

Federal Financial Institutions Examination Council



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

Report at the close of business December 31, 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)

February 2, 2007

\_\_\_\_\_  
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**

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Name (TEXT C437)

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Title (TEXT C438)

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E-mail Address (TEXT C439)

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

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FAX: Area code/phone number (TEXT C441)

**Third Contact**

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Name (TEXT C870)

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Title (TEXT C871)

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E-mail Address (TEXT C872)

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

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FAX: Area code/phone number (TEXT C874)

**Secondary Contact**

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Name (TEXT C442)

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Title (TEXT C443)

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E-mail Address (TEXT C444)

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

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FAX: Area code/phone number (TEXT C446)

**Fourth Contact**

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Name (TEXT C875)

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Title (TEXT C876)

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E-mail Address (TEXT C877)

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

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FAX: Area code/phone number (TEXT C879)

# Consolidated Report of Income for the period January 1, 2006 - December 31, 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	11,025,000		1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024	4,000		1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012	2,294,000		1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards .....	RIADB485	75,000		1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB486	2,113,000		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	5,524,000		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059	20,121,000		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010	41,157,000		1.a.(3)
b. Income from lease financing receivables .....	RIAD4065	586,000		1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	RIAD4115	2,531,000		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	635,000		1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	1,807,000		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ..	RIAD4060	4,402,000		1.d.(3)
e. Interest income from trading assets .....	RIAD4069	2,883,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	566,000		1.f.
g. Other interest income .....	RIAD4518	164,000		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4107	54,731,000		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	35,000		2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs) .....	RIAD0093	3,559,000		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517	1,769,000		2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518	531,000		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172	14,132,000		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	1,220,000		2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	8,488,000		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		1,101,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073		<b>30,835,000</b>		2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074		<b>23,896,000</b>		3.
4. Provision for loan and lease losses .....	RIAD4230		3,440,000		4.
5. Noninterest income:					
a. Income from fiduciary activities (1) .....	RIAD4070		1,670,000		5.a.
b. Service charges on deposit accounts in domestic offices .....	RIAD4080		470,000		5.b.
c. Trading revenue (2) .....	RIADA220		3,479,000		5.c.
d. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADB490		0		5.d.
e. Venture capital revenue .....	RIADB491		1,000		5.e.
f. Net servicing fees .....	RIADB492		1,010,000		5.f.
g. Net securitization income .....	RIADB493		47,000		5.g.
h.					
(1) Underwriting income from insurance and reinsurance activities .....	RIADC386		1,000		5.h.(1)
(2) Income from other insurance activities .....	RIADC387		973,000		5.h.(2)
i. Net gains (losses) on sales of loans and leases .....	RIAD5416		148,000		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415		16,000		5.i.
k. Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496		128,000		5.k.
l. Other noninterest income (*) .....	RIADB497		8,313,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079		<b>16,256,000</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		724,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits .....	RIAD4135		12,412,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217		3,557,000		7.b.
c.					
(1) Goodwill impairment losses .....	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232		169,000		7.c.(2)
d. Other noninterest expense (*) .....	RIAD4092		8,811,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093		<b>24,949,000</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>12,487,000</b>		8.
9. Applicable income taxes (on item 8) .....	RIAD4302		3,149,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300		<b>9,338,000</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>9,338,000</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		56,000		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		32,000		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		645,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150		202936		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		(1,155,000)		M.8.a.
b. Foreign exchange exposures .....	RIAD8758		3,469,000		M.8.b.
c. Equity security and index exposures .....	RIAD8759		1,132,000		M.8.c.
d. Commodity and other exposures .....	RIAD8760		33,000		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	9,338,000			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	3,977,000			7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470	0			8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	3,042,000			9.
10. Other comprehensive income (1) .....	RIADB511	673,000			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	5,943,000			11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	RIAD3210	73,153,000			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 <sup>(1)</sup> and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices .....	RIAD3582	0	RIAD3583	0	1.a.
b. Secured by farmland in domestic offices .....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	43,000	RIAD5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	105,000	RIADC217	2,000	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	15,000	RIADC218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	2,000	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices .....	RIAD3590	0	RIAD3591	3,000	1.e.
f. In foreign offices .....	RIADB512	91,000	RIADB513	21,000	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	3,000	RIAD4664	3,000	2.b.
3. Loans to finance agricultural production and other loans to farmers ..	RIAD4655	2,000	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RIAD4645	105,000	RIAD4617	29,000	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	235,000	RIAD4618	208,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	1,158,000	RIADB515	279,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB516	2,993,000	RIADB517	786,000	5.b.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	39,000	6.
7. All other loans .....	RIAD4644	30,000	RIAD4628	22,000	7.
8. Lease financing receivables:					
a. To U.S. addressees (domicile) .....	RIAD4658	57,000	RIAD4668	31,000	8.a.
b. To non-U.S. addressees (domicile) .....	RIAD4659	20,000	RIAD4669	14,000	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>4,859,000</b>	RIAD4605	<b>1,437,000</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) Charge-offs: Calendar YTD	(Column B) 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   91,000	RIAD4662   21,000	M.2.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
3. Not applicable <i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) .....	RIADC388	105,000		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		1,437,000		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) ....	RIADC079		4,859,000		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		3,440,000		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233		(1,173,000)		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		5,152,000		7.

