

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 June 30, 2008

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)

August 4, 2008

\_\_\_\_\_  
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)

NV

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

89169-

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

FDIC Certificate Number 07213  
(RSSD 9050)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Emergency Contact Information**

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

**Primary Contact**

**Secondary Contact**

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

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

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

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

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

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

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

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

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

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

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

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

**Primary Contact**

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

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

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

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

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

**Secondary Contact**

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

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

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

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

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

**Third Contact**

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

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

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

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

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

**Fourth Contact**

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

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

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

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

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

# Consolidated Report of Income for the period January 1, 2008 - June 30, 2008

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:					
(1) Loans secured by 1-4 family residential properties .....	RIAD4435		6,032,000		1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436		714,000		1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024		4,000		1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012		1,493,000		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		1,196,000		1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions .....	RIAD4056		1,000		1.a.(1)(e)
(f) All other loans in domestic offices .....	RIADB487		835,000		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059		14,976,000		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010		<b>25,251,000</b>		1.a.(3)
b. Income from lease financing receivables .....	RIAD4065		86,000		1.b.
c. Interest income on balances due from depository institutions (1) .....	RIAD4115		1,348,000		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		58,000		1.d.(1)
(2) Mortgage-backed securities .....	RIADB489		1,761,000		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060		1,697,000		1.d.(3)
e. Interest income from trading assets .....	RIAD4069		3,659,000		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020		527,000		1.f.
g. Other interest income .....	RIAD4518		203,000		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4107		<b>34,590,000</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		6,000		2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs) .....	RIAD0093		1,176,000		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517		937,000		2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518		255,000		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172		7,867,000		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180		589,000		2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185		4,004,000		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		577,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		<b>15,411,000</b>		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		<b>19,179,000</b>		3.
4. Provision for loan and lease losses	RIAD4230		7,840,000		4.
5. Noninterest income:					
a. Income from fiduciary activities (1)	RIAD4070		1,150,000		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		313,000		5.b.
c. Trading revenue (2)	RIADA220		(2,331,000)		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		88,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888		5,000		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887		40,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386		0		5.d.(4)
(5) Income from other insurance activities	RIADC387		743,000		5.d.(5)
e. Venture capital revenue	RIADB491		0		5.e.
f. Net servicing fees	RIADB492		1,694,000		5.f.
g. Net securitization income	RIADB493		85,000		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		99,000		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		(38,000)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		42,000		5.k.
l. Other noninterest income (*)	RIADB497		398,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l.)	RIAD4079		<b>2,288,000</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		(485,000)		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		8,540,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		2,174,000		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		178,000		7.c.(2)
d. Other noninterest expense (*)	RIAD4092		6,056,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d.)	RIAD4093		<b>16,948,000</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>(3,806,000)</b>		8.
9. Applicable income taxes (on item 8)	RIAD4302		(2,227,000)		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		<b>(1,579,000)</b>		10.
11. Extraordinary items and other adjustments, net of income taxes (*)	RIAD4320		(224,000)		11.
12. Net income (loss) (sum of items 10 and 11)	RIAD4340		<b>(1,803,000)</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	14,000		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	35,000		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	341,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150	195364		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	15,000		M.8.a.
b. Foreign exchange exposures .....	RIAD8758	780,000		M.8.b.
c. Equity security and index exposures .....	RIAD8759	74,000		M.8.c.
d. Commodity and other exposures .....	RIAD8760	31,000		M.8.d.
e. Credit exposures .....	RIADF186	(3,231,000)		M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading .....	RIADC889	12,000		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890	0		M.9.b.
10. Credit losses on derivatives (see instructions) .....	RIADA251	32,000		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.
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Dollar Amounts in Thousands

	Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. 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)) .....	RIADF228	N/A		M.12.
<b>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</b>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets .....	RIADF551	9,000		M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk .....	RIADF552	(50,000)		M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553	2,995,000		M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554	178,000		M.13.b.(1)

(1) For example, a bank acquired on March 1, 2008, would report 20080301.

## 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, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	99,306,000			1.
2. Restatements due to corrections of material accounting errors and changes in accounting principles (*) .....	RIADB507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	99,306,000			3.
4. Net income (loss) (must equal Schedule RI, item 12) .....	RIAD4340	(1,803,000)			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	73,000			5.
6. Treasury stock transactions, net .....	RIADB510	0			6.
7. Changes incident to business combinations, net .....	RIAD4356	0			7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470	0			8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	0			9.
10. Other comprehensive income (1) .....	RIADB511	(2,044,000)			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	55,000			11.
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....	RIAD3210	95,587,000			12.

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

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

# 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:			
(1) 1-4 family residential construction loans	RIADC891      0	RIADC892      0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893      0	RIADC894      0	1.a.(2)
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      375,000	RIAD5412      3,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	RIADC234      577,000	RIADC217      2,000	1.c.(2)(a)
(b) Secured by junior liens	RIADC235      808,000	RIADC218      5,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588      2,000	RIAD3589      0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895      1,000	RIADC896      0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897      0	RIADC898      0	1.e.(2)
f. In foreign offices	RIADB512      73,000	RIADB513      7,000	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      7,000	RIAD4664      0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RIAD4655      0	RIAD4665      0	3.
4. Commercial and industrial loans:			
a. To U.S. addressees (domicile)	RIAD4645      179,000	RIAD4617      280,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646      335,000	RIAD4618      66,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards	RIADB514      1,039,000	RIADB515      250,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RIADB516      2,259,000	RIADB517      371,000	5.b.
6. Loans to foreign governments and official institutions	RIAD4643      3,000	RIAD4627      0	6.
7. All other loans	RIAD4644      27,000	RIAD4628      11,000	7.
8. Lease financing receivables:			
a. Leases to individuals for household, family, and other personal expenditures	RIADF185      0	RIADF187      0	8.a.
b. All other leases	RIADC880      7,000	RIADF188      4,000	8.b.
9. Total (sum of items 1 through 8)	RIAD4635      5,692,000	RIAD4605      999,000	9.

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



## Schedule RI-B - Continued

### Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	0	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....	73,000	7,000	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	58,000		M.4.

## Schedule RI-B - Continued

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522		10,659,000		1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605		999,000		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....	RIADC079		5,692,000		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523		0		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230		7,840,000		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233		49,000		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		13,855,000		7.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435		6,000		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389		0		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390		0		M.3.
<b>Memorandum item 4 is to be completed by all banks.</b>					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above)	RIADC781		0		M.4.

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

## Schedule 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	19,226,000			1.
2. Total interest expense in foreign offices .....	RIADC900	7,086,000			2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901	3,478,000			3.
4. Noninterest income in foreign offices:					
a. Trading revenue .....	RIADC902	2,399,000			4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903	853,000			4.b.
c. Net securitization income .....	RIADC904	84,000			4.c.
d. Other noninterest income .....	RIADC905	3,175,000			4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906	(169,000)			5.
6. Total noninterest expense in foreign offices .....	RIADC907	10,175,000			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	(170,000)			7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909	1,811,000			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>2,848,000</b>			10.
11. Internal allocations of income and expense applicable to foreign offices .....	RIADC912	(10,160,000)			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913	(1,870,000)			12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) .....	RIADC914	<b>(9,182,000)</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

1. Other noninterest income (from Schedule RI, item 5.I):

**Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:**

- a. Income and fees from the printing and sale of checks .....
- b. Earnings on/increase in value of cash surrender value of life insurance .....
- c. Income and fees from automated teller machines (ATMs) .....
- d. Rent and other income from other real estate owned .....
- e. Safe deposit box rent .....
- f. Net change in the fair values of financial instruments accounted for under a fair value option .....
- g. **Bank card and credit card interchange fees** .....
- h. TEXT446 Write downs on bridge loan
- i. TEXT446 Operating income from affiliates
- j. TEXT446

	Bil	Mil	Thou
RIADC013			0
RIADC014			0
RIADC016			0
RIAD4042			0
RIADC015			0
RIADF229			0
RIADF555			0
RIAD4461		(2,375,000)	
RIAD4462		1,034,000	
RIAD4463			0

- 1.a.
- 1.b.
- 1.c.
- 1.d.
- 1.e.
- 1.f.
- 1.g.
- 1.h.
- 1.i.
- 1.j.

