

Federal Financial Institutions Examination Council



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

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Report at the close of business June 30, 2012

This report is required by law: 12 U.S.C. Section 324 (State member banks); 12 U.S.C. Section 1817 (State nonmember banks); and 12 U.S.C. Section 161 (National banks); and 12 U.S.C. Section 1464 (Savings associations).

Unless the content indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member banks, National banks, and Savings associations.

report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Sioux Falls

City (RSSD 9130)

FDIC Certificate Number 07213
(RSSD 9050)

SD

State Abbreviation (RSSD 9200)

57104-

Zip Code (RSSD 9220)

This estimated average burden associated with this information collection is 50.1 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

 Name (TEXT C490)

 Title (TEXT C491)

 E-mail Address (TEXT C492)

 Area Code / Phone Number / Extension (TEXT C493)

 Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

 Name (TEXT C495)

 Title (TEXT C496)

 E-mail Address (TEXT 4086)

 Area Code / Phone Number / Extension (TEXT 8902)

 Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

 Name (TEXT C366)

 Title (TEXT C367)

 E-mail Address (TEXT C368)

 Area Code / Phone Number / Extension (TEXT C369)

 Area Code / FAX Number (TEXT C370)

Secondary Contact

 Name (TEXT C371)

 Title (TEXT C372)

 E-mail Address (TEXT C373)

 Area Code / Phone Number / Extension (TEXT C374)

 Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Area Code / Phone Number / Extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2012 - June 30, 2012

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

Dollar Amounts in Thousands			Bil	Mil	Thou	
1. Interest income:						
a. Interest and fee income on loans:						
(1) In domestic offices:						
(a) Loans secured by real estate:						
(1) Loans secured by 1-4 family residential properties	RIAD4435	3,007,000				1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436	192,000				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024	5,000				1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012	796,000				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:						
(1) Credit cards	RIADB485	7,218,000				1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans)	RIADB486	219,000				1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	RIAD4056	0				1.a.(1)(e)
(f) All other loans in domestic offices	RIADB487	596,000				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	8,320,000				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	20,353,000				1.a.(3)
b. Income from lease financing receivables	RIAD4065	49,000				1.b.
c. Interest income on balances due from depository institutions ⁽¹⁾	RIAD4115	601,000				1.c.
d. Interest and dividend income on securities:						
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	256,000				1.d.(1)
(2) Mortgage-backed securities	RIADB489	825,000				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	1,672,000				1.d.(3)
e. Interest income from trading assets	RIAD4069	1,619,000				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	800,000				1.f.
g. Other interest income	RIAD4518	161,000				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.)	RIAD4107	26,336,000				1.h.
2. Interest expense:						
a. Interest on deposits:						
(1) Interest on deposits in domestic offices:						
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	12,000				2.a.(1)(a)
(b) Nontransaction accounts:						
(1) Savings deposits (includes MMDAs)	RIAD0093	444,000				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517	87,000				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518	75,000				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	2,592,000				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	163,000				2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	1,714,000				2.c.

(1) Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
d. Interest on subordinated notes and debentures	RIAD4200		4,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		5,091,000		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		21,245,000		3.
4. Provision for loan and lease losses	RIAD4230		4,413,000		4.
5. Noninterest income:					
a. Income from fiduciary activities (1)	RIAD4070		754,000		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		173,000		5.b.
c. Trading revenue (2)	RIADA220		2,725,000		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		45,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888		213,000		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887		5,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386		0		5.d.(4)
(5) Income from other insurance activities	RIADC387		390,000		5.d.(5)
e. Venture capital revenue	RIADB491		0		5.e.
f. Net servicing fees	RIADB492		162,000		5.f.
g. Net securitization income	RIADB493		0		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		1,029,000		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		(9,000)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		(450,000)		5.k.
l. Other noninterest income (*)	RIADB497		1,929,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		6,966,000		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521		(96,000)		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196		1,027,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		7,588,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		1,104,000		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		374,000		7.c.(2)
d. Other noninterest expense (*)	RIAD4092		7,433,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		16,499,000		7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301		8,230,000		8.
9. Applicable income taxes (on item 8)	RIAD4302		2,162,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		6,068,000		10.
11. Extraordinary items and other adjustments, net of income taxes (*)	RIAD4320		(6,000)		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104		6,062,000		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103		53,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340		6,009,000		14.

(1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a. must equal the amount reported in Schedule RC-T, item 22.

(2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c. must equal the sum of Memorandum items 8.a through 8.e.

(*) Describe on Schedule RI-E - Explanations

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513		32,000		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	RIAD8431		0		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313		0		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507		323,000		M.4.
Number					
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150		193044		M.5.
6. Not applicable					
YYYYMMDD					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition	RIAD9106				M.7.
Bil Mil Thou					
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>					
a. Interest rate exposures	RIAD8757		2,113,000		M.8.a.
b. Foreign exchange exposures	RIAD8758		807,000		M.8.b.
c. Equity security and index exposures	RIAD8759		133,000		M.8.c.
d. Commodity and other exposures	RIAD8760		56,000		M.8.d.
e. Credit exposures	RIADF186		(384,000)		M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	RIADK090		606,000		M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)	RIADK094		(416,000)		M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading	RIADC889		0		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890		(326,000)		M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251		16,000		M.10.

Schedule RI—Continued

Memoranda—Continued

		Yes/No		
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	NO		M.11.
 <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	RIADF228	N/A		M.12.
 <i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets	RIADF551	608,000		M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552	(46,000)		M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	204,000		M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	(21,000)		M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses	RIADJ319	73,000		M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	RIADJ320	20,000		M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	RIADJ321	53,000		M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2011 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	151,755,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*)	RIADB507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	151,755,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	6,009,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	29,000			5.
6. Treasury stock transactions, net	RIADB510	0			6.
7. Changes incident to business combinations, net	RIAD4356	1,308,000			7.
8. LESS: Cash dividends declared on preferred stock	RIAD4470	0			8.
9. LESS: Cash dividends declared on common stock	RIAD4460	4,850,000			9.
10. Other comprehensive income (1)	RIADB511	335,000			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415	151,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	154,737,000			12.

(*) Describe on Schedule RI-E - Explanations

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	RIADC891	25,000	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	39,000	RIADC894	2,000	1.a.(2)
b. Secured by farmland in domestic offices	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411	381,000	RIAD5412	20,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RIADC234	1,158,000	RIADC217	1,000	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	545,000	RIADC218	28,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588	28,000	RIAD3589	3,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	7,000	RIADC896	2,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	15,000	RIADC898	0	1.e.(2)
f. In foreign offices	RIADB512	28,000	RIADB513	10,000	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks	RIAD4654	16,000	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RIAD4645	266,000	RIAD4617	53,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646	122,000	RIAD4618	59,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	4,406,000	RIADB515	807,000	5.a.
b. Automobile loans	RIADK129	0	RIADK133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	685,000	RIADK206	181,000	5.c.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0	6.
7. All other loans	RIAD4644	80,000	RIAD4628	50,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	RIADF185	33,000	RIADF187	7,000	8.a.
b. All other leases	RIADC880	2,000	RIADF188	3,000	8.b.
9. Total (sum of items 1 through 8)	RIAD4635	7,836,000	RIAD4605	1,226,000	9.

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

Schedule RI-B—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities (<i>not secured by real estate</i>) included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409	0	RIAD5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652	28,000	RIAD4662	10,000	M.2.
3. Not applicable					

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	RIADC388	538,000		M.4.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2011 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	24,695,000			1.
2. Recoveries (must equal part I, item 9, column B, above)	RIAD4605	1,226,000			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	7,446,000			3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	390,000			4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	4,413,000			5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	556,000			6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	23,054,000			7.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435			0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389			0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390		525,000		M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>					
4. Amount of allowance for post-acquisition credit losses on purchased credit -impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	RIADC781			34,000	M.4.

