

Schedule RC - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	250,172,000			13.a.
(1) Noninterest-bearing (1)	RCON6631	73,820,000			13.a.(1)
(2) Interest-bearing	RCON6636	176,352,000			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	515,260,000			13.b.
(1) Noninterest-bearing	RCFN6631	40,600,000			13.b.(1)
(2) Interest-bearing	RCFN6636	474,660,000			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2)	RCONB993	2,330,000			14.a.
b. Securities sold under agreements to repurchase (3)	RCFDB995	8,714,000			14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	50,853,000			15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	170,592,000			16.
17. Not applicable					
18. Not applicable					
19. Subordinated notes and debentures (4)	RCFD3200	4,005,000			19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	48,223,000			20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	1,050,149,000			21.
22. Not applicable					22.
EQUITY CAPITAL					
Bank Equity Capital					
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	108,865,000			25.
26.					
a. Retained earnings	RCFD3632	21,247,000			26.a.
b. Accumulated other comprehensive income (5)	RCFDB530	(11,188,000)			26.b.
c. Other equity capital components (6)	RCFDA 130	0			26.c.
27.					27.
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	119,675,000			27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	1,270,000			27.b.
28. Total equity capital (sum of items 27.a and 27)	RCFDG105	120,945,000			28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	1,171,094,000			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 2009			
	RCFD6724	2	M.1.

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

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

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD0022 | 7,716,000		1.
a. Cash items in process of collection and unposted debits		RCON0020 | 3,341,000	1.a.
b. Currency and coin		RCON0080 | 854,000	1.b.
2. Balances due from depository institutions in the U.S.		RCON0082 | 4,180,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083 | 556,000		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085 | 4,083,000		2.b.
3. Balances due from banks in foreign countries and foreign central banks		RCON0070 | 144,000	3.
a. Foreign branches of other U.S. banks	RCFD0073 | 230,000		3.a.
b. Other banks in foreign countries and foreign central banks	RCFD0074 | 71,133,000		3.b.
4. Balances due from Federal Reserve Banks	RCFD0090 | 81,390,000	RCON0090 | 81,390,000	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 | 165,108,000	RCON0010 | 89,909,000	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	31,237,000	31,139,000	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	21,000	21,000	2.a.
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	27,652,000	27,669,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	121,000	129,000	14,435,000	13,302,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	0	0	1,086,000	1,137,000	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	0	0	15,637,000	15,892,000	4.a.(2)
(3) Other pass-through securities	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	299,000	302,000	0	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	0	0	2,502,000	2,526,000	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	
	19,803,000	20,600,000	5,785,000	4,923,000	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities	RCFDG324	RCFDG325	RCFDG326	RCFDG327	
	0	0	78,000	40,000	4.c.(1)
(2) Other commercial MBS	RCFDG328	RCFDG329	RCFDG330	RCFDG331	
	1,059,000	929,000	30,000	31,000	4.c.(2)
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	7,489,000	7,649,000	1,795,000	1,794,000	5.a.
b. Structured financial products:					
(1) Cash	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	1,230,000	1,212,000	6,694,000	6,670,000	5.b.(1)
(2) Synthetic	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	41,000	44,000	0	0	5.b.(2)
(3) Hybrid	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.
	2,249,000	2,548,000	802,000	820,000	
b. Foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746	6.b.
	4,170,000	4,303,000	96,536,000	97,176,000	
7. Investments in mutual funds and other equity securities w ith readily determinable fair values ⁽³⁾			RCFDA510	RCFDA511	7.
			313,000	1,266,000	
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.
	36,461,000	37,716,000	204,603,000	204,406,000	

(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	Mill	Thou	
1. Pledged securities (1)	RCFD0416	133,422,000			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	26,665,000			M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	20,752,000			M.2.a.(2)
(3) Over one year through three years	RCFDA551	56,301,000			M.2.a.(3)
(4) Over three years through five years	RCFDA552	51,610,000			M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	22,971,000			M.2.a.(5)
(6) Over 15 years	RCFDA554	15,632,000			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	89,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	192,000			M.2.b.(2)
(3) Over one year through three years	RCFDA557	740,000			M.2.b.(3)
(4) Over three years through five years	RCFDA558	852,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	10,935,000			M.2.b.(5)
(6) Over 15 years	RCFDA560	4,520,000			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	1,197,000			M.2.c.(1)
(2) Over three years	RCFDA562	27,145,000			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	33,588,000			M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCFD1778	0			M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost	RCFD8782	12,000			M.4.a.
b. Fair value	RCFD8783	11,000			M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
 (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
 (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 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	
<i>Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>					
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):					
a. Credit card receivables	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
	1,298,000	1,321,000	40,000	40,000	M.5.a.
b. Home equity lines	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	429,000	424,000	1,000	1,000	M.5.b.
c. Automobile loans	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	2,706,000	2,724,000	10,000	10,000	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	2,891,000	3,012,000	1,627,000	1,628,000	M.5.d.
e. Commercial and industrial loans	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	0	0	M.5.e.
f. Other	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	165,000	168,000	117,000	115,000	M.5.f.
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)):					
a. Trust preferred securities issued by financial institutions	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
	470,000	433,000	0	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
	0	0	0	0	M.6.b.
c. Corporate and similar loans	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
	674,000	697,000	6,432,000	6,406,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCFDG360	RCFDG361	RCFDG362	RCFDG363	
	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
	13,000	13,000	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
	4,000	4,000	0	0	M.6.f.
g. Other collateral or reference assets	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	110,000	109,000	262,000	264,000	M.6.g.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2009, 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	217,888,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONF158	391,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	1,736,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420	16,000	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	31,280,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	99,101,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	20,893,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	7,481,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	2,025,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	6,682,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	3,483,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	175,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	3,342,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	9,267,000	RCONB534	9,267,000	2.b.
c. To banks in foreign countries			RCONB535	1,171,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	13,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	10,981,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	745,000	RCON1590	180,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	21,608,000	RCON1763	20,489,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	71,181,000	RCON1764	1,477,000	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	36,134,000	RCONB538	0	6.a.
b. Other revolving credit plans	RCFDB539	5,235,000	RCONB539	1,057,000	6.b.
c. Other consumer loans (includes single payment, installment, and all student loans)	RCFD2011	77,857,000	RCON2011	47,514,000	6.c.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	692,000	RCON2081	6,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,308,000	RCON2107	1,308,000	8.
9. Loans to nondepository financial institutions and other loans	RCFD1563	51,976,000			9.
a. Loans to nondepository financial institutions			RCONJ454	4,141,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	407,000	9.b.(1)
(2) All other loans (exclude consumer loans)			RCONJ451	32,588,000	9.b.(2)

