

Federal Financial Institutions Examination Council



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

Report at the close of business March 31, 2009

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)

May 5, 2009

\_\_\_\_\_  
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 bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

**Primary Contact**

**Secondary Contact**

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

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

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

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

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

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

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

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

**Third Contact**

**Fourth Contact**

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

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

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

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

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

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

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

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

## Consolidated Report of Income for the period January 1, 2009 - March 31, 2009

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	2,305,000			1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436	242,000			1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024	1,000			1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012	399,000			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	474,000			1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions .....	RIAD4056	0			1.a.(1)(e)
(f) All other loans in domestic offices .....	RIADB487	315,000			1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059	4,816,000			1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010	<b>8,552,000</b>			1.a.(3)
b. Income from lease financing receivables .....	RIAD4065	40,000			1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	RIAD4115	379,000			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	19,000			1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	653,000			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060	1,440,000			1.d.(3)
e. Interest income from trading assets .....	RIAD4069	940,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	105,000			1.f.
g. Other interest income .....	RIAD4518	34,000			1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4107	<b>12,162,000</b>			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508	3,000			2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs) .....	RIAD0093	281,000			2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517	266,000			2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518	149,000			2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172	1,692,000			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	140,000			2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	1,126,000			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		152,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		3,809,000		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		8,353,000		3.
4. Provision for loan and lease losses	RIAD4230		6,033,000		4.
5. Noninterest income:					
a. Income from fiduciary activities (1)	RIAD4070		363,000		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		166,000		5.b.
c. Trading revenue (2)	RIADA220		1,906,000		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		6,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888		2,000		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887		6,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386		0		5.d.(4)
(5) Income from other insurance activities	RIADC387		164,000		5.d.(5)
e. Venture capital revenue	RIADB491		0		5.e.
f. Net servicing fees	RIADB492		365,000		5.f.
g. Net securitization income	RIADB493		16,000		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		300,000		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		(69,000)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		783,000		5.k.
l. Other noninterest income (*)	RIADB497		1,467,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		5,475,000		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		1,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		2,949,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		599,000		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		66,000		7.c.(2)
d. Other noninterest expense (*)	RIAD4092		2,757,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		6,371,000		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		1,425,000		8.
9. Applicable income taxes (on item 8)	RIAD4302		(105,000)		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		1,530,000		10.
11. Extraordinary items and other adjustments, net of income taxes (*)	RIAD4320		(52,000)		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104		1,478,000		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103		8,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340		1,470,000		14.

(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	3,000		M.1.
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</b>				
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	18,000		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	141,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150	172502		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 (2) .....	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	3,223,000		M.8.a.
b. Foreign exchange exposures .....	RIAD8758	930,000		M.8.b.
c. Equity security and index exposures .....	RIAD8759	2,000		M.8.c.
d. Commodity and other exposures .....	RIAD8760	(4,000)		M.8.d.
e. Credit exposures .....	RIADF186	(2,245,000)		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	5,000		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	145,000		M.10.

Yes/No

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

	Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)) .....	RIADF228	N/A		M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets .....	RIADF551	1,283,000		M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552	(15,000)		M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553	(273,000)		M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554	(395,000)		M.13.b.(1)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

(2) For example, a bank acquired on March 1, 2009, would report 20090301.

## Schedule RI-A - Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total <b>bank</b> equity capital most recently reported for the December 31, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	81,358,000			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	81,358,000			3.
4. Net income (loss) <b>attributable to bank</b> (must equal Schedule RI, item 14) .....	RIAD4340	1,470,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	1,000			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	(1,076,000)			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	27,568,000			11.
12. Total <b>bank</b> equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210	109,321,000			12.

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

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans .....	RIADC891	1,000	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893	11,000	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	306,000	RIAD5412	2,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	809,000	RIADC217	1,000	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	633,000	RIADC218	6,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	5,000	RIAD3589	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	3,000	RIADC896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897	0	RIADC898	0	1.e.(2)
f. In foreign offices .....	RIADB512	39,000	RIADB513	3,000	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	5,000	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	1,161,000	RIAD4617	1,000	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	83,000	RIAD4618	32,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	604,000	RIADB515	80,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RIADB516	873,000	RIADB517	73,000	5.b.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans .....	RIAD4644	333,000	RIAD4628	9,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	RIADF185	0	RIADF187	0	8.a.
b. All other leases .....	RIADC880	5,000	RIADF188	1,000	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>4,871,000</b>	RIAD4605	<b>209,000</b>	9.

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



## Schedule RI-B - Continued

### Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....	RIAD4652	39,000	RIAD4662	3,000	M.2.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
3. Not applicable <i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) .....	RIADC388	38,000		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, 2008, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	18,273,000			1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605	209,000			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....	RIADC079	4,871,000			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	6,033,000			5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	(202,000)			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	19,442,000			7.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435			0	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	6,754,000			1.
2. Total interest expense in foreign offices .....	RIADC900	1,440,000			2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901	2,057,000			3.
4. Noninterest income in foreign offices:					
a. Trading revenue .....	RIADC902	2,058,000			4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903	168,000			4.b.
c. Net securitization income .....	RIADC904	16,000			4.c.
d. Other noninterest income .....	RIADC905	2,314,000			4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906	296,000			5.
6. Total noninterest expense in foreign offices .....	RIADC907	3,449,000			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	(38,000)			7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909	1,516,000			8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices .....	RIADC910	0			9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9) .....	RIADC911	<b>3,106,000</b>			10.
11. Internal allocations of income and expense applicable to foreign offices .....	RIADC912	(4,412,000)			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913	(475,000)			12.
13. Consolidated net income attributable to foreign offices (sum of items 10 through 12) .....	RIADC914	<b>(1,781,000)</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	
1. Other noninterest income (from Schedule RI, item 5.l):					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:					
a.	Income and fees from the printing and sale of checks .....	RIADC013	214,000		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	0		1.f.
g.	Bank card and credit card interchange fees .....	RIADF555	0		1.g.
h.	<span style="border: 1px solid black; padding: 1px;">TEXT4461</span> Operating Income from Affiliates	RIAD4461	652,000		1.h.
i.	<span style="border: 1px solid black; padding: 1px;">TEXT4462</span> CDS Hedge Earnings	RIAD4462	(432,000)		1.i.
j.	<span style="border: 1px solid black; padding: 1px;">TEXT4463</span>	RIAD4463	0		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d):					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses .....	RIADC017	216,000		2.a.
b.	Advertising and marketing expenses .....	RIAD0497	269,000		2.b.
c.	Directors' fees .....	RIAD4136	0		2.c.
d.	Printing, stationery, and supplies .....	RIADC018	0		2.d.
e.	Postage .....	RIAD8403	0		2.e.
f.	Legal fees and expenses .....	RIAD4141	0		2.f.
g.	FDIC deposit insurance assessments .....	RIAD4146	0		2.g.
h.	Accounting and auditing expenses .....	RIADF556	0		2.h.
i.	Consulting and advisory expenses .....	RIADF557	0		2.i.
j.	Automated teller machine (ATM) and interchange expenses .....	RIADF558	0		2.j.
k.	Telecommunications expenses .....	RIADF559	491,000		2.k.
l.	<span style="border: 1px solid black; padding: 1px;">TEXT4464</span> Expense Paid to Affiliates	RIAD4464	382,000		2.l.
m.	<span style="border: 1px solid black; padding: 1px;">TEXT4467</span>	RIAD4467	0		2.m.
n.	<span style="border: 1px solid black; padding: 1px;">TEXT4468</span>	RIAD4468	0		2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe all extraordinary items and other adjustments):					
a.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT4469</span> Discontinued Operations	RIAD4469	(59,000)		3.a.(1)
	(2) Applicable income tax effect .....	RIAD4486	(7,000)		3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT4487</span>	RIAD4487	0		3.b.(1)
	(2) Applicable income tax effect .....	RIAD4488	0		3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT4489</span>	RIAD4489	0		3.c.(1)
	(2) Applicable income tax effect .....	RIAD4491	0		3.c.(2)

