

























# 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	412,000		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	284,000		1.g.
h.	TEXT4461 Operating Income from Affiliates	RIAD4461	1,197,000		1.h.
i.	TEXT4462 CDS Hedge Earnings	RIAD4462	(1,616,000)		1.i.
j.	TEXT4463	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	415,000		2.a.
b.	Advertising and marketing expenses .....	RIAD0497	572,000		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	970,000		2.k.
l.	TEXT4464 Expense Paid to Affiliates	RIAD4464	791,000		2.l.
m.	TEXT4467	RIAD4467	0		2.m.
n.	TEXT4468	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) TEXT4469 Discontinued Operations	RIAD4469	(77,000)		3.a.(1)
	(2) Applicable income tax effect .....	RIAD4486	(47,000)		3.a.(2)
b.	(1) TEXT4487	RIAD4487	0		3.b.(1)
	(2) Applicable income tax effect .....	RIAD4488	0		3.b.(2)
c.	(1) TEXT4489	RIAD4489	0		3.c.(1)
	(2) Applicable income tax effect .....	RIAD4491	0		3.c.(2)

### Schedule RI-E - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2) (itemize and describe all restatements):					
a. <b>Cumulative effect of the initial application of FSP FAS 115-2 on other-than-temporary impairment</b> .....					
	RIADG894			0	4.a.
	RIADB527			0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a. TEXT4498 Capital Contribution					
	RIAD4498		27,481,000		5.a.
b. TEXT4499 Transfer of Subsidiary from Corp Chain in 1Q09					
	RIAD4499		117,000		5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a. TEXT4521 Foreign Currency Translation / Other					
	RIAD4521		129,000		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 June 30, 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	20,387,000				1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071	171,639,000				1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	<b>42,027,000</b>				2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	<b>140,676,000</b>				2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices	RCONB987	81,000				3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989	18,216,000				3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale	RCFD5369	13,491,000				4.a.
b. Loans and leases, net of unearned income	RCFDB528	525,265,000				4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	22,881,000				4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	<b>502,384,000</b>				4.d.
5. Trading assets (from Schedule RC-D)						
6. Premises and fixed assets (including capitalized leases)						
7. Other real estate owned (from Schedule RC-M)						
8. Investments in unconsolidated subsidiaries and associated companies						
9. <b>Direct and indirect investments in real estate ventures</b>						
10. Intangible assets:						
a. Goodwill	RCFD3163	9,908,000				10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	<b>8,582,000</b>				10.b.
11. Other assets (from Schedule RC-F)						
12. Total assets (sum of items 1 through 11)						
	RCFD2170	<b>1,165,400,000</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>262,569,000</b>		13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631		80,611,000		13.a.(1)
(2) Interest-bearing .....	RCON6636		181,958,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200		<b>493,448,000</b>		13.b.
(1) Noninterest-bearing .....	RCFN6631		36,655,000		13.b.(1)
(2) Interest-bearing .....	RCFN6636		456,793,000		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		10,420,000		14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995		8,332,000		14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548		57,215,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190		<b>165,202,000</b>		16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200		9,643,000		19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930		<b>47,844,000</b>		20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948		<b>1,054,673,000</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		102,263,000		25.
26.					
a. Retained earnings .....	RCFD3632		20,780,000		26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530		(13,964,000)		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>109,830,000</b>		27.a.
b. <b>Noncontrolling (minority) interests in consolidated subsidiaries</b> .....	RCFD3000		897,000		27.b.
28. <b>Total equity capital (sum of items 27.a and 27)</b> .....	RCFDG105		<b>110,727,000</b>		28.
29. <b>Total liabilities and equity capital (sum of items 21 and 28)</b> .....	RCFD3300		<b>1,165,400,000</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 - Continued

Memoranda

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	N/A

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

	MM/DD	
2. Bank's fiscal year-end date .....		
	RCON8678	N/A

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	7,377,000			1.a.
b. Currency and coin .....			RCON0020	3,106,000	1.b.
2. Balances due from depository institutions in the U.S. ....			RCON0080	831,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	364,000			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085	3,434,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks .....			RCON0070	63,000	3.
a. Foreign branches of other U.S. banks .....	RCFD0073	226,000			3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0074	81,592,000			3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0090	99,033,000	RCON0090	99,033,000	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>192,026,000</b>	RCON0010	<b>106,205,000</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	RCFD0213	RCFD1286	RCFD1287	
	0	0	6,811,000	6,701,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies (1) .....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	22,000	23,000	2.a.
b. Issued by U.S. Government-sponsored agencies (2) .....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	8,131,000	8,128,000	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	118,000	120,000	17,732,000	15,602,000	3.
4. Mortgage-backed securities (MBS):					
a. <b>Residential mortgage pass-through securities:</b>					
(1) Guaranteed by GNMA .....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	0	0	1,322,000	1,347,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	0	0	23,424,000	23,594,000	4.a.(2)
(3) Other pass-through securities .....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	2,000	2,000	4.a.(3)
b. <b>Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</b>					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	0	0	2,153,000	2,046,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS .....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	23,064,000	19,690,000	8,294,000	6,403,000	4.b.(3)
c. <b>Commercial MBS:</b>					
(1) <b>Commercial mortgage pass-through securities</b> ....	RCFDG324	RCFDG325	RCFDG326	RCFDG327	
	0	0	82,000	29,000	4.c.(1)
(2) <b>Other commercial MBS</b> .....	RCFDG328	RCFDG329	RCFDG330	RCFDG331	
	1,101,000	709,000	31,000	27,000	4.c.(2)
5. <b>Asset-backed securities and structured financial products:</b>					
a. <b>Asset-backed securities (ABS) (from RC-B Memoranda) .....</b>	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	<b>9,386,000</b>	<b>9,017,000</b>	<b>333,000</b>	<b>324,000</b>	5.a.
b. <b>Structured financial products:</b>					
(1) <b>Cash</b> .....	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	1,495,000	1,209,000	6,050,000	5,675,000	5.b.(1)
(2) <b>Synthetic</b> .....	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	49,000	48,000	0	0	5.b.(2)
(3) <b>Hybrid</b> .....	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
	0	0	0	0	5.b.(3)

(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.