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

Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total interest income in foreign offices	RIADC899	12,192,000			1.
2. Total interest expense in foreign offices	RIADC900	2,446,000			2.
3. Provision for loan and lease losses in foreign offices	RIADC901	1,363,000			3.
4. Noninterest income in foreign offices:					
a. Trading revenue	RIADC902	2,903,000			4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIADC903	140,000			4.b.
c. Net securitization income	RIADC904	0			4.c.
d. Other noninterest income	RIADC905	1,723,000			4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	RIADC906	688,000			5.
6. Total noninterest expense in foreign offices	RIADC907	8,724,000			6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs	RIADC908	(51,000)			7.
8. Applicable income taxes (on items 1 through 7)	RIADC909	1,521,000			8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	RIADC910	(6,000)			9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	RIADC911	3,535,000			10.
11. Not applicable					
12. Eliminations arising from the consolidation of foreign offices with domestic offices	RIADC913	0			12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	RIADC914	3,535,000			13.

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l):					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:					
a.	Income and fees from the printing and sale of checks	RIADC013		0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance	RIADC014	63,000		1.b.
c.	Income and fees from automated teller machines (ATMs)	RIADC016		0	1.c.
d.	Rent and other income from other real estate owned	RIAD4042		0	1.d.
e.	Safe deposit box rent	RIADC015		0	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229		0	1.f.
g.	Bank card and credit card interchange fees	RIADF555	1,196,000		1.g.
h.	Gains on bargain purchases	RIADJ447		0	1.h.
i.	TEXT4461	RIAD4461		0	1.i.
j.	TEXT4462 Other Banking Related Fees	RIAD4462	1,958,000		1.j.
k.	TEXT4463 Letters-of-credit Commitment Fees	RIAD4463	376,000		1.k.
2. Other noninterest expense (from Schedule RI, item 7.d):					
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses	RIADC017	1,463,000		2.a.
b.	Advertising and marketing expenses	RIAD0497	975,000		2.b.
c.	Directors' fees	RIAD4136		0	2.c.
d.	Printing, stationery, and supplies	RIADC018		0	2.d.
e.	Postage	RIAD8403	269,000		2.e.
f.	Legal fees and expenses	RIAD4141		0	2.f.
g.	FDIC deposit insurance assessments	RIAD4146			2.g.
h.	Accounting and auditing expenses	RIADF556		0	2.h.
i.	Consulting and advisory expenses	RIADF557		0	2.i.
j.	Automated teller machine (ATM) and interchange expenses	RIADF558		0	2.j.
k.	Telecommunications expenses	RIADF559	300,000		2.k.
l.	TEXT4464 Expenses Paid to Affiliates	RIAD4464	257,000		2.l.
m.	TEXT4467 Contract Service Provider Fees	RIAD4467	304,000		2.m.
n.	TEXT4468 Operational Risk Losses	RIAD4468	324,000		2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe all extraordinary items and other adjustments):					
a.(1)	TEXT4469 Discontinued Operations	RIAD4469		(4,000)	3.a.(1)
	(2) Applicable income tax effect	RIAD4486	2,000		3.a.(2)
b.(1)	TEXT4487	RIAD4487		0	3.b.(1)
	(2) Applicable income tax effect	RIAD4488	0		3.b.(2)
c.(1)	TEXT4489	RIAD4489		0	3.c.(1)
	(2) Applicable income tax effect	RIAD4491	0		3.c.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a.	TEXTB526	RIADB526		0	4.a.
b.	TEXTB527	RIADB527		0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT4498 Represents capital contributions from Citigroup not related to issuance of stock.	RIAD4498	151,000		5.a.
b.	TEXT4499	RIAD4499		0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT4521 Primarily represents Citicorp Trust Bank, fsb 2011 allowance due to merger with Cit	RIAD4521	556,000		6.a.
b.	TEXT4522	RIAD4522		0	6.b.

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

(TEXT 4769)

Other noninterest income (from Schedule RI, item 5.l) greater than \$25,000 that exceed 3% of Schedule RI, item 5.l: Earnings of Minority Owned Affiliates \$155,000M; Marked-to-market on Hedging Transactions (\$237,000M); Impairment on investment in Akbank (\$1,181,000M). Other noninterest expense (from Schedule RI, item 7.d) greater than \$25,000 that exceed 3% of Schedule RI, item 7.d: Non-IT Contractors Fees \$374,000M; Collection Expense \$319,000M.

Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2012

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				
		Bil	Mil	Thou
Assets				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	RCFD0081	29,856,000		1.a.
b. Interest-bearing balances ⁽²⁾	RCFD0071	142,666,000		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	4,742,000		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	249,566,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	0		3.a.
b. Securities purchased under agreements to resell ⁽³⁾	RCFDB989	71,198,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	6,867,000		4.a.
b. Loans and leases, net of unearned income	RCFDB528	590,156,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	23,054,000		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	567,102,000		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	170,927,000		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	4,553,000		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	348,000		7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	5,916,000		8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0		9.
10. Intangible assets:				
a. Goodwill	RCFD3163	11,458,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	7,074,000		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	75,568,000		11.
12. Total assets (sum of items 1 through 11)	RCFD2170	1,347,841,000		12.

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

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

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

Schedule RC—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	386,149,000		13.a.
(1) Noninterest-bearing ⁽¹⁾	RCON6631	126,901,000		13.a.(1)
(2) Interest-bearing	RCON6636	259,248,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	564,361,000		13.b.
(1) Noninterest-bearing	RCFN6631	52,646,000		13.b.(1)
(2) Interest-bearing	RCFN6636	511,715,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices ⁽²⁾	RCONB993	1,721,000		14.a.
b. Securities sold under agreements to repurchase ⁽³⁾	RCFDB995	20,005,000		14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	60,983,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	102,768,000		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures ⁽⁴⁾	RCFD3200	0		19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	56,476,000		20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	1,192,463,000		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	138,335,000		25.
26.				
a. Retained earnings	RCFD3632	24,526,000		26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	RCFDB530	(8,875,000)		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	154,737,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	641,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCFDG105	155,378,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	1,347,841,000		29.

(1) Includes noninterest-bearing demand, 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 accumulated defined benefit pension and other postretirement plan 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.

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 2011

Number	
RCFD6724	N/A

M.1.

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

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

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

MM/DD	
RCON8678	N/A

M.2.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD0022 8,483,000		1.
a. Cash items in process of collection and unposted debits		RCON0020 3,798,000	1.a.
b. Currency and coin		RCON0080 920,000	1.b.
2. Balances due from depository institutions in the U.S.		RCON0082 225,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083 836,000		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085 457,000		2.b.
3. Balances due from banks in foreign countries and foreign central banks		RCON0070 134,000	3.
a. Foreign branches of other U.S. banks	RCFD0073 300,000		3.a.
b. Other banks in foreign countries and foreign central banks	RCFD0074 79,515,000		3.b.
4. Balances due from Federal Reserve Banks	RCFD0090 82,931,000	RCON0090 82,931,000	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 172,522,000	RCON0010 88,008,000	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	55,115,000	56,491,000	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	13,000	13,000	2.a.
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	32,106,000	32,602,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	94,000	109,000	18,049,000	16,197,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	0	0	951,000	1,014,000	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	0	0	27,116,000	28,156,000	4.a.(2)
(3) Other pass-through securities	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	217,000	218,000	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	0	0	12,785,000	13,073,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	2,432,000	2,264,000	6,575,000	6,610,000	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDK142	RCFDK143	RCFDK144	RCFDK145	
	0	0	1,186,000	1,254,000	4.c.(1)(a)
(b) Other pass-through securities	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	0	0	597,000	609,000	4.c.(2)(a)
(b) All other commercial MBS	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	471,000	445,000	0	0	4.c.(2)(b)

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

(3) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

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	
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	628,000	603,000	6,721,000	6,699,000	5.a.
b. Structured financial products:					
(1) Cash	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	311,000	290,000	3,208,000	3,206,000	5.b.(1)
(2) Synthetic	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	0	0	0	0	5.b.(2)
(3) Hybrid	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	24,000	24,000	309,000	313,000	6.a.
b. Foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	782,000	781,000	81,185,000	81,567,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ⁽¹⁾			RCFDA510	RCFDA511	
			1,663,000	1,544,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
	4,742,000	4,516,000	247,796,000	249,566,000	8.