### Schedule RI-E - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a.	TEXTB526 Opening adjustment to RE for cumulative effect of adoption of FSP FAS 115-2	RIADB526	402,000		4.a.
b.	TEXTB527 Opening adjustment to AOCI for cumulative effect of adoption of FSP FAS 115-2	RIADB527	(402,000)		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	27,451,000		5.a.
b.	TEXT4499 Transfer of Subsidiary from Corp Chain	RIAD4499	117,000		5.b.
6. Adjustments to allow ance 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	(202,000)		6.a.
b.	TEXT4522	RIAD4522	0		6.b.

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

(TEXT 4769)

# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2009

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	24,480,000			1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071	148,462,000			1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	<b>45,106,000</b>			2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	<b>117,123,000</b>			2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCONB987	95,000			3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989	21,652,000			3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCFD5369	10,040,000			4.a.
b. Loans and leases, net of unearned income	RCFDB528	528,103,000			4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	19,442,000			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	<b>508,661,000</b>			4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	<b>161,526,000</b>			5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	4,741,000			6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	<b>820,000</b>			7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M)	RCFD2130	<b>4,094,000</b>			8.
9. Not applicable					
10. Intangible assets:					
a. Goodwill	RCFD3163	9,706,000			10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	<b>7,423,000</b>			10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	<b>79,632,000</b>			11.
12. Total assets (sum of items 1 through 11)	RCFD2170	<b>1,143,561,000</b>			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>246,551,000</b>		13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631		81,008,000		13.a.(1)
(2) Interest-bearing .....	RCON6636		165,543,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200		<b>465,268,000</b>		13.b.
(1) Noninterest-bearing .....	RCFN6631		32,890,000		13.b.(1)
(2) Interest-bearing .....	RCFN6636		432,378,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993		6,104,000		14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995		9,657,000		14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548		<b>79,634,000</b>		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190		<b>160,214,000</b>		16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200		15,139,000		19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930		<b>50,813,000</b>		20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948		<b>1,033,380,000</b>		21.
22. <b>Not applicable</b>					22.
<b>EQUITY CAPITAL</b>					
<b>Bank 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		102,219,000		25.
26.					
a. Retained earnings .....	RCFD3632		23,724,000		26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530		(17,373,000)		26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCFDA 130		0		26.c.
27.					27.
a. <b>Total bank equity capital (sum of items 23 through 26.c)</b> .....	RCFD3210		<b>109,321,000</b>		27.a.
b. <b>Noncontrolling (minority) interests in consolidated subsidiaries</b> .....	RCFD3000		860,000		27.b.
28. <b>Total equity capital (sum of items 27.a and 27)</b> .....	RCFDG105		<b>110,181,000</b>		28.
29. <b>Total liabilities and equity capital (sum of items 21 and 28)</b> .....	RCFD3300		<b>1,143,561,000</b>		29.

(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 - Balance Sheet

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 2008 .....			
	RCFD6724	2	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

		MM/DD	
<b>To be reported with the March Report of Condition.</b>			
2. Bank's fiscal year-end date .....	RCON8678	1231	M.2.



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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin .....					1.
a. Cash items in process of collection and unposted debits .....	RCFD0022	7,107,000			1.a.
b. Currency and coin .....			RCON0020	3,270,000	1.b.
2. Balances due from depository institutions in the U.S. ....			RCON0080	818,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	178,000			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085	3,549,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks .....			RCON0070	72,000	3.
a. Foreign branches of other U.S. banks .....	RCFD0073	620,000			3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0074	71,566,000			3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0090	89,922,000	RCON0090	89,922,000	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>172,942,000</b>	RCON0010	<b>97,285,000</b>	5.

## Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCFD0211 1,000	RCFD0213 1,000	RCFD1286 4,624,000	RCFD1287 4,762,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCFD1289 0	RCFD1290 0	RCFD1291 471,000	RCFD1293 478,000	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCFD1294 0	RCFD1295 0	RCFD1297 148,000	RCFD1298 141,000	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496 121,000	RCFD8497 124,000	RCFD8498 15,439,000	RCFD8499 12,091,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Guaranteed by GNMA .....	RCFD1698 0	RCFD1699 0	RCFD1701 1,450,000	RCFD1702 1,480,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFD1703 0	RCFD1705 0	RCFD1706 21,612,000	RCFD1707 21,966,000	4.a.(2)
(3) Other pass-through securities .....	RCFD1709 121,000	RCFD1710 131,000	RCFD1711 0	RCFD1713 0	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD1714 0	RCFD1715 0	RCFD1716 2,344,000	RCFD1717 2,284,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFD1718 0	RCFD1719 0	RCFD1731 0	RCFD1732 0	4.b.(2)
(3) All other mortgage-backed securities .....	RCFD1733 26,018,000	RCFD1734 20,794,000	RCFD1735 9,031,000	RCFD1736 6,347,000	4.b.(3)
5. Asset-backed securities (ABS) .....	RCFDC026 11,288,000	RCFDC988 11,119,000	RCFDC989 566,000	RCFDC027 561,000	5.
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737 2,769,000	RCFD1738 2,414,000	RCFD1739 5,887,000	RCFD1741 4,290,000	6.a.
b. Foreign debt securities .....	RCFD1742 4,788,000	RCFD1743 3,767,000	RCFD1744 62,147,000	RCFD1746 61,963,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(3)</sup> .....			RCFDA510 117,000	RCFDA511 760,000	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 45,106,000	RCFD1771 38,350,000	RCFD1772 123,836,000	RCFD1773 117,123,000	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	71,843,000		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	20,368,000		M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	13,777,000		M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	26,001,000		M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	9,339,000		M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	12,314,000		M.2.a.(5)
(6) Over 15 years .....	RCFDA554	21,454,000		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	175,000		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	161,000		M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	671,000		M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	1,513,000		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	7,825,000		M.2.b.(5)
(6) Over 15 years .....	RCFDA560	13,222,000		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	5,766,000		M.2.c.(1)
(2) Over three years .....	RCFDA562	28,883,000		M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) .....	RCFDA248	23,914,000		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	7,000		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

**Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)**

1. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5):

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
a. Credit card receivables .....	RCFDB838 1,477,000	RCFDB839 1,421,000	RCFDB840 307,000	RCFDB841 306,000	M.1.a.
b. Home equity lines .....	RCFDB842 272,000	RCFDB843 228,000	RCFDB844 1,000	RCFDB845 1,000	M.1.b.
c. Automobile loans .....	RCFDB846 5,933,000	RCFDB847 5,940,000	RCFDB848 8,000	RCFDB849 7,000	M.1.c.
d. Other consumer loans .....	RCFDB850 3,191,000	RCFDB851 3,127,000	RCFDB852 6,000	RCFDB853 4,000	M.1.d.
e. Commercial and industrial loans .....	RCFDB854 415,000	RCFDB855 403,000	RCFDB856 0	RCFDB857 0	M.1.e.
f. Other .....	RCFDB858 0	RCFDB859 0	RCFDB860 244,000	RCFDB861 243,000	M.1.f.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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

### Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Loans secured by real estate .....	RCFD1410	240,566,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....			RCONF158	780,000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			RCONF159	1,826,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements) .....			RCON1420	19,000	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	31,966,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....			RCON5367	117,805,000	1.c.(2)(a)
(b) Secured by junior liens .....			RCON5368	27,108,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			RCON1460	7,660,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			RCONF160	2,121,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....			RCONF161	6,679,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S. ....			RCONB531	8,547,000	2.a.
(1) To U.S. branches and agencies of foreign banks .....	RCFDB532	61,000			2.a.(1)
(2) To other commercial banks in the U.S. ....	RCFDB533	8,588,000			2.a.(2)
b. To other depository institutions in the U.S. ....	RCFDB534	9,040,000	RCONB534	9,040,000	2.b.
c. To banks in foreign countries .....			RCONB535	500,000	2.c.
(1) To foreign branches of other U.S. banks .....	RCFDB536	20,000			2.c.(1)
(2) To other banks in foreign countries .....	RCFDB537	7,979,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers ....	RCFD1590	937,000	RCON1590	181,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RCFD1763	33,912,000	RCON1763	32,799,000	4.a.
b. To non-U.S. addressees (domicile) .....	RCFD1764	89,081,000	RCON1764	2,064,000	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	34,242,000	RCONB538	0	6.a.
b. Other revolving credit plans .....	RCFDB539	4,900,000	RCONB539	1,118,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....	RCFD2011	70,137,000	RCON2011	36,237,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	RCFD2081	635,000	RCON2081	37,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCFD2107	1,822,000	RCON2107	1,822,000	8.
9. Other loans .....	RCFD1563	34,204,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	740,000	9.a.
b. All other loans (exclude consumer loans) .....			RCON1564	16,476,000	9.b.

## Schedule RC-C - Continued

### Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices			
10. Lease financing receivables (net of unearned income) .....		RCON2165	1,112,000	10.	
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCDFD162	175,000		10.a.	
b. All other leases .....	RCDFD163	2,680,000		10.b.	
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	836,000	RCON2123	453,000	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>538,143,000</b>	RCON2122	<b>306,184,000</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. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF576	5,772,000			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) .....	RCFD1616	30,000			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	1,197,000			M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	15,006,000			M.2.a.(2)
(3) Over one year through three years .....	RCONA566	24,521,000			M.2.a.(3)
(4) Over three years through five years .....	RCONA567	16,413,000			M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	20,798,000			M.2.a.(5)
(6) Over 15 years .....	RCONA569	33,254,000			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	248,890,000			M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	42,977,000			M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	35,118,000			M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	24,005,000			M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	33,447,000			M.2.b.(5)
(6) Over 15 years .....	RCFDA575	19,894,000			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	144,839,000			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4) .....	RCFD2746	155,000			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		73,563,000		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		44,339,000		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		424,000		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		2,833,000		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCFDC780		677,000		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, 2008, 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		3,343,000		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) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate .....	RCFDF608	5,288,000			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	5,288,000	M.10.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties .....			RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF584	0	M.10.a.(5)

### Schedule RC-C - Continued

#### Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. Commercial and industrial loans .....	RCFDF585	549,000	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	2,006,000	RCONF589	2,006,000	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	5,168,000			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	5,168,000	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	430,000	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	1,895,000	RCONF601	1,895,000	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
12. Loans (not subject to the requirements of AICPA Statement of Position 03-3) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate ...	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12.a.
b. Commercial and industrial loans .....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12.c.
d. All other loans and all leases ....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12.d.



## Schedule RC-C - Continued

### Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was **most recently** approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

#### Loans to Small Businesses

	Yes/No				
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, <b>and</b> all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; height: 80px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td>RCON6999</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON6999	N/A
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.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; height: 40px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td>RCON5562</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5562	N/A
RCON5562	N/A				
	2.a.				
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; height: 40px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td>RCON5563</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5563	N/A
RCON5563	N/A				
	2.b.				

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
3. Number and amount <b>currently outstanding</b> of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):	Dollar Amounts in Thousands				
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.") .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 20px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON6860</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON6860	N/A
RCON6860	N/A				

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.  
 If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.  
 If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

	Number				
6. Report the total <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:					
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 20px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON5576</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5576	N/A
RCON5576	N/A				
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 20px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON5577</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5577	N/A
RCON5577	N/A				

6.a.

6.b.