### Schedule RC-B - Continued

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	6.a.
	2,251,000	2,278,000	780,000	795,000	
b. Foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	6.b.
	4,563,000	4,138,000	68,932,000	68,917,000	
7. Investments in mutual funds and other equity securities w ith readily determinable fair values <sup>(3)</sup> .....			RCFDA510	RCFDA511	7.
			114,000	1,063,000	
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.) .....	RCFD1754	RCFD1771	RCFD1772	RCFD1773	8.
	<b>42,027,000</b>	<b>37,209,000</b>	<b>144,213,000</b>	<b>140,676,000</b>	

(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 (1) .....	RCFD0416	81,326,000			M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)					
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: (3) (4)					
(1) Three months or less .....	RCFDA549	19,797,000			M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	16,647,000			M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	31,395,000			M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	16,467,000			M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	22,060,000			M.2.a.(5)
(6) Over 15 years .....	RCFDA554	17,690,000			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: (3) (5)					
(1) Three months or less .....	RCFDA555	95,000			M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	176,000			M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	643,000			M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	1,450,000			M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	12,596,000			M.2.b.(5)
(6) Over 15 years .....	RCFDA560	9,983,000			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: (6)					
(1) Three years or less .....	RCFDA561	311,000			M.2.c.(1)
(2) Over three years .....	RCFDA562	32,330,000			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	32,869,000			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	9,000			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, 4.c.(1), 5, and 6, columns A and D, plus residential 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 residential 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, sum of items 4.b. and 4.c.(2), columns A and D.

## Schedule RC-B - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
<b>Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</b>					
<b>5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):</b>					
a. Credit card receivables .....	RCFDB838 1,408,000	RCFDB839 1,391,000	RCFDB840 109,000	RCFDB841 109,000	M.5.a.
b. Home equity lines .....	RCFDB842 494,000	RCFDB843 376,000	RCFDB844 0	RCFDB845 0	M.5.b.
c. Automobile loans .....	RCFDB846 4,210,000	RCFDB847 4,199,000	RCFDB848 20,000	RCFDB849 20,000	M.5.c.
d. Other consumer loans .....	RCFDB850 3,006,000	RCFDB851 2,785,000	RCFDB852 73,000	RCFDB853 71,000	M.5.d.
e. Commercial and industrial loans .....	RCFDB854 0	RCFDB855 0	RCFDB856 0	RCFDB857 0	M.5.e.
f. Other .....	RCFDB858 268,000	RCFDB859 266,000	RCFDB860 131,000	RCFDB861 124,000	M.5.f.
<b>6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):</b>					
a. Trust preferred securities issued by financial institutions .....	RCFDG348 514,000	RCFDG349 332,000	RCFDG350 0	RCFDG351 0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	RCFDG352 0	RCFDG353 0	RCFDG354 0	RCFDG355 0	M.6.b.
c. Corporate and similar loans .....	RCFDG356 898,000	RCFDG357 820,000	RCFDG358 6,050,000	RCFDG359 5,675,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG360 0	RCFDG361 0	RCFDG362 0	RCFDG363 0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG364 16,000	RCFDG365 16,000	RCFDG366 0	RCFDG367 0	M.6.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG368 5,000	RCFDG369 5,000	RCFDG370 0	RCFDG371 0	M.6.f.
g. Other collateral or reference assets .....	RCFDG372 111,000	RCFDG373 84,000	RCFDG374 0	RCFDG375 0	M.6.g.

(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	238,296,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....			RCONF158	732,000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			RCONF159	1,829,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements) .....			RCON1420	17,000	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	31,827,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....			RCON5367	115,219,000	1.c.(2)(a)
(b) Secured by junior liens .....			RCON5368	24,869,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			RCON1460	7,561,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			RCONF160	2,011,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....			RCONF161	6,860,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S. ....			RCONB531	18,526,000	2.a.
(1) To U.S. branches and agencies of foreign banks .....	RCFDB532	51,000			2.a.(1)
(2) To other commercial banks in the U.S. ....	RCFDB533	18,550,000			2.a.(2)
b. To other depository institutions in the U.S. ....	RCFDB534	9,005,000	RCONB534	9,005,000	2.b.
c. To banks in foreign countries .....			RCONB535	348,000	2.c.
(1) To foreign branches of other U.S. banks .....	RCFDB536	301,000			2.c.(1)
(2) To other banks in foreign countries .....	RCFDB537	6,683,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers ....	RCFD1590	953,000	RCON1590	211,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RCFD1763	30,436,000	RCON1763	29,384,000	4.a.
b. To non-U.S. addressees (domicile) .....	RCFD1764	85,665,000	RCON1764	2,749,000	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	37,165,000	RCONB538	0	6.a.
b. Other revolving credit plans .....	RCFDB539	5,362,000	RCONB539	1,121,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans) .....	RCFD2011	69,069,000	RCON2011	34,359,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	RCFD2081	842,000	RCON2081	156,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCFD2107	1,645,000	RCON2107	1,645,000	8.
9. Other loans .....	RCFD1563	33,065,000			9.
a. Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	371,000	9.a.
b. All other loans (exclude consumer loans) .....			RCON1564	15,691,000	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	1,000,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCDFD162	159,000			10.a.
b. All other leases .....	RCDFD163	2,551,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	1,042,000	RCON2123	220,000	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>538,756,000</b>	RCON2122	<b>305,271,000</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		8,331,000		M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) .....	RCFD1616		167,000		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		1,192,000		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565		16,460,000		M.2.a.(2)
(3) Over one year through three years .....	RCONA566		22,347,000		M.2.a.(3)
(4) Over three years through five years .....	RCONA567		13,682,000		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568		19,251,000		M.2.a.(5)
(6) Over 15 years .....	RCONA569		35,252,000		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		253,687,000		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571		51,873,000		M.2.b.(2)
(3) Over one year through three years .....	RCFDA572		24,880,000		M.2.b.(3)
(4) Over three years through five years .....	RCFDA573		20,974,000		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574		28,826,000		M.2.b.(5)
(6) Over 15 years .....	RCFDA575		27,153,000		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		148,712,000		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		424,000		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		68,883,000		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		47,411,000		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		455,000		M.6.
<b>Memorandum item 7 is to be completed by all banks.</b>					
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a. Outstanding balance .....	RCFDC779		3,147,000		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCFDC780		657,000		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		3,633,000		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	8,146,000				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	8,146,000	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		
	RCFDF	Amount	RCONF	Amount	
b. Commercial and industrial loans	RCFDF585	1,113,000	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	1,316,000	RCONF589	1,315,000	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	8,099,000			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	8,099,000	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	1,126,000	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	1,302,000	RCONF601	1,302,000	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		
	RCFDG	Amount	RCFDG	Amount	RCFDG	Amount	
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 I. Continued

Memoranda (continued)

Dollar Amounts in Thousands

	Bil	Mil	Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2008.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B) .....	RCONG376		N/A	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)) .....	RIADG377		N/A	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases .....	RCFDG378	142,360,000		M.14.

