553	302,807,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCENB554	3,721,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCEN2625	29,235,000			3.
4. Foreign governments and official institutions (including foreign central banks)	RCEN2650	14,690,000			4.
5. U.S. Government and states and political subdivisions in the U.S.	RCENB555	111,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCEN2200	350,564,000			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)	RCENA245	118,513,000			M.1.

Schedule RC-F - Other Assets

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Accrued interest receivable ⁽¹⁾	RCFDB556		5,722,000		1.
2. Net deferred tax assets ⁽²⁾	RCFD2148		2,885,000		2.
3. Interest-only strips receivable (not in the form of a security) on: ⁽³⁾					
a. Mortgage loans	RCFDA519		403,000		3.a.
b. Other financial assets	RCFDA520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾	RCFD1752		3,383,000		4.
5. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2168		24,372,000		5.
a. Prepaid expenses	RCFD2166		0		5.a.
b. Cash surrender value of life insurance	RCFDC009		0		5.b.
c. Repossessed personal property (including vehicles)	RCFD1578		0		5.c.
d. Derivatives with a positive fair value held for purposes other than trading	RCFDC010		0		5.d.
e. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436		0		5.e.
f. TEXT3549	RCFD3549		0		5.f.
g. TEXT3550	RCFD3550		0		5.g.
h. TEXT3551	RCFD3551		0		5.h.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 11)	RCFD2160		36,765,000		6.

(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	146,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	8,157,000		1.b.
2.	Net deferred tax liabilities ⁽²⁾	RCFD3049	745,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	850,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	22,985,000		4.
a.	Accounts payable	RCFD3066	6,877,749		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	32,883,000		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	Mill	Thou	
1. Customers' liability to this bank on acceptances outstanding	RCON2155		149,000		1.
2. Bank's liability on acceptances executed and outstanding	RCON2920		149,000		2.
3. Securities purchased under agreements to resell	RCONB989		1,674,000		3.
4. Securities sold under agreements to repurchase	RCONB995		11,312,000		4.
5. Other borrowed money	RCON3190		21,475,000		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		35,363,000		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) .	RCON2192		317,815,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) ...	RCON3129		225,691,000		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		10,273,000		10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON1041		5,157,000		11.
12. Securities issued by states and political subdivisions in the U.S.	RCON1042		12,854,000		12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1043		6,433,000		13.a.(1)
(2) Other pass-through securities	RCON1044		19,000		13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCON1209		0		13.b.(1)
(2) All other mortgage-backed securities	RCON1280		0		13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities)	RCON1281		19,854,000		14.
15. Foreign debt securities (include foreign asset-backed securities)	RCON1282		721,000		15.
16. Investments in mutual funds and other equity securities with readily determinable fair values	RCONA510		42,000		16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1374		55,353,000		17.
18. Equity securities that do not have readily determinable fair values	RCON1752		2,070,000		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		5,149,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898		12,049,000		2.