2. Other noninterest expense (from Schedule RI, item 7.d):

**Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:**

- a. Data processing expenses .....
- b. Advertising and marketing expenses .....
- c. Directors' fees .....
- d. Printing, stationery, and supplies .....
- e. Postage .....
- f. Legal fees and expenses .....
- g. FDIC deposit insurance assessments .....
- h. **Accounting and auditing expenses** .....
- i. **Consulting and advisory expenses** .....
- j. **Automated teller machine (ATM) and interchange expenses** .....
- k. **Telecommunications expenses** .....
- l. TEXT446 Expenses paid to affiliates
- m. TEXT446 Amortization of computer software
- n. TEXT446

RIADC017		518,000	
RIAD0497		933,000	
RIAD4136			0
RIADC018		235,000	
RIAD8403			0
RIAD4141			0
RIAD4146			0
RIADF556			0
RIADF557		225,000	
RIADF558			0
RIADF559		272,000	
RIAD4464		846,000	
RIAD4467		276,000	
RIAD4468			0

- 2.a.
- 2.b.
- 2.c.
- 2.d.
- 2.e.
- 2.f.
- 2.g.
- 2.h.
- 2.i.
- 2.j.
- 2.k.
- 2.l.
- 2.m.
- 2.n.

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) TEXT446 Net Loss from Discontinued Operations
- (2) Applicable income tax effect .....
- b. (1) TEXT448
- (2) Applicable income tax effect .....
- c. (1) TEXT448
- (2) Applicable income tax effect .....

RIAD4469		(224,000)	
RIAD4486		(171,000)	
RIAD4487			0
RIAD4488			0
RIAD4489			0
RIAD4491			0

- 3.a.(1)
- 3.a.(2)
- 3.b.(1)
- 3.b.(2)
- 3.c.(1)
- 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.	Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option .....	RIADF465		0	4.a.
b.	TEXTB527	RIADB527		0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT4498 Capital Contribution	RIAD4498	55,000		5.a.
b.	TEXT4499	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):					
a.	TEXT4521 Foreign Currency Translation / Other	RIAD4521	49,000		6.a.
b.	TEXT4522	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):			
a.	Comments? .....	RIAD4769	NO
b.	Other explanations:		

(TEXT 4769)

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2008

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 (1)	RCFD0081	34,249,000			1.a.
b. Interest-bearing balances (2)	RCFD0071	52,654,000			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	134,238,000			2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCONB987	334,000			3.a.
b. Securities purchased under agreements to resell (3)	RCFDB989	29,540,000			3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCFD5369	31,011,000			4.a.
b. Loans and leases, net of unearned income	RCFDB528	626,985,000			4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	13,855,000			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	613,130,000			4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	223,690,000			5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	5,896,000			6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	942,000			7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD2130	5,225,000			8.
9. Not applicable					
10. Intangible assets:					
a. Goodwill	RCFD3163	19,613,000			10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	11,400,000			10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	66,522,000			11.
12. Total assets (sum of items 1 through 11)	RCFD2170	1,228,445,000			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	218,866,000		13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	49,520,000		13.a.(1)
(2) Interest-bearing .....	RCON6636	169,346,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200	554,041,000		13.b.
(1) Noninterest-bearing .....	RCFN6631	42,309,000		13.b.(1)
(2) Interest-bearing .....	RCFN6636	511,732,000		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	6,697,000		14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995	17,596,000		14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548	84,979,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190	174,180,000		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200	28,301,000		19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930	46,783,000		20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948	1,131,443,000		21.
22. Minority interest in consolidated subsidiaries .....	RCFD3000	1,415,000		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	69,290,000		25.
26.				
a. Retained earnings .....	RCFD3632	30,085,000		26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530	(4,539,000)		26.b.
27. Other equity capital components <sup>(6)</sup> .....	RCFDA130	0		27.
28. Total equity capital (sum of items 23 through 27) .....	RCFD3210	95,587,000		28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) .....	RCFD3300	1,228,445,000		29.

Memorandum

To be reported with the March Report of Condition.

	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007 .....		
	RCFD6724	N/A
		M.1.
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank	4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)	
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)	5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)	
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm	6 = Review of the bank's financial statements by external auditors	
	7 = Compilation of the bank's financial statements by external auditors	
	8 = Other audit procedures (excluding tax preparation work)	
	9 = No external audit work	

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
1. Cash items in process of collection, unposted debits, and currency and coin .....	RCFD0022   9,206,000		1.
a. Cash items in process of collection and unposted debits .....		RCON0020   4,316,000	1.a.
b. Currency and coin .....		RCON0080   782,000	1.b.
2. Balances due from depository institutions in the U.S. ....		RCON0082   3,569,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083   447,000		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085   4,283,000		2.b.
3. Balances due from banks in foreign countries and foreign central banks .....		RCON0070   47,000	3.
a. Foreign branches of other U.S. banks .....	RCFD0073   486,000		3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0074   62,181,000		3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0090   10,300,000	RCON0090   10,300,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) .....	RCFD0010   <b>86,903,000</b>	RCON0010   <b>19,014,000</b>	5.



### Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCFD0211 1,000	RCFD0213 1,000	RCFD1286 664,000	RCFD1287 668,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies (1) .....	RCFD1289 0	RCFD1290 0	RCFD1291 25,000	RCFD1293 26,000	2.a.
b. Issued by U.S. Government-sponsored agencies (2) .....	RCFD1294 0	RCFD1295 0	RCFD1297 524,000	RCFD1298 525,000	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496 0	RCFD8497 0	RCFD8498 11,286,000	RCFD8499 10,755,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA .....	RCFD1698 0	RCFD1699 0	RCFD1701 3,163,000	RCFD1702 3,151,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFD1703 0	RCFD1705 0	RCFD1706 15,772,000	RCFD1707 15,589,000	4.a.(2)
(3) Other pass-through securities .....	RCFD1709 0	RCFD1710 0	RCFD1711 86,000	RCFD1713 86,000	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD1714 0	RCFD1715 0	RCFD1716 337,000	RCFD1717 333,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD1718 0	RCFD1719 0	RCFD1731 0	RCFD1732 0	4.b.(2)
(3) All other mortgage-backed securities .....	RCFD1733 0	RCFD1734 0	RCFD1735 39,491,000	RCFD1736 35,368,000	4.b.(3)
5. Asset-backed securities (ABS) .....	RCFDC026 0	RCFDC988 0	RCFDC989 2,427,000	RCFDC027 2,341,000	5.
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737 0	RCFD1738 0	RCFD1739 8,702,000	RCFD1741 8,680,000	6.a.
b. Foreign debt securities .....	RCFD1742 0	RCFD1743 0	RCFD1744 56,926,000	RCFD1746 55,858,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (3) .....			RCFDA510 130,000	RCFDA511 858,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.) .....	RCFD1754 1,000	RCFD1771 1,000	RCFD1772 139,533,000	RCFD1773 134,238,000	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	52,867,000		M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1) (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 data of: <sup>(3) (4)</sup>				
(1) Three months or less .....	RCFDA549	18,477,000		M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	14,040,000		M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	15,536,000		M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	8,798,000		M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	8,688,000		M.2.a.(5)
(6) Over 15 years .....	RCFDA554	13,315,000		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) (5)</sup>				
(1) Three months or less .....	RCFDA555	146,000		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	240,000		M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	420,000		M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	479,000		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	1,322,000		M.2.b.(5)
(6) Over 15 years .....	RCFDA560	16,219,000		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	620,000		M.2.c.(1)
(2) Over three years .....	RCFDA562	35,080,000		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	23,500,000		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	438,000	432,000
b. Home equity lines .....	RCFDB842	RCFDB843	RCFDB844	RCFDB845
	0	0	40,000	26,000
c. Automobile loans .....	RCFDB846	RCFDB847	RCFDB848	RCFDB849
	0	0	357,000	349,000
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853
	0	0	1,254,000	1,186,000
e. Commercial and industrial loans .....	RCFDB854	RCFDB855	RCFDB856	RCFDB857
	0	0	0	0
f. Other .....	RCFDB858	RCFDB859	RCFDB860	RCFDB861
	0	0	338,000	348,000