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

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

## Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>ASSETS</b>					
1. U.S. Treasury securities .....	RCFD3531	764,000	RCON3531	659,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532	20,000	RCON3532	20,000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533	1,056,000	RCON3533	1,056,000	3.
4. Mortgage-backed securities (MBS):					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDF3534	583,000	RCON3534	583,000	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....	RCFD3535	2,474,000	RCON3535	2,474,000	4.b.
c. All other mortgage-backed securities .....	RCFD3536	9,174,000	RCON3536	8,775,000	4.c.
5. Other debt securities .....	RCFD3537	32,041,000	RCON3537	4,862,000	5.
6. Loans:					
a. Loans secured by real estate .....	RCFDF610	43,000			6.a.
(1) Construction, land development, and other land loans .....			RCONF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF605	0	6.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 .....			RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF613	0	6.a.(5)
b. Commercial and industrial loans .....	RCFDF614	12,879,000	RCONF614	11,928,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF615	0	RCONF615	0	6.c.(1)
(2) Other revolving credit plans .....	RCFDF616	0	RCONF616	0	6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCFDF617	0	RCONF617	0	6.c.(3)
d. Other loans .....	RCFDF618	19,000	RCONF618	19,000	6.d.
7. Not applicable					
8. Not applicable					
9. Other trading assets .....	RCFD3541	8,705,000	RCON3541	5,804,000	9.
10. Not applicable					
11. Derivatives with a positive fair value .....	RCFD3543	93,768,000	RCON3543	55,319,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	RCFD3545	<b>161,526,000</b>	RCON3545	<b>91,499,000</b>	12.
<b>LIABILITIES</b>					
13.					
a. Liability for short positions .....	RCFD3546	2,872,000	RCON3546	1,147,000	13.a.
b. Other trading liabilities .....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value .....	RCFD3547	76,762,000	RCON3547	8,722,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	RCFD3548	<b>79,634,000</b>	RCON3548	<b>9,869,000</b>	15.

### Schedule RC-D - Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices			
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate .....	RCFDF790	45,000		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	0	M.1.a.(5)
b. Commercial and industrial loans .....	RCFDF632	19,144,000	RCONF632	18,005,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(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)
d. Other loans .....	RCFDF636	25,000	RCONF636	25,000	M.1.d.
2. Not applicable					
3. Loans measured at fair value that are past due 90 days or more:					
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	
4. Asset-backed securities:					
a. Residential mortgage-backed securities .....	RCFDF641	12,231,000			M.4.a.
b. Commercial mortgage-backed securities .....	RCFDF642	0			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	1,000			M.4.e.
f. Other consumer loans .....	RCFDF646	0			M.4.f.
g. Commercial and industrial loans .....	RCFDF647	584,000			M.4.g.
h. Other .....	RCFDF648	0			M.4.h.
5. Collateralized debt obligations:					
a. Synthetic .....	RCFDF649	0			M.5.a.
b. Other .....	RCFDF650	92,000			M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCFDF651	978,000			M.6.

## Schedule RC-D - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
7. Equity securities:					
a. Readily determinable fair values .....	RCFDF652		5,802,000		M.7.a.
b. Other .....	RCFDF653		151,000		M.7.b.
8. Loans pending securitization .....					
	RCFDF654		0		M.8.
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):					
a. TEXTF655	RCFDF655		0		M.9.a.
b. TEXTF656	RCFDF656		0		M.9.b.
c. TEXTF657	RCFDF657		0		M.9.c.
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):					
a. TEXTF658	RCFDF658		0		M.10.a.
b. TEXTF659	RCFDF659		0		M.10.b.
c. TEXTF660	RCFDF660		0		M.10.c.

## Schedule RC-E -- Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(Column A) Total Transaction accounts (including total demand deposits)	(Column B) Memo: Total demand deposits (included in col A)	(Column C) Total nontransaction accounts (including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCONB549    45,834,000		RCONB550    184,807,000	1.
2. U.S. Government .....	RCON2202    5,000		RCON2520    22,000	2.
3. States and political subdivisions in the U.S. ....	RCON2203    779,000		RCON2530    10,113,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551    643,000		RCONB552    1,905,000	4.
5. Banks in foreign countries .....	RCON2213    840,000		RCON2236    1,254,000	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216    227,000		RCON2377    122,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215 <b>48,328,000</b>	RCON2210    43,915,000	RCON2385 <b>198,223,000</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		4,961,000		M.1.a.
b. Total brokered deposits .....	RCON2365		18,796,000		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): <sup>(1)</sup>					
(1) Brokered deposits issued in denominations of less than \$100,000 .....	RCON2343		7,021,000		M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts .....	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		7,021,000		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		11,775,000		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		135,348,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352		6,050,000		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648		22,223,000		M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON2604		34,602,000		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		628,000		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: <sup>(2)</sup> <sup>(3)</sup>					
(1) Three months or less .....	RCONA579		11,367,000		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580		9,858,000		M.3.a.(2)
(3) Over one year through three years .....	RCONA581		584,000		M.3.a.(3)
(4) Over three years .....	RCONA582		414,000		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) <sup>(4)</sup> .....	RCONA241		21,225,000		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: <sup>(2)</sup> <sup>(5)</sup>					
(1) Three months or less .....	RCONA584		24,090,000		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585		9,309,000		M.4.a.(2)
(3) Over one year through three years .....	RCONA586		840,000		M.4.a.(3)
(4) Over three years .....	RCONA587		363,000		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) <sup>(4)</sup> .....	RCONA242		33,399,000		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	396,933,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	4,547,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625	50,006,000			3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650	13,620,000			4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555	162,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200	<b>465,268,000</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	164,262,000			M.1.



### Schedule RC-F - Other Assets

Dollar Amounts in Thousands			Bil	Mill	Thou	
1. Accrued interest receivable <sup>(1)</sup> .....	RCFDB556		6,606,000			1.
2. Net deferred tax assets <sup>(2)</sup> .....	RCFD2148		23,807,000			2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>						
a. Mortgage loans .....	RCFDA519		0			3.a.
b. Other financial assets .....	RCFDA520		0			3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup> .....	RCFD1752		6,552,000			4.
5. Life insurance assets .....	RCFDC009		4,201,000			5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168		38,466,000			6.
a. Prepaid expenses .....	RCFD2166		0			6.a.
b. Repossessed personal property (including vehicles) .....	RCFD1578		0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading .....	RCFDC010		0			6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards .....	RCFDC436		0			6.d.
e. TEXT3549 .....	RCFD3549		0			6.e.
f. TEXT3550 .....	RCFD3550		0			6.f.
g. TEXT3551 .....	RCFD3551		0			6.g.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....	RCFD2160		<b>79,632,000</b>			7.

