

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, 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).

\_\_\_\_\_  
Citibank, N.A.  
Legal Title of Bank (RSSD 9017)

\_\_\_\_\_  
Las Vegas  
City (RSSD 9130)

FDIC Certificate Number 07213  
(RSSD 9050)

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

\_\_\_\_\_  
89169-  
Zip Code (RSSD 9220)

**Contact Information for the Reports of Condition and Income**

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

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

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

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

\_\_\_\_\_  
Name (TEXT C495)

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

\_\_\_\_\_  
Title (TEXT C496)

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

\_\_\_\_\_  
E-mail Address (TEXT 4086)

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

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

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT 9116)

**Emergency Contact Information**

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

**Primary Contact**

**Secondary Contact**

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

\_\_\_\_\_  
Name (TEXT C371)

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

\_\_\_\_\_  
Title (TEXT C372)

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

\_\_\_\_\_  
E-mail Address (TEXT C373)

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

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

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

\_\_\_\_\_  
FAX: Area code/phone number (TEXT C375)

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

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

**Primary Contact**

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

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

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

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

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

**Secondary Contact**

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

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

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

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

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

**Third Contact**

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

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

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

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

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

**Fourth Contact**

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

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

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

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

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

# Consolidated Report of Income for the period January 1, 2007 - December 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		14,020,000		1.a.(1)(a)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024		9,000		1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012		2,955,000		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		2,349,000		1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions .....	RIAD4056		2,000		1.a.(1)(e)
(f) All other loans in domestic offices .....	RIADB487		2,164,000		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059		27,256,000		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010		<b>48,755,000</b>		1.a.(3)
b. Income from lease financing receivables .....	RIAD4065		492,000		1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	RIAD4115		2,915,000		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		439,000		1.d.(1)
(2) Mortgage-backed securities .....	RIADB489		5,452,000		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060		4,228,000		1.d.(3)
e. Interest income from trading assets .....	RIAD4069		5,921,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020		1,210,000		1.f.
g. Other interest income .....	RIAD4518		307,000		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4107		<b>69,719,000</b>		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		22,000		2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs) .....	RIAD0093		3,312,000		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517		2,288,000		2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518		670,000		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172		19,754,000		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180		1,730,000		2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185		9,727,000		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		1,413,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073		<b>38,916,000</b>		2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074		<b>30,803,000</b>		3.
4. Provision for loan and lease losses .....	RIAD4230		10,686,000		4.
5. Noninterest income:					
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070		<b>2,281,000</b>		5.a.
b. Service charges on deposit accounts in domestic offices .....	RIAD4080		578,000		5.b.
c. Trading revenue <sup>(2)</sup> .....	RIADA220		(2,804,000)		5.c.
d.					5.d.
(1) Fees and commissions from securities brokerage .....	RIADC886		80,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888		27,000		5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887		106,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386		0		5.d.(4)
(5) Income from other insurance activities .....	RIADC387		1,185,000		5.d.(5)
e. Venture capital revenue .....	RIADB491		1,000		5.e.
f. Net servicing fees .....	RIADB492		1,726,000		5.f.
g. Net securitization income .....	RIADB493		65,000		5.g.
h. <b>Not applicable</b>					
i. Net gains (losses) on sales of loans and leases .....	RIAD5416		459,000		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415		9,000		5.j.
k. Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496		788,000		5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497		6,534,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079		<b>11,035,000</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		468,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits .....	RIAD4135		14,789,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217		4,001,000		7.b.
c.					
(1) Goodwill impairment losses .....	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232		344,000		7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092		12,079,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093		<b>31,213,000</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>407,000</b>		8.
9. Applicable income taxes (on item 8) .....	RIAD4302		(1,897,000)		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300		<b>2,304,000</b>		10.
11. Extraordinary items and other adjustments, net of income taxes <sup>(*)</sup> .....	RIAD4320		0		11.
12. Net income (loss) (sum of items 10 and 11) .....	RIAD4340		<b>2,304,000</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	41,000		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	55,000		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	796,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150	213967		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	4,887,000		M.8.a.
b. Foreign exchange exposures .....	RIAD8758	1,526,000		M.8.b.
c. Equity security and index exposures .....	RIAD8759	489,000		M.8.c.
d. Commodity and other exposures .....	RIAD8760	118,000		M.8.d.
e. <b>Credit exposures</b> .....	RIADF186	(9,824,000)		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	(2,000)		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	119,000		M.10.

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

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<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>2,304,000</b>		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509		(566,000)		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		(785,000)		10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415		25,297,000		11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	RIAD3210		<b>99,306,000</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	212,000	RIAD5412	3,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	424,000	RIADC217	12,000	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	283,000	RIADC218	1,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	6,000	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices	RIAD3590	2,000	RIAD3591	1,000	1.e.
f. In foreign offices .....	RIADB512	136,000	RIADB513	22,000	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	9,000	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .	RIAD4655	0	RIAD4665	1,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RIAD4645	647,000	RIAD4617	53,000	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	315,000	RIAD4618	177,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	1,470,000	RIADB515	349,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB516	3,905,000	RIADB517	681,000	5.b.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	20,000	6.
7. All other loans .....	RIAD4644	102,000	RIAD4628	14,000	7.
8. Lease financing receivables:					
a. <b>Leases to individuals for household, family, and other personal expenditures</b> .....	RIADF185	1,000	RIADF187	1,000	8.a.
b. <b>All other leases</b> .....	RIADC880	45,000	RIADF188	31,000	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>7,557,000</b>	RIAD4605	<b>1,366,000</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 .....	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   136,000	RIAD4662   22,000	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		132,000	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. <b>1-4 family residential construction loans</b> .....	RIADC891   0	RIADC892   0	M.5.a.
b. <b>Other construction loans and all land development and other land loans</b> .....	RIADC893   0	RIADC894   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. <b>Loans secured by owner-occupied nonfarm nonresidential properties</b> .....	RIADC895   0	RIADC896   0	M.6.a.
b. <b>Loans secured by other nonfarm nonresidential properties</b> .....	RIADC897   2,000	RIADC898   1,000	M.6.b.

## Schedule RI-B - Continued

### Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands

	Bil	Mill	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	1,366,000		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) ...	RIADC079	7,418,000		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523	139,000		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230	10,686,000		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	1,012,000		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	10,659,000		7.