## 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%;"></td> <td style="width: 20%; text-align: center;">NO</td> </tr> </table>		NO
	NO		
	1.		

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

	Number		
2. Report the total <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:			
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%; text-align: center;">N/A</td> </tr> </table>		N/A
	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%;"></td> <td style="width: 20%; text-align: center;">N/A</td> </tr> </table>		N/A
	N/A		
	2.b.		

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding
3. Number and amount <b>currently outstanding</b> of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):			
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5564	301	RCON5565 13,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5566	549	RCON5567 81,000
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5568	2014	RCON5569 1,095,000
4. Number and amount <b>currently outstanding</b> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):			
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5570	20163	RCON5571 880,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5572	4793	RCON5573 730,000
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5574	2410	RCON5575 1,740,000

## Schedule RC-C - Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

	Yes/No				
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, <b>and</b> all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: center;">RCON6860</td> <td style="text-align: center;">NO</td> </tr> </table>			RCON6860	NO
RCON6860	NO				

5.

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

	Number				
6. Report the total <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:					
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;"></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: 80%;"></td> <td style="width: 20%;"></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	19	RCON5579	1,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5580	7	RCON5581	1,000
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5582	4	RCON5583	1,000
8. Number and amount <b>currently outstanding</b> of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3, column B):				
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5584	20	RCON5585	1,000
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5586	7	RCON5587	1,000
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5588	11	RCON5589	3,000

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

## Schedule RC-D - Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>ASSETS</b>					
1. U.S. Treasury securities .....	RCFD3531	3,353,000	RCON3531	369,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532	70,000	RCON3532	70,000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533	59,000	RCON3533	59,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG379	670,000	RCONG379	670,000	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS) .....					
c. All other residential MBS .....	RCFDG380	2,117,000	RCONG380	2,117,000	4.b.
d. Commercial MBS .....	RCFDG381	9,091,000	RCONG381	8,973,000	4.c.
5. Other debt securities					
a. Structured financial products:					
(1) Cash .....	RCFDG382	938,000	RCONG382	584,000	4.d.
(2) Synthetic .....					
(3) Hybrid .....	RCFDG383	3,822,000	RCONG383	2,886,000	5.a.(1)
b. All other debt securities .....	RCFDG384	0	RCONG384	0	5.a.(2)
6. Loans:	RCFDG385	9,000	RCONG385	0	5.a.(3)
a. Loans secured by real estate .....	RCFDG386	33,853,000	RCONG386	1,211,000	5.b.
(1) Construction, land development, and other land loans .....					
(2) Secured by farmland (including farm residential and other improvements) .....	RCFDF610	44,000			6.a.
(3) Secured by 1-4 family residential properties:			RCONF604	0	6.a.(1)
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF605	0	6.a.(2)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF606	0	6.a.(3)(a)
(2) Secured by junior liens .....			RCONF607	0	6.a.(3)(b)(1)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF611	0	6.a.(3)(b)(2)
(5) Secured by nonfarm nonresidential properties .....			RCONF612	0	6.a.(4)
b. Commercial and industrial loans .....	RCFDF614	14,923,000	RCONF613	0	6.a.(5)
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF615	0	RCONF614	13,956,000	6.b.
(2) Other revolving credit plans .....	RCFDF616	0	RCONF615	0	6.c.(1)
(3) Other consumer loans (includes single payment, installment, and all student loans) .....	RCFDF617	0	RCONF616	0	6.c.(2)
d. Other loans .....	RCFDF618	28,000	RCONF617	0	6.c.(3)
7. Not applicable			RCONF618	28,000	6.d.
8. Not applicable					
9. Other trading assets .....	RCFD3541	9,801,000	RCON3541	5,984,000	9.
10. Not applicable					
11. Derivatives with a positive fair value (column A from Schedule RC-Q, item 5.a., column A) .....	RCFD3543	72,649,000	RCON3543	38,388,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	RCFD3545	151,427,000	RCON3545	75,295,000	12.

### Schedule RC-D - Continued

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>LIABILITIES</b>						
13.						
a. Liability for short positions .....		RCFDF3546	1,327,000	RCON3546	195,000	13.a.
b. Other trading liabilities .....		RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value (column A from Schedule RC-Q, item 10.a., column A) .....						
		RCFDF3547	55,888,000	RCON3547	5,575,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....						
		RCFDF3548	57,215,000	RCON3548	5,770,000	15.

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>Memoranda</b>						
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	44,000			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	17,881,000	RCONF632	16,637,000	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	35,000	RCONF636	35,000	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:						
a. Fair value .....		RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance .....		RCFDF640	0	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):						
a. Trust preferred securities issued by financial institutions .....		RCFDG299	1,067,000	RCONG299	1,058,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts .....		RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans .....		RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....		RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....						
f. Diversified (mixed) pools of structured financial products .....		RCFDG335	6,000	RCONG335	6,000	M.3.e.
g. Other collateral or reference assets .....		RCFDG651	49,000	RCONG651	11,000	M.3.f.
f. Diversified (mixed) pools of structured financial products .....		RCFDG652	2,709,000	RCONG652	1,811,000	M.3.g.
4. Pledged trading assets:						
a. Pledged securities .....		RCFDG387	6,183,000	RCONG387	0	M.4.a.
b. Pledged loans .....		RCFDG388	0	RCONG388	0	M.4.b.

