

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 December 31, 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 - December 31, 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	5,823,000				1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436	382,000				1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024	10,000				1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012	1,686,000				1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:						
(1) Credit cards	RIADB485	14,390,000				1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans)	RIADB486	438,000				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	1,252,000				1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	16,381,000				1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	40,362,000				1.a.(3)
b. Income from lease financing receivables	RIAD4065	102,000				1.b.
c. Interest income on balances due from depository institutions (1)	RIAD4115	1,074,000				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	614,000				1.d.(1)
(2) Mortgage-backed securities	RIADB489	1,575,000				1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	3,323,000				1.d.(3)
e. Interest income from trading assets	RIAD4069	3,222,000				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	1,509,000				1.f.
g. Other interest income	RIAD4518	347,000				1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.)	RIAD4107	52,128,000				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	26,000				2.a.(1)(a)
(b) Nontransaction accounts:						
(1) Savings deposits (includes MMDAs)	RIAD0093	930,000				2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517	164,000				2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518	164,000				2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	5,106,000				2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	333,000				2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	3,105,000				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		17,000		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		9,845,000		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		42,283,000		3.
4. Provision for loan and lease losses	RIAD4230		8,494,000		4.
5. Noninterest income:					
a. Income from fiduciary activities ⁽¹⁾	RIAD4070		1,508,000		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		334,000		5.b.
c. Trading revenue ⁽²⁾	RIADA220		4,340,000		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		100,000		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888		512,000		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887		9,000		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386		0		5.d.(4)
(5) Income from other insurance activities	RIADC387		766,000		5.d.(5)
e. Venture capital revenue	RIADB491		0		5.e.
f. Net servicing fees	RIADB492		582,000		5.f.
g. Net securitization income	RIADB493		0		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		2,353,000		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		(5,000)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		(388,000)		5.k.
l. Other noninterest income ^(*)	RIADB497		4,314,000		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		14,425,000		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521		(114,000)		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196		1,896,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		15,670,000		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		2,281,000		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		737,000		7.c.(2)
d. Other noninterest expense ^(*)	RIAD4092		15,891,000		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		34,579,000		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		15,417,000		8.
9. Applicable income taxes (on item 8)	RIAD4302		3,406,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		12,011,000		10.
11. Extraordinary items and other adjustments, net of income taxes ^(*)	RIAD4320		(70,000)		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104		11,941,000		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		96,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340		11,845,000		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		82,000		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</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		1,000		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507		633,000		M.4.
Number					
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150		192244		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 (2)	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		3,383,000		M.8.a.
b. Foreign exchange exposures	RIAD8758		1,864,000		M.8.b.
c. Equity security and index exposures	RIAD8759		(36,000)		M.8.c.
d. Commodity and other exposures	RIAD8760		64,000		M.8.d.
e. Credit exposures	RIADF186		(935,000)		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		1,907,000		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		(877,000)		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		(1,022,000)		M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251		70,000		M.10.

(1) The asset size tests are generally based on the total assets reported on the June 30, 2011, Report of Condition.

(2) For example, a bank acquired on March 1, 2012, would report 20120301.

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	713,000	M.13.a.
(1)	Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552	(79,000)	M.13.a.(1)
b.	Net gains (losses) on liabilities	RIADF553	275,000	M.13.b.
(1)	Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	(63,000)	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	103,000	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	83,000	M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

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	11,845,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	128,000			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	19,050,000			9.
10. Other comprehensive income (1)	RIADB511	1,291,000			10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415	237,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	147,514,000			12.