#### Memoranda

Dollar Amounts in Thousands

	Bil	Mill	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 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	44,883,000			1.
2. Total interest expense in foreign offices .....	RIADC900	24,556,000			2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901	5,620,000			3.
4. Noninterest income in foreign offices:					
a. Trading revenue .....	RIADC902	641,000			4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903	1,421,000			4.b.
c. Net securitization income .....	RIADC904	65,000			4.c.
d. Other noninterest income .....	RIADC905	7,698,000			4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906	138,000			5.
6. Total noninterest expense in foreign offices .....	RIADC907	18,194,000			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	(465,000)			7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909	1,303,000			8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices .....	RIADC910	0			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	<b>4,708,000</b>			10.
11. Internal allocations of income and expense applicable to foreign offices .....	RIADC912	(5,755,000)			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913	(6,091,000)			12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) .....	RIADC914	<b>(7,138,000)</b>			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	Mill	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	2,072,000		1.f.
g.	TEXT4462	RIAD4462	0		1.g.
h.	TEXT4463	RIAD4463	0		1.h.
i. Net change in the fair values of financial instruments accounted for under a fair value option .....					
		RIADF229	0		1.i.
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	947,000		2.a.
b.	Advertising and marketing expenses .....	RIAD0497	1,927,000		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 Restructuring Expense	RIAD4464	1,086,000		2.h.
i.	TEXT4467 Operating Expense Paid to Affiliates	RIAD4467	1,181,000		2.i.
j.	TEXT4468 Technology/Communication Expense	RIAD4468	1,033,000		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. <b>Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option</b>					
	RIADF465		15,000		4.a.
	RIADB527		(111,000)		4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
	RIAD4498		25,297,000		5.a.
	RIAD4499		0		5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
	RIAD4521		1,012,000		6.a.
	RIAD4522		0		6.b.

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

(TEXT 4769)

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2007

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		28,966,000		1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071		57,216,000		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		142,677,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCONB987		1,193,000		3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989		22,370,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCFD5369		43,193,000		4.a.
b. Loans and leases, net of unearned income	RCFDB528		644,597,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123		10,659,000		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529		633,938,000		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545		215,454,000		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145		6,294,000		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150		577,000		7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD2130		4,261,000		8.
9. Not applicable					
10. Intangible assets:					
a. Goodwill	RCFD3163		19,294,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426		11,007,000		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160		65,274,000		11.
12. Total assets (sum of items 1 through 11)	RCFD2170		1,251,715,000		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		<b>227,112,000</b>		13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631		48,740,000		13.a.(1)
(2) Interest-bearing .....	RCON6636		178,372,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200		<b>555,292,000</b>		13.b.
(1) Noninterest-bearing .....	RCFN6631		38,775,000		13.b.(1)
(2) Interest-bearing .....	RCFN6636		516,517,000		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		6,394,000		14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995		11,045,000		14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548		<b>59,472,000</b>		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190		<b>212,698,000</b>		16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200		28,292,000		19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930		<b>50,838,000</b>		20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948		<b>1,151,143,000</b>		21.
22. Minority interest in consolidated subsidiaries .....	RCFD3000		1,266,000		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		69,135,000		25.
26.					
a. Retained earnings .....	RCFD3632		31,915,000		26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530		(2,495,000)		26.b.
27. Other equity capital components <sup>(6)</sup> .....	RCFDA130		0		27.
28. Total equity capital (sum of items 23 through 27) .....	RCFD3210		<b>99,306,000</b>		28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) .....	RCFD3300		<b>1,251,715,000</b>		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 2006 .....	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 .....					1.
a. Cash items in process of collection and unposted debits .....	RCFD0022	9,377,000			1.a.
b. Currency and coin .....			RCON0020	4,378,000	1.b.
2. Balances due from depository institutions in the U.S. ....			RCON0080	917,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .....			RCON0082	3,772,000	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0083	842,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks .....	RCFD0085	4,476,000			3.
a. Foreign branches of other U.S. banks .....			RCON0070	6,000	3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0073	170,000			3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0074	64,687,000			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) .....	RCFD0090	6,630,000	RCON0090	6,630,000	5.
	RCFD0010	<b>86,182,000</b>	RCON0010	<b>15,703,000</b>	



## Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
	1,000	1,000	4,317,000	4,308,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies (1) .....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	26,000	28,000	2.a.
b. Issued by U.S. Government-sponsored agencies (2) .....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	2,430,000	2,416,000	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	0	0	11,637,000	11,539,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA .....	RCFD1698	RCFD1699	RCFD1701	RCFD1702	
	0	0	1,952,000	1,948,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFD1703	RCFD1705	RCFD1706	RCFD1707	
	0	0	18,854,000	18,158,000	4.a.(2)
(3) Other pass-through securities .....	RCFD1709	RCFD1710	RCFD1711	RCFD1713	
	0	0	7,000	7,000	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD1714	RCFD1715	RCFD1716	RCFD1717	
	0	0	360,000	357,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD1718	RCFD1719	RCFD1731	RCFD1732	
	0	0	0	0	4.b.(2)
(3) All other mortgage-backed securities .....	RCFD1733	RCFD1734	RCFD1735	RCFD1736	
	0	0	39,512,000	39,394,000	4.b.(3)
5. Asset-backed securities (ABS) .....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	0	0	5,393,000	5,305,000	5.
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	0	0	1,725,000	1,422,000	6.a.
b. Foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	0	0	58,034,000	57,563,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (3) .....			RCFDA510	RCFDA511	
			48,000	232,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.) .....	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
	1,000	1,000	144,295,000	142,677,000	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	59,878,000			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	14,723,000			M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	15,989,000			M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	20,726,000			M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	6,716,000			M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	9,906,000			M.2.a.(5)
(6) Over 15 years .....	RCFDA554	14,522,000			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	126,000			M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	158,000			M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	1,000			M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	98,000			M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	1,132,000			M.2.b.(5)
(6) Over 15 years .....	RCFDA560	18,598,000			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	585,000			M.2.c.(1)
(2) Over three years .....	RCFDA562	39,166,000			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	28,720,000			M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ..	RCFD1778	0			M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost .....	RCFD8782	12,000			M.4.a.
b. Fair value .....	RCFD8783	11,000			M.4.b.

