

Federal Financial Institutions Examination Council



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

**Report at the close of business September 30, 2006**

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

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

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

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

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

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
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](mailto:CDR.Help@ffiec.gov).

Citibank, N.A.

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

New York

\_\_\_\_\_  
City (RSSD 9130)

NY

\_\_\_\_\_  
State Abbrev. (RSSD 9200)

10043-

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

**Chief Financial Officer (or Equivalent) Signing the Reports**

**Other Person to Whom Questions about the Reports Should be Directed**

\_\_\_\_\_  
Name (TEXT C490)

\_\_\_\_\_  
Title (TEXT C491)

\_\_\_\_\_  
E-mail Address (TEXT C492)

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C494)

\_\_\_\_\_  
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 contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

**Primary Contact**

**Secondary Contact**

\_\_\_\_\_  
Name (TEXT C366)

\_\_\_\_\_  
Title (TEXT C367)

\_\_\_\_\_  
E-mail Address (TEXT C368)

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C370)

\_\_\_\_\_  
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 contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

**Primary Contact**

\_\_\_\_\_  
Name (TEXT C437)

\_\_\_\_\_  
Title (TEXT C438)

\_\_\_\_\_  
E-mail Address (TEXT C439)

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C441)

**Secondary Contact**

\_\_\_\_\_  
Name (TEXT C442)

\_\_\_\_\_  
Title (TEXT C443)

\_\_\_\_\_  
E-mail Address (TEXT C444)

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C446)

**Third Contact**

\_\_\_\_\_  
Name (TEXT C870)

\_\_\_\_\_  
Title (TEXT C871)

\_\_\_\_\_  
E-mail Address (TEXT C872)

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C874)

**Fourth Contact**

\_\_\_\_\_  
Name (TEXT C875)

\_\_\_\_\_  
Title (TEXT C876)

\_\_\_\_\_  
E-mail Address (TEXT C877)

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C879)

Schedule RI

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## Consolidated Report of Income for the period January 1, 2006 - September 30, 2006

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 | 1,018,000  |      | 1.a.(1)(a)    |
| (b) Loans to finance agricultural production and other loans to farmers .....   | RIAD4024 | 1,000      |      | 1.a.(1)(b)    |
| (c) Commercial and industrial loans .....   | RIAD4012 | 1,424,000  |      | 1.a.(1)(c)    |
| (d) Loans to individuals for household, family, and other personal expenditures:  |          |            |      |               |
| (1) Credit cards .....  | RIADB485 | 2,602,000  |      | 1.a.(1)(d)(1) |
| (2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..... | RIADB486 | 1,303,000  |      | 1.a.(1)(d)(2) |
| (e) Loans to foreign governments and official institutions .....  | RIAD4056 | 1,000      |      | 1.a.(1)(e)    |
| (f) All other loans in domestic offices .....   | RIADB487 | 2,493,000  |      | 1.a.(1)(f)    |
| (2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....   | RIAD4059 | 15,184,000 |      | 1.a.(2)       |
| (3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....                                    | RIAD4010 | 24,026,000 |      | 1.a.(3)       |
| b. Income from lease financing receivables .....  | RIAD4065 | 386,000    |      | 1.b.          |
| c. Interest income on balances due from depository institutions <sup>(1)</sup> .....  | RIAD4115 | 1,754,000  |      | 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 | 469,000    |      | 1.d.(1)       |
| (2) Mortgage-backed securities .....  | RIADB489 | 414,000    |      | 1.d.(2)       |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ..                     | RIAD4060 | 3,606,000  |      | 1.d.(3)       |
| e. Interest income from trading assets .....  | RIAD4069 | 2,166,000  |      | 1.e.          |
| f. Interest income on federal funds sold and securities purchased under agreements to resell .....                            | RIAD4020 | 685,000    |      | 1.f.          |
| g. Other interest income .....  | RIAD4518 | 57,000     |      | 1.g.          |
| h. Total interest income (sum of items 1.a.(3) through 1.g) .....   | RIAD4107 | 33,563,000 |      | 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 | 26,000     |      | 2.a.(1)(a)    |
| (b) Nontransaction accounts:  |          |            |      |               |
| (1) Savings deposits (includes MMDAs) .....   | RIAD0093 | 1,987,000  |      | 2.a.(1)(b)(1) |
| (2) Time deposits of \$100,000 or more .....  | RIADA517 | 1,072,000  |      | 2.a.(1)(b)(2) |
| (3) Time deposits of less than \$100,000 .....  | RIADA518 | 140,000    |      | 2.a.(1)(b)(3) |
| (2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....                                  | RIAD4172 | 9,769,000  |      | 2.a.(2)       |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase .....                                | RIAD4180 | 932,000    |      | 2.b.          |
| c. Interest on trading liabilities and other borrowed money .....   | RIAD4185 | 2,313,000  |      | 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 |     | 797,000           |      | 2.d.    |
| e. Total interest expense (sum of items 2.a through 2.d) .....  | RIAD4073 |     | <b>17,036,000</b> |      | 2.e.    |
| 3. Net interest income (item 1.h minus 2.e) .....   | RIAD4074 |     | <b>16,527,000</b> |      | 3.      |
| 4. Provision for loan and lease losses .....  | RIAD4230 |     | 2,519,000         |      | 4.      |
| 5. Noninterest income:  |          |     |                   |      |         |
| a. Income from fiduciary activities (1) .....   | RIAD4070 |     | 1,224,000         |      | 5.a.    |
| b. Service charges on deposit accounts in domestic offices .....  | RIAD4080 |     | 266,000           |      | 5.b.    |
| c. Trading revenue (2) .....  | RIADA220 |     | 2,990,000         |      | 5.c.    |
| d. Investment banking, advisory, brokerage, and underwriting fees and commissions .....   | RIADB490 |     | 0                 |      | 5.d.    |
| e. Venture capital revenue .....  | RIADB491 |     | (2,000)           |      | 5.e.    |
| f. Net servicing fees .....   | RIADB492 |     | 1,634,000         |      | 5.f.    |
| g. Net securitization income .....  | RIADB493 |     | 3,310,000         |      | 5.g.    |
| h.  |          |     |                   |      |         |
| (1) Underwriting income from insurance and reinsurance activities .....   | RIADC386 |     | 1,000             |      | 5.h.(1) |
| (2) Income from other insurance activities .....  | RIADC387 |     | 698,000           |      | 5.h.(2) |
| i. Net gains (losses) on sales of loans and leases .....  | RIAD5416 |     | 167,000           |      | 5.i.    |
| j. Net gains (losses) on sales of other real estate owned .....   | RIAD5415 |     | 7,000             |      | 5.i.    |
| k. Net gains (losses) on sales of other assets (excluding securities) .....   | RIADB496 |     | (399,000)         |      | 5.k.    |
| l. Other noninterest income (*) .....   | RIADB497 |     | 6,066,000         |      | 5.l.    |
| m. Total noninterest income (sum of items 5.a. through 5.l) .....   | RIAD4079 |     | <b>15,962,000</b> |      | 5.m.    |
| 6.  |          |     |                   |      |         |
| a. Realized gains (losses) on held-to-maturity securities .....   | RIAD3521 |     | 0                 |      | 6.a.    |
| b. Realized gains (losses) on available-for-sale securities .....   | RIAD3196 |     | 338,000           |      | 6.b.    |
| 7. Noninterest expense:   |          |     |                   |      |         |
| a. Salaries and employee benefits .....   | RIAD4135 |     | 9,025,000         |      | 7.a.    |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....          | RIAD4217 |     | 2,449,000         |      | 7.b.    |
| c.  |          |     |                   |      |         |
| (1) Goodwill impairment losses .....  | RIADC216 |     | 0                 |      | 7.c.(1) |
| (2) Amortization expense and impairment losses for other intangible assets .....  | RIADC232 |     | 534,000           |      | 7.c.(2) |
| d. Other noninterest expense (*) .....  | RIAD4092 |     | 8,069,000         |      | 7.d.    |
| e. Total noninterest expense (sum of items 7.a. through 7.d) .....  | RIAD4093 |     | <b>20,077,000</b> |      | 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 |     | <b>10,231,000</b> |      | 8.      |
| 9. Applicable income taxes (on item 8) .....  | RIAD4302 |     | 2,652,000         |      | 9.      |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....  | RIAD4300 |     | <b>7,579,000</b>  |      | 10.     |
| 11. Extraordinary items and other adjustments, net of income taxes (*) .....  | RIAD4320 |     | 0                 |      | 11.     |
| 12. Net income (loss) (sum of items 10 and 11) .....  | RIAD4340 |     | <b>7,579,000</b>  |      | 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 |     | 40,000    |      | 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 |     | 16,000    |      | 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 |     | 481,000   |      | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....  | RIAD4150 |     | 204104    |      | 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 <sup>(1)</sup> .....   | 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) <b>(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.):</b> |          |     |           |      |        |
| a. Interest rate exposures .....  | RIAD8757 |     | (941,000) |      | M.8.a. |
| b. Foreign exchange exposures .....   | RIAD8758 |     | 2,705,000 |      | M.8.b. |
| c. Equity security and index exposures .....  | RIAD8759 |     | 1,206,000 |      | M.8.c. |
| d. Commodity and other exposures .....  | RIAD8760 |     | 20,000    |      | M.8.d. |
| 9. <b>Not applicable</b>  |          |     |           |      |        |
| 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, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) ..... | RIAD3217 | 56,264,000 |     |      | 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 | 56,264,000 |     |      | 3.  |
| 4. Net income (loss) (must equal Schedule RI, item 12) .....   | RIAD4340 | 7,579,000  |     |      | 4.  |
| 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....  | RIADB509 | 0          |     |      | 5.  |
| 6. Treasury stock transactions, net .....  | RIADB510 | 0          |     |      | 6.  |
| 7. Changes incident to business combinations, net .....  | RIAD4356 | 0          |     |      | 7.  |
| 8. LESS: Cash dividends declared on preferred stock .....  | RIAD4470 | 0          |     |      | 8.  |
| 9. LESS: Cash dividends declared on common stock .....   | RIAD4460 | 2,628,000  |     |      | 9.  |
| 10. Other comprehensive income (1) .....   | RIADB511 | 1,059,000  |     |      | 10. |
| 11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....   | RIAD4415 | 123,000    |     |      | 11. |
| 12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....   | RIAD3210 | 62,397,000 |     |      | 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)                |                  | (Column B)               |                  |            |
|--|---------------------------|------------------|--------------------------|------------------|------------|
|  | Charge-offs: Calendar YTD |                  | 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                  | 16,000           | RIAD5412                 | 0                | 1.c.(1)    |
| (2) Closed-end loans secured by 1-4 family residential properties:   |                           |                  |                          |                  |            |
| (a) Secured by first liens .....   | RIADC234                  | 1,000            | RIADC217                 | 0                | 1.c.(2)(a) |
| (b) Secured by junior liens .....  | RIADC235                  | 0                | RIADC218                 | 0                | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties in domestic offices .....                                       | RIAD3588                  | 0                | RIAD3589                 | 0                | 1.d.       |
| e. Secured by nonfarm nonresidential properties in domestic offices .....  | RIAD3590                  | 0                | RIAD3591                 | 0                | 1.e.       |
| f. In foreign offices .....  | RIADB512                  | 62,000           | RIADB513                 | 16,000           | 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                  | 1,000            | RIAD4664                 | 0                | 2.b.       |
| 3. Loans to finance agricultural production and other loans to farmers ..  | RIAD4655                  | 1,000            | RIAD4665                 | 0                | 3.         |
| 4. Commercial and industrial loans:  |                           |                  |                          |                  |            |
| a. To U.S. addressees (domicile) .....   | RIAD4645                  | 69,000           | RIAD4617                 | 25,000           | 4.a.       |
| b. To non-U.S. addressees (domicile) .....   | RIAD4646                  | 179,000          | RIAD4618                 | 186,000          | 4.b.       |
| 5. Loans to individuals for household, family, and other personal expenditures:  |                           |                  |                          |                  |            |
| a. Credit cards .....  | RIADB514                  | 1,652,000        | RIADB515                 | 400,000          | 5.a.       |
| b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..... | RIADB516                  | 2,127,000        | RIADB517                 | 618,000          | 5.b.       |
| 6. Loans to foreign governments and official institutions .....  | RIAD4643                  | 0                | RIAD4627                 | 39,000           | 6.         |
| 7. All other loans .....   | RIAD4644                  | 19,000           | RIAD4628                 | 12,000           | 7.         |
| 8. Lease financing receivables:  |                           |                  |                          |                  |            |
| a. To U.S. addressees (domicile) .....   | RIAD4658                  | 42,000           | RIAD4668                 | 24,000           | 8.a.       |
| b. To non-U.S. addressees (domicile) .....   | RIAD4659                  | 13,000           | RIAD4669                 | 11,000           | 8.b.       |
| 9. Total (sum of items 1 through 8) .....  | RIAD4635                  | <b>4,182,000</b> | RIAD4605                 | <b>1,331,000</b> | 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)<br>Charge-offs: Calendar YTD |        | (Column B)<br>Recoveries: Calendar YTD |        |      |
|---|---|--------|--|--------|------|
|   |   |        |  |        |      |
| 1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7. above ..... | RIAD5409                                | 0      | RIAD5410                               | 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) .....  | RIAD4652                                | 62,000 | RIAD4662                               | 16,000 | M.2. |

| Dollar Amounts in Thousands   |          |     |         |      |
|---|----------|-----|---------|------|
|   |          | Bil | Mil     |      |
| 3. Not applicable<br><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 |     | 198,000 | 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, 2005, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) ..... | RIADB522 |     | 6,307,000 |      | 1. |
| 2. Recoveries (must equal part I, item 9, column B, above) .....  | RIAD4605 |     | 1,331,000 |      | 2. |
| 3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) ....  | RIADC079 |     | 4,182,000 |      | 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 |     | 2,519,000 |      | 5. |
| 6. Adjustments (see instructions for this schedule) (*) .....   | RIADC233 |     | (87,000)  |      | 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 |     | 5,888,000 |      | 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 |     | 29,000  |      | 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 |     | 184,000 |      | M.3. |
| <b>Memorandum item 4 is to be completed by all banks.</b>  |          |     |         |      |      |
| 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 RID