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		
1. Loans secured by real estate .....	RCFD1410	266,480,000			1.
a. Construction, land development, and other land loans:					
(1) <b>1-4 family residential construction loans</b> .....			RCONF158	861,000	1.a.(1)
(2) <b>Other construction loans and all land development and other land loans</b> .....			RCONF159	2,216,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements) .....			RCON1420	22,000	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	29,984,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....			RCON5367	128,157,000	1.c.(2)(a)
(b) Secured by junior liens .....			RCON5368	33,698,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			RCON1460	8,034,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) <b>Loans secured by owner-occupied nonfarm nonresidential properties</b> .....			RCONF160	2,051,000	1.e.(1)
(2) <b>Loans secured by other nonfarm nonresidential properties</b> .....			RCONF161	6,913,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S. ....			RCONB531	12,155,000	2.a.
(1) To U.S. branches and agencies of foreign banks .....	RCFDB532	62,000			2.a.(1)
(2) To other commercial banks in the U.S. ....	RCFDB533	12,233,000			2.a.(2)
b. To other depository institutions in the U.S. ....	RCFDB534	6,959,000	RCONB534	6,959,000	2.b.
c. To banks in foreign countries .....			RCONB535	318,000	2.c.
(1) To foreign branches of other U.S. banks .....	RCFDB536	71,000			2.c.(1)
(2) To other banks in foreign countries .....	RCFDB537	7,830,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers ....	RCFD1590	911,000	RCON1590	123,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RCFD1763	40,062,000	RCON1763	38,626,000	4.a.
b. To non-U.S. addressees (domicile) .....	RCFD1764	115,145,000	RCON1764	1,839,000	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	44,546,000	RCONB538	0	6.a.
b. Other revolving credit plans .....	RCFDB539	12,424,000	RCONB539	1,028,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....	RCFD2011	92,938,000	RCON2011	32,472,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	RCFD2081	861,000	RCON2081	289,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCFD2107	1,809,000	RCON2107	1,809,000	8.
9. Other loans .....	RCFD1563	49,372,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	1,748,000	9.a.
b. All other loans (exclude consumer loans) .....			RCON1564	22,551,000	9.b.

# Schedule RC-C - Continued

## Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Lease financing receivables (net of unearned income) .....			RCON2165	4,114,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCFDE162	273,000			10.a.
b. All other leases .....	RCFDE163	6,717,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	697,000	RCON2123	502,000	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	657,996,000	RCON2122	335,465,000	12.

### 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):				
a. <b>Loans secured by 1-4 family residential properties in domestic offices</b> .....	RCONF576	4,358,000		M.1.a.
b. <b>Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)</b> .....	RCFD1616	87,000		M.1.b.
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	1,823,000		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	11,339,000		M.2.a.(2)
(3) Over one year through three years .....	RCONA566	27,384,000		M.2.a.(3)
(4) Over three years through five years .....	RCONA567	22,234,000		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	25,060,000		M.2.a.(5)
(6) Over 15 years .....	RCONA569	37,191,000		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	308,157,000		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	56,619,000		M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	53,287,000		M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	33,850,000		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	43,478,000		M.2.b.(5)
(6) Over 15 years .....	RCFDA575	26,483,000		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	186,125,000		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	453,000		M.3.

(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	
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		85,643,000		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		53,967,000		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, col A ..	RCFDC391		430,000		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		4,367,000		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCFDC780		1,013,000		M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
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)) .....	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 (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2007, 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. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	RCONF231		N/A		M.8.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 .....	RCONF232		N/A		M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	RCONF577		2,894,000		M.9.

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate .....	RCFDF608	6,451,000				M.10.a.
(1) Construction, land development, and other land loans .....				RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....				RCONF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....				RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens .....				RCONF581	6,451,000	M.10.a.(3)(b)(1)
(2) Secured by junior liens .....				RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties .....				RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties .....				RCONF584	0	M.10.a.(5)

# Schedule RC-C - Continued

## Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. Commercial and industrial loans .....	RCFDF585	606,000	RCONF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF586	0	RCONF586	0	M.10.c.(1)
(2) Other revolving credit plans .....	RCFDF587	0	RCONF587	0	M.10.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCFDF588	0	RCONF588	0	M.10.c.(3)
d. Other loans .....	RCFDF589	2,377,000	RCONF589	2,377,000	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate .....	RCFDF609	6,444,000			M.11.a.
(1) Construction, land development, and other land loans .....			RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF593	6,444,000	M.11.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF594	0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF596	0	M.11.a.(5)
b. Commercial and industrial loans .....	RCFDF597	605,000	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF598	0	RCONF598	0	M.11.c.(1)
(2) Other revolving credit plans .....	RCFDF599	0	RCONF599	0	M.11.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCFDF600	0	RCONF600	0	M.11.c.(3)
d. Other loans .....	RCFDF601	2,358,000	RCONF601	2,358,000	M.11.d.

## 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, items 1.e.(1) and 1.e.(2), 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.") .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; text-align: right;">RCON6999</td> <td style="width: 20%; text-align: center;">NO</td> </tr> </table>	RCON6999	NO
RCON6999	NO		
	1.		

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, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; text-align: right;">RCON5562</td> <td style="width: 20%; text-align: center;">N/A</td> </tr> </table>	RCON5562	N/A
RCON5562	N/A		
	2.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.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; text-align: right;">RCON5563</td> <td style="width: 20%; text-align: center;">N/A</td> </tr> </table>	RCON5563	N/A
RCON5563	N/A		
	2.b.		