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

### Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands				
(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):				
a. Credit card receivables .....	RCFDB838	RCFDB839	RCFDB840	RCFDB841
	0	0	251,000	249,000
b. Home equity lines .....	RCFDB842	RCFDB843	RCFDB844	RCFDB845
	0	0	1,801,000	1,801,000
c. Automobile loans .....	RCFDB846	RCFDB847	RCFDB848	RCFDB849
	0	0	423,000	416,000
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853
	0	0	1,014,000	970,000
e. Commercial and industrial loans .....	RCFDB854	RCFDB855	RCFDB856	RCFDB857
	0	0	1,295,000	1,283,000
f. Other .....	RCFDB858	RCFDB859	RCFDB860	RCFDB861
	0	0	609,000	586,000

M.5.a.  
M.5.b.  
M.5.c.  
M.5.d.  
M.5.e.  
M.5.f.

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

## Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD1410	278,045,000	RCON1415	2,748,000	
1. Loans secured by real estate					1.
a. Construction, land development, and other land loans			RCON1415	2,748,000	1.a.
b. Secured by farmland (including farm residential and other improvements)			RCON1420	27,000	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	28,356,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	140,486,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	36,886,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	10,633,000	1.d.
e. Secured by nonfarm nonresidential properties			RCON1480	8,165,000	1.e.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	15,558,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	102,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	15,577,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	5,772,000	RCONB534	5,772,000	2.b.
c. To banks in foreign countries			RCONB535	623,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	73,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	7,357,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	769,000	RCON1590	122,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	47,498,000	RCON1763	44,291,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	127,810,000	RCON1764	5,634,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	RCFDB538	41,915,000	RCONB538	0	6.a.
b. Other revolving credit plans	RCFDB539	12,142,000	RCONB539	1,018,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	89,550,000	RCON2011	30,797,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	444,000	RCON2081	11,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,642,000	RCON2107	1,642,000	8.
9. Other loans	RCFD1563	52,670,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	1,335,000	9.a.
b. All other loans (exclude consumer loans)			RCON1564	23,499,000	9.b.
10. Lease financing receivables (net of unearned income)			RCON2165	4,191,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	336,000			10.a.
b. All other leases	RCFDF163	6,632,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	544,000	RCON2123	338,000	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	687,790,000	RCON2122	361,456,000	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		107,000		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), col. B) with a remaining maturity or next repricing date of: (1) (2)					
(1) Three months or less .....	RCONA564		1,559,000		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565		13,383,000		M.2.a.(2)
(3) Over one year through three years .....	RCONA566		31,765,000		M.2.a.(3)
(4) Over three years through five years .....	RCONA567		24,602,000		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568		23,920,000		M.2.a.(5)
(6) Over 15 years .....	RCONA569		43,347,000		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (1) (3)					
(1) Three months or less .....	RCFDA570		323,714,000		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571		62,276,000		M.2.b.(2)
(3) Over one year through three years .....	RCFDA572		50,895,000		M.2.b.(3)
(4) Over three years through five years .....	RCFDA573		31,196,000		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574		43,309,000		M.2.b.(5)
(6) Over 15 years .....	RCFDA575		28,401,000		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		205,053,000		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities ( <b>not secured by real estate</b> ) included in Schedule RC-C, part I, items 4 and 9, column A (4) .....	RCFD2746		594,000		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		92,130,000		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		50,163,000		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		483,000		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		4,545,000		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCFDC780		1,489,000		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 I. Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:</b>					
<b>a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))</b> .....	RCONF230			0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) as of December 31, 2006, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
<b>b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties</b> .....	RCONF231			0	M.8.b.
<b>c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above</b> .....	RCONF232			0	M.8.c.
<b>9. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule RC-C, part I, item 1.a):</b>					
<b>a. 1-4 family residential construction loans</b> .....	RCONF158		790,000		M.9.a.
<b>b. Other construction loans and all land development and other land loans</b> .....	RCONF159		1,958,000		M.9.b.
<b>10. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule RC-C, part I, item 1.e):</b>					
<b>a. Loans secured by owner-occupied nonfarm nonresidential properties</b> .....	RCONF160		1,800,000		M.10.a.
<b>b. Loans secured by other nonfarm nonresidential properties</b> .....	RCONF161		6,365,000		M.10.b.

## 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
b. With <b>original amounts</b> of more than \$100,000 through \$250,000			RCON5566	N/A	RCON5567
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000			RCON5568	N/A	RCON5569
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
b. With <b>original amounts</b> of more than \$100,000 through \$250,000			RCON5572	N/A	RCON5573
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000			RCON5574	N/A	RCON5575

## 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.") .....		
	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.) .....	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.) .....	RCON5577	N/A

6.a.

6.b.

	Dollar Amounts in Thousands					
			(Column A) Number of Loans	(Column B) Amount Currently Outstanding		
7. Number and amount <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		647,000		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		368,000		3.
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON3534		1,115,000		4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....	RCON3535		3,421,000		4.b.
c. All other mortgage-backed securities .....	RCON3536		22,065,000		4.c.
5. Other debt securities in domestic offices .....	RCON3537		15,707,000		5.
6. Not applicable					
7. Not applicable					
8. Not applicable					
9. Other trading assets in domestic offices .....	RCON3541		33,241,000		9.
10. Trading assets in foreign offices .....	RCFN3542		75,003,000		10.
11. Derivatives with a positive fair value:					
a. In domestic offices .....	RCON3543		34,319,000		11.a.
b. In foreign offices .....	RCFN3543		29,568,000		11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) .....	RCFD3545		<b>215,454,000</b>		12.
<b>LIABILITIES</b>					
13. Liability for short positions .....	RCFD3546		6,629,000		13.
14. Derivatives with a negative fair value .....	RCFD3547		52,843,000		14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule RC, item 15) .....	RCFD3548		<b>59,472,000</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   22,118,000		RCONB550   198,209,000	1.
2. U.S. Government .....	RCON2202   58,000		RCON2520   0	2.
3. States and political subdivisions in the U.S. ....	RCON2203   623,000		RCON2530   3,222,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   922,000		RCONB552   4,000	4.
5. Banks in foreign countries .....	RCON2213   1,313,000		RCON2236   152,000	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216   173,000		RCON2377   318,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215   <b>25,207,000</b>	RCON2210   21,146,000	RCON2385   <b>201,905,000</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		6,129,000		M.1.a.
b. Total brokered deposits .....	RCON2365		35,624,000		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		7,332,000		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		3,000		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		7,332,000		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		26,562,000		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		3,584,000		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		127,415,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352		5,642,000		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648		16,497,000		M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON2604		52,351,000		M.2.c.
(1) <b>Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above</b> .....	RCONF233		495,000		M.2.c.(1)
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (2) (3)					
(1) Three months or less .....	RCONA579		7,949,000		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580		7,630,000		M.3.a.(2)
(3) Over one year through three years .....	RCONA581		622,000		M.3.a.(3)
(4) Over three years .....	RCONA582		296,000		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		15,579,000		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		39,176,000		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585		11,814,000		M.4.a.(2)
(3) Over one year through three years .....	RCONA586		904,000		M.4.a.(3)
(4) Over three years .....	RCONA587		457,000		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		50,990,000		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) .....	RCFNB553	469,513,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions .....	RCFNB554	6,306,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625	47,753,000			3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650	31,553,000			4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555	167,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200	<b>555,292,000</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) .....	RCFNA245	178,618,000			M.1.