11

## Schedule RI-D - Income from Foreign Offices

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

Dollar Amounts in Thousands

|   |          | Bil         | Mil | Thou |      |
|---|----------|-------------|-----|------|------|
| 1. Total interest income in foreign offices .....   | RIADC899 | 24,355,000  |     |      | 1.   |
| 2. Total interest expense in foreign offices .....  | RIADC900 | 12,695,000  |     |      | 2.   |
| 3. Provision for loan and lease losses in foreign offices .....   | RIADC901 | 1,987,000   |     |      | 3.   |
| 4. Noninterest income in foreign offices:   |          |             |     |      |      |
| a. Trading revenue .....  | RIADC902 | 3,242,000   |     |      | 4.a. |
| b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....   | RIADC903 | 765,000     |     |      | 4.b. |
| c. Net securitization income .....  | RIADC904 | 84,000      |     |      | 4.c. |
| d. Other noninterest income .....   | RIADC905 | 4,303,000   |     |      | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....   | RIADC906 | 235,000     |     |      | 5.   |
| 6. Total noninterest expense in foreign offices .....   | RIADC907 | 10,462,000  |     |      | 6.   |
| 7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs ..... | RIADC908 | (365,000)   |     |      | 7.   |
| 8. Applicable income taxes (on items 1 through 7) .....   | RIADC909 | 1,940,000   |     |      | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices .....   | RIADC910 | (38,000)    |     |      | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9) .....                             | RIADC911 | 5,497,000   |     |      | 10.  |
| 11. Internal allocations of income and expense applicable to foreign offices .....  | RIADC912 | 1,754,000   |     |      | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices .....  | RIADC913 | (3,106,000) |     |      | 12.  |
| 13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) ..   | RIADC914 | 4,145,000   |     |      | 13.  |

## Schedule RI-E - Explanations

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

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

Dollar Amounts in Thousands

|   |   | Bil      | Mil       | Thou |         |
|---|---|----------|-----------|------|---------|
| 1. Other noninterest income (from Schedule RI, item 5.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 Credit & Charge Card Fees  | RIAD4461 | 657,000   |      | 1.f.    |
| g.  | TEXT4462 Operating Income from Affiliates                                     | RIAD4462 | 1,965,000 |      | 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 | 847,000   |      | 2.a.    |
| b.  | Advertising and marketing expenses .....                                      | RIAD0497 | 1,429,000 |      | 2.b.    |
| c.  | Directors' fees .....   | RIAD4136 | 0         |      | 2.c.    |
| d.  | Printing, stationery, and supplies .....                                      | RIADC018 | 0         |      | 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 Technology/Communication Expense                                     | RIAD4464 | 636,000   |      | 2.h.    |
| i.  | TEXT4467 Operating Expense Paid to Affiliates                                 | RIAD4467 | 1,509,000 |      | 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  | RIAD4469 | 0         |      | 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      | Mil | Thou     |      |
|---|---|----------|-----|----------|------|
| 4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements): |   |          |     |          |      |
| a.  | 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 |     | 3,000    | 5.a. |
| b.  | TEXT4499 Employee Benefit/Other               | RIAD4499 |     | 120,000  | 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 |     | (87,000) | 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.  | Comments? .....                               | RIAD4769 |     | NO       | 7.a. |
| b. Other explanations:<br>(TEXT 4769)   |   |          |     |          |      |

## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2006

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 |       |
|---|----------|-------------|-----|------|-------|
| <b>ASSETS</b>   |          |             |     |      |       |
| 1. Cash and balances due from depository institutions (from Schedule RC-A):                 |          |             |     |      |       |
| a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>                        | RCFD0081 | 16,265,000  |     |      | 1.a.  |
| b. Interest-bearing balances <sup>(2)</sup>   | RCFD0071 | 26,129,000  |     |      | 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 | 153,125,000 |     |      | 2.b.  |
| 3. Federal funds sold and securities purchased under agreements to resell:                  |          |             |     |      |       |
| a. Federal funds sold in domestic offices   | RCONB987 | 16,037,000  |     |      | 3.a.  |
| b. Securities purchased under agreements to resell <sup>(3)</sup>                           | RCFDB989 | 11,251,000  |     |      | 3.b.  |
| 4. Loans and lease financing receivables (from Schedule RC-C):                              |          |             |     |      |       |
| a. Loans and leases held for sale   | RCFD5369 | 5,160,000   |     |      | 4.a.  |
| b. Loans and leases, net of unearned income   | RCFDB528 | 426,970,000 |     |      | 4.b.  |
| c. LESS: Allowance for loan and lease losses  | RCFD3123 | 5,888,000   |     |      | 4.c.  |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)              | RCFDB529 | 421,082,000 |     |      | 4.d.  |
| 5. Trading assets (from Schedule RC-D)  | RCFD3545 | 99,234,000  |     |      | 5.    |
| 6. Premises and fixed assets (including capitalized leases)                                 | RCFD2145 | 4,453,000   |     |      | 6.    |
| 7. Other real estate owned (from Schedule RC-M)   | RCFD2150 | 60,000      |     |      | 7.    |
| 8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M) | RCFD2130 | 243,000     |     |      | 8.    |
| 9. <b>Not applicable</b>  |          |             |     |      |       |
| 10. Intangible assets:  |          |             |     |      |       |
| a. Goodwill   | RCFD3163 | 9,493,000   |     |      | 10.a. |
| b. Other intangible assets (from Schedule RC-M)   | RCFD0426 | 11,897,000  |     |      | 10.b. |
| 11. Other assets (from Schedule RC-F)   | RCFD2160 | 41,933,000  |     |      | 11.   |
| 12. Total assets (sum of items 1 through 11)  | RCFD2170 | 816,362,000 |     |      | 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 |          |
|---|----------|-------------|------|----------|
| <b>LIABILITIES</b>  |          |             |      |          |
| 13. Deposits:   |          |             |      |          |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)                                    | RCON2200 | 139,255,000 |      | 13.a.    |
| (1) Noninterest-bearing (1)   | RCON6631 | 22,087,000  |      | 13.a.(1) |
| (2) Interest-bearing  | RCON6636 | 117,168,000 |      | 13.a.(2) |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)                          | RCFN2200 | 422,066,000 |      | 13.b.    |
| (1) Noninterest-bearing   | RCFN6631 | 29,452,000  |      | 13.b.(1) |
| (2) Interest-bearing  | RCFN6636 | 392,614,000 |      | 13.b.(2) |
| 14. Federal funds purchased and securities sold under agreements to repurchase:   |          |             |      |          |
| a. Federal funds purchased in domestic offices (2)  | RCONB993 | 26,530,000  |      | 14.a.    |
| b. Securities sold under agreements to repurchase (3)   | RCFDB995 | 11,813,000  |      | 14.b.    |
| 15. Trading liabilities (from Schedule RC-D)  | RCFD3548 | 45,401,000  |      | 15.      |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) | RCFD3190 | 45,704,000  |      | 16.      |
| 17. Not applicable  |          |             |      |          |
| 18. Not applicable  |          |             |      |          |
| 19. Subordinated notes and debentures (4)   | RCFD3200 | 18,125,000  |      | 19.      |
| 20. Other liabilities (from Schedule RC-G)  | RCFD2930 | 44,494,000  |      | 20.      |
| 21. Total liabilities (sum of items 13 through 20)  | RCFD2948 | 753,388,000 |      | 21.      |
| 22. Minority interest in consolidated subsidiaries  | RCFD3000 | 577,000     |      | 22.      |
| <b>EQUITY CAPITAL</b>   |          |             |      |          |
| 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 | 27,367,000  |      | 25.      |
| 26.   |          |             |      |          |
| a. Retained earnings  | RCFD3632 | 35,602,000  |      | 26.a.    |
| b. Accumulated other comprehensive income (5)   | RCFDB530 | (1,323,000) |      | 26.b.    |
| 27. Other equity capital components (6)   | RCFDA130 | 0           |      | 27.      |
| 28. Total equity capital (sum of items 23 through 27)   | RCFD3210 | 62,397,000  |      | 28.      |
| 29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)                              | RCFD3300 | 816,362,000 |      | 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 2005                                      | RCFD6724 | N/A |
| 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank   |          |     |
| 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately) |          |     |
| 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm   |          |     |
| 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)   |          |     |
| 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)   |          |     |
| 6 = Review of the bank's financial statements by external auditors  |          |     |
| 7 = Compilation of the bank's financial statements by external auditors   |          |     |
| 8 = Other audit procedures (excluding tax preparation work)   |          |     |
| 9 = No external audit work  |          |     |

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

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

Exclude assets held for trading.

| Dollar Amounts in Thousands  | (Column A)<br>Consolidated Bank | (Column B)<br>Domestic Offices |      |
|--|---------------------------------|--------------------------------|------|
| 1. Cash items in process of collection, unposted debits, and currency and coin .....                             | RCFD0022   6,778,000            |                                | 1.   |
| a. Cash items in process of collection and unposted debits .....   |                                 | RCON0020   3,715,000           | 1.a. |
| b. Currency and coin .....   |                                 | RCON0080   357,000             | 1.b. |
| 2. Balances due from depository institutions in the U.S. ....  |                                 | RCON0082   1,857,000           | 2.   |
| a. U.S. branches and agencies of foreign banks (including their IBFs) .....                                      | RCFD0083   429,000              |                                | 2.a. |
| b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) ..... | RCFD0085   2,377,000            |                                | 2.b. |
| 3. Balances due from banks in foreign countries and foreign central banks .....                                  |                                 | RCON0070   27,000              | 3.   |
| a. Foreign branches of other U.S. banks .....  | RCFD0073   482,000              |                                | 3.a. |
| b. Other banks in foreign countries and foreign central banks .....  | RCFD0074   32,272,000           |                                | 3.b. |
| 4. Balances due from Federal Reserve Banks .....   | RCFD0090   56,000               | RCON0090   56,000              | 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   <b>42,394,000</b>    | RCON0010   <b>6,012,000</b>    | 5.   |



### Schedule RC-B - Securities

Exclude assets held for trading.