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435		6,000		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389		0		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390		0		M.3.
<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	33,171,000			1.
2. Total interest expense in foreign offices .....	RIADC900	17,855,000			2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901	2,928,000			3.
4. Noninterest income in foreign offices:					
a. Trading revenue .....	RIADC902	4,220,000			4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903	1,037,000			4.b.
c. Net securitization income .....	RIADC904	121,000			4.c.
d. Other noninterest income .....	RIADC905	5,902,000			4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906	416,000			5.
6. Total noninterest expense in foreign offices .....	RIADC907	14,577,000			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	(538,000)			7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909	2,262,000			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	6,669,000			10.
11. Internal allocations of income and expense applicable to foreign offices .....	RIADC912	515,000			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913	(4,607,000)			12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) ..	RIADC914	2,577,000			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 Operating Income From Affiliates	RIAD4461	2,567,000		1.f.
g.	TEXT4462	RIAD4462	0		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	915,000		2.a.
b.	Advertising and marketing expenses .....	RIAD0497	1,654,000		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	789,000		2.h.
i.	TEXT4467 Operating Expense Paid to Affiliates	RIAD4467	1,769,000		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 Contributions	RIAD4498	5,589,000		5.a.
b.	TEXT4499 Employee Benefits/Other	RIAD4499	354,000		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	232,000		6.a.
b.	TEXT4522 Impact of bank restructuring (pooling)	RIAD4522	(1,405,000)		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: (TEXT 4769)					

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 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		18,917,000		1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071		38,377,000		1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754		1,000		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773		208,603,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCONB987		1,000,000		3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989		8,219,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCFD5369		10,628,000		4.a.
b. Loans and leases, net of unearned income	RCFDB528		558,952,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123		5,152,000		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529		553,800,000		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545		103,945,000		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145		4,983,000		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150		193,000		7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD2130		262,000		8.
9. <b>Not applicable</b>					
10. Intangible assets:					
a. Goodwill	RCFD3163		13,799,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426		6,984,000		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160		49,786,000		11.
12. Total assets (sum of items 1 through 11)	RCFD2170		1,019,497,000		12.

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

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

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

## Schedule RC - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>LIABILITIES</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) .....	RCON2200	205,400,000			13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	38,580,000			13.a.(1)
(2) Interest-bearing .....	RCON6636	166,820,000			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200	460,343,000			13.b.
(1) Noninterest-bearing .....	RCFN6631	31,252,000			13.b.(1)
(2) Interest-bearing .....	RCFN6636	429,091,000			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993	17,266,000			14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995	8,809,000			14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548	43,136,000			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190	139,839,000			16.
17. Not applicable					
18. <b>Not applicable</b>					
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200	23,000,000			19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930	47,494,000			20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948	945,287,000			21.
22. Minority interest in consolidated subsidiaries .....	RCFD3000	1,057,000			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	43,753,000			25.
26.					
a. Retained earnings .....	RCFD3632	30,358,000			26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530	(1,709,000)			26.b.
27. Other equity capital components <sup>(6)</sup> .....	RCFDA130	0			27.
28. Total equity capital (sum of items 23 through 27) .....	RCFD3210	73,153,000			28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) .....	RCFD3300	1,019,497,000			29.

Memorandum

To be reported with the March Report of Condition.

		Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2005 .....	RCFD6724	N/A	M.1.
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank			4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)			5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm			6 = Review of the bank's financial statements by external auditors
			7 = Compilation of the bank's financial statements by external auditors
			8 = Other audit procedures (excluding tax preparation work)
			9 = No external audit work

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.

(2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16. "Other borrowed money."

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

(4) Includes limited-life preferred stock and related surplus.

(5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
1. Cash items in process of collection, unposted debits, and currency and coin .....	RCFD0022   8,128,000		1.
a. Cash items in process of collection and unposted debits .....		RCON0020   4,186,000	1.a.
b. Currency and coin .....		RCON0080   907,000	1.b.
2. Balances due from depository institutions in the U.S. ....		RCON0082   6,449,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .....	RCFD0083   665,000		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085   6,893,000		2.b.
3. Balances due from banks in foreign countries and foreign central banks .....		RCON0070   87,000	3.
a. Foreign branches of other U.S. banks .....	RCFD0073   328,000		3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0074   40,247,000		3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0090   1,033,000	RCON0090   1,033,000	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>57,294,000</b>	RCON0010   <b>12,662,000</b>	5.



### Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCFD0211 1,000	RCFD0213 1,000	RCFD1286 11,329,000	RCFD1287 11,103,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCFD1289 0	RCFD1290 0	RCFD1291 203,000	RCFD1293 200,000	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCFD1294 0	RCFD1295 0	RCFD1297 3,996,000	RCFD1298 3,935,000	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496 0	RCFD8497 0	RCFD8498 14,998,000	RCFD8499 15,500,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA .....	RCFD1698 0	RCFD1699 0	RCFD1701 2,390,000	RCFD1702 2,335,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFD1703 0	RCFD1705 0	RCFD1706 66,785,000	RCFD1707 66,767,000	4.a.(2)
(3) Other pass-through securities .....	RCFD1709 0	RCFD1710 0	RCFD1711 8,000	RCFD1713 8,000	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD1714 0	RCFD1715 0	RCFD1716 382,000	RCFD1717 375,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD1718 0	RCFD1719 0	RCFD1731 0	RCFD1732 0	4.b.(2)
(3) All other mortgage-backed securities .....	RCFD1733 0	RCFD1734 0	RCFD1735 20,994,000	RCFD1736 21,053,000	4.b.(3)
5. <b>Asset-backed securities (ABS)</b> .....	RCFDC026 0	RCFDC988 0	RCFDC989 23,422,000	RCFDC027 23,429,000	5.
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737 0	RCFD1738 0	RCFD1739 1,656,000	RCFD1741 1,468,000	6.a.
b. Foreign debt securities .....	RCFD1742 0	RCFD1743 0	RCFD1744 62,638,000	RCFD1746 62,315,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(3)</sup> .....			RCFDA510 44,000	RCFDA511 115,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.) .....	RCFD1754 1,000	RCFD1771 1,000	RCFD1772 208,845,000	RCFD1773 208,603,000	8.