(*) Describe on Schedule RI-E - Explanations

(1) Includes, but is not limited to, 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	32,000	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	45,000	RIADC894	10,000	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	996,000	RIAD5412	41,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RIADC234	2,160,000	RIADC217	10,000	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	1,151,000	RIADC218	47,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588	30,000	RIAD3589	3,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	14,000	RIADC896	7,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	24,000	RIADC898	2,000	1.e.(2)
f. In foreign offices	RIADB512	63,000	RIADB513	25,000	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	28,000	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RIAD4655	2,000	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RIAD4645	568,000	RIAD4617	99,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646	405,000	RIAD4618	146,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	8,205,000	RIADB515	1,491,000	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	1,284,000	RIADK206	358,000	5.c.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0	6.
7. All other loans	RIAD4644	143,000	RIAD4628	114,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	RIADF185	153,000	RIADF187	20,000	8.a.
b. All other leases	RIADC880	3,000	RIADF188	4,000	8.b.
9. Total (sum of items 1 through 8)	RIAD4635	15,306,000	RIAD4605	2,377,000	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	56,000	RIAD4662	24,000	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	992,000		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	2,377,000			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	14,245,000			3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	1,061,000			4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	8,494,000			5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	653,000			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	20,913,000			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		474,000		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			35,000	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	23,752,000			1.
2. Total interest expense in foreign offices	RIADC900	4,767,000			2.
3. Provision for loan and lease losses in foreign offices	RIADC901	2,561,000			3.
4. Noninterest income in foreign offices:					
a. Trading revenue	RIADC902	5,159,000			4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIADC903	328,000			4.b.
c. Net securitization income	RIADC904	0			4.c.
d. Other noninterest income	RIADC905	4,993,000			4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	RIADC906	1,098,000			5.
6. Total noninterest expense in foreign offices	RIADC907	17,722,000			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	(129,000)			7.
8. Applicable income taxes (on items 1 through 7)	RIADC909	3,161,000			8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	RIADC910	(70,000)			9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	RIADC911	6,920,000			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	6,920,000			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		0	1.b.
c.	Income and fees from automated teller machines (ATMs)	RIADC016		0	1.c.
d.	Rent and other income from other real estate owned	RIAD4042		0	1.d.
e.	Safe deposit box rent	RIADC015		0	1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229		0	1.f.
g.	Bank card and credit card interchange fees	RIADF555	2,501,000		1.g.
h.	Gains on bargain purchases	RIADJ447		0	1.h.
i.	TEXT4461	RIAD4461		0	1.i.
j.	TEXT4462 Other Banking Related Fees	RIAD4462	3,880,000		1.j.
k.	TEXT4463 Letters-of-credit Commitment Fees	RIAD4463	745,000		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	2,955,000		2.a.
b.	Advertising and marketing expenses	RIAD0497	1,945,000		2.b.
c.	Directors' fees	RIAD4136		0	2.c.
d.	Printing, stationery, and supplies	RIADC018		0	2.d.
e.	Postage	RIAD8403	527,000		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	582,000		2.k.
l.	TEXT4464	RIAD4464		0	2.l.
m.	TEXT4467 Contract Service Provider Fees	RIAD4467	625,000		2.m.
n.	TEXT4468 Operational Risk Losses	RIAD4468	816,000		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		(97,000)	3.a.(1)
	(2) Applicable income tax effect	RIAD4486		(27,000)	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 Primarily represents contribution of assets and liabilities to Citibank Canada, as a re	RIAD4498	26,000		5.a.
b.	TEXT4499 Represents capital contributions from Citigroup not related to issuance of stock.	RIAD4499	173,000		5.b.
6. Adjustments to allow ance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT4521 Primarily represents Citicorp Trust Bank, fsb 2011 allow ance due to merger w ith Cit	RIAD4521	653,000		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 (only report amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I.): Earnings of Minority Ow ned Affiliates \$243,000M; Marked-to-market on Hedging Transactions (\$954,000M); Impairment on investment in Akbank (\$1,181,000M). Other noninterest expense (only report amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d.): Litigation Expense: \$1,103,000M Non-IT Contractors Fees \$562,000M; Collection Expense \$506,000M. Other transaction with parent holding company included in Schedule RI-A item 11: \$38,000 represents transactions related to a carve-out of Citigroup liquid strategies business within Citi Capital Advisors (CCA), to be reimbursed by Citigroup.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 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	Mill	Thou
Assets				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	RCFD0081	32,824,000		1.a.
b. Interest-bearing balances ⁽²⁾	RCFD0071	88,354,000		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	3,641,000		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	258,224,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	97,000		3.a.
b. Securities purchased under agreements to resell ⁽³⁾	RCFDB989	68,711,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	10,233,000		4.a.
b. Loans and leases, net of unearned income	RCFDB528	589,699,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	20,913,000		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	568,786,000		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	175,391,000		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	4,561,000		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	313,000		7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	5,716,000		8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0		9.
10. Intangible assets:				
a. Goodwill	RCFD3163	11,730,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	6,545,000		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	78,275,000		11.
12. Total assets (sum of items 1 through 11)	RCFD2170	1,313,401,000		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	415,120,000		13.a.
(1) Noninterest-bearing ⁽¹⁾	RCON6631	138,233,000		13.a.(1)
(2) Interest-bearing	RCON6636	276,887,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	526,065,000		13.b.
(1) Noninterest-bearing	RCFN6631	56,060,000		13.b.(1)
(2) Interest-bearing	RCFN6636	470,005,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices ⁽²⁾	RCONB993	1,005,000		14.a.
b. Securities sold under agreements to repurchase ⁽³⁾	RCFDB995	19,246,000		14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	54,578,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	89,598,000		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures ⁽⁴⁾	RCFD3200	7,500,000		19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	52,041,000		20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	1,165,153,000		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	138,521,000		25.
26.				
a. Retained earnings	RCFD3632	16,161,000		26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	RCFDB530	(7,919,000)		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	147,514,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	734,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCFDG105	148,248,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	1,313,401,000		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, but is not limited to, 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.

	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2011		
	RCFD6724	N/A

M.1.