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

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

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

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

## Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1.					
a.	Interest accrued and unpaid on deposits in domestic offices (1) .....	RCON3645	86,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	6,361,000		1.b.
2.	Net deferred tax liabilities (2) .....	RCFD3049	685,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCFDB557	782,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	42,899,000		4.
a.	Accounts payable .....	RCFD3066	0		4.a.
b.	Deferred compensation liabilities .....	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable .....	RCFD2932	0		4.c.
d.	Derivatives with a negative fair value held for purposes other than trading .....	RCFDC012	0		4.d.
e.	TEXT3552	RCFD3552	0		4.e.
f.	TEXT3553	RCFD3553	0		4.f.
g.	TEXT3554	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD2930	50,813,000		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	11,219,000			3.
4. Securities sold under agreements to repurchase .....	RCONB995	6,957,000			4.
5. Other borrowed money .....	RCON3190	134,180,000			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	47,833,000			7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ...	RCON2192	604,538,000			8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON3129	446,524,000			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	4,424,000			10.
11. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCON1041	619,000			11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON1042	15,559,000			12.
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1043	23,062,000			13.a.(1)
(2) Other pass-through securities .....	RCON1044	0			13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCON1209	2,344,000			13.b.(1)
(2) All other mortgage-backed securities .....	RCON1280	23,442,000			13.b.(2)
14. Other domestic debt securities (include domestic asset-backed securities) .....	RCON1281	11,914,000			14.
15. Foreign debt securities (include foreign asset-backed securities) .....	RCON1282	243,000			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>81,617,000</b>			17.
18. Equity securities that do not have readily determinable fair values .....	RCON1752	6,272,000			18.

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

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	RCFN2133	5,149,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898	16,804,000			2.

### Schedule RC-K - Quarterly Averages <sup>(1)</sup>

Dollar Amounts in Thousands

		Bil	Mill	Thou	
<b>ASSETS</b>					
1. Interest-bearing balances due from depository institutions .....	RCFD3381	163,854,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCFDB558	2,925,000			2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCFDB559	59,956,000			3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....	RCFDB560	104,538,000			4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	31,433,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360	313,742,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties .....	RCON3465	175,639,000			6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466	19,466,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	145,000			6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	36,176,000			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	36,667,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	232,930,000			6.b.
7. Trading assets .....	RCFD3401	199,976,000			7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	2,941,000			8.
9. Total assets <sup>(4)</sup> .....	RCFD3368	1,198,952,000			9.
<b>LIABILITIES</b>					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) .....	RCON3485	2,929,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563	167,592,000			11.a.
b. Time deposits of \$100,000 or more .....	RCONA514	43,266,000			11.b.
c. Time deposits of less than \$100,000 .....	RCONA529	22,165,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404	440,676,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	18,224,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	164,174,000			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	26,902,000		1.a.
b. Credit card lines .....	RCFD3815	107,585,000		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	112,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165	1,341,000		1.c.(1)(b)
(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate .....				
d. Securities underwriting .....	RCFD6550	623,000		1.c.(2)
e. Other unused commitments .....	RCFD3817	91,000		1.d.
2. Financial standby letters of credit and foreign office guarantees .....	RCFD3818	262,136,000		1.e.
<b>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</b>	RCFD3819	89,871,000		2.
a. Amount of financial standby letters of credit conveyed to others .....	RCFD3820	20,513,000		2.a.
3. Performance standby letters of credit and foreign office guarantees .....	RCFD3821	14,350,000		3.
<b>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</b>				
a. Amount of performance standby letters of credit conveyed to others .....	RCFD3822	1,653,000		3.a.
4. Commercial and similar letters of credit .....	RCFD3411	7,212,000		4.
5. Not applicable				
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD3433	32,484,000		6.

Dollar Amounts in Thousands	(Column A) Guarantor		(Column B) Beneficiary		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps .....	RCFDC968	1,277,791,000	RCFDC969	1,367,600,000	7.a.(1)
(2) Total return sw aps .....	RCFDC970	7,380,000	RCFDC971	33,624,000	7.a.(2)
(3) Credit options .....	RCFDC972	589,000	RCFDC973	200,000	7.a.(3)
(4) Other credit derivatives .....	RCFDC974	0	RCFDC975	10,000	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	RCFDC219	6,552,000	RCFDC221	217,972,000	7.b.(1)
(2) Gross negative fair value .....	RCFDC220	194,238,000	RCFDC222	6,280,000	7.b.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou
8. Spot foreign exchange contracts .....	RCFD8765	395,223,000		8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....				
a. Securities borrowed .....	RCFD3430	5,359,000		9.
b. Commitments to purchase when-issued securities .....	RCFD3432	0		9.a.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....	RCFD3434	0		9.b.
d. TEXT3555	RCFDC978	0		9.c.
e. TEXT3556	RCFD3555	0		9.d.
f. TEXT3557	RCFD3556	0		9.e.
	RCFD3557	0		9.f.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

**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 27.a, "Total bank equity capital") .....		RCFD5591		294,000	10.
a. Commitments to sell w hen-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 w hich the reporting bank is the acquiring bank .....		RCFDC223		2,880,000	11.a.
b. Sales for w hich the reporting bank is the agent bank w ith risk .....		RCFDC224		0	11.b.

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts .....	RCFD8693	RCFD8694	RCFD8695	RCFD8696	
	283,233,000	4,627,000	4,641,000	17,589,000	12.a.
b. Forward contracts .....	RCFD8697	RCFD8698	RCFD8699	RCFD8700	
	2,252,217,000	1,926,101,000	2,360,000	1,150,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701	RCFD8702	RCFD8703	RCFD8704	
	253,525,000	1,980,000	1,758,000	4,656,000	12.c.(1)
(2) Purchased options .....	RCFD8705	RCFD8706	RCFD8707	RCFD8708	
	292,571,000	2,008,000	1,367,000	3,940,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709	RCFD8710	RCFD8711	RCFD8712	
	2,326,619,000	433,407,000	54,585,000	15,126,000	12.d.(1)
(2) Purchased options .....	RCFD8713	RCFD8714	RCFD8715	RCFD8716	
	2,400,772,000	464,268,000	56,320,000	15,909,000	12.d.(2)
e. Sw aps .....	RCFD3450	RCFD3826	RCFD8719	RCFD8720	
	17,162,273,000	847,347,000	67,013,000	10,107,000	12.e.
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	
	24,707,051,000	3,631,514,000	188,044,000	68,477,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725	RCFD8726	RCFD8727	RCFD8728	
	264,159,000	48,224,000	0	0	14.
a. Interest rate sw aps w here the bank has agreed to pay a fixed rate .....	RCFDA 589				
	60,728,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733	RCFD8734	RCFD8735	RCFD8736	
	745,600,000	113,681,000	12,548,000	9,259,000	15.a.(1)
(2) Gross negative fair value .....	RCFD8737	RCFD8738	RCFD8739	RCFD8740	
	737,553,000	117,702,000	14,353,000	7,818,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741	RCFD8742	RCFD8743	RCFD8744	
	2,532,000	685,000	0	0	15.b.(1)
(2) Gross negative fair value .....	RCFD8745	RCFD8746	RCFD8747	RCFD8748	
	8,488,000	221,000	0	0	15.b.(2)