### Schedule RC-F - Other Assets

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Accrued interest receivable <sup>(1)</sup> .....	RCFDB556		8,958,000		1.
2. Net deferred tax assets <sup>(2)</sup> .....	RCFD2148		9,932,000		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		7,380,000		4.
5. Life insurance assets .....	RCFDC009		3,991,000		5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2168		35,013,000		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>65,274,000</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	232,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	12,341,000		1.b.
2.	Net deferred tax liabilities <sup>(2)</sup> .....	RCFD3049	961,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCFDB557	1,000,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....				
		RCFD2938	36,304,000		4.
a.	Accounts payable .....	RCFD3066	9,753,000		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	50,838,000		5.

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

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

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

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1. Not applicable					
2. Not applicable					
3. Securities purchased under agreements to resell .....	RCONB989		10,595,000		3.
4. Securities sold under agreements to repurchase .....	RCONB995		9,343,000		4.
5. Other borrowed money .....	RCON3190		126,440,000		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		76,436,000		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192		598,178,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) ..	RCON3129		421,170,000		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		3,985,000		10.
11. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON1041		2,067,000		11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON1042		11,570,000		12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1043		20,803,000		13.a.(1)
(2) Other pass-through securities .....	RCON1044		7,000		13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1209		360,000		13.b.(1)
(2) All other mortgage-backed securities .....	RCON1280		29,791,000		13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities) .....	RCON1281		3,267,000		14.
15. Foreign debt securities (include foreign asset-backed securities) .....	RCON1282		33,000		15.
16. Investments in mutual funds and other equity securities with readily determinable fair values .....	RCONA510		10,000		16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON1374		<b>71,893,000</b>		17.
18. Equity securities that do not have readily determinable fair values .....	RCON1752		6,808,000		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	5,939,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898	21,827,000			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	51,285,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCFDB558	8,785,000			2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCFDB559	66,689,000			3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....	RCFDB560	87,596,000			4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	23,605,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360	359,243,000			6.a.(1)
(2) Loans secured by real estate .....	RCON3385	230,136,000			6.a.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	121,000			6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	53,239,000			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	31,318,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	333,525,000			6.b.
7. Trading assets .....	RCFD3401	198,201,000			7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	7,049,000			8.
9. Total assets <sup>(4)</sup> .....	RCFD3368	1,253,874,000			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	3,668,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563	136,189,000			11.a.
b. Time deposits of \$100,000 or more .....	RCONA514	51,921,000			11.b.
c. Time deposits of less than \$100,000 .....	RCONA529	16,839,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404	535,240,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	27,143,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	176,343,000			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		34,810,000		1.a.
b. Credit card lines .....	RCFD3815		128,245,000		1.b.
c.					
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)) .....	RCFD3816		3,256,000		1.c.(1)
(a) <b>1-4 family residential construction loan commitments</b> .....	RCFDF164		144,000		1.c.(1)(a)
(b) <b>Commercial real estate, other construction loan, and land development loan commitments</b> .....	RCFDF165		3,112,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....	RCFD6550		1,080,000		1.c.(2)
d. Securities underwriting .....	RCFD3817		306,000		1.d.
e. Other unused commitments .....	RCFD3818		426,635,000		1.e.
2. Financial standby letters of credit and foreign office guarantees .....	RCFD3819		84,456,000		2.
a. Amount of financial standby letters of credit conveyed to others .....	RCFD3820		19,487,000		2.a.
3. Performance standby letters of credit and foreign office guarantees .....	RCFD3821		17,125,000		3.
a. Amount of performance standby letters of credit conveyed to others .....	RCFD3822		1,421,000		3.a.
4. Commercial and similar letters of credit .....	RCFD3411		9,011,000		4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD3433		152,780,000		6.

Dollar Amounts in Thousands	(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps .....	RCFDC968	1,505,618,000	RCFDC969	1,610,324,000	7.a.(1)
(2) Total return sw aps .....	RCFDC970	18,986,000	RCFDC971	24,916,000	7.a.(2)
(3) Credit options .....	RCFDC972	575,000	RCFDC973	930,000	7.a.(3)
(4) Other credit derivatives .....	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	RCFDC219	4,732,000	RCFDC221	71,857,000	7.b.(1)
(2) Gross negative fair value .....	RCFDC220	66,701,000	RCFDC222	11,382,000	7.b.(2)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
8. Spot foreign exchange contracts .....	RCFD8765		250,999,000		8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital") .....	RCFD3430		3,907,000		9.
a. Securities borrowed .....	RCFD3432		0		9.a.
b. Commitments to purchase when-issued securities .....	RCFD3434		0		9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....	RCFDC978		0		9.c.
d. TEXT3555	RCFD3555		0		9.d.
e. TEXT3556	RCFD3556		0		9.e.
f. TEXT3557	RCFD3557		0		9.f.

### Schedule RC-L - Continued

Dollar Amounts in Thousands

		Bil	Mill	Thou	
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 28, "Total equity capital")	RCFD5591		140,000		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		14,290,000		11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224		0		11.b.