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

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

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

M.2.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD0022	9,842,000			1.
a. Cash items in process of collection and unposted debits			RCON0020	4,707,000	1.a.
b. Currency and coin			RCON0080	1,078,000	1.b.
2. Balances due from depository institutions in the U.S.			RCON0082	301,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	589,000			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085	577,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks			RCON0070	166,000	3.
a. Foreign branches of other U.S. banks	RCFD0073	252,000			3.a.
b. Other banks in foreign countries and foreign central banks	RCFD0074	90,062,000			3.b.
4. Balances due from Federal Reserve Banks	RCFD0090	19,856,000	RCON0090	19,856,000	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	121,178,000	RCON0010	26,108,000	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	64,178,000	65,313,000	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	12,000	12,000	2.a.
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	26,007,000	26,409,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	89,000	95,000	19,432,000	17,809,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	0	0	1,381,000	1,438,000	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	0	0	27,773,000	28,623,000	4.a.(2)
(3) Other pass-through securities	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	209,000	210,000	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	13,543,000	13,818,000	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	
	2,150,000	2,131,000	7,236,000	7,382,000	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	1,294,000	1,405,000	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	905,000	930,000	4.c.(2)(a)
(b) All other commercial MBS	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	123,000	121,000	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	
	266,000	263,000	8,358,000	8,370,000	5.a.
b. Structured financial products:					
(1) Cash	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	288,000	287,000	4,124,000	4,014,000	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	25,000	262,000	264,000	6.a.
b. Foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	701,000	773,000	78,268,000	78,923,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ⁽¹⁾			RCFDA510	RCFDA511	
			2,912,000	3,304,000	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	
	3,641,000	3,695,000	255,894,000	258,224,000	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	172,606,000			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	39,130,000			M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	20,869,000			M.2.a.(2)
(3) Over one year through three years	RCFDA551	65,888,000			M.2.a.(3)
(4) Over three years through five years	RCFDA552	52,097,000			M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	10,585,000			M.2.a.(5)
(6) Over 15 years	RCFDA554	15,295,000			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	60,000			M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	594,000			M.2.b.(2)
(3) Over one year through three years	RCFDA557	753,000			M.2.b.(3)
(4) Over three years through five years	RCFDA558	1,239,000			M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	1,178,000			M.2.b.(5)
(6) Over 15 years	RCFDA560	26,447,000			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	5,718,000			M.2.c.(1)
(2) Over three years	RCFDA562	18,685,000			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	38,304,000			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	1,310,000			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	1,494,000	1,505,000	M.5.a.
b. Home equity lines	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	64,000	64,000	0	0	M.5.b.
c. Automobile loans	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	0	0	2,475,000	2,479,000	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	180,000	176,000	4,121,000	4,116,000	M.5.d.
e. Commercial and industrial loans	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	268,000	270,000	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	
	240,000	238,000	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	
	46,000	47,000	4,124,000	4,014,000	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	
	2,000	2,000	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	196,097,000			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONF158	27,000	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	1,178,000	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	24,004,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	97,447,000	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	11,709,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	2,044,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	2,112,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	3,361,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	252,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	252,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	8,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	3,000	RCONB534	3,000	2.b.
c. To banks in foreign countries			RCONB535	4,947,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	19,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	25,300,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	890,000	RCON1590	207,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	31,991,000	RCON1763	29,905,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	96,319,000	RCON1764	7,007,000	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	140,146,000	RCONB538	106,685,000	6.a.
b. Other revolving credit plans	RCFDB539	5,642,000	RCONB539	894,000	6.b.
c. Automobile loans	RCFDK137	774,000	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	25,636,000	RCONK207	3,926,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	1,140,000	RCON2081	55,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	973,000	RCON2107	973,000	8.
9. Loans to nondepository financial institutions and other loans	RCFD1563	72,964,000			9.
a. Loans to nondepository financial institutions			RCONJ454	12,653,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	569,000	9.b.(1)
(2) All other loans (exclude consumer loans)			RCONJ451	31,231,000	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	1,066,000	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	2,145,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	370,000	RCON2123	234,000	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	599,932,000	RCON2122	342,024,000	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		10,152,000		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		34,000		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCFDK164		54,000		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK165		5,567,000		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		4,231,000		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	8,562,000	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	13,267,000	M.2.a.(2)
(3) Over one year through three years	RCONA566	6,855,000	M.2.a.(3)
(4) Over three years through five years	RCONA567	7,523,000	M.2.a.(4)
(5) Over five years through 15 years	RCONA568	12,270,000	M.2.a.(5)
(6) Over 15 years	RCONA569	44,639,000	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	304,855,000	M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	50,828,000	M.2.b.(2)
(3) Over one year through three years	RCFDA572	93,881,000	M.2.b.(3)
(4) Over three years through five years	RCFDA573	11,940,000	M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	16,514,000	M.2.b.(5)
(6) Over 15 years	RCFDA575	18,747,000	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	229,753,000	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	1,649,000	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	35,706,000	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	53,883,000	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	2,631,000	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	672,000	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	429,000	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			5,059,000

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		8,110,000		
(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	8,110,000
(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		1,299,000	RCONF585	230,000
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		2,615,000	RCONF589	2,462,000

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	8,031,000			M.11.a.
(1) Construction, land development, and other land loans			RCONF590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements)			RCONF591	0	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			RCONF593	8,031,000	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	1,233,000	RCONF597	254,000	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	2,538,000	RCONF601	2,385,000	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		234,230,000		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			0	M.15.a.(1)
(2) Proprietary reverse mortgages	RCONJ467			0	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			0	M.15.b.(1)
(2) Proprietary reverse mortgages	RCONJ469			0	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			0	M.15.c.(1)
(2) Proprietary reverse mortgages	RCONJ471			0	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.")	RCON6999	NO
		1.

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

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

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

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

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands				
3. Number and amount <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	83	RCON5565	2,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5566	254	RCON5567	31,000
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5568	1363	RCON5569	639,000
				3.a.
				3.b.
				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	1896712	RCON5571	5,230,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5572	8439	RCON5573	1,182,000
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5574	4836	RCON5575	2,035,000
				4.a.
				4.b.
				4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

	Yes/No		
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, <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	4	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	1	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	3714	RCON5585	42,000
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	4	RCON5589	2,000

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	5,848,000	RCON3531	29,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCFD3532	305,000	RCON3532	305,000	2.
3. Securities issued by states and political subdivisions in the U.S.	RCFD3533	3,030,000	RCON3533	3,030,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG379	400,000	RCONG379	400,000	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	1,907,000	RCONG380	1,907,000	4.b.
c. All other residential MBS	RCFDG381	22,000	RCONG381	2,000	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	445,000	RCONG383	437,000	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	49,610,000	RCONG386	2,271,000	5.b.
6. Loans:					
a. Loans secured by real estate	RCFDF610	0			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	10,185,000	RCONF614	9,573,000	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	977,000	RCONF618	486,000	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	38,095,000	RCON3541	34,757,000	9.
10. Not applicable					
11. Derivatives with a positive fair value (from RC-Q.5.a.A.)	RCFD3543	64,567,000	RCON3543	26,770,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	175,391,000	RCON3545	79,967,000	12.
Liabilities					
13.					
a. Liability for short positions	RCFD3546	4,905,000	RCON3546	1,782,000	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	49,673,000	RCON3547	20,351,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	RCFD3548	54,578,000	RCON3548	22,133,000	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	0			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	10,585,000	RCONF632	9,858,000	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	988,000	RCONF636	492,000	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	4,000	RCONG335	4,000	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	441,000	RCONG652	433,000	M.3.g.
4. Pledged trading assets:					
a. Pledged securities	RCFDG387	4,809,000	RCONG387	55,000	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	208,000		M.6.
7. Equity securities:				
a. Readily determinable fair values	RCFDF652	30,120,000		M.7.a.
b. Other	RCFDF653	225,000		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. TEXTF655	RCFDF655	0		M.9.a.
b. TEXTF656	RCFDF656	0		M.9.b.
c. TEXTF657	RCFDF657	0		M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):				
a. TEXTF658	RCFDF658	0		M.10.a.
b. TEXTF659	RCFDF659	0		M.10.b.
c. TEXTF660	RCFDF660	0		M.10.c.