(1) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Pledged securities ⁽¹⁾	RCFD0416	162,026,000			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 date of: ⁽³⁾ ⁽⁴⁾					
(1) Three months or less	RCFDA549	37,737,000			M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	30,516,000			M.2.a.(2)
(3) Over one year through three years	RCFDA551	67,166,000			M.2.a.(3)
(4) Over three years through five years	RCFDA552	37,824,000			M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	11,983,000			M.2.a.(5)
(6) Over 15 years	RCFDA554	14,934,000			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	63,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	376,000			M.2.b.(2)
(3) Over one year through three years	RCFDA557	613,000			M.2.b.(3)
(4) Over three years through five years	RCFDA558	1,465,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	1,227,000			M.2.b.(5)
(6) Over 15 years	RCFDA560	25,644,000			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	2,453,000			M.2.c.(1)
(2) Over three years	RCFDA562	20,742,000			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	48,961,000			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	578,000			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	2,000			M.4.a.
b. Fair value	RCFD8783	2,000			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	
	0	0	1,376,000	1,377,000	M.5.a.
b. Home equity lines	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	72,000	69,000	0	0	M.5.b.
c. Automobile loans	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	0	0	2,039,000	2,043,000	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	534,000	511,000	3,056,000	3,028,000	M.5.d.
e. Commercial and industrial loans	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	250,000	251,000	M.5.e.
f. Other	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	22,000	23,000	0	0	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	
	235,000	214,000	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	
	53,000	55,000	3,208,000	3,206,000	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	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
	0	0	0	0	M.6.f.
g. Other collateral or reference assets	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	23,000	21,000	0	0	M.6.g.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, 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 fair 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	195,686,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONF158	46,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	1,385,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420	3,000	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	25,666,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	96,656,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	13,255,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	1,845,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	2,009,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	3,197,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	903,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	903,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	91,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries			RCONB535	7,680,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	20,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	27,035,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	942,000	RCON1590	230,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	32,445,000	RCON1763	29,356,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	99,576,000	RCON1764	5,168,000	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	136,238,000	RCONB538	104,086,000	6.a.
b. Other revolving credit plans	RCFDB539	4,809,000	RCONB539	892,000	6.b.
c. Automobile loans	RCFDK137	789,000	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	26,342,000	RCONK207	4,066,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	944,000	RCON2081	78,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,205,000	RCON2107	1,205,000	8.
9. Loans to nondepository financial institutions and other loans	RCFD1563	68,457,000			9.
a. Loans to nondepository financial institutions			RCONJ454	12,737,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	416,000	9.b.(1)
(2) All other loans (exclude consumer loans)			RCONJ451	30,328,000	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	913,000	10.	
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	3,000		10.a.	
b. All other leases	RCFDF163	1,946,000		10.b.	
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	408,000	RCON2123	256,000	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	597,023,000	RCON2122	341,864,000	12.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	RCONK158		0		M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK159		0		M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	RCONF576		9,884,000		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	RCONK160		4,000		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161		0		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK162		27,000		M.1.d.(2)
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile)	RCFDK163		84,000		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCFDK164		107,000		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK165		6,626,000		M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices	RCONK166		0		M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	RCFDK167		0		M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers	RCFDK168		0		M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	RCFDK098		5,119,000		M.1.f.(4)(a)
(b) Automobile loans	RCFDK203		0		M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK204		0		M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	RCFDK212		0		M.1.f.(5)
(6) Other loans (1)	RCFDK267		0		M.1.f.(6)
(7) Loans secured by real estate in foreign offices	RCFNK289		0		M.1.f.(7)

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	Bil	Mill	Thou
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: (2) (3)			
(1) Three months or less	RCONA564	1,411,000	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	13,696,000	M.2.a.(2)
(3) Over one year through three years	RCONA566	6,859,000	M.2.a.(3)
(4) Over three years through five years	RCONA567	9,088,000	M.2.a.(4)
(5) Over five years through 15 years	RCONA568	12,710,000	M.2.a.(5)
(6) Over 15 years	RCONA569	49,166,000	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: (2) (4)			
(1) Three months or less	RCFDA570	284,280,000	M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	56,129,000	M.2.b.(2)
(3) Over one year through three years	RCFDA572	99,860,000	M.2.b.(3)
(4) Over three years through five years	RCFDA573	18,238,000	M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	16,203,000	M.2.b.(5)
(6) Over 15 years	RCFDA575	19,905,000	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	218,961,000	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 (5)			
	RCFD2746	2,299,000	M.3.
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	37,119,000	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	51,306,000	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	2,594,000	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>			
7. Purchased credit-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	649,000	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	411,000	M.7.b.

(2) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

(3) 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.

(4) 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.

(5) 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—Continued

Dollar Amounts in Thousands				
		Bil	Mill	Thou
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
<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, 2011, 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
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
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			6,600,000

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
<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>					
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate					
	RCFDF608		5,866,000		
(1) Construction, land development, and other land loans					
				RCONF578	0
(2) Secured by farmland (including farm residential and other improvements)					
				RCONF579	0
(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
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens					
				RCONF581	5,866,000
(2) Secured by junior liens					
				RCONF582	0
(4) Secured by multifamily (5+) residential properties					
				RCONF583	0
(5) Secured by nonfarm nonresidential properties					
				RCONF584	0
b. Commercial and industrial loans					
	RCFDF585		1,053,000	RCONF585	155,000
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
(2) Other revolving credit plans					
	RCFDF587		0	RCONF587	0
(3) Automobile loans					
	RCFDK196		0	RCONK196	0
(4) Other consumer loans					
	RCFDK208		0	RCONK208	0
d. Other loans					
	RCFDF589		2,595,000	RCONF589	2,476,000

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate	RCFDF609	5,993,000			M.11.a.
(1) Construction, land development, and other land loans			RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF593	5,993,000	M.11.a.(3)(b)(1)
(2) Secured by junior liens			RCONF594	0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties			RCONF595	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			RCONF596	0	M.11.a.(5)
b. Commercial and industrial loans	RCFDF597	1,003,000	RCONF597	189,000	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) Automobile loans	RCFDK195	0	RCONK195	0	M.11.c.(3)
(4) Other consumer loans	RCFDK209	0	RCONK209	0	M.11.c.(4)
d. Other loans	RCFDF601	2,516,000	RCONF601	2,397,000	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, 2011.</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	218,566,000			M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
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)
Number					
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)
Dollar Amounts in Thousands					
c. Principal amount of reverse mortgage originations that have been sold during the year:					
(1) Home Equity Conversion 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, <i>and</i> 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 <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.")		1.
	RCON6999 NO	

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

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less	RCON5564 81	RCON5565 2,000	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5566 251	RCON5567 31,000	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000	RCON5568 1315	RCON5569 626,000	3.c.
4. Number and amount <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less	RCON5570 1732817	RCON5571 5,585,000	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5572 8121	RCON5573 1,058,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000	RCON5574 4308	RCON5575 1,779,000	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, <i>and</i> 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 <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> 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		

5.

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

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

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

	Number		
6. Report the total <i>number</i> of loans <i>currently outstanding</i> 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		

6.a.

6.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands				
7. Number and amount <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less	RCON5578	6	RCON5579	1,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5580	2	RCON5581	1,000
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON5582	2	RCON5583	1,000
8. Number and amount <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less	RCON5584	3885	RCON5585	43,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5586	1	RCON5587	1,000
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON5588	2	RCON5589	1,000

7.a.