	(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, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):			
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5564	259	RCON5565
			8,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5566	509	RCON5567
			62,000
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5568	2167	RCON5569
			1,087,000
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	204364	RCON5571
			3,068,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5572	10230	RCON5573
			1,185,000
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5574	5074	RCON5575
			1,862,000



# 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 NO

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 35	RCON5579 1,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5580 10	RCON5581 1,000
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5582 4	RCON5583 1,000
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 33	RCON5585 1,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5586 13	RCON5587 1,000
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5588 31	RCON5589 3,000

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

## Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
<b>ASSETS</b>			
1. U.S. Treasury securities .....	RCFD3531 180,000	RCON3531 83,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532 0	RCON3532 0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533 1,689,000	RCON3533 1,689,000	3.
4. Mortgage-backed securities (MBS):			
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD3534 1,180,000	RCON3534 1,180,000	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCFD3535 3,529,000	RCON3535 3,529,000	4.b.
c. All other mortgage-backed securities .....	RCFD3536 14,963,000	RCON3536 14,390,000	4.c.
5. Other debt securities .....	RCFD3537 63,300,000	RCON3537 16,437,000	5.
6. <b>Loans:</b>			
a. <b>Loans secured by real estate</b> .....	RCFDF610 40,000		6.a.
(1) <b>Construction, land development, and other land loans</b> ....		RCONF604 0	6.a.(1)
(2) <b>Secured by farmland (including farm residential and other improvements)</b> .....		RCONF605 0	6.a.(2)
(3) <b>Secured by 1-4 family residential properties:</b>			
(a) <b>Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</b> .....		RCONF606 0	6.a.(3)(a)
(b) <b>Closed-end loans secured by 1-4 family residential properties:</b>			
(1) <b>Secured by first liens</b> .....		RCONF607 0	6.a.(3)(b)(1)
(2) <b>Secured by junior liens</b> .....		RCONF611 0	6.a.(3)(b)(2)
(4) <b>Secured by multifamily (5 or more) residential properties</b> .....		RCONF612 0	6.a.(4)
(5) <b>Secured by nonfarm nonresidential properties</b> .....		RCONF613 4,000	6.a.(5)
b. <b>Commercial and industrial loans</b> .....	RCFDF614 23,279,000	RCONF614 20,855,000	6.b.
c. <b>Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>			
(1) <b>Credit cards</b> .....	RCFDF615 0	RCONF615 0	6.c.(1)
(2) <b>Other revolving credit plans</b> .....	RCFDF616 0	RCONF616 0	6.c.(2)
(3) <b>Other consumer loans (includes single payment, installment, and all student loans)</b> .....	RCFDF617 0	RCONF617 0	6.c.(3)
d. <b>Other loans</b> .....	RCFDF618 66,000	RCONF618 66,000	6.d.
7. Not applicable			
8. Not applicable			
9. Other trading assets .....	RCFD3541 18,387,000	RCON3541 11,342,000	9.
10. Not applicable			
11. Derivatives with a positive fair value .....	RCFD3543 97,077,000	RCON3543 50,327,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	RCFD3545 223,690,000	RCON3545 119,902,000	12.
<b>LIABILITIES</b>			
13.			
a. Liability for short positions .....	RCFD3546 5,686,000	RCON3546 3,998,000	13.a.
b. <b>Other trading liabilities</b> .....	RCFDF624 0	RCONF624 0	13.b.
14. Derivatives with a negative fair value .....	RCFD3547 79,293,000	RCON3547 21,911,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	RCFD3548 84,979,000	RCON3548 25,909,000	15.

### Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
<b>1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):</b>			
<b>a. Loans secured by real estate</b>	RCFDF790 40,000		M.1.a.
(1) Construction, land development, and other land loans		RCONF625 0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		RCONF626 0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCONF627 0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens		RCONF628 0	M.1.a.(3)(b)(1)
(2) Secured by junior liens		RCONF629 0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties		RCONF630 0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties		RCONF631 3,000	M.1.a.(5)
<b>b. Commercial and industrial loans</b>	RCFDF632 23,835,000	RCONF632 21,588,000	M.1.b.
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>			
(1) Credit cards	RCFDF633 0	RCONF633 0	M.1.c.(1)
(2) Other revolving credit plans	RCFDF634 0	RCONF634 0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF635 0	RCONF635 0	M.1.c.(3)
<b>d. Other loans</b>	RCFDF636 60,000	RCONF636 60,000	M.1.d.
<b>2. Not applicable</b>			
<b>3. Loans measured at fair value that are past due 90 days or more: (1)</b>			
<b>a. Fair value</b>	RCFDF639 0	RCONF639 0	M.3.a.
<b>b. Unpaid principal balance</b>	RCFDF640 0	RCONF640 0	M.3.b.

Memorandum items 4 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters. (1)

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>4. Asset-backed securities:</b>					
<b>a. Residential mortgage-backed securities</b>	RCFDF641		19,672,000		M.4.a.
<b>b. Commercial mortgage-backed securities</b>	RCFDF642		0		M.4.b.
<b>c. Credit card receivables</b>	RCFDF643		0		M.4.c.
<b>d. Home equity lines</b>	RCFDF644		0		M.4.d.
<b>e. Automobile loans</b>	RCFDF645		10,156,000		M.4.e.
<b>f. Other consumer loans</b>	RCFDF646		0		M.4.f.
<b>g. Commercial and industrial loans</b>	RCFDF647		819,000		M.4.g.
<b>h. Other</b>	RCFDF648		68,000		M.4.h.
<b>5. Collateralized debt obligations:</b>					
<b>a. Synthetic</b>	RCFDF649		0		M.5.a.
<b>b. Other</b>	RCFDF650		24,000		M.5.b.
<b>6. Retained beneficial interests in securitizations (first-loss or equity tranches)</b>	RCFDF651		5,710,000		M.6.

(1) NOTE: Completion of Memorandum items 3.a and 3.b and Memorandum items 4 through 10 of Schedule RC-D is optional for the March 31, 2008, report date only. Memorandum items 3.a and 3.b must be completed by all banks and Memorandum items 4 through 10 must be completed by all banks that meet the \$1 billion reporting threshold beginning June 30, 2008.



### Schedule RC-D - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>7. Equity securities:</b>					
a.	Readily determinable fair values .....	RCFDF652	12,986,000		M.7.a.
b.	Other .....	RCFDF653	522,000		M.7.b.
<b>8. Loans pending securitization .....</b>					
		RCFDF654	0		M.8.
<b>9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):</b>					
a.	TEXTF655	RCFDF655	0		M.9.a.
b.	TEXTF656	RCFDF656	0		M.9.b.
c.	TEXTF657	RCFDF657	0		M.9.c.
<b>10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):</b>					
a.	TEXTF658	RCFDF658	0		M.10.a.
b.	TEXTF659	RCFDF659	0		M.10.b.
c.	TEXTF660	RCFDF660	0		M.10.c.

## 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   22,267,000		RCONB550   190,393,000	1.
2. U.S. Government .....	RCON2202   7,000		RCON2520   0	2.
3. States and political subdivisions in the U.S. ....	RCON2203   775,000		RCON2530   2,891,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   412,000		RCONB552   587,000	4.
5. Banks in foreign countries .....	RCON2213   1,100,000		RCON2236   101,000	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216   192,000		RCON2377   141,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215   <b>24,753,000</b>	RCON2210   20,600,000	RCON2385   <b>194,113,000</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		5,658,000		M.1.a.
b. Total brokered deposits .....	RCON2365		31,364,000		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)					
(1) <b>Brokered deposits issued in denominations of less than \$100,000</b> .....	RCON2343		6,226,000		M.1.c.(1)
(2) <b>Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts</b> .....	RCON2344		0		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		6,226,000		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		23,461,000		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		N/A		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs) .....	RCON6810		131,785,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352		4,972,000		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648		13,658,000		M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON2604		43,698,000		M.2.c.
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above .....	RCONF233		434,000		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		6,350,000		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580		6,404,000		M.3.a.(2)
(3) Over one year through three years .....	RCONA581		578,000		M.3.a.(3)
(4) Over three years .....	RCONA582		326,000		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		12,754,000		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		32,462,000		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585		9,896,000		M.4.a.(2)
(3) Over one year through three years .....	RCONA586		1,022,000		M.4.a.(3)
(4) Over three years .....	RCONA587		318,000		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		42,358,000		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 (see instructions). 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 \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000.