Schedule RC-K - Quarterly Averages⁽¹⁾

Dollar Amounts in Thousands

		Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	RCFD3381		28,855,000		1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ⁽²⁾	RCFDB558		17,981,000		2.
3. Mortgage-backed securities ⁽²⁾	RCFDB559		6,347,000		3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) ⁽²⁾ ⁽³⁾	RCFDB560		88,204,000		4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365		20,165,000		5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360		169,969,000		6.a.(1)
(2) Loans secured by real estate	RCON3385		18,606,000		6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386		0		6.a.(3)
(4) Commercial and industrial loans	RCON3387		21,905,000		6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	RCONB561		31,991,000		6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCONB562		28,261,000		6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360		206,226,000		6.b.
7. Trading assets	RCFD3401		90,017,000		7.
8. Lease financing receivables (net of unearned income)	RCFD3484		7,941,000		8.
9. Total assets ⁽⁴⁾	RCFD3368		705,547,000		9.
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485		2,358,000		10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563		92,008,000		11.a.
b. Time deposits of \$100,000 or more	RCONA514		23,089,000		11.b.
c. Time deposits of less than \$100,000	RCONA529		3,694,000		11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404		323,885,000		12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353		25,120,000		13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355		43,890,000		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		8,179,000		1.a.
b. Credit card lines	RCFD3815		401,721,000		1.b.
c.					
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate	RCFD3816		999,000		1.c.(1)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	RCFD6550		229,000		1.c.(2)
d. Securities underwriting	RCFD3817		126,000		1.d.
e. Other unused commitments	RCFD3818		293,153,000		1.e.
2. Financial standby letters of credit and foreign office guarantees	RCFD3819		51,609,000		2.
a. Amount of financial standby letters of credit conveyed to others	RCFD3820		13,314,000		2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821		13,656,000		3.
a. Amount of performance standby letters of credit conveyed to others	RCFD3822		526,000		3.a.
4. Commercial and similar letters of credit	RCFD3411		5,289,000		4.
5. Participations in acceptances (as described in the instructions) conveyed to others by the reporting bank	RCFD3428		0		5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433		68,392,000		6.
7. Credit derivatives:					
a. Notional amount of credit derivatives on which the reporting bank is the guarantor	RCFDA534		402,199,000		7.a.
(1) Gross positive fair value	RCFDC219		2,545,000		7.a.(1)
(2) Gross negative fair value	RCFDC220		3,821,000		7.a.(2)
b. Notional amount of credit derivatives on which the reporting bank is the beneficiary	RCFDA535		449,122,000		7.b.
(1) Gross positive fair value	RCFDC221		3,720,000		7.b.(1)
(2) Gross negative fair value	RCFDC222		3,849,000		7.b.(2)
8. Spot foreign exchange contracts	RCFD8765		158,165,000		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		2,702,000		9.
a. Securities borrowed	RCFD3432		0		9.a.
b. Commitments to purchase when-issued securities	RCFD3434		0		9.b.
c. TEXT3555	RCFD3555		0		9.c.
d. TEXT3556	RCFD3556		0		9.d.
e. TEXT3557	RCFD3557		0		9.e.
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		66,000		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		34,697,000		11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224		0		11.b.

Schedule RC-L - Continued

Dollar Amounts in Thousands					
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
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 218,178,000	RCFD8694 6,907,000	RCFD8695 3,398,000	RCFD8696 6,425,000	12.a.
b. Forward contracts	RCFD8697 750,405,000	RCFD8698 1,572,991,000	RCFD8699 2,545,000	RCFD8700 2,658,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701 204,595,000	RCFD8702 1,097,000	RCFD8703 1,044,000	RCFD8704 326,000	12.c.(1)
(2) Purchased options	RCFD8705 183,022,000	RCFD8706 963,000	RCFD8707 2,868,000	RCFD8708 456,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709 1,548,482,000	RCFD8710 263,231,000	RCFD8711 37,016,000	RCFD8712 7,368,000	12.d.(1)
(2) Purchased options	RCFD8713 1,381,116,000	RCFD8714 253,243,000	RCFD8715 29,332,000	RCFD8716 9,152,000	12.d.(2)
e. Swaps	RCFD3450 13,150,453,000	RCFD3826 540,956,000	RCFD8719 52,060,000	RCFD8720 10,854,000	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFDA126 17,043,957,000	RCFDA127 2,601,684,000	RCFD8723 128,263,000	RCFD8724 37,239,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725 392,294,000	RCFD8726 37,704,000	RCFD8727 0	RCFD8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFDA589 65,758,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733 181,283,000	RCFD8734 40,190,000	RCFD8735 6,594,000	RCFD8736 5,870,000	15.a.(1)
(2) Gross negative fair value	RCFD8737 179,387,000	RCFD8738 39,062,000	RCFD8739 9,385,000	RCFD8740 6,057,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741 2,801,000	RCFD8742 383,000	RCFD8743 0	RCFD8744 0	15.b.(1)
(2) Gross negative fair value	RCFD8745 1,308,000	RCFD8746 201,000	RCFD8747 0	RCFD8748 0	15.b.(2)