(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 68,240,000		RCONB550 331,561,000	1.
2. U.S. Government	RCON2202 34,000		RCON2520 18,000	2.
3. States and political subdivisions in the U.S.	RCON2203 687,000		RCON2530 8,421,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 834,000		RCONB552 322,000	4.
5. Banks in foreign countries	RCON2213 3,514,000		RCON2236 951,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216 199,000		RCON2377 339,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215 73,508,000	RCON2210 63,804,000	RCON2385 341,612,000	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	21,040,000		M.1.a.
b. Total brokered deposits	RCON2365	68,213,000		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	24,209,000		M.1.c.(1)
(2) Brokered deposits of \$100,000 thru \$250,000 & certain brokered retirement deposit accounts	RCONJ472	15,819,000		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	23,718,000		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	15,643,000		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	28,361,000		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	6,445,000		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	296,838,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	6,894,000		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	9,073,000		M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	4,476,000		M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	24,331,000		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	692,000		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	2,162,000		M.3.a.(1)
(2) Over three months through 12 months	RCONA580	3,628,000		M.3.a.(2)
(3) Over one year through three years	RCONA581	2,766,000		M.3.a.(3)
(4) Over three years	RCONA582	517,000		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	5,790,000		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	22,518,000		M.4.a.(1)
(2) Over three months through 12 months	RCONA585	3,180,000		M.4.a.(2)
(3) Over one year through three years	RCONA586	1,855,000		M.4.a.(3)
(4) Over three years	RCONA587	1,254,000		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	2,180,000		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	23,518,000		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	443,935,000			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	5,172,000			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	49,292,000			3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	27,439,000			4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	227,000			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	526,065,000			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	184,196,000			M.1.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Accrued interest receivable ⁽¹⁾	RCFDB556	5,043,000			1.
2. Net deferred tax assets ⁽²⁾	RCFD2148	30,406,000			2.
3. Interest-only strips receivable (not in the form of a security) on: ⁽³⁾					
a. Mortgage loans	RCFDA519	0			3.a.
b. Other financial assets	RCFDA520	0			3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾	RCFD1752	7,625,000			4.
5. Life insurance assets:					
a. General account life insurance assets	RCFDK201	34,000			5.a.
b. Separate account life insurance assets	RCFDK202	4,605,000			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	30,562,000			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	8,203,000			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	78,275,000			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	12,000	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	13,747,000	1.b.
2.	Net deferred tax liabilities ⁽²⁾	RCFD3049	566,000	2.
3.	Allow ance for credit losses on off-balance sheet credit exposures	RCFDB557	1,025,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	36,691,000	4.
a.	Accounts payable	RCFD3066	13,833,000	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	52,041,000	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	35,290,000		3.
4. Securities sold under agreements to repurchase	RCONB995	14,152,000		4.
5. Other borrowed money	RCON3190	76,231,000		5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163	2,701,000		6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2941	0		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192	685,455,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	539,908,000		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	62,812,000	10.
11. U.S. Government agency obligations	RCON8492	0		RCON8495	26,421,000	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	89,000		RCON8499	17,683,000	12.
13. Mortgage-backed securities (MBS):						
a. Mortgage pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	0		RCONG390	31,465,000	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	14,748,000	13.b.(1)
(2) All other mortgage-backed securities	RCON1733	55,000		RCON1736	2,889,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	0		RCONG398	6,797,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	0		RCONG400	5,534,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values				RCONA511	1,319,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	144,000		RCON1773	169,668,000	17.

Dollar Amounts in Thousands				
		Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values	RCON1752	7,528,000		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	7,156,000			1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	28,973,000			2.

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Assets					
1. Interest-bearing balances due from depository institutions	RCFD3381	136,109,000			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2)	RCFDB558	85,157,000			2.
3. Mortgage-backed securities (2)	RCFDB559	52,773,000			3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) (2) (3)	RCFDB560	112,408,000			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	75,113,000			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	336,336,000			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	132,250,000			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	8,718,000			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	207,000			6.a.(3)
(4) Commercial and industrial loans	RCON3387	36,909,000			6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	RCONB561	104,668,000			6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	4,783,000			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	252,983,000			6.b.
7. Trading assets	RCFD3401	168,416,000			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	2,083,000			8.
9. Total assets (4)	RCFD3368	1,340,407,000			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	8,040,000			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	316,611,000			11.a.
b. Time deposits of \$100,000 or more	RCONA514	30,753,000			11.b.
c. Time deposits of less than \$100,000	RCONA529	9,138,000			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	499,890,000			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	20,840,000			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	95,645,000			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	18,031,000		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	0		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	0		1.a.(2)
b. Credit card lines	RCFD3815	604,673,000		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	573,224,000		1.b.(1)
(2) Other unused credit card lines	RCFDJ456	31,449,000		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	208,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	2,797,000		1.c.(1)(b)
(2) NOT secured by real estate	RCFD6550	445,000		1.c.(2)
d. Securities underwriting	RCFD3817	260,000		1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans	RCFDJ457	128,437,000		1.e.(1)
(2) Loans to financial institutions	RCFDJ458	37,645,000		1.e.(2)
(3) All other unused commitments	RCFDJ459	53,789,000		1.e.(3)
2. Financial standby letters of credit	RCFD3819	96,767,000		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	21,048,000		2.a.
3. Performance standby letters of credit	RCFD3821	11,322,000		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	925,000		3.a.
4. Commercial and similar letters of credit	RCFD3411	7,147,000		4.
5. Not applicable				
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433	70,449,000		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	1,488,822,000	RCFDC969	1,547,806,000	7.a.(1)
(2) Total return sw aps	RCFDC970	2,518,000	RCFDC971	16,762,000	7.a.(2)
(3) Credit options	RCFDC972	16,034,000	RCFDC973	18,406,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	20,914,000	RCFDC221	35,604,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	33,677,000	RCFDC222	21,724,000	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	1,507,374,000			7.c.(1)(a)
(b) Purchased protection	RCFDG402	1,560,616,000			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	22,358,000			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	135,691,000	RCFDG407	465,657,000	RCFDG408	51,248,000	7.d.(1)(a)
(b) Subinvestment grade	RCFDG409	137,703,000	RCFDG410	661,419,000	RCFDG411	55,656,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	RCFDG412	153,024,000	RCFDG413	492,995,000	RCFDG414	56,503,000	7.d.(2)(a)
(b) Subinvestment grade	RCFDG415	147,087,000	RCFDG416	674,923,000	RCFDG417	58,442,000	7.d.(2)(b)