(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		483,111,000		1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554		3,665,000		2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFEN2625		41,715,000		3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFEN2650		25,411,000		4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555		139,000		5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFEN2200		<b>554,041,000</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) .....	RCFENA245		175,172,000		M.1.



### Schedule RC-F - Other Assets

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Accrued interest receivable (1)	RCFDB556		7,806,000			1.
2. Net deferred tax assets (2)	RCFD2148		13,731,000			2.
3. Interest-only strips receivable (not in the form of a security) on: (3)						
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 (4)	RCFD1752		7,285,000			4.
5. Life insurance assets	RCFDC009		4,059,000			5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2168		33,641,000			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		66,522,000			7.

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

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

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

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

### Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1.				
a. Interest accrued and unpaid on deposits in domestic offices (1) .....	RCON3645	136,000		1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	10,197,000		1.b.
2. Net deferred tax liabilities (2) .....	RCFD3049	1,020,000		2.
3. Allowance for credit losses on off-balance sheet credit exposures .....	RCFDB557	958,000		3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	34,472,000		4.
a. Accounts payable .....	RCFD3066	10,217,000		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	46,783,000		5.

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Not applicable					
2. Not applicable					
3. Securities purchased under agreements to resell .....	RCONB989		17,402,000		3.
4. Securities sold under agreements to repurchase .....	RCONB995		14,432,000		4.
5. Other borrowed money .....	RCON3190		115,282,000		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		63,989,000		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ...	RCON2192		589,311,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON3129		428,320,000		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		364,000		10.
11. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON1041		158,000		11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON1042		11,286,000		12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1043		18,935,000		13.a.(1)
(2) Other pass-through securities .....	RCON1044		86,000		13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1209		337,000		13.b.(1)
(2) All other mortgage-backed securities .....	RCON1280		30,685,000		13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities) .....	RCON1281		9,231,000		14.
15. Foreign debt securities (include foreign asset-backed securities) .....	RCON1282		16,000		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		71,108,000		17.
18. Equity securities that do not have readily determinable fair values .....	RCON1752		6,868,000		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	5,320,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898	18,781,000			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		52,713,000		1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCFDB558		1,822,000		2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCFDB559		57,638,000		3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....	RCFDB560		79,923,000		4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365		28,175,000		5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360		343,115,000		6.a.(1)
(2) Loans secured by real estate:					
(a) <b>Loans secured by 1-4 family residential properties</b> .....	RCON3465		195,334,000		6.a.(2)(a)
(b) <b>All other loans secured by real estate</b> .....	RCON3466		22,157,000		6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386		130,000		6.a.(3)
(4) Commercial and industrial loans .....	RCON3387		42,958,000		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		34,351,000		6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360		328,780,000		6.b.
7. Trading assets .....	RCFD3401		213,227,000		7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484		6,991,000		8.
9. Total assets <sup>(4)</sup> .....	RCFD3368		1,268,645,000		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		3,826,000		10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563		140,002,000		11.a.
b. Time deposits of \$100,000 or more .....	RCONA514		42,323,000		11.b.
c. Time deposits of less than \$100,000 .....	RCONA529		14,640,000		11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404		514,575,000		12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353		27,207,000		13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355		157,455,000		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	30,330,000		1.a.
b. Credit card lines	RCFD3815	137,173,000		1.b.
c.				
(1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate:				
(a) 1-4 family residential construction loan commitments	RCFDF164	92,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	2,175,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate				
d. Securities underwriting	RCFD3817	289,000		1.d.
e. Other unused commitments	RCFD3818	375,095,000		1.e.
2. Financial standby letters of credit and foreign office guarantees				
a. Amount of financial standby letters of credit conveyed to others	RCFD3819	81,899,000		2.
3. Performance standby letters of credit and foreign office guarantees				
a. Amount of performance standby letters of credit conveyed to others	RCFD3820	24,276,000		2.a.
4. Commercial and similar letters of credit				
	RCFD3821	16,725,000		3.
	RCFD3822	1,775,000		3.a.
5. Not applicable				
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)				
	RCFD3411	10,197,000		4.
	RCFD3433	148,496,000		6.

Dollar Amounts in Thousands	(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps	RCFDC968	1,527,573,000	RCFDC969	1,636,972,000	7.a.(1)
(2) Total return swaps	RCFDC970	8,439,000	RCFDC971	35,240,000	7.a.(2)
(3) Credit options	RCFDC972	130,000	RCFDC973	211,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	1,113,000	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	4,510,000	RCFDC221	126,688,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	114,250,000	RCFDC222	4,081,000	7.b.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou
8. Spot foreign exchange contracts				
	RCFD8765	385,634,000		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	7,084,000		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   Mil   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	179,000	10.		
a. Commitments to sell when-issued securities .....		RCFD3435	0	10.a.		
b. TTEXT5592 .....		RCFD5592	0	10.b.		
c. TTEXT5593 .....		RCFD5593	0	10.c.		
d. TTEXT5594 .....		RCFD5594	0	10.d.		
e. TTEXT5595 .....		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	7,741,000	11.a.		
b. Sales for which the reporting bank is the agent bank with risk .....		RCFDC224	0	11.b.		
	Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):						
a. Futures contracts .....		RCFD8693 234,757,000	RCFD8694 8,181,000	RCFD8695 4,012,000	RCFD8696 15,096,000	12.a.
b. Forward contracts .....		RCFD8697 1,767,523,000	RCFD8698 2,877,593,000	RCFD8699 8,978,000	RCFD8700 1,728,000	12.b.
c. Exchange-traded option contracts:						
(1) Written options .....		RCFD8701 162,401,000	RCFD8702 2,227,000	RCFD8703 9,350,000	RCFD8704 1,610,000	12.c.(1)
(2) Purchased options .....		RCFD8705 178,344,000	RCFD8706 1,587,000	RCFD8707 7,352,000	RCFD8708 1,190,000	12.c.(2)
d. Over-the-counter option contracts:						
(1) Written options .....		RCFD8709 2,792,780,000	RCFD8710 636,852,000	RCFD8711 70,625,000	RCFD8712 12,315,000	12.d.(1)
(2) Purchased options .....		RCFD8713 2,972,809,000	RCFD8714 610,295,000	RCFD8715 69,775,000	RCFD8716 11,287,000	12.d.(2)
e. Swaps .....		RCFD3450 20,368,284,000	RCFD3826 991,645,000	RCFD8719 83,040,000	RCFD8720 19,173,000	12.e.
13. Total gross notional amount of derivative contracts held for trading .....		RCFDA126 28,050,539,000	RCFDA127 5,089,277,000	RCFD8723 253,132,000	RCFD8724 62,399,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading .....		RCFD8725 426,359,000	RCFD8726 39,103,000	RCFD8727 0	RCFD8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate .....		RCFDA589 80,758,000				14.a.
15. Gross fair values of derivative contracts:						
a. Contracts held for trading:						
(1) Gross positive fair value .....		RCFD8733 353,705,000	RCFD8734 98,681,000	RCFD8735 15,877,000	RCFD8736 15,692,000	15.a.(1)
(2) Gross negative fair value .....		RCFD8737 352,775,000	RCFD8738 88,982,000	RCFD8739 17,546,000	RCFD8740 15,981,000	15.a.(2)
b. Contracts held for purposes other than trading:						
(1) Gross positive fair value .....		RCFD8741 2,661,000	RCFD8742 311,000	RCFD8743 0	RCFD8744 0	15.b.(1)
(2) Gross negative fair value .....		RCFD8745 2,734,000	RCFD8746 488,000	RCFD8747 0	RCFD8748 0	15.b.(2)