| Dollar Amounts in Thousands  |  |  |  |   |         |
|--|--|--|--|---|---------|
|  | (Column A)<br>Held-to-maturity<br>Amortized Cost | (Column B)<br>Held-to-maturity<br>Fair Value | (Column C)<br>Available-for-<br>sale Amortized<br>Cost | (Column D)<br>Available-for-<br>sale Fair Value |         |
| 1. U.S. Treasury securities .....  | RCFD0211   | RCFD0213                                     | RCFD1286   | RCFD1287  |         |
|  | 0  | 0  | 11,882,000   | 11,705,000                                      | 1.      |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities):  |  |  |  |   |         |
| a. Issued by U.S. Government agencies <sup>(1)</sup> .....   | RCFD1289   | RCFD1290                                     | RCFD1291   | RCFD1293  |         |
|  | 0  | 0  | 179,000  | 178,000   | 2.a.    |
| b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....   | RCFD1294   | RCFD1295                                     | RCFD1297   | RCFD1298  |         |
|  | 0  | 0  | 4,262,000  | 4,201,000                                       | 2.b.    |
| 3. Securities issued by states and political subdivisions in the U.S. ....   | RCFD8496   | RCFD8497                                     | RCFD8498   | RCFD8499  |         |
|  | 0  | 0  | 11,988,000   | 12,456,000                                      | 3.      |
| 4. Mortgage-backed securities (MBS):   |  |  |  |   |         |
| a. Pass-through securities:  |  |  |  |   |         |
| (1) Guaranteed by GNMA .....   | RCFD1698   | RCFD1699                                     | RCFD1701   | RCFD1702  |         |
|  | 0  | 0  | 2,288,000  | 2,228,000                                       | 4.a.(1) |
| (2) Issued by FNMA and FHLMC .....   | RCFD1703   | RCFD1705                                     | RCFD1706   | RCFD1707  |         |
|  | 0  | 0  | 22,570,000   | 22,580,000                                      | 4.a.(2) |
| (3) Other pass-through securities .....  | RCFD1709   | RCFD1710                                     | RCFD1711   | RCFD1713  |         |
|  | 0  | 0  | 21,000   | 21,000  | 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) |
| 5. <b>Asset-backed securities (ABS)</b> .....  | RCFDC026   | RCFDC988                                     | RCFDC989   | RCFDC027  |         |
|  | <b>0</b>   | <b>0</b>                                     | <b>25,842,000</b>                                      | <b>26,109,000</b>                               | 5.      |
| 6. Other debt securities:  |  |  |  |   |         |
| a. Other domestic debt securities .....  | RCFD1737   | RCFD1738                                     | RCFD1739   | RCFD1741  |         |
|  | 0  | 0  | 1,515,000  | 1,327,000                                       | 6.a.    |
| b. Foreign debt securities .....   | RCFD1742   | RCFD1743                                     | RCFD1744   | RCFD1746  |         |
|  | 0  | 0  | 72,545,000   | 72,185,000                                      | 6.b.    |
| 7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(3)</sup> .....                                |  |  | RCFDA510   | RCFDA511  |         |
|  |  |  | 79,000   | 135,000   | 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   | RCFD1771                                     | RCFD1772   | RCFD1773  |         |
|  | <b>0</b>   | <b>0</b>                                     | <b>153,171,000</b>                                     | <b>153,125,000</b>                              | 8.      |

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

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

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

### Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands

|   |          | Bil        | Mil | Thou |           |
|---|----------|------------|-----|------|-----------|
| 1. Pledged securities (1) .....   | RCFD0416 | 66,463,000 |     |      | 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 | 18,240,000 |     |      | M.2.a.(1) |
| (2) Over three months through 12 months .....   | RCFDA550 | 23,127,000 |     |      | M.2.a.(2) |
| (3) Over one year through three years .....   | RCFDA551 | 27,243,000 |     |      | M.2.a.(3) |
| (4) Over three years through five years .....   | RCFDA552 | 10,911,000 |     |      | M.2.a.(4) |
| (5) Over five years through 15 years .....  | RCFDA553 | 12,189,000 |     |      | M.2.a.(5) |
| (6) Over 15 years .....   | RCFDA554 | 36,451,000 |     |      | 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 | 204,000    |     |      | M.2.b.(1) |
| (2) Over three months through 12 months .....   | RCFDA556 | 0          |     |      | M.2.b.(2) |
| (3) Over one year through three years .....   | RCFDA557 | 1,000      |     |      | M.2.b.(3) |
| (4) Over three years through five years .....   | RCFDA558 | 4,000      |     |      | M.2.b.(4) |
| (5) Over five years through 15 years .....  | RCFDA559 | 540,000    |     |      | M.2.b.(5) |
| (6) Over 15 years .....   | RCFDA560 | 24,080,000 |     |      | 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 | 39,615,000 |     |      | 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-B - Continued

Memoranda (continued)

| Dollar Amounts in Thousands  |  |  |   |                        |        |
|--|--|--|---|------------------------|--------|
| (Column A)<br>Held-to-maturity<br>Amortized Cost   | (Column B)<br>Held-to-maturity<br>Fair Value | (Column C)<br>Available-for-<br>sale Amortized<br>Cost | (Column D)<br>Available-for-<br>sale Fair Value |                        |        |
| <b>5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):</b> |  |  |   |                        |        |
| a. Credit card receivables .....   | RCFDB838<br>0                                | RCFDB839<br>0  | RCFDB840<br>5,008,000                           | RCFDB841<br>5,272,000  | M.5.a. |
| b. Home equity lines .....   | RCFDB842<br>0                                | RCFDB843<br>0  | RCFDB844<br>16,874,000                          | RCFDB845<br>16,874,000 | M.5.b. |
| c. Automobile loans .....  | RCFDB846<br>0                                | RCFDB847<br>0  | RCFDB848<br>0                                   | RCFDB849<br>0          | M.5.c. |
| d. Other consumer loans .....  | RCFDB850<br>0                                | RCFDB851<br>0  | RCFDB852<br>26,000                              | RCFDB853<br>29,000     | M.5.d. |
| e. Commercial and industrial loans .....   | RCFDB854<br>0                                | RCFDB855<br>0  | RCFDB856<br>28,000                              | RCFDB857<br>28,000     | M.5.e. |
| f. Other .....   | RCFDB858<br>0                                | RCFDB859<br>0  | RCFDB860<br>3,906,000                           | RCFDB861<br>3,906,000  | M.5.f. |

# Schedule RC-C -- Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

| Dollar Amounts in Thousands   | (Column A)<br>Consolidated Bank | (Column B)<br>Domestic Offices |            |
|---|---------------------------------|--------------------------------|------------|
| 1. Loans secured by real estate .....   | RCFD1410 64,979,000             |                                | 1.         |
| a. Construction, land development, and other land loans .....   |                                 | RCON1415 841,000               | 1.a.       |
| b. Secured by farmland (including farm residential and other improvements) .....  |                                 | RCON1420 26,000                | 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 7,710,000             | 1.c.(1)    |
| (2) Closed-end loans secured by 1-4 family residential properties:  |                                 |                                |            |
| (a) Secured by first liens .....  |                                 | RCON5367 11,574,000            | 1.c.(2)(a) |
| (b) Secured by junior liens .....   |                                 | RCON5368 930,000               | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties .....  |                                 | RCON1460 1,029,000             | 1.d.       |
| e. Secured by nonfarm nonresidential properties .....   |                                 | RCON1480 2,291,000             | 1.e.       |
| 2. Loans to depository institutions and acceptances of other banks:   |                                 |                                |            |
| a. To commercial banks in the U.S. ....   |                                 | RCONB531 2,545,000             | 2.a.       |
| (1) To U.S. branches and agencies of foreign banks .....  | RCFDB532 462,000                |                                | 2.a.(1)    |
| (2) To other commercial banks in the U.S. ....  | RCFDB533 2,157,000              |                                | 2.a.(2)    |
| b. To other depository institutions in the U.S. ....  | RCFDB534 57,259,000             | RCONB534 57,259,000            | 2.b.       |
| c. To banks in foreign countries .....  |                                 | RCONB535 1,037,000             | 2.c.       |
| (1) To foreign branches of other U.S. banks .....   | RCFDB536 440,000                |                                | 2.c.(1)    |
| (2) To other banks in foreign countries .....   | RCFDB537 8,205,000              |                                | 2.c.(2)    |
| 3. Loans to finance agricultural production and other loans to farmers  | RCFD1590 454,000                | RCON1590 30,000                | 3.         |
| 4. Commercial and industrial loans:   |                                 |                                |            |
| a. To U.S. addressees (domicile) .....  | RCFD1763 29,584,000             | RCON1763 26,575,000            | 4.a.       |
| b. To non-U.S. addressees (domicile) .....  | RCFD1764 98,802,000             | RCON1764 1,706,000             | 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 49,016,000             | RCONB538 25,614,000            | 6.a.       |
| b. Other revolving credit plans .....   | RCFDB539 11,736,000             | RCONB539 625,000               | 6.b.       |
| c. Other consumer loans (includes single payment, installment, and all student loans) .....   | RCFD2011 64,686,000             | RCON2011 25,505,000            | 6.c.       |
| 7. Loans to foreign governments and official institutions (including foreign central banks) .....   | RCFD2081 1,146,000              | RCON2081 38,000                | 7.         |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....   | RCFD2107 204,000                | RCON2107 204,000               | 8.         |
| 9. Other loans .....  | RCFD1563 36,143,000             |                                | 9.         |
| a. Loans for purchasing or carrying securities (secured and unsecured) .....  |                                 | RCON1545 3,795,000             | 9.a.       |
| b. All other loans (exclude consumer loans) .....   |                                 | RCON1564 8,640,000             | 9.b.       |
| 10. Lease financing receivables (net of unearned income) .....  |                                 | RCON2165 4,773,000             | 10.        |
| a. Of U.S. addressees (domicile) .....  | RCFD2182 4,053,000              |                                | 10.a.      |
| b. Of non-U.S. addressees (domicile) .....  | RCFD2183 3,125,000              |                                | 10.b.      |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above   | RCFD2123 321,000                | RCON2123 156,000               | 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 432,130,000            | RCON2122 182,591,000           | 12.        |

# Schedule RC-C - Continued

## Part I. Continued

### Memoranda

Dollar Amounts in Thousands

|   | Bil      | Mil         | Thou |           |
|---|----------|-------------|------|-----------|
| 1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures) ..... |          |             |      |           |
| RCFD1616  |          | 18,000      |      | 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 | 147,000     |      | M.2.a.(1) |
| (2) Over three months through 12 months .....   | RCONA565 | 521,000     |      | M.2.a.(2) |
| (3) Over one year through three years .....   | RCONA566 | 2,200,000   |      | M.2.a.(3) |
| (4) Over three years through five years .....   | RCONA567 | 2,716,000   |      | M.2.a.(4) |
| (5) Over five years through 15 years .....  | RCONA568 | 3,128,000   |      | M.2.a.(5) |
| (6) Over 15 years .....   | RCONA569 | 2,862,000   |      | 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 | 236,606,000 |      | M.2.b.(1) |
| (2) Over three months through 12 months .....   | RCFDA571 | 53,779,000  |      | M.2.b.(2) |
| (3) Over one year through three years .....   | RCFDA572 | 72,504,000  |      | M.2.b.(3) |
| (4) Over three years through five years .....   | RCFDA573 | 34,522,000  |      | M.2.b.(4) |
| (5) Over five years through 15 years .....  | RCFDA574 | 16,872,000  |      | M.2.b.(5) |
| (6) Over 15 years .....   | RCFDA575 | 3,441,000   |      | 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 | 170,563,000 |      | 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 | 484,000     |      | 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 | 7,648,000   |      | M.4.      |
| 5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A) .....   | RCFDB837 | 39,059,000  |      | M.5.      |
| <i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>                |          |             |      |           |
| 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A .....   | RCFDC391 | 1,757,000   |      | M.6.      |
| <b>Memorandum item 7 is to be completed by all banks.</b>   |          |             |      |           |
| 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, <b>and</b> 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 <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") |          | 1.  |
|  | 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 <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:   |          |      |
| a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, item 1.e, column B (Note: Item 1.e, column B, divided by the number of loans should NOT exceed \$100,000.) |          | 2.a. |
|   | RCON5562 | N/A  |
| b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) |          | 2.b. |
|   | RCON5563 | N/A  |

| Dollar Amounts in Thousands   | (Column A)<br>Number of Loans | (Column B)<br>Amount Currently Outstanding |          |     |      |
|---|-------------------------------|--|----------|-----|------|
| 3. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less  | RCON5564                      | N/A  | RCON5565 | N/A | 3.a. |
| b. With <b>original amounts</b> of more than \$100,000 through \$250,000  | RCON5566                      | N/A  | RCON5567 | N/A | 3.b. |
| c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000  | RCON5568                      | N/A  | RCON5569 | N/A | 3.c. |
| 4. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less  | RCON5570                      | N/A  | RCON5571 | N/A | 4.a. |
| b. With <b>original amounts</b> of more than \$100,000 through \$250,000  | RCON5572                      | N/A  | RCON5573 | N/A | 4.b. |
| c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000  | RCON5574                      | N/A  | RCON5575 | N/A | 4.c. |

## Schedule RC-C - Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

|  | Yes/No   |  |  |          |     |
|--|--|--|--|----------|-----|
| 5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, <b>and</b> 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 <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") ..... | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: center;">RCON6860</td> <td style="text-align: center;">N/A</td> </tr> </table> |  |  | RCON6860 | N/A |
|  |  |  |  |          |     |
| 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 <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:  |  |  |  |          |     |
| a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) ..... | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: center;">RCON5576</td> <td style="text-align: center;">N/A</td> </tr> </table> |  |  | RCON5576 | N/A |
|  |  |  |  |          |     |
| RCON5576   | N/A  |  |  |          |     |
| b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) .....               | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: center;">RCON5577</td> <td style="text-align: center;">N/A</td> </tr> </table> |  |  | RCON5577 | N/A |
|  |  |  |  |          |     |
| RCON5577   | N/A  |  |  |          |     |

6.a.