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	950,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCDFD162			10.a.
b. All other leases	RCDFD163		2,121,000	10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	RCON2123	98,000	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	RCON2122	293,545,000	12.
			509,722,000	

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		11,102,000		M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	RCFD1616		83,000		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		1,368,000		M.2.a.(1)
(2) Over three months through 12 months	RCONA565		16,102,000		M.2.a.(2)
(3) Over one year through three years	RCONA566		16,292,000		M.2.a.(3)
(4) Over three years through five years	RCONA567		7,651,000		M.2.a.(4)
(5) Over five years through 15 years	RCONA568		13,760,000		M.2.a.(5)
(6) Over 15 years	RCONA569		36,192,000		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		246,876,000		M.2.b.(1)
(2) Over three months through 12 months	RCFDA571		57,213,000		M.2.b.(2)
(3) Over one year through three years	RCFDA572		25,934,000		M.2.b.(3)
(4) Over three years through five years	RCFDA573		16,342,000		M.2.b.(4)
(5) Over five years through 15 years	RCFDA574		26,867,000		M.2.b.(5)
(6) Over 15 years	RCFDA575		19,955,000		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		147,506,000		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		1,115,000		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		55,127,000		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		47,849,000		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		475,000		M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance	RCFDC779		2,694,000		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780		428,000		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, 2009, 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		4,837,000		M.9.
<i>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.</i>					

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):						
a. Loans secured by real estate	RCFDF608	5,962,000				M.10.a.
(1) Construction, land development, and other land loans				RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)				RCONF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens				RCONF581	5,962,000	M.10.a.(3)(b)(1)
(2) Secured by junior liens				RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties				RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties				RCONF584	0	M.10.a.(5)

Schedule RC-C - Continued

Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. Commercial and industrial loans	RCFDF585	520,000	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	1,159,000	RCONF589	1,159,000	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate	RCFDF609	6,740,000			M.11.a.
(1) Construction, land development, and other land loans			RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF593	6,740,000	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	519,000	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	1,105,000	RCONF601	1,105,000	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
12. Loans (not subject to the requirements of FASB ASC 310-30 (former 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, 2009.</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	153,450,000			M.14.
Memorandum item 15 is to be completed for the December report only.					
15. Reverse mortgages in domestic offices:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages					
	RCONJ466			N/A	M.15.a.(1)
(2) Proprietary reverse mortgages					
	RCONJ467			N/A	M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:					
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages					
	RCONJ468			N/A	M.15.b.(1)
(2) Proprietary reverse mortgages					
	RCONJ469			N/A	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:					
(1) Home Equity Conversation Mortgage (HECM) Reverse mortgages					
	RCONJ470			N/A	M.15.c.(1)
(2) Proprietary reverse mortgages					
	RCONJ471			N/A	M.15.c.(2)

Schedule RC-C - Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of **the report date** 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, and 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 original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.")		NO
	RCON6999	NO

1.

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

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

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

		Number
2. Report the total number of loans currently outstanding 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.)	RCON5562	N/A
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5563	N/A

2.a.

2.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands				
3. Number and amount currently outstanding 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 original amounts of \$100,000 or less	RCON5564	217	RCON5565	5,000
b. With original amounts of more than \$100,000 through \$250,000	RCON5566	394	RCON5567	47,000
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5568	2007	RCON5569	984,000
4. Number and amount currently outstanding 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 original amounts of \$100,000 or less	RCON5570	39326	RCON5571	726,000
b. With original amounts of more than \$100,000 through \$250,000	RCON5572	4497	RCON5573	664,000
c. With original amounts of more than \$250,000 through \$1,000,000	RCON5574	2574	RCON5575	1,103,000

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

Schedule RC-C - Continued

Part II. Continued

Agricultural Loans to Small Farms

	Yes/No		
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and 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 original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, answer this question "NO.")	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">RCON6860</td> <td style="width: 50%; text-align: center;">NO</td> </tr> </table>	RCON6860	NO
RCON6860	NO		

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

Dollar Amounts in Thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding 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 original amounts of \$100,000 or less	RCON5578	15	RCON5579	1,000
b. With original amounts of more than \$100,000 through \$250,000	RCON5580	5	RCON5581	1,000
c. With original amounts of more than \$250,000 through \$500,000	RCON5582	6	RCON5583	1,000
8. Number and amount currently outstanding 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 original amounts of \$100,000 or less	RCON5584	13	RCON5585	1,000
b. With original amounts of more than \$100,000 through \$250,000	RCON5586	6	RCON5587	1,000
c. With original amounts of more than \$250,000 through \$500,000	RCON5588	7	RCON5589	1,000

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		
ASSETS					
1. U.S. Treasury securities	RCFD3531	10,250,000	RCON3531	907,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCFD3532	114,000	RCON3532	114,000	2.
3. Securities issued by states and political subdivisions in the U.S.	RCFD3533	291,000	RCON3533	291,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG379	596,000	RCONG379	596,000	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	RCFDG380	2,297,000	RCONG380	2,297,000	4.b.
c. All other residential MBS	RCFDG381	6,217,000	RCONG381	6,205,000	4.c.
d. Commercial MBS	RCFDG382	739,000	RCONG382	544,000	4.d.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	RCFDG383	3,529,000	RCONG383	2,714,000	5.a.(1)
(2) Synthetic	RCFDG384	0	RCONG384	0	5.a.(2)
(3) Hybrid	RCFDG385	5,000	RCONG385	0	5.a.(3)
b. All other debt securities	RCFDG386	42,525,000	RCONG386	1,305,000	5.b.
6. Loans:					
a. Loans secured by real estate	RCFDF610	31,000			6.a.
(1) Construction, land development, and other land loans			RCONF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF605	0	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens			RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF613	0	6.a.(5)
b. Commercial and industrial loans	RCFDF614	13,927,000	RCONF614	12,749,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	RCFDF615	0	RCONF615	0	6.c.(1)
(2) Other revolving credit plans	RCFDF616	0	RCONF616	0	6.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)	RCFDF617	0	RCONF617	0	6.c.(3)
d. Other loans	RCFDF618	25,000	RCONF618	25,000	6.d.
7. Not applicable					
8. Not applicable					
9. Other trading assets	RCFD3541	11,142,000	RCON3541	7,708,000	9.
10. Not applicable					
11. Derivatives with a positive fair value (column A from Schedule RC-Q, item 5.a., column A)	RCFD3543	55,296,000	RCON3543	26,535,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	146,984,000	RCON3545	61,990,000	12.

