

Federal Financial Institutions Examination Council



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

## Report at the close of business September 30, 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)

November 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)

FDIC Certificate Number 07213  
(RSSD 9050)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Emergency Contact Information**

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

**Primary Contact**

**Secondary Contact**

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

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

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

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

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

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

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

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

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

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

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

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

**Primary Contact**

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

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

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

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

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

**Secondary Contact**

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

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

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

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

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

**Third Contact**

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

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

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

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

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

**Fourth Contact**

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

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

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

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

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

## Consolidated Report of Income for the period January 1, 2008 - September 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 | 8,783,000  |     | 1.a.(1)(a)(1) |
| (2) All other loans secured by real estate .....  | RIAD4436 | 1,021,000  |     | 1.a.(1)(a)(2) |
| (b) Loans to finance agricultural production and other loans to farmers .....   | RIAD4024 | 5,000      |     | 1.a.(1)(b)    |
| (c) Commercial and industrial loans .....   | RIAD4012 | 1,966,000  |     | 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 | 1,742,000  |     | 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 | 1,256,000  |     | 1.a.(1)(f)    |
| (2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....   | RIAD4059 | 20,664,000 |     | 1.a.(2)       |
| (3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....                                    | RIAD4010 | 35,438,000 |     | 1.a.(3)       |
| b. Income from lease financing receivables .....  | RIAD4065 | 144,000    |     | 1.b.          |
| c. Interest income on balances due from depository institutions (1) .....   | RIAD4115 | 1,937,000  |     | 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 | 72,000     |     | 1.d.(1)       |
| (2) Mortgage-backed securities .....  | RIADB489 | 2,464,000  |     | 1.d.(2)       |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....                  | RIAD4060 | 2,605,000  |     | 1.d.(3)       |
| e. Interest income from trading assets .....  | RIAD4069 | 5,127,000  |     | 1.e.          |
| f. Interest income on federal funds sold and securities purchased under agreements to resell .....                            | RIAD4020 | 806,000    |     | 1.f.          |
| g. Other interest income .....  | RIAD4518 | 313,000    |     | 1.g.          |
| h. Total interest income (sum of items 1.a.(3) through 1.g) .....   | RIAD4107 | 48,906,000 |     | 1.h.          |
| 2. Interest expense:  |          |            |     |               |
| a. Interest on deposits:  |          |            |     |               |
| (1) Interest on deposits in domestic offices:   |          |            |     |               |
| (a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....                | RIAD4508 | 11,000     |     | 2.a.(1)(a)    |
| (b) Nontransaction accounts:  |          |            |     |               |
| (1) Savings deposits (includes MMDAs) .....   | RIAD0093 | 1,620,000  |     | 2.a.(1)(b)(1) |
| (2) Time deposits of \$100,000 or more .....  | RIADA517 | 1,253,000  |     | 2.a.(1)(b)(2) |
| (3) Time deposits of less than \$100,000 .....  | RIADA518 | 337,000    |     | 2.a.(1)(b)(3) |
| (2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....                                  | RIAD4172 | 11,202,000 |     | 2.a.(2)       |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase .....                                | RIAD4180 | 807,000    |     | 2.b.          |
| c. Interest on trading liabilities and other borrowed money .....   | RIAD4185 | 5,441,000  |     | 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 |     | 809,000            |      | 2.d.    |
| e. Total interest expense (sum of items 2.a through 2.d) .....  | RIAD4073 |     | <b>21,480,000</b>  |      | 2.e.    |
| 3. Net interest income (item 1.h minus 2.e) .....   | RIAD4074 |     | <b>27,426,000</b>  |      | 3.      |
| 4. Provision for loan and lease losses .....  | RIAD4230 |     | 13,253,000         |      | 4.      |
| 5. Noninterest income:  |          |     |                    |      |         |
| a. Income from fiduciary activities <sup>(1)</sup> .....  | RIAD4070 |     | <b>1,692,000</b>   |      | 5.a.    |
| b. Service charges on deposit accounts in domestic offices .....  | RIAD4080 |     | 478,000            |      | 5.b.    |
| c. Trading revenue <sup>(2)</sup> .....   | RIADA220 |     | 434,000            |      | 5.c.    |
| d.  |          |     |                    |      |         |
| (1) Fees and commissions from securities brokerage .....  | RIADC886 |     | 127,000            |      | 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 |     | 56,000             |      | 5.d.(3) |
| (4) Underwriting income from insurance and reinsurance activities .....   | RIADC386 |     | 0                  |      | 5.d.(4) |
| (5) Income from other insurance activities .....  | RIADC387 |     | 687,000            |      | 5.d.(5) |
| e. Venture capital revenue .....  | RIADB491 |     | 0                  |      | 5.e.    |
| f. Net servicing fees .....   | RIADB492 |     | 1,579,000          |      | 5.f.    |
| g. Net securitization income .....  | RIADB493 |     | 144,000            |      | 5.g.    |
| h. Not applicable   |          |     |                    |      |         |
| i. Net gains (losses) on sales of loans and leases .....  | RIAD5416 |     | 156,000            |      | 5.i.    |
| j. Net gains (losses) on sales of other real estate owned .....   | RIAD5415 |     | (77,000)           |      | 5.j.    |
| k. Net gains (losses) on sales of other assets (excluding securities) .....   | RIADB496 |     | (193,000)          |      | 5.k.    |
| l. Other noninterest income <sup>(*)</sup> .....  | RIADB497 |     | 1,235,000          |      | 5.l.    |
| m. Total noninterest income (sum of items 5.a. through 5.l) .....   | RIAD4079 |     | <b>6,323,000</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 |     | (1,007,000)        |      | 6.b.    |
| 7. Noninterest expense:   |          |     |                    |      |         |
| a. Salaries and employee benefits .....   | RIAD4135 |     | 11,948,000         |      | 7.a.    |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....          | RIAD4217 |     | 3,164,000          |      | 7.b.    |
| c.  |          |     |                    |      |         |
| (1) Goodwill impairment losses .....  | RIADC216 |     | 0                  |      | 7.c.(1) |
| (2) Amortization expense and impairment losses for other intangible assets .....  | RIADC232 |     | 269,000            |      | 7.c.(2) |
| d. Other noninterest expense <sup>(*)</sup> .....   | RIAD4092 |     | 8,321,000          |      | 7.d.    |
| e. Total noninterest expense (sum of items 7.a. through 7.d) .....  | RIAD4093 |     | <b>23,702,000</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>(4,213,000)</b> |      | 8.      |
| 9. Applicable income taxes (on item 8) .....  | RIAD4302 |     | (2,395,000)        |      | 9.      |
| 10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....  | RIAD4300 |     | <b>(1,818,000)</b> |      | 10.     |
| 11. Extraordinary items and other adjustments, net of income taxes <sup>(*)</sup> .....   | RIAD4320 |     | 368,000            |      | 11.     |
| 12. Net income (loss) (sum of items 10 and 11) .....  | RIAD4340 |     | <b>(1,450,000)</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 | 20,000      |      | 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 | 52,000      |      | 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 | 504,000     |      | M.4.   |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....  | RIAD4150 | 184084      |      | 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 (1) .....  | 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 | 1,053,000   |      | M.8.a. |
| b. Foreign exchange exposures .....   | RIAD8758 | 1,456,000   |      | M.8.b. |
| c. Equity security and index exposures .....  | RIAD8759 | (376,000)   |      | M.8.c. |
| d. Commodity and other exposures .....  | RIAD8760 | 82,000      |      | M.8.d. |
| e. Credit exposures .....   | RIADF186 | (1,781,000) |      | 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 | 20,000      |      | 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 | 51,000      |      | M.10.  |

Yes/No

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

Dollar Amounts in Thousands

|   | Bil      | Mil       | Thou |            |
|---|----------|-----------|------|------------|
| <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. <b>Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:</b>                       |          |           |      |            |
| a. <b>Net gains (losses) on assets</b> .....  | RIADF551 | (582,000) |      | M.13.a.    |
| (1) <b>Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk</b> .....   | RIADF552 | (62,000)  |      | M.13.a.(1) |
| b. <b>Net gains (losses) on liabilities</b> .....   | RIADF553 | 4,049,000 |      | M.13.b.    |
| (1) <b>Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk</b> .....   | RIADF554 | 321,000   |      | 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 | <b>99,306,000</b>  |     |      | 3.  |
| 4. Net income (loss) (must equal Schedule RI, item 12) .....   | RIAD4340 | <b>(1,450,000)</b> |     |      | 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 | (7,339,000)        |     |      | 10. |
| 11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....   | RIAD4415 | 77,000             |     |      | 11. |
| 12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28) .....   | RIAD3210 | <b>90,667,000</b>  |     |      | 12. |