Dollar Amounts in Thousands			Bil	Mil	Thou	
8. Spot foreign exchange contracts		RCFD8765	346,480,000			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	9,960,000			9.
a. Securities borrowed	RCFD3432	6,100,000				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	35,368,000				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.
	703,063,000	5,304,000	1,007,000	26,180,000	
b. Forward contracts	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	3,631,225,000	1,673,244,000	2,757,000	2,586,000	
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	367,569,000	157,000	25,233,000	27,305,000	
(2) Purchased options	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	358,489,000	1,014,000	23,087,000	25,932,000	
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	2,952,834,000	780,305,000	122,713,000	21,645,000	
(2) Purchased options	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	2,802,806,000	778,217,000	111,795,000	29,945,000	
e. Sw aps	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	32,806,183,000	3,480,052,000	105,871,000	38,757,000	
13. Total gross notional amount of derivative contracts held for trading	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	43,567,633,000	6,698,934,000	392,463,000	172,350,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	54,536,000	19,359,000	0	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate	RCFDA 589				14.a.
	211,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	1,001,087,000	87,525,000	13,353,000	5,110,000	
(2) Gross negative fair value	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	978,803,000	89,269,000	16,900,000	5,149,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	667,000	176,000	0	0	
(2) Gross negative fair value	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	1,861,000	172,000	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	
	40,189,000	0	1,280,000	15,142,000	29,305,000	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	13,066,000	0	4,161,000	134,000	12,339,000	16.b.(1)
(2) Cash—Other currencies	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	13,722,000	0	108,000	2,176,000	2,945,000	16.b.(2)
(3) U.S. Treasury securities	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	1,032,000	0	698,000	0	656,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	717,000	0	1,000	0	468,000	16.b.(4)
(5) Corporate bonds	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	0	0	220,000	981,000	1,364,000	16.b.(5)
(6) Equity securities	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	0	0	20,000	16.b.(6)
(7) All other collateral	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	2,062,000	0	67,000	61,000	3,157,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	30,599,000	0	5,255,000	3,352,000	20,949,000	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		10,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations				
	Number			
	RCFD6165		3	1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets				
	RCFD3164		1,942,000	2.a.
(1) Estimated fair value of mortgage servicing assets				
	RCFDA590		1,942,000	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets				
	RCFDB026		1,881,000	2.b.
c. All other identifiable intangible assets				
	RCFD5507		2,722,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)				
	RCFD0426		6,545,000	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		152,000	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		2,000	3.e.
f. Foreclosed properties from "GNMA loans"				
	RCONC979		85,000	3.f.
g. In foreign offices				
	RCFN5513		72,000	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)				
	RCFD2150		313,000	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		21,106,000	5.a.(1)(a)
(b) Over one year through three years				
	RCFDF056		1,000	5.a.(1)(b)
(c) Over three years through five years				
	RCFDF057		0	5.a.(1)(c)
(d) Over five years				
	RCFDF058		1,000	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		16,602,000	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		52,732,000	5.b.(1)(a)
(b) Over one year through three years				
	RCFDF061		9,733,000	5.b.(1)(b)
(c) Over three years through five years				
	RCFDF062		2,888,000	5.b.(1)(c)
(d) Over five years				
	RCFDF063		3,137,000	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		34,846,000	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		89,598,000	5.c.

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

Schedule RC-M—Continued

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

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	RCONF064			0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFDF065		53,049,000	

		Yes/No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	YES	

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	YES	
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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
(2) Other construction loans and all land development and other land loans	RCONK170			0
(b) Secured by farmland	RCONK171			0
(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
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	RCONK173			0
(b) Secured by junior liens	RCONK174			0
(d) Secured by multifamily (5 or more) residential properties	RCONK175			0
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176			0
(2) Loans secured by other nonfarm nonresidential properties	RCONK177			0
(2) Loans to finance agricultural production and other loans to farmers	RCFDK178			0