Schedule RC-D - Continued

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
LIABILITIES						
13.						
a. Liability for short positions		RCFD3546	6,414,000	RCON3546	4,371,000	13.a.
b. Other trading liabilities		RCDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value (column A from Schedule RC-Q, item 10.a., column A)						
		RCFD3547	44,439,000	RCON3547	21,545,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)						
		RCFD3548	50,853,000	RCON3548	25,916,000	15.

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
Memoranda						
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	37,000			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	14,282,000	RCONF632	12,998,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards		RCFDF633	0	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans		RCFDF634	0	RCONF634	0	M.1.c.(2)
(3) Other consumer loans (includes single payment, installment, and all student loans)		RCFDF635	0	RCONF635	0	M.1.c.(3)
d. Other loans		RCFDF636	25,000	RCONF636	25,000	M.1.d.
2. 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	923,000	RCONG299	865,000	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		RCFDG335	4,000	RCONG335	4,000	M.3.e.
f. Diversified (mixed) pools of structured financial products		RCFDG651	11,000	RCONG651	0	M.3.f.
g. Other collateral or reference assets		RCFDG652	2,596,000	RCONG652	1,845,000	M.3.g.
4. Pledged trading assets:						
a. Pledged securities		RCFDG387	8,057,000	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		0		M.5.c.
d. Other consumer loans	RCFDF646		0		M.5.d.
e. Commercial and industrial loans	RCFDF647		544,000		M.5.e.
f. Other	RCFDF648		0		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCFDF651		769,000		M.6.
7. Equity securities:					
a. Readily determinable fair values	RCFDF652		8,463,000		M.7.a.
b. Other	RCFDF653		137,000		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 | 30,622,000		RCONB550 | 209,590,000	1.
2. U.S. Government	RCON2202 | 5,000		RCON2520 | 19,000	2.
3. States and political subdivisions in the U.S.	RCON2203 | 1,315,000		RCON2530 | 3,203,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 | 612,000		RCONB552 | 2,266,000	4.
5. Banks in foreign countries	RCON2213 | 1,185,000		RCON2236 | 746,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216 | 310,000		RCON2377 | 299,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215 | 34,049,000	RCON2210 | 29,757,000	RCON2385 | 216,123,000	7.

Schedule RC-E - Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	5,849,000		M.1.a.
b. Total brokered deposits	RCON2365	18,318,000		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)				
(1) Brokered deposits of less than \$100,000	RCON2343	4,562,000		M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	RCONJ472	3,367,000		M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONA243	3,260,000		M.1.d.(1)
(2) Brokered deposits of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONA244	13,552,000		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) (to be completed for the December report only)	RCON5590	N/A		M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)	RCON6810	159,040,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	5,777,000		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	19,225,000		M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	14,002,000		M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	18,079,000		M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	874,000		M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (2) (3)				
(1) Three months or less	RCONA579	7,000,000		M.3.a.(1)
(2) Over three months through 12 months	RCONA580	7,682,000		M.3.a.(2)
(3) Over one year through three years	RCONA581	2,679,000		M.3.a.(3)
(4) Over three years	RCONA582	1,864,000		M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (4)	RCONA241	14,682,000		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (2) (5)				
(1) Three months or less	RCONA584	17,003,000		M.4.a.(1)
(2) Over three months through 12 months	RCONA585	10,310,000		M.4.a.(2)
(3) Over one year through three years	RCONA586	2,109,000		M.4.a.(3)
(4) Over three years	RCONA587	2,659,000		M.4.a.(4)
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (4)	RCONA242	27,313,000		M.4.b.

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.
 (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, sum of Memorandum items 2.c and 2.d.

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	452,234,000				1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	4,076,000				2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	42,346,000				3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	16,532,000				4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	72,000				5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	515,260,000				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	175,819,000				M.1.

Schedule RC-F - Other Assets

Dollar Amounts in Thousands					
		Bil	Mill	Thou	
1. Accrued interest receivable ⁽¹⁾	RCFDB556	6,764,000			1.
2. Net deferred tax assets ⁽²⁾	RCFD2148	27,981,000			2.
3. Interest-only strips receivable (not in the form of a security) on: ⁽³⁾					
a. Mortgage loans	RCFDA519	0			3.a.
b. Other financial assets	RCFDA520	0			3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾	RCFD1752	7,510,000			4.
5. Life insurance assets	RCFDC009	4,332,000			5.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168	35,387,000			6.
a. Prepaid expenses (excluding prepaid assessments)	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. FDIC loss-sharing indemnification assets	RCFDJ448	0			6.e.
f. Prepaid deposit insurance assessments	RCFDJ449	0			6.f.
g. TEXT3549	RCFD3549	0			6.g.
h. TEXT3550	RCFD3550	0			6.h.
i. TEXT3551	RCFD3551	0			6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	81,974,000			7.