7.b.

7.c.

8.a.

8.b.

8.c.

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Assets					
1. U.S. Treasury securities	RCFD3531	3,210,000	RCON3531	36,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCFD3532	0	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.	RCFD3533	4,277,000	RCON3533	4,277,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG379	563,000	RCONG379	563,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) ⁽¹⁾	RCFDG380	2,705,000	RCONG380	2,705,000	4.b.
c. All other residential MBS	RCFDG381	190,000	RCONG381	168,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	RCFDK197	0	RCONK197	0	4.d.
e. All other commercial MBS	RCFDK198	0	RCONK198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash	RCFDG383	512,000	RCONG383	495,000	5.a.(1)
(2) Synthetic	RCFDG384	0	RCONG384	0	5.a.(2)
(3) Hybrid	RCFDG385	0	RCONG385	0	5.a.(3)
b. All other debt securities	RCFDG386	53,656,000	RCONG386	1,692,000	5.b.
6. Loans:					
a. Loans secured by real estate	RCFDF610	3,000			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	11,369,000	RCONF614	11,030,000	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) Automobile loans	RCFDK199	0	RCONK199	0	6.c.(3)
(4) Other consumer loans	RCFDK210	0	RCONK210	0	6.c.(4)
d. Other loans	RCFDF618	904,000	RCONF618	559,000	6.d.
7. - 8. Not applicable					

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-D—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
9. Other trading assets	RCFD3541	25,595,000	RCON3541	21,635,000	9.
10. Not applicable					
11. Derivatives with a positive fair value (from RC-Q.5.a.A.)	RCFD3543	67,943,000	RCON3543	30,451,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	170,927,000	RCON3545	73,611,000	12.
Liabilities					
13.					
a. Liability for short positions	RCFD3546	5,422,000	RCON3546	1,792,000	13.a.
b. Other trading liabilities	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value (from RC-Q.10.a.A.)	RCFD3547	55,561,000	RCON3547	24,768,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	RCFD3548	60,983,000	RCON3548	26,560,000	15.

Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate	RCFDF790	3,000			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	11,617,000	RCONF632	11,239,000	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) Automobile loans	RCFDK200	0	RCONK200	0	M.1.c.(3)
(4) Other consumer loans	RCFDK211	0	RCONK211	0	M.1.c.(4)
d. Other loans	RCFDF636	929,000	RCONF636	568,000	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.

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
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	0	RCONG299	0	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	3,000	RCONG335	3,000	M.3.e.
f. Diversified (mixed) pools of structured financial products	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets	RCFDG652	509,000	RCONG652	492,000	M.3.g.
4. Pledged trading assets:					
a. Pledged securities	RCFDG387	5,114,000	RCONG387	76,000	M.4.a.
b. Pledged loans	RCFDG388	0	RCONG388	0	M.4.b.

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	Mil	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		0		M.5.e.
f. Other	RCFDF648		0		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCFDF651		316,000		M.6.
7. Equity securities:					
a. Readily determinable fair values	RCFDF652		19,271,000		M.7.a.
b. Other	RCFDF653		207,000		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): (1)					
a. <input type="text" value="TEXTF655"/>	RCFDF655		0		M.9.a.
b. <input type="text" value="TEXTF656"/>	RCFDF656		0		M.9.b.
c. <input type="text" value="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. <input type="text" value="TEXTF658"/>	RCFDF658		0		M.10.a.
b. <input type="text" value="TEXTF659"/>	RCFDF659		0		M.10.b.
c. <input type="text" value="TEXTF660"/>	RCFDF660		0		M.10.c.

(1) Exclude equity securities.

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 (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
Deposits of:							
1. Individuals, partnerships, and corporations	RCONB549	54,586,000			RCONB550	319,449,000	1.
2. U.S. Government	RCON2202	27,000			RCON2520	13,000	2.
3. States and political subdivisions in the U.S.	RCON2203	576,000			RCON2530	7,407,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551	496,000			RCONB552	461,000	4.
5. Banks in foreign countries	RCON2213	1,949,000			RCON2236	675,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216	147,000			RCON2377	363,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215	57,781,000	RCON2210	51,355,000	RCON2385	328,368,000	7.

(1) Includes interest-bearing and noninterest-bearing demand deposits.

Schedule RC-E—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mill	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	19,423,000		M.1.a.
b. Total brokered deposits	RCON2365	66,006,000		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	23,682,000		M.1.c.(1)
(2) Brokered deposits of \$100,000 thru \$250,000 & certain brokered retirement deposit accounts	RCONJ472	14,864,000		M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits of less than \$100,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONA243	22,864,000		M.1.d.(1)
(2) Brokered deposits of \$100,000 through \$250,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	RCONK219	14,726,000		M.1.d.(2)
(3) Brokered deposits of more than \$250,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONK220	27,598,000		M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above w hich are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	N/A		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	0		M.1.f.
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	269,796,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	6,626,000		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	9,969,000		M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	4,790,000		M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	37,187,000		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	687,000		M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 w ith a remaining maturity or next repricing date of: (2) (3)				
(1) Three months or less	RCONA579	2,549,000		M.3.a.(1)
(2) Over three months through 12 months	RCONA580	3,791,000		M.3.a.(2)
(3) Over one year through three years	RCONA581	2,839,000		M.3.a.(3)
(4) Over three years	RCONA582	790,000		M.3.a.(4)
b. Time deposits of less than \$100,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (4)	RCONA241	6,340,000		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more w ith a remaining maturity or next repricing date of: (2) (5)				
(1) Three months or less	RCONA584	34,777,000		M.4.a.(1)
(2) Over three months through 12 months	RCONA585	3,978,000		M.4.a.(2)
(3) Over one year through three years	RCONA586	1,959,000		M.4.a.(3)
(4) Over three years	RCONA587	1,263,000		M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	RCONK221	2,494,000		M.4.b.
c. Time deposits of more than \$250,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	RCONK222	36,229,000		M.4.c.

(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 w ith 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	477,834,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	6,683,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	52,736,000			3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	26,616,000			4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	492,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	564,361,000			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	235,977,000			M.1.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands						
			Bil	Mill	Thou	
1. Accrued interest receivable ⁽¹⁾	RCFDB556		5,037,000			1.
2. Net deferred tax assets ⁽²⁾	RCFD2148		29,489,000			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		8,110,000			4.
5. Life insurance assets:						
a. General account life insurance assets	RCFDK201		33,000			5.a.
b. Separate account life insurance assets	RCFDK202		4,551,000			5.b.
c. Hybrid account life insurance assets	RCFDK270		0			5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168		28,348,000			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 Accounts Receivable	RCFD3549	10,041,000				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		75,568,000			7.

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

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

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

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands		Bil	Mil	Thou
1.				
a.	Interest accrued and unpaid on deposits in domestic offices (1)	RCON3645	19,000	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	12,130,000	1.b.
2.	Net deferred tax liabilities (2)	RCFD3049	576,000	2.
3.	Allow ance for credit losses on off-balance sheet credit exposures	RCFDB557	1,026,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	42,725,000	4.
a.	Accounts payable	RCFD3066	15,163,000	4.a.
b.	Deferred compensation liabilities	RCFDC011	0	4.b.
c.	Dividends declared but not yet payable	RCFD2932	0	4.c.
d.	Derivatives w ith a negative fair value held for purposes other than trading	RCFDC012	0	4.d.
e.	TEXT3552	RCFD3552	0	4.e.
f.	TEXT3553	RCFD3553	0	4.f.
g.	TEXT3554	RCFD3554	0	4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCFD2930	56,476,000	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		32,603,000	3.
4. Securities sold under agreements to repurchase	RCONB995		14,706,000	4.
5. Other borrowed money	RCON3190		90,628,000	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		38,622,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192		723,755,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129		529,755,000	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	54,223,000	10.
11. U.S. Government agency obligations	RCON8492	0	RCON8495	32,615,000	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	94,000	RCON8499	16,154,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	0	RCONG390	30,423,000	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 U.S. Government agencies or sponsored agencies ⁽¹⁾	RCONG393	0	RCONG394	13,682,000	13.b.(1)
(2) All other mortgage-backed securities	RCON1733	91,000	RCON1736	305,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	63,000	RCONG398	6,357,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	0	RCONG400	3,960,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values			RCONA511	88,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	248,000	RCON1773	157,807,000	17.