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		102,000		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	0	RCONF174	0	RCONF176	15,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	40,000	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	358,000	RCON5399	0	RCON5400	731,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	3,532,000	RCONC237	4,695,000	RCONC229	4,331,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	148,000	RCONC239	0	RCONC230	942,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	108,000	RCON3500	0	RCON3501	15,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	6,000	RCONF180	0	RCONF182	62,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	2,000	RCONF181	0	RCONF183	20,000	1.e.(2)
f. In foreign offices	RCFNB572	393,000	RCFNB573	0	RCFNB574	876,000	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	1,000	RCFD1583	2,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	158,000	RCFD1252	73,000	RCFD1253	417,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	56,000	RCFD1255	5,000	RCFD1256	934,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	2,241,000	RCFDB576	1,917,000	RCFDB577	210,000	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	448,000	RCFDK217	56,000	RCFDK218	373,000	5.c.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	8,000	RCFD5460	4,000	RCFD5461	557,000	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	7,000	RCFDF170	6,000	RCFDF171	53,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	RCFD3505	0	RCFD3506	619,000	RCFD3507	30,000	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	1,326,000	RCFDK037	4,725,000	RCFDK038	86,000	10.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above							
	RCFDK039	135,000	RCFDK040	213,000	RCFDK041	8,000	10.a.
	RCFDK042	1,168,000	RCFDK043	4,505,000	RCFDK044	76,000	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							
(2) Secured by farmland	RCONK048	0	RCONK049	0	RCONK050	0	11.a.(1)(b)
(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	RCONK051	0	RCONK052	0	RCONK053	0	11.a.(2)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens							
(2) Secured by junior liens	RCONK054	0	RCONK055	0	RCONK056	0	11.a.(3)(a)
(3) Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	11.a.(3)(b)(1)
(4) Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	11.a.(3)(b)(2)
(5) 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	RCF NK291	0	RCF NK292	0	RCF NK293	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 22,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	RCONF661 1,816,000	RCONF662 2,218,000	RCONF663 2,858,000	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 9,000	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 108,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCFDK123 1,000	RCFDK124 0	RCFDK125 87,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK126 263,000	RCFDK127 71,000	RCFDK128 245,000	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	3,000	RCFD6559	0	RCFD6560	35,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCFD1248	389,000	RCFD1249	0	RCFD1250	844,000	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 17,000	RCFDC241 0	RCFDC226 233,000	M.5.a.
b. Loans measured at fair value:				
(1) Fair value	RCFDF664 53,000	RCFDF665 0	RCFDF666 128,000	M.5.b.(1)
(2) Unpaid principal balance	RCFDF667 99,000	RCFDF668 0	RCFDF669 246,000	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		2,469,000		M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411		721,000		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 672,000	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	RCFDL186 0	RCFDL187 0	RCFDL188 429,000	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 for the calendar quarter	RCFDK652				4.
	Number				
a. Averaging method used (for daily, enter 1; for weekly, enter 2)	RCFDK653				4.a.
5. Average tangible equity for the calendar quarter (1)	RCFDK654				5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCFDK655				6.
7. Unsecured "Other borrow ings" w ith 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 w ith 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) See instructions for averaging methods. 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		11,213,000		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		2,840,000		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		11,874,000		3.a.
b. Closed-end junior liens	RCONF071		4,000		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		6,880,000		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		811,000		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		425,000		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		1,261,000		7.a.
b. For representations and warranties made to other parties	RCONL192		59,000		7.b.
c. Total representations and warranty reserves (sum of items 7.a and 7.b)	RCONM288		1,320,000		7.c.

(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	
	258,224,000	0	44,404,000	208,639,000	5,181,000	1.
2. Federal funds sold and securities purchased under agreements to resell	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	
	257,000	0	0	0	257,000	2.
3. Loans and leases held for sale	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
	6,879,000	0	0	6,879,000	0	3.
4. Loans and leases held for investment	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
	5,146,000	0	0	356,000	4,790,000	4.
5. Trading assets:						
a. Derivative assets	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
	64,567,000	1,099,005,000	93,000	1,154,422,000	9,057,000	5.a.
b. Other trading assets	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
	110,824,000	0	53,189,000	53,747,000	3,888,000	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	
	2,948,000	0	0	510,000	2,438,000	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	
	448,845,000	1,099,005,000	97,686,000	1,424,553,000	25,611,000	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.
	1,447,000	0	0	661,000	786,000	
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.
	49,673,000	1,095,490,000	328,000	1,134,768,000	10,067,000	
b. Other trading liabilities	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	4,905,000	0	3,919,000	720,000	266,000	
11. Other borrow ed money	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	2,143,000	0	0	563,000	1,580,000	
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.
	2,440,000	0	0	2,417,000	23,000	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	60,608,000	1,095,490,000	4,247,000	1,139,129,000	12,722,000	

Schedule RC-Q—Continued

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Memoranda							
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):							
a. Mortgage servicing assets		RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	
	1,942,000	0	0	0	1,942,000		M.1.a.
b. Nontrading derivative assets		RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	
	730,000	0	0	296,000	434,000		M.1.b.
c. <input type="text" value="TEXTG546"/>		RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550	
	0	0	0	0	0		M.1.c.
d. <input type="text" value="TEXTG551"/>		RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555	
	0	0	0	0	0		M.1.d.
e. <input type="text" value="TEXTG556"/>		RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560	
	0	0	0	0	0		M.1.e.
f. <input type="text" value="TEXTG561"/>		RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565	
	0	0	0	0	0		M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):							
a. Loan commitments (not accounted for as derivatives)		RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	
	0	0	0	0	0		M.2.a.
b. Nontrading derivative liabilities		RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570	
	1,793,000	0	0	1,770,000	23,000		M.2.b.
c. <input type="text" value="TEXTG571"/>		RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575	
	0	0	0	0	0		M.2.c.
d. <input type="text" value="TEXTG576"/>		RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580	
	0	0	0	0	0		M.2.d.
e. <input type="text" value="TEXTG581"/>		RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585	
	0	0	0	0	0		M.2.e.
f. <input type="text" value="TEXTG586"/>		RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590	
	0	0	0	0	0		M.2.f.