### Schedule RC-D - Continued

Memoranda (continued)

Memorandum **items 5 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	Mill	Thou	
5. Asset-backed securities:					
a. Credit card receivables .....	RCFDF643			0	M.5.a.
b. Home equity lines .....	RCFDF644			0	M.5.b.
c. Automobile loans .....	RCFDF645		1,000		M.5.c.
d. Other consumer loans .....	RCFDF646			0	M.5.d.
e. Commercial and industrial loans .....	RCFDF647		584,000		M.5.e.
f. Other .....	RCFDF648			0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCFDF651		1,075,000		M.6.
7. Equity securities:					
a. Readily determinable fair values .....	RCFDF652		6,583,000		M.7.a.
b. Other .....	RCFDF653		687,000		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   42,453,000		RCONB550   188,291,000	1.
2. U.S. Government .....	RCON2202   5,000		RCON2520   24,000	2.
3. States and political subdivisions in the U.S. ....	RCON2203   19,006,000		RCON2530   4,826,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   774,000		RCONB552   4,979,000	4.
5. Banks in foreign countries .....	RCON2213   1,129,000		RCON2236   732,000	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216   208,000		RCON2377   142,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215   <b>63,575,000</b>	RCON2210   42,516,000	RCON2385   <b>198,994,000</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		4,948,000		M.1.a.
b. Total brokered deposits .....	RCON2365		18,894,000		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		6,117,000		M.1.c.(1)
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts .....	RCON2344		288,000		M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONA243		6,117,000		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		12,761,000		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		135,143,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352		6,083,000		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648		21,291,000		M.2.b.
c. Total time deposits of \$100,000 or more .....	RCON2604		36,477,000		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		661,000		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		4,460,000		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580		15,640,000		M.3.a.(2)
(3) Over one year through three years .....	RCONA581		750,000		M.3.a.(3)
(4) Over three years .....	RCONA582		441,000		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		20,100,000		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		16,920,000		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585		16,943,000		M.4.a.(2)
(3) Over one year through three years .....	RCONA586		1,134,000		M.4.a.(3)
(4) Over three years .....	RCONA587		1,480,000		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		33,863,000		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		424,393,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions .....	RCFNB554		5,335,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625		48,492,000			3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650		15,074,000			4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555		154,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200		<b>493,448,000</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		172,626,000			M.1.

### Schedule RC-F - Other Assets

Dollar Amounts in Thousands						
			Bil	Mill	Thou	
1.	Accrued interest receivable <sup>(1)</sup> .....	RCFDB556	6,710,000			1.
2.	Net deferred tax assets <sup>(2)</sup> .....	RCFD2148	26,310,000			2.
3.	Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>					
a.	Mortgage loans .....	RCFDA519	0			3.a.
b.	Other financial assets .....	RCFDA520	0			3.b.
4.	Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup> .....	RCFD1752	7,366,000			4.
5.	Life insurance assets .....	RCFDC009	4,244,000			5.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168	31,983,000			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>76,613,000</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	62,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	7,992,000		1.b.
2.	Net deferred tax liabilities (2) .....	RCFD3049	749,000		2.
3.	Allow ance for credit losses on off-balance sheet credit exposures .....	RCFDB557	926,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	38,115,000		4.
a.	Accounts payable .....	RCFD3066	10,035,000		4.a.
b.	Deferred compensation liabilities .....	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable .....	RCFD2932	0		4.c.
d.	Derivatives w ith 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	47,844,000		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		5,729,000		3.
4. Securities sold under agreements to repurchase .....	RCONB995		7,083,000		4.
5. Other borrowed money .....	RCON3190		143,360,000		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		31,588,000		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ....	RCON2192		607,564,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON3129		465,249,000		9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities .....	RCON0211	0	RCON1287	4,962,000	10.
11. U.S. Government agency obligations .....	RCON8492	0	RCON8495	8,151,000	11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	118,000	RCON8499	15,601,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG389	0	RCONG390	24,942,000	13.a.(1)
(2) Other mortgage pass-through securities .....	RCON1709	0	RCON1713	2,000	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG393	0	RCONG394	2,073,000	13.b.(1)
(2) All other mortgage-backed securities .....	RCON1733	13,116,000	RCON1736	6,124,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) ....	RCONG397	4,305,000	RCONG398	2,599,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities) .....	RCONG399	0	RCONG400	4,515,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values .....			RCONA511	10,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON1754	17,539,000	RCON1773	68,979,000	17.

Dollar Amounts in Thousands			Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values .....	RCON1752		7,090,000		18.

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

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	RCFN2133		4,484,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898		13,998,000		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	162,077,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCFDB558	13,570,000			2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCFDB559	59,786,000			3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....	RCFDB560	107,094,000			4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	22,164,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360	313,054,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties .....	RCON3465	176,876,000			6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466	19,515,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	198,000			6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	37,012,000			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	36,727,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	235,149,000			6.b.
7. Trading assets .....	RCFD3401	160,933,000			7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	2,918,000			8.
9. Total assets <sup>(4)</sup> .....	RCFD3368	1,170,754,000			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	7,034,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563	157,547,000			11.a.
b. Time deposits of \$100,000 or more .....	RCONA514	36,391,000			11.b.
c. Time deposits of less than \$100,000 .....	RCONA529	21,996,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404	443,012,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	18,197,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	168,235,000			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
<b>1. Unused commitments:</b>				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCFD3814		26,095,000	1.a.
b. Credit card lines .....	RCFD3815		113,242,000	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		57,000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165		1,047,000	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		472,000	1.c.(2)
e. Other unused commitments .....	RCFD3817		0	1.d.
2. Financial standby letters of credit and foreign office guarantees .....	RCFD3818		249,165,000	1.e.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>	RCFD3819		89,724,000	2.
a. Amount of financial standby letters of credit conveyed to others .....	RCFD3820		21,136,000	2.a.
3. Performance standby letters of credit and foreign office guarantees .....	RCFD3821		14,429,000	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
a. Amount of performance standby letters of credit conveyed to others .....	RCFD3822		1,375,000	3.a.
4. Commercial and similar letters of credit .....	RCFD3411		7,699,000	4.
5. Not applicable				
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD3433		46,983,000	6.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
<b>7. Credit derivatives:</b>					
a. Notional amounts:					
(1) Credit default sw aps .....	RCFDC968	1,226,198,000	RCFDC969	1,290,083,000	7.a.(1)
(2) Total return sw aps .....	RCFDC970	8,642,000	RCFDC971	34,389,000	7.a.(2)
(3) Credit options .....	RCFDC972	216,000	RCFDC973	205,000	7.a.(3)
(4) Other credit derivatives .....	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	RCFDC219	14,944,000	RCFDC221	124,336,000	7.b.(1)
(2) Gross negative fair value .....	RCFDC220	108,427,000	RCFDC222	14,880,000	7.b.(2)

Dollar Amounts in Thousands		Bil	Mil	Thou
<b>c. Notional amounts by regulatory capital treatment: (2)</b>				
(1) <b>Positions covered under the Market Risk Rule:</b>				
(a) <b>Sold protection</b> .....	RCFDG401		1,234,878,000	7.c.(1)(a)
(b) <b>Purchased protection</b> .....	RCFDG402		1,302,366,000	7.c.(1)(b)
(2) <b>All other positions:</b>				
(a) <b>Sold protection</b> .....	RCFDG403		178,000	7.c.(2)(a)
(b) <b>Purchased protection that is recognized as a guarantee for regulatory capital purposes</b> .....	RCFDG404		21,868,000	7.c.(2)(b)
(c) <b>Purchased protection that is not recognized as a guarantee for regulatory capital purposes</b> .....	RCFDG405		443,000	7.c.(2)(c)

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

(2) Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.