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

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

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

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

Schedule RC-G - Other Liabilities

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1.					
a.	Interest accrued and unpaid on deposits in domestic offices (1)	RCON3645	44,000		1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	8,165,000		1.b.
2.	Net deferred tax liabilities (2)	RCFD3049	761,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	986,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	38,267,000		4.
a.	Accounts payable	RCFD3066	13,544,000		4.a.
b.	Deferred compensation liabilities	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable	RCFD2932	0		4.c.
d.	Derivatives with a negative fair value held for purposes other than trading	RCFDC012	0		4.d.
e.	TEXT3552	RCFD3552	0		4.e.
f.	TEXT3553	RCFD3553	0		4.f.
g.	TEXT3554	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCFD2930	48,223,000		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		9,468,000	3.
4. Securities sold under agreements to repurchase	.....	RCONB995		6,986,000	4.
5. Other borrowed money	.....	RCON3190		148,598,000	5.
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	.....	RCON2163		0	6.
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	.....	RCON2941		44,722,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	....	RCON2192		612,018,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	.....	RCON3129		446,351,000	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	29,464,000	10.
11. U.S. Government agency obligations	RCON8492	0	RCON8495	27,690,000	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	121,000	RCON8499	13,302,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	0	RCONG390	17,029,000	13.a.(1)
(2) Other mortgage pass-through securities	RCON1709	0	RCON1713	0	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	2,557,000	13.b.(1)
(2) All other mortgage-backed securities	RCON1733	11,779,000	RCON1736	4,719,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	2,798,000	RCONG398	8,615,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	0	RCONG400	2,781,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values			RCONA511	73,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	14,698,000	RCON1773	106,230,000	17.

Dollar Amounts in Thousands			Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values	.....	RCON1752		7,302,000	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	3,320,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	22,174,000		2.

Schedule RC-K - Quarterly Averages ⁽¹⁾

Dollar Amounts in Thousands

		Bil	Mil	Thou	
ASSETS					
1. Interest-bearing balances due from depository institutions	RCFD3381	154,585,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ⁽²⁾	RCFDB558	50,888,000			2.
3. Mortgage-backed securities ⁽²⁾	RCFDB559	47,676,000			3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) ⁽²⁾ ⁽³⁾	RCFDB560	136,103,000			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	21,288,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	308,871,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	152,332,000			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	17,770,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	183,000			6.a.(3)
(4) Commercial and industrial loans	RCON3387	22,978,000			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	48,207,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	215,888,000			6.b.
7. Trading assets	RCFD3401	150,385,000			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	2,353,000			8.
9. Total assets ⁽⁴⁾	RCFD3368	1,191,725,000			9.
LIABILITIES					
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits)	RCON3485	2,941,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	163,645,000			11.a.
b. Time deposits of \$100,000 or more	RCONA514	34,942,000			11.b.
c. Time deposits of less than \$100,000	RCONA529	20,152,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	479,106,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	13,460,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	187,361,000			14.

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814		22,664,000		1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)	RCONJ477		N/A		1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)	RCONJ478		N/A		1.a.(2)
b. Credit card lines	RCFD3815		108,948,000		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) (1)</i>					
(1) Unused consumer credit card lines	RCFDJ455		91,154,000		1.b.(1)
(2) Other unused credit card lines	RCFDJ456		17,794,000		1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1-4 family residential construction loan commitments	RCFDF164		55,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165		1,435,000		1.c.(1)(b)
(2) NOT secured by real estate	RCFD6550		287,000		1.c.(2)
d. Securities underwriting	RCFD3817		104,000		1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans	RCFDJ457		97,766,000		1.e.(1)
(2) Loans to financial institutions	RCFDJ458		14,223,000		1.e.(2)
(3) All other unused commitments	RCFDJ459		99,846,000		1.e.(3)
2. Financial standby letters of credit and foreign office guarantees	RCFD3819		81,022,000		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a. Amount of financial standby letters of credit conveyed to others	RCFD3820		16,070,000		2.a.
3. Performance standby letters of credit and foreign office guarantees	RCFD3821		12,752,000		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		599,000		3.a.
4. Commercial and similar letters of credit	RCFD3411		7,810,000		4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433		61,901,000		6.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps	RCFDC968	1,130,024,000	RCFDC969	1,192,231,000	7.a.(1)
(2) Total return sw aps	RCFDC970	3,568,000	RCFDC971	29,386,000	7.a.(2)
(3) Credit options	RCFDC972	71,000	RCFDC973	117,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	20,608,000	RCFDC221	59,122,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	48,920,000	RCFDC222	21,576,000	7.b.(2)

(1) The asset size tests and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2009, Report of Condition.

Schedule RC-L - Continued

Dollar Amounts in Thousands			Bil	Mil	Thou
7.c. Notional amounts by regulatory capital treatment: (1)					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	RCFDG401	1,133,663,000			7.c.(1)(a)
(b) Purchased protection	RCFDG402	1,214,978,000			7.c.(1)(b)
(2) All other positions:					
(a) Sold protection	RCFDG403	0			7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCFDG404	6,756,000			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ..	RCFDG405	0			7.c.(2)(c)

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		
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade	RCFDG406	57,499,000	RCFDG407	347,628,000	RCFDG408	103,383,000	7.d.(1)(a)
(b) Subinvestment grade	RCFDG409	67,927,000	RCFDG410	407,935,000	RCFDG411	149,291,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	RCFDG412	65,746,000	RCFDG413	382,752,000	RCFDG414	112,400,000	7.d.(2)(a)
(b) Subinvestment grade	RCFDG415	60,090,000	RCFDG416	437,696,000	RCFDG417	163,050,000	7.d.(2)(b)

Dollar Amounts in Thousands			Bil	Mil	Thou	
8. Spot foreign exchange contracts		RCFD8765	609,224,000			8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		RCFD3430	7,283,000			9.
a. Securities borrowed	RCFD3432	0				9.a.
b. Commitments to purchase w hen-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	332,000			10.
a. Commitments to sell w hen-issued securities	RCFD3435	0				10.a.
b. TEXT5592	RCFD5592	0				10.b.
c. TEXT5593	RCFD5593	0				10.c.
d. TEXT5594	RCFD5594	0				10.d.
e. TEXT5595	RCFD5595	0				10.e.
11. Year-to-date merchant credit card sales volume:						
a. Sales for w hich the reporting bank is the acquiring bank	RCFDC223	3,200,000				11.a.
b. Sales for w hich the reporting bank is the agent bank w ith risk	RCFDC224	0				11.b.

(1) 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.