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Dollar Amounts in Thousands					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD8693 312,529,000	RCFD8694 7,930,000	RCFD8695 3,094,000	RCFD8696 8,772,000	12.a.
b. Forward contracts	RCFD8697 1,044,583,000	RCFD8698 2,852,310,000	RCFD8699 12,140,000	RCFD8700 3,141,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701 147,044,000	RCFD8702 5,233,000	RCFD8703 5,654,000	RCFD8704 336,000	12.c.(1)
(2) Purchased options	RCFD8705 234,454,000	RCFD8706 5,767,000	RCFD8707 5,684,000	RCFD8708 224,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709 2,390,868,000	RCFD8710 640,262,000	RCFD8711 66,030,000	RCFD8712 11,002,000	12.d.(1)
(2) Purchased options	RCFD8713 2,518,157,000	RCFD8714 613,353,000	RCFD8715 65,165,000	RCFD8716 9,868,000	12.d.(2)
e. Swaps	RCFD3450 18,226,276,000	RCFD3826 891,791,000	RCFD8719 74,872,000	RCFD8720 11,388,000	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFDA 126 24,096,091,000	RCFDA 127 4,985,476,000	RCFD8723 232,639,000	RCFD8724 44,731,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725 777,820,000	RCFD8726 31,170,000	RCFD8727 0	RCFD8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFDA 589 82,174,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733 289,861,000	RCFD8734 80,113,000	RCFD8735 14,344,000	RCFD8736 6,156,000	15.a.(1)
(2) Gross negative fair value	RCFD8737 278,141,000	RCFD8738 74,955,000	RCFD8739 15,379,000	RCFD8740 6,760,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741 3,065,000	RCFD8742 168,000	RCFD8743 0	RCFD8744 0	15.b.(1)
(2) Gross negative fair value	RCFD8745 4,122,000	RCFD8746 644,000	RCFD8747 0	RCFD8748 0	15.b.(2)

### Schedule RC-M - Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	RCFD6164		83,000		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		20		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets .....	RCFD3164		8,381,000		2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCFDA590		8,381,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCFDB026		691,000		2.b.
c. All other identifiable intangible assets .....	RCFD5507		1,935,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCFD0426		11,007,000		2.d.
3. Other real estate owned:					
a. Direct and indirect investments in real estate ventures .....	RCFD5372		0		3.a.
b. All other real estate owned:					
(1) Construction, land development, and other land in domestic offices .....	RCON5508		0		3.b.(1)
(2) Farmland in domestic offices .....	RCON5509		0		3.b.(2)
(3) 1-4 family residential properties in domestic offices .....	RCON5510		438,000		3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....	RCON5511		0		3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....	RCON5512		9,000		3.b.(5)
(6) Foreclosed properties from "GNMA loans" .....	RCONC979		13,000		3.b.(6)
(7) In foreign offices .....	RCFN5513		117,000		3.b.(7)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....	RCFD2150		577,000		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		4,261,000		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	RCFD2130		4,261,000		4.c.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less .....	RCFDF055		96,460,000		5.a.(1)(a)
(b) Over one year through three years .....	RCFDF056		47,000		5.a.(1)(b)
(c) Over three years through five years .....	RCFDF057		9,000		5.a.(1)(c)
(d) Over five years .....	RCFDF058		7,000		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) .....	RCFD2651		46,358,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....	RCFDF059		3,850,000		5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
(a) One year or less .....	RCFDF060		97,648,000		5.b.(1)(a)
(b) Over one year through three years .....	RCFDF061		9,228,000		5.b.(1)(b)
(c) Over three years through five years .....	RCFDF062		3,687,000		5.b.(1)(c)
(d) Over five years .....	RCFDF063		5,612,000		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) .....	RCFDB571		64,304,000		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		212,698,000		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.
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		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	
10. Secured liabilities:						
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....	RCONF064				0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .....	RCFDF065			16,038,000		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	6,000	RCON2769	0	RCON3492	61,000	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	401,000	RCON5399	0	RCON5400	261,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	5,005,000	RCONC237	1,843,000	RCONC229	1,910,000	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	817,000	RCONC239	13,000	RCONC230	692,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	20,000	RCON3500	0	RCON3501	17,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices .....	RCON3502	41,000	RCON3503	0	RCON3504	28,000	1.e.
f. In foreign offices .....	RCFNB572	525,000	RCFNB573	5,000	RCFNB574	579,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions .....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks .....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	2,000	RCFD1597	2,000	RCFD1583	25,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	213,000	RCFD1252	3,000	RCFD1253	163,000	4.a.
b. To non-U.S. addressees (domicile) .....	RCFD1254	136,000	RCFD1255	20,000	RCFD1256	453,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	1,259,000	RCFDB576	543,000	RCFDB577	1,092,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCFDB578	1,829,000	RCFDB579	783,000	RCFDB580	1,303,000	5.b.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans .....	RCFD5459	153,000	RCFD5460	15,000	RCFD5461	1,189,000	7.
8. Lease financing receivables:							
a. <b>Leases to individuals for         household, family, and other         personal expenditures</b> .....	RCFDF166	1,000	RCFDF167	0	RCFDF168	0	8.a.
b. <b>All other leases</b> .....	RCFDF169	67,000	RCFDF170	5,000	RCFDF171	65,000	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	1,095,000	RCFD5613	2,454,000	RCFD5614	9,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") .....	RCFD5615	1,052,000	RCFD5616	1,644,000	RCFD5617	6,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....	RCFDC866	29,000	RCFDC867	696,000	RCFDC868	0	10.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum, item 1) .....	RCFD1658	4,000	RCFD1659	0	RCFD1661	17,000	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	527,000	RCFD1249	5,000	RCFD1250	601,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) .....	RCFDC240	134,000	RCFDC241	35,000	RCFDC226	14,000	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	4,978,000			M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411	49,000			M.8.

### Schedule RC-N - Continued

Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
<b>9. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule RC-N, item 1.a):</b>				
<b>a. 1-4 family residential construction loans .....</b>	RCONF172   4,000	RCONF174   0	RCONF176   12,000	M.9.a.
<b>b. Other construction loans and all land development and other land loans .....</b>	RCONF173   2,000	RCONF175   0	RCONF177   49,000	M.9.b.
<b>10. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule RC-N, item 1.e):</b>				
<b>a. Loans secured by owner-occupied nonfarm nonresidential properties .....</b>	RCONF178   11,000	RCONF180   0	RCONF182   12,000	M.10.a.
<b>b. Loans secured by other nonfarm nonresidential properties .....</b>	RCONF179   30,000	RCONF181   0	RCONF183   16,000	M.10.b.



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

Each bank must complete either (1) items A through C and Memorandum items 1 through 3 or (2) items 1 through 12 and Memorandum items 1 through 3. A bank that chooses to complete items A through C must continue to complete these items each quarter thereafter. A bank that completes items A through C may also choose to complete items D through F, but must continue to complete items D through F each quarter thereafter.