Schedule RC-M - Mem oranda

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		13,000		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) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCFD6165		6		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets	RCFD3164		4,338,000		2.a.
(1) Estimated fair value of mortgage servicing assets	RCFDA590		4,339,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCFDB026		3,948,000		2.b.
c. All other identifiable intangible assets	RCFD5507		2,358,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426		10,644,000		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		1,000		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		0		3.b.(5)
(6) In foreign offices	RCFN5513		52,000		3.b.(6)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)	RCFD2150		53,000		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		1,269,000		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)	RCFD2130		1,269,000		4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) With a remaining maturity of one year or less ⁽¹⁾	RCFD2651		0		5.a.(1)
(2) With a remaining maturity of more than one year through three years	RCFDB565		0		5.a.(2)
(3) With a remaining maturity of more than three years	RCFDB566		0		5.a.(3)
b. Other borrowings:					
(1) With a remaining maturity of one year or less	RCFDB571		26,028,000		5.b.(1)
(2) With a remaining maturity of more than one year through three years	RCFDB567		10,319,000		5.b.(2)
(3) With a remaining maturity of more than three years	RCFDB568		6,193,000		5.b.(3)
c. Total (sum of items 5.a.(1) through 5.b.(3)) (must equal Schedule RC, item 16)	RCFD3190		42,540,000		5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?	RCFDB569	YES			6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCFDB570		586,000		7.
8. Primary Internet Web site address of bank (home page), if any	TEXT4087	www.citibank.com			8.
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			9.

(1) Includes overnight Federal Home Loan Bank advances.

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							
.....	RCON2759	15,000	RCON2769	0	RCON3492	22,000	1.a.
b. Secured by farmland in domestic offices	RCON3493	0	RCON3494	0	RCON3495	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	RCON5398	26,000	RCON5399	0	RCON5400	5,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	128,000	RCONC237	79,000	RCONC229	30,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	1,000	RCONC239	0	RCONC230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	2,000	RCON3500	0	RCON3501	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	RCON3502	9,000	RCON3503	0	RCON3504	19,000	1.e.
f. In foreign offices	RCFNB572	507,000	RCFNB573	0	RCFNB574	620,000	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	4,000	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	0	RCFD1583	6,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	1,216,000	RCFD1252	20,000	RCFD1253	198,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1254	85,000	RCFD1255	37,000	RCFD1256	655,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	1,221,000	RCFDB576	1,014,000	RCFDB577	82,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCFDB578	1,387,000	RCFDB579	790,000	RCFDB580	570,000	5.b.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	9,000	6.
7. All other loans	RCFD5459	134,000	RCFD5460	15,000	RCFD5461	16,000	7.
8. Lease financing receivables:							
a. Of U.S. addressees (domicile)	RCFD1257	151,000	RCFD1258	0	RCFD1259	104,000	8.a.
b. Of non-U.S. addressees (domicile)	RCFD1271	13,000	RCFD1272	1,000	RCFD1791	31,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCFD3505	0	RCFD3506	0	RCFD3507	5,000	9.

Schedule RC-N - Continued

Amounts reported in Schedule RC-N, items 1 through 8, above 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	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government	RCFD5612 703,000	RCFD5613 809,000	RCFD5614 0	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	RCFD5615 699,000	RCFD5616 796,000	RCFD5617 0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCFDC866 0	RCFDC867 0	RCFDC868 0	10.b.

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)	RCFD1658 1,000	RCFD1659 0	RCFD1661 1,000	M.1.
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 (included in Schedule RC-N, item 1, above)	RCFD1248 435,000	RCFD1249 0	RCFD1250 593,000	M.3.
4. Not applicable				
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	RCFDC240 65,000	RCFDC241 51,000	RCFDC226 0	M.5.