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.  
 (2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.  
 (3) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

### Schedule RC-B - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Pledged securities <sup>(1)</sup> .....	RCFD0416		72,675,000		M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>					
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: <sup>(3)</sup> <sup>(4)</sup>					
(1) Three months or less .....	RCFDA549		15,116,000		M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550		19,796,000		M.2.a.(2)
(3) Over one year through three years .....	RCFDA551		26,933,000		M.2.a.(3)
(4) Over three years through five years .....	RCFDA552		10,502,000		M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553		12,627,000		M.2.a.(5)
(6) Over 15 years .....	RCFDA554		32,977,000		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: <sup>(3)</sup> <sup>(5)</sup>					
(1) Three months or less .....	RCFDA555		148,000		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556		213,000		M.2.b.(2)
(3) Over one year through three years .....	RCFDA557		12,000		M.2.b.(3)
(4) Over three years through five years .....	RCFDA558		126,000		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559		1,578,000		M.2.b.(5)
(6) Over 15 years .....	RCFDA560		67,033,000		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: <sup>(6)</sup>					
(1) Three years or less .....	RCFDA561		130,000		M.2.c.(1)
(2) Over three years .....	RCFDA562		21,298,000		M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) .....	RCFDA248		32,855,000		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		13,000		M.4.a.
b. Fair value .....	RCFD8783		12,000		M.4.b.

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

### Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands					
(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value		
<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 0	RCFDB839 0	RCFDB840 152,000	RCFDB841 154,000	M.5.a.
b. Home equity lines .....	RCFDB842 0	RCFDB843 0	RCFDB844 18,668,000	RCFDB845 18,668,000	M.5.b.
c. Automobile loans .....	RCFDB846 0	RCFDB847 0	RCFDB848 403,000	RCFDB849 403,000	M.5.c.
d. Other consumer loans .....	RCFDB850 0	RCFDB851 0	RCFDB852 742,000	RCFDB853 744,000	M.5.d.
e. Commercial and industrial loans .....	RCFDB854 0	RCFDB855 0	RCFDB856 1,067,000	RCFDB857 1,068,000	M.5.e.
f. Other .....	RCFDB858 0	RCFDB859 0	RCFDB860 2,390,000	RCFDB861 2,392,000	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) Consolidated Bank		(Column B) Domestic Offices		
	RCFD		RCON		
1. Loans secured by real estate	RCFD1410	242,573,000			1.
a. Construction, land development, and other land loans			RCON1415	1,899,000	1.a.
b. Secured by farmland (including farm residential and other improvements)			RCON1420	34,000	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	25,440,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	121,914,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	33,841,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	10,054,000	1.d.
e. Secured by nonfarm nonresidential properties			RCON1480	6,786,000	1.e.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	19,678,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	31,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	19,875,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	7,540,000	RCONB534	7,540,000	2.b.
c. To banks in foreign countries			RCONB535	552,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	51,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	7,968,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	645,000	RCON1590	142,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	31,252,000	RCON1763	28,809,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	102,757,000	RCON1764	2,590,000	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	25,469,000	RCONB538	0	6.a.
b. Other revolving credit plans	RCFDB539	11,778,000	RCONB539	911,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	69,462,000	RCON2011	26,766,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	1,866,000	RCON2081	53,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,538,000	RCON2107	1,538,000	8.
9. Other loans	RCFD1563	38,722,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	6,088,000	9.a.
b. All other loans (exclude consumer loans)			RCON1564	9,708,000	9.b.
10. Lease financing receivables (net of unearned income)			RCON2165	6,158,000	10.
a. Of U.S. addressees (domicile)	RCFD2182	5,187,000			10.a.
b. Of non-U.S. addressees (domicile)	RCFD2183	3,412,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	546,000	RCON2123	513,000	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	569,580,000	RCON2122	309,988,000	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	17,000		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	1,907,000		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	7,524,000		M.2.a.(2)
(3) Over one year through three years .....	RCONA566	21,564,000		M.2.a.(3)
(4) Over three years through five years .....	RCONA567	27,833,000		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	20,376,000		M.2.a.(5)
(6) Over 15 years .....	RCONA569	42,199,000		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	271,733,000		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	58,492,000		M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	50,789,000		M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	26,462,000		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	17,684,000		M.2.b.(5)
(6) Over 15 years .....	RCFDA575	19,679,000		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	176,881,000		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	376,000		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	79,038,000		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	41,178,000		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	276,000		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.")	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.)	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.)	RCON5563   N/A

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) 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
b. With <b>original amounts</b> of more than \$100,000 through \$250,000	RCON5566   N/A	RCON5567   N/A
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000	RCON5568   N/A	RCON5569   N/A
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
b. With <b>original amounts</b> of more than \$100,000 through \$250,000	RCON5572   N/A	RCON5573   N/A
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000	RCON5574   N/A	RCON5575   N/A

## Schedule RC-C - Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

	Yes/No				
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, <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) Number of Loans		(Column B) 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	7.a.
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5580	N/A	RCON5581	N/A	7.b.
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5582	N/A	RCON5583	N/A	7.c.
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	8.a.
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5586	N/A	RCON5587	N/A	8.b.
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5588	N/A	RCON5589	N/A	8.c.

## Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more 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		1,538,000		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		2,413,000		4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....	RCON3535		2,484,000		4.b.
c. All other mortgage-backed securities .....	RCON3536		0		4.c.
5. Other debt securities in domestic offices .....	RCON3537		2,937,000		5.
6. Not applicable					
7. Not applicable					
8. Not applicable					
9. Other trading assets in domestic offices .....	RCON3541		29,910,000		9.
10. Trading assets in foreign offices .....	RCFN3542		26,026,000		10.
11. Derivatives with a positive fair value:					
a. In domestic offices .....	RCON3543		17,094,000		11.a.
b. In foreign offices .....	RCFN3543		21,543,000		11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....	RCFD3545		<b>103,945,000</b>		12.
<b>LIABILITIES</b>					
13. Liability for short positions .....	RCFD3546		4,945,000		13.
14. Derivatives with a negative fair value .....	RCFD3547		38,191,000		14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) .....	RCFD3548		<b>43,136,000</b>		15.