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

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and 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 <sup>(1)</sup> and Recoveries on Loans and Leases

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

| Dollar Amounts in Thousands  | (Column A)<br>Charge-offs: Calendar YTD |                  | (Column B)<br>Recoveries: Calendar YTD |                  |            |
|--|---|------------------|--|------------------|------------|
| 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> .....   | RIADC891                                | 0                | RIADC892                               | 0                | 1.a.(1)    |
| (2) <b>Other construction loans and all land development and other land loans</b> .....                                      | 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                                | 582,000          | RIAD5412                               | 5,000            | 1.c.(1)    |
| (2) Closed-end loans secured by 1-4 family residential properties:   |   |                  |  |                  |            |
| (a) Secured by first liens .....   | RIADC234                                | 1,112,000        | RIADC217                               | 5,000            | 1.c.(2)(a) |
| (b) Secured by junior liens .....  | RIADC235                                | 1,276,000        | RIADC218                               | 9,000            | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties in domestic offices .....                                       | RIAD3588                                | 4,000            | RIAD3589                               | 0                | 1.d.       |
| e. Secured by nonfarm nonresidential properties in domestic offices:   |   |                  |  |                  |            |
| (1) <b>Loans secured by owner-occupied nonfarm nonresidential properties</b> .....   | RIADC895                                | 2,000            | RIADC896                               | 0                | 1.e.(1)    |
| (2) <b>Loans secured by other nonfarm nonresidential properties</b> .....  | RIADC897                                | 0                | RIADC898                               | 0                | 1.e.(2)    |
| f. In foreign offices .....  | RIADB512                                | 114,000          | RIADB513                               | 11,000           | 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                                | 11,000           | 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                                | 350,000          | RIAD4617                               | 282,000          | 4.a.       |
| b. To non-U.S. addressees (domicile) .....   | RIAD4646                                | 560,000          | RIAD4618                               | 108,000          | 4.b.       |
| 5. Loans to individuals for household, family, and other personal expenditures:  |   |                  |  |                  |            |
| a. Credit cards .....  | RIADB514                                | 1,589,000        | RIADB515                               | 357,000          | 5.a.       |
| b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) ..... | RIADB516                                | 2,900,000        | RIADB517                               | 302,000          | 5.b.       |
| 6. Loans to foreign governments and official institutions .....  | RIAD4643                                | 3,000            | RIAD4627                               | 0                | 6.         |
| 7. All other loans .....   | RIAD4644                                | 134,000          | RIAD4628                               | 15,000           | 7.         |
| 8. Lease financing receivables:  |   |                  |  |                  |            |
| a. Leases to individuals for household, family, and other personal expenditures .....  | RIADF185                                | 1,000            | RIADF187                               | 0                | 8.a.       |
| b. All other leases .....  | RIADC880                                | 10,000           | RIADF188                               | 6,000            | 8.b.       |
| 9. Total (sum of items 1 through 8) .....  | RIAD4635                                | <b>8,648,000</b> | RIAD4605                               | <b>1,100,000</b> | 9.         |

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



## Schedule RI-B - Continued

### Part I. Continued

Memoranda

| Dollar Amounts in Thousands   | (Column A)<br>Charge-offs: Calendar YTD |         | (Column B)<br>Recoveries: Calendar YTD |        |      |
|---|---|---------|--|--------|------|
| 1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above ..... | RIAD5409                                | 0       | RIAD5410                               | 0      | M.1. |
| 2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....  | RIAD4652                                | 114,000 | RIAD4662                               | 11,000 | M.2. |

| Dollar Amounts in Thousands   |          |         |      |      |
|---|----------|---------|------|------|
|   | Bil      | Mil     | Thou |      |
| 3. Not applicable<br><i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i> |          |         |      |      |
| 4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) .....  | RIADC388 | 102,000 |      | 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 | <b>1,100,000</b>  |     |      | 2. |
| 3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....   | RIADC079 | 8,648,000         |     |      | 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 | 13,253,000        |     |      | 5. |
| 6. Adjustments (see instructions for this schedule) (*) .....   | RIADC233 | (260,000)         |     |      | 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 | <b>16,104,000</b> |     |      | 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 | 28,440,000          |     |     |      | 1.   |
| 2. Total interest expense in foreign offices .....  | RIADC900 | 10,505,000          |     |     |      | 2.   |
| 3. Provision for loan and lease losses in foreign offices .....   | RIADC901 | 5,901,000           |     |     |      | 3.   |
| 4. Noninterest income in foreign offices:   |          |                     |     |     |      |      |
| a. Trading revenue .....  | RIADC902 | 2,837,000           |     |     |      | 4.a. |
| b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....   | RIADC903 | 1,232,000           |     |     |      | 4.b. |
| c. Net securitization income .....  | RIADC904 | 144,000             |     |     |      | 4.c. |
| d. Other noninterest income .....   | RIADC905 | 4,369,000           |     |     |      | 4.d. |
| 5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....   | RIADC906 | (156,000)           |     |     |      | 5.   |
| 6. Total noninterest expense in foreign offices .....   | RIADC907 | 14,998,000          |     |     |      | 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 | (264,000)           |     |     |      | 7.   |
| 8. Applicable income taxes (on items 1 through 7) .....   | RIADC909 | 2,025,000           |     |     |      | 8.   |
| 9. Extraordinary items and other adjustments, net of income taxes, in foreign offices .....   | RIADC910 | 499,000             |     |     |      | 9.   |
| 10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9) .....                             | RIADC911 | <b>3,672,000</b>    |     |     |      | 10.  |
| 11. Internal allocations of income and expense applicable to foreign offices .....  | RIADC912 | (12,440,000)        |     |     |      | 11.  |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices .....  | RIADC913 | (2,488,000)         |     |     |      | 12.  |
| 13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) .....  | RIADC914 | <b>(11,256,000)</b> |     |     |      | 13.  |

# Schedule RI-E - Explanations

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

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

Dollar Amounts in Thousands

|  | Bil      | Mil         | Thou |         |
|--|----------|-------------|------|---------|
| <b>1. Other noninterest income (from Schedule RI, item 5.I):</b>   |          |             |      |         |
| <b>Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:</b>               |          |             |      |         |
| a. Income and fees from the printing and sale of checks .....  | RIADC013 | 0           |      | 1.a.    |
| b. Earnings on/increase in value of cash surrender value of life insurance .....                                 | RIADC014 | 0           |      | 1.b.    |
| c. Income and fees from automated teller machines (ATMs) .....   | RIADC016 | 0           |      | 1.c.    |
| d. Rent and other income from other real estate owned .....  | RIAD4042 | 0           |      | 1.d.    |
| e. Safe deposit box rent .....   | RIADC015 | 0           |      | 1.e.    |
| f. Net change in the fair values of financial instruments accounted for under a fair value option .....          | RIADF229 | (78,000)    |      | 1.f.    |
| g. <b>Bank card and credit card interchange fees</b> .....   | RIADF555 | 0           |      | 1.g.    |
| h. TEXT4461 Write-downs on bridge loan   | RIAD4461 | (2,893,000) |      | 1.h.    |
| i. TEXT4462 Operating income from affiliates   | RIAD4462 | 1,490,000   |      | 1.i.    |
| j. TEXT4463  | RIAD4463 | 0           |      | 1.j.    |
| <b>2. Other noninterest expense (from Schedule RI, item 7.d):</b>  |          |             |      |         |
| <b>Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:</b>               |          |             |      |         |
| a. Data processing expenses .....  | RIADC017 | 766,000     |      | 2.a.    |
| b. Advertising and marketing expenses .....  | RIAD0497 | 1,296,000   |      | 2.b.    |
| c. Directors' fees .....   | RIAD4136 | 0           |      | 2.c.    |
| d. Printing, stationery, and supplies .....  | RIADC018 | 311,000     |      | 2.d.    |
| e. Postage .....   | RIAD8403 | 0           |      | 2.e.    |
| f. Legal fees and expenses .....   | RIAD4141 | 0           |      | 2.f.    |
| g. FDIC deposit insurance assessments .....  | RIAD4146 | 0           |      | 2.g.    |
| h. <b>Accounting and auditing expenses</b> .....   | RIADF556 | 0           |      | 2.h.    |
| i. <b>Consulting and advisory expenses</b> .....   | RIADF557 | 341,000     |      | 2.i.    |
| j. <b>Automated teller machine (ATM) and interchange expenses</b> .....  | RIADF558 | 0           |      | 2.j.    |
| k. <b>Telecommunications expenses</b> .....  | RIADF559 | 405,000     |      | 2.k.    |
| l. TEXT4464 Expenses paid to affiliates  | RIAD4464 | 1,183,000   |      | 2.l.    |
| m. TEXT4467 Amortization of computer software  | RIAD4467 | 406,000     |      | 2.m.    |
| n. TEXT4468  | RIAD4468 | 0           |      | 2.n.    |
| <b>3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11)</b> |          |             |      |         |
| <b>(itemize and describe all extraordinary items and other adjustments):</b>                                     |          |             |      |         |
| a. (1) TEXT4469 Net Gain on Discontinued Operations  | RIAD4469 | 88,000      |      | 3.a.(1) |
| (2) Applicable income tax effect .....   | RIAD4486 | (280,000)   |      | 3.a.(2) |
| b. (1) TEXT4487  | RIAD4487 | 0           |      | 3.b.(1) |
| (2) Applicable income tax effect .....   | RIAD4488 | 0           |      | 3.b.(2) |
| c. (1) TEXT4489  | RIAD4489 | 0           |      | 3.c.(1) |
| (2) Applicable income tax effect .....   | RIAD4491 | 0           |      | 3.c.(2) |