**Schedule RC-L - Continued**

Dollar Amounts in Thousands	(Column A) Remaining Maturity of: One Year or Less		(Column B) Remaining Maturity of: Over One Year Through Five Years		(Column C) Remaining Maturity of: Over Five Years		
	<b>d. Notional amounts by remaining maturity:</b>						
(1) <b>Sold credit protection:</b> (1)							
(a) <b>Investment grade</b> .....	RCFDG406	84,349,000	RCFDG407	502,350,000	RCFDG408	194,864,000	7.d.(1)(a)
(b) <b>Subinvestment grade</b> .....	RCFDG409	60,719,000	RCFDG410	286,270,000	RCFDG411	106,504,000	7.d.(1)(b)
(2) <b>Purchased credit protection:</b> (2)							
(a) <b>Investment grade</b> .....	RCFDG412	102,007,000	RCFDG413	516,068,000	RCFDG414	217,018,000	7.d.(2)(a)
(b) <b>Subinvestment grade</b> .....	RCFDG415	64,942,000	RCFDG416	323,218,000	RCFDG417	101,424,000	7.d.(2)(b)

Dollar Amounts in Thousands	Bil   Mil   Thou			
	8. Spot foreign exchange contracts .....	RCFD8765	435,432,000	
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") .....	RCFD3430	4,884,000		9.
a. Securities borrowed .....	RCFD3432	0		9.a.
b. Commitments to purchase when-issued securities .....	RCFD3434	0		9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....	RCFDC978	0		9.c.
d. TEXT3555	RCFD3555	0		9.d.
e. TEXT3556	RCFD3556	0		9.e.
f. TEXT3557	RCFD3557	0		9.f.
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	302,000		10.
a. Commitments to sell when-issued securities .....	RCFD3435	0		10.a.
b. TEXT5592	RCFD5592	0		10.b.
c. TEXT5593	RCFD5593	0		10.c.
d. TEXT5594	RCFD5594	0		10.d.
e. TEXT5595	RCFD5595	0		10.e.
11. Year-to-date merchant credit card sales volume:				
a. Sales for which the reporting bank is the acquiring bank .....	RCFDC223	5,652,000		11.a.
b. Sales for which the reporting bank is the agent bank with risk .....	RCFDC224	0		11.b.

(1) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

(2) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

**Schedule RC-L - Continued**

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 301,303,000	RCFD8694 4,676,000	RCFD8695 4,040,000	RCFD8696 17,753,000	12.a.
b. Forward contracts .....	RCFD8697 2,801,607,000	RCFD8698 2,132,619,000	RCFD8699 2,249,000	RCFD8700 757,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701 342,268,000	RCFD8702 3,010,000	RCFD8703 2,263,000	RCFD8704 4,062,000	12.c.(1)
(2) Purchased options .....	RCFD8705 355,443,000	RCFD8706 1,692,000	RCFD8707 1,264,000	RCFD8708 4,149,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709 2,365,500,000	RCFD8710 433,955,000	RCFD8711 47,567,000	RCFD8712 10,313,000	12.d.(1)
(2) Purchased options .....	RCFD8713 2,496,753,000	RCFD8714 445,786,000	RCFD8715 51,808,000	RCFD8716 9,239,000	12.d.(2)
e. Sw aps .....	RCFD3450 18,966,773,000	RCFD3826 906,220,000	RCFD8719 48,170,000	RCFD8720 23,196,000	12.e.
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA 126 27,301,964,000	RCFDA 127 3,889,364,000	RCFD8723 157,361,000	RCFD8724 69,469,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725 327,683,000	RCFD8726 38,594,000	RCFD8727 0	RCFD8728 0	14.
a. Interest rate sw aps w here the bank has agreed to pay a fixed rate .....	RCFDA589 89,620,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733 579,295,000	RCFD8734 94,719,000	RCFD8735 9,753,000	RCFD8736 6,871,000	15.a.(1)
(2) Gross negative fair value .....	RCFD8737 569,169,000	RCFD8738 97,296,000	RCFD8739 11,471,000	RCFD8740 6,110,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741 3,489,000	RCFD8742 217,000	RCFD8743 0	RCFD8744 0	15.b.(1)
(2) Gross negative fair value .....	RCFD8745 7,675,000	RCFD8746 1,958,000	RCFD8747 0	RCFD8748 0	15.b.(2)

## Schedule RC-L - Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.<sup>(1)</sup>

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
<b>16. Over-the-counter derivatives:</b>						
<b>a. Net current credit exposure</b> .....	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
	54,652,000	2,079,000	2,099,000	7,974,000	48,248,000	16.a.
<b>b. Fair value of collateral:</b>						
<b>(1) Cash - U.S. dollar</b> .....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	26,675,000	0	3,670,000	134,000	21,070,000	16.b.(1)
<b>(2) Cash - Other currencies</b> .....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	35,000	0	0	0	723,000	16.b.(2)
<b>(3) U.S. Treasury securities</b> .....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	377,000	18,000	179,000	0	474,000	16.b.(3)
<b>(4) U.S. Government agency and U.S.     Government-sponsored agency     debt securities</b> .....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	134,000	3,000	7,000	0	641,000	16.b.(4)
<b>(5) Corporate bonds</b> .....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	0	0	141,000	0	243,000	16.b.(5)
<b>(6) Equity securities</b> .....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	1,000	0	10,000	16.b.(6)
<b>(7) All other collateral</b> .....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	114,000	1,000	25,000	0	815,000	16.b.(7)
<b>(8) Total fair value of collateral (sum of     items 16.b.(1) through (7))</b> .....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	<b>27,335,000</b>	<b>22,000</b>	<b>4,023,000</b>	<b>134,000</b>	<b>23,976,000</b>	16.b.(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2008, Report of Condition.