(2) 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.

(3) 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 466,460,000	RCFD8694 5,858,000	RCFD8695 2,884,000	RCFD8696 19,698,000	12.a.
b. Forward contracts	RCFD8697 3,458,306,000	RCFD8698 2,244,044,000	RCFD8699 2,939,000	RCFD8700 129,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701 497,608,000	RCFD8702 5,226,000	RCFD8703 3,655,000	RCFD8704 4,811,000	12.c.(1)
(2) Purchased options	RCFD8705 566,711,000	RCFD8706 6,432,000	RCFD8707 1,740,000	RCFD8708 4,339,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709 2,950,577,000	RCFD8710 466,793,000	RCFD8711 58,405,000	RCFD8712 9,047,000	12.d.(1)
(2) Purchased options	RCFD8713 2,678,153,000	RCFD8714 445,250,000	RCFD8715 56,259,000	RCFD8716 10,165,000	12.d.(2)
e. Sw aps	RCFD3450 23,741,789,000	RCFD3826 984,531,000	RCFD8719 49,298,000	RCFD8720 26,893,000	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFDA 126 34,150,649,000	RCFDA 127 4,116,636,000	RCFD8723 175,180,000	RCFD8724 75,079,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725 208,955,000	RCFD8726 41,498,000	RCFD8727 0	RCFD8728 3,000	14.
a. Interest rate sw aps w here the bank has agreed to pay a fixed rate	RCFDA589 76,530,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733 536,931,000	RCFD8734 77,820,000	RCFD8735 7,333,000	RCFD8736 4,720,000	15.a.(1)
(2) Gross negative fair value	RCFD8737 532,382,000	RCFD8738 74,524,000	RCFD8739 9,759,000	RCFD8740 4,744,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741 2,939,000	RCFD8742 689,000	RCFD8743 0	RCFD8744 0	15.b.(1)
(2) Gross negative fair value	RCFD8745 5,573,000	RCFD8746 1,355,000	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.⁽¹⁾

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	
16. Over-the-counter derivatives:						
a. Net current credit exposure	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
	37,746,000	2,062,000	1,869,000	7,398,000	35,953,000	16.a.
b. Fair value of collateral:						
(1) Cash - U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	23,545,000	0	4,423,000	54,000	4,343,000	16.b.(1)
(2) Cash - Other currencies	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	8,564,000	0	553,000	75,000	4,725,000	16.b.(2)
(3) U.S. Treasury securities	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	102,000	14,000	283,000	3,000	1,283,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	204,000	5,000	1,000	15,000	451,000	16.b.(4)
(5) Corporate bonds	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	0	0	42,000	0	173,000	16.b.(5)
(6) Equity securities	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	0	0	14,000	16.b.(6)
(7) All other collateral	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	1,274,000	0	9,000	0	1,599,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	33,689,000	19,000	5,311,000	147,000	12,588,000	16.b.(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2009, Report of Condition.

Schedule RC-M - Memoranda

Dollar Amounts in Thousands

	Bil	Mill	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCFD6164	20,000		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	13		1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets	RCFD3164	6,439,000		2.a.
(1) Estimated fair value of mortgage servicing assets	RCFDA590	6,439,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCFDB026	348,000		2.b.
c. All other identifiable intangible assets	RCFD5507	1,130,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426	7,917,000		2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices	RCON5508	22,000		3.a.
b. Farmland in domestic offices	RCON5509	0		3.b.
c. 1-4 family residential properties in domestic offices	RCON5510	284,000		3.c.
d. Multifamily (5 or more) residential properties in domestic offices	RCON5511	736,000		3.d.
e. Nonfarm nonresidential properties in domestic offices	RCON5512	24,000		3.e.
f. Foreclosed properties from "GNMA loans"	RCONC979	44,000		3.f.
g. In foreign offices	RCFN5513	180,000		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)	RCFD2150	1,290,000		3.h.
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less	RCFDF055	34,202,000		5.a.(1)(a)
(b) Over one year through three years	RCFDF056	46,000		5.a.(1)(b)
(c) Over three years through five years	RCFDF057	4,000		5.a.(1)(c)
(d) Over five years	RCFDF058	3,000		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	RCFD2651	17,176,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	RCFDF059	1,000,000		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	111,380,000		5.b.(1)(a)
(b) Over one year through three years	RCFDF061	18,075,000		5.b.(1)(b)
(c) Over three years through five years	RCFDF062	2,215,000		5.b.(1)(c)
(d) Over five years	RCFDF063	4,667,000		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	50,551,000		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	170,592,000		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 borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCDF065		78,537,000		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.
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Dollar Amounts in Thousands		Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:					
a. Loans and leases (included in Schedule RC, items 4.a and 4.b)	RCFDJ452			0	13.a.
b. Other real estate owned (included in Schedule RC, item 7)	RCFDJ453			0	13.b.
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCFDJ461			0	13.c.
d. Other assets (excluding FDIC loss-sharing indemnification assets)	RCFDJ462			0	13.d.