### Schedule RI-E - Continued

Dollar Amounts in Thousands

|   |  | Bil      | Mil       | Thou |      |
|---|--|----------|-----------|------|------|
| 4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements): |  |          |           |      |      |
| a.  | 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 | 77,000    |      | 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 | (504,000) |      | 6.a. |
| b.  | TEXT4522 Discontinued Ops for announced Q4 sale  | RIAD4522 | 244,000   |      | 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 | 7.a. |
| b. Other explanations:   |                 |          |    |      |

(TEXT 4769)

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 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 <sup>(1)</sup>                        | RCFD0081 | 54,536,000    |     |      | 1.a.  |
| b. Interest-bearing balances <sup>(2)</sup>   | RCFD0071 | 63,345,000    |     |      | 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 | 119,498,000   |     |      | 2.b.  |
| 3. Federal funds sold and securities purchased under agreements to resell:                  |          |               |     |      |       |
| a. Federal funds sold in domestic offices   | RCONB987 | 409,000       |     |      | 3.a.  |
| b. Securities purchased under agreements to resell <sup>(3)</sup>                           | RCFDB989 | 38,818,000    |     |      | 3.b.  |
| 4. Loans and lease financing receivables (from Schedule RC-C):                              |          |               |     |      |       |
| a. Loans and leases held for sale   | RCFD5369 | 25,242,000    |     |      | 4.a.  |
| b. Loans and leases, net of unearned income   | RCFDB528 | 602,907,000   |     |      | 4.b.  |
| c. LESS: Allowance for loan and lease losses  | RCFD3123 | 16,104,000    |     |      | 4.c.  |
| d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)              | RCFDB529 | 586,803,000   |     |      | 4.d.  |
| 5. Trading assets (from Schedule RC-D)  | RCFD3545 | 202,793,000   |     |      | 5.    |
| 6. Premises and fixed assets (including capitalized leases)                                 | RCFD2145 | 5,627,000     |     |      | 6.    |
| 7. Other real estate owned (from Schedule RC-M)   | RCFD2150 | 1,023,000     |     |      | 7.    |
| 8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M) | RCFD2130 | 5,151,000     |     |      | 8.    |
| 9. Not applicable   |          |               |     |      |       |
| 10. Intangible assets:  |          |               |     |      |       |
| a. Goodwill   | RCFD3163 | 18,788,000    |     |      | 10.a. |
| b. Other intangible assets (from Schedule RC-M)   | RCFD0426 | 10,618,000    |     |      | 10.b. |
| 11. Other assets (from Schedule RC-F)   | RCFD2160 | 74,355,000    |     |      | 11.   |
| 12. Total assets (sum of items 1 through 11)  | RCFD2170 | 1,207,007,000 |     |      | 12.   |

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

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

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

### Schedule RC - Continued

Dollar Amounts in Thousands

|  |          | Bil                  | Mil | Thou |          |
|--|----------|----------------------|-----|------|----------|
| <b>LIABILITIES</b>   |          |                      |     |      |          |
| 13. Deposits:  |          |                      |     |      |          |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) .....                                   | RCON2200 | <b>230,042,000</b>   |     |      | 13.a.    |
| (1) Noninterest-bearing (1) .....  | RCON6631 | 61,252,000           |     |      | 13.a.(1) |
| (2) Interest-bearing .....   | RCON6636 | 168,790,000          |     |      | 13.a.(2) |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....                         | RCFN2200 | <b>518,799,000</b>   |     |      | 13.b.    |
| (1) Noninterest-bearing .....  | RCFN6631 | 42,359,000           |     |      | 13.b.(1) |
| (2) Interest-bearing .....   | RCFN6636 | 476,440,000          |     |      | 13.b.(2) |
| 14. Federal funds purchased and securities sold under agreements to repurchase:  |          |                      |     |      |          |
| a. Federal funds purchased in domestic offices (2) .....   | RCONB993 | 17,680,000           |     |      | 14.a.    |
| b. Securities sold under agreements to repurchase (3) .....  | RCFDB995 | 19,888,000           |     |      | 14.b.    |
| 15. Trading liabilities (from Schedule RC-D) .....   | RCFD3548 | <b>85,627,000</b>    |     |      | 15.      |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases (from Schedule RC-M) ..... | RCFD3190 | <b>162,958,000</b>   |     |      | 16.      |
| 17. Not applicable   |          |                      |     |      |          |
| 18. Not applicable   |          |                      |     |      |          |
| 19. Subordinated notes and debentures (4) .....  | RCFD3200 | 28,292,000           |     |      | 19.      |
| 20. Other liabilities (from Schedule RC-G) .....   | RCFD2930 | <b>51,782,000</b>    |     |      | 20.      |
| 21. Total liabilities (sum of items 13 through 20) .....   | RCFD2948 | <b>1,115,068,000</b> |     |      | 21.      |
| 22. Minority interest in consolidated subsidiaries .....   | RCFD3000 | 1,272,000            |     |      | 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 | 69,319,000           |     |      | 25.      |
| 26.  |          |                      |     |      |          |
| a. Retained earnings .....   | RCFD3632 | 30,431,000           |     |      | 26.a.    |
| b. Accumulated other comprehensive income (5) .....  | RCFDB530 | (9,834,000)          |     |      | 26.b.    |
| 27. Other equity capital components (6) .....  | RCFDA130 | 0                    |     |      | 27.      |
| 28. Total equity capital (sum of items 23 through 27) .....  | RCFD3210 | <b>90,667,000</b>    |     |      | 28.      |
| 29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28) .....                             | RCFD3300 | <b>1,207,007,000</b> |     |      | 29.      |

Memorandum

To be reported with the March Report of Condition.

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

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

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

Exclude assets held for trading.

| Dollar Amounts in Thousands  | (Column A)<br>Consolidated Bank |                    | (Column B)<br>Domestic Offices |                   |      |
|--|---------------------------------|--------------------|--------------------------------|-------------------|------|
| 1. Cash items in process of collection, unposted debits, and currency and coin .....                             |                                 |                    |                                |                   | 1.   |
| a. Cash items in process of collection and unposted debits .....   | RCFD0022                        | 8,613,000          |                                |                   | 1.a. |
| b. Currency and coin .....   |                                 |                    | RCON0020                       | 3,914,000         | 1.b. |
| 2. Balances due from depository institutions in the U.S. ....  |                                 |                    | RCON0080                       | 830,000           | 2.   |
| a. U.S. branches and agencies of foreign banks (including their IBFs) .  | RCFD0083                        | 424,000            |                                |                   | 2.a. |
| b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) ..... | RCFD0085                        | 3,865,000          |                                |                   | 2.b. |
| 3. Balances due from banks in foreign countries and foreign central banks .....                                  |                                 |                    | RCON0070                       | 24,000            | 3.   |
| a. Foreign branches of other U.S. banks .....  | RCFD0073                        | 593,000            |                                |                   | 3.a. |
| b. Other banks in foreign countries and foreign central banks .....  | RCFD0074                        | 82,265,000         |                                |                   | 3.b. |
| 4. Balances due from Federal Reserve Banks .....   | RCFD0090                        | 22,121,000         | RCON0090                       | 22,121,000        | 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>117,881,000</b> | RCON0010                       | <b>30,036,000</b> | 5.   |



## Schedule RC-B - Securities

Exclude assets held for trading.