### 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	24,000		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	14		1.b.
<b>2. Intangible assets other than goodwill:</b>				
a. Mortgage servicing assets .....	RCFD3164	6,770,000		2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCFDA590	6,770,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....	RCFDB026	594,000		2.b.
c. All other identifiable intangible assets .....	RCFD5507	1,218,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....	RCFD0426	8,582,000		2.d.
<b>3. Other real estate owned:</b>				
a. Construction, land development, and other land in domestic offices .....	RCON5508	19,000		3.a.
b. Farmland in domestic offices .....	RCON5509	0		3.b.
c. 1-4 family residential properties in domestic offices .....	RCON5510	375,000		3.c.
d. Multifamily (5 or more) residential properties in domestic offices .....	RCON5511	12,000		3.d.
e. Nonfarm nonresidential properties in domestic offices .....	RCON5512	24,000		3.e.
f. Foreclosed properties from "GNMA loans" .....	RCONC979	72,000		3.f.
g. In foreign offices .....	RCFN5513	130,000		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) .....	RCFD2150	632,000		3.h.
<b>4. Not applicable</b>				
<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	56,197,000		5.a.(1)(a)
(b) Over one year through three years .....	RCFDF056	42,000		5.a.(1)(b)
(c) Over three years through five years .....	RCFDF057	7,000		5.a.(1)(c)
(d) Over five years .....	RCFDF058	2,000		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	35,197,000		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	93,919,000		5.b.(1)(a)
(b) Over one year through three years .....	RCFDF061	11,566,000		5.b.(1)(b)
(c) Over three years through five years .....	RCFDF062	2,012,000		5.b.(1)(c)
(d) Over five years .....	RCFDF063	1,457,000		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	60,365,000		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	165,202,000		5.c.

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

## Schedule RC-M - Continued

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

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

8. Primary Internet Web site address of the bank (home page), if any (Example: w w w .examplebank.com)	TEXT4087	www .citibank.com	8.
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			Yes/No	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? .....	RCFD4088	YES		9.

	Dollar Amounts in Thousands			
	Bil	Mil	Thou	
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....	RCONF064		0	10.a.
b. Amount of "Other borrow ings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCDF065	30,794,000		10.b.

			Yes/No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	RCONG463	YES		11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	RCONG464	YES		12.

### 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	2,000	RCONF174	0	RCONF176	43,000	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	102,000	RCONF175	47,000	RCONF177	192,000	1.a.(2)
b. Secured by farmland in domestic offices .....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	608,000	RCON5399	0	RCON5400	379,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	6,307,000	RCONC237	4,281,000	RCONC229	7,035,000	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	939,000	RCONC239	0	RCONC230	1,538,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	131,000	RCON3500	6,000	RCON3501	165,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	12,000	RCONF180	0	RCONF182	45,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	77,000	RCONF181	0	RCONF183	77,000	1.e.(2)
f. In foreign offices .....	RCFNB572	633,000	RCFNB573	0	RCFNB574	2,424,000	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	29,000	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	0	RCFD1583	34,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	144,000	RCFD1252	381,000	RCFD1253	815,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	134,000	RCFD1255	72,000	RCFD1256	7,317,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	1,297,000	RCFDB576	1,028,000	RCFDB577	842,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) .....	RCFDB578	1,246,000	RCFDB579	824,000	RCFDB580	1,293,000	5.b.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	1,000	6.
7. All other loans .....	RCFD5459	425,000	RCFD5460	6,000	RCFD5461	1,940,000	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	32,000	RCFDF170	0	RCFDF171	52,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....							
	RCFD3505	107,000	RCFD3506	1,453,000	RCFD3507	106,000	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government .....							
	RCFD5612	7,401,000	RCFD5613	5,350,000	RCFD5614	10,458,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..							
	RCFD5615	704,000	RCFD5616	1,372,000	RCFD5617	62,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....							
	RCFDC866	460,000	RCFDC867	3,932,000	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	3,175,000	RCONF662	369,000	RCONF663	2,322,000	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures) .....							
	RCFD1658	3,000	RCFD1659	0	RCFD1661	3,000	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	645,000	RCFD1249	0	RCFD1250	2,425,000	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   80,000	RCFDC241   62,000	RCFDC226   652,000	M.5.a.
b. Loans measured at fair value:				
(1) Fair value .....	RCFDF664   2,000	RCFDF665   0	RCFDF666   12,000	M.5.b.(1)
(2) Unpaid principal balance .....	RCFDF667   5,000	RCFDF668   0	RCFDF669   33,000	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. <b>Derivative contracts:</b> 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	2,937,000			M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411	25,000			M.8.



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

All banks must complete items 1 through 3, **items 7 through 9**, 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	Mill	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDF236		787,663,000		1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF237		490,239,000		2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFNF234		490,238,000		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		774,966,000		4.
5. Total daily average of allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF239		485,445,000		5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above) .....	RCFNF235		485,444,000		6.
<b>7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus 10.b):</b>					
a. One year or less .....	RCFDG465		47,304,000		7.a.
b. Over one year through three years .....	RCFDG466		11,588,000		7.b.
c. Over three years through five years .....	RCFDG467		17,862,000		7.c.
d. Over five years .....	RCFDG468		1,406,000		7.d.
<b>8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):</b>					
a. One year or less .....	RCFDG469		136,000		8.a.
b. Over one year through three years .....	RCFDG470		3,000		8.b.
c. Over three years through five years .....	RCFDG471		4,000		8.c.
d. Over five years .....	RCFDG472		9,500,000		8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803		0		9.

# Schedule RC-O - Continued

Memoranda

		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: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less .....		RCONF049	68,120,000		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) .....		Number			
		RCONF050	10446452		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000 .....		RCONF051	224,356,000		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$100,000 .....		Number			
		RCONF052	295447		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less .....		RCONF045	4,826,000		M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less (to be completed for the June report only) .....		Number			
		RCONF046	611336		M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposit accounts of more than \$250,000 .....		RCONF047	122,000		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..		Number			
		RCONF048	372		M.1.d.(2)
<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	196,042,000		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	74,298,000		M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000 .....		RCONG168	25204		M.4.b.

(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.