6.b.

|  |          | (Column A)<br>Number of Loans |          | (Column B)<br>Amount Currently Outstanding |
|--|----------|-------------------------------|----------|--|
| Dollar Amounts in Thousands  |          |                               |          |  |
| 7. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less .....   | RCON5578 | N/A                           | RCON5579 | N/A  |
| b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....   | RCON5580 | N/A                           | RCON5581 | N/A  |
| c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....   | RCON5582 | N/A                           | RCON5583 | N/A  |
| 8. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less .....   | RCON5584 | N/A                           | RCON5585 | N/A  |
| b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....   | RCON5586 | N/A                           | RCON5587 | N/A  |
| c. With <b>original amounts</b> 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 |       |
|---|----------|-----|-------------------|------|-------|
| <b>ASSETS</b>   |          |     |                   |      |       |
| 1. U.S. Treasury securities in domestic offices .....   | RCON3531 |     | 1,443,000         |      | 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 |     | 1,219,000         |      | 4.a.  |
| b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) ..... | RCON3535 |     | 2,164,000         |      | 4.b.  |
| c. All other mortgage-backed securities .....   | RCON3536 |     | 77,000            |      | 4.c.  |
| 5. Other debt securities in domestic offices .....  | RCON3537 |     | 3,211,000         |      | 5.    |
| 6. Not applicable   |          |     |                   |      |       |
| 7. Not applicable   |          |     |                   |      |       |
| 8. Not applicable   |          |     |                   |      |       |
| 9. Other trading assets in domestic offices .....   | RCON3541 |     | 27,379,000        |      | 9.    |
| 10. Trading assets in foreign offices .....   | RCFN3542 |     | 23,603,000        |      | 10.   |
| 11. Derivatives with a positive fair value:   |          |     |                   |      |       |
| a. In domestic offices .....  | RCON3543 |     | 18,594,000        |      | 11.a. |
| b. In foreign offices .....   | RCFN3543 |     | 21,544,000        |      | 11.b. |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....                                     | RCFD3545 |     | <b>99,234,000</b> |      | 12.   |
| <b>LIABILITIES</b>  |          |     |                   |      |       |
| 13. Liability for short positions .....   | RCFD3546 |     | 6,812,000         |      | 13.   |
| 14. Derivatives with a negative fair value .....  | RCFD3547 |     | 38,589,000        |      | 14.   |
| 15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) .....                                  | RCFD3548 |     | <b>45,401,000</b> |      | 15.   |



## Schedule RC-E -- Deposit Liabilities

### Part I. Deposits in Domestic Offices

| Dollar Amounts in Thousands  | (Column A)<br>Total Transaction accounts<br>(including total demand deposits) | (Column B)<br>Memo: Total demand deposits<br>(included in col A) | (Column C)<br>Total nontransaction accounts<br>(including MMDAs) |    |
|--|---|--|--|----|
| Deposits of:   |   |  |  |    |
| 1. Individuals, partnerships, and corporations (include all certified and official checks) .....     | RCONB549   13,146,000   |  | RCONB550   122,922,000   | 1. |
| 2. U.S. Government .....   | RCON2202   2,000  |  | RCON2520   0   | 2. |
| 3. States and political subdivisions in the U.S. ....  | RCON2203   280,000  |  | RCON2530   972,000   | 3. |
| 4. Commercial banks and other depository institutions in the U.S. ....                               | RCONB551   570,000  |  | RCONB552   36,000  | 4. |
| 5. Banks in foreign countries .....  | RCON2213   1,218,000  |  | RCON2236   78,000  | 5. |
| 6. Foreign governments and official institutions (including foreign central banks) .....             | RCON2216   31,000   |  | 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   <b>15,247,000</b>  | RCON2210   12,488,000  | RCON2385   <b>124,008,000</b>                                    | 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 | 1,589,000  |      | M.1.a.    |
| b. Total brokered deposits .....  | RCON2365 | 46,468,000 |      | M.1.b.    |
| c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)   |          |            |      |           |
| (1) Issued in denominations of less than \$100,000 .....  | RCON2343 | 29,805,000 |      | 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 | 7,000      |      | 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 | 29,803,000 |      | 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 | 16,459,000 |      | M.1.d.(2) |
| e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only) ..... | RCON5590 | N/A        |      | M.1.e.    |
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):   |          |            |      |           |
| a. Savings deposits:  |          |            |      |           |
| (1) Money market deposit accounts (MMDAs) .....   | RCON6810 | 85,218,000 |      | M.2.a.(1) |
| (2) Other savings deposits (excludes MMDAs) .....   | RCON0352 | 4,405,000  |      | M.2.a.(2) |
| b. Total time deposits of less than \$100,000 .....   | RCON6648 | 5,692,000  |      | M.2.b.    |
| c. Total time deposits of \$100,000 or more .....   | RCON2604 | 28,693,000 |      | 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: (2) (3)  |          |            |      |           |
| (1) Three months or less .....  | RCONA579 | 1,440,000  |      | M.3.a.(1) |
| (2) Over three months through 12 months .....   | RCONA580 | 3,799,000  |      | M.3.a.(2) |
| (3) Over one year through three years .....   | RCONA581 | 314,000    |      | M.3.a.(3) |
| (4) Over three years .....  | RCONA582 | 139,000    |      | M.3.a.(4) |
| b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (4) .....  | RCONA241 | 5,239,000  |      | M.3.b.    |
| 4. Maturity and repricing data for time deposits of \$100,000 or more:  |          |            |      |           |
| a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (2) (5)  |          |            |      |           |
| (1) Three months or less .....  | RCONA584 | 24,115,000 |      | M.4.a.(1) |
| (2) Over three months through 12 months .....   | RCONA585 | 3,623,000  |      | M.4.a.(2) |
| (3) Over one year through three years .....   | RCONA586 | 459,000    |      | M.4.a.(3) |
| (4) Over three years .....  | RCONA587 | 496,000    |      | M.4.a.(4) |
| b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (4) .....  | RCONA242 | 27,738,000 |      | M.4.b.    |

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

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

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

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

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

### Schedule RC-E - Continued

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

| Dollar Amounts in Thousands  |          |                    |     |      |
|--|----------|--------------------|-----|------|
|  |          | Bil                | Mil | Thou |
| Deposits of:   |          |                    |     |      |
| 1. Individuals, partnerships, and corporations (include all certified and official checks) .....               | RCENB553 | 332,528,000        |     | 1.   |
| 2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions ..... | RCENB554 | 5,882,000          |     | 2.   |
| 3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....           | RCEN2625 | 62,691,000         |     | 3.   |
| 4. Foreign governments and official institutions (including foreign central banks) .....                       | RCEN2650 | 20,853,000         |     | 4.   |
| 5. U.S. Government and states and political subdivisions in the U.S. ....                                      | RCENB555 | 112,000            |     | 5.   |
| 6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....                                  | RCEN2200 | <b>422,066,000</b> |     | 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 | 149,484,000 |     | M.1. |

### Schedule RC-F - Other Assets

Dollar Amounts in Thousands

|   |          | Bil | Mil        | Thou |      |
|---|----------|-----|------------|------|------|
| 1. Accrued interest receivable <sup>(1)</sup> .....   | RCFDB556 |     | 5,913,000  |      | 1.   |
| 2. Net deferred tax assets <sup>(2)</sup> .....   | RCFD2148 |     | 3,939,000  |      | 2.   |
| 3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>                 |          |     |            |      |      |
| a. Mortgage loans .....   | RCFDA519 |     | 0          |      | 3.a. |
| b. Other financial assets .....   | RCFDA520 |     | 0          |      | 3.b. |
| 4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup> .....           | RCFD1752 |     | 3,229,000  |      | 4.   |
| 5. <b>Life insurance assets</b> .....   | RCFDC009 |     | 2,280,000  |      | 5.   |
| 6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) | RCFD2168 |     | 26,572,000 |      | 6.   |
| a. Prepaid expenses .....   | RCFD2166 |     | 0          |      | 6.a. |
| b. Repossessed personal property (including vehicles) .....   | RCFD1578 |     | 0          |      | 6.b. |
| c. Derivatives with a positive fair value held for purposes other than trading .....                  | RCFDC010 |     | 0          |      | 6.c. |
| d. Retained interests in accrued interest receivable related to securitized credit cards .....        | RCFDC436 |     | 0          |      | 6.d. |
| e. TEXT3549 .....   | RCFD3549 |     | 0          |      | 6.e. |
| f. TEXT3550 .....   | RCFD3550 |     | 0          |      | 6.f. |
| g. TEXT3551 .....   | RCFD3551 |     | 0          |      | 6.g. |
| 7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....                           | RCFD2160 |     | 41,933,000 |      | 7.   |

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

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

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

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

### Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands

|    |   | Bil      | Mil        | Thou |      |
|----|---|----------|------------|------|------|
| 1. |   |          |            |      |      |
| a. | Interest accrued and unpaid on deposits in domestic offices <sup>(1)</sup> .....                              | RCN3645  | 187,000    |      | 1.a. |
| b. | Other expenses accrued and unpaid (includes accrued income taxes payable) .....                               | RCFD3646 | 9,846,000  |      | 1.b. |
| 2. | Net deferred tax liabilities <sup>(2)</sup> .....   | RCFD3049 | 754,000    |      | 2.   |
| 3. | Allowance for credit losses on off-balance sheet credit exposures .....                                       | RCFDB557 | 1,100,000  |      | 3.   |
| 4. | All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..... | RCFD2938 | 32,607,000 |      | 4.   |
| a. | Accounts payable .....  | RCFD3066 | 0          |      | 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 | 44,494,000 |      | 5.   |

(1) For savings banks, include "dividends" accrued and unpaid on deposits.  
 (2) See discussion of deferred income taxes in Glossary entry on "income taxes."

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

Dollar Amounts in Thousands

|   |          | Bil | Mil         | Thou |          |
|---|----------|-----|-------------|------|----------|
| 1. <b>Not applicable</b>  |          |     |             |      |          |
| 2. <b>Not applicable</b>  |          |     |             |      |          |
| 3. Securities purchased under agreements to resell .....  | RCONB989 |     | 1,749,000   |      | 3.       |
| 4. Securities sold under agreements to repurchase .....   | RCONB995 |     | 7,444,000   |      | 4.       |
| 5. Other borrowed money .....   | RCON3190 |     | 21,269,000  |      | 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 |     | 48,556,000  |      | 7.       |
| 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ..   | RCON2192 |     | 360,442,000 |      | 8.       |
| 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) ...                                     | RCON3129 |     | 248,912,000 |      | 9.       |
| <b>In items 10-17, report the amortized (historical) cost of both held-to-maturity and available-for-sale securities in domestic offices.</b> |          |     |             |      |          |
| 10. U.S. Treasury securities .....  | RCON1039 |     | 8,795,000   |      | 10.      |
| 11. U.S. Government agency obligations (exclude mortgage-backed securities) .....   | RCON1041 |     | 3,604,000   |      | 11.      |
| 12. Securities issued by states and political subdivisions in the U.S. ....   | RCON1042 |     | 11,910,000  |      | 12.      |
| 13. Mortgage-backed securities (MBS):   |          |     |             |      |          |
| a. Pass-through securities:   |          |     |             |      |          |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....  | RCON1043 |     | 24,855,000  |      | 13.a.(1) |
| (2) Other pass-through securities .....   | RCON1044 |     | 21,000      |      | 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 |     | 26,506,000  |      | 14.      |
| 15. Foreign debt securities (include foreign asset-backed securities) .....   | RCON1282 |     | 516,000     |      | 15.      |
| 16. Investments in mutual funds and other equity securities with readily determinable fair values .....                                       | RCONA510 |     | 12,000      |      | 16.      |
| 17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....           | RCON1374 |     | 76,219,000  |      | 17.      |
| 18. Equity securities that do not have readily determinable fair values .....   | RCON1752 |     | 1,963,000   |      | 18.      |