Dollar Amounts in Thousands				
		Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values	RCON1752		8,013,000	18.

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN2133	5,601,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	35,097,000			2.

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Assets					
1. Interest-bearing balances due from depository institutions	RCFD3381	147,938,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2)	RCFDB558	56,831,000			2.
3. Mortgage-backed securities (2)	RCFDB559	51,860,000			3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) (2) (3)	RCFDB560	104,735,000			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	73,022,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	336,859,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	137,360,000			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	8,124,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	227,000			6.a.(3)
(4) Commercial and industrial loans	RCON3387	33,951,000			6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	RCONB561	104,248,000			6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	4,808,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	249,219,000			6.b.
7. Trading assets	RCFD3401	167,681,000			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	1,950,000			8.
9. Total assets (4)	RCFD3368	1,299,249,000			9.
Liabilities					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	6,334,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	289,770,000			11.a.
b. Time deposits of \$100,000 or more	RCONA514	17,939,000			11.b.
c. Time deposits of less than \$100,000	RCONA529	10,140,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	499,787,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	20,583,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	101,061,000			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		18,493,000		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		619,422,000		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		586,869,000		1.b.(1)
(2) Other unused credit card lines	RCFDJ456		32,553,000		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		14,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165		1,617,000		1.c.(1)(b)
(2) NOT secured by real estate	RCFD6550		179,000		1.c.(2)
d. Securities underwriting	RCFD3817		284,000		1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans	RCFDJ457		134,893,000		1.e.(1)
(2) Loans to financial institutions	RCFDJ458		38,900,000		1.e.(2)
(3) All other unused commitments	RCFDJ459		59,247,000		1.e.(3)
2. Financial standby letters of credit	RCFD3819		99,642,000		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		22,096,000		2.a.
3. Performance standby letters of credit	RCFD3821		11,405,000		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a. Amount of performance standby letters of credit conveyed to others	RCFD3822		1,240,000		3.a.
4. Commercial and similar letters of credit	RCFD3411		9,593,000		4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433		86,236,000		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	1,466,127,000	RCFDC969	1,538,143,000	7.a.(1)
(2) Total return sw aps	RCFDC970	2,765,000	RCFDC971	20,075,000	7.a.(2)
(3) Credit options	RCFDC972	9,215,000	RCFDC973	10,147,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	12,829,000	RCFDC221	61,207,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	57,658,000	RCFDC222	13,552,000	7.b.(2)

(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2011, 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	1,478,107,000		7.c.(1)(a)
(b) Purchased protection	RCFDG402	1,538,620,000		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	29,745,000		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	131,782,000	RCFDG407	414,567,000	RCFDG408	80,013,000	7.d.(1)(a)
(b) Subinvestment grade	RCFDG409	188,697,000	RCFDG410	571,805,000	RCFDG411	91,243,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	RCFDG412	153,080,000	RCFDG413	452,506,000	RCFDG414	88,423,000	7.d.(2)(a)
(b) Subinvestment grade	RCFDG415	188,035,000	RCFDG416	591,177,000	RCFDG417	95,144,000	7.d.(2)(b)

Dollar Amounts in Thousands		Bil	Mil	Thou
8. Spot foreign exchange contracts		RCFD8765	1,111,046,000	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	9,837,000	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	0	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	17,553,000		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	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	661,958,000	7,486,000	868,000	23,336,000	
b. Forward contracts	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	3,293,102,000	1,454,978,000	1,882,000	2,684,000	
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	313,568,000	670,000	31,609,000	29,378,000	
(2) Purchased options	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	293,045,000	938,000	31,739,000	27,303,000	
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	2,942,212,000	730,597,000	130,875,000	21,311,000	
(2) Purchased options	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	2,787,528,000	739,598,000	112,603,000	31,765,000	
e. Sw aps	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	31,060,417,000	3,074,973,000	99,880,000	39,574,000	
13. Total gross notional amount of derivative contracts held for trading	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	41,298,669,000	5,986,421,000	409,456,000	175,351,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	53,161,000	22,819,000	0	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate	RCFDA 589				14.a.
	492,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	942,180,000	90,105,000	13,761,000	6,425,000	
(2) Gross negative fair value	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	925,942,000	90,352,000	15,837,000	6,293,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	600,000	229,000	0	0	
(2) Gross negative fair value	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	2,094,000	211,000	0	0	

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	
	37,253,000	0	1,111,000	14,032,000	31,925,000	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	20,041,000	0	2,494,000	313,000	7,303,000	16.b.(1)
(2) Cash—Other currencies	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	12,612,000	0	193,000	2,395,000	5,896,000	16.b.(2)
(3) U.S. Treasury securities	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	1,242,000	0	499,000	1,000	869,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	658,000	0	0	0	452,000	16.b.(4)
(5) Corporate bonds	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	360,000	0	230,000	0	1,148,000	16.b.(5)
(6) Equity securities	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	0	0	7,000	16.b.(6)
(7) All other collateral	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	830,000	0	77,000	930,000	2,748,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	35,743,000	0	3,493,000	3,639,000	18,423,000	16.b.(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands				
		Bil	Mil	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		12,000	1.a.
Number				
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		4	1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets	RCFD3164		2,117,000	2.a.
(1) Estimated fair value of mortgage servicing assets	RCFDA590		2,117,000	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets	RCFDB026		2,077,000	2.b.
c. All other identifiable intangible assets	RCFD5507		2,880,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426		7,074,000	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices	RCON5508		0	3.a.
b. Farmland in domestic offices	RCON5509		0	3.b.
c. 1-4 family residential properties in domestic offices	RCON5510		156,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices	RCON5511		2,000	3.d.
e. Nonfarm nonresidential properties in domestic offices	RCON5512		5,000	3.e.
f. Foreclosed properties from "GNMA loans"	RCONC979		88,000	3.f.
g. In foreign offices	RCFN5513		97,000	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)	RCFD2150		348,000	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		25,716,000	5.a.(1)(a)
(b) Over one year through three years	RCFDF056		29,000	5.a.(1)(b)
(c) Over three years through five years	RCFDF057		0	5.a.(1)(c)
(d) Over five years	RCFDF058		2,000	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)	RCFD2651		12,716,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)	RCFDF059		0	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		61,300,000	5.b.(1)(a)
(b) Over one year through three years	RCFDF061		8,231,000	5.b.(1)(b)
(c) Over three years through five years	RCFDF062		2,551,000	5.b.(1)(c)
(d) Over five years	RCFDF063		4,939,000	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		46,974,000	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		102,768,000	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 Website address of the bank (home page), if any (Example: w w w .examplebank.com)	TEXT4087	w w w .citibank.com	8.
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	Yes/No		
9. Do any of the bank's Internet Websites 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))	RCFDF065		63,607,000		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):					
(1) Loans secured by real estate in domestic offices:					
(a) Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	RCONK169			0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	RCONK170			0	13.a.(1)(a)(2)
(b) Secured by farmland	RCONK171			0	13.a.(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	RCONK172			0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RCONK173			0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens	RCONK174			0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	RCONK175			0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176			0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK177			0	13.a.(1)(e)(2)
(2) Loans to finance agricultural production and other loans to farmers	RCFDK178			0	13.a.(2)