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Tier 1 Capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	RCFD3210	147,514,000			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	805,000			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ⁽¹⁾ (report loss as a positive value)	RCFDA221	0			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges 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	(3,913,000)			4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588	0			5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589	734,000			6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590	14,452,000			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	37,000			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227	136,867,000			8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591	194,000			9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610	19,300,000			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	117,367,000			11.
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306	7,500,000			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCFDB593	0			13.
14. Allowance for loan and lease losses includible in Tier 2 capital	RCFD5310	10,460,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221	177,000			15.
16. Other Tier 2 capital components	RCFDB594	0			16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311	18,137,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275	18,137,000			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	135,504,000			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	1,340,407,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590	14,452,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591	194,000			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610	19,300,000			25.
26. Other additions to (deductions from) assets for leverage capital purposes	RCFDL137	1,945,000			26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	RCFDL138	1,308,406,000			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	8.97	31.
32. Tier 1 risk-based capital ratio ⁽³⁾	RCFD7274	0	RCFD7206	14.22	32.
33. Total risk-based capital ratio ⁽⁴⁾	RCFD7275	0	RCFD7205	16.42	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	RCFDC869	RCFDB600	RCFDB601		RCFDB602
	121,178,000	0	88,943,000	27,822,000		4,413,000
35. Held-to-maturity securities	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607
	3,641,000	(1,211,000)	0	730,000	1,115,000	3,007,000
36. Available-for-sale securities	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612
	258,224,000	1,946,000	137,384,000	95,815,000	12,279,000	10,800,000
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225		RCFDC063	RCFDC064		RCFDB520
	68,808,000		41,731,000	22,177,000		4,900,000
38. Loans and leases held for sale	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621
	10,233,000	0	0	255,000	7,215,000	2,763,000
39. Loans and leases, net of unearned income	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626
	589,699,000	(1,302,000)	19,880,000	48,704,000	111,406,000	411,011,000
40. LESS: Allowance for loan and lease losses	RCFD3123	RCFD3123				
	20,913,000	20,913,000				
41. Trading assets	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631
	175,391,000	175,391,000	0	0	0	0
42. All other assets ⁽¹⁾	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339
	107,140,000	32,011,500	7,689,000	10,753,000	1,706,000	54,980,500
43. Total assets (sum of items 34 through 42)	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340
	1,313,401,000	185,922,500	295,627,000	206,256,000	133,721,000	491,874,500

(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
	96,768,000	1.00	96,768,000	20,105,000	23,273,000	3,556,000	49,834,000
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
	11,322,000	.50	5,661,000	446,000	665,000	0	4,550,000
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
	7,147,000	.20	1,429,400	54,000	427,000	0	948,400
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
	70,449,000	1.00	70,449,000	70,089,000	360,000	0	0
49. Retained recourse on small business obligations sold with recourse	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673
	0	1.00	0	0	0	0	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low -level exposure rule and residual interests subject to a dollar- for-dollar capital requirement	RCFDB541	12.5 (3)	RCFDB542				RCFDB543
	12,230	6.09	75,000				75,000
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	3,604,000	1.00	3,604,000	0	0	845,000	2,759,000
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	1,235,000	1.00	1,235,000	2,000	464,000	201,000	568,000
53. Unused commitments:							
a. With an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	167,196,000	.50	83,598,000	4,624,000	7,926,000	903,000	70,145,000
b. With an original maturity of one year or less to asset- backed commercial paper conduits	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596
	5,275,000	.10	527,500	0	76,000	391,000	60,500
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695	
			230,749,000	15,342,000	113,406,000	102,001,000	

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			
	406,289,000	352,853,000	241,618,000	620,814,400			
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	70,570,600	120,809,000	620,814,400			
58. Market risk equivalent assets				RCFD1651			
				24,547,000			
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			
				836,741,000			
60. LESS: Excess allowance for loan and lease losses				RCFDA222			
				11,478,000			
61. LESS: Allocated transfer risk reserve				RCFD3128			
				0			
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223			
				825,263,000			

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD8764		72,107,000	

Dollar Amounts in Thousands							(Column A) With a remaining maturity of one year of less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years
2. Notional principal amounts of derivative contracts: (1)									
a. Interest rate contracts	RCFD3809	25,147,885,000	RCFD8766	6,780,919,000	RCFD8767	4,391,430,000			
b. Foreign exchange contracts	RCFD3812	4,961,804,000	RCFD8769	366,554,000	RCFD8770	137,516,000			
c. Gold contracts	RCFD8771	3,001,000	RCFD8772	87,000	RCFD8773	0			
d. Other precious metals contracts	RCFD8774	6,633,000	RCFD8775	824,000	RCFD8776	0			
e. Other commodity contracts	RCFD8777	32,369,000	RCFD8778	27,154,000	RCFD8779	1,019,000			
f. Equity derivative contracts	RCFDA000	148,297,000	RCFDA001	46,014,000	RCFDA002	26,018,000			
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	146,601,000	RCFDG598	481,674,000	RCFDG599	56,350,000			
(2) Subinvestment grade	RCFDG600	130,896,000	RCFDG601	671,032,000	RCFDG602	58,426,000			

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

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

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
	29,355,000	0	441,000	0	0	11,000	1,847,000
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
	0	0	0	0	0	0	1,000
b. Subordinated securities and other residual interests	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399
	0	0	0	0	0	0	2,000
c. Standby letters of credit and other enhancements	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406
	803,000	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
	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
	2,821,000	0	9,000	0	0	0	0
b. 90 days or more past due	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746
	1,638,000	0	7,000	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
	198,000	0	68,000	0	0	0	0
b. Recoveries	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
	0	0	17,000	0	0	0	0

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)		RCFDB761 0	RCFDB762 0			RCFDB763 0	6.a.	
b. Loans (included in Schedule RC-C)		RCFDB500 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	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 160,000	RCFDB791 0	RCFDB792 0	RCFDB793 0	RCFDB794 812,000	RCFDB795 0	RCFDB796 179,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797 158,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 144,000	RCFDB802 0	RCFDB803 17,000	12.

Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance	RCFDA249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCFDA250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804		170,000		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805		319,973,000		M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	RCFDA591		7,731,000		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCFDF699		8,943,000		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		2,053,000		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		8,407,000		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809		4,986,000		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C ⁽²⁾	RCFDC407		4,000		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 9,670,000	RCFDB869 35,760,000	RCFDB870 5666	RCFDB871 6101	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFDB872 0	RCFDB873 2,000	RCFDB874 0	RCFDB875 24	5.a.
b. Employee benefit—defined benefit	RCFDB876 0	RCFDB877 40,000	RCFDB878 0	RCFDB879 35	5.b.
c. Other employee benefit and retirement-related accounts	RCFDB880 3,714,000	RCFDB881 3,197,000	RCFDB882 40	RCFDB883 57	5.c.
6. Corporate trust and agency accounts	RCFDB884 9,140,000	RCFDB885 28,563,000	RCFDC001 12	RCFDC002 2735	6.
7. Investment management and investment advisory agency accounts	RCFDB886 69,449,000	RCFDJ253 898,000	RCFDB888 5248	RCFDJ254 27	7.
8. Foundation and endowment trust and agency accounts	RCFDJ255 248,000	RCFDJ256 3,000	RCFDJ257 171	RCFDJ258 5	8.
9. Other fiduciary accounts	RCFDB890 27,950,000	RCFDB891 339,343,000	RCFDB892 373	RCFDB893 16042	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCFDB894 120,171,000	RCFDB895 407,806,000	RCFDB896 11510	RCFDB897 25026	10.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
11. Custody and safekeeping accounts		RCFDB898 10,277,466,000		RCFDB899 200378	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFNB900 78,282,000	RCFNB901 7,511,053,000	RCFNB902 2722	RCFNB903 213128	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFDJ259 3,710,000	RCFDJ260 51,000	RCFDJ261 36	RCFDJ262 2	13.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts	RIADB904	98,000		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	58,000		15.c.
16. Corporate trust and agency accounts	RIADA479	25,000		16.
17. Investment management and investment advisory agency accounts	RIADJ315	72,000		17.
18. Foundation and endowment trust and agency accounts	RIADJ316	0		18.
19. Other fiduciary accounts	RIADA480	139,000		19.
20. Custody and safekeeping accounts	RIADB909	905,000		20.
21. Other fiduciary and related services income	RIADB910	211,000		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	1,508,000		22.
a. Fiduciary and related services income—foreign offices (included in item 22)	RIADB912	1,110,000		22.a.
23. Less: Expenses	RIADC058	1,493,000		23.
24. Less: Net losses from fiduciary and related services	RIADA488	2,000		24.
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	52,000		25.
26. Net fiduciary and related services income	RIADA491	65,000		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	2,000	RCFDJ264	0	RCFDJ265	0	M.1.a.
b. Interest-bearing deposits	RCFDJ266	1,112,000	RCFDJ267	33,000	RCFDJ268	67,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDJ269	5,330,000	RCFDJ270	1,000	RCFDJ271	5,105,000	M.1.c.
d. State, county, and municipal obligations	RCFDJ272	747,000	RCFDJ273	0	RCFDJ274	0	M.1.d.
e. Money market mutual funds	RCFDJ275	4,897,000	RCFDJ276	0	RCFDJ277	7,925,000	M.1.e.
f. Equity mutual funds	RCFDJ278	6,521,000	RCFDJ279	6,000	RCFDJ280	1,314,000	M.1.f.
g. Other mutual funds	RCFDJ281	44,056,000	RCFDJ282	6,000	RCFDJ283	8,486,000	M.1.g.
h. Common trust funds and collective investment funds	RCFDJ284	5,000	RCFDJ285	0	RCFDJ286	0	M.1.h.
i. Other short-term obligations	RCFDJ287	7,000	RCFDJ288	0	RCFDJ289	0	M.1.i.
j. Other notes and bonds	RCFDJ290	7,211,000	RCFDJ291	3,661,000	RCFDJ292	1,478,000	M.1.j.
k. Investments in unregistered funds and private equity investments	RCFDJ293	0	RCFDJ294	0	RCFDJ295	68,000	M.1.k.
l. Other common and preferred stocks	RCFDJ296	5,102,000	RCFDJ297	5,000	RCFDJ298	87,000	M.1.l.
m. Real estate mortgages	RCFDJ299	4,000	RCFDJ300	0	RCFDJ301	1,000	M.1.m.
n. Real estate	RCFDJ302	323,000	RCFDJ303	0	RCFDJ304	412,000	M.1.n.
o. Miscellaneous assets	RCFDJ305	3,802,000	RCFDJ306	2,000	RCFDJ307	12,395,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCFDJ308	79,119,000	RCFDJ309	3,714,000	RCFDJ310	37,338,000	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	0	RCFDJ312	0	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	5667	RCFDB928	1,135,406,000	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default	RCFDJ313	20	RCFDJ314	3,225,000	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	RCFDB929	9471			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	2,000	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management and investment advisory agency accounts	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0	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	2,000	RIADB960	0	RIADB961	0	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)

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

(347)648-1073
 Telephone: Area code/phone number/extension (TEXT B963)

(347)648-6652
 FAX: Area code/phone number (TEXT B964)

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	120,000	RCFDJ982	11,000	RCFDJ983	0	1.a.
b. Held-to-maturity securities	RCFDJ984	0	RCFDJ985	0	RCFDJ986	0	1.b.
c. Available-for-sale securities	RCFDJ987	1,247,000	RCFDJ988	205,000	RCFDJ989	7,227,000	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	87,869,000	RCFDJ997	22,136,000	RCFDJ998	992,000	1.f.
g. Less: Allowance for loan and lease losses	RCFDJ999	5,443,000	RCFDK001	0	RCFDK002	16,000	1.g.
h. Trading assets (other than derivatives)	RCFDK003	0	RCFDK004	0	RCFDK005	211,000	1.h.
i. Derivative trading assets	RCFDK006	167,000	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned	RCFDK009	0	RCFDK010	0	RCFDK011	0	1.j.
k. Other assets	RCFDK012	100,000	RCFDK013	35,000	RCFDK014	125,000	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	9,039,000	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper)	RCFDK024	25,968,000	RCFDK025	0	RCFDK026	6,654,000	2.d.
e. Other liabilities	RCFDK027	158,000	RCFDK028	1,000	RCFDK029	428,000	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	2,053,000	RCFDK035	56,000	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; Schedule RC-O, Memorandum items 6 through 9, 14, and 15; and Schedule RC-P, items 7.a and 7.b, 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 (750 character limit):
(TEXT 6980)