### Schedule RC-I - Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands

|  |          | Bil | Mil        | Thou |    |
|--|----------|-----|------------|------|----|
| 1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) ..... | RCFN2133 |     | 4,965,000  |      | 1. |
| 2. Total IBF liabilities (component of Schedule RC, item 21) .....                     | RCFN2898 |     | 17,154,000 |      | 2. |

### Schedule RC-K - Quarterly Averages<sup>(1)</sup>

Dollar Amounts in Thousands

|   |          | Bil | Mil         | Thou |            |
|---|----------|-----|-------------|------|------------|
| <b>ASSETS</b>   |          |     |             |      |            |
| 1. Interest-bearing balances due from depository institutions .....   | RCFD3381 |     | 28,782,000  |      | 1.         |
| 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....  | RCFDB558 |     | 16,271,000  |      | 2.         |
| 3. Mortgage-backed securities <sup>(2)</sup> .....  | RCFDB559 |     | 17,638,000  |      | 3.         |
| 4. All other securities (includes securities issued by states and political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....                                     | RCFDB560 |     | 108,896,000 |      | 4.         |
| 5. Federal funds sold and securities purchased under agreements to resell .....   | RCFD3365 |     | 18,476,000  |      | 5.         |
| 6. Loans:   |          |     |             |      |            |
| a. Loans in domestic offices:   |          |     |             |      |            |
| (1) Total loans .....   | RCON3360 |     | 179,647,000 |      | 6.a.(1)    |
| (2) Loans secured by real estate .....  | RCON3385 |     | 20,845,000  |      | 6.a.(2)    |
| (3) Loans to finance agricultural production and other loans to farmers .....   | RCON3386 |     | 30,000      |      | 6.a.(3)    |
| (4) Commercial and industrial loans .....   | RCON3387 |     | 28,334,000  |      | 6.a.(4)    |
| (5) Loans to individuals for household, family, and other personal expenditures:  |          |     |             |      |            |
| (a) Credit cards .....  | RCONB561 |     | 27,315,000  |      | 6.a.(5)(a) |
| (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....   | RCONB562 |     | 26,370,000  |      | 6.a.(5)(b) |
| b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....  | RCFN3360 |     | 241,955,000 |      | 6.b.       |
| 7. Trading assets .....   | RCFD3401 |     | 107,893,000 |      | 7.         |
| 8. Lease financing receivables (net of unearned income) .....   | RCFD3484 |     | 7,181,000   |      | 8.         |
| 9. Total assets <sup>(4)</sup> .....  | RCFD3368 |     | 805,482,000 |      | 9.         |
| <b>LIABILITIES</b>  |          |     |             |      |            |
| 10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) ..... | RCON3485 |     | 1,483,000   |      | 10.        |
| 11. Nontransaction accounts in domestic offices:  |          |     |             |      |            |
| a. Savings deposits (includes MMDAs) .....  | RCONB563 |     | 94,421,000  |      | 11.a.      |
| b. Time deposits of \$100,000 or more .....   | RCONA514 |     | 25,638,000  |      | 11.b.      |
| c. Time deposits of less than \$100,000 .....   | RCONA529 |     | 4,881,000   |      | 11.c.      |
| 12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....   | RCFN3404 |     | 391,576,000 |      | 12.        |
| 13. Federal funds purchased and securities sold under agreements to repurchase .....  | RCFD3353 |     | 23,437,000  |      | 13.        |
| 14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....  | RCFD3355 |     | 46,860,000  |      | 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 |     | 9,608,000   |      | 1.a.    |
| b. Credit card lines .....   | RCFD3815 |     | 459,595,000 |      | 1.b.    |
| c.   |          |     |             |      |         |
| (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate .....                | RCFD3816 |     | 2,014,000   |      | 1.c.(1) |
| (2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....            | RCFD6550 |     | 988,000     |      | 1.c.(2) |
| d. Securities underwriting .....   | RCFD3817 |     | 114,000     |      | 1.d.    |
| e. Other unused commitments .....  | RCFD3818 |     | 322,245,000 |      | 1.e.    |
| 2. Financial standby letters of credit and foreign office guarantees .....   | RCFD3819 |     | 69,664,000  |      | 2.      |
| a. Amount of financial standby letters of credit conveyed to others .....  | RCFD3820 |     | 17,291,000  |      | 2.a.    |
| 3. Performance standby letters of credit and foreign office guarantees .....   | RCFD3821 |     | 14,569,000  |      | 3.      |
| a. Amount of performance standby letters of credit conveyed to others .....  | RCFD3822 |     | 692,000     |      | 3.a.    |
| 4. Commercial and similar letters of credit .....  | RCFD3411 |     | 7,458,000   |      | 4.      |
| 5. <b>Not applicable</b>   |          |     |             |      |         |
| 6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) ..... | RCFD3433 |     | 101,513,000 |      | 6.      |

| Dollar Amounts in Thousands               | (Column A)<br>Guarantor |             | (Column B)<br>Beneficiary |             |         |
|---|-------------------------|-------------|---------------------------|-------------|---------|
| 7. Credit derivatives                     |                         |             |                           |             |         |
| a. <b>Notional amounts:</b>               |                         |             |                           |             |         |
| (1) <b>Credit default swaps</b> .....     | RCFDC968                | 624,825,000 | RCFDC969                  | 682,480,000 | 7.a.(1) |
| (2) <b>Total return swaps</b> .....       | RCFDC970                | 31,307,000  | RCFDC971                  | 10,213,000  | 7.a.(2) |
| (3) <b>Credit options</b> .....           | RCFDC972                | 98,000      | RCFDC973                  | 1,000       | 7.a.(3) |
| (4) <b>Other credit derivatives</b> ..... | RCFDC974                | 0           | RCFDC975                  | 301,000     | 7.a.(4) |
| b. Gross fair values:                     |                         |             |                           |             |         |
| (1) Gross positive fair value .....       | RCFDC219                | 3,901,000   | RCFDC221                  | 3,790,000   | 7.b.(1) |
| (2) Gross negative fair value .....       | RCFDC220                | 3,010,000   | RCFDC222                  | 5,232,000   | 7.b.(2) |

Dollar Amounts in Thousands

|  |          | Bil | Mil         | Thou |       |
|--|----------|-----|-------------|------|-------|
| 8. Spot foreign exchange contracts .....   | RCFD8765 |     | 366,422,000 |      | 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 |     | 3,533,000   |      | 9.    |
| a. Securities borrowed .....   | RCFD3432 |     | 0           |      | 9.a.  |
| b. Commitments to purchase when-issued securities .....  | RCFD3434 |     | 0           |      | 9.b.  |
| c. <b>Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf</b> .....  | RCFDC978 |     | 0           |      | 9.c.  |
| d. TEXT3555  | RCFD3555 |     | 0           |      | 9.d.  |
| e. TEXT3556  | RCFD3556 |     | 0           |      | 9.e.  |
| f. TEXT3557  | RCFD3557 |     | 0           |      | 9.f.  |
| 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 |     | 415,000     |      | 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 |     | 16,889,000  |      | 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)<br>Interest Rate<br>Contracts | (Column B)<br>Foreign<br>Exchange<br>Contracts | (Column C)<br>Equity Derivative<br>Contracts | (Column D)<br>Commodity and<br>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<br>403,085,000                  | RCFD8694<br>3,701,000                          | RCFD8695<br>3,520,000                        | RCFD8696<br>3,640,000                          |
| b. Forward contracts .....  | RCFD8697<br>769,606,000                  | RCFD8698<br>1,962,331,000                      | RCFD8699<br>5,876,000                        | RCFD8700<br>2,660,000                          |
| c. Exchange-traded option contracts:  |  |  |  |  |
| (1) Written options .....   | RCFD8701<br>237,311,000                  | RCFD8702<br>1,266,000                          | RCFD8703<br>3,038,000                        | RCFD8704<br>249,000                            |
| (2) Purchased options .....   | RCFD8705<br>218,898,000                  | RCFD8706<br>1,238,000                          | RCFD8707<br>3,154,000                        | RCFD8708<br>162,000                            |
| d. Over-the-counter option contracts:   |  |  |  |  |
| (1) Written options .....   | RCFD8709<br>1,597,421,000                | RCFD8710<br>363,962,000                        | RCFD8711<br>45,460,000                       | RCFD8712<br>14,195,000                         |
| (2) Purchased options .....   | RCFD8713<br>1,762,317,000                | RCFD8714<br>354,597,000                        | RCFD8715<br>42,321,000                       | RCFD8716<br>17,615,000                         |
| e. Swaps .....  | RCFD3450<br>14,628,213,000               | RCFD3826<br>623,273,000                        | RCFD8719<br>40,987,000                       | RCFD8720<br>17,623,000                         |
| 13. Total gross notional amount of derivative contracts held for trading .....  | RCFDA126<br>19,039,883,000               | RCFDA127<br>3,279,479,000                      | RCFD8723<br>144,356,000                      | RCFD8724<br>56,144,000                         |
| 14. Total gross notional amount of derivative contracts held for purposes other than trading .....                              | RCFD8725<br>576,968,000                  | RCFD8726<br>30,889,000                         | RCFD8727<br>0                                | RCFD8728<br>0                                  |
| a. Interest rate swaps where the bank has agreed to pay a fixed rate .....  | RCFDA589<br>37,924,000                   |  |  |  |
| 15. Gross fair values of derivative contracts:  |  |  |  |  |
| a. Contracts held for trading:  |  |  |  |  |
| (1) Gross positive fair value .....   | RCFD8733<br>168,837,000                  | RCFD8734<br>41,921,000                         | RCFD8735<br>8,823,000                        | RCFD8736<br>6,256,000                          |
| (2) Gross negative fair value .....   | RCFD8737<br>165,871,000                  | RCFD8738<br>38,535,000                         | RCFD8739<br>11,498,000                       | RCFD8740<br>6,439,000                          |
| b. Contracts held for purposes other than trading:  |  |  |  |  |
| (1) Gross positive fair value .....   | RCFD8741<br>2,055,000                    | RCFD8742<br>130,000                            | RCFD8743<br>0                                | RCFD8744<br>0                                  |
| (2) Gross negative fair value .....   | RCFD8745<br>1,332,000                    | RCFD8746<br>405,000                            | RCFD8747<br>0                                | RCFD8748<br>0                                  |

### Schedule RC-M - Memoranda

Dollar Amounts in Thousands

|   | Bil      | Mil        | Thou |            |
|---|----------|------------|------|------------|
| 1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:  |          |            |      |            |
| a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....   | RCFD6164 | 29,000     |      | 1.a.       |
| b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations ... | RCFD6165 | 15         |      | 1.b.       |
| 2. Intangible assets other than goodwill:   |          |            |      |            |
| a. Mortgage servicing assets .....  | RCFD3164 | 5,455,000  |      | 2.a.       |
| (1) Estimated fair value of mortgage servicing assets .....   | RCFDA590 | 5,455,000  |      | 2.a.(1)    |
| b. Purchased credit card relationships and nonmortgage servicing assets .....   | RCFDB026 | 4,142,000  |      | 2.b.       |
| c. All other identifiable intangible assets .....   | RCFD5507 | 2,300,000  |      | 2.c.       |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....   | RCFD0426 | 11,897,000 |      | 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 | 5,000      |      | 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) <b>Foreclosed properties from "GNMA loans"</b> .....  | RCOnc979 | 0          |      | 3.b.(6)    |
| (7) In foreign offices .....  | RCFN5513 | 55,000     |      | 3.b.(7)    |
| c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....  | RCFD2150 | 60,000     |      | 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 | 243,000    |      | 4.b.       |
| c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....  | RCFD2130 | 243,000    |      | 4.c.       |
| 5. Other borrowed money:  |          |            |      |            |
| a. Federal Home Loan Bank advances:   |          |            |      |            |
| (1) <b>Advances with a remaining maturity or next repricing date of:</b> (1)  |          |            |      |            |
| (a) <b>One year or less</b> .....   | RCFDF055 | 2,527,000  |      | 5.a.(1)(a) |
| (b) <b>Over one year through three years</b> .....  | RCFDF056 | 305,000    |      | 5.a.(1)(b) |
| (c) <b>Over three years through five years</b> .....  | RCFDF057 | 551,000    |      | 5.a.(1)(c) |
| (d) <b>Over five years</b> .....  | RCFDF058 | 4,000      |      | 5.a.(1)(d) |
| (2) <b>Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above)</b> (2)   | RCFD2651 | 2,436,000  |      | 5.a.(2)    |
| (3) <b>Structured advances</b> .....  | RCFDF059 | 0          |      | 5.a.(3)    |
| b. Other borrowings:  |          |            |      |            |
| (1) <b>Other borrowings with a remaining maturity or next repricing date of:</b> (3)  |          |            |      |            |
| (a) <b>One year or less</b> .....   | RCFDF060 | 34,733,000 |      | 5.b.(1)(a) |
| (b) <b>Over one year through three years</b> .....  | RCFDF061 | 4,679,000  |      | 5.b.(1)(b) |
| (c) <b>Over three years through five years</b> .....  | RCFDF062 | 1,202,000  |      | 5.b.(1)(c) |
| (d) <b>Over five years</b> .....  | RCFDF063 | 1,703,000  |      | 5.b.(1)(d) |
| (2) <b>Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above)</b> (4)   | RCFDB571 | 26,777,000 |      | 5.b.(2)    |
| c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) .....   | RCFD3190 | 45,704,000 |      | 5.c.       |