Schedule RC-M—Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
(3) Commercial and industrial loans	RCFDK179			0	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	RCFDK180			0	13.a.(4)(a)
(b) Automobile loans	RCFDK181			0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK182			0	13.a.(4)(c)
(5) All other loans and all leases	RCFDK183			0	13.a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a(1) through (5)):</i>					
(a) Loans to depository institutions and acceptances of other banks	RCFDK184			0	13.a.(5)(a)
(b) Loans to foreign governments and official institutions	RCFDK185			0	13.a.(5)(b)
(c) Other loans ⁽¹⁾	RCFDK186			0	13.a.(5)(c)
(d) Lease financing receivables	RCFDK273			0	13.a.(5)(d)
(e) Loans secured by real estate in foreign offices	RCFNK290			0	13.a.(5)(e)
b. Other real estate owned (included in Schedule RC, item 7):					
(1) Construction, land development, and other land in domestic offices	RCONK187			0	13.b.(1)
(2) Farmland in domestic offices	RCONK188			0	13.b.(2)
(3) 1-4 family residential properties in domestic offices	RCONK189			0	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	RCONK190			0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	RCONK191			0	13.b.(5)
(6) In foreign offices	RCFNK260			0	13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	RCFDK192			0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCFDJ461			0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	RCFDJ462			0	13.d.
14. Captive insurance and reinsurance subsidiaries:					
a. Total assets of captive insurance subsidiaries ⁽²⁾	RCFDK193			0	14.a.
b. Total assets of captive reinsurance subsidiaries ⁽²⁾	RCFDK194			111,000	14.b.

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)

	Number
RCONL133	N/A

15.a.

b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?

	Yes/No
RCONL135	N/A

15.b.

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

(2) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

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	3,000	RCONF174	0	RCONF176	24,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	129,000	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	364,000	RCON5399	0	RCON5400	927,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	4,015,000	RCONC237	5,030,000	RCONC229	3,726,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	280,000	RCONC239	0	RCONC230	602,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	10,000	RCON3500	0	RCON3501	4,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	5,000	RCONF180	0	RCONF182	38,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	6,000	RCONF181	0	RCONF183	43,000	1.e.(2)
f. In foreign offices	RCFNB572	401,000	RCFNB573	0	RCFNB574	887,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	0	RCFD1583	1,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	152,000	RCFD1252	88,000	RCFD1253	276,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	121,000	RCFD1255	1,000	RCFD1256	1,012,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	2,298,000	RCFDB576	1,964,000	RCFDB577	255,000	5.a.
b. Automobile loans	RCFDK213	6,000	RCFDK214	0	RCFDK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	419,000	RCFDK217	56,000	RCFDK218	415,000	5.c.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	12,000	RCFD5460	8,000	RCFD5461	844,000	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 items 10 and 11 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	5,000	RCFDF170	6,000	RCFDF171	9,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	RCFD3505	0	RCFD3506	626,000	RCFD3507	29,000	9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC							
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" ..	RCFDK036	1,434,000	RCFDK037	5,055,000	RCFDK038	8,000	10.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above							
	RCFDK039	269,000	RCFDK040	238,000	RCFDK041	6,000	10.a.
	RCFDK042	1,148,000	RCFDK043	4,803,000	RCFDK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans	RCONK045	0	RCONK046	0	RCONK047	0	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans							
RCONK048	0	RCONK049	0	RCONK050	0	11.a.(1)(b)	
(2) Secured by farmland	RCONK051	0	RCONK052	0	RCONK053	0	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	RCONK054	0	RCONK055	0	RCONK056	0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	11.a.(3)(b)(1)
(2) Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONK063	0	RCONK064	0	RCONK065	0	11.a.(4)

Schedule RC-N—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) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066	0	RCONK067	0	RCONK068	0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	RCONK069	0	RCONK070	0	RCONK071	0	11.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers	RCFDK072	0	RCFDK073	0	RCFDK074	0	11.b.
c. Commercial and industrial loans	RCFDK075	0	RCFDK076	0	RCFDK077	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	RCFDK078	0	RCFDK079	0	RCFDK080	0	11.d.(1)
(2) Automobile loans	RCFDK081	0	RCFDK082	0	RCFDK083	0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK084	0	RCFDK085	0	RCFDK086	0	11.d.(3)
e. All other loans and all leases	RCFDK087	0	RCFDK088	0	RCFDK089	0	11.e.
<i>Itemize the past due and nonaccrual amounts included in 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>							
(1) Loans to depository institutions & acceptances of other banks	RCFDK091	0	RCFDK092	0	RCFDK093	0	11.e.(1)
(2) Loans to foreign governments and official institutions	RCFDK095	0	RCFDK096	0	RCFDK097	0	11.e.(2)
(3) Other loans ⁽¹⁾	RCFDK099	0	RCFDK100	0	RCFDK101	0	11.e.(3)
(4) Lease financing receivables	RCFDK269	0	RCFDK271	0	RCFDK272	0	11.e.(4)
(5) Loans secured by real estate in foreign offices	RCFNK291	0	RCFNK292	0	RCFNK293	0	11.e.(5)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFDK102	0	RCFDK103	0	RCFDK104	0	11.f.

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

Schedule RC-N—Continued

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. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans	RCONK105 0	RCONK106 0	RCONK107 0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK108 0	RCONK109 0	RCONK110 3,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	RCONF661 1,965,000	RCONF662 1,767,000	RCONF663 1,332,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	RCONK111 0	RCONK112 0	RCONK113 0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114 0	RCONK115 0	RCONK116 0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK117 0	RCONK118 0	RCONK119 2,000	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addressees (domicile)	RCFDK120 0	RCFDK121 0	RCFDK122 98,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCFDK123 2,000	RCFDK124 0	RCFDK125 91,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK126 280,000	RCFDK127 139,000	RCFDK128 320,000	M.1.f.

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				
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.(1)
(2) Loans to depository institutions & acceptances of other banks	RCFDK134	0	RCFDK135	0	RCFDK136	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers	RCFDK138	0	RCFDK139	0	RCFDK140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	RCFDK274	0	RCFDK275	0	RCFDK276	0	M.1.f.(4)(a)
(b) Automobile loans	RCFDK277	0	RCFDK278	0	RCFDK279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK280	0	RCFDK281	0	RCFDK282	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	RCFDK283	0	RCFDK284	0	RCFDK285	0	M.1.f.(5)
(6) Other loans ⁽¹⁾	RCFDK286	0	RCFDK287	0	RCFDK288	0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices	RCFNK294	0	RCFNK295	0	RCFNK296	0	M.1.f.(7)
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	0	RCFD6559	0	RCFD6560	45,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCFD1248	399,000	RCFD1249	0	RCFD1250	856,000	M.3.
4. Not applicable							

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

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	22,000	RCFDC241	0	RCFDC226	376,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value	RCFDF664	42,000	RCFDF665	0	RCFDF666	108,000	M.5.b.(1)
(2) Unpaid principal balance	RCFDF667	92,000	RCFDF668	0	RCFDF669	240,000	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	2,642,000		M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411	404,000		M.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		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	RCFDL183	0	RCFDL184	0	RCFDL185	649,000	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	RCFDL186	0	RCFDL187	0	RCFDL188	411,000	M.9.b.

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

All FDIC-insured depository institutions must complete items 1-9, 10, 11, Memorandum items 1 & 5, and, if applicable, item 9.a, Memorandum items 2, 3, & 6-17 each quarter. Unless otherwise indicated, complete items 1-11 and Memorandum items 1-5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6-17 on a fully consolidated basis.

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDF236				1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF237				2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234				3.
4. Average consolidated total assets	RCFDK652				4.
	Number				
a. Averaging method used (for daily, enter 1; for weekly, enter 2)	RCFDK653				4.a.
5. Average tangible equity (1)	RCFDK654				5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCFDK655				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				7.a.
b. Over one year through three years	RCFDG466				7.b.
c. Over three years through five years	RCFDG467				7.c.
d. Over five years	RCFDG468				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				8.a.
b. Over one year through three years	RCFDG470				8.b.
c. Over three years through five years	RCFDG471				8.c.
d. Over five years	RCFDG472				8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803				9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.					
a. Fully consolidated reciprocal brokered deposits	RCONL190				9.a.