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.

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Unposted debits (see instructions):					
a. Actual amount of all unposted debits	RCON0030			0	1.a.
OR					
b. Separate amount of unposted debits:					
(1) Actual amount of unposted debits to demand deposits	RCON0031			0	1.b.(1)
(2) Actual amount of unposted debits to time and savings deposits ⁽¹⁾	RCON0032			0	1.b.(2)
2. Unposted credits (see instructions):					
a. Actual amount of all unposted credits	RCON3510			0	2.a.
OR					
b. Separate amount of unposted credits:					
(1) Actual amount of unposted credits to demand deposits	RCON3512			0	2.b.(1)
(2) Actual amount of unposted credits to time and savings deposits ⁽¹⁾	RCON3514			0	2.b.(2)
3. Uninvested trust funds (cash) held in bank's own trust department (not included in total deposits in domestic offices)	RCON3520			0	3.
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits):					
a. Demand deposits of consolidated subsidiaries	RCON2211		2,353,000		4.a.
b. Time and savings deposits ⁽¹⁾ of consolidated subsidiaries	RCON2351		4,812,000		4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries	RCON5514		1,000		4.c.
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:					
a. Demand deposits in insured branches (included in Schedules RC-E, Part II)	RCON2229		2,630,000		5.a.
b. Time and savings deposits ⁽¹⁾ in insured branches (included in Schedule RC-E, Part II)	RCON2383		1,170,000		5.b.
c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b.)	RCON5515		6,000		5.c.
6. Reserve balances actually passed through to the Federal Reserve by the reporting bank on behalf of its respondent depository institutions that are also reflected as deposit liabilities of the reporting bank:					
a. Amount reflected in demand deposits (included in Schedule RC-E, Part I, item 7, column B)	RCON2314			0	6.a.
b. Amount reflected in time and savings deposits ⁽¹⁾ (included in Schedule RC-E, item 7, column A or C, but not column B)	RCON2315			0	6.b.
7. Unamortized premiums and discounts on time and savings deposits: ⁽¹⁾ ⁽²⁾					
a. Unamortized premiums	RCON5516			0	7.a.
b. Unamortized discounts	RCON5517			0	7.b.
8. To be completed by banks with "Oakar deposits."					
a. Deposits purchased or acquired from other FDIC-insured institutions during the quarter (exclude deposits purchased or acquired from foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions):					
(1) Total deposits purchased or acquired from other FDIC-insured institutions during the quarter	RCONA531			0	8.a.(1)
(2) Amount of purchased or acquired deposits reported in item 8.a.(1) above attributable to a secondary fund (i.e., BIF members report deposits attributable to SAIF; SAIF members report deposits attributable to BIF)	RCONA532			0	8.a.(2)
b. Total deposits sold or transferred to other FDIC-insured institutions during the quarter (exclude sales or transfers by the reporting bank of deposits in foreign offices other than insured branches in Puerto Rico and U.S. territories and possessions)	RCONA533			0	8.b.

(1) For FDIC insurance and FICO assessment purposes, "time and savings deposits" consists of nontransaction accounts and all transaction accounts other than demand deposits.

(2) Exclude core deposit intangibles.

Schedule RC-O - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
9. Deposits in lifeline accounts					
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices)	RCON8432			0	10.
11. Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:					
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis	RCON8785			0	11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis	RCONA181			0	11.b.
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E	RCONA182			0	11.c.
12. Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):					
a. Amount of assets netted against demand deposits	RCONA527			0	12.a.
b. Amount of assets netted against time and savings deposits	RCONA528			0	12.b.