Select the option above (1 or 2) that your bank elects to use to report deposit insurance data (read the instructions above carefully): ..... 2

Yes/No

If you selected option 1, do you also elect to report items D, E and F? ..... N/A

Dollar Amounts in Thousands

	Bil	Mil	Thou	
A. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCDFDF236		N/A	A.
B. Total allowable exclusions (including foreign deposits) .....	RCDFDF237		N/A	B.
C. Total foreign deposits (included in item B above) .....	RCFNF234		N/A	C.
D. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCDFDF238		N/A	D.
E. Total daily average of allowable exclusions (including foreign deposits) .....	RCDFDF239		N/A	E.
F. Total daily average of foreign deposits (included in item E above) .....	RCFNF235		N/A	F.

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Unposted debits (see instructions):				
a. Actual amount of all unposted debits, OR .....	RCON0030		0	1.a.
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, OR .....	RCON3510		0	2.a.
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 dept (not incl in tot depts in dom offices) .....	RCON3520		0	3.
4. Deposits of consolidated subsidiaries in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions (not included in total deposits):				
a. Demand deposits of consolidated subsidiaries .....	RCON2211	1,959,000		4.a.
b. Time and savings deposits <sup>(1)</sup> of consolidated subsidiaries .....	RCON2351	21,269,000		4.b.
c. Interest accrued and unpaid on deposits of consolidated subsidiaries .....	RCON5514	3,000		4.c.
5. Deposits in insured branches in Puerto Rico and U.S. territories and possessions:				
a. Demand deposits in insured branches (included in Schedules RC-E, Part II) .....	RCON2229	4,489,000		5.a.
b. Time and savings deposits <sup>(1)</sup> in insured branches (included in Schedule RC-E, Part II) .....	RCON2383	422,000		5.b.
c. Interest accrued and unpaid on deposits in insured branches (incl in Schedule RC-G, item 1.b.) .....	RCON5515	1,000		5.c.
6. Reserve balances 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 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.

(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	
8. Not applicable					
9. Deposits in lifeline accounts					
10. Benefit-responsive "Depository Institution Investment Contracts" (included in total deposits in domestic offices) .....	RCON8432			0	10.
11. Adjustments to demand deposits in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions reported in Schedule RC-E for certain reciprocal demand balances:					
a. Amount by which demand deposits would be reduced if the reporting bank's reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions that were reported on a gross basis in Schedule RC-E had been reported on a net basis .....	RCON8785			0	11.a.
b. Amount by which demand deposits would be increased if the reporting bank's reciprocal demand balances with foreign banks and foreign offices of other U.S. banks (other than insured branches in Puerto Rico and U.S. territories and possessions) that were reported on a net basis in Schedule RC-E had been reported on a gross basis .....	RCONA181			0	11.b.
c. Amount by which demand deposits would be reduced if cash items in process of collection were included in the calculation of the reporting bank's net reciprocal demand balances with the domestic offices of U.S. banks and savings associations and insured branches in Puerto Rico and U.S. territories and possessions in Schedule RC-E .....	RCONA182			0	11.c.
12. Amount of assets netted against deposit liabilities in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions on the balance sheet (Schedule RC) in accordance with generally accepted accounting principles (exclude amounts related to reciprocal demand balances):					
a. Amount of assets netted against demand deposits .....	RCONA527			0	12.a.
b. Amount of assets netted against time and savings deposits .....	RCONA528			0	12.b.

Memoranda

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		63,892,000		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		162,002,000		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	RCONF052		244619		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045		5,952,000		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		177,000		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 .....	RCONF048		432		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<sup>(1)</sup></b>					
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		141,043,000		M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
a. Legal title .....	TEXTA545				M.3.a.
b. FDIC Certificate Number .....	RCONA545		0		M.3.b.

(1) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2006, 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.

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale: <sup>(2)</sup>					
a. First liens .....	RCONF066		2,191,000		1.a.
b. Junior liens .....	RCONF067		0		1.b.
2. Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale: <sup>(2)</sup>					
a. First liens .....	RCONF068		20,654,000		2.a.
b. Junior liens .....	RCONF069		0		2.b.
3. Closed-end 1-4 family residential mortgage loans sold during the quarter:					
a. First liens .....	RCONF070		24,231,000		3.a.
b. Junior liens .....	RCONF071		1,000		3.b.
4. Closed-end 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):					
a. First liens .....	RCONF072		7,534,000		4.a.
b. Junior liens .....	RCONF073		0		4.b.
5. <b>Noninterest income for the quarter from the sale, securitization, and servicing of closed-end 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i)</b> .....					
	RIADF184		0		5.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2006, Report of Condition.

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

## Schedule RC-Q - Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D--Trading Assets and Liabilities.

### Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (included in Schedule RC)

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) Level 2 Fair Value Measurements		(Column C) Level 3 Fair Value Measurements		
<b>ASSETS</b>							
1. Loans and leases .....	RCFDF243	10,051,000	RCFDF244	10,051,000	RCFDF245	0	1.
2. Trading assets .....	RCFDF246	215,454,000	RCFDF247	551,313,000	RCFDF248	52,630,000	2.
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above) .....							
	RCFDF240	0	RCFDF241	0	RCFDF242	0	2.a.
3. All other financial assets and servicing assets .....	RCFDF249	9,312,000	RCFDF250	1,041,000	RCFDF251	8,271,000	3.
<b>LIABILITIES</b>							
4. Deposits .....	RCFDF252	3,598,000	RCFDF253	3,542,000	RCFDF254	56,000	4.
5. Trading liabilities .....	RCFDF255	59,472,000	RCFDF256	436,197,000	RCFDF257	19,786,000	5.
6. All other financial liabilities and servicing liabilities .....	RCFDF258	58,312,000	RCFDF259	57,204,000	RCFDF260	1,108,000	6.
7. Loan commitments (not accounted for as derivatives) .....	RCFDF261	0	RCFDF262	0	RCFDF263	0	7.