		Yes/No			
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	RCFDK656				10.

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>					
a. Banker's bank deduction	RCFDK657				10.a.
b. Banker's bank deduction limit	RCFDK658				10.b.

		Yes/No			
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	RCFDK659				11.

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>					
a. Custodial bank deduction	RCFDK660				11.a.
b. Custodial bank deduction limit	RCFDK661				11.b.

(1) Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Total deposit liabilities of the bank including related interest accrued and unpaid, less allow able exclusions, 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			M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	Number			
	RCONF050			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			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	Number			
	RCONF052			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			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less	Number			
	RCONF046			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			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 ..	Number			
	RCONF048			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 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			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? 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			M.3.b.
4. Not applicable				
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>				
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions): (4)				
a. Amount of noninterest-bearing transaction accounts of more than \$250,000	RCONJ944			M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000	Number			
	RCONJ945			M.5.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 excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
 (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.
 (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
 (4) Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

Memoranda—Continued

Dollar Amounts in Thousands			
	Bil	Mil	Thou
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			
a. Special mention	RCFDK663		M.6.a.
b. Substandard	RCFDK664		M.6.b.
c. Doubtful	RCFDK665		M.6.c.
d. Loss	RCFDK666		M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFDK675		M.7.
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations	RCFDK667		M.8.
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations	RCFDK668		M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:			
a. Total unfunded commitments	RCONK676		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677		M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	RCFDK669		M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)	RCONK678		M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>			
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate in domestic offices ..	RCONK679		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices	RCONK680		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices	RCONK681		M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices	RCONK682		M.13.d.
e. Commercial and industrial loans	RCFDK670		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	RCFDK671		M.13.f.
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans	RCFDK672		M.13.g.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure	RCFDK673		M.14.
15. Total amount of the institution's 20 largest counterparty exposures	RCFDK674		M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands

		Bil	Mill	Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCFDL189				M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>					
17. Selected fully consolidated data for deposit insurance assessment purposes:					
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDL194				M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDL195				M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	RCFDL196				M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCONL197				M.17.d.

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 1-4 family residential mortgage loan originations and purchases for resale ⁽²⁾ from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾					
a. Closed-end first liens	RCONF066	8,708,000			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	2,361,000			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	9,729,000			3.a.
b. Closed-end junior liens	RCONF071	5,000			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 or trading at quarter-end (included in Schedule RC, items 4.a and 5):					
a. Closed-end first liens	RCONF072	4,648,000			4.a.
b. Closed-end junior liens	RCONF073	0			4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit	RCONF676	0			4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0			4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):					
a. Closed-end 1-4 family residential mortgage loans	RIADF184	92,000			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 during the quarter:					
a. Closed-end first liens	RCONF678	481,000			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)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:					
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	1,190,000			7.a.
b. For representations and warranties made to other parties	RCONL192	51,000			7.b.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.
 (2) Exclude originations and purchases of 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	
	249,566,000	0	43,745,000	200,647,000	5,174,000	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 held for sale	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
	4,606,000	0	0	4,606,000	0	3.
4. Loans and leases held for investment	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
	4,908,000	0	0	277,000	4,631,000	4.
5. Trading assets:						
a. Derivative assets	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
	67,943,000	1,058,389,000	147,000	1,115,704,000	10,481,000	5.a.
b. Other trading assets	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
	102,984,000	0	41,304,000	57,244,000	4,436,000	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	
	3,389,000	0	0	861,000	2,528,000	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	
	433,396,000	1,058,389,000	85,196,000	1,379,339,000	27,250,000	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.
	1,415,000	0	0	717,000	698,000	
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.
	55,561,000	1,054,023,000	153,000	1,098,974,000	10,457,000	
b. Other trading liabilities	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	5,422,000	0	4,917,000	495,000	10,000	
11. Other borrow ed money	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	2,586,000	0	0	1,167,000	1,419,000	
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.
	2,528,000	0	0	2,526,000	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.
	67,512,000	1,054,023,000	5,070,000	1,103,879,000	12,586,000	

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	154,737,000			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	224,000			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ⁽¹⁾ (report loss as a positive value)	RCFDA221	79,000			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FSB ASC 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans ⁽¹⁾ (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336	(3,646,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589	639,000			6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	14,338,000			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	63,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	144,318,000			8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591	212,000			9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610	18,065,000			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	126,035,000			11.
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	0			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	10,509,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	0			15.
16. Other Tier 2 capital components	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	10,509,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	10,509,000			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	136,544,000			21.
Total Assets for Leverage Ratio					
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	RCFDL136	1,299,249,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	14,338,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	212,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610	18,065,000			25.
26. Other additions to (deductions from) assets for leverage capital purposes	RCFDL137	1,502,000			26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	RCFDL138	1,268,136,000			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 reported in item 62	RCFDB504	0			29.
30. Adjustment to average total assets reported in item 27	RCFDB505	0			30.

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

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	9.94	31.
32. Tier 1 risk-based capital ratio ⁽³⁾	RCFD7274	0	RCFD7206	15.24	32.
33. Total risk-based capital ratio ⁽⁴⁾	RCFD7275	0	RCFD7205	16.51	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).

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%
Balance Sheet Asset Categories						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCFD0010 172,522,000	RCFDC869 0	RCFDB600 138,222,000	RCFDB601 29,485,000		RCFDB602 4,815,000
35. Held-to-maturity securities	RCFD1754 4,742,000	RCFDB603 (1,176,000)	RCFDB604 0	RCFDB605 1,113,000	RCFDB606 2,204,000	RCFDB607 2,601,000
36. Available-for-sale securities	RCFD1773 249,566,000	RCFDB608 1,901,000	RCFDB609 130,378,000	RCFDB610 95,518,000	RCFDB611 13,130,000	RCFDB612 8,639,000
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225 71,198,000		RCFDC063 44,935,000	RCFDC064 22,458,000		RCFDB520 3,805,000
38. Loans and leases held for sale	RCFD5369 6,867,000	RCFDB617 0	RCFDB618 0	RCFDB619 228,000	RCFDB620 4,635,000	RCFDB621 2,004,000
39. Loans and leases, net of unearned income	RCFDB528 590,156,000	RCFDB622 (1,302,000)	RCFDB623 17,938,000	RCFDB624 53,024,000	RCFDB625 113,907,000	RCFDB626 406,589,000
40. LESS: Allowance for loan and lease losses	RCFD3123 23,054,000	RCFD3123 23,054,000				
41. Trading assets	RCFD3545 170,927,000	RCFDB627 170,927,000	RCFDB628 0	RCFDB629 0	RCFDB630 0	RCFDB631 0
42. All other assets ⁽¹⁾	RCFDB639 104,917,000	RCFDB640 31,112,500	RCFDB641 5,405,000	RCFDB642 11,060,000	RCFDB643 1,880,000	RCFD5339 55,459,500
43. Total assets (sum of items 34 through 42)	RCFD2170 1,347,841,000	RCFDB644 178,408,500	RCFD5320 336,878,000	RCFD5327 212,886,000	RCFD5334 135,756,000	RCFD5340 483,912,500

(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

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%
Derivatives and Off-Balance Sheet Items							
44. Financial standby letters of credit	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
	99,752,000	1.00	99,752,000	19,294,000	25,281,000	4,494,000	50,683,000
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
	11,405,000	.50	5,702,500	515,000	727,000	0	4,460,500
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
	9,593,000	.20	1,918,600	115,000	460,000	0	1,343,600
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
	86,236,000	1.00	86,236,000	85,155,000	0	0	1,081,000
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
	13,000	6.07	79,000				79,000
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	3,911,000	1.00	3,911,000	0	0	918,000	2,993,000
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	2,359,000	1.00	2,359,000	219,000	573,000	121,000	1,446,000
53. Unused commitments:							
a. With an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	164,720,000	.50	82,360,000	5,591,000	10,034,000	884,000	65,851,000
b. With an original maturity of one year or less to asset- backed commercial paper conduits	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596
	5,436,000	.10	543,600	0	76,000	408,000	59,600
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695	
			233,071,000	17,562,000	93,602,000	121,907,000	