Memoranda (to be completed each quarter except as noted)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions (sum of Memorandum items 1.a.(1) and 1.b.(1) must equal the sum of Schedule RC, item 13.a, and Schedule RC-O, items 5.a and 5.b):					
a. Deposit accounts of \$100,000 or less: ⁽¹⁾					
(1) Amount of deposit accounts of \$100,000 or less	RCON2702		58,652,000		M.1.a.(1)
(2) Number of deposit accounts of \$100,000 or less (to be completed for the June report only)	RCON3779		N/A		M.1.a.(2)
b. Deposit accounts of more than \$100,000: ⁽¹⁾					
(1) Amount of deposit accounts of more than \$100,000	RCON2710		80,574,000		M.1.b.(1)
(2) Number of deposit accounts of more than \$100,000	RCON2722		107341		M.1.b.(2)
Memorandum item 2 is to be completed by all banks.					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions	RCON5597		73,093,000		M.2.
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			0	M.3.b.

(1) The dollar amounts used as the basis for reporting in Memoranda items 1.a and 1.b reflect the deposit insurance limits in effect on the report date.

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		56,264,000		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) ⁽¹⁾	RCFD8434		(210,000)		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		323,000		4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588		0		5.
6. Qualifying minority interests in consolidated subsidiaries	RCFDB589		497,000		6.
7. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590		11,451,000		7.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)	RCFDC227		45,197,000		8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591		433,000		9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592		(31,000)		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274		44,733,000		11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306		15,250,000		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		6,780,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221		14,000		15.
16. Other Tier 2 capital components	RCFDB594		0		16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311		22,044,000		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275		22,044,000		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		66,777,000		21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368		705,547,000		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)	RCFDB590		11,451,000		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591		433,000		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610		0		25.
26. LESS: Other deductions from assets for leverage capital purposes	RCFDB596		393,000		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCFDA224		693,270,000		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	6.45	31.
32. Tier 1 risk-based capital ratio ⁽³⁾	RCFD7274	0	RCFD7206	8.41	32.
33. Total risk-based capital ratio ⁽⁴⁾	RCFD7275	0	RCFD7205	12.55	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

	(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%	
<i>Dollar Amounts in Thousands</i>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCFD0010 38,410,000	RCFDC869 0	RCFDB600 15,497,000	RCFDB601 19,504,000		RCFDB602 3,409,000	34.
35. Held-to-maturity securities	RCFD1754 0	RCFDB603 0	RCFDB604 0	RCFDB605 0	RCFDB606 0	RCFDB607 0	35.
36. Available-for-sale securities	RCFD1773 120,718,000	RCFDB608 (368,000)	RCFDB609 64,193,000	RCFDB610 38,053,000	RCFDB611 7,670,000	RCFDB612 11,170,000	36.
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225 15,187,000		RCFDC063 12,773,000	RCFDC064 608,000		RCFDB520 1,806,000	37.
38. Loans and leases held for sale	RCFD5369 2,635,000	RCFDB617 0	RCFDB618 0	RCFDB619 2,068,000	RCFDB620 0	RCFDB621 567,000	38.
39. Loans and leases, net of unearned income	RCFDB528 385,998,000	RCFDB622 (16,000)	RCFDB623 9,666,000	RCFDB624 94,326,000	RCFDB625 35,307,000	RCFDB626 246,715,000	39.
40. LESS: Allowance for loan and lease losses	RCFD3123 6,307,000	RCFD3123 6,307,000					40.
41. Trading assets	RCFD3545 86,966,000	RCFDB627 86,966,000	RCFDB628 0	RCFDB629 0	RCFDB630 0	RCFDB631 0	41.
42. All other assets ⁽¹⁾	RCFDB639 62,890,000	RCFDB640 13,017,000	RCFDB641 3,226,299	RCFDB642 4,667,000	RCFDB643 689,000	RCFD5339 41,290,701	42.
43. Total assets (sum of items 34 through 42)	RCFD2170 706,497,000	RCFDB644 93,292,000	RCFD5320 105,355,299	RCFD5327 159,226,000	RCFD5334 43,666,000	RCFD5340 304,957,701	43.