| Dollar Amounts in Thousands  |  |  |  |   |         |
|--|--|--|--|---|---------|
|  | (Column A)<br>Held-to-maturity<br>Amortized Cost | (Column B)<br>Held-to-maturity<br>Fair Value | (Column C)<br>Available-for-<br>sale Amortized<br>Cost | (Column D)<br>Available-for-<br>sale Fair Value |         |
| 1. U.S. Treasury securities .....  | RCFD0211<br>1,000                                | RCFD0213<br>1,000                            | RCFD1286<br>574,000                                    | RCFD1287<br>591,000                             | 1.      |
| 2. U.S. Government agency obligations (exclude mortgage-backed securities):  |  |  |  |   |         |
| a. Issued by U.S. Government agencies <sup>(1)</sup> .....   | RCFD1289<br>0                                    | RCFD1290<br>0                                | RCFD1291<br>24,000                                     | RCFD1293<br>25,000                              | 2.a.    |
| b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....   | RCFD1294<br>0                                    | RCFD1295<br>0                                | RCFD1297<br>245,000                                    | RCFD1298<br>244,000                             | 2.b.    |
| 3. Securities issued by states and political subdivisions in the U.S. ....   | RCFD8496<br>0                                    | RCFD8497<br>0                                | RCFD8498<br>11,723,000                                 | RCFD8499<br>10,159,000                          | 3.      |
| 4. Mortgage-backed securities (MBS):   |  |  |  |   |         |
| a. Pass-through securities:  |  |  |  |   |         |
| (1) Guaranteed by GNMA .....   | RCFD1698<br>0                                    | RCFD1699<br>0                                | RCFD1701<br>3,276,000                                  | RCFD1702<br>3,265,000                           | 4.a.(1) |
| (2) Issued by FNMA and FHLMC .....   | RCFD1703<br>0                                    | RCFD1705<br>0                                | RCFD1706<br>13,077,000                                 | RCFD1707<br>12,872,000                          | 4.a.(2) |
| (3) Other pass-through securities .....  | RCFD1709<br>0                                    | RCFD1710<br>0                                | RCFD1711<br>135,000                                    | RCFD1713<br>135,000                             | 4.a.(3) |
| b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):  |  |  |  |   |         |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....   | RCFD1714<br>0                                    | RCFD1715<br>0                                | RCFD1716<br>328,000                                    | RCFD1717<br>321,000                             | 4.b.(1) |
| (2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....   | RCFD1718<br>0                                    | RCFD1719<br>0                                | RCFD1731<br>0  | RCFD1732<br>0                                   | 4.b.(2) |
| (3) All other mortgage-backed securities .....   | RCFD1733<br>0                                    | RCFD1734<br>0                                | RCFD1735<br>36,781,000                                 | RCFD1736<br>29,259,000                          | 4.b.(3) |
| 5. Asset-backed securities (ABS) .....   | RCFDC026<br>0                                    | RCFDC988<br>0                                | RCFDC989<br>2,514,000                                  | RCFDC027<br>2,395,000                           | 5.      |
| 6. Other debt securities:  |  |  |  |   |         |
| a. Other domestic debt securities .....  | RCFD1737<br>0                                    | RCFD1738<br>0                                | RCFD1739<br>8,425,000                                  | RCFD1741<br>8,360,000                           | 6.a.    |
| b. Foreign debt securities .....   | RCFD1742<br>0                                    | RCFD1743<br>0                                | RCFD1744<br>51,895,000                                 | RCFD1746<br>51,264,000                          | 6.b.    |
| 7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(3)</sup> .....                                |  |  | RCFDA510<br>123,000                                    | RCFDA511<br>608,000                             | 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<br>1,000                                | RCFD1771<br>1,000                            | RCFD1772<br>129,120,000                                | RCFD1773<br>119,498,000                         | 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 | 55,060,000 |     |      | M.1.      |
| 2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>  |          |            |     |      |           |
| a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing data of: <sup>(3)</sup> <sup>(4)</sup> |          |            |     |      |           |
| (1) Three months or less .....  | RCFDA549 | 16,258,000 |     |      | M.2.a.(1) |
| (2) Over three months through 12 months .....   | RCFDA550 | 12,691,000 |     |      | M.2.a.(2) |
| (3) Over one year through three years .....   | RCFDA551 | 16,588,000 |     |      | M.2.a.(3) |
| (4) Over three years through five years .....   | RCFDA552 | 7,737,000  |     |      | M.2.a.(4) |
| (5) Over five years through 15 years .....  | RCFDA553 | 7,548,000  |     |      | M.2.a.(5) |
| (6) Over 15 years .....   | RCFDA554 | 12,217,000 |     |      | M.2.a.(6) |
| b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(3)</sup> <sup>(5)</sup>   |          |            |     |      |           |
| (1) Three months or less .....  | RCFDA555 | 136,000    |     |      | M.2.b.(1) |
| (2) Over three months through 12 months .....   | RCFDA556 | 229,000    |     |      | M.2.b.(2) |
| (3) Over one year through three years .....   | RCFDA557 | 412,000    |     |      | M.2.b.(3) |
| (4) Over three years through five years .....   | RCFDA558 | 407,000    |     |      | M.2.b.(4) |
| (5) Over five years through 15 years .....  | RCFDA559 | 1,397,000  |     |      | M.2.b.(5) |
| (6) Over 15 years .....   | RCFDA560 | 13,691,000 |     |      | 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 | 2,140,000  |     |      | M.2.c.(1) |
| (2) Over three years .....  | RCFDA562 | 27,439,000 |     |      | 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 | 20,077,000 |     |      | 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)<br>Held-to-maturity<br>Amortized Cost | (Column B)<br>Held-to-maturity<br>Fair Value | (Column C)<br>Available-for-<br>sale Amortized<br>Cost | (Column D)<br>Available-for-<br>sale Fair Value |        |
|---|--|--|--|---|--------|
| 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  | 306,000  | 293,000   | M.5.a. |
| b. Home equity lines .....  | RCFDB842   | RCFDB843                                     | RCFDB844   | RCFDB845  |        |
|   | 0  | 0  | 23,000   | 22,000  | M.5.b. |
| c. Automobile loans .....   | RCFDB846   | RCFDB847                                     | RCFDB848   | RCFDB849  |        |
|   | 0  | 0  | 439,000  | 423,000   | M.5.c. |
| d. Other consumer loans .....   | RCFDB850   | RCFDB851                                     | RCFDB852   | RCFDB853  |        |
|   | 0  | 0  | 1,012,000  | 918,000   | M.5.d. |
| e. Commercial and industrial loans .....  | RCFDB854   | RCFDB855                                     | RCFDB856   | RCFDB857  |        |
|   | 0  | 0  | 0  | 0   | M.5.e. |
| f. Other .....  | RCFDB858   | RCFDB859                                     | RCFDB860   | RCFDB861  |        |
|   | 0  | 0  | 734,000  | 739,000   | M.5.f. |