# 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	99,306,000			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	(1,262,000)			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	(2,803,000)			4.
5. LESS: Nonqualifying perpetual preferred stock .....	RCFDB588	0			5.
6. Qualifying minority interests in consolidated subsidiaries .....	RCFDB589	1,266,000			6.
7.					
a. LESS: Disallow ed goodw ill and other disallow ed intangible assets .....	RCFDB590	21,229,000			7.a.
b. <b>LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)</b> .....					
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) .....	RCFDF264	581,000			7.b.
9.	RCFDC227	82,827,000			8.
a. LESS: Disallow ed servicing assets and purchased credit card relationships .....	RCFDB591	858,000			9.a.
b. LESS: Disallow ed deferred tax assets .....	RCFD5610	0			9.b.
10. Other additions to (deductions from) Tier 1 capital .....	RCFDB592	(17,000)			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....	RCFD8274	81,952,000			11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock .....	RCFD5306	28,150,000			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital .....	RCFDB593	0			13.
14. Allow ance for loan and lease losses includible in Tier 2 capital .....	RCFD5310	11,428,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	RCFD2221	83,000			15.
16. Other Tier 2 capital components .....	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16) .....	RCFD5311	39,661,000			17.
18. Allow able Tier 2 capital (lesser of item 11 or 17) .....	RCFD8275	39,661,000			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	121,613,000			21.
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9) .....	RCFD3368	1,253,874,000			22.
23. LESS: Disallow ed goodw ill and other disallow ed intangible assets (from item 7.a above) .....	RCFDB590	21,229,000			23.
24. LESS: Disallow ed servicing assets and purchased credit card relationships (from item 9.a above) ...	RCFDB591	858,000			24.
25. LESS: Disallow ed deferred tax assets (from item 9.b above) .....	RCFD5610	0			25.
26. LESS: Other deductions from assets for leverage capital purposes .....	RCFDB596	(511,000)			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) .....	RCFDA224	1,232,298,000			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-w eighted 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	6.65	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	0	RCFD7206	8.98	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	0	RCFD7205	13.33	33.

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

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

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

### Schedule RC-R - Continued

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

**Balance Sheet Asset Categories**

Dollar Amounts in Thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602		34.
	<b>86,182,000</b>	0	38,116,000	43,918,000		4,148,000		
35. Held-to-maturity securities .....	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607		35.
	<b>1,000</b>	0	0	0	0	1,000		
36. Available-for-sale securities .....	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612		36.
	<b>142,677,000</b>	(1,857,000)	53,091,000	84,554,000	2,296,000	4,593,000		
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225		RCFDC063	RCFDC064		RCFDB520		37.
	<b>23,563,000</b>		20,230,000	1,216,000		2,117,000		
38. Loans and leases held for sale .....	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621		38.
	<b>43,193,000</b>	0	0	4,345,000	3,608,000	35,240,000		
39. Loans and leases, net of unearned income .....	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626		39.
	<b>644,597,000</b>	24,000	15,325,000	91,818,000	150,368,000	387,062,000		
40. LESS: Allowance for loan and lease losses .....	RCFD3123	RCFD3123						40.
	10,659,000	10,659,000						
41. Trading assets .....	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631		41.
	<b>215,454,000</b>	215,454,000	0	0	0	0		
42. All other assets <sup>(1)</sup> .....	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339		42.
	<b>106,707,000</b>	21,649,000	3,891,400	14,365,000	1,059,000	65,742,600		
43. Total assets (sum of items 34 through 42) .....	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340		43.
	<b>1,251,715,000</b>	<b>224,611,000</b>	<b>130,653,400</b>	<b>240,216,000</b>	<b>157,331,000</b>	<b>498,903,600</b>		

(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

Dollar Amounts in Thousands							
	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
	84,456,000	1.00	84,456,000	11,386,000	32,900,000	3,283,000	36,887,000
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
	17,125,000	.50	<b>8,562,500</b>	1,991,000	1,316,000	0	5,255,500
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
	9,011,000	.20	<b>1,802,200</b>	107,200	406,000	3,000	1,286,000
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663
	0	1.00	0	0	0		0
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668
	152,780,000	1.00	<b>152,780,000</b>	152,549,000	231,000	0	0
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673
	0	1.00	0	0	0	0	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low - level exposure rule and residual interests subject to a dollar-for-dollar capital requirement .....	RCFDB541	12.5 (3)	RCFDB542				RCFDB543
	345,000	7.50	2,588,000				2,588,000
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	187,000	1.00	<b>187,000</b>	0	0	186,000	1,000
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	2,304,000	1.00	<b>2,304,000</b>	5,000	18,000	662,000	1,619,000
53. Unused commitments with an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	187,125,000	.50	<b>93,562,500</b>	2,548,500	35,960,000	5,027,000	50,027,000
54. Derivative contracts .....			RCFDA 167	RCFDB693	RCFDB694	RCFDB695	
			271,152,000	11,689,000	124,860,000	134,603,000	

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

**Schedule RC-R - Continued**

Dollar Amounts in Thousands	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) .....	RCFDB696	RCFDB697	RCFDB698	RCFDB699	55.
	<b>310,929,100</b>	<b>435,907,000</b>	<b>301,095,000</b>	<b>596,567,100</b>	
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	RCFDB701	RCFDB702	RCFDB703	
	<b>0</b>	<b>87,181,400</b>	<b>150,547,500</b>	<b>596,567,100</b>	57.
58. Market risk equivalent assets .....				RCFD1651	
				78,255,000	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>912,551,000</b>	59.
60. LESS: Excess allowance for loan and lease losses .....				RCFDA222	
				225,000	60.
61. LESS: Allocated transfer risk reserve .....				RCFD3128	
				6,000	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61) ..				RCFDA223	
				<b>912,320,000</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 ..	RCFD8764		77,571,000		M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts .....	RCFD3809	7,626,466,000	RCFD8766	7,890,843,000	RCFD8767	5,718,739,000	M.2.a.
b. Foreign exchange contracts .....	RCFD3812	3,679,671,000	RCFD8769	408,714,000	RCFD8770	138,462,000	M.2.b.
c. Gold contracts .....	RCFD8771	4,024,000	RCFD8772	657,000	RCFD8773	85,000	M.2.c.
d. Other precious metals contracts .....	RCFD8774	212,000	RCFD8775	0	RCFD8776	0	M.2.d.
e. Other commodity contracts .....	RCFD8777	8,732,000	RCFD8778	6,645,000	RCFD8779	3,981,000	M.2.e.
f. Equity derivative contracts .....	RCFDA000	91,222,000	RCFDA001	49,650,000	RCFDA002	12,027,000	M.2.f.
g. Credit derivative contracts:							
(1) Investment grade .....	RCFDC980	46,565,000	RCFDC981	635,104,000	RCFDC982	439,393,000	M.2.g.(1)
(2) Subinvestment grade .....	RCFDC983	23,137,000	RCFDC984	339,435,000	RCFDC985	110,963,000	M.2.g.(2)