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

### Schedule RC-M - Continued

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

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

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

|          |                  |    |
|----------|------------------|----|
| TEXT4087 | www.citibank.com | 8. |
|----------|------------------|----|

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

| Dollar Amounts in Thousands   |          | Bil | Mil        | Thou  |
|---|----------|-----|------------|-------|
| <b>10. Secured liabilities:</b>   |          |     |            |       |
| <b>a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....</b> |          |     |            |       |
|   | RCONF064 |     | 23,627,000 | 10.a. |
| <b>b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .....</b>               |          |     |            |       |
|   | RCFDF065 |     | 21,637,000 | 10.b. |

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

| Dollar Amounts in Thousands   | (Column A)<br>Past due 30 through 89 days<br>and still accruing |           | (Column B)<br>Past due 90 days or more and<br>still accruing |         | (Column C)<br>Nonaccrual |         |            |
|---|---|-----------|--|---------|--------------------------|---------|------------|
| 1. Loans secured by real estate:  |   |           |  |         |                          |         |            |
| a. Construction, land development, and<br>other land loans in domestic offices  |   |           |  |         |                          |         |            |
| .....   | RCON2759  | 60,000    | RCON2769   | 0       | RCON3492                 | 32,000  | 1.a.       |
| b. Secured by farmland in domestic<br>offices   | RCON3493  | 0         | RCON3494   | 0       | RCON3495                 | 0       | 1.b.       |
| c. Secured by 1-4 family residential<br>properties in domestic offices:   |   |           |  |         |                          |         |            |
| (1) Revolving, open-end loans<br>secured by 1-4 family residential<br>properties and extended under<br>lines of credit          | RCON5398  | 52,000    | RCON5399   | 0       | RCON5400                 | 16,000  | 1.c.(1)    |
| (2) Closed-end loans secured by 1-4<br>family residential properties:   |   |           |  |         |                          |         |            |
| (a) Secured by first liens  | RCONC236  | 138,000   | RCONC237   | 0       | RCONC229                 | 0       | 1.c.(2)(a) |
| (b) Secured by junior liens   | RCONC238  | 2,000     | RCONC239   | 0       | RCONC230                 | 11,000  | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more)<br>residential properties in domestic<br>offices  | RCON3499  | 1,000     | RCON3500   | 0       | RCON3501                 | 5,000   | 1.d.       |
| e. Secured by nonfarm nonresidential<br>properties in domestic offices  | RCON3502  | 1,000     | RCON3503   | 0       | RCON3504                 | 35,000  | 1.e.       |
| f. In foreign offices   | RCFNB572  | 397,000   | RCFNB573   | 0       | RCFNB574                 | 680,000 | 1.f.       |
| 2. Loans to depository institutions and<br>acceptances of other banks:  |   |           |  |         |                          |         |            |
| a. To U.S. banks and other U.S.<br>depository institutions  | RCFD5377  | 1,000     | RCFD5378   | 0       | RCFD5379                 | 0       | 2.a.       |
| b. To foreign banks   | RCFD5380  | 0         | RCFD5381   | 15,000  | RCFD5382                 | 2,000   | 2.b.       |
| 3. Loans to finance agricultural<br>production and other loans to farmers   | RCFD1594  | 0         | RCFD1597   | 0       | RCFD1583                 | 3,000   | 3.         |
| 4. Commercial and industrial loans:   |   |           |  |         |                          |         |            |
| a. To U.S. addressees (domicile)  | RCFD1251  | 338,000   | RCFD1252   | 132,000 | RCFD1253                 | 92,000  | 4.a.       |
| b. To non-U.S. addressees (domicile)  | RCFD1254  | 197,000   | RCFD1255   | 151,000 | RCFD1256                 | 514,000 | 4.b.       |
| 5. Loans to individuals for household,<br>family, and other personal<br>expenditures:   |   |           |  |         |                          |         |            |
| a. Credit cards   | RCFDB575  | 1,101,000 | RCFDB576   | 772,000 | RCFDB577                 | 186,000 | 5.a.       |
| b. Other (includes single payment,<br>installment, all student loans, and<br>revolving credit plans other than<br>credit cards) | RCFDB578  | 1,374,000 | RCFDB579   | 767,000 | RCFDB580                 | 589,000 | 5.b.       |
| 6. Loans to foreign governments and<br>official institutions  | RCFD5389  | 0         | RCFD5390   | 0       | RCFD5391                 | 0       | 6.         |
| 7. All other loans  | RCFD5459  | 187,000   | RCFD5460   | 10,000  | RCFD5461                 | 21,000  | 7.         |
| 8. Lease financing receivables:   |   |           |  |         |                          |         |            |
| a. Of U.S. addressees (domicile)  | RCFD1257  | 133,000   | RCFD1258   | 0       | RCFD1259                 | 71,000  | 8.a.       |
| b. Of non-U.S. addressees (domicile)  | RCFD1271  | 12,000    | RCFD1272   | 1,000   | RCFD1791                 | 29,000  | 8.b.       |
| 9. Debt securities and other assets<br>(exclude other real estate owned and<br>other repossessed assets)                        | RCFD3505  | 0         | RCFD3506   | 0       | RCFD3507                 | 0       | 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)<br>Past due 30 through 89 days<br>and still accruing | (Column B)<br>Past due 90 days or more and<br>still accruing | (Column C)<br>Nonaccrual |       |
|--|---|--|--------------------------|-------|
| 10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government ..... | RCFD5612   675,000  | RCFD5613   725,000   | RCFD5614   0             | 10.   |
| a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") .....                      | RCFD5615   668,000  | RCFD5616   717,000   | 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)<br>Past due 30 through 89 days<br>and still accruing | (Column B)<br>Past due 90 days or more and<br>still accruing | (Column C)<br>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   2,000  | RCFD1659   0   | RCFD1661   9,000         | M.1. |
| 2. Loans to finance commercial real estate, construction, and land development activities ( <b>not secured by real estate</b> ) included in Schedule RC-N, items 4 and 7, above ..... | RCFD6558   0  | RCFD6559   0   | RCFD6560   0             | M.2. |
| 3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....  | RCFD1248   315,000  | RCFD1249   0   | RCFD1250   647,000       | M.3. |
| 4. Not applicable   |   |  |                          |      |
| 5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) .....   | RCFDC240   34,000   | RCFDC241   3,000   | RCFDC226   0             | M.5. |

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

| Dollar Amounts in Thousands                                | Bil      | Mil     | Thou |      |
|--|----------|---------|------|------|
| 7. Additions to nonaccrual assets during the quarter ..... | RCFDC410 | 937,000 |      | M.7. |
| 8. Nonaccrual assets sold during the quarter .....         | RCFDC411 | 21,000  |      | M.8. |

### 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 <sup>(1)</sup> .....   | 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 <sup>(1)</sup> .....  | 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 |     | 1,754,000 |      | 4.a.    |
| b. Time and savings deposits <sup>(1)</sup> of consolidated subsidiaries .....   | RCON2351 |     | 5,687,000 |      | 4.b.    |
| c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....  | RCON5514 |     | 3,000     |      | 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 |     | 3,255,000 |      | 5.a.    |
| b. Time and savings deposits <sup>(1)</sup> in insured branches (included in Schedule RC-E, Part II) .....   | RCON2383 |     | 1,191,000 |      | 5.b.    |
| c. Interest accrued and unpaid on deposits in insured branches (included in Schedule RC-G, item 1.b.) .....  | RCON5515 |     | 3,000     |      | 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 |     | 19,000    |      | 6.a.    |
| b. Amount reflected in time and savings deposits <sup>(1)</sup> (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: <sup>(1)</sup> <sup>(2)</sup>  |          |     |           |      |         |
| a. Unamortized premiums .....  | RCON5516 |     | 0         |      | 7.a.    |
| b. Unamortized discounts .....   | RCON5517 |     | 0         |      | 7.b.    |
| 8. <b>Not applicable</b>   |          |     |           |      |         |
| 9. Deposits in lifeline accounts   |          |     |           |      |         |
| 10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) .....  | RCON8432 |     |           | 0    | 10.     |

(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 |       |
|---|----------|-----|-----|------|-------|
| 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), 1.b.(1), 1.c.(1) and 1.d.(1) must equal the sum of Schedule RC, item 13.a. and Schedule RC-O, items 5.a and 5.b): |          |     |     |            |           |
| a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: <sup>(1)</sup>  |          |     |     |            |           |
| (1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less .....   | RCONF049 |     |     | 59,488,000 | M.1.a.(1) |
| (2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) .....  | RCONF050 |     |     | N/A        | M.1.a.(2) |
| b. Deposit accounts (excluding retirement accounts) of more than \$100,000: <sup>(1)</sup>  |          |     |     |            |           |
| (1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 ....  | RCONF051 |     |     | 82,625,000 | M.1.b.(1) |
| (2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 .....   | RCONF052 |     |     | 111900     | M.1.b.(2) |
| c. Retirement deposit accounts of \$250,000 or less: <sup>(1)</sup>   |          |     |     |            |           |
| (1) Amount of retirement deposit accounts of \$250,000 or less .....  | RCONF045 |     |     | 1,511,000  | M.1.c.(1) |
| (2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) .....   | RCONF046 |     |     | N/A        | M.1.c.(2) |
| d. Retirement deposit accounts of more than \$250,000: <sup>(1)</sup>   |          |     |     |            |           |
| (1) Amount of retirement deposit accounts of more than \$250,000 .....  | RCONF047 |     |     | 77,000     | M.1.d.(1) |
| (2) Number of retirement deposit accounts of more than \$250,000 .....  | RCONF048 |     |     | 193        | M.1.d.(2) |

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



## Schedule RC-O - Continued

Memoranda (continued)

| Dollar Amounts in Thousands   | Bil      | Mil        | Thou |        |
|---|----------|------------|------|--------|
| <b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</b> <span style="float: right;">(1)</span>  |          |            |      |        |
| 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 .....   |          |            |      | M.2.   |
|   | RCON5597 | 73,509,000 |      |        |
| 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 ..... <span style="border: 1px solid black; padding: 2px;">TEXTA545</span>   |          |            |      | M.3.a. |
| b. FDIC Certificate Number ..... <span style="border: 1px solid black; padding: 2px;">RCONA545</span>   |          |            |      | M.3.b. |

(1) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2005, Report of Condition.

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

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

|  | Yes/No |
|--|--------|
| Does your bank meet the criteria for clause (2) in the above instructions for banks with less than \$1 billion in total assets, and is required to file RC-P this quarter? ..... | N/A    |

|  | Dollar Amounts in Thousands |     |      |      |
|--|-----------------------------|-----|------|------|
|  | Bil                         | Mil | Thou |      |
| <b>1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale: <sup>(2)</sup></b>                  |                             |     |      |      |
| a. First liens .....   | RCFDF066                    | 0   |      | 1.a. |
| b. Junior liens .....  | RCFDF067                    | 0   |      | 1.b. |
| <b>2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale: <sup>(2)</sup></b> |                             |     |      |      |
| a. First liens .....   | RCFDF068                    | 0   |      | 2.a. |
| b. Junior liens .....  | RCFDF069                    | 0   |      | 2.b. |
| <b>3. Closed-end 1-4 family residential mortgage loans sold during the quarter:</b>  |                             |     |      |      |
| a. First liens .....   | RCFDF070                    | 0   |      | 3.a. |
| b. Junior liens .....  | RCFDF071                    | 0   |      | 3.b. |
| <b>4. Closed-end 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):</b>                   |                             |     |      |      |
| a. First liens .....   | RCFDF072                    | 0   |      | 4.a. |
| b. Junior liens .....  | RCFDF073                    | 0   |      | 4.b. |

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2005, Report of Condition.  
 (2) Exclude originations and purchases of closed-end 1-4 family residential mortgage loans that are held for investment.

# Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

|   | Bil      | Mil         | Thou |       |
|---|----------|-------------|------|-------|
| <b>Tier 1 capital</b>   |          |             |      |       |
| 1. Total equity capital (from Schedule RC, item 28)   | RCFD3210 | 62,397,000  |      | 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) <sup>(1)</sup> | RCFD8434 | (73,000)    |      | 2.    |
| 3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities <sup>(1)</sup> (report loss as a <b>positive</b> value)                                   | RCFDA221 | 0           |      | 3.    |
| 4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>(1)</sup> (if a gain, report as a positive value; if a loss, report as a negative value)             | RCFD4336 | 89,000      |      | 4.    |
| 5. LESS: Nonqualifying perpetual preferred stock  | RCFDB588 | 0           |      | 5.    |
| 6. Qualifying minority interests in consolidated subsidiaries   | RCFDB589 | 577,000     |      | 6.    |
| 7. LESS: Disallowed goodwill and other disallowed intangible assets   | RCFDB590 | 11,793,000  |      | 7.    |
| 8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7)  | RCFDC227 | 51,165,000  |      | 8.    |
| 9.  |          |             |      |       |
| a. LESS: Disallowed servicing assets and purchased credit card relationships  | RCFDB591 | 546,000     |      | 9.a.  |
| b. LESS: Disallowed deferred tax assets   | RCFD5610 | 0           |      | 9.b.  |
| 10. Other additions to (deductions from) Tier 1 capital   | RCFDB592 | (11,000)    |      | 10.   |
| 11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)  | RCFD8274 | 50,608,000  |      | 11.   |
| <b>Tier 2 capital</b>   |          |             |      |       |
| 12. Qualifying subordinated debt and redeemable preferred stock   | RCFD5306 | 18,125,000  |      | 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 | 6,959,000   |      | 14.   |
| 15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital   | RCFD2221 | 25,000      |      | 15.   |
| 16. Other Tier 2 capital components   | RCFDB594 | 0           |      | 16.   |
| 17. Tier 2 capital (sum of items 12 through 16)   | RCFD5311 | 25,109,000  |      | 17.   |
| 18. Allowable Tier 2 capital (lesser of item 11 or 17)  | RCFD8275 | 25,109,000  |      | 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 | 75,717,000  |      | 21.   |
| <b>Total assets for leverage ratio</b>  |          |             |      |       |
| 22. Average total assets (from Schedule RC-K, item 9)   | RCFD3368 | 805,482,000 |      | 22.   |
| 23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above)  | RCFDB590 | 11,793,000  |      | 23.   |
| 24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)   | RCFDB591 | 546,000     |      | 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 | 142,000     |      | 26.   |
| 27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)   | RCFDA224 | 793,001,000 |      | 27.   |
| <b>Adjustments for financial subsidiaries</b>   |          |             |      |       |
| 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)<br>Percentage (Banks with<br>Financial Subsidiaries) |   | (Column B)<br>Percentage (All Banks) |       |     |
|--|---|---|--------------------------------------|-------|-----|
| 31. Tier 1 leverage ratio <sup>(2)</sup> .....           | RCFD7273  | 0 | RCFD7204                             | 6.38  | 31. |
| 32. Tier 1 risk-based capital ratio <sup>(3)</sup> ..... | RCFD7274  | 0 | RCFD7206                             | 8.35  | 32. |
| 33. Total risk-based capital ratio <sup>(4)</sup> .....  | RCFD7275  | 0 | RCFD7205                             | 12.50 | 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)<br>Totals (from<br>Schedule RC) | (Column B)<br>Items Not<br>Subject to Risk-<br>Weighting | (Column C)<br>Allocation by<br>Risk Weight<br>Category 0% | (Column D)<br>Allocation by<br>Risk Weight<br>Category 20% | (Column E)<br>Allocation by<br>Risk Weight<br>Category 50% | (Column F)<br>Allocation by<br>Risk Weight<br>Category 100% |     |
|---|--|--|---|--|--|---|-----|
| Dollar Amounts in Thousands   |  |  |   |  |  |   |     |
| 34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) ..... | RCFD0010<br><b>42,394,000</b>              | RCFDC869<br>0  | RCFDB600<br>14,642,000                                    | RCFDB601<br>24,361,000                                     |  | RCFDB602<br>3,391,000                                       | 34. |
| 35. Held-to-maturity securities .....   | RCFD1754<br><b>0</b>                       | RCFDB603<br>0  | RCFDB604<br>0   | RCFDB605<br>0  | RCFDB606<br>0  | RCFDB607<br>0   | 35. |
| 36. Available-for-sale securities .....   | RCFD1773<br><b>153,125,000</b>             | RCFDB608<br>(1,272,000)                                  | RCFDB609<br>65,427,000                                    | RCFDB610<br>69,871,000                                     | RCFDB611<br>8,433,000                                      | RCFDB612<br>10,666,000                                      | 36. |
| 37. Federal funds sold and securities purchased under agreements to resell .....  | RCFDC225<br><b>27,288,000</b>              |  | RCFDC063<br>21,457,000                                    | RCFDC064<br>1,915,000                                      |  | RCFDB520<br>3,916,000                                       | 37. |
| 38. Loans and leases held for sale .....  | RCFD5369<br><b>5,160,000</b>               | RCFDB617<br>0  | RCFDB618<br>0   | RCFDB619<br>252,000  | RCFDB620<br>0  | RCFDB621<br>4,908,000                                       | 38. |
| 39. Loans and leases, net of unearned income .....  | RCFDB528<br><b>426,970,000</b>             | RCFDB622<br>(22,000)                                     | RCFDB623<br>9,805,000                                     | RCFDB624<br>97,886,000                                     | RCFDB625<br>42,158,000                                     | RCFDB626<br>277,143,000                                     | 39. |
| 40. LESS: Allowance for loan and lease losses .....   | RCFD3123<br>5,888,000                      | RCFD3123<br>5,888,000                                    |   |  |  |   | 40. |
| 41. Trading assets .....  | RCFD3545<br>99,234,000                     | RCFDB627<br>99,234,000                                   | RCFDB628<br>0   | RCFDB629<br>0  | RCFDB630<br>0  | RCFDB631<br>0   | 41. |
| 42. All other assets <sup>(1)</sup> .....   | RCFDB639<br><b>68,079,000</b>              | RCFDB640<br>13,559,000                                   | RCFDB641<br>3,658,200                                     | RCFDB642<br>5,399,000                                      | RCFDB643<br>770,000  | RCFD5339<br>44,692,800                                      | 42. |
| 43. Total assets (sum of items 34 through 42) .....   | RCFD2170<br><b>816,362,000</b>             | RCFDB644<br><b>105,611,000</b>                           | RCFD5320<br><b>114,989,200</b>                            | RCFD5327<br><b>199,684,000</b>                             | RCFD5334<br><b>51,361,000</b>                              | RCFD5340<br><b>344,716,800</b>                              | 43. |

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

### Schedule RC-R - Continued

**Derivatives and Off-Balance Sheet Items**

|  | (Column A)<br>Face Value or<br>Notional Amount | Credit<br>Conversion<br>Factor | (Column B)<br>Credit Equivalent<br>Amount (1) | (Column C)<br>Allocation by<br>Risk Weight<br>Category 0% | (Column D)<br>Allocation by<br>Risk Weight<br>Category 20% | (Column E)<br>Allocation by<br>Risk Weight<br>Category 50% | (Column F)<br>Allocation by<br>Risk Weight<br>Category 100% |     |
|--|--|--------------------------------|---|---|--|--|---|-----|
| Dollar Amounts in Thousands  |  |                                |   |   |  |  |   |     |
| 44. Financial standby letters of credit .....  | RCFDB546                                       | 1.00 or 12.5 (2)               | RCFDB547                                      | RCFDB548  | RCFDB581   | RCFDB582   | RCFDB583  | 44. |
|  | 69,664,000                                     | 1.00                           | 69,664,000                                    | 11,419,000  | 28,947,000   | 2,345,000  | 26,953,000  |     |
| 45. Performance standby letters of credit .....  | RCFD3821                                       |                                | RCFDB650                                      | RCFDB651  | RCFDB652   | RCFDB653   | RCFDB654  | 45. |
|  | 14,569,000                                     | .50                            | 7,284,500                                     | 2,220,000   | 688,000  | 5,000  | 4,371,500   |     |
| 46. Commercial and similar letters of credit .....   | RCFD3411                                       |                                | RCFDB655                                      | RCFDB656  | RCFDB657   | RCFDB658   | RCFDB659  | 46. |
|  | 7,458,000                                      | .20                            | 1,491,600                                     | 192,600   | 319,000  | 0  | 980,000   |     |
| 47. Risk participations in bankers acceptances acquired<br>by the reporting institution .....  | RCFD3429                                       |                                | RCFDB660                                      | RCFDB661  | RCFDB662   |  | RCFDB663  | 47. |
|  | 0  | 1.00                           | 0   | 0   | 0  |  | 0   |     |
| 48. Securities lent .....  | RCFD3433                                       |                                | RCFDB664                                      | RCFDB665  | RCFDB666   | RCFDB667   | RCFDB668  | 48. |
|  | 101,513,000                                    | 1.00                           | 101,513,000                                   | 100,258,000   | 1,246,000  | 0  | 9,000   |     |
| 49. Retained recourse on small business obligations sold<br>with recourse .....  | RCFDA250                                       |                                | RCFDB669                                      | RCFDB670  | RCFDB671   | RCFDB672   | RCFDB673  | 49. |
|  | 0  | 1.00                           | 0   | 0   | 0  | 0  | 0   |     |
| 50. Recourse and direct credit substitutes (other than<br>financial standby letters of credit) subject to the low-<br>level exposure rule and residual interests subject to a<br>dollar-for-dollar capital requirement ..... | RCFDB541                                       | 12.5 (3)                       | RCFDB542                                      |   |  |  | RCFDB543  | 50. |
|  | 2,499,000                                      | 8.00                           | 20,000,000                                    |   |  |  | 20,000,000  |     |
| 51. All other financial assets sold with recourse .....  | RCFDB675                                       |                                | RCFDB676                                      | RCFDB677  | RCFDB678   | RCFDB679   | RCFDB680  | 51. |
|  | 0  | 1.00                           | 0   | 0   | 0  | 0  | 0   |     |
| 52. All other off-balance sheet liabilities .....  | RCFDB681                                       |                                | RCFDB682                                      | RCFDB683  | RCFDB684   | RCFDB685   | RCFDB686  | 52. |
|  | 2,097,000                                      | 1.00                           | 2,097,000                                     | 156,000   | 150,000  | 7,000  | 1,784,000   |     |
| 53. Unused commitments with an original maturity<br>exceeding one year .....   | RCFD3833                                       |                                | RCFDB687                                      | RCFDB688  | RCFDB689   | RCFDB690   | RCFDB691  | 53. |
|  | 156,771,000                                    | .50                            | 78,385,500                                    | 2,536,500   | 21,582,000   | 4,576,000  | 49,691,000  |     |
| 54. Derivative contracts .....   |  |                                | RCFDA167                                      | RCFDB693  | RCFDB694   | RCFDB695   |   | 54. |
|  |  |                                | 212,342,000                                   | 5,767,000   | 128,100,000  | 78,475,000   |   |     |

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

### Schedule RC-R - Continued

| Dollar Amounts in Thousands  | (Column C)<br>Allocation by<br>Risk Weight<br>Category 0% | (Column D)<br>Allocation by<br>Risk Weight<br>Category 20% | (Column E)<br>Allocation by<br>Risk Weight<br>Category 50% | (Column F)<br>Allocation by<br>Risk Weight<br>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<br><b>237,538,300</b>                            | RCFDB697<br><b>380,716,000</b>                             | RCFDB698<br><b>136,769,000</b>                             | RCFDB699<br><b>448,505,300</b>                              | 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<br><b>0</b>                                      | RCFDB701<br><b>76,143,200</b>                              | RCFDB702<br><b>68,384,500</b>                              | RCFDB703<br><b>448,505,300</b>                              | 57. |
| 58. Market risk equivalent assets .....  |   |  |  | RCFD1651<br>12,965,000                                      | 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<br><b>605,998,000</b>                              | 59. |
| 60. LESS: Excess allowance for loan and lease losses .....   |   |  |  | RCFDA222<br>0   | 60. |
| 61. LESS: Allocated transfer risk reserve .....  |   |  |  | RCFD3128<br>29,000  | 61. |
| 62. Total risk-weighted assets (item 59 minus items 60 and 61) .....   |   |  |  | RCFDA223<br><b>605,969,000</b>                              | 62. |