### Schedule RC-M - Memoranda

Dollar Amounts in Thousands

	Bil	Mill	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	89,000		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	17		1.b.
<b>2. Intangible assets other than goodwill:</b>				
a. Mortgage servicing assets .....	RCFD3164	5,481,000		2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCFDA590	5,481,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCFDB026	605,000		2.b.
c. All other identifiable intangible assets .....	RCFD5507	1,337,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCFD0426	<b>7,423,000</b>		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	19,000		3.b.(1)
(2) Farmland in domestic offices .....	RCON5509	0		3.b.(2)
(3) 1-4 family residential properties in domestic offices .....	RCON5510	575,000		3.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....	RCON5511	8,000		3.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....	RCON5512	16,000		3.b.(5)
(6) Foreclosed properties from "GNMA loans" .....	RCONC979	67,000		3.b.(6)
(7) In foreign offices .....	RCFN5513	135,000		3.b.(7)
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7) .....	RCFD2150	<b>820,000</b>		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	4,094,000		4.b.
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8) .....	RCFD2130	<b>4,094,000</b>		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	72,275,000		5.a.(1)(a)
(b) Over one year through three years .....	RCFDF056	43,000		5.a.(1)(b)
(c) Over three years through five years .....	RCFDF057	10,000		5.a.(1)(c)
(d) Over five years .....	RCFDF058	8,000		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	50,775,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....	RCFDF059	1,500,000		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	79,718,000		5.b.(1)(a)
(b) Over one year through three years .....	RCFDF061	4,888,000		5.b.(1)(b)
(c) Over three years through five years .....	RCFDF062	1,913,000		5.b.(1)(c)
(d) Over five years .....	RCFDF063	1,359,000		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	58,877,000		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	<b>160,214,000</b>		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: w w w .examplebank.com)	TEXT4087	www .citibank.com
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		Yes/No	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? .....	RCFD4088	YES	

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 borrow ings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCDF065		19,906,000	

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans .....	RCONF172	1,000	RCONF174	0	RCONF176	27,000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	60,000	RCONF175	0	RCONF177	190,000	1.a.(2)
b. Secured by farmland in domestic offices .....	RCON3493	11,000	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	662,000	RCON5399	0	RCON5400	492,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	5,842,000	RCONC237	3,639,000	RCONC229	6,616,000	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	1,079,000	RCONC239	0	RCONC230	1,448,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	61,000	RCON3500	0	RCON3501	159,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	19,000	RCONF180	0	RCONF182	40,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	43,000	RCONF181	1,000	RCONF183	42,000	1.e.(2)
f. In foreign offices .....	RCFNB572	671,000	RCFNB573	0	RCFNB574	2,049,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions .....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks .....	RCFD5380	0	RCFD5381	0	RCFD5382	33,000	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	1,000	RCFD1583	51,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	122,000	RCFD1252	24,000	RCFD1253	993,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	146,000	RCFD1255	9,000	RCFD1256	6,417,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	1,269,000	RCFDB576	875,000	RCFDB577	697,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCFDB578	1,475,000	RCFDB579	775,000	RCFDB580	1,203,000	5.b.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	2,000	6.
7. All other loans .....	RCFD5459	269,000	RCFD5460	14,000	RCFD5461	2,476,000	7.

### Schedule RC-N - Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures .....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases .....	RCFDF169	30,000	RCFDF170	2,000	RCFDF171	43,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....							
	RCFD3505	16,000	RCFD3506	1,474,000	RCFD3507	0	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .....							
	RCFD5612	7,295,000	RCFD5613	4,295,000	RCFD5614	9,712,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..							
	RCFD5615	758,000	RCFD5616	961,000	RCFD5617	12,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....							
	RCFDC866	338,000	RCFDC867	3,304,000	RCFDC868	0	10.b.

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum, item 1):							
a. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF661	2,267,000	RCONF662	237,000	RCONF663	2,130,000	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) .....							
	RCFD1658	1,000	RCFD1659	0	RCFD1661	11,000	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities ( <b>not secured by real estate</b> ) included in Schedule RC-N, items 4 and 7, above .....							
	RCFD6558	0	RCFD6559	0	RCFD6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....							
	RCFD1248	680,000	RCFD1249	0	RCFD1250	2,061,000	M.3.
4. Not applicable							

### Schedule RC-N - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
a. Loans and leases held for sale .....	RCFDC240	126,000	RCFDC241	78,000	RCFDC226	614,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value .....	RCFDF664	5,000	RCFDF665	0	RCFDF666	11,000	M.5.b.(1)
(2) Unpaid principal balance .....	RCFDF667	8,000	RCFDF668	0	RCFDF669	31,000	M.5.b.(2)

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

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter .....	RCFDC410	8,023,000		M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411	11,000		M.8.

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDF236	743,652,000			1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF237	462,538,000			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFNF234	462,532,000			3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDF238	768,032,000			4.
5. Total daily average of allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF239	477,330,000			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above) .....	RCFNF235	477,324,000			6.

Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: <sup>(1)</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less .....	RCONF049	69,319,000			M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$100,000 or less (to be completed for the June report only) .....	RCONF050	N/A			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: <sup>(1)</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	RCONF051	206,834,000			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 .....	RCONF052	291250			M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>(1)</sup>					
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	4,836,000			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) .....	RCONF046	N/A			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>(1)</sup>					
(1) Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	125,000			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ...	RCONF048	375			M.1.d.(2)

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date without taking into account the temporary increase in deposit insurance in effect through December 31, 2009.

### Schedule RC-O - Continued

Memorandum (continued)

Dollar Amounts in Thousands

		Bil	Mill	Thou	
<b>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</b>					
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (3) .....	RCON5597	180,894,000			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
a. Legal Title .....	TEXTA545				M.3.a.
b. FDIC Certificate Number .....	RCONA545	0			M.3.b.
<b>Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.</b>					
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):					
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts) ....	RCONG167	63,436,000			M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000 .....	RCONG168	23078			M.4.b.

(2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2008, Report of Condition.

(3) Uninsured assessable deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d without taking into account the temporary increase in deposit insurance in effect through December 31, 2009, or a bank's participation in the FDIC's Debt Guarantee Program or Transaction Account Guarantee Program.