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

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

### Bank Securitization Activities

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principle balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	510,190,000	952,000	1,100,000	0	14,124,000	6,799,000	1,887,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	2.a.
	196,000	22,000	29,000	0	633,000	23,000	0	
b. Subordinated securities and other residual interests	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	18,000	26,000	124,000	0	24,000	0	3,000	
c. Standby letters of credit and other enhancements ...	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	2,351,000	0	0	0	0	8,000	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	23,000	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due .....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	12,959,000	5,000	67,000	0	484,000	1,000	0	
b. 90 days or more past due .....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	4,301,000	0	45,000	0	413,000	8,000	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs .....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	1,000	0	56,000	0	7,000	0	0	
b. Recoveries .....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	4,000	0	0	0	0	

### Schedule RC-S - Continued

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	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....		RCFDB761 0	RCFDB762 0			RCFDB763 2,000	6.a.	
b. Loans (included in Schedule RC-C) .....		RCFDB500 92,000	RCFDB501 1,951,000			RCFDB502 0	6.b.	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due .....		RCFDB764 0	RCFDB765 0			RCFDB766 0	7.a.	
b. 90 days or more past due .....		RCFDB767 0	RCFDB768 0			RCFDB769 0	7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs .....		RIADB770 0	RIADB771 0			RIADB772 0	8.a.	
b. Recoveries .....		RIADB773 0	RIADB774 0			RIADB775 0	8.b.	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements ....	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
<b>Bank Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	RCFDB790 78,000	RCFDB791 5,000	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 140,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	RCFDB797 61,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 1,000	12.

### Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance .....	RCFDA249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	RCFDA250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCFDB804		2,752,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805		582,582,000		M.2.b.
c. Other financial assets (1) .....	RCFDA591		21,276,000		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		2,146,000		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		78,647,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB809		397,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C (2) .....	RCFDC407		32,000		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 18, items 19.a through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

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

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

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

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

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

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

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

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

#### FIDUCIARY AND RELATED ASSETS

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	
4. Personal trust and agency accounts .....	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	14,232,000	51,938,000	7242	10192	
5. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	0	5,514,000	0	68	
b. Employee benefit - defined benefit .....	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	0	28,562,000	0	562	
c. Other retirement accounts .....	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	49,000	78,377,000	57	497	
6. Corporate trust and agency accounts .....	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	44,000	1,208,931,000	30	7827	
7. Investment management agency accounts .....	RCFDB886		RCFDB888		7.
	76,558,000		3833		
8. Other fiduciary accounts .....	RCFDB890	RCFDB891	RCFDB892	RCFDB893	8.
	14,581,000	290,961,000	16274	13960	
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCFDB894	RCFDB895	RCFDB896	RCFDB897	9.
	105,464,000	1,664,283,000	27436	33106	
10. Custody and safekeeping accounts .....		RCFDB898		RCFDB899	10.
		7,037,817,000		201393	

**Schedule RC-T - Continued**

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
11. Fiduciary accounts held in foreign offices (included in items 9 and 10) .....	RCFNB900	RCFNB901	RCFNB902	RCFNB903	11.
	87,470,000	4,891,677,000	17980	207049	

**FIDUCIARY AND RELATED SERVICES INCOME**

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Personal trust and agency accounts .....	RIADB904	398,000			12.
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RIADB905	4,000			13.a.
b. Employee benefit - defined benefit .....	RIADB906	7,000			13.b.
c. Other retirement accounts .....	RIADB907	15,000			13.c.
14. Corporate trust and agency accounts .....	RIADA479	170,000			14.
15. Investment management agency accounts .....	RIADB908	295,000			15.
16. Other fiduciary accounts .....	RIADA480	148,000			16.
17. Custody and safekeeping accounts .....	RIADB909	1,092,000			17.
18. Other fiduciary and related services income .....	RIADB910	152,000			18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>2,281,000</b>			19.
a. Fiduciary and related services income - foreign offices (included in item 19) .....	RIADB912	1,864,000			19.a.
20. Less: Expenses .....	RIADC058	685,000			20.
21. Less: Net losses from fiduciary and related services .....	RIADA488	0			21.
22. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	0			22.
23. Net fiduciary and related services income .....	RIADA491	<b>1,596,000</b>			23.

### Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mill	Thou	
<b>1. Managed assets held in personal trust and agency accounts:</b>					
a. Noninterest-bearing deposits .....	RCFDB913			0	M.1.a.
b. Interest-bearing deposits .....	RCFDB914		719,000		M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCFDB915		406,000		M.1.c.
d. State, county and municipal obligations .....	RCFDB916		1,093,000		M.1.d.
e. Money market mutual funds .....	RCFDB917		185,000		M.1.e.
f. Other short-term obligations .....	RCFDB918		27,000		M.1.f.
g. Other notes and bonds .....	RCFDB919		550,000		M.1.g.
h. Common and preferred stocks .....	RCFDB920		8,579,000		M.1.h.
i. Real estate mortgages .....	RCFDB921		5,000		M.1.i.
j. Real estate .....	RCFDB922		431,000		M.1.j.
k. Miscellaneous assets .....	RCFDB923		2,237,000		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>14,232,000</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	4117	RCFDB928	351,707,000	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency .....	RCFDB929	4046			M.2.b.

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	451	M.3.a.
b. International/Global equity .....	RCFDB933	0	RCFDB934	0	M.3.b.
c. Stock/Bond blend .....	RCFDB935	1	RCFDB936	509	M.3.c.
d. Taxable bond .....	RCFDB937	3	RCFDB938	961	M.3.d.
e. Municipal bond .....	RCFDB939	3	RCFDB940	828	M.3.e.
f. Short term investments/Money market .....	RCFDB941	0	RCFDB942	0	M.3.f.
g. Specialty/Other .....	RCFDB943	2	RCFDB944	100,811	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCFDB945	<b>10</b>	RCFDB946	<b>103,560</b>	M.3.h.



### Schedule RC-T - Continued

Memoranda-Continued

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

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

Peter Bieszard, Vice President  
Name and Title (TEXT B962)

bieszardp@citi.com  
E-mail Address (TEXT B926)

(212)559-4118  
Telephone: Area code/phone number/extension (TEXT B963)

(212)793-6652  
FAX: Area code/phone number (TEXT B964)

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Report of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18, items 19.a through 23, and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "NA," "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]