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule RC-R - Continued

Derivatives and Off-Balance Sheet Items

Dollar Amounts in Thousands	(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%	
44. Financial standby letters of credit	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	
	51,609,000	1.00	51,609,000	9,989,000	15,372,000	1,795,000	24,453,000	44.
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
	13,656,000	.50	6,828,000	2,140,000	554,000	3,000	4,131,000	45.
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
	5,289,000	.20	1,057,800	15,000	125,000	0	917,800	46.
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663	
	0	1.00	0	0	0		0	47.
48. Securities lent	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	
	68,392,000	1.00	68,392,000	68,165,000	227,000	0	0	48.
49. Retained recourse on small business obligations sold with recourse	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	
	0	1.00	0	0	0	0	0	49.
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	
	2,169,887	7.97	17,293,999				17,293,999	50.
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	
	0	1.00	0	0	0	0	0	51.
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	
	1,218,000	1.00	1,218,000	9,000	85,000	7,000	1,117,000	52.
53. Unused commitments with an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	
	145,445,000	.50	72,722,500	4,493,500	19,113,000	4,040,000	45,076,000	53.
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695		
			178,126,000	5,934,000	112,018,000	60,174,000		54.

(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 196,100,799	RCFDB697 306,720,000	RCFDB698 109,685,000	RCFDB699 397,946,500	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 61,344,000	RCFDB702 54,842,500	RCFDB703 397,946,500	57.
58. Market risk equivalent assets				RCFD1651 18,420,000	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 532,553,000	59.
60. LESS: Excess allowance for loan and lease losses				RCFDA222 347,000	60.
61. LESS: Allocated transfer risk reserve				RCFD3128 30,000	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223 532,176,000	62.

Memoranda

Dollar Amounts in Thousands			Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD8764	45,493,000			M.1.

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	6,079,630,000	RCFD8766	5,209,178,000	RCFD8767	3,713,215,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	1,727,629,000	RCFD8769	348,062,000	RCFD8770	178,161,000	M.2.b.
c. Gold contracts	RCFD8771	2,369,000	RCFD8772	5,320,000	RCFD8773	365,000	M.2.c.
d. Other precious metals contracts	RCFD8774	160,000	RCFD8775	299,000	RCFD8776	45,000	M.2.d.
e. Other commodity contracts	RCFD8777	19,748,000	RCFD8778	109,395,000	RCFD8779	15,317,000	M.2.e.
f. Equity derivative contracts	RCFDA000	77,480,000	RCFDA001	575,540,000	RCFDA002	140,351,000	M.2.f.

(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

	(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 and All Leases	
Dollar Amounts in Thousands								
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 459,000	RCFDB706 734,000	RCFDB707 65,680,000	RCFDB708 20,000	RCFDB709 5,432,000	RCFDB710 1,117,000	RCFDB711 2,207,000	1.
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 5,000	RCFDB713 19,000	RCFDB714 1,321,000	RCFDB715 0	RCFDB716 189,000	RCFDB717 0	RCFDB718 0	2.a.
b. Subordinated securities and other residual interests	RCFDC393 2,000	RCFDC394 20,000	RCFDC395 4,777,000	RCFDC396 2,000	RCFDC397 0	RCFDC398 14,000	RCFDC399 0	2.b.
c. Standby letters of credit and other enhancements	RCFDC400 2,000	RCFDC401 0	RCFDC402 0	RCFDC403 0	RCFDC404 0	RCFDC405 37,000	RCFDC406 0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFDB726 4,000	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFDB733 14,000	RCFDB734 7,000	RCFDB735 1,325,000	RCFDB736 2,000	RCFDB737 122,000	RCFDB738 54,000	RCFDB739 0	4.a.
b. 90 days or more past due	RCFDB740 3,000	RCFDB741 0	RCFDB742 1,016,000	RCFDB743 1,000	RCFDB744 107,000	RCFDB745 20,000	RCFDB746 0	4.b.
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 0	RIADB748 0	RIADB749 4,397,000	RIADB750 1,000	RIADB751 1,000	RIADB752 0	RIADB753 0	5.a.
b. Recoveries	RIADB754 0	RIADB755 0	RIADB756 473,000	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.