(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	1,855,000		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	26,603,000		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	26,679,000		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	9,156,000		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	642,000		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	741,000		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-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
<b>ASSETS</b>							
1. Available-for-sale securities .....	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477		1.
	<b>140,676,000</b>	0	30,509,000	102,080,000	8,087,000		
2. Federal funds sold and securities purchased under agreements to resell .....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482		2.
	<b>6,000</b>	0	0	6,000	0		
3. Loans and leases help for sale .....	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487		3.
	<b>8,115,000</b>	0	0	8,115,000	0		
4. Loans and leases held for investment .....	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492		4.
	<b>1,800,000</b>	0	0	1,612,000	188,000		
5. Trading assets:							
a. Derivative assets .....	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496		5.a.
	<b>72,649,000</b>	755,295,000	411,000	804,892,000	22,641,000		
b. Other trading assets .....	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501		5.b.
	<b>78,778,000</b>	0	14,096,000	51,343,000	13,339,000		5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) .....	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242		5.b.(1)
	0	0	0	0	0		
6. All other assets .....	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804		6.
	<b>14,123,000</b>	0	0	6,667,000	7,456,000		
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 6) .....	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506		7.
	<b>316,147,000</b>	<b>755,295,000</b>	<b>45,016,000</b>	<b>974,715,000</b>	<b>51,711,000</b>		

**Schedule RC-Q - Continued**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands						
<b>LIABILITIES</b>						
8. <b>Deposits</b> .....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	<b>2,107,000</b>	0	0	1,995,000	112,000	
9. <b>Federal funds purchased and securities sold under agreements to repurchase</b>	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	9.
	<b>4,000</b>	0	0	4,000	0	
10. <b>Trading liabilities:</b>						
a. <b>Derivative liabilities</b> .....	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	10.a.
	<b>55,888,000</b>	751,465,000	724,000	783,498,000	23,131,000	
b. <b>Other trading liabilities</b> .....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	<b>1,327,000</b>	0	1,305,000	22,000	0	
11. <b>Other borrowed money</b> .....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	<b>6,510,000</b>	0	0	5,606,000	904,000	
12. <b>Subordinated notes and debentures</b> .....	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	<b>0</b>	0	0	0	0	
13. <b>All other liabilities</b> .....	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	<b>9,633,000</b>	0	0	9,614,000	19,000	
14. <b>Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)</b> .....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	<b>75,469,000</b>	<b>751,465,000</b>	<b>2,029,000</b>	<b>800,739,000</b>	<b>24,166,000</b>	



# 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	109,830,000			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	(6,680,000)			2.
3. LESS: Net unrealized loss on available-for-sale <b>EQUITY</b> securities <sup>(1)</sup> (report loss as a <b>positive</b> value)	RCFDA221	0			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges <sup>(1)</sup> (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336	(3,156,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying <b>noncontrolling (minority)</b> interests in consolidated subsidiaries	RCFDB589	897,000			6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	11,124,000			7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as positive value; if a net loss, report as negative value)	RCFDF264	450,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	108,989,000			8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591	696,000			9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610	14,019,000			9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592	(7,000)			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274	94,267,000			11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	9,500,000			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCFDB593	0			13.
14. Allowance for loan and lease losses includible in Tier 2 capital	RCFD5310	8,281,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	427,000			15.
16. Other Tier 2 capital components	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	18,208,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	18,208,000			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	112,475,000			21.
<b>Total assets for leverage ratio</b>					
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368	1,170,754,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	11,124,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	696,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610	14,019,000			25.
26. LESS: Other deductions from assets for leverage capital purposes	RCFDB596	(581,000)			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCFDA224	1,145,496,000			27.
<b>Adjustments for financial subsidiaries</b>					
28.					
a. Adjustment to Tier 1 capital reported in item 11	RCFDC228	0			28.a.
b. Adjustment to total risk-based capital reported in item 21	RCFDB503	0			28.b.
29. Adjustment to risk-weighted assets in item 62	RCFDB504	0			29.
30. Adjustment to average total assets in item 27	RCFDB505	0			30.

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

## Schedule RC-R - Continued

### Capital ratios

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

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
	RCFD7273	0	RCFD7204	8.23	
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCFD7273	0	RCFD7204	8.23	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	0	RCFD7206	14.58	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	0	RCFD7205	17.40	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		
	<b>192,026,000</b>	0	157,483,000	30,619,000		3,924,000		34.
35. Held-to-maturity securities .....	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607		
	<b>42,027,000</b>	(7,600,000)	0	41,790,000	290,000	7,547,000		35.
36. Available-for-sale securities .....	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612		
	<b>140,676,000</b>	(4,821,000)	69,712,000	45,547,000	13,472,000	16,766,000		36.
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225		RCFDC063	RCFDC064		RCFDB520		
	<b>18,297,000</b>		14,145,000	1,735,000		2,417,000		37.
38. Loans and leases held for sale .....	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621		
	<b>13,491,000</b>	13,000	0	6,634,000	4,046,000	2,798,000		38.
39. Loans and leases, net of unearned income .....	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626		
	<b>525,265,000</b>	(1,085,000)	11,297,000	233,413,000	62,678,000	218,962,000		39.
40. LESS: Allowance for loan and lease losses .....	RCFD3123	RCFD3123						
	22,881,000	22,881,000						40.
41. Trading assets .....	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631		
	151,427,000	151,427,000	0	0	0	0		41.
42. All other assets <sup>(1)</sup> .....	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339		
	<b>105,072,000</b>	25,352,000	4,230,900	15,069,000	3,330,000	57,090,100		42.
43. Total assets (sum of items 34 through 42) .....	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340		
	<b>1,165,400,000</b>	<b>140,405,000</b>	<b>256,867,900</b>	<b>374,807,000</b>	<b>83,816,000</b>	<b>309,504,100</b>		43.