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

### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or market value and (2) loans and leases held for investment, net of unearned income, 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)<br>Consolidated Bank |             | (Column B)<br>Domestic Offices |             |            |
|---|---------------------------------|-------------|--------------------------------|-------------|------------|
| 1. Loans secured by real estate .....   | RCFD1410                        | 257,793,000 |                                |             | 1.         |
| a. Construction, land development, and other land loans:  |                                 |             |                                |             |            |
| (1) <b>1-4 family residential construction loans</b> .....  |                                 |             | RCONF158                       | 923,000     | 1.a.(1)    |
| (2) <b>Other construction loans and all land development and other land loans</b> .....   |                                 |             | RCONF159                       | 2,228,000   | 1.a.(2)    |
| b. Secured by farmland (including farm residential and other improvements) .....  |                                 |             | RCON1420                       | 21,000      | 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                       | 30,679,000  | 1.c.(1)    |
| (2) Closed-end loans secured by 1-4 family residential properties:  |                                 |             |                                |             |            |
| (a) Secured by first liens .....  |                                 |             | RCON5367                       | 125,038,000 | 1.c.(2)(a) |
| (b) Secured by junior liens .....   |                                 |             | RCON5368                       | 32,203,000  | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties .....  |                                 |             | RCON1460                       | 7,838,000   | 1.d.       |
| e. Secured by nonfarm nonresidential properties:  |                                 |             |                                |             |            |
| (1) <b>Loans secured by owner-occupied nonfarm nonresidential properties</b> .....  |                                 |             | RCONF160                       | 2,044,000   | 1.e.(1)    |
| (2) <b>Loans secured by other nonfarm nonresidential properties</b> .....   |                                 |             | RCONF161                       | 6,912,000   | 1.e.(2)    |
| 2. Loans to depository institutions and acceptances of other banks:   |                                 |             |                                |             |            |
| a. To commercial banks in the U.S. ....   |                                 |             | RCONB531                       | 12,374,000  | 2.a.       |
| (1) To U.S. branches and agencies of foreign banks .....  | RCFDB532                        | 51,000      |                                |             | 2.a.(1)    |
| (2) To other commercial banks in the U.S. ....  | RCFDB533                        | 12,518,000  |                                |             | 2.a.(2)    |
| b. To other depository institutions in the U.S. ....  | RCFDB534                        | 7,321,000   | RCONB534                       | 7,321,000   | 2.b.       |
| c. To banks in foreign countries .....  |                                 |             | RCONB535                       | 983,000     | 2.c.       |
| (1) To foreign branches of other U.S. banks .....   | RCFDB536                        | 277,000     |                                |             | 2.c.(1)    |
| (2) To other banks in foreign countries .....   | RCFDB537                        | 8,615,000   |                                |             | 2.c.(2)    |
| 3. Loans to finance agricultural production and other loans to farmers ....   | RCFD1590                        | 881,000     | RCON1590                       | 151,000     | 3.         |
| 4. Commercial and industrial loans:   |                                 |             |                                |             |            |
| a. To U.S. addressees (domicile) .....  | RCFD1763                        | 39,997,000  | RCON1763                       | 38,388,000  | 4.a.       |
| b. To non-U.S. addressees (domicile) .....  | RCFD1764                        | 104,755,000 | RCON1764                       | 2,354,000   | 4.b.       |
| 5. Not applicable   |                                 |             |                                |             |            |
| 6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): |                                 |             |                                |             |            |
| a. Credit cards .....   | RCFDB538                        | 41,488,000  | RCONB538                       | 0           | 6.a.       |
| b. Other revolving credit plans .....   | RCFDB539                        | 11,931,000  | RCONB539                       | 1,120,000   | 6.b.       |
| c. Other consumer loans (includes single payment, installment, and all student loans) .....                                       | RCFD2011                        | 90,646,000  | RCON2011                       | 34,306,000  | 6.c.       |
| 7. Loans to foreign governments and official institutions (including foreign central banks) .....                                 | RCFD2081                        | 480,000     | RCON2081                       | 15,000      | 7.         |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....                           | RCFD2107                        | 1,790,000   | RCON2107                       | 1,790,000   | 8.         |
| 9. Other loans .....  | RCFD1563                        | 46,897,000  |                                |             | 9.         |
| a. Loans for purchasing or carrying securities (secured and unsecured) .....  |                                 |             | RCON1545                       | 1,189,000   | 9.a.       |
| b. All other loans (exclude consumer loans) .....   |                                 |             | RCON1564                       | 22,899,000  | 9.b.       |

## Schedule RC-C - Continued

### Part I. Continued

| Dollar Amounts in Thousands   | (Column A)<br>Consolidated Bank | (Column B)<br>Domestic Offices |                    |       |
|---|---------------------------------|--------------------------------|--------------------|-------|
| 10. Lease financing receivables (net of unearned income) .....  |                                 | RCON2165                       | 1,194,000          | 10.   |
| a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....   | RCFDF162      242,000           |                                |                    | 10.a. |
| b. All other leases .....   | RCFDF163      3,137,000         |                                |                    | 10.b. |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above ...   | RCFD2123      670,000           | RCON2123                       | 466,000            | 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 <b>628,149,000</b>     | RCON2122                       | <b>331,504,000</b> | 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 | 4,765,000   |     |      | M.1.a.    |
| b. <b>Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)</b> .....   | RCFD1616 | 44,000      |     |      | 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 | 1,372,000   |     |      | M.2.a.(1) |
| (2) Over three months through 12 months .....  | RCONA565 | 12,317,000  |     |      | M.2.a.(2) |
| (3) Over one year through three years .....  | RCONA566 | 27,391,000  |     |      | M.2.a.(3) |
| (4) Over three years through five years .....  | RCONA567 | 20,134,000  |     |      | M.2.a.(4) |
| (5) Over five years through 15 years .....   | RCONA568 | 23,633,000  |     |      | M.2.a.(5) |
| (6) Over 15 years .....  | RCONA569 | 36,043,000  |     |      | 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 | 296,468,000 |     |      | M.2.b.(1) |
| (2) Over three months through 12 months .....  | RCFDA571 | 51,338,000  |     |      | M.2.b.(2) |
| (3) Over one year through three years .....  | RCFDA572 | 50,974,000  |     |      | M.2.b.(3) |
| (4) Over three years through five years .....  | RCFDA573 | 30,207,000  |     |      | M.2.b.(4) |
| (5) Over five years through 15 years .....   | RCFDA574 | 39,533,000  |     |      | M.2.b.(5) |
| (6) Over 15 years .....  | RCFDA575 | 26,094,000  |     |      | 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 | 175,166,000 |     |      | 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 | 401,000     |     |      | 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 |     | 81,844,000 |      | 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 |     | 49,486,000 |      | 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 |     | 472,000    |      | 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 |     | 3,763,000  |      | M.7.a. |
| b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....   | RCFDC780 |     | 758,000    |      | 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 |     | 2,689,000  |      | M.9.   |

**Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.**

| Dollar Amounts in Thousands   |          | (Column A)<br>Consolidated Bank |  | (Column B)<br>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 | 6,622,000                       |  |                                |           | 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                       | 6,622,000 | 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)<br>Consolidated Bank |           | (Column B)<br>Domestic Offices |           |                  |
|---|---------------------------------|-----------|--------------------------------|-----------|------------------|
| b. Commercial and industrial loans .....  | RCFDF585                        | 529,000   | 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                        | 2,892,000 | RCONF589                       | 2,892,000 | 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                        | 6,525,000 |                                |           | 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                       | 6,525,000 | 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                        | 529,000   | 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                        | 2,888,000 | RCONF601                       | 2,888,000 | 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.") ..... | <div style="background-color: #cccccc; height: 80px; width: 100%;"></div> RCON6999    N/A |
|   | 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.) ..... | <div style="background-color: #cccccc; height: 40px; width: 100%;"></div> 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.) .....  | <div style="background-color: #cccccc; height: 40px; width: 100%;"></div> RCON5563    N/A |
|  | 2.b.  |

|  |      | (Column A)<br>Number of Loans |     | (Column B)<br>Amount Currently Outstanding |     |
|--|------|-------------------------------|-----|--|-----|
| 3. Number and amount <b>currently outstanding</b> of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, 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                      | N/A | RCON5565                                   | N/A |
|  | 3.a. |                               |     |  |     |
| b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....   |      | RCON5566                      | N/A | RCON5567                                   | N/A |
|  | 3.b. |                               |     |  |     |
| c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....   |      | RCON5568                      | N/A | RCON5569                                   | N/A |
|  | 3.c. |                               |     |  |     |
| 4. Number and amount <b>currently outstanding</b> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):  |      |                               |     |  |     |
| a. With <b>original amounts</b> of \$100,000 or less .....   |      | RCON5570                      | N/A | RCON5571                                   | N/A |
|  | 4.a. |                               |     |  |     |
| b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....   |      | RCON5572                      | N/A | RCON5573                                   | N/A |
|  | 4.b. |                               |     |  |     |
| c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....   |      | RCON5574                      | N/A | RCON5575                                   | N/A |
|  | 4.c. |                               |     |  |     |



## Schedule RC-C - Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

|  |          | Yes/No |
|--|----------|--------|
| 5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, <b>and</b> all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") ..... |          |        |
|  | RCON6860 | N/A    |

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

|  |          | Number |
|--|----------|--------|
| 6. Report the total <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:  |          |        |
| a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) ..... | RCON5576 | N/A    |
| b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) .....               | RCON5577 | N/A    |

6.a.