## Schedule RC-E -- Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(Column A) Total Transaction accounts (including total demand deposits)	(Column B) Memo: Total demand deposits (included in col A)	(Column C) Total nontransaction accounts (including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCONB549   19,306,000		RCONB550   180,463,000	1.
2. U.S. Government .....	RCON2202   73,000		RCON2520   0	2.
3. States and political subdivisions in the U.S. ....	RCON2203   637,000		RCON2530   2,953,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   941,000		RCONB552   13,000	4.
5. Banks in foreign countries .....	RCON2213   904,000		RCON2236   80,000	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216   30,000		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>21,891,000</b>	RCON2210   19,043,000	RCON2385   <b>183,509,000</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	9,239,000		M.1.a.
b. Total brokered deposits .....	RCON2365	35,048,000		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	17,579,000		M.1.c.(1)
(2) Issued <b>either</b> in denominations of \$100,000 <b>or</b> in denominations greater than \$100,000 and participated out by the broker in shares of \$100,000 or less .....	RCON2344	4,000		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	17,578,000		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	17,096,000		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) <b>(to be completed for the December report only)</b> .....				
	RCON5590	1,485,000		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs) .....	RCON6810	121,130,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352	6,311,000		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648	16,508,000		M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON2604	39,560,000		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	9,349,000		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580	6,056,000		M.3.a.(2)
(3) Over one year through three years .....	RCONA581	755,000		M.3.a.(3)
(4) Over three years .....	RCONA582	348,000		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	15,405,000		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	33,150,000		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585	5,536,000		M.4.a.(2)
(3) Over one year through three years .....	RCONA586	288,000		M.4.a.(3)
(4) Over three years .....	RCONA587	586,000		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	38,686,000		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	363,061,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions .....	RCENB554	7,109,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCEN2625	66,987,000			3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCEN2650	23,047,000			4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCENB555	139,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCEN2200	<b>460,343,000</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	155,767,000			M.1.

### Schedule RC-F - Other Assets

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Accrued interest receivable <sup>(1)</sup> .....	RCFDB556		7,354,000		1.
2. Net deferred tax assets <sup>(2)</sup> .....	RCFD2148		4,612,000		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		6,609,000		4.
5. <b>Life insurance assets</b> .....	RCFDC009		3,281,000		5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2168		27,930,000		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		<b>49,786,000</b>		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> .....	RCON3645	198,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	10,423,000		1.b.
2.	Net deferred tax liabilities <sup>(2)</sup> .....	RCFD3049	1,065,000		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	34,708,000		4.
a.	Accounts payable .....	RCFD3066	9,280,000		4.a.
b.	Deferred compensation liabilities .....	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable .....	RCFD2932	0		4.c.
d.	Derivatives with a negative fair value held for purposes other than trading .....	RCFDC012	0		4.d.
e.	TEXT3552 .....	RCFD3552	0		4.e.
f.	TEXT3553 .....	RCFD3553	0		4.f.
g.	TEXT3554 .....	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD2930	47,494,000		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		2,499,000		3.
4. Securities sold under agreements to repurchase .....	RCONB995		4,735,000		4.
5. Other borrowed money .....	RCON3190		110,765,000		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		70,155,000		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ..	RCON2192		537,861,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) ...	RCON3129		393,496,000		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		8,424,000		10.
11. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON1041		3,382,000		11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON1042		14,920,000		12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1043		69,171,000		13.a.(1)
(2) Other pass-through securities .....	RCON1044		8,000		13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1209		382,000		13.b.(1)
(2) All other mortgage-backed securities .....	RCON1280		9,794,000		13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities) .....	RCON1281		21,649,000		14.
15. Foreign debt securities (include foreign asset-backed securities) .....	RCON1282		35,000		15.
16. Investments in mutual funds and other equity securities with readily determinable fair values .....	RCONA510		24,000		16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON1374		<b>127,789,000</b>		17.
18. Equity securities that do not have readily determinable fair values .....	RCON1752		5,379,000		18.

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

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	RCFN2133		5,230,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898		18,813,000		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		36,170,000		1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCFDB558		16,079,000		2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCFDB559		78,741,000		3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....	RCFDB560		103,730,000		4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365		9,700,000		5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360		302,526,000		6.a.(1)
(2) Loans secured by real estate .....	RCON3385		182,440,000		6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386		142,000		6.a.(3)
(4) Commercial and industrial loans .....	RCON3387		31,891,000		6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCONB561		0		6.a.(5)(a)
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCONB562		26,631,000		6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360		249,196,000		6.b.
7. Trading assets .....	RCFD3401		111,302,000		7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484		8,526,000		8.
9. Total assets <sup>(4)</sup> .....	RCFD3368		998,574,000		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		2,631,000		10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563		130,651,000		11.a.
b. Time deposits of \$100,000 or more .....	RCONA514		36,938,000		11.b.
c. Time deposits of less than \$100,000 .....	RCONA529		16,310,000		11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404		418,128,000		12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353		24,786,000		13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355		122,730,000		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		31,947,000		1.a.
b. Credit card lines	RCFD3815		77,616,000		1.b.
c.					
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate	RCFD3816		2,732,000		1.c.(1)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate	RCFD6550		1,052,000		1.c.(2)
d. Securities underwriting	RCFD3817		272,000		1.d.
e. Other unused commitments	RCFD3818		347,176,000		1.e.
2. Financial standby letters of credit and foreign office guarantees	RCFD3819		71,511,000		2.
a. Amount of financial standby letters of credit conveyed to others	RCFD3820		15,461,000		2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821		14,690,000		3.
a. Amount of performance standby letters of credit conveyed to others	RCFD3822		786,000		3.a.
4. Commercial and similar letters of credit	RCFD3411		7,694,000		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		110,706,000		6.