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets (1) and (2) banks with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale (2) from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands

	Bil	Mill	Thou	
<b>1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)</b>				
a. Closed-end first liens .....	RCONF066	1,538,000		1.a.
b. Closed-end junior liens .....	RCONF067	0		1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF670	0		1.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF671	0		1.c.(2)
<b>2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)</b>				
a. Closed-end first liens .....	RCONF068	19,716,000		2.a.
b. Closed-end junior liens .....	RCONF069	0		2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF672	0		2.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF673	0		2.c.(2)
<b>3. 1-4 family residential mortgage loans sold during the quarter:</b>				
a. Closed-end first liens .....	RCONF070	20,286,000		3.a.
b. Closed-end junior liens .....	RCONF071	0		3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF674	0		3.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF675	0		3.c.(2)
<b>4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):</b>				
a. Closed-end first liens .....	RCONF072	5,878,000		4.a.
b. Closed-end junior liens .....	RCONF073	0		4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF676	0		4.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF677	0		4.c.(2)
<b>5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):</b>				
a. Closed-end 1-4 family residential mortgage loans .....	RIADF184	721,000		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	RIADF560	0		5.b.
<b>6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:</b>				
a. Closed-end first liens .....	RCONF678	547,000		6.a.
b. Closed-end junior liens .....	RCONF679	0		6.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit .....	RCONF680	0		6.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF681	0		6.c.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

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





# Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>Tier 1 capital</b>					
1. Total <b>bank</b> equity capital (from Schedule RC, item 27.a) .....	RCFD3210	109,321,000			1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) <sup>(1)</sup> .....	RCFD8434	(8,535,000)			2.
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities <sup>(1)</sup> (report loss as a <b>positive</b> value) .....	RCFDA221	0			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>(1)</sup> (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCFD4336	(2,768,000)			4.
5. LESS: Nonqualifying perpetual preferred stock .....	RCFDB588	0			5.
6. Qualifying <b>noncontrolling (minority)</b> interests in consolidated subsidiaries .....	RCFDB589	860,000			6.
7.					
a. LESS: Disallow ed goodw ill and other disallow ed intangible assets .....	RCFDB590	11,044,000			7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's ow n creditw orthiness (if a net gain, report as positive value; if a net loss, report as negative value) .....	RCFDF264	698,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) .....	RCFDC227	109,742,000			8.
9.					
a. LESS: Disallow ed servicing assets and purchased credit card relationships .....	RCFDB591	568,000			9.a.
b. LESS: Disallow ed deferred tax assets .....	RCFD5610	10,509,000			9.b.
10. Other additions to (deductions from) Tier 1 capital .....	RCFDB592	(8,000)			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....	RCFD8274	98,657,000			11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock .....	RCFD5306	15,000,000			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital .....	RCFDB593	0			13.
14. Allow ance for loan and lease losses includible in Tier 2 capital .....	RCFD5310	8,580,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	RCFD2221	290,000			15.
16. Other Tier 2 capital components .....	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16) .....	RCFD5311	23,870,000			17.
18. Allow able Tier 2 capital (lesser of item 11 or 17) .....	RCFD8275	23,870,000			18.
19. Tier 3 capital allocated for market risk .....	RCFD1395	0			19.
20. LESS: Deductions for total risk-based capital .....	RCFDB595	0			20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20) .....	RCFD3792	122,527,000			21.
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9) .....	RCFD3368	1,198,952,000			22.
23. LESS: Disallow ed goodw ill and other disallow ed intangible assets (from item 7.a above) .....	RCFDB590	11,044,000			23.
24. LESS: Disallow ed servicing assets and purchased credit card relationships (from item 9.a above) .....	RCFDB591	568,000			24.
25. LESS: Disallow ed deferred tax assets (from item 9.b above) .....	RCFD5610	10,509,000			25.
26. LESS: Other deductions from assets for leverage capital purposes .....	RCFDB596	(566,000)			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26) .....	RCFDA224	1,177,397,000			27.
<b>Adjustments for financial subsidiaries</b>					
28.					
a. Adjustment to Tier 1 capital reported in item 11 .....	RCFDC228	0			28.a.
b. Adjustment to total risk-based capital reported in item 21 .....	RCFDB503	0			28.b.
29. Adjustment to risk-w eighted assets in item 62 .....	RCFDB504	0			29.
30. Adjustment to average total assets in item 27 .....	RCFDB505	0			30.

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

## Schedule RC-R - Continued

### Capital ratios

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

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCFD7273	<b>0</b>	RCFD7204	<b>8.38</b>	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	<b>0</b>	RCFD7206	<b>14.64</b>	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	<b>0</b>	RCFD7205	<b>18.19</b>	33.

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

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

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

### Schedule RC-R - Continued

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

**Balance Sheet Asset Categories**

Dollar Amounts in Thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602		34.
	<b>172,942,000</b>	0	136,779,000	30,912,000		5,251,000		
35. Held-to-maturity securities .....	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607		35.
	<b>45,106,000</b>	(6,842,000)	0	42,949,000	85,000	8,914,000		
36. Available-for-sale securities .....	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612		36.
	<b>117,123,000</b>	(7,840,000)	61,692,000	35,558,000	17,401,000	10,312,000		
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225		RCFDC063	RCFDC064		RCFDB520		37.
	<b>21,747,000</b>		12,927,000	3,775,000		5,045,000		
38. Loans and leases held for sale .....	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621		38.
	<b>10,040,000</b>	31,000	0	5,349,000	2,888,000	1,772,000		
39. Loans and leases, net of unearned income .....	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626		39.
	<b>528,103,000</b>	(1,036,000)	10,231,000	243,977,000	60,290,000	214,641,000		
40. LESS: Allowance for loan and lease losses .....	RCFD3123	RCFD3123						40.
	19,442,000	19,442,000						
41. Trading assets .....	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631		41.
	<b>161,526,000</b>	161,526,000	0	0	0	0		
42. All other assets <sup>(1)</sup> .....	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339		42.
	<b>106,416,000</b>	21,641,000	3,379,800	16,492,000	6,348,000	58,555,200		
43. Total assets (sum of items 34 through 42) .....	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340		43.
	<b>1,143,561,000</b>	<b>148,038,000</b>	<b>225,008,800</b>	<b>379,012,000</b>	<b>87,012,000</b>	<b>304,490,200</b>		

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

### Schedule RC-R - Continued

#### Derivatives and Off-Balance Sheet Items

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar Amounts in Thousands								
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	
	89,871,000	1.00	89,871,000	12,341,000	34,345,000	1,432,000	41,753,000	44.
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
	14,350,000	.50	<b>7,175,000</b>	792,000	1,778,000	29,000	4,576,000	45.
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
	7,212,000	.20	<b>1,442,400</b>	89,400	564,000	0	789,000	46.
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663	
	0	1.00	0	0	0		0	47.
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	
	32,484,000	1.00	<b>32,484,000</b>	31,235,000	1,249,000	0	0	48.
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	
	0	1.00	0	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low -level exposure rule and residual interests subject to a dollar- for-dollar capital requirement .....	RCFDB541	12.5 (3)	RCFDB542				RCFDB543	
	148,000	5.50	814,000				814,000	50.
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	
	3,648,000	1.00	<b>3,648,000</b>	0	0	70,000	3,578,000	51.
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	
	5,216,000	1.00	<b>5,216,000</b>	4,000	2,520,000	1,107,000	1,585,000	52.
53. Unused commitments with an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	
	121,428,000	.50	<b>60,714,000</b>	1,748,000	22,220,000	2,024,000	34,722,000	53.
54. Derivative contracts .....			RCFDA167	RCFDB693	RCFDB694	RCFDB695		
			260,787,000	17,663,000	94,856,000	148,268,000		54.