6.b.

|  | Dollar Amounts in Thousands |     |                               |     |  |     |
|--|-----------------------------|-----|-------------------------------|-----|--|-----|
|  |                             |     | (Column A)<br>Number of Loans |     | (Column B)<br>Amount Currently Outstanding |     |
| 7. Number and amount <b>currently outstanding</b> of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B): |                             |     |                               |     |  |     |
| a. With <b>original amounts</b> of \$100,000 or less .....   | RCON5578                    | N/A | RCON5579                      | N/A | RCON5579                                   | N/A |
| b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....   | RCON5580                    | N/A | RCON5581                      | N/A | RCON5581                                   | N/A |
| c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....   | RCON5582                    | N/A | RCON5583                      | N/A | RCON5583                                   | N/A |
| 8. Number and amount <b>currently outstanding</b> of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):               |                             |     |                               |     |  |     |
| a. With <b>original amounts</b> of \$100,000 or less .....   | RCON5584                    | N/A | RCON5585                      | N/A | RCON5585                                   | N/A |
| b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....   | RCON5586                    | N/A | RCON5587                      | N/A | RCON5587                                   | N/A |
| c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....   | RCON5588                    | N/A | RCON5589                      | N/A | RCON5589                                   | N/A |

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

## Schedule RC-D - Trading Assets and Liabilities

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

| Dollar Amounts in Thousands  | (Column A)<br>Consolidated Bank |                    | (Column B)<br>Domestic Offices |                    |               |
|--|---------------------------------|--------------------|--------------------------------|--------------------|---------------|
| <b>ASSETS</b>  |                                 |                    |                                |                    |               |
| 1. U.S. Treasury securities .....  | RCFD3531                        | 719,000            | RCON3531                       | 527,000            | 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                        | 1,385,000          | RCON3533                       | 1,385,000          | 3.            |
| 4. Mortgage-backed securities (MBS):   |                                 |                    |                                |                    |               |
| a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....  | RCFD3534                        | 1,048,000          | RCON3534                       | 1,048,000          | 4.a.          |
| b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....          | RCFD3535                        | 3,429,000          | RCON3535                       | 3,429,000          | 4.b.          |
| c. All other mortgage-backed securities .....  | RCFD3536                        | 17,443,000         | RCON3536                       | 16,955,000         | 4.c.          |
| 5. Other debt securities .....   | RCFD3537                        | 52,722,000         | RCON3537                       | 12,132,000         | 5.            |
| 6. <b>Loans:</b>   |                                 |                    |                                |                    |               |
| a. <b>Loans secured by real estate</b> .....   | RCFDF610                        | 51,000             |                                |                    | 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                       | 2,000              | 6.a.(5)       |
| b. <b>Commercial and industrial loans</b> .....  | RCFDF614                        | 23,974,000         | RCONF614                       | 22,016,000         | 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                        | 13,268,000         | RCON3541                       | 7,947,000          | 9.            |
| 10. Not applicable   |                                 |                    |                                |                    |               |
| 11. Derivatives with a positive fair value .....   | RCFD3543                        | 88,688,000         | RCON3543                       | 49,089,000         | 11.           |
| 12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....                            | RCFD3545                        | <b>202,793,000</b> | RCON3545                       | <b>114,596,000</b> | 12.           |
| <b>LIABILITIES</b>   |                                 |                    |                                |                    |               |
| 13.  |                                 |                    |                                |                    |               |
| a. Liability for short positions .....   | RCFD3546                        | 7,833,000          | RCON3546                       | 6,296,000          | 13.a.         |
| b. <b>Other trading liabilities</b> .....  | RCFDF624                        | 0                  | RCONF624                       | 0                  | 13.b.         |
| 14. Derivatives with a negative fair value .....   | RCFD3547                        | 77,794,000         | RCON3547                       | 18,419,000         | 14.           |
| 15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....                   | RCFD3548                        | <b>85,627,000</b>  | RCON3548                       | <b>24,715,000</b>  | 15.           |

### Schedule RC-D - Continued

Memoranda

| Dollar Amounts in Thousands  | (Column A)<br>Consolidated Bank |            | (Column B)<br>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                        | 52,000     |                                |            | 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                        | 25,558,000 | RCONF632                       | 23,582,000 | 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.          |
| 2. Not applicable  |                                 |            |                                |            |                 |
| <b>3. Loans measured at fair value that are past due 90 days or more:</b>  |                                 |            |                                |            |                 |
| a. Fair value  | RCFDF639                        | 0          | RCONF639                       | 0          | M.3.a.          |
| b. Unpaid principal balance  | 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.

| Dollar Amounts in Thousands  |          |            |     |      |        |
|--|----------|------------|-----|------|--------|
|  |          | Bil        | Mil | Thou |        |
| <b>4. Asset-backed securities:</b>   |          |            |     |      |        |
| a. Residential mortgage-backed securities  | RCFDF641 | 21,918,000 |     |      | M.4.a. |
| b. Commercial mortgage-backed securities   | RCFDF642 | 2,000      |     |      | M.4.b. |
| c. Credit card receivables   | RCFDF643 | 0          |     |      | M.4.c. |
| d. Home equity lines   | RCFDF644 | 0          |     |      | M.4.d. |
| e. Automobile loans  | RCFDF645 | 8,461,000  |     |      | M.4.e. |
| f. Other consumer loans  | RCFDF646 | 0          |     |      | M.4.f. |
| g. Commercial and industrial loans   | RCFDF647 | 755,000    |     |      | M.4.g. |
| h. Other   | RCFDF648 | 62,000     |     |      | M.4.h. |
| <b>5. Collateralized debt obligations:</b>   |          |            |     |      |        |
| a. Synthetic   | RCFDF649 | 0          |     |      | M.5.a. |
| b. Other   | RCFDF650 | 19,000     |     |      | M.5.b. |
| <b>6. Retained beneficial interests in securitizations (first-loss or equity tranches)</b> | RCFDF651 | 2,627,000  |     |      | M.6.   |

### Schedule RC-D - Continued

Memoranda (continued)

Dollar Amounts in Thousands

|  |  | Bil      | Mill       | Thou |         |
|--|--|----------|------------|------|---------|
| <b>7. Equity securities:</b>   |  |          |            |      |         |
| a.   | Readily determinable fair values ..... | RCFDF652 | 10,185,000 |      | M.7.a.  |
| b.   | Other .....                            | RCFDF653 | 33,000     |      | 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)<br>Total Transaction accounts<br>(including total demand<br>deposits) | (Column B)<br>Memo: Total demand deposits<br>(included in col A) | (Column C)<br>Total nontransaction accounts<br>(including MMDAs) |    |
|--|--|--|--|----|
| Deposits of:   |  |  |  |    |
| 1. Individuals, partnerships, and corporations (include all certified and official checks) .....     | RCONB549   30,540,000  |  | RCONB550   190,663,000   | 1. |
| 2. U.S. Government .....   | RCON2202   6,000   |  | RCON2520   27,000  | 2. |
| 3. States and political subdivisions in the U.S. ....  | RCON2203   896,000   |  | RCON2530   4,480,000   | 3. |
| 4. Commercial banks and other depository institutions in the U.S. ....                               | RCONB551   865,000   |  | RCONB552   543,000   | 4. |
| 5. Banks in foreign countries .....  | RCON2213   1,116,000   |  | RCON2236   556,000   | 5. |
| 6. Foreign governments and official institutions (including foreign central banks) .....             | RCON2216   157,000   |  | RCON2377   193,000   | 6. |
| 7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) ..... | RCON2215   <b>33,580,000</b>   | RCON2210   30,846,000  | RCON2385   <b>196,462,000</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 | 5,214,000   |      | M.1.a.    |
| b. Total brokered deposits .....   | RCON2365 | 20,751,000  |      | 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 | 6,024,000   |      | 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 | 6,024,000   |      | 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 | 14,727,000  |      | 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 | 136,976,000 |      | M.2.a.(1) |
| (2) Other savings deposits (excludes MMDAs) .....  | RCON0352 | 5,630,000   |      | M.2.a.(2) |
| b. Total time deposits of less than \$100,000 .....  | RCON6648 | 15,496,000  |      | M.2.b.    |
| c. Total time deposits of \$100,000 or more .....  | RCON2604 | 38,360,000  |      | 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 | 463,000     |      | 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 | 4,339,000   |      | M.3.a.(1) |
| (2) Over three months through 12 months .....  | RCONA580 | 10,227,000  |      | M.3.a.(2) |
| (3) Over one year through three years .....  | RCONA581 | 570,000     |      | M.3.a.(3) |
| (4) Over three years .....   | RCONA582 | 360,000     |      | 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 | 14,566,000  |      | 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 | 22,952,000  |      | M.4.a.(1) |
| (2) Over three months through 12 months .....  | RCONA585 | 14,069,000  |      | M.4.a.(2) |
| (3) Over one year through three years .....  | RCONA586 | 921,000     |      | M.4.a.(3) |
| (4) Over three years .....   | RCONA587 | 418,000     |      | 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 | 37,021,000  |      | 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 | 448,190,000        |     |      | 1. |
| 2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions | RCFNB554 | 3,884,000          |     |      | 2. |
| 3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....     | RCFN2625 | 40,374,000         |     |      | 3. |
| 4. Foreign governments and official institutions (including foreign central banks) .....                 | RCFN2650 | 26,263,000         |     |      | 4. |
| 5. U.S. Government and states and political subdivisions in the U.S. ....                                | RCFNB555 | 88,000             |     |      | 5. |
| 6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....                            | RCFN2200 | <b>518,799,000</b> |     |      | 6. |