Dollar Amounts in Thousands	(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives					
a. <b>Notional amounts:</b>					
(1) <b>Credit default swaps</b>	RCFDC968	772,315,000	RCFDC969	833,701,000	7.a.(1)
(2) <b>Total return swaps</b>	RCFDC970	30,232,000	RCFDC971	13,416,000	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	100,000	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	7,761,000	RCFDC221	3,262,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	3,554,000	RCFDC222	8,077,000	7.b.(2)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
8. Spot foreign exchange contracts	RCFD8765		224,711,000		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		6,016,000		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		131,000		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		13,007,000		11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224		0		11.b.

**Schedule RC-L - Continued**

Dollar Amounts in Thousands				
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):				
a. Futures contracts .....	RCFD8693 184,500,000	RCFD8694 3,973,000	RCFD8695 1,184,000	RCFD8696 4,636,000
b. Forward contracts .....	RCFD8697 966,485,000	RCFD8698 2,098,044,000	RCFD8699 5,620,000	RCFD8700 2,809,000
c. Exchange-traded option contracts:				
(1) Written options .....	RCFD8701 61,936,000	RCFD8702 2,412,000	RCFD8703 2,385,000	RCFD8704 488,000
(2) Purchased options .....	RCFD8705 68,173,000	RCFD8706 2,064,000	RCFD8707 1,863,000	RCFD8708 338,000
d. Over-the-counter option contracts:				
(1) Written options .....	RCFD8709 1,951,129,000	RCFD8710 408,201,000	RCFD8711 54,538,000	RCFD8712 9,288,000
(2) Purchased options .....	RCFD8713 1,898,797,000	RCFD8714 390,084,000	RCFD8715 44,576,000	RCFD8716 13,362,000
e. Swaps .....	RCFD3450 14,823,416,000	RCFD3826 684,658,000	RCFD8719 53,159,000	RCFD8720 15,656,000
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA126 19,371,474,000	RCFDA127 3,558,003,000	RCFD8723 163,325,000	RCFD8724 46,577,000
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725 582,962,000	RCFD8726 31,433,000	RCFD8727 0	RCFD8728 0
a. Interest rate swaps where the bank has agreed to pay a fixed rate .....	RCFDA589 90,764,000			
15. Gross fair values of derivative contracts:				
a. Contracts held for trading:				
(1) Gross positive fair value .....	RCFD8733 168,528,000	RCFD8734 53,726,000	RCFD8735 8,941,000	RCFD8736 5,415,000
(2) Gross negative fair value .....	RCFD8737 167,262,000	RCFD8738 49,550,000	RCFD8739 11,690,000	RCFD8740 5,590,000
b. Contracts held for purposes other than trading:				
(1) Gross positive fair value .....	RCFD8741 1,883,000	RCFD8742 168,000	RCFD8743 0	RCFD8744 0
(2) Gross negative fair value .....	RCFD8745 2,368,000	RCFD8746 511,000	RCFD8747 0	RCFD8748 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	37,000		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	22		1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets .....	RCFD3164	5,439,000		2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCFDA590	5,439,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCFDB026	411,000		2.b.
c. All other identifiable intangible assets .....	RCFD5507	1,134,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCFD0426	6,984,000		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	1,000		3.b.(1)
(2) Farmland in domestic offices .....	RCON5509	0		3.b.(2)
(3) 1-4 family residential properties in domestic offices .....	RCON5510	115,000		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	4,000		3.b.(5)
(6) <b>Foreclosed properties from "GNMA loans"</b> .....	RCONC979	22,000		3.b.(6)
(7) In foreign offices .....	RCFN5513	51,000		3.b.(7)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....	RCFD2150	193,000		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	262,000		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	RCFD2130	262,000		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	76,075,000		5.a.(1)(a)
(b) <b>Over one year through three years</b> .....	RCFDF056	281,000		5.a.(1)(b)
(c) <b>Over three years through five years</b> .....	RCFDF057	25,000		5.a.(1)(c)
(d) <b>Over five years</b> .....	RCFDF058	11,000		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	14,914,000		5.a.(2)
(3) <b>Structured advances (included in items 5.a.(1)(a)-(d) above)</b> .....	RCFDF059	10,850,000		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	52,800,000		5.b.(1)(a)
(b) <b>Over one year through three years</b> .....	RCFDF061	6,399,000		5.b.(1)(b)
(c) <b>Over three years through five years</b> .....	RCFDF062	1,904,000		5.b.(1)(c)
(d) <b>Over five years</b> .....	RCFDF063	2,344,000		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	38,274,000		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	139,839,000		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

7.

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		2,463,000	
<b>b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .....</b>	RCFDF065		18,719,000	

10.a.