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 and All Leases	
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	RCFDB762			RCFDB763			6.a.
	0	0			0			
b. Loans (included in Schedule RC-C)	RCFDB500	RCFDB501			RCFDB502			6.b.
	79,000	8,463,000			0			
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due	RCFDB764	RCFDB765			RCFDB766			7.a.
	0	0			0			
b. 90 days or more past due	RCFDB767	RCFDB768			RCFDB769			7.b.
	0	0			0			
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs	RIADB770	RIADB771			RIADB772			8.a.
	0	0			0			
b. Recoveries	RIADB773	RIADB774			RIADB775			8.b.
	0	0			0			
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	RCFDB777	RCFDB778	RCFDB779	RCFDB780	RCFDB781	RCFDB782	9.
	0	0	0	0	0	0	0	
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .	RCFDB783	RCFDB784	RCFDB785	RCFDB786	RCFDB787	RCFDB788	RCFDB789	10.
	0	0	0	0	0	0	0	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790	RCFDB791	RCFDB792	RCFDB793	RCFDB794	RCFDB795	RCFDB796	11.
	0	0	218,000	0	0	0	0	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797	RCFDB798	RCFDB799	RCFDB800	RCFDB801	RCFDB802	RCFDB803	12.
	0	0	2,000	0	0	0	0	

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. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804		226,000		M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805		234,000		M.2.b.
c. Other financial assets ⁽¹⁾	RCFDA591		74,875,000		M.2.c.
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		1,548,000		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB807		5,000		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		46,912,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809		1,091,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C ⁽²⁾	RCFDC407		720,000		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 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.

Schedule RC-T - Fiduciary and Related Services

Items 12 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 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 10,826,000	RCFDB869 41,464,000	RCFDB870 3886	RCFDB871 9012	4.
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFDB872 20,000	RCFDB873 8,640,000	RCFDB874 2	RCFDB875 14	5.a.
b. Employee benefit - defined benefit	RCFDB876 0	RCFDB877 43,615,000	RCFDB878 0	RCFDB879 76	5.b.
c. Other retirement accounts	RCFDB880 76,000	RCFDB881 101,390,000	RCFDB882 10	RCFDB883 76	5.c.
6. Corporate trust and agency accounts	RCFDB884 3,162,000	RCFDB885 301,741,000	RCFDC001 376	RCFDC002 1688	6.
7. Investment management agency accounts	RCFDB886 67,524,000		RCFDB888 1409101		7.
8. Other fiduciary accounts	RCFDB890 4,450,000	RCFDB891 139,508,000	RCFDB892 34	RCFDB893 5462	8.
9. Total fiduciary accounts (sum of items 4 through 8)	RCFDB894 86,058,000	RCFDB895 636,358,000	RCFDB896 1413409	RCFDB897 16328	9.
10. Custody and safekeeping accounts		RCFDB898 4,263,807,000		RCFDB899 393517	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 66,324,000	RCFNB901 2,913,196,000	RCFNB902 1408059	RCFNB903 393167	11.

FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Personal trust and agency accounts	RIADB904		212,000		12.
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution	RIADB905		2,000		13.a.
b. Employee benefit - defined benefit	RIADB906		14,000		13.b.
c. Other retirement accounts	RIADB907		13,000		13.c.
14. Corporate trust and agency accounts	RIADA479		102,000		14.
15. Investment management agency accounts	RIADB908		274,000		15.
16. Other fiduciary accounts	RIADA480		134,000		16.
17. Custody and safekeeping accounts	RIADB909		693,000		17.
18. Other fiduciary and related services income	RIADB910		153,000		18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a)	RIAD4070		1,597,000		19.
a. Fiduciary and related services income - foreign offices (included in item 19)	RIADB912		1,310,000		19.a.
20. Less: Expenses	RIADC058		526,000		20.
21. Less: Net losses from fiduciary and related services	RIADA488		0		21.
22. Plus: Intracompany income credits for fiduciary and related services	RIADB911		0		22.
23. Net fiduciary and related services income	RIADA491		1,071,000		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			0	M.1.a.
b. Interest-bearing deposits	RCFDB914		579,000		M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDB915		412,000		M.1.c.
d. State, county and municipal obligations	RCFDB916		1,134,000		M.1.d.
e. Money market mutual funds	RCFDB917		17,000		M.1.e.
f. Other short-term obligations	RCFDB918		23,000		M.1.f.
g. Other notes and bonds	RCFDB919		875,000		M.1.g.
h. Common and preferred stocks	RCFDB920		5,571,000		M.1.h.
i. Real estate mortgages	RCFDB921		40,000		M.1.i.
j. Real estate	RCFDB922		151,000		M.1.j.
k. Miscellaneous assets	RCFDB923		2,024,000		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		10,826,000		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	2583	RCFDB928 379,945,000
b. Transfer agent, registrar, paying agent, and other corporate agency	RCFDB929	1826	

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	1	RCFDB932 406,000
b. International/Global equity	RCFDB933	0	RCFDB934 0
c. Stock/Bond blend	RCFDB935	1	RCFDB936 421,000
d. Taxable bond	RCFDB937	3	RCFDB938 140,000
e. Municipal bond	RCFDB939	3	RCFDB940 382,000
f. Short term investments/Money market	RCFDB941	0	RCFDB942 0
g. Specialty/Other	RCFDB943	2	RCFDB944 127,000
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCFDB945	10	RCFDB946 1,476,000

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	0	RIADB948	0	RIADB949	0	M.4.a.
b. Retirement related trusts and agency accounts						
RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management agency accounts						
RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services						
RIADB956	0	RIADB957	0	RIADB958	0	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	0	RIADB960	0	RIADB961	0	M.4.e.

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

Cheryl Fous, Vice President

Name and Title (TEXT B962)

fousc@citigroup.com

E-mail Address (TEXT B926)

(212)559-3690

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 wish~~ 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 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~~ 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 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.

Comment NO (RCON 6979)

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

[Empty box for Bank Management Statement]

THIS PAGE IS TO BE COMPLETED BY ALL BANKS

NAME AND ADDRESS OF BANK Citibank, N.A. New York, NY 10043-	OMB No. For OCC: 1557-0081 OMB No. For FDIC: 3064-0052 OMB No. for Federal Reserve: 7100-0036 Expiration Date: 3/31/2007 SPECIAL REPORT (Dollar Amounts in Thousands)		
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">CLOSE OF BUSINESS DATE December 31, 2005</td> <td style="width: 50%;">FDIC Certificate Number 07213</td> </tr> </table>	CLOSE OF BUSINESS DATE December 31, 2005	FDIC Certificate Number 07213
CLOSE OF BUSINESS DATE December 31, 2005	FDIC Certificate Number 07213		

LOANS TO EXECUTIVE OFFICERS *(Complete as of each Call Report Date)*

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Report of Condition. With each Report of Condition, these Laws require all banks to furnish a report of all loans or other extensions of credit to their executive officers **since the date of the previous Report of Condition**. Data regarding individual loans or other extensions of credit are not required. If no such loans or other extensions of credit were made during the period, insert "none" against subitem (a). *(Exclude the first \$15,000 of indebtedness of each executive officer under bank credit card plan.)*
See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. Exclude loans and other extensions of credit to directors and principal shareholders who are not executive officers.

a. Number of loans made to executive officers since the previous Call Report date.....	RCFD3561	0	a.
b. Total dollar amount of above loans (in thousands of dollars).....	RCFD3562	0	b.

	from		to	
c. Range of interest charged on above loans (example: 9 3/4% = 9.75)	RCFD7701	0	RCFD7702	0

SIGNATURE AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT	DATE (Month, Day, Year)
--	-------------------------