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

## Schedule RC-R - Continued

### Derivatives and Off-Balance Sheet Items

Dollar Amounts in Thousands							
	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
	89,724,000	1.00	89,724,000	13,059,000	33,820,000	1,513,000	41,332,000
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
	14,429,000	.50	<b>7,214,500</b>	906,000	1,880,000	28,000	4,400,500
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
	7,699,000	.20	<b>1,539,800</b>	69,000	564,000	0	906,800
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663
	0	1.00	0	0	0		0
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668
	46,983,000	1.00	<b>46,983,000</b>	46,535,000	448,000	0	0
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673
	0	1.00	0	0	0	0	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low -level exposure rule and residual interests subject to a dollar- for-dollar capital requirement .....	RCFDB541	12.5 (3)	RCFDB542				RCFDB543
	75,000	5.75	431,000				431,000
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	5,051,000	1.00	<b>5,051,000</b>	0	0	68,000	4,983,000
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	4,424,000	1.00	<b>4,424,000</b>	8,000	1,884,000	1,104,000	1,428,000
53. <b>Unused commitments:</b>							
a. With an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	104,746,000	.50	<b>52,373,000</b>	981,000	22,360,000	877,000	28,155,000
b. <b>With an original maturity of one year or less to asset-backed commercial paper conduits</b> .....	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596
	45,265,000	.10	<b>4,526,500</b>	708,000	1,271,000	608,000	1,939,500
54. Derivative contracts .....			RCFDA167	RCFDB693	RCFDB694	RCFDB695	
			235,230,000	14,495,000	104,704,000	116,031,000	

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

Schedule RC-R - Continued

Dollar Amounts in Thousands					
	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFDB696 333,628,900	RCFDB697 541,738,000	RCFDB698 204,045,000	RCFDB699 393,079,900	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 0	RCFDB701 108,347,600	RCFDB702 102,022,500	RCFDB703 393,079,900	57.
58. Market risk equivalent assets				RCFD1651 58,564,000	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 662,014,000	59.
60. LESS: Excess allowance for loan and lease losses				RCFDA222 15,526,000	60.
61. LESS: Allocated transfer risk reserve				RCFD3128 0	61.
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223 646,488,000	62.

Memoranda

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFDB8764	84,425,000			M.1.

Dollar Amounts in Thousands							
	(Column A) With a remaining maturity of one year or 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	11,914,475,000	RCFD8766	6,547,513,000	RCFD8767	5,026,076,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	2,657,716,000	RCFD8769	465,421,000	RCFD8770	177,038,000	M.2.b.
c. Gold contracts	RCFD8771	1,775,000	RCFD8772	1,659,000	RCFD8773	0	M.2.c.
d. Other precious metals contracts	RCFD8774	60,000	RCFD8775	5,000	RCFD8776	0	M.2.d.
e. Other commodity contracts	RCFD8777	15,169,000	RCFD8778	5,824,000	RCFD8779	9,193,000	M.2.e.
f. Equity derivative contracts	RCFDA000	53,663,000	RCFDA001	35,573,000	RCFDA002	12,492,000	M.2.f.
g. Credit derivative contracts: <b>Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:</b>							
(1) Investment grade	RCFDG597	99,534,000	RCFDG598	502,402,000	RCFDG599	211,159,000	M.2.g.(1)
(2) Subinvestment grade	RCFDG600	63,250,000	RCFDG601	314,773,000	RCFDG602	98,782,000	M.2.g.(2)

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

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

### Bank Securitization Activities

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principle balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	515,889,000	773,000	1,720,000	0	14,509,000	3,796,000	766,000	
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	8,000	16,000	0	791,000	11,000	0	
b. Subordinated securities and other residual interests .....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	14,000	24,000	299,000	0	66,000	0	2,000	
c. Standby letters of credit and other enhancements .....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	1,977,000	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.
	21,000	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.
	18,974,000	4,000	52,000	0	411,000	0	0	
b. 90 days or more past due .....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	22,370,000	2,000	43,000	0	545,000	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.
	24,000	0	76,000	0	3,000	0	0	
b. Recoveries .....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	4,000	0	0	0	0	

### Schedule RC-S - Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....		RCFDB761 0	RCFDB762 0			RCFDB763 0	6.a.
b. Loans (included in Schedule RC-C) .....		RCFDB500 83,000	RCFDB501 497,000			RCFDB502 0	6.b.
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due .....		RCFDB764 0	RCFDB765 0			RCFDB766 0	7.a.
b. 90 days or more past due .....		RCFDB767 0	RCFDB768 0			RCFDB769 0	7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs .....		RIADB770 0	RIADB771 0			RIADB772 0	8.a.
b. Recoveries .....		RIADB773 0	RIADB774 0			RIADB775 0	8.b.
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 56,000	RCFDB791 2,000	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 2,771,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	RCFDB797 44,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 31,000

### 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		1,620,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805		581,686,000		M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCFDA591		21,931,000		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		7,522,000		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		4,363,000		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		45,917,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB809		664,000		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		64,000		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 10,821,000	RCFDB869 38,523,000	RCFDB870 7375	RCFDB871 8663
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 2,640,000	RCFDB881 59,742,000	RCFDB882 57	RCFDB883 353
6. Corporate trust and agency accounts .....	RCFDB884 23,000	RCFDB885 795,893,000	RCFDC001 25	RCFDC002 3230
7. Investment management agency accounts .....	RCFDB886 13,459,000		RCFDB888 5843	
8. Other fiduciary accounts .....	RCFDB890 2,760,000	RCFDB891 173,817,000	RCFDB892 221	RCFDB893 3463
9. Total fiduciary accounts (sum of items 4 through 8) .....	RCFDB894 <b>29,705,000</b>	RCFDB895 <b>1,067,975,000</b>	RCFDB896 <b>13523</b>	RCFDB897 <b>15709</b>
10. Custody and safekeeping accounts .....		RCFDB898 5,097,177,000		RCFDB899 124740

### 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.
	14,413,000	3,913,324,000	2058	124271	

### FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
12. Personal trust and agency accounts .....	RIADB904	79,000			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	31,000			13.c.
14. Corporate trust and agency accounts .....	RIADA479	103,000			14.
15. Investment management agency accounts .....	RIADB908	74,000			15.
16. Other fiduciary accounts .....	RIADA480	42,000			16.
17. Custody and safekeeping accounts .....	RIADB909	393,000			17.
18. Other fiduciary and related services income .....	RIADB910	39,000			18.
19. Total gross fiduciary and related services income (sum of items 12 through 18) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>761,000</b>			19.
a. Fiduciary and related services income - foreign offices (included in item 19) .....	RIADB912	549,000			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.
<b>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) .....</b>	<b>RCFDB868</b>			<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.
<b>h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....</b>	<b>RCFDB945</b>	<b>N/A</b>	<b>RCFDB946</b>	<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      N/A	RIADB960      N/A	RIADB961      N/A	M.4.e.

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

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Name and Title (TEXT B962)

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**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)