10.b.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans in domestic offices				
.....	RCON2759   157,000	RCON2769   0	RCON3492   42,000	1.a.
b. Secured by farmland in domestic offices	RCON3493   0	RCON3494   0	RCON3495   0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398   145,000	RCON5399   35,000	RCON5400   59,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	RCONC236   3,434,000	RCONC237   789,000	RCONC229   511,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238   535,000	RCONC239   0	RCONC230   134,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499   12,000	RCON3500   0	RCON3501   10,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	RCON3502   54,000	RCON3503   0	RCON3504   28,000	1.e.
f. In foreign offices	RCFNB572   455,000	RCFNB573   0	RCFNB574   703,000	1.f.
2. Loans to depository institutions and acceptances of other banks:				
a. To U.S. banks and other U.S. depository institutions	RCFD5377   0	RCFD5378   0	RCFD5379   0	2.a.
b. To foreign banks	RCFD5380   8,000	RCFD5381   1,000	RCFD5382   0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594   1,000	RCFD1597   0	RCFD1583   3,000	3.
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	RCFD1251   314,000	RCFD1252   22,000	RCFD1253   200,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1254   70,000	RCFD1255   22,000	RCFD1256   312,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards	RCFDB575   545,000	RCFDB576   307,000	RCFDB577   159,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCFDB578   1,551,000	RCFDB579   730,000	RCFDB580   630,000	5.b.
6. Loans to foreign governments and official institutions	RCFD5389   0	RCFD5390   0	RCFD5391   0	6.
7. All other loans	RCFD5459   112,000	RCFD5460   7,000	RCFD5461   21,000	7.
8. Lease financing receivables:				
a. Of U.S. addressees (domicile)	RCFD1257   149,000	RCFD1258   6,000	RCFD1259   129,000	8.a.
b. Of non-U.S. addressees (domicile)	RCFD1271   11,000	RCFD1272   0	RCFD1791   23,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and 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) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .....	RCFD5612   1,126,000	RCFD5613   1,436,000	RCFD5614   3,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") .....	RCFD5615   1,100,000	RCFD5616   1,348,000	RCFD5617   3,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....	RCFDC866   0	RCFDC867   0	RCFDC868   0	10.b.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum, item 1) .....	RCFD1658   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   376,000	RCFD1249   0	RCFD1250   666,000	M.3.
4. Not applicable				
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) .....	RCFDC240   101,000	RCFDC241   59,000	RCFDC226   26,000	M.5.

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

Dollar Amounts in Thousands	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter .....	RCFDC410	2,118,000		M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411	62,000		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			1,000	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			1,892,000	4.a.
b. Time and savings deposits <sup>(1)</sup> of consolidated subsidiaries .....	RCON2351			9,345,000	4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....	RCON5514			7,000	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			3,729,000	5.a.
b. Time and savings deposits <sup>(1)</sup> in insured branches (included in Schedule RC-E, Part II) .....	RCON2383			1,202,000	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			2,000	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: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less .....	RCONF049		70,519,000	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) .....	RCONF050		N/A	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 ....	RCONF051		130,573,000	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	RCONF052		236246	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045		9,081,000	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) .....	RCONF046		N/A	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)				
(1) Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047		158,000	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 .....	RCONF048		391	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> (1)				
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions .....	RCON5597	108,885,000		M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
a. Legal title .....	TEXTA545			M.3.a.
b. FDIC Certificate Number .....	RCONA545	00000		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? .....	JHARCP01 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	2,286,000		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	14,559,000		2.a.
b. Junior liens .....	RCFDF069	169,000		2.b.
<b>3. Closed-end 1-4 family residential mortgage loans sold during the quarter:</b>				
a. First liens .....	RCFDF070	18,009,000		3.a.
b. Junior liens .....	RCFDF071	154,000		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	7,456,000		4.a.
b. Junior liens .....	RCFDF073	107,000		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	73,153,000		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	(119,000)		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	(1,017,000)		4.
5. LESS: Nonqualifying perpetual preferred stock .....	RCFDB588	0		5.
6. Qualifying minority interests in consolidated subsidiaries .....	RCFDB589	1,057,000		6.
7. LESS: Disallowed goodwill and other disallowed intangible assets .....	RCFDB590	14,933,000		7.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, and 7) .....	RCFDC227	60,413,000		8.
9.				
a. LESS: Disallowed servicing assets and purchased credit card relationships .....	RCFDB591	544,000		9.a.
b. LESS: Disallowed deferred tax assets .....	RCFD5610	0		9.b.
10. Other additions to (deductions from) Tier 1 capital .....	RCFDB592	(9,000)		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....	RCFD8274	59,860,000		11.
<b>Tier 2 capital</b>				
12. Qualifying subordinated debt and redeemable preferred stock .....	RCFD5306	23,000,000		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	6,246,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	RCFD2221	32,000		15.
16. Other Tier 2 capital components .....	RCFDB594	0		16.
17. Tier 2 capital (sum of items 12 through 16) .....	RCFD5311	29,278,000		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17) .....	RCFD8275	29,278,000		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	89,138,000		21.
<b>Total assets for leverage ratio</b>				
22. Average total assets (from Schedule RC-K, item 9) .....	RCFD3368	998,574,000		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7 above) .....	RCFDB590	14,933,000		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) .....	RCFDB591	544,000		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	109,000		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) .....	RCFDA224	982,988,000		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) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCFD7273	0	RCFD7204	6.09	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	0	RCFD7206	8.32	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	0	RCFD7205	12.39	33.