# Schedule RC-M - Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<b>1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:</b>				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....	RCFD6164	93,000		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.
<b>2. Intangible assets other than goodwill:</b>				
a. Mortgage servicing assets .....	RCFD3164	8,934,000		2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCFDA590	8,934,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCFDB026	826,000		2.b.
c. All other identifiable intangible assets .....	RCFD5507	1,640,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCFD0426	11,400,000		2.d.
<b>3. Other real estate owned:</b>				
a. Direct and indirect investments in real estate ventures .....	RCFD5372	0		3.a.
b. All other real estate owned:				
(1) Construction, land development, and other land in domestic offices .....	RCON5508	1,000		3.b.(1)
(2) Farmland in domestic offices .....	RCON5509	0		3.b.(2)
(3) 1-4 family residential properties in domestic offices .....	RCON5510	715,000		3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....	RCON5511	1,000		3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....	RCON5512	6,000		3.b.(5)
(6) Foreclosed properties from "GNMA loans" .....	RCONC979	26,000		3.b.(6)
(7) In foreign offices .....	RCFN5513	193,000		3.b.(7)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....	RCFD2150	942,000		3.c.
<b>4. Investments in unconsolidated subsidiaries and associated companies:</b>				
a. Direct and indirect investments in real estate ventures .....	RCFD5374	0		4.a.
b. All other investments in unconsolidated subsidiaries and associated companies .....	RCFD5375	5,225,000		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	RCFD2130	5,225,000		4.c.
<b>5. Other borrowed money:</b>				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less .....	RCFDF055	86,802,000		5.a.(1)(a)
(b) Over one year through three years .....	RCFDF056	38,000		5.a.(1)(b)
(c) Over three years through five years .....	RCFDF057	11,000		5.a.(1)(c)
(d) Over five years .....	RCFDF058	3,000		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	46,251,000		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	71,944,000		5.b.(1)(a)
(b) Over one year through three years .....	RCFDF061	6,802,000		5.b.(1)(b)
(c) Over three years through five years .....	RCFDF062	3,901,000		5.b.(1)(c)
(d) Over five years .....	RCFDF063	4,679,000		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	49,123,000		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	174,180,000		5.c.

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

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

(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

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



## Schedule RC-M - Continued

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

6.

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

7.

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

TEXT4087 www.citibank.com

8.

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

9.

	Dollar Amounts in Thousands			
		Bil	Mil	Thou
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....	RCONE064			0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCDFE065		14,539,000	

10.a.

10.b.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) <b>1-4 family residential     construction loans</b> .....	RCONE172	14,000	RCONE174	0	RCONE176	15,000	1.a.(1)
(2) <b>Other construction loans and     all land development and other     land loans</b> .....	RCONE173	15,000	RCONE175	14,000	RCONE177	145,000	1.a.(2)
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	436,000	RCON5399	0	RCON5400	331,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	5,421,000	RCONC237	2,017,000	RCONC229	3,126,000	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	830,000	RCONC239	14,000	RCONC230	926,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	19,000	RCON3500	1,000	RCON3501	72,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) <b>Loans secured by owner-     occupied nonfarm     nonresidential properties</b> .....	RCONE178	20,000	RCONE180	0	RCONE182	11,000	1.e.(1)
(2) <b>Loans secured by other     nonfarm nonresidential     properties</b> .....	RCONE179	20,000	RCONE181	16,000	RCONE183	17,000	1.e.(2)
f. In foreign offices .....	RCFNB572	621,000	RCFNB573	2,000	RCFNB574	726,000	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	0	RCFD1597	0	RCFD1583	20,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	232,000	RCFD1252	3,000	RCFD1253	1,118,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	112,000	RCFD1255	19,000	RCFD1256	1,882,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	1,193,000	RCFDB576	685,000	RCFDB577	899,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCFDB578	1,587,000	RCFDB579	644,000	RCFDB580	1,320,000	5.b.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans .....	RCFD5459	341,000	RCFD5460	2,000	RCFD5461	1,589,000	7.

### Schedule RC-N - Continued

Amounts reported in Schedule RC-N, items 1 through 8, 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	
8. Lease financing receivables:				
a. Leases to individuals for household, family, and other personal expenditures .....	RCFDF166   0	RCFDF167   0	RCFDF168   0	8.a.
b. All other leases .....	RCFDF169   76,000	RCFDF170   5,000	RCFDF171   61,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCFD3505   0	RCFD3506   0	RCFD3507   1,000	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .....	RCFD5612   851,000	RCFD5613   2,507,000	RCFD5614   10,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..	RCFD5615   814,000	RCFD5616   1,536,000	RCFD5617   9,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....	RCFDC866   28,000	RCFDC867   863,000	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):				
a. <b>Loans secured by 1-4 family residential properties in domestic offices</b> .....	RCONF661   1,794,000	RCONF662   36,000	RCONF663   702,000	M.1.a.
b. <b>Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)</b> .....	RCFD1658   5,000	RCFD1659   0	RCFD1661   19,000	M.1.b.
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   628,000	RCFD1249   2,000	RCFD1250   726,000	M.3.
4. Not applicable				

### 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		
	5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
a. Loans and leases held for sale .....	RCFDC240	122,000	RCFDC241	76,000	RCFDC226	1,794,000	M.5.a.
b. <b>Loans measured at fair value:</b> (1)							
(1) <b>Fair value</b> .....	RCFDF664	2,000	RCFDF665	0	RCFDF666	1,000	M.5.b.(1)
(2) <b>Unpaid principal balance</b> .....	RCFDF667	3,000	RCFDF668	0	RCFDF669	2,000	M.5.b.(2)

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	4,489,000		M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411	121,000		M.8.

(1) NOTE: Completion of Memorandum items 5.b.(1) and (2) of Schedule RC-N is optional for the March 31, 2008, report date only. These items must be completed by all banks beginning June 30, 2008.

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

All banks must complete items 1 through 3, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007 Report of Condition must complete items 4 through 6 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007 report must begin to complete items 4 through 6 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007 must complete items 4 through 6 each quarter. Any other bank may choose to complete items 4 through 6, but the bank must then continue to complete items 4 through 6 each quarter thereafter.

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCDFE236	810,429,000		
2. Total allowable exclusions (including foreign deposits)	RCDFE237	558,780,000		
3. Total foreign deposits (included in item 2 above)	RCFNF234	558,777,000		
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCDFE238	808,528,000		
5. Total daily average of allowable exclusions (including foreign deposits)	RCDFE239	557,686,000		
6. Total daily average of foreign deposits (included in item 5 above)	RCFNF235	557,683,000		

Memorandum

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 Schedule RC-O, item 1 less item 2):				
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	62,808,000		
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only)	RCONF050	14084677		
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	183,183,000		
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000	RCONF052	239908		
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less	RCONF045	5,505,000		
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only)	RCONF046	946740		
d. Retirement deposit accounts of more than \$250,000: (1)				
(1) Amount of retirement deposit accounts of more than \$250,000	RCONF047	153,000		
(2) Number of retirement deposit accounts of more than \$250,000	RCONF048	395		
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</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	162,844,000		
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
a. Legal title	TEXTA545			
b. FDIC Certificate Number	RCONA545	00000		

(1) The dollar amounts used as the basis for reporting in Memoranda items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.  
 (2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2007, Report of Condition.