Memorandum

| Dollar Amounts in Thousands  |          | Bil         | Mil | Thou |      |
|--|----------|-------------|-----|------|------|
| 1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) ..... | RCFNA245 | 165,741,000 |     |      | M.1. |

### Schedule RC-F - Other Assets

Dollar Amounts in Thousands

|  |          | Bil | Mil        | Thou |      |
|--|----------|-----|------------|------|------|
| 1. Accrued interest receivable <sup>(1)</sup> .....  | RCFDB556 |     | 7,702,000  |      | 1.   |
| 2. Net deferred tax assets <sup>(2)</sup> .....  | RCFD2148 |     | 15,314,000 |      | 2.   |
| 3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>                    |          |     |            |      |      |
| a. Mortgage loans .....  | RCFDA519 |     | 0          |      | 3.a. |
| b. Other financial assets .....  | RCFDA520 |     | 0          |      | 3.b. |
| 4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup> .....              | RCFD1752 |     | 7,204,000  |      | 4.   |
| 5. Life insurance assets .....   | RCFDC009 |     | 4,109,000  |      | 5.   |
| 6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .. | RCFD2168 |     | 40,026,000 |      | 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 |     | 74,355,000 |      | 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 | 103,000    |      | 1.a. |
| b. | Other expenses accrued and unpaid (includes accrued income taxes payable) .....                         | RCFD3646 | 10,004,000 |      | 1.b. |
| 2. | Net deferred tax liabilities (2) .....  | RCFD3049 | 874,000    |      | 2.   |
| 3. | Allowance for credit losses on off-balance sheet credit exposures .....                                 | RCFDB557 | 808,000    |      | 3.   |
| 4. | All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) | RCFD2938 | 39,993,000 |      | 4.   |
| a. | Accounts payable .....  | RCFD3066 | 13,622,000 |      | 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 | 51,782,000 |      | 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 | 28,702,000        |     |      | 3.       |
| 4. Securities sold under agreements to repurchase .....   | RCONB995 | 13,982,000        |     |      | 4.       |
| 5. Other borrowed money .....   | RCON3190 | 117,388,000       |     |      | 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 | 44,292,000        |     |      | 7.       |
| 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ...  | RCON2192 | 595,073,000       |     |      | 8.       |
| 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....                                   | RCON3129 | 458,842,000       |     |      | 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 | 351,000           |     |      | 10.      |
| 11. U.S. Government agency obligations (exclude mortgage-backed securities) .....   | RCON1041 | 136,000           |     |      | 11.      |
| 12. Securities issued by states and political subdivisions in the U.S. ....   | RCON1042 | 11,722,000        |     |      | 12.      |
| 13. Mortgage-backed securities (MBS):   |          |                   |     |      |          |
| a. Pass-through securities:   |          |                   |     |      |          |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....  | RCON1043 | 16,353,000        |     |      | 13.a.(1) |
| (2) Other pass-through securities .....   | RCON1044 | 135,000           |     |      | 13.a.(2) |
| b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):   |          |                   |     |      |          |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....  | RCON1209 | 328,000           |     |      | 13.b.(1) |
| (2) All other mortgage-backed securities .....  | RCON1280 | 29,349,000        |     |      | 13.b.(2) |
| 14. Other domestic debt securities (include domestic asset-backed securities) .....   | RCON1281 | 9,364,000         |     |      | 14.      |
| 15. Foreign debt securities (include foreign asset-backed securities) .....   | RCON1282 | 13,000            |     |      | 15.      |
| 16. Investments in mutual funds and other equity securities with readily determinable fair values .....                                       | RCONA510 | 10,000            |     |      | 16.      |
| 17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....           | RCON1374 | <b>67,761,000</b> |     |      | 17.      |
| 18. Equity securities that do not have readily determinable fair values .....   | RCON1752 | 6,907,000         |     |      | 18.      |

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

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

Dollar Amounts in Thousands

|  |          | Bil | Mil        | Thou |    |
|--|----------|-----|------------|------|----|
| 1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) ..... | RCFN2133 |     | 4,794,000  |      | 1. |
| 2. Total IBF liabilities (component of Schedule RC, item 21) .....                     | RCFN2898 |     | 19,538,000 |      | 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 | 54,426,000    |     |      | 1.         |
| 2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....  | RCFDB558 | 1,385,000     |     |      | 2.         |
| 3. Mortgage-backed securities <sup>(2)</sup> .....  | RCFDB559 | 56,369,000    |     |      | 3.         |
| 4. All other securities (includes securities issued by states and political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....                                     | RCFDB560 | 76,555,000    |     |      | 4.         |
| 5. Federal funds sold and securities purchased under agreements to resell .....   | RCFD3365 | 32,076,000    |     |      | 5.         |
| 6. Loans:   |          |               |     |      |            |
| a. Loans in domestic offices:   |          |               |     |      |            |
| (1) Total loans .....   | RCON3360 | 327,177,000   |     |      | 6.a.(1)    |
| (2) Loans secured by real estate:   |          |               |     |      |            |
| (a) <b>Loans secured by 1-4 family residential properties</b> .....   | RCON3465 | 190,743,000   |     |      | 6.a.(2)(a) |
| (b) <b>All other loans secured by real estate</b> .....   | RCON3466 | 19,929,000    |     |      | 6.a.(2)(b) |
| (3) Loans to finance agricultural production and other loans to farmers .....   | RCON3386 | 140,000       |     |      | 6.a.(3)    |
| (4) Commercial and industrial loans .....   | RCON3387 | 39,933,000    |     |      | 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 | 33,465,000    |     |      | 6.a.(5)(b) |
| b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....  | RCFN3360 | 306,331,000   |     |      | 6.b.       |
| 7. Trading assets .....   | RCFD3401 | 204,016,000   |     |      | 7.         |
| 8. Lease financing receivables (net of unearned income) .....   | RCFD3484 | 3,646,000     |     |      | 8.         |
| 9. Total assets <sup>(4)</sup> .....  | RCFD3368 | 1,207,634,000 |     |      | 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 | 3,409,000     |     |      | 10.        |
| 11. Nontransaction accounts in domestic offices:  |          |               |     |      |            |
| a. Savings deposits (includes MMDAs) .....  | RCONB563 | 140,162,000   |     |      | 11.a.      |
| b. Time deposits of \$100,000 or more .....   | RCONA514 | 39,657,000    |     |      | 11.b.      |
| c. Time deposits of less than \$100,000 .....   | RCONA529 | 14,141,000    |     |      | 11.c.      |
| 12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....   | RCFN3404 | 495,260,000   |     |      | 12.        |
| 13. Federal funds purchased and securities sold under agreements to repurchase .....  | RCFD3353 | 25,265,000    |     |      | 13.        |
| 14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....  | RCFD3355 | 141,636,000   |     |      | 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 | 27,803,000  |     |      | 1.a.       |
| b. Credit card lines .....   | RCFD3815 | 131,801,000 |     |      | 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 | 83,000      |     |      | 1.c.(1)(a) |
| (b) Commercial real estate, other construction loan, and land development loan commitments .....                                     | RCFDF165 | 1,959,000   |     |      | 1.c.(1)(b) |
| (2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....            |          |             |     |      |            |
|  | RCFD6550 | 760,000     |     |      | 1.c.(2)    |
| d. Securities underwriting .....   | RCFD3817 | 389,000     |     |      | 1.d.       |
| e. Other unused commitments .....  | RCFD3818 | 350,307,000 |     |      | 1.e.       |
| 2. Financial standby letters of credit and foreign office guarantees .....   |          |             |     |      |            |
| a. Amount of financial standby letters of credit conveyed to others .....  | RCFD3819 | 80,488,000  |     |      | 2.         |
|  | RCFD3820 | 19,489,000  |     |      | 2.a.       |
| 3. Performance standby letters of credit and foreign office guarantees .....   |          |             |     |      |            |
| a. Amount of performance standby letters of credit conveyed to others .....  | RCFD3821 | 15,420,000  |     |      | 3.         |
|  | RCFD3822 | 1,648,000   |     |      | 3.a.       |
| 4. Commercial and similar letters of credit .....  |          |             |     |      |            |
|  | RCFD3411 | 9,496,000   |     |      | 4.         |
| 5. Not applicable  |          |             |     |      |            |
| 6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) ..... |          |             |     |      |            |
|  | RCFD3433 | 109,628,000 |     |      | 6.         |