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

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

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

### Schedule RC-R - Continued

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

**Balance Sheet Asset Categories**

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
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 <b>57,294,000</b>	RCFDC869 0	RCFDB600 19,724,000	RCFDB601 34,607,000		RCFDB602 2,963,000	34.
35. Held-to-maturity securities .....	RCFD1754 <b>1,000</b>	RCFDB603 0	RCFDB604 0	RCFDB605 0	RCFDB606 0	RCFDB607 1,000	35.
36. Available-for-sale securities .....	RCFD1773 <b>208,603,000</b>	RCFDB608 (198,000)	RCFDB609 66,046,000	RCFDB610 127,505,000	RCFDB611 10,710,000	RCFDB612 4,540,000	36.
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225 <b>9,219,000</b>		RCFDC063 7,673,000	RCFDC064 1,106,000		RCFDB520 440,000	37.
38. Loans and leases held for sale .....	RCFD5369 <b>10,628,000</b>	RCFDB617 0	RCFDB618 0	RCFDB619 1,228,000	RCFDB620 6,642,000	RCFDB621 2,758,000	38.
39. Loans and leases, net of unearned income .....	RCFDB528 <b>558,952,000</b>	RCFDB622 (22,000)	RCFDB623 10,292,000	RCFDB624 69,706,000	RCFDB625 145,489,000	RCFDB626 333,487,000	39.
40. LESS: Allowance for loan and lease losses .....	RCFD3123 5,152,000	RCFD3123 5,152,000					40.
41. Trading assets .....	RCFD3545 103,945,000	RCFDB627 103,945,000	RCFDB628 0	RCFDB629 0	RCFDB630 0	RCFDB631 0	41.
42. All other assets <sup>(1)</sup> .....	RCFDB639 <b>76,007,000</b>	RCFDB640 15,154,000	RCFDB641 3,422,400	RCFDB642 12,113,000	RCFDB643 979,000	RCFD5339 44,338,600	42.
43. Total assets (sum of items 34 through 42) .....	RCFD2170 <b>1,019,497,000</b>	RCFDB644 <b>113,727,000</b>	RCFD5320 <b>107,157,400</b>	RCFD5327 <b>246,265,000</b>	RCFD5334 <b>163,820,000</b>	RCFD5340 <b>388,527,600</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) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar Amounts in Thousands								
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	
	71,511,000	1.00	71,511,000	11,155,000	32,306,000	2,667,000	25,383,000	44.
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
	14,690,000	.50	7,345,000	2,275,000	748,000	0	4,322,000	45.
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
	7,694,000	.20	1,538,800	170,800	399,000	0	969,000	46.
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663	
	0	1.00	0	0	0		0	47.
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	
	110,706,000	1.00	110,706,000	109,403,000	1,303,000	0	0	48.
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	
	0	1.00	0	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low- level exposure rule and residual interests subject to a dollar-for-dollar capital requirement .....	RCFDB541	12.5 (3)	RCFDB542				RCFDB543	
	291,000	8.12	2,362,000				2,362,000	50.
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	
	507,000	1.00	507,000	0	0	504,000	3,000	51.
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	
	9,319,000	1.00	9,319,000	79,000	0	7,000	9,233,000	52.
53. Unused commitments with an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	
	169,669,000	.50	84,834,500	3,999,500	27,556,000	4,426,000	48,853,000	53.
54. Derivative contracts .....			RCFDA167	RCFDB693	RCFDB694	RCFDB695		
			239,007,000	6,326,000	139,845,000	92,836,000		54.

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

### Schedule RC-R - Continued

Dollar Amounts in Thousands	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) .....	RCFDB696 <b>240,565,700</b>	RCFDB697 <b>448,422,000</b>	RCFDB698 <b>264,260,000</b>	RCFDB699 <b>479,652,600</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 <b>0</b>	RCFDB701 <b>89,684,400</b>	RCFDB702 <b>132,130,000</b>	RCFDB703 <b>479,652,600</b>	57.
58. Market risk equivalent assets .....				RCFD1651 18,106,000	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 <b>719,573,000</b>	59.
60. LESS: Excess allowance for loan and lease losses .....				RCFDA222 0	60.
61. LESS: Allocated transfer risk reserve .....				RCFD3128 6,000	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61) .....				RCFDA223 <b>719,567,000</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		39,640,000	

Dollar Amounts in Thousands	(Column A) With a remaining maturity of one year or less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
2. Notional principal amounts of derivative contracts: <sup>(1)</sup>							
a. Interest rate contracts .....	RCFD3809	6,694,967,000	RCFD8766	6,445,448,000	RCFD8767	4,339,984,000	M.2.a.
b. Foreign exchange contracts .....	RCFD3812	2,344,849,000	RCFD8769	466,442,000	RCFD8770	216,995,000	M.2.b.
c. Gold contracts .....	RCFD8771	315,000	RCFD8772	8,380,000	RCFD8773	644,000	M.2.c.
d. Other precious metals contracts .....	RCFD8774	20,000	RCFD8775	163,000	RCFD8776	317,000	M.2.d.
e. Other commodity contracts .....	RCFD8777	13,541,000	RCFD8778	7,825,000	RCFD8779	615,000	M.2.e.
f. Equity derivative contracts .....	RCFDA000	65,414,000	RCFDA001	32,704,000	RCFDA002	5,154,000	M.2.f.
g. <b>Credit derivative contracts:</b>							
(1) <b>Investment grade</b> .....	RCFDC980	69,427,000	RCFDC981	720,562,000	RCFDC982	446,400,000	M.2.a.(1)
(2) <b>Subinvestment grade</b> .....	RCFDC983	43,790,000	RCFDC984	272,828,000	RCFDC985	95,111,000	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) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principle balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCFDB705 257,590,000	RCFDB706 1,060,000	RCFDB707 1,395,000	RCFDB708 5,000	RCFDB709 12,580,000	RCFDB710 4,239,000	RCFDB711 2,115,000	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) .	RCFDB712 136,000	RCFDB713 29,000	RCFDB714 44,000	RCFDB715 0	RCFDB716 551,000	RCFDB717 36,000	RCFDB718 0	2.a.
b. Subordinated securities and other residual interests	RCFDC393 12,000	RCFDC394 40,000	RCFDC395 185,000	RCFDC396 1,000	RCFDC397 0	RCFDC398 0	RCFDC399 3,000	2.b.
c. Standby letters of credit and other enhancements ....	RCFDC400 1,596,000	RCFDC401 0	RCFDC402 0	RCFDC403 0	RCFDC404 0	RCFDC405 19,000	RCFDC406 0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....	RCFDB726 11,000	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due .....	RCFDB733 9,080,000	RCFDB734 10,000	RCFDB735 36,000	RCFDB736 1,000	RCFDB737 341,000	RCFDB738 9,000	RCFDB739 0	4.a.
b. 90 days or more past due .....	RCFDB740 3,507,000	RCFDB741 1,000	RCFDB742 20,000	RCFDB743 0	RCFDB744 217,000	RCFDB745 13,000	RCFDB746 0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs .....	RIADB747 10,000	RIADB748 0	RIADB749 65,000	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0	5.a.
b. Recoveries .....	RIADB754 1,000	RIADB755 0	RIADB756 5,000	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.





### Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance .....	RCFDA249			0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	RCFDA250			0	M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCFDB804		1,435,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805		330,226,000		M.2.b.
c. Other financial assets <sup>(1)</sup> .....	RCFDA591		18,256,000		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		1,878,000		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		83,626,000		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		46,000		M.4.

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

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

## Schedule RC-T - Fiduciary and Related Services

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

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

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

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

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

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

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

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

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

### FIDUCIARY AND RELATED ASSETS

	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
Dollar Amounts in Thousands					
4. Personal trust and agency accounts .....	RCFDB868 10,963,000	RCFDB869 41,998,000	RCFDB870 3793	RCFDB871 8021	4.
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RCFDB872 0	RCFDB873 11,010,000	RCFDB874 0	RCFDB875 16	5.a.
b. Employee benefit - defined benefit .....	RCFDB876 0	RCFDB877 46,461,000	RCFDB878 0	RCFDB879 73	5.b.
c. Other retirement accounts .....	RCFDB880 3,000	RCFDB881 71,377,000	RCFDB882 9	RCFDB883 126	5.c.
6. Corporate trust and agency accounts .....	RCFDB884 3,735,000	RCFDB885 482,941,000	RCFDC001 375	RCFDC002 1783	6.
7. Investment management agency accounts .....	RCFDB886 91,411,000		RCFDB888 1653984		7.
8. Other fiduciary accounts .....	RCFDB890 12,427,000	RCFDB891 202,678,000	RCFDB892 136	RCFDB893 5880	8.
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCFDB894 118,539,000	RCFDB895 856,465,000	RCFDB896 1658297	RCFDB897 15899	9.
10. Custody and safekeeping accounts .....		RCFDB898 5,745,353,000		RCFDB899 398846	10.

### Schedule RC-T - Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
11. Fiduciary accounts held in foreign offices (included in items 9 and 10) .....	RCFNB900 95,998,000	RCFNB901 3,576,345,000	RCFNB902 1652845	RCFNB903 396287	11.

### FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Personal trust and agency accounts .....	RIADB904		213,000		12.
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RIADB905		2,000		13.a.
b. Employee benefit - defined benefit .....	RIADB906		7,000		13.b.
c. Other retirement accounts .....	RIADB907		12,000		13.c.
14. Corporate trust and agency accounts .....	RIADA479		105,000		14.
15. Investment management agency accounts .....	RIADB908		253,000		15.
16. Other fiduciary accounts .....	RIADA480		122,000		16.
17. Custody and safekeeping accounts .....	RIADB909		866,000		17.
18. Other fiduciary and related services income .....	RIADB910		90,000		18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) .....	RIAD4070		<b>1,670,000</b>		19.
a. Fiduciary and related services income - foreign offices (included in item 19) .....	RIADB912		1,367,000		19.a.
20. Less: Expenses .....	RIADC058		567,000		20.
21. Less: Net losses from fiduciary and related services .....	RIADA488		5,000		21.
22. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911		0		22.
23. Net fiduciary and related services income .....	RIADA491		<b>1,098,000</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		6,000		M.1.a.
b. Interest-bearing deposits .....	RCFDB914		744,000		M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCFDB915		349,000		M.1.c.
d. State, county and municipal obligations .....	RCFDB916		1,073,000		M.1.d.
e. Money market mutual funds .....	RCFDB917		38,000		M.1.e.
f. Other short-term obligations .....	RCFDB918		7,000		M.1.f.
g. Other notes and bonds .....	RCFDB919		972,000		M.1.g.
h. Common and preferred stocks .....	RCFDB920		5,513,000		M.1.h.
i. Real estate mortgages .....	RCFDB921		53,000		M.1.i.
j. Real estate .....	RCFDB922		260,000		M.1.j.
k. Miscellaneous assets .....	RCFDB923		1,948,000		M.1.k.
l. Total managed assets held in personal trust and agency accounts (sum of Memorandum items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A) .....	RCFDB868		<b>10,963,000</b>		M.1.l.

Dollar Amounts in Thousands

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
<b>2. Corporate trust and agency accounts:</b>			
a. Corporate and municipal trusteeships .....	RCFDB927	4310	RCFDB928 468,463,000
b. Transfer agent, registrar, paying agent, and other corporate agency .....	RCFDB929	1807	

Dollar Amounts in Thousands

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
<b>3. Collective investment funds and common trust funds:</b>			
a. Domestic equity .....	RCFDB931	1	RCFDB932 420,000
b. International/Global equity .....	RCFDB933	0	RCFDB934 0
c. Stock/Bond blend .....	RCFDB935	1	RCFDB936 394,000
d. Taxable bond .....	RCFDB937	3	RCFDB938 137,000
e. Municipal bond .....	RCFDB939	3	RCFDB940 377,000
f. Short term investments/Money market .....	RCFDB941	0	RCFDB942 0
g. Specialty/Other .....	RCFDB943	2	RCFDB944 112,000
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCFDB945	<b>10</b>	RCFDB946 <b>1,440,000</b>

## Schedule RC-T - Continued

Memoranda-Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non- Managed Accounts	(Column C) Recoveries			
4. Fiduciary settlements, surcharges, and other losses:						
a. Personal trust and agency accounts						
RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Retirement related trusts and agency accounts						
RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management agency accounts						
RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services						
RIADB956	0	RIADB957	5,000	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 21)						
RIADB959	0	RIADB960	5,000	RIADB961	0	M.4.e.

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

Peter Bieszard, Vice President

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(212)793-6652

FAX: Area code/phone number (TEXT B964)

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

The management of the reporting bank may, *if it wishes*, submit a brief narrative statement on the amounts reported in the Reports of Condition and income. This optional statement will be made available to the public, along with the publicly available data in the Report of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 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]