## Schedule RC-P - 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 (1) 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 (2) from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

**NOTE: Completion of items 1.c.(1) and (2), 2.c.(1) and (2), 3.c.(1) and (2), 4.c.(1) and (2), 5.b, and 6.c.(1) and (2) of Schedule RC-P is optional for the March 31, 2008 report date only. These items must be completed by all banks required to complete Schedule RC-P beginning June 30, 2008.**

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)					
a. Closed-end first liens .....	RCONF066		2,704,000		1.a.
b. Closed-end junior liens .....	RCONF067		0		1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF670		0		1.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF671		0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)					
a. Closed-end first liens .....	RCONF068		20,601,000		2.a.
b. Closed-end junior liens .....	RCONF069		0		2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF672		0		2.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF673		0		2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:					
a. Closed-end first liens .....	RCONF070		25,446,000		3.a.
b. Closed-end junior liens .....	RCONF071		0		3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF674		0		3.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF675		0		3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):					
a. Closed-end first liens .....	RCONF072		7,318,000		4.a.
b. Closed-end junior liens .....	RCONF073		0		4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF676		0		4.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF677		0		4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):					
a. Closed-end 1-4 family residential mortgage loans .....	RIADF184		0		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	RIADF560		0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter :					
a. Closed-end first liens .....	RCONF678		0		6.a.
b. Closed-end junior liens .....	RCONF679		0		6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF680		0		6.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF681		0		6.c.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, 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) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
<b>ASSETS</b>						
1. Loans and leases .....	RCFDF243	RCFDF682	RCFDF690	RCFDF244	RCFDF245	
	9,435,000	0	0	9,300,000	135,000	1.
2. Trading assets .....	RCFDF246	RCFDF683	RCFDF691	RCFDF247	RCFDF248	
	223,690,000	518,076,000	13,375,000	671,518,000	56,873,000	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	RCFDF684	RCFDF692	RCFDF241	RCFDF242	
	0	0	0	0	0	2.a.
3. All other financial assets and servicing assets .....	RCFDF249	RCFDF685	RCFDF693	RCFDF250	RCFDF251	
	9,033,000	0	0	0	9,033,000	3.
<b>LIABILITIES</b>						
4. Deposits .....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	
	3,741,000	0	0	3,630,000	111,000	4.
5. Trading liabilities .....	RCFDF255	RCFDF687	RCFDF695	RCFDF256	RCFDF257	
	84,979,000	514,322,000	6,060,000	570,540,000	22,701,000	5.
6. All other financial liabilities and servicing liabilities .....	RCFDF258	RCFDF688	RCFDF696	RCFDF259	RCFDF260	
	35,298,000	0	0	4,800,000	30,498,000	6.
7. Loan commitments (not accounted for as derivatives) .....	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	
	0	0	0	0	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		95,587,000		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) <sup>(1)</sup> .....	RCFD8434		(3,496,000)		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		(3,257,000)		4.
5. LESS: Nonqualifying perpetual preferred stock .....	RCFDB588		0		5.
6. Qualifying minority interests in consolidated subsidiaries .....	RCFDB589		1,415,000		6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets .....	RCFDB590		21,253,000		7.a.
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 positive value; if a net loss, report as negative value) .....	RCFDF264		227,000		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) .....	RCFDC227		82,275,000		8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships .....	RCFDB591		913,000		9.a.
b. LESS: Disallowed deferred tax assets .....	RCFD5610		1,437,000		9.b.
10. Other additions to (deductions from) Tier 1 capital .....	RCFDB592		(19,000)		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....	RCFD8274		79,906,000		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. Allowance for loan and lease losses includible in Tier 2 capital .....	RCFD5310		11,266,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	RCFD2221		328,000		15.
16. Other Tier 2 capital components .....	RCFDB594		0		16.
17. Tier 2 capital (sum of items 12 through 16) .....	RCFD5311		39,744,000		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17) .....	RCFD8275		39,744,000		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		119,650,000		21.
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9) .....	RCFD3368		1,268,645,000		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above) .....	RCFDB590		21,253,000		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) .....	RCFDB591		913,000		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above) .....	RCFD5610		1,437,000		25.
26. LESS: Other deductions from assets for leverage capital purposes .....	RCFDB596		(576,000)		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) .....	RCFDA224		1,245,618,000		27.
<b>Adjustments for financial subsidiaries</b>					
28.					
a. Adjustment to Tier 1 capital reported in item 11 .....	RCFDC228		0		28.a.
b. Adjustment to total risk-based capital reported in item 21 .....	RCFDB503		0		28.b.
29. Adjustment to risk-weighted assets in item 62 .....	RCFDB504		0		29.
30. Adjustment to average total assets in item 27 .....	RCFDB505		0		30.

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."



## Schedule RC-R - Continued

### Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCFD7273	0	RCFD7204	6.42	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	0	RCFD7206	8.92	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	0	RCFD7205	13.36	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 <b>86,903,000</b>	RCFDC869 0	RCFDB600 43,505,000	RCFDB601 38,282,000		RCFDB602 5,116,000	34.
35. Held-to-maturity securities .....	RCFD1754 <b>1,000</b>	RCFDB603 0	RCFDB604 0	RCFDB605 0	RCFDB606 0	RCFDB607 1,000	35.
36. Available-for-sale securities .....	RCFD1773 <b>134,238,000</b>	RCFDB608 (5,674,000)	RCFDB609 47,718,000	RCFDB610 77,294,000	RCFDB611 2,008,000	RCFDB612 12,892,000	36.
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225 <b>29,874,000</b>		RCFDC063 26,034,000	RCFDC064 2,897,000		RCFDB520 943,000	37.
38. Loans and leases held for sale .....	RCFD5369 <b>31,011,000</b>	RCFDB617 91,000	RCFDB618 0	RCFDB619 5,618,000	RCFDB620 3,744,000	RCFDB621 21,558,000	38.
39. Loans and leases, net of unearned income .....	RCFDB528 <b>626,985,000</b>	RCFDB622 (628,000)	RCFDB623 14,475,000	RCFDB624 78,042,000	RCFDB625 147,494,000	RCFDB626 387,602,000	39.
40. LESS: Allowance for loan and lease losses .....	RCFD3123 13,855,000	RCFD3123 13,855,000					40.
41. Trading assets .....	RCFD3545 223,690,000	RCFDB627 223,690,000	RCFDB628 0	RCFDB629 0	RCFDB630 0	RCFDB631 0	41.
42. All other assets <sup>(1)</sup> .....	RCFDB639 <b>109,598,000</b>	RCFDB640 22,976,000	RCFDB641 2,954,150	RCFDB642 14,192,000	RCFDB643 1,259,000	RCFD5339 68,216,850	42.
43. Total assets (sum of items 34 through 42) .....	RCFD2170 <b>1,228,445,000</b>	RCFDB644 <b>226,600,000</b>	RCFD5320 <b>134,686,150</b>	RCFD5327 <b>216,325,000</b>	RCFD5334 <b>154,505,000</b>	RCFD5340 <b>496,328,850</b>	43.