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	0	RCONF174	0	RCONF176	32,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	130,000	RCONF175	6,000	RCONF177	656,000	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	585,000	RCON5399	0	RCON5400	511,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	5,361,000	RCONC237	5,210,000	RCONC229	7,736,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	644,000	RCONC239	0	RCONC230	697,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	60,000	RCON3500	6,000	RCON3501	484,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	13,000	RCONF180	0	RCONF182	52,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	29,000	RCONF181	0	RCONF183	333,000	1.e.(2)
f. In foreign offices	RCFNB572	576,000	RCFNB573	0	RCFNB574	2,645,000	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	2,000	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	0	RCFD1583	112,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	35,000	RCFD1252	10,000	RCFD1253	1,681,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	118,000	RCFD1255	67,000	RCFD1256	5,023,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	1,111,000	RCFDB576	909,000	RCFDB577	350,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	RCFDB578	1,858,000	RCFDB579	1,317,000	RCFDB580	851,000	5.b.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	52,000	RCFD5460	8,000	RCFD5461	1,574,000	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	25,000	RCFDF170	0	RCFDF171	68,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	RCFD3505	0	RCFD3506	1,806,000	RCFD3507	47,000	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements)							
	RCFD5612	2,224,000	RCFD5613	6,411,000	RCFD5614	10,000	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..							
	RCFD5615	1,132,000	RCFD5616	1,459,000	RCFD5617	6,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above							
	RCFDC866	945,000	RCFDC867	4,906,000	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	3,029,000	RCONF662	758,000	RCONF663	3,651,000	M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)							
	RCFD1658	2,000	RCFD1659	0	RCFD1661	73,000	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above							
	RCFD6558	41,000	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	585,000	RCFD1249	0	RCFD1250	939,000	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	148,000	RCFDC241	176,000	RCFDC226	505,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	RCFDF664	84,000	RCFDF665	0	RCFDF666	331,000	M.5.b.(1)
(2) Unpaid principal balance	RCFDF667	153,000	RCFDF668	0	RCFDF669	602,000	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. Derivative contracts: Fair value of amounts carried as assets				
	RCFD3529	0	RCFD3530	0	M.6.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	RCFDC410	5,860,000		M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411	1,189,000		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	786,940,000			1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF237	512,696,000			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234	512,696,000			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	798,306,000			4.
5. Total daily average of allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF239	527,710,000			5.
6. Total daily average of foreign deposits, including interest accrued and unpaid thereon (included in item 5 above)	RCFNF235	527,710,000			6.
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):					
a. One year or less	RCFDG465	8,306,000			7.a.
b. Over one year through three years	RCFDG466	5,944,000			7.b.
c. Over three years through five years	RCFDG467	20,068,000			7.c.
d. Over five years	RCFDG468	1,334,000			7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
a. One year or less	RCFDG469	0			8.a.
b. Over one year through three years	RCFDG470	3,000			8.b.
c. Over three years through five years	RCFDG471	2,000			8.c.
d. Over five years	RCFDG472	4,000,000			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	Mill	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 \$250,000 or less: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCONF049	103,485,000		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCONF050	23833871		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF051	164,642,000		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF052	86623		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less	RCONF045	5,894,000		M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	RCONF046	646293		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	223,000		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..	RCONF048	485		M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>				
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	145,151,000		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.
Memorandum items 4.a and 4.b are to be completed by all banks participating in the FDIC Transaction Account Guarantee Program.				
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	N/A		M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000	RCONG168	N/A		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.
 (2) The \$1 billion asset size test is generally based on the total assets reported in the June 30, 2009, 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 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	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾					
a. Closed-end first liens	RCONF066		4,391,000		1.a.
b. Closed-end junior liens	RCONF067		0		1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	RCONF670		0		1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671		0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾					
a. Closed-end first liens	RCONF068		5,420,000		2.a.
b. Closed-end junior liens	RCONF069		0		2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	RCONF672		0		2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673		0		2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:					
a. Closed-end first liens	RCONF070		12,026,000		3.a.
b. Closed-end junior liens	RCONF071		19,000		3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	RCONF674		0		3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675		0		3.c.(2)
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):					
a. Closed-end first liens	RCONF072		3,875,000		4.a.
b. Closed-end junior liens	RCONF073		0		4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	RCONF676		0		4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677		0		4.c.(2)
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):					
a. Closed-end 1-4 family residential mortgage loans	RIADF184		290,000		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560		0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans <i>during the quarter</i> :					
a. Closed-end first liens	RCONF678		1,385,000		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, 2009, 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	
ASSETS							
1. Available-for-sale securities	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477		
	204,406,000	0	49,510,000	147,396,000	7,500,000		1.
2. Federal funds sold and securities purchased under agreements to resell	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482		
	0	0	0	0	0		2.
3. Loans and leases help for sale	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487		
	3,051,000	0	0	3,051,000	0		3.
4. Loans and leases held for investment	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492		
	4,589,000	0	0	973,000	3,616,000		4.
5. Trading assets:							
a. Derivative assets	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496		
	55,296,000	651,136,000	113,000	688,497,000	17,822,000		5.a.
b. Other trading assets	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501		
	91,688,000	0	33,459,000	49,340,000	8,889,000		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		
	0	0	0	0	0		5.b.(1)
6. All other assets	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804		
	10,684,000	0	0	4,078,000	6,606,000		6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506		
	369,714,000	651,136,000	83,082,000	893,335,000	44,433,000		7.

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						
LIABILITIES						
8. Deposits	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	1,540,000	0	0	1,382,000	158,000	
9. Federal funds purchased and securities sold under agreements to repurchase	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	9.
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	10.a.
	44,439,000	647,129,000	274,000	676,084,000	15,210,000	
b. Other trading liabilities	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	6,414,000	0	5,884,000	530,000	0	
11. Other borrowed money	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	6,844,000	0	0	3,576,000	3,268,000	
12. Subordinated notes and debentures	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	0	0	0	0	0	
13. All other liabilities	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	7,544,000	0	0	7,542,000	2,000	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	66,781,000	647,129,000	6,158,000	689,114,000	18,638,000	

Schedule RC-Q - Continued

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	
Memoranda						
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						
a. Mortgage servicing assets	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	
	6,439,000	0	0	0	6,439,000	M.1.a.
b. Nontrading derivative assets	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	
	4,014,000	0	0	4,014,000	0	M.1.b.
c. <input type="text" value="TEXTG546"/>	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550	
	0	0	0	0	0	M.1.c.
d. <input type="text" value="TEXTG551"/>	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555	
	0	0	0	0	0	M.1.d.
e. <input type="text" value="TEXTG556"/>	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560	
	0	0	0	0	0	M.1.e.
f. <input type="text" value="TEXTG561"/>	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565	
	0	0	0	0	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):						
a. Loan commitments (not accounted for as derivatives)	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	
	0	0	0	0	0	M.2.a.
b. Nontrading derivative liabilities	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570	
	7,003,000	0	0	7,003,000	0	M.2.b.
c. <input type="text" value="TEXTG571"/>	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575	
	0	0	0	0	0	M.2.c.
d. <input type="text" value="TEXTG576"/>	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580	
	0	0	0	0	0	M.2.d.
e. <input type="text" value="TEXTG581"/>	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585	
	0	0	0	0	0	M.2.e.
f. <input type="text" value="TEXTG586"/>	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590	
	0	0	0	0	0	M.2.f.

Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Tier 1 capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	RCFD3210	119,675,000			1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) (1)	RCFD8434	(3,720,000)			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	RCFDA221	0			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336	(3,427,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589	996,000			6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	11,338,000			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	141,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	116,339,000			8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591	644,000			9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610	16,625,000			9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592	(6,000)			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274	99,064,000			11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	4,000,000			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	9,291,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	429,000			15.
16. Other Tier 2 capital components	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	13,720,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	13,720,000			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	112,784,000			21.
Total assets for leverage ratio					
22. Average total assets (from Schedule RC-K, item 9)	RCFD3368	1,191,725,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	11,338,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	644,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610	16,625,000			25.
26. LESS: Other deductions from assets for leverage capital purposes	RCFDB596	(1,121,000)			26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	RCFDA224	1,164,239,000			27.
Adjustments for financial subsidiaries					
28.					
a. Adjustment to Tier 1 capital reported in item 11	RCFDC228	0			28.a.
b. Adjustment to total risk-based capital reported in item 21	RCFDB503	0			28.b.
29. Adjustment to risk-weighted assets in item 62	RCFDB504	0			29.
30. Adjustment to average total assets in item 27	RCFDB505	0			30.

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

Schedule RC-R - Continued

Capital ratios

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

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio ⁽²⁾	RCFD7273	0	RCFD7204	8.51	31.
32. Tier 1 risk-based capital ratio ⁽³⁾	RCFD7274	0	RCFD7206	13.60	32.
33. Total risk-based capital ratio ⁽⁴⁾	RCFD7275	0	RCFD7205	15.48	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	
	165,108,000	0	127,000,000	32,971,000		5,137,000	34.
35. Held-to-maturity securities	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607	
	36,461,000	(8,569,000)	0	15,337,000	510,000	29,183,000	35.
36. Available-for-sale securities	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612	
	204,406,000	(631,000)	123,803,000	54,153,000	11,992,000	15,089,000	36.
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225		RCFDC063	RCFDC064		RCFDB520	
	20,124,000		14,464,000	1,266,000		4,394,000	37.
38. Loans and leases held for sale	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621	
	10,309,000	0	0	4,503,000	3,162,000	2,644,000	38.
39. Loans and leases, net of unearned income	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626	
	499,413,000	(1,264,000)	10,444,000	85,515,000	106,091,000	298,627,000	39.
40. LESS: Allowance for loan and lease losses	RCFD3123	RCFD3123					
	22,372,000	22,372,000					40.
41. Trading assets	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631	
	146,984,000	146,984,000	0	0	0	0	41.
42. All other assets ⁽¹⁾	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339	
	110,661,000	27,627,000	6,936,150	16,662,000	1,427,000	58,008,850	42.
43. Total assets (sum of items 34 through 42)	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340	
	1,171,094,000	141,775,000	282,647,150	210,407,000	123,182,000	413,082,850	43.

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, 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
	81,112,000	1.00	81,112,000	11,685,000	23,078,000	2,914,000	43,435,000
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
	12,752,000	.50	6,376,000	764,000	850,000	2,000	4,760,000
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
	7,810,000	.20	1,562,000	68,000	496,000	0	998,000
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663
	0	1.00	0	0	0		0
48. Securities lent	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668
	61,901,000	1.00	61,901,000	61,588,000	313,000	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
	126,000	6.46	2,166,000				2,166,000
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	4,700,000	1.00	4,700,000	0	0	1,410,000	3,290,000
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	1,860,000	1.00	1,860,000	32,000	750,000	6,000	1,072,000
53. Unused commitments:							
a. With an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	113,230,000	.50	56,615,000	2,270,000	14,891,000	767,000	38,687,000
b. With an original maturity of one year or less to asset- backed commercial paper conduits	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596
	13,881,000	.10	1,388,100	731,800	87,000	539,000	30,300
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695	
			202,735,000	12,727,000	85,808,500	104,199,500	

(1) Column A multiplied by credit conversion factor.

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

(3) Or institution-specific factor.

Schedule RC-R - Continued

Dollar Amounts in Thousands				(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFDB696	RCFDB697	RCFDB698	RCFDB699	55.			
	372,512,950	336,680,500	233,019,500	507,521,150				
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56.			
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFDB700	RCFDB701	RCFDB702	RCFDB703	57.			
	0	67,336,100	116,509,750	507,521,150				
58. Market risk equivalent assets				RCFD1651	58.			
				51,186,000				
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFDB704	59.			
				742,553,000				
60. LESS: Excess allowance for loan and lease losses				RCFDA222	60.			
				14,067,000				
61. LESS: Allocated transfer risk reserve				RCFD3128	61.			
				0				
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223	62.			
				728,486,000				

Memoranda

Dollar Amounts in Thousands			Bil	Mill	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD8764	57,896,000				M.1.

Dollar Amounts in Thousands							
	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
	2. Notional principal amounts of derivative contracts: (1)						
a. Interest rate contracts	RCFD3809	17,943,418,000	RCFD8766	6,411,893,000	RCFD8767	4,380,516,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	2,823,013,000	RCFD8769	462,225,000	RCFD8770	201,520,000	M.2.b.
c. Gold contracts	RCFD8771	141,000	RCFD8772	819,000	RCFD8773	0	M.2.c.
d. Other precious metals contracts	RCFD8774	30,000	RCFD8775	3,000	RCFD8776	0	M.2.d.
e. Other commodity contracts	RCFD8777	29,787,000	RCFD8778	5,636,000	RCFD8779	678,000	M.2.e.
f. Equity derivative contracts	RCFDA000	60,186,000	RCFDA001	33,476,000	RCFDA002	14,807,000	M.2.f.
g. Credit derivative contracts: 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:							
(1) Investment grade	RCFDG597	62,533,000	RCFDG598	367,152,000	RCFDG599	112,266,000	M.2.g.(1)
(2) Subinvestment grade	RCFDG600	59,371,000	RCFDG601	431,306,000	RCFDG602	162,841,000	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 - 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 0	RCFDB501 0			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.	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
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 1,022,000	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 550,000	RCFDB791 2,000	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 3,278,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797 38,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 81,000	12.

Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	RCFDA249			0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCFDA250			0	M.1.b.
2. Outstanding principal balance of assets serviced for others:					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804		65,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805		535,361,000		M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	RCFDA591		8,601,000		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		8,685,000		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		3,400,000		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		7,325,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809		6,808,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C ⁽²⁾	RCFDC407			0	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	1.
2. Does the institution exercise the fiduciary powers it has been granted?	RCFDA346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	RCFDB867	YES	3.

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

Institutions with total fiduciary assets (item 10, 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 22.a quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, 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 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, 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 13 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 11,216,000	RCFDB869 33,583,000	RCFDB870 7061	RCFDB871 10009	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFDB872 0	RCFDB873 1,000	RCFDB874 0	RCFDB875 3	5.a.
b. Employee benefit - defined benefit	RCFDB876 0	RCFDB877 3,000	RCFDB878 0	RCFDB879 5	5.b.
c. Other employee benefit and retirement-related accounts	RCFDB880 2,906,000	RCFDB881 5,504,000	RCFDB882 56	RCFDB883 238	5.c.
6. Corporate trust and agency accounts	RCFDB884 6,000	RCFDB885 843,570,000	RCFDC001 15	RCFDC002 1534	6.
7. Investment management and investment advisory agency accounts	RCFDB886 30,908,000	RCFDJ253 1,000	RCFDB888 4952	RCFDJ254 4	7.
8. Foundation and endowment trust and agency accounts	RCFDJ255 96,000	RCFDJ256 0	RCFDJ257 58	RCFDJ258 0	8.
9. Other fiduciary accounts	RCFDB890 1,869,000	RCFDB891 209,341,000	RCFDB892 50	RCFDB893 5430	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCFDB894 47,001,000	RCFDB895 1,092,003,000	RCFDB896 12192	RCFDB897 17223	10.

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. Custody and safekeeping accounts		RCFDB898 6,039,455,000		RCFDB899 125900	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFNB900 9,811,000	RCFNB901 4,284,411,000	RCFNB902 2107	RCFNB903 127838	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFDJ259 28,000	RCFDJ260 50,000	RCFDJ261 51	RCFDJ262 2	13.

FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
14. Personal trust and agency accounts	RIADB904		41,000		14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution	RIADB905		0		15.a.
b. Employee benefit - defined benefit	RIADB906		0		15.b.
c. Other employee benefit and retirement-related accounts	RIADB907		15,000		15.c.
16. Corporate trust and agency accounts	RIADA479		35,000		16.
17. Investment management and investment advisory agency accounts	RIADJ315		42,000		17.
18. Foundation and endowment trust and agency accounts	RIADJ316		0		18.
19. Other fiduciary accounts	RIADA480		37,000		19.
20. Custody and safekeeping accounts	RIADB909		222,000		20.
21. Other fiduciary and related services income	RIADB910		23,000		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070		415,000		22.
a. Fiduciary and related services income - foreign offices (included in item 22)	RIADB912		312,000		22.a.
23. Less: Expenses	RIADC058		N/A		23.
24. Less: Net losses from fiduciary and related services	RIADA488		N/A		24.
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911		N/A		25.
26. Net fiduciary and related services income	RIADA491		N/A		26.

Schedule RC-T - Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	RCFDJ263	N/A	RCFDJ264	N/A	RCFDJ265	N/A	M.1.a.
b. Interest-bearing deposits	RCFDJ266	N/A	RCFDJ267	N/A	RCFDJ268	N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDJ269	N/A	RCFDJ270	N/A	RCFDJ271	N/A	M.1.c.
d. State, county, and municipal obligations	RCFDJ272	N/A	RCFDJ273	N/A	RCFDJ274	N/A	M.1.d.
e. Money market mutual funds	RCFDJ275	N/A	RCFDJ276	N/A	RCFDJ277	N/A	M.1.e.
f. Equity mutual funds	RCFDJ278	N/A	RCFDJ279	N/A	RCFDJ280	N/A	M.1.f.
g. Other mutual funds	RCFDJ281	N/A	RCFDJ282	N/A	RCFDJ283	N/A	M.1.g.
h. Common trust funds and collective investment funds	RCFDJ284	N/A	RCFDJ285	N/A	RCFDJ286	N/A	M.1.h.
i. Other short-term obligations	RCFDJ287	N/A	RCFDJ288	N/A	RCFDJ289	N/A	M.1.i.
j. Other notes and bonds	RCFDJ290	N/A	RCFDJ291	N/A	RCFDJ292	N/A	M.1.j.
k. Investments in unregistered funds and private equity investments	RCFDJ293	N/A	RCFDJ294	N/A	RCFDJ295	N/A	M.1.k.
l. Other common and preferred stocks	RCFDJ296	N/A	RCFDJ297	N/A	RCFDJ298	N/A	M.1.l.
m. Real estate mortgages	RCFDJ299	N/A	RCFDJ300	N/A	RCFDJ301	N/A	M.1.m.
n. Real estate	RCFDJ302	N/A	RCFDJ303	N/A	RCFDJ304	N/A	M.1.n.
o. Miscellaneous assets	RCFDJ305	N/A	RCFDJ306	N/A	RCFDJ307	N/A	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCFDJ308	N/A	RCFDJ309	N/A	RCFDJ310	N/A	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	RCFDJ311	N/A	RCFDJ312	N/A	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	RCFDB927	N/A	RCFDB928	N/A	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default	RCFDJ313	N/A	RCFDJ314	N/A	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	RCFDB929	N/A			M.2.b.

Schedule RC-T - Continued

Memoranda (continued)

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

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. Employee benefit and retirement-related trust and agency accounts	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management and investment advisory 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 24)	RIADB959	N/A	RIADB960	N/A	RIADB961	N/A	M.4.e.

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

Peter Bieszard, Director
Name and Title (TEXT B962)

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

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

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

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Report of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, and Schedule RC-F, item 6.f, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, 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.

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 appropriate to the amended data.

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

Comments? NO
(RCON 6979)

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

[Empty text box for Bank Management Statement]