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%
Totals					
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
		465,329,000	343,639,000	264,488,000	611,909,200
56. Risk weight factor		x 0%	x 20%	x 50%	x 100%
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)		RCFDB700	RCFDB701	RCFDB702	RCFDB703
		0	68,727,800	132,244,000	611,909,200
58. Market risk equivalent assets					RCFD1651
					27,653,000
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
					840,534,000
60. LESS: Excess allowance for loan and lease losses					RCFDA222
					13,571,000
61. LESS: Allocated transfer risk reserve					RCFD3128
					0
62. Total risk-weighted assets (item 59 minus items 60 and 61)					RCFDA223
					826,963,000

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD8764		72,809,000	

Dollar Amounts in Thousands		(Column A) With a remaining maturity of one year or less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	RCFD3809	23,395,595,000	RCFD8766	6,537,861,000	RCFD8767	4,585,412,000	M.2.a.
b. Foreign exchange contracts	RCFD3812	4,534,341,000	RCFD8769	358,383,000	RCFD8770	134,978,000	M.2.b.
c. Gold contracts	RCFD8771	2,747,000	RCFD8772	34,000	RCFD8773	0	M.2.c.
d. Other precious metals contracts	RCFD8774	8,542,000	RCFD8775	939,000	RCFD8776	0	M.2.d.
e. Other commodity contracts	RCFD8777	43,882,000	RCFD8778	16,917,000	RCFD8779	679,000	M.2.e.
f. Equity derivative contracts	RCFDA000	140,507,000	RCFDA001	50,947,000	RCFDA002	22,888,000	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	144,905,000	RCFDG598	439,419,000	RCFDG599	88,209,000	M.2.g.(1)
(2) Subinvestment grade	RCFDG600	185,520,000	RCFDG601	585,458,000	RCFDG602	95,109,000	M.2.g.(2)

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

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

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	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	33,372,000	0	382,000	0	0	15,000	2,143,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	2.a.
	0	0	0	0	0	0	1,000	
b. Subordinated securities and other residual interests	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	0	0	0	0	0	0	2,000	
c. Standby letters of credit and other enhancements	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	901,000	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	2,910,000	0	11,000	0	0	0	0	
b. 90 days or more past due	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	1,415,000	0	6,000	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	99,000	0	29,000	0	0	0	0	
b. Recoveries	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	10,000	0	0	0	0	

Schedule RC-S—Continued

	(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
Dollar Amounts in Thousands							
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 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 121,000	RCFDB791 1,000	RCFDB792 0	RCFDB793 0	RCFDB794 843,000	RCFDB795 0	RCFDB796 185,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797 119,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 149,000	RCFDB802 0	RCFDB803 18,000

Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	RCFDA249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCFDA250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804		135,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805		360,572,000		M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	RCFDA591		7,139,000		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		10,752,000		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		1,923,000		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		9,679,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809		5,559,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C ⁽²⁾	RCFDC407		2,000		M.4.

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

(2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instruction that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

		Yes/No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	RCFDA345	YES	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 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 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.

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	
Fiduciary and Related Assets					
4. Personal trust and agency accounts	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	10,974,000	37,881,000	6507	6371	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	0	11,000	0	81	
b. Employee benefit—defined benefit	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	0	90,000	0	182	
c. Other employee benefit and retirement-related accounts	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	3,519,000	2,871,000	58	135	
6. Corporate trust and agency accounts	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	9,661,000	24,540,000	13	2976	
7. Investment management and investment advisory agency accounts	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	62,368,000	181,000	5959	46	
8. Foundation and endowment trust and agency accounts	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	204,000	3,000	174	5	
9. Other fiduciary accounts	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	38,387,000	313,877,000	386	15889	
10. Total fiduciary accounts (sum of items 4 through 9)	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	125,113,000	379,454,000	13097	25685	

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 9,494,556,000		RCFDB899 223717	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFNB900 71,134,000	RCFNB901 6,892,427,000	RCFNB902 3549	RCFNB903 236157	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFDJ259 3,515,000	RCFDJ260 52,000	RCFDJ261 55	RCFDJ262 2	13.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts	RIADB904	50,000		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	30,000		15.c.
16. Corporate trust and agency accounts	RIADA479	9,000		16.
17. Investment management and investment advisory agency accounts	RIADJ315	28,000		17.
18. Foundation and endowment trust and agency accounts	RIADJ316	0		18.
19. Other fiduciary accounts	RIADA480	52,000		19.
20. Custody and safekeeping accounts	RIADB909	482,000		20.
21. Other fiduciary and related services income	RIADB910	103,000		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	754,000		22.
a. Fiduciary and related services income—foreign offices (included in item 22)	RIADB912	592,000		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	0	RCFDB932	0	M.3.a.
b. International/Global equity	RCFDB933	0	RCFDB934	0	M.3.b.
c. Stock/Bond blend	RCFDB935	0	RCFDB936	0	M.3.c.
d. Taxable bond	RCFDB937	0	RCFDB938	0	M.3.d.
e. Municipal bond	RCFDB939	0	RCFDB940	0	M.3.e.
f. Short term investments/Money market	RCFDB941	0	RCFDB942	0	M.3.f.
g. Specialty/Other	RCFDB943	0	RCFDB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	RCFDB945	0	RCFDB946	0	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:

Shirley C. Wong, Director
 Name and Title (TEXT B962)

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(212)559-1073
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Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions	RCFDJ981	134,000	RCFDJ982	14,000	RCFDJ983	0	1.a.
b. Held-to-maturity securities	RCFDJ984	0	RCFDJ985	0	RCFDJ986	0	1.b.
c. Available-for-sale securities	RCFDJ987	20,000	RCFDJ988	0	RCFDJ989	7,599,000	1.c.
d. Securities purchased under agreements to resell	RCFDJ990	0	RCFDJ991	0	RCFDJ992	0	1.d.
e. Loans and leases held for sale	RCFDJ993	0	RCFDJ994	0	RCFDJ995	0	1.e.
f. Loans and leases, net of unearned income	RCFDJ996	87,231,000	RCFDJ997	20,975,000	RCFDJ998	1,030,000	1.f.
g. Less: Allowance for loan and lease losses	RCFDJ999	6,152,000	RCFDK001	0	RCFDK002	0	1.g.
h. Trading assets (other than derivatives)	RCFDK003	0	RCFDK004	0	RCFDK005	88,000	1.h.
i. Derivative trading assets	RCFDK006	194,000	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned	RCFDK009	0	RCFDK010	0	RCFDK011	0	1.j.
k. Other assets	RCFDK012	122,000	RCFDK013	105,000	RCFDK014	159,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	RCFDK015	0	RCFDK016	0	RCFDK017	0	2.a.
b. Derivative trading liabilities	RCFDK018	0	RCFDK019	0	RCFDK020	0	2.b.
c. Commercial paper	RCFDK021	0	RCFDK022	13,686,000	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper)	RCFDK024	34,509,000	RCFDK025	0	RCFDK026	7,142,000	2.d.
e. Other liabilities	RCFDK027	161,000	RCFDK028	77,000	RCFDK029	283,000	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	RCFDK030	0	RCFDK031	0	RCFDK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	RCFDK033	0	RCFDK034	1,923,000	RCFDK035	77,000	4.

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 Reports 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, Schedule RC-F, item 6.f, and Schedule RC-O, Memorandum items 6 through 9, 14, and 15, 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 CONTAINED 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; 750 character limit):
(TEXT 6980)