Memoranda

| Dollar Amounts in Thousands  | Bil      | Mil | Thou       |      |
|--|----------|-----|------------|------|
| 1. Current credit exposure across all derivative contracts covered by the risk-based capital standards ..... |          |     |            | M.1. |
|  | RCFD8764 |     | 38,829,000 |      |

| Dollar Amounts in Thousands   | (Column A)<br>With a remaining maturity of<br>one year or less |               | (Column B)<br>With a remaining maturity of<br>over one year through five<br>years |               | (Column C)<br>With a remaining maturity of<br>over five years |               |           |
|---|--|---------------|---|---------------|---|---------------|-----------|
| 2. Notional principal amounts of derivative contracts: <sup>(1)</sup> |  |               |   |               |   |               |           |
| a. Interest rate contracts .....                                      | RCFD3809   | 6,640,359,000 | RCFD8766  | 6,163,671,000 | RCFD8767  | 4,171,985,000 | M.2.a.    |
| b. Foreign exchange contracts .....                                   | RCFD3812   | 2,167,188,000 | RCFD8769  | 419,317,000   | RCFD8770  | 199,821,000   | M.2.b.    |
| c. Gold contracts .....   | RCFD8771   | 2,046,000     | RCFD8772  | 6,960,000     | RCFD8773  | 424,000       | M.2.c.    |
| d. Other precious metals contracts .....                              | RCFD8774   | 0             | RCFD8775  | 121,000       | RCFD8776  | 0             | M.2.d.    |
| e. Other commodity contracts .....                                    | RCFD8777   | 20,460,000    | RCFD8778  | 7,528,000     | RCFD8779  | 357,000       | M.2.e.    |
| f. Equity derivative contracts .....                                  | RCFDA000   | 53,306,000    | RCFDA001  | 31,319,000    | RCFDA002  | 4,477,000     | M.2.f.    |
| g. <b>Credit derivative contracts:</b>                                |  |               |   |               |   |               |           |
| (1) <b>Investment grade</b> .....                                     | RCFDC980   | 58,194,000    | RCFDC981  | 630,621,000   | RCFDC982  | 360,734,000   | M.2.a.(1) |
| (2) <b>Subinvestment grade</b> .....                                  | RCFDC983   | 30,066,000    | RCFDC984  | 224,376,000   | RCFDC985  | 43,753,000    | M.2.a.(2) |

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

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

**Bank Securitization Activities**

| Dollar Amounts in Thousands   | (Column A)<br>1-4 Family<br>Residential<br>Loans | (Column B)<br>Home Equity<br>Lines | (Column C)<br>Credit Card<br>Receivables | (Column D)<br>Auto Loans | (Column E)<br>Other Consumer<br>Loans | (Column F)<br>Commercial and<br>Industrial Loans | (Column G)<br>All Other Loans,<br>All Leases, and<br>All Other Assets |
|---|--|------------------------------------|--|--------------------------|---------------------------------------|--|---|
| 1. Outstanding principle balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements ..... | RCFDB705<br>335,000                              | RCFDB706<br>1,002,000              | RCFDB707<br>71,735,000                   | RCFDB708<br>8,000        | RCFDB709<br>9,610,000                 | RCFDB710<br>2,688,000                            | RCFDB711<br>2,287,000   |
| 2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:                 |  |                                    |  |                          |                                       |  |   |
| a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) .   | RCFDB712<br>94,000                               | RCFDB713<br>29,000                 | RCFDB714<br>1,430,000                    | RCFDB715<br>0            | RCFDB716<br>383,000                   | RCFDB717<br>30,000                               | RCFDB718<br>0   |
| b. Subordinated securities and other residual interests   | RCFDC393<br>6,000                                | RCFDC394<br>36,000                 | RCFDC395<br>5,780,000                    | RCFDC396<br>2,000        | RCFDC397<br>0                         | RCFDC398<br>0                                    | RCFDC399<br>0   |
| c. Standby letters of credit and other enhancements ....  | RCFDC400<br>2,000                                | RCFDC401<br>0                      | RCFDC402<br>0                            | RCFDC403<br>0            | RCFDC404<br>0                         | RCFDC405<br>20,000                               | RCFDC406<br>0   |
| 3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....  | RCFDB726<br>4,000                                | RCFDB727<br>0                      | RCFDB728<br>0                            | RCFDB729<br>0            | RCFDB730<br>0                         | RCFDB731<br>0                                    | RCFDB732<br>0   |
| 4. Past due loan amounts included in item 1:  |  |                                    |  |                          |                                       |  |   |
| a. 30-89 days past due .....  | RCFDB733<br>15,000                               | RCFDB734<br>8,000                  | RCFDB735<br>1,531,000                    | RCFDB736<br>1,000        | RCFDB737<br>247,000                   | RCFDB738<br>17,000                               | RCFDB739<br>0   |
| b. 90 days or more past due .....   | RCFDB740<br>3,000                                | RCFDB741<br>1,000                  | RCFDB742<br>1,169,000                    | RCFDB743<br>0            | RCFDB744<br>193,000                   | RCFDB745<br>15,000                               | RCFDB746<br>0   |
| 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):       |  |                                    |  |                          |                                       |  |   |
| a. Charge-offs .....  | RIADB747<br>0                                    | RIADB748<br>0                      | RIADB749<br>2,612,000                    | RIADB750<br>0            | RIADB751<br>0                         | RIADB752<br>0                                    | RIADB753<br>0   |
| b. Recoveries .....   | RIADB754<br>0                                    | RIADB755<br>0                      | RIADB756<br>379,000                      | RIADB757<br>0            | RIADB758<br>0                         | RIADB759<br>0                                    | RIADB760<br>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. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....  | RCFDB804 |     | 197,000    |      | M.2.a.    |
| b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....   | RCFDB805 |     | 259,000    |      | M.2.b.    |
| c. Other financial assets <sup>(1)</sup> .....  | RCFDA591 |     | 85,370,000 |      | 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 |     | 1,840,000  |      | M.3.a.(1) |
| (2) Conduits sponsored by other unrelated institutions .....  | RCFDB807 |     | 0          |      | M.3.a.(2) |
| b. Unused commitments to provide liquidity to conduit structures:   |          |     |            |      |           |
| (1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....   | RCFDB808 |     | 79,562,000 |      | M.3.b.(1) |
| (2) Conduits sponsored by other unrelated institutions .....  | RCFDB809 |     | 0          |      | M.3.b.(2) |
| 4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C <sup>(2)</sup> .....   | RCFDC407 |     | 1,027,000  |      | 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)<br>Managed Assets | (Column B)<br>Non- Managed Assets | (Column C)<br>Number of Managed Accounts | (Column D)<br>Number of Non- Managed Accounts |      |
|--|------------------------------|-----------------------------------|--|---|------|
| Dollar Amounts in Thousands                                  |                              |                                   |  |   |      |
| 4. Personal trust and agency accounts .....                  | RCFDB868<br>10,934,000       | RCFDB869<br>43,623,000            | RCFDB870<br>3887                         | RCFDB871<br>8334                              | 4.   |
| 5. Retirement related trust and agency accounts:             |                              |                                   |  |   |      |
| a. Employee benefit - defined contribution .....             | RCFDB872<br>0                | RCFDB873<br>5,933,000             | RCFDB874<br>0                            | RCFDB875<br>73                                | 5.a. |
| b. Employee benefit - defined benefit .....                  | RCFDB876<br>0                | RCFDB877<br>42,282,000            | RCFDB878<br>0                            | RCFDB879<br>16                                | 5.b. |
| c. Other retirement accounts .....                           | RCFDB880<br>3,000            | RCFDB881<br>75,798,000            | RCFDB882<br>9                            | RCFDB883<br>72                                | 5.c. |
| 6. Corporate trust and agency accounts .....                 | RCFDB884<br>3,870,000        | RCFDB885<br>399,545,000           | RCFDC001<br>330                          | RCFDC002<br>1708                              | 6.   |
| 7. Investment management agency accounts .....               | RCFDB886<br>82,573,000       |                                   | RCFDB888<br>1592993                      |   | 7.   |
| 8. Other fiduciary accounts .....                            | RCFDB890<br>4,106,000        | RCFDB891<br>96,774,000            | RCFDB892<br>29                           | RCFDB893<br>6354                              | 8.   |
| 9. Total fiduciary accounts (sum of items 4 through 8) ..... | RCFDB894<br>101,486,000      | RCFDB895<br>663,955,000           | RCFDB896<br>1597248                      | RCFDB897<br>16557                             | 9.   |
| 10. Custody and safekeeping accounts .....                   |                              | RCFDB898<br>4,732,238,000         |  | RCFDB899<br>397712                            | 10.  |

### Schedule RC-T - Continued

| Dollar Amounts in Thousands   | (Column A)<br>Managed Assets | (Column B)<br>Non- Managed<br>Assets | (Column C)<br>Number of<br>Managed<br>Accounts | (Column D)<br>Number of Non-<br>Managed<br>Accounts |     |
|---|------------------------------|--------------------------------------|--|---|-----|
| 11. Fiduciary accounts held in foreign offices (included in items 9 and 10) ..... | RCFNB900<br>86,588,000       | RCFNB901<br>3,143,406,000            | RCFNB902<br>1590673                            | RCFNB903<br>396980                                  | 11. |

### FIDUCIARY AND RELATED SERVICES INCOME

| Dollar Amounts in Thousands   |          | Bil | Mil              | Thou |       |
|---|----------|-----|------------------|------|-------|
| 12. Personal trust and agency accounts .....  | RIADB904 |     | 154,000          |      | 12.   |
| 13. Retirement related trust and agency accounts:   |          |     |                  |      |       |
| a. Employee benefit - defined contribution .....  | RIADB905 |     | 1,000            |      | 13.a. |
| b. Employee benefit - defined benefit .....   | RIADB906 |     | 5,000            |      | 13.b. |
| c. Other retirement accounts .....  | RIADB907 |     | 9,000            |      | 13.c. |
| 14. Corporate trust and agency accounts .....   | RIADA479 |     | 76,000           |      | 14.   |
| 15. Investment management agency accounts .....   | RIADB908 |     | 195,000          |      | 15.   |
| 16. Other fiduciary accounts .....  | RIADA480 |     | 85,000           |      | 16.   |
| 17. Custody and safekeeping accounts .....  | RIADB909 |     | 628,000          |      | 17.   |
| 18. Other fiduciary and related services income .....   | RIADB910 |     | 71,000           |      | 18.   |
| 19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) ..... | RIAD4070 |     | <b>1,224,000</b> |      | 19.   |
| a. Fiduciary and related services income - foreign offices (included in item 19) .....                                      | RIADB912 |     | 1,012,000        |      | 19.a. |
| 20. Less: Expenses .....  | RIADC058 |     | N/A              |      | 20.   |
| 21. Less: Net losses from fiduciary and related services .....  | RIADA488 |     | N/A              |      | 21.   |
| 22. Plus: Intracompany income credits for fiduciary and related services .....  | RIADB911 |     | N/A              |      | 22.   |
| 23. Net fiduciary and related services income .....   | RIADA491 |     | <b>N/A</b>       |      | 23.   |

### Schedule RC-T - Continued

Memoranda

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

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

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

## Schedule RC-T - Continued

Memoranda-Continued

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

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

\_\_\_\_\_  
Name and Title (TEXT B962)

\_\_\_\_\_  
E-mail Address (TEXT B926)

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT B964)

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

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

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

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

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

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

Comments? NO

(RCON 6979)

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

[Empty box for Bank Management Statement]

**THIS PAGE IS TO BE COMPLETED BY ALL BANKS**

|   |  |                                  |  |
|---|--|----------------------------------|--|
| NAME AND ADDRESS OF BANK<br><br>Citibank, N.A.<br>New York, NY 10043- | OMB No. For OCC: 1557-0081<br>OMB No. For FDIC: 3064-0052<br>OMB No. for Federal Reserve: 7100-0036<br>Expiration Date: 3/31/2009<br>SPECIAL REPORT<br>(Dollar Amounts in Thousands) |                                  |  |
|   | CLOSE OF BUSINESS DATE<br>September 30, 2006   | FDIC Certificate Number<br>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 made **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 |

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