| Dollar Amounts in Thousands         | (Column A)<br>Guarantor |               | (Column B)<br>Beneficiary |               |         |
|-------------------------------------|-------------------------|---------------|---------------------------|---------------|---------|
| 7. Credit derivatives:              |                         |               |                           |               |         |
| a. Notional amounts:                |                         |               |                           |               |         |
| (1) Credit default swaps .....      | RCFDC968                | 1,392,546,000 | RCFDC969                  | 1,495,078,000 | 7.a.(1) |
| (2) Total return swaps .....        | RCFDC970                | 7,236,000     | RCFDC971                  | 43,642,000    | 7.a.(2) |
| (3) Credit options .....            | RCFDC972                | 210,000       | RCFDC973                  | 348,000       | 7.a.(3) |
| (4) Other credit derivatives .....  | RCFDC974                | 723,000       | RCFDC975                  | 0             | 7.a.(4) |
| b. Gross fair values:               |                         |               |                           |               |         |
| (1) Gross positive fair value ..... | RCFDC219                | 3,374,000     | RCFDC221                  | 152,197,000   | 7.b.(1) |
| (2) Gross negative fair value ..... | RCFDC220                | 138,509,000   | RCFDC222                  | 3,739,000     | 7.b.(2) |

| Dollar Amounts in Thousands  |          | Bil         | Mil | Thou |      |
|--|----------|-------------|-----|------|------|
| 8. Spot foreign exchange contracts .....   |          |             |     |      |      |
|  | RCFD8765 | 536,543,000 |     |      | 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 | 4,743,000   |     |      | 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 |     | 277,000    |      | 10.   |
| a. Commitments to sell when-issued securities  | RCFD3435 |     | 0          |      | 10.a. |
| b. TEXT5592  | RCFD5592 |     | 0          |      | 10.b. |
| c. TEXT5593  | RCFD5593 |     | 0          |      | 10.c. |
| d. TEXT5594  | RCFD5594 |     | 0          |      | 10.d. |
| e. TEXT5595  | RCFD5595 |     | 0          |      | 10.e. |
| 11. Year-to-date merchant credit card sales volume:  |          |     |            |      |       |
| a. Sales for which the reporting bank is the acquiring bank  | RCFDC223 |     | 10,994,000 |      | 11.a. |
| b. Sales for which the reporting bank is the agent bank with risk  | RCFDC224 |     | 0          |      | 11.b. |

|   | (Column A)<br>Interest Rate<br>Contracts | (Column B)<br>Foreign<br>Exchange<br>Contracts | (Column C)<br>Equity Derivative<br>Contracts | (Column D)<br>Commodity and<br>Other Contracts |          |
|---|--|--|--|--|----------|
| Dollar Amounts in Thousands   |  |  |  |  |          |
| 12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14): |  |  |  |  |          |
| a. Futures contracts  | RCFD8693<br>214,669,000                  | RCFD8694<br>25,204,000                         | RCFD8695<br>3,005,000                        | RCFD8696<br>19,383,000                         | 12.a.    |
| b. Forward contracts  | RCFD8697<br>2,218,485,000                | RCFD8698<br>2,842,089,000                      | RCFD8699<br>8,537,000                        | RCFD8700<br>2,436,000                          | 12.b.    |
| c. Exchange-traded option contracts:  |  |  |  |  |          |
| (1) Written options   | RCFD8701<br>185,769,000                  | RCFD8702<br>2,338,000                          | RCFD8703<br>10,857,000                       | RCFD8704<br>5,317,000                          | 12.c.(1) |
| (2) Purchased options   | RCFD8705<br>219,030,000                  | RCFD8706<br>1,940,000                          | RCFD8707<br>10,263,000                       | RCFD8708<br>6,196,000                          | 12.c.(2) |
| d. Over-the-counter option contracts:   |  |  |  |  |          |
| (1) Written options   | RCFD8709<br>2,573,435,000                | RCFD8710<br>647,200,000                        | RCFD8711<br>68,534,000                       | RCFD8712<br>55,002,000                         | 12.d.(1) |
| (2) Purchased options   | RCFD8713<br>2,645,238,000                | RCFD8714<br>623,997,000                        | RCFD8715<br>72,350,000                       | RCFD8716<br>51,825,000                         | 12.d.(2) |
| e. Swaps  | RCFD3450<br>19,194,518,000               | RCFD3826<br>917,860,000                        | RCFD8719<br>82,755,000                       | RCFD8720<br>15,513,000                         | 12.e.    |
| 13. Total gross notional amount of derivative contracts held for trading  | RCFDA126<br>26,824,075,000               | RCFDA127<br>5,020,261,000                      | RCFD8723<br>256,301,000                      | RCFD8724<br>155,672,000                        | 13.      |
| 14. Total gross notional amount of derivative contracts held for purposes other than trading                                    | RCFD8725<br>427,069,000                  | RCFD8726<br>40,367,000                         | RCFD8727<br>0                                | RCFD8728<br>0                                  | 14.      |
| a. Interest rate swaps where the bank has agreed to pay a fixed rate  | RCFDA589<br>101,589,000                  |  |  |  | 14.a.    |
| 15. Gross fair values of derivative contracts:  |  |  |  |  |          |
| a. Contracts held for trading:  |  |  |  |  |          |
| (1) Gross positive fair value   | RCFD8733<br>317,472,000                  | RCFD8734<br>128,657,000                        | RCFD8735<br>15,586,000                       | RCFD8736<br>7,879,000                          | 15.a.(1) |
| (2) Gross negative fair value   | RCFD8737<br>324,140,000                  | RCFD8738<br>120,026,000                        | RCFD8739<br>18,240,000                       | RCFD8740<br>8,072,000                          | 15.a.(2) |
| b. Contracts held for purposes other than trading:  |  |  |  |  |          |
| (1) Gross positive fair value   | RCFD8741<br>3,040,000                    | RCFD8742<br>1,945,000                          | RCFD8743<br>0                                | RCFD8744<br>0                                  | 15.b.(1) |
| (2) Gross negative fair value   | RCFD8745<br>2,691,000                    | RCFD8746<br>137,000                            | RCFD8747<br>0                                | RCFD8748<br>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 | 90,000      |      | 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 | 19          |      | 1.b.       |
| <b>2. Intangible assets other than goodwill:</b>  |          |             |      |            |
| a. Mortgage servicing assets .....  | RCFD3164 | 8,346,000   |      | 2.a.       |
| (1) Estimated fair value of mortgage servicing assets .....   | RCFDA590 | 8,346,000   |      | 2.a.(1)    |
| b. Purchased credit card relationships and nonmortgage servicing assets .....   | RCFDB026 | 741,000     |      | 2.b.       |
| c. All other identifiable intangible assets .....   | RCFD5507 | 1,531,000   |      | 2.c.       |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....   | RCFD0426 | 10,618,000  |      | 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 | 0           |      | 3.b.(1)    |
| (2) Farmland in domestic offices .....  | RCON5509 | 0           |      | 3.b.(2)    |
| (3) 1-4 family residential properties in domestic offices .....   | RCON5510 | 792,000     |      | 3.b.(3)    |
| (4) Multifamily (5 or more) residential properties in domestic offices .....  | RCON5511 | 0           |      | 3.b.(4)    |
| (5) Nonfarm nonresidential properties in domestic offices .....   | RCON5512 | 9,000       |      | 3.b.(5)    |
| (6) Foreclosed properties from "GNMA loans" .....   | RCONC979 | 40,000      |      | 3.b.(6)    |
| (7) In foreign offices .....  | RCFN5513 | 182,000     |      | 3.b.(7)    |
| c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....  | RCFD2150 | 1,023,000   |      | 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 | 5,151,000   |      | 4.b.       |
| c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....  | RCFD2130 | 5,151,000   |      | 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 | 85,100,000  |      | 5.a.(1)(a) |
| (b) Over one year through three years .....   | RCFDF056 | 42,000      |      | 5.a.(1)(b) |
| (c) Over three years through five years .....   | RCFDF057 | 8,000       |      | 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 | 51,100,000  |      | 5.a.(2)    |
| (3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....  | RCFDF059 | 2,500,000   |      | 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 | 63,605,000  |      | 5.b.(1)(a) |
| (b) Over one year through three years .....   | RCFDF061 | 5,544,000   |      | 5.b.(1)(b) |
| (c) Over three years through five years .....   | RCFDF062 | 3,229,000   |      | 5.b.(1)(c) |
| (d) Over five years .....   | RCFDF063 | 5,427,000   |      | 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 | 41,237,000  |      | 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 | 162,958,000 |      | 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    |  |

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

8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) TEXT4087 www.citibank.com

|  |          | 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    |  |

| Dollar Amounts in Thousands  |          | Bil | Mil        | Thou |
|--|----------|-----|------------|------|
| 10. Secured liabilities:   |          |     |            |      |
| a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) ..... | RCONF064 |     |            | 0    |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))                     | RCFDF065 |     | 13,012,000 |      |















































