

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 March 31, 2007

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

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

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

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

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

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

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

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

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

\_\_\_\_\_  
Date of Signature

### Submission of Reports

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

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

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

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

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

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Citibank, N.A.

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

\_\_\_\_\_  
New York

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

\_\_\_\_\_  
NY

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

\_\_\_\_\_  
10022-

\_\_\_\_\_  
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)

**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)

**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)

**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, 2007 - March 31, 2007

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	3,245,000		1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024	3,000		1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012	601,000		1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards .....	RIADB485	0		1.a.(1)(d)(1)
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB486	544,000		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	557,000		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059	5,758,000		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010	10,709,000		1.a.(3)
b. Income from lease financing receivables .....	RIAD4065	137,000		1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	RIAD4115	666,000		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	131,000		1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	1,566,000		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ..	RIAD4060	1,036,000		1.d.(3)
e. Interest income from trading assets .....	RIAD4069	1,062,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	181,000		1.f.
g. Other interest income .....	RIAD4518	65,000		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4107	15,553,000		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	5,000		2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs) .....	RIAD0093	837,000		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517	578,000		2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518	160,000		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172	4,405,000		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	398,000		2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	2,109,000		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		328,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073		<b>8,820,000</b>		2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074		<b>6,733,000</b>		3.
4. Provision for loan and lease losses .....	RIAD4230		1,702,000		4.
5. Noninterest income:					
a. Income from fiduciary activities (1) .....	RIAD4070		531,000		5.a.
b. Service charges on deposit accounts in domestic offices .....	RIAD4080		125,000		5.b.
c. Trading revenue (2) .....	RIADA220		1,706,000		5.c.
d.					5.d.
(1) Fees and commissions from securities brokerage .....	RIADC886		11,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888		13,000		5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887		29,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386		0		5.d.(4)
(5) Income from other insurance activities .....	RIADC387		266,000		5.d.(5)
e. Venture capital revenue .....	RIADB491		1,000		5.e.
f. Net servicing fees .....	RIADB492		565,000		5.f.
g. Net securitization income .....	RIADB493		16,000		5.a.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases .....	RIAD5416		18,000		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415		3,000		5.i.
k. Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496		94,000		5.k.
l. Other noninterest income (*) .....	RIADB497		1,662,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079		<b>5,040,000</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		330,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits .....	RIAD4135		3,424,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217		935,000		7.b.
c.					
(1) Goodwill impairment losses .....	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232		40,000		7.c.(2)
d. Other noninterest expense (*) .....	RIAD4092		3,202,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093		<b>7,601,000</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>2,800,000</b>		8.
9. Applicable income taxes (on item 8) .....	RIAD4302		645,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300		<b>2,155,000</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>2,155,000</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.e.

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

## Schedule RI - Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD4513	13,000		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	9,000		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	181,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150	214786		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.e 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	614,000		M.8.a.
b. Foreign exchange exposures .....	RIAD8758	791,000		M.8.b.
c. Equity security and index exposures .....	RIAD8759	202,000		M.8.c.
d. Commodity and other exposures .....	RIAD8760	92,000		M.8.d.
e. <b>Credit exposures</b> .....	RIADF186	7,000		M.8.e.
9. <b>Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:</b>				
a. <b>Net gains (losses) on credit derivatives held for trading</b> .....	RIADC889	(1,000)		M.9.a.
b. <b>Net gains (losses) on credit derivatives held for purposes other than trading</b> .....	RIADC890	0		M.9.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.

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<b>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part 1, Memorandum items 8.b and 8.c.</b>				
12. <b>Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a))</b> .....	RIADF228	0		M.12.

(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, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217		73,153,000		1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*) .....	RIADB507		(96,000)		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508		<b>73,057,000</b>		3.
4. Net income (loss) (must equal Schedule RI, item 12) .....	RIAD4340		<b>2,155,000</b>		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509		(7,000)		5.
6. Treasury stock transactions, net .....	RIADB510		0		6.
7. Changes incident to business combinations, net .....	RIAD4356		(1,000)		7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470		0		8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460		0		9.
10. Other comprehensive income (1) .....	RIADB511		68,000		10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415		2,030,000		11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	RIAD3210		<b>77,302,000</b>		12.

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

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

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

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

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

Dollar Amounts in Thousands		(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices .....	RIAD3582	0	RIAD3583	0		1.a.
b. Secured by farmland in domestic offices .....	RIAD3584	0	RIAD3585	0		1.b.
c. Secured by 1-4 family residential properties in domestic offices:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	28,000	RIAD5412	0		1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens .....	RIADC234	72,000	RIADC217	2,000		1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	13,000	RIADC218	0		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	0	RIAD3589	0		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices .....	RIAD3590	1,000	RIAD3591	1,000		1.e.
f. In foreign offices .....	RIADB512	33,000	RIADB513	4,000		1.f.
2. Loans to depository institutions and acceptances of other banks:						
a. To U.S. banks and other U.S. depository institutions .....	RIAD4653	0	RIAD4663	0		2.a.
b. To foreign banks .....	RIAD4654	1,000	RIAD4664	0		2.b.
3. Loans to finance agricultural production and other loans to farmers ..						
RIAD4655	0	RIAD4665	0			3.
4. Commercial and industrial loans:						
a. To U.S. addressees (domicile) .....	RIAD4645	14,000	RIAD4617	20,000		4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	61,000	RIAD4618	40,000		4.b.
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards .....	RIADB514	276,000	RIADB515	73,000		5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB516	869,000	RIADB517	154,000		5.b.
6. Loans to foreign governments and official institutions .....						
RIAD4643	0	RIAD4627	19,000			6.
7. All other loans .....						
RIAD4644	13,000	RIAD4628	4,000			7.
8. Lease financing receivables:						
a. <b>Leases to individuals for household, family, and other personal expenditures</b> .....	RIADF185	0	RIADF187	0		8.a.
b. <b>All other leases</b> .....	RIADC880	19,000	RIADF188	11,000		8.b.
9. Total (sum of items 1 through 8) .....						
RIAD4635	<b>1,400,000</b>	RIAD4605	<b>328,000</b>			9.

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



## Schedule RI-B - Continued

### Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	0	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....	33,000	4,000	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) .....	20,000			M.4.

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
5. <b>Construction, land development, and other land loans in domestic offices (sum of Memorandum items 5.a and 5.b must equal Schedule RI-B, part I, item 1.a):</b>			
a. 1-4 family residential construction loans .....	0	0	M.5.a.
b. Other construction loans and all land development and other land loans .....	0	0	M.5.b.
6. <b>Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 6.a and 6.b must equal Schedule RI-B, part I, item 1.e):</b>			
a. Loans secured by owner-occupied nonfarm nonresidential properties .....	0	0	M.6.a.
b. Loans secured by other nonfarm nonresidential properties .....	1,000	1,000	M.6.b.

### 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, 2006, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	5,152,000				1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605	328,000				2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) ....	RIADC079	1,400,000				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	1,702,000				5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	72,000				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	5,854,000				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.











































































