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

### Schedule RC-R - Continued

Dollar Amounts in Thousands					
	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) .....	RCFDB696 <b>288,881,200</b>	RCFDB697 <b>536,544,000</b>	RCFDB698 <b>239,942,000</b>	RCFDB699 <b>392,307,200</b>	55.
56. Risk weight factor .....	x 0%	x 20%	x 50%	x 100%	56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) .....	RCFDB700 <b>0</b>	RCFDB701 <b>107,308,800</b>	RCFDB702 <b>119,971,000</b>	RCFDB703 <b>392,307,200</b>	57.
58. Market risk equivalent assets .....				RCFD1651 65,752,000	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) .....				RCFDB704 <b>685,339,000</b>	59.
60. LESS: Excess allowance for loan and lease losses .....				RCFDA222 11,644,000	60.
61. LESS: Allocated transfer risk reserve .....				RCFD3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61) .....				RCFDA223 <b>673,695,000</b>	62.

Memoranda

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards .....	RCFD8764	112,846,000		

Dollar Amounts in Thousands						
	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts: (1)						
a. Interest rate contracts .....	RCFD3809	9,837,311,000	RCFD8766	6,280,144,000	RCFD8767	4,980,193,000
b. Foreign exchange contracts .....	RCFD3812	2,464,437,000	RCFD8769	441,333,000	RCFD8770	157,838,000
c. Gold contracts .....	RCFD8771	1,765,000	RCFD8772	2,019,000	RCFD8773	0
d. Other precious metals contracts .....	RCFD8774	94,000	RCFD8775	61,000	RCFD8776	0
e. Other commodity contracts .....	RCFD8777	14,138,000	RCFD8778	4,978,000	RCFD8779	4,065,000
f. Equity derivative contracts .....	RCFDA000	68,647,000	RCFDA001	36,106,000	RCFDA002	20,632,000
g. Credit derivative contracts:						
(1) Investment grade .....	RCFDC980	135,466,000	RCFDC981	948,780,000	RCFDC982	445,996,000
(2) Subinvestment grade .....	RCFDC983	134,755,000	RCFDC984	751,088,000	RCFDC985	260,530,000

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

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

### Bank Securitization Activities

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principle balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	525,722,000	652,000	1,503,000	0	14,793,000	3,629,000	864,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5) .....	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	2.a.
	20,000	9,000	36,000	0	841,000	10,000	0	
b. Subordinated securities and other residual interests .....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	13,000	20,000	187,000	0	66,000	0	3,000	
c. Standby letters of credit and other enhancements .....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	2,114,000	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	18,000	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due .....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	17,339,000	6,000	46,000	0	470,000	0	0	
b. 90 days or more past due .....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	18,628,000	2,000	34,000	0	599,000	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs .....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	8,000	0	35,000	0	3,000	0	0	
b. Recoveries .....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	1,000	0	0	0	0	



### Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance .....	RCFDA249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	RCFDA250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCFDB804		1,481,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805		601,014,000		M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCFDA591		22,569,000		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	RCFDF699		7,307,000		M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCFDB806		5,637,000		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB807		0		M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCFDB808		54,062,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB809		1,230,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C <sup>(2)</sup> .....	RCFDC407		55,000		M.4.

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.  
 (2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instruction that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.



## Schedule RC-T - Fiduciary and Related Services

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

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

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

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

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

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

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

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

### FIDUCIARY AND RELATED ASSETS

	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts
Dollar Amounts in Thousands				
4. Personal trust and agency accounts .....	RCFDB868 10,669,000	RCFDB869 36,793,000	RCFDB870 7074	RCFDB871 8899
5. Retirement related trust and agency accounts:				
a. Employee benefit - defined contribution .....	RCFDB872 2,000	RCFDB873 0	RCFDB874 2	RCFDB875 0
b. Employee benefit - defined benefit .....	RCFDB876 0	RCFDB877 0	RCFDB878 0	RCFDB879 0
c. Other retirement accounts .....	RCFDB880 2,548,000	RCFDB881 59,610,000	RCFDB882 67	RCFDB883 358
6. Corporate trust and agency accounts .....	RCFDB884 26,000	RCFDB885 752,919,000	RCFDC001 25	RCFDC002 2683
7. Investment management agency accounts .....	RCFDB886 18,840,000		RCFDB888 24269	
8. Other fiduciary accounts .....	RCFDB890 2,532,000	RCFDB891 136,030,000	RCFDB892 129	RCFDB893 5457
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCFDB894 <b>34,617,000</b>	RCFDB895 <b>985,352,000</b>	RCFDB896 <b>31566</b>	RCFDB897 <b>17397</b>
10. Custody and safekeeping accounts .....		RCFDB898 4,936,984,000		RCFDB899 128656

### Schedule RC-T - Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non- Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
11. Fiduciary accounts held in foreign offices (included in items 9 and 10) .....	RCFNB900	RCFNB901	RCFNB902	RCFNB903	11.
	19,870,000	3,743,482,000	27613	129658	

### FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Personal trust and agency accounts .....	RIADB904	39,000			12.
13. Retirement related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RIADB905	0			13.a.
b. Employee benefit - defined benefit .....	RIADB906	0			13.b.
c. Other retirement accounts .....	RIADB907	16,000			13.c.
14. Corporate trust and agency accounts .....	RIADA479	43,000			14.
15. Investment management agency accounts .....	RIADB908	42,000			15.
16. Other fiduciary accounts .....	RIADA480	21,000			16.
17. Custody and safekeeping accounts .....	RIADB909	182,000			17.
18. Other fiduciary and related services income .....	RIADB910	20,000			18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>363,000</b>			19.
a. Fiduciary and related services income - foreign offices (included in item 19) .....	RIADB912	269,000			19.a.
20. Less: Expenses .....	RIADC058	N/A			20.
21. Less: Net losses from fiduciary and related services .....	RIADA488	N/A			21.
22. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	N/A			22.
23. Net fiduciary and related services income .....	RIADA491	<b>N/A</b>			23.

## Schedule RC-T - Continued

Memoranda

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

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

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

## Schedule RC-T - Continued

Memoranda (continued)

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

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

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

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

(212)559-4118  
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(212)793-6652  
FAX: Area code/phone number (TEXT B964)

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Report of Condition and Income, in response to any request for individual bank report data. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

Comments? NO  
(RCON 6979)

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

[Empty box for Bank Management Statement]