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

## Schedule RC-R - Continued

### Derivatives and Off-Balance Sheet Items

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar Amounts in Thousands								
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	44.
	81,899,000	1.00	81,899,000	11,720,000	31,010,000	1,535,000	37,634,000	
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	45.
	16,725,000	.50	8,362,500	1,127,000	1,334,000	0	5,901,500	
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	46.
	10,197,000	.20	2,039,400	133,400	528,000	0	1,378,000	
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663	47.
	0	1.00	0	0	0		0	
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	48.
	148,496,000	1.00	148,496,000	147,636,000	860,000	0	0	
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	49.
	0	1.00	0	0	0	0	0	
50. Recourse and direct credit substitutes (other than 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	50.
	380,000	7.43	2,822,000				2,822,000	
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	51.
	74,000	1.00	74,000	0	0	73,000	1,000	
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	52.
	2,507,000	1.00	2,507,000	5,000	0	1,129,000	1,373,000	
53. Unused commitments with an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	53.
	172,391,000	.50	86,195,500	3,743,000	33,502,000	3,323,500	45,627,000	
54. Derivative contracts .....			RCFDA167	RCFDB693	RCFDB694	RCFDB695		54.
			308,460,000	12,604,000	133,313,000	162,543,000		

(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.			
	311,654,550	416,872,000	323,108,500	591,065,350				
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	57.			
	0	83,374,400	161,554,250	591,065,350				
58. Market risk equivalent assets				RCFDB1651	58.			
				63,361,000				
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	59.			
				899,355,000				
60. LESS: Excess allowance for loan and lease losses				RCFDA222	60.			
				3,541,000				
61. LESS: Allocated transfer risk reserve				RCFD3128	61.			
				6,000				
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223	62.			
				895,808,000				

Memoranda

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD8764	104,257,000				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	10,046,320,000	RCFD8766	8,156,602,000	RCFD8767	6,180,557,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	3,526,881,000	RCFD8769	520,097,000	RCFD8770	224,379,000	M.2.b.
c. Gold contracts	RCFD8771	53,000	RCFD8772	391,000	RCFD8773	1,000	M.2.c.
d. Other precious metals contracts	RCFD8774	2,151,000	RCFD8775	854,000	RCFD8776	12,000	M.2.d.
e. Other commodity contracts	RCFD8777	13,223,000	RCFD8778	7,471,000	RCFD8779	7,967,000	M.2.e.
f. Equity derivative contracts	RCFDA000	100,025,000	RCFDA001	44,609,000	RCFDA002	16,454,000	M.2.f.
g. Credit derivative contracts:							
(1) Investment grade	RCFDC980	238,947,000	RCFDC981	1,479,782,000	RCFDC982	530,666,000	M.2.g.(1)
(2) Subinvestment grade	RCFDC983	139,883,000	RCFDC984	650,629,000	RCFDC985	169,771,000	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 526,300,000	RCFDB706 1,041,000	RCFDB707 1,936,000	RCFDB708 0	RCFDB709 15,624,000	RCFDB710 6,359,000	RCFDB711 1,510,000
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 179,000	RCFDB713 23,000	RCFDB714 43,000	RCFDB715 0	RCFDB716 702,000	RCFDB717 18,000	RCFDB718 0
b. Subordinated securities and other residual interests .....	RCFDC393 17,000	RCFDC394 25,000	RCFDC395 218,000	RCFDC396 0	RCFDC397 82,000	RCFDC398 0	RCFDC399 3,000
c. Standby letters of credit and other enhancements .....	RCFDC400 2,284,000	RCFDC401 0	RCFDC402 0	RCFDC403 0	RCFDC404 0	RCFDC405 1,000	RCFDC406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....	RCFDB726 25,000	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due .....	RCFDB733 12,982,000	RCFDB734 10,000	RCFDB735 43,000	RCFDB736 0	RCFDB737 460,000	RCFDB738 0	RCFDB739 0
b. 90 days or more past due .....	RCFDB740 5,794,000	RCFDB741 1,000	RCFDB742 30,000	RCFDB743 0	RCFDB744 471,000	RCFDB745 6,000	RCFDB746 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 3,000	RIADB748 0	RIADB749 32,000	RIADB750 0	RIADB751 5,000	RIADB752 0	RIADB753 0
b. Recoveries .....	RIADB754 0	RIADB755 0	RIADB756 2,000	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0



### Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance .....	RCFDA249			0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	RCFDA250			0	M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCFDB804		2,828,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805		609,479,000		M.2.b.
c. Other financial assets (includes home equity lines) (1) .....	RCFDA591		25,723,000		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	RCFDF699		3,769,000		M.2.d.
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		2,163,000		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		80,780,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB809		0		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C (2) .....	RCFDC407		51,000		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 instruction 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
2. Does the institution exercise the fiduciary powers it has been granted? .....	RCFDA346	YES
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

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

	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts
Dollar Amounts in Thousands				
4. Personal trust and agency accounts .....	RCFDB868 12,672,000	RCFDB869 49,097,000	RCFDB870 7013	RCFDB871 10151
5. Retirement related trust and agency accounts:				
a. Employee benefit - defined contribution .....	RCFDB872 0	RCFDB873 5,118,000	RCFDB874 0	RCFDB875 81
b. Employee benefit - defined benefit .....	RCFDB876 0	RCFDB877 27,296,000	RCFDB878 0	RCFDB879 528
c. Other retirement accounts .....	RCFDB880 2,382,000	RCFDB881 86,221,000	RCFDB882 73	RCFDB883 486
6. Corporate trust and agency accounts .....	RCFDB884 41,000	RCFDB885 1,150,631,000	RCFDC001 29	RCFDC002 7443
7. Investment management agency accounts .....	RCFDB886 58,881,000		RCFDB888 12049	
8. Other fiduciary accounts .....	RCFDB890 12,961,000	RCFDB891 281,685,000	RCFDB892 16621	RCFDB893 13069
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCFDB894 <b>86,937,000</b>	RCFDB895 <b>1,600,048,000</b>	RCFDB896 <b>35785</b>	RCFDB897 <b>31758</b>
10. Custody and safekeeping accounts .....		RCFDB898 6,683,353,000		RCFDB899 123929



### 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.
	70,520,000	4,645,889,000	26491	131022	

### FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Personal trust and agency accounts .....	RIADB904	145,000			12.
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RIADB905	1,000			13.a.
b. Employee benefit - defined benefit .....	RIADB906	5,000			13.b.
c. Other retirement accounts .....	RIADB907	30,000			13.c.
14. Corporate trust and agency accounts .....	RIADA479	182,000			14.
15. Investment management agency accounts .....	RIADB908	67,000			15.
16. Other fiduciary accounts .....	RIADA480	121,000			16.
17. Custody and safekeeping accounts .....	RIADB909	544,000			17.
18. Other fiduciary and related services income .....	RIADB910	55,000			18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>1,150,000</b>			19.
a. Fiduciary and related services income - foreign offices (included in item 19) .....	RIADB912	913,000			19.a.
20. Less: Expenses .....	RIADC058	N/A			20.
21. Less: Net losses from fiduciary and related services .....	RIADA488	N/A			21.
22. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	N/A			22.
23. Net fiduciary and related services income .....	RIADA491	<b>N/A</b>			23.

# Schedule RC-T - Continued

Memoranda

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

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

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

## Schedule RC-T - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) 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   N/A	RIADB948   N/A	RIADB949   N/A	M.4.a.
b. Retirement related trusts and agency accounts	RIADB950   N/A	RIADB951   N/A	RIADB952   N/A	M.4.b.
c. Investment management agency accounts	RIADB953   N/A	RIADB954   N/A	RIADB955   N/A	M.4.c.
d. Other fiduciary accounts and related services	RIADB956   N/A	RIADB957   N/A	RIADB958   N/A	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   N/A	RIADB960   N/A	RIADB961   N/A	M.4.e.

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

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," "N/A," "No comment," and "None."

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

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

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

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

Comments? NO  
(RCON 6979)

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

[Empty box for